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***DataNet Newsletter***

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Data Item	1-Nov 2022	1-Oct 2022	Month's Change	12-Month's Change
120% AFMR	<b>4.78%</b>	<b>3.94%</b>	<b>0.84%</b>	<b>3.48%</b>
Section 7520 Rate	<b>4.80%</b>	<b>4.00%</b>	<b>0.80%</b>	<b>3.40%</b>
Appl. Short-Term (0 - 3 Yrs.)	<b>4.10%</b>	<b>3.40%</b>	<b>0.70%</b>	<b>3.88%</b>
Fedl. Mid-Term (>3 - 9 Yrs.)	<b>3.97%</b>	<b>3.28%</b>	<b>0.69%</b>	<b>2.89%</b>
Rates Long-Term (> 9 Yrs.)	<b>3.90%</b>	<b>3.43%</b>	<b>0.47%</b>	<b>2.04%</b>
Prime Rate (Major Banks)	<b>6.25%</b>	<b>6.25%</b>	<b>0.00%</b>	<b>3.00%</b>
Money Market				
Mutual Funds (Taxable)	<b>0.24%</b>	<b>0.20%</b>	<b>0.04%</b>	<b>0.17%</b>
Mortgage 30-Yr. Fixed	<b>7.08%</b>	<b>6.70%</b>	<b>0.38%</b>	<b>3.94%</b>
Rates 1-Yr. Adjustable	<b>5.96%</b>	<b>5.30%</b>	<b>0.66%</b>	<b>3.40%</b>
London Interbank Offered Rate (LIBOR) 12-month	<b>5.37%</b>	<b>4.79%</b>	<b>0.58%</b>	<b>5.05%</b>
Dow Jones				
Industrial Average	<b>32,733</b>	<b>28,726</b>	<b>4,007</b>	<b>-3,087</b>
Standard & Poor's 500 Stock Index	<b>3,872</b>	<b>3,586</b>	<b>286</b>	<b>-733</b>
NASDAQ				
Composite Index	<b>10,988</b>	<b>10,576</b>	<b>413</b>	<b>-4,510</b>
Standard & Poor's 500 Dividend Yield	<b>1.75%</b>	<b>1.81%</b>	<b>-0.06%</b>	<b>0.44%</b>
Standard & Poor's 500 Price/Earnings Ratio	<b>18.7</b>	<b>17.9</b>	<b>0.83</b>	<b>-10.62</b>
U. S. Treasury Bills (90 Days)	<b>4.05%</b>	<b>3.30%</b>	<b>0.75%</b>	<b>4.00%</b>
U. S. Treasury Bonds (30 Years)	<b>4.14%</b>	<b>3.78%</b>	<b>0.36%</b>	<b>2.21%</b>
Tax-Exempt Municipal Bonds (10 Yr.; AA)	<b>3.60%</b>	<b>3.30%</b>	<b>0.30%</b>	<b>2.30%</b>
Consumer (1982-84 = 100)	<b>296.8</b>	<b>296.2</b>	<b>0.6</b>	<b>22.5</b>
Price (1967 = 100)	<b>889.1</b>	<b>887.2</b>	<b>1.9</b>	<b>67.4</b>
Index (Month)	<b>(9/22)</b>	<b>(8/22)</b>		
Consumer Price Index Annual Growth Rate	<b>8.20%</b>	<b>8.30%</b>	<b>-0.10%</b>	<b>2.80%</b>
IRS Under and Over- Payment Interest Rate	<b>6.00%</b>	<b>6.00%</b>	<b>0.00%</b>	<b>3.00%</b>
Gold, Troy OZ. New York Close	<b>\$1,632.60</b>	<b>\$1,661.10</b>	<b>(\$28.50)</b>	<b>(\$151.70)</b>