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DataNet Newsletter

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Data Item	1-Dec 2022	1-Nov 2022	Month's Change	12-Month's Change
120% AFMR	5.14%	4.78%	0.36%	3.62%
Section 7520 Rate	5.20%	4.80%	0.40%	3.60%
Appl. Short-Term (0 - 3 Yrs.)	4.55%	4.10%	0.45%	4.22%
Fedl. Mid-Term (>3 - 9 Yrs.)	4.27%	3.97%	0.30%	3.01%
Rates Long-Term (> 9 Yrs.)	4.34%	3.92%	0.42%	2.44%
Prime Rate (Major Banks)	7.00%	6.25%	0.75%	3.75%
Money Market				
Mutual Funds (Taxable)	0.31%	0.24%	0.07%	0.24%
Mortgage 30-Yr. Fixed	6.58%	7.08%	-0.50%	3.48%
Rates 5-Yr. Adjustable	5.45%			
London Interbank Offered Rate (LIBOR) 12-month	5.53%	5.37%	0.16%	5.11%
Dow Jones Industrial Average	34,590	32,733	1,857	106
Standard & Poor's 500 Stock Index	4,080	3,872	208	-487
NASDAQ Composite Index	11,638	10,988	650	-3,900
Standard & Poor's 500 Dividend Yield	1.69%	1.75%	-0.06%	0.41%
Standard & Poor's 500 Price/Earnings Ratio	19.1	18.7	0.44	-9.68
U. S. Treasury Bills (90 Days)	4.32%	4.05%	0.27%	4.27%
U. S. Treasury Bonds (30 Years)	3.75%	4.14%	-0.39%	1.96%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	3.10%	3.60%	-0.50%	1.80%
Consumer (1982-84 = 100)	298.0	296.8	1.2	21.4
Price (1967 = 100)	892.7	889.1	3.6	64.2
Index (Month)	(10/22)	(9/22)		
Consumer Price Index Annual Growth Rate	7.70%	8.20%	-0.50%	1.50%
IRS Under and Over- Payment Interest Rate	6.00%	6.00%	0.00%	3.00%
Gold, Troy OZ. New York Close	\$1,768.80	\$1,632.60	\$136.20	(\$5.80)