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**DataNet Newsletter**

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Data Item	1-Jan 2023	1-Dec 2022	Month's Change	12-Month's Change
120% AFMR	4.62%	5.14%	-0.52%	3.05%
Section 7520 Rate	4.60%	5.20%	-0.60%	3.00%
Appl. Short-Term (0 - 3 Yrs.)	4.50%	4.55%	-0.05%	4.06%
Fedl. Mid-Term (>3 - 9 Yrs.)	3.85%	4.27%	-0.42%	2.55%
Rates Long-Term (> 9 Yrs.)	3.84%	4.34%	-0.50%	2.02%
Prime Rate (Major Banks)	7.50%	7.00%	0.50%	4.25%
Money Market				
Mutual Funds (Taxable)	0.33%	0.31%	0.02%	0.26%
Mortgage 30-Yr. Fixed	6.42%	6.58%	-0.16%	3.31%
Rates 5-Yr. Adjustable	5.44%	5.45%	-0.01%	3.03%
London Interbank Offered Rate (LIBOR) 12-month	5.44%	5.53%	-0.09%	4.85%
Dow Jones Industrial Average	33,147	34,590	-1,443	-3,191
Standard & Poor's 500 Stock Index	3,840	4,080	-241	-927
NASDAQ Composite Index	10,466	11,638	-1,172	-5,179
Standard & Poor's 500 Dividend Yield	1.70%	1.69%	0.01%	0.40%
Standard & Poor's 500 Price/Earnings Ratio	20.0	19.1	0.85	-8.93
U. S. Treasury Bills (90 Days)	4.34%	4.32%	0.02%	4.31%
U. S. Treasury Bonds (30 Years)	3.96%	3.75%	0.21%	2.06%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.80%	3.10%	-0.30%	1.65%
Consumer (1982-84 = 100)	297.7	298.0	-0.3	19.8
Price (1967 = 100)	891.8	892.7	-0.9	59.2
Index (Month)	(11/22)	(10/22)		
Consumer Price Index Annual Growth Rate	7.10%	7.70%	-0.60%	0.30%
IRS Under and Over- Payment Interest Rate	7.00%	6.00%	1.00%	4.00%
Gold, Troy OZ. New York Close	\$1,824.50	\$1,768.80	\$55.70	(\$4.50)