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DataNet Newsletter

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Data Item	1-Feb 2023	1-Jan 2023	Month's Change	12-Month's Change
120% AFMR	4.59%	4.62%	-0.03%	2.90%
Section 7520 Rate	4.60%	4.60%	0.00%	3.00%
Appl. Short-Term (0 - 3 Yrs.)	4.47%	4.50%	-0.03%	3.88%
Fedl. Mid-Term (>3 - 9 Yrs.)	3.82%	3.85%	-0.03%	2.42%
Rates Long-Term (> 9 Yrs.)	3.86%	3.84%	0.02%	1.94%
Prime Rate (Major Banks)	7.50%	7.50%	0.00%	4.25%
Money Market				
Mutual Funds (Taxable)	0.35%	0.33%	0.02%	-3.20%
Mortgage 30-Yr. Fixed	6.13%	6.42%	-0.29%	3.43%
Rates 5-Yr. Adjustable	5.17%	5.44%	-0.27%	2.76%
London Interbank Offered Rate (LIBOR) 12-month	5.32%	5.44%	-0.12%	4.37%
Dow Jones				
Industrial Average	34,086	33,147	939	-1,046
Standard & Poor's 500 Stock Index	4,077	3,840	237	-439
NASDAQ				
Composite Index	11,585	10,466	1,118	-2,655
Standard & Poor's 500 Dividend Yield	1.67%	1.70%	-0.03%	0.27%
Standard & Poor's 500 Price/Earnings Ratio	19.7	20.0	-0.25	-6.28
U. S. Treasury Bills (90 Days)	4.64%	4.34%	0.30%	4.48%
U. S. Treasury Bonds (30 Years)	3.63%	3.96%	-0.33%	1.51%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.40%	2.80%	-0.40%	0.80%
Consumer (1982-84 = 100)	296.8	297.7	-0.9	18.0
Price (1967 = 100)	889.1	891.8	-2.7	53.9
Index (Month)	(12/22)	(11/22)		
Consumer Price Index Annual Growth Rate	6.50%	7.10%	-0.60%	-0.50%
IRS Under and Over- Payment Interest Rate	7.00%	7.00%	0.00%	4.00%
Gold, Troy OZ. New York Close	\$1,928.20	\$1,824.50	\$103.70	\$131.30