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DataNet Newsletter

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Data Item	1-Jan 2024	1-Dec 2023	Month's Change	12-Month's Change
120% AFMR	5.25%	5.79%	-0.54%	0.63%
Section 7520 Rate	5.20%	5.80%	-0.60%	0.60%
Appl. Short-Term (0 - 3 Yrs.)	5.00%	5.26%	-0.26%	0.50%
Fedl. Mid-Term (>3 - 9 Yrs.)	4.37%	4.82%	-0.45%	0.52%
Rates Long-Term (> 9 Yrs.)	4.54%	5.03%	-0.49%	0.70%
Prime Rate (Major Banks)	8.50%	8.50%	0.00%	1.00%
Money Market				
Mutual Funds (Taxable)	0.48%	0.47%	0.01%	0.15%
Mortgage 30-Yr. Fixed	6.61%	7.22%	-0.61%	0.19%
Rates 5-Yr. Adjustable	5.93%	6.56%	-0.63%	0.49%
Secured Overnight Financing Rate (SOFR)	5.40%	5.31%	0.09%	
Dow Jones Industrial Average	37,690	35,951	1,739	4,543
Standard & Poor's 500 Stock Index	4,770	4,568	202	930
NASDAQ Composite Index	15,011	14,226	785	4,545
Standard & Poor's 500 Dividend Yield	1.47%	1.55%	-0.08%	-0.23%
Standard & Poor's 500 Price/Earnings Ratio	21.8	20.4	1.41	1.78
U. S. Treasury Bills (90 Days)	5.33%	5.39%	-0.06%	0.99%
U. S. Treasury Bonds (30 Years)	4.03%	4.49%	-0.46%	0.07%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.35%	2.90%	-0.55%	-0.45%
Consumer (1982-84 = 100)	307.1	307.7	-0.6	9.4
Price (1967 = 100)	919.8	921.6	-1.9	28.0
Index (Month)	(11/23)	(10/23)		
Consumer Price Index Annual Growth Rate	3.10%	3.20%	-0.10%	-4.00%
IRS Under and Over- Payment Interest Rate	8.00%	8.00%	0.00%	1.00%
Gold, Troy OZ. New York Close	\$2,062.20	\$2,035.70	\$26.50	\$237.70