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DataNet Newsletter

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Data Item	1-Feb 2024	1-Jan 2024	Month's Change	12-Month's Change
120% AFMR	4.79%	5.25%	-0.46%	0.20%
Section 7520 Rate	4.80%	5.20%	-0.40%	0.20%
Appl. Short-Term (0 - 3 Yrs.)	4.68%	5.00%	-0.32%	0.21%
Fedl. Mid-Term (>3 - 9 Yrs.)	3.98%	4.37%	-0.39%	0.16%
Rates Long-Term (> 9 Yrs.)	4.18%	4.54%	-0.36%	0.32%
Prime Rate (Major Banks)	8.50%	8.50%	0.00%	1.00%
Money Market				
Mutual Funds (Taxable)	0.50%	0.48%	0.02%	0.15%
Mortgage 30-Yr. Fixed	6.69%	6.61%	0.08%	0.56%
Rates 5-Yr. Adjustable	6.37%	5.93%	0.44%	1.20%
Secured Overnight Financing Rate (SOFR)	5.31%	5.40%	-0.09%	
Dow Jones				
Industrial Average	38,150	37,690	461	4,064
Standard & Poor's 500 Stock Index	4,849	4,770	79	772
NASDAQ				
Composite Index	15,164	15,011	153	3,579
Standard & Poor's 500 Dividend Yield	1.46%	1.47%	-0.01%	-0.21%
Standard & Poor's 500 Price/Earnings Ratio	22.1	21.8	0.28	2.36
U. S. Treasury Bills (90 Days)	5.36%	5.33%	0.03%	0.72%
U. S. Treasury Bonds (30 Years)	4.18%	4.03%	0.15%	0.55%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.55%	2.35%	0.20%	0.15%
Consumer (1982-84 = 100)	306.7	307.1	-0.3	9.9
Price (1967 = 100)	918.8	919.8	-1.0	29.7
Index (Month)	(12/23)	(11/23)		
Consumer Price Index Annual Growth Rate	3.40%	3.10%	0.30%	-3.10%
IRS Under and Over- Payment Interest Rate	8.00%	8.00%	0.00%	1.00%
Gold, Troy OZ. New York Close	\$2,036.30	\$2,062.20	(\$25.90)	\$108.10