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**DataNet Newsletter**

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Data Item	1-Jan 2021	1-Dec 2020	Month's Change	12-Month's Change
120% AFMR	0.62%	0.58%	0.04%	-1.41%
Section 7520 Rate	0.60%	0.60%	0.00%	-1.40%
Appl. Short-Term (0 - 3 Yrs.)	0.14%	0.15%	-0.01%	-1.46%
Fedl. Mid-Term (>3 - 9 Yrs.)	0.52%	0.48%	0.04%	-1.17%
Rates Long-Term (> 9 Yrs.)	1.35%	1.31%	0.04%	-0.72%
Prime Rate (Major Banks)	3.25%	3.25%	0.00%	-1.50%
Money Market				
Mutual Funds (Taxable)	0.20%	0.21%	-0.01%	-0.38%
Mortgage 30-Yr. Fixed	2.67%	2.72%	-0.05%	-1.07%
Rates 1-Yr. Adjustable	2.71%	3.16%	-0.45%	-0.74%
London Interbank Offered Rate (LIBOR) 12-month	0.34%	0.33%	0.01%	-1.66%
Dow Jones Industrial Average	30,606	29,639	968	2,068
Standard & Poor's 500 Stock Index	3,756	3,622	134	525
NASDAQ Composite Index	12,888	12,199	690	3,915
Standard & Poor's 500 Dividend Yield	1.61%	1.65%	-0.04%	-0.21%
Standard & Poor's 500 Price/Earnings Ratio	37.9	36.7	1.19	12.35
U. S. Treasury Bills (90 Days)	0.06%	0.07%	-0.01%	-1.48%
U. S. Treasury Bonds (30 Years)	1.64%	1.57%	0.07%	-0.75%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	0.85%	1.00%	-0.15%	-0.75%
Consumer (1982-84 = 100)	260.2	260.4	-0.2	3.0
Price (1967 = 100)	779.5	780.0	-0.5	9.0
Index (Month)	(11/20)	(10/20)		
Consumer Price Index Annual Growth Rate	1.20%	1.20%	0.00%	-0.90%
IRS Under and Over- Payment Interest Rate	3.00%	3.00%	0.00%	-2.00%
Gold, Troy OZ. New York Close	\$1,896.90	\$1,776.20	\$120.70	\$380.10