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***DataNet Newsletter***

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Data Item	1-Nov 2020	1-Oct 2020	Month's Change	12-Month's Change
120% AFMR	<b>0.47%</b>	<b>0.46%</b>	<b>0.01%</b>	<b>-1.44%</b>
Section 7520 Rate	<b>0.40%</b>	<b>0.40%</b>	<b>0.00%</b>	<b>-1.60%</b>
Appl. Short-Term (0 - 3 Yrs.)	<b>0.13%</b>	<b>0.14%</b>	<b>-0.01%</b>	<b>-1.55%</b>
Fedl. Mid-Term (>3 - 9 Yrs.)	<b>0.39%</b>	<b>0.38%</b>	<b>0.01%</b>	<b>-1.20%</b>
Rates Long-Term (> 9 Yrs.)	<b>1.17%</b>	<b>1.12%</b>	<b>0.05%</b>	<b>-0.77%</b>
Prime Rate (Major Banks)	<b>3.25%</b>	<b>3.25%</b>	<b>0.00%</b>	<b>-1.50%</b>
Money Market				
Mutual Funds (Taxable)	<b>0.19%</b>	<b>0.22%</b>	<b>-0.03%</b>	<b>-0.52%</b>
Mortgage 30-Yr. Fixed	<b>2.81%</b>	<b>2.90%</b>	<b>-0.09%</b>	<b>-0.97%</b>
Rates 1-Yr. Adjustable	<b>2.88%</b>	<b>2.90%</b>	<b>-0.02%</b>	<b>-0.55%</b>
London Interbank Offered Rate (LIBOR) 12-month	<b>0.33%</b>	<b>0.36%</b>	<b>-0.03%</b>	<b>-1.66%</b>
Dow Jones				
Industrial Average	<b>26,502</b>	<b>27,782</b>	<b>-1,280</b>	<b>-544</b>
Standard & Poor's 500 Stock Index	<b>3,270</b>	<b>3,363</b>	<b>-93</b>	<b>232</b>
NASDAQ				
Composite Index	<b>10,912</b>	<b>11,168</b>	<b>-256</b>	<b>2,620</b>
Standard & Poor's 500 Dividend Yield	<b>1.79%</b>	<b>1.82%</b>	<b>-0.03%</b>	<b>-0.12%</b>
Standard & Poor's 500 Price/Earnings Ratio	<b>33.0</b>	<b>28.9</b>	<b>4.04</b>	<b>9.85</b>
U. S. Treasury Bills (90 Days)	<b>0.09%</b>	<b>0.09%</b>	<b>0.00%</b>	<b>-1.43%</b>
U. S. Treasury Bonds (30 Years)	<b>1.66%</b>	<b>1.45%</b>	<b>0.21%</b>	<b>-0.52%</b>
Tax-Exempt Municipal Bonds (10 Yr.; AA)	<b>1.10%</b>	<b>1.00%</b>	<b>0.10%</b>	<b>-0.50%</b>
Consumer (1982-84 = 100)	<b>260.3</b>	<b>259.9</b>	<b>0.4</b>	<b>3.5</b>
Price (1967 = 100)	<b>779.7</b>	<b>778.6</b>	<b>1.1</b>	<b>10.6</b>
Index (Month)	<b>(9/20)</b>	<b>(8/20)</b>		
Consumer Price Index Annual Growth Rate	<b>1.40%</b>	<b>1.30%</b>	<b>0.10%</b>	<b>-0.30%</b>
IRS Under and Over- Payment Interest Rate	<b>3.00%</b>	<b>3.00%</b>	<b>0.00%</b>	<b>-2.00%</b>
Gold, Troy OZ. New York Close	<b>\$1,867.30</b>	<b>\$1,885.20</b>	<b>(\$17.90)</b>	<b>\$354.60</b>