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**DataNet Newsletter**

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Data Item	1-Jun 2023	1-May 2023	Month's Change	12-Month's Change
120% AFMR	4.28%	4.30%	-0.02%	0.76%
Section 7520 Rate	4.20%	4.40%	-0.20%	0.60%
Appl. Short-Term (0 - 3 Yrs.)	4.43%	4.30%	0.13%	2.22%
Fedl. Mid-Term (>3 - 9 Yrs.)	3.56%	3.57%	-0.01%	0.63%
Rates Long-Term (> 9 Yrs.)	3.79%	3.72%	0.07%	0.68%
Prime Rate (Major Banks)	8.25%	8.00%	0.25%	4.25%
Money Market				
Mutual Funds (Taxable)	0.53%	0.51%	0.02%	0.45%
Mortgage 30-Yr. Fixed	6.57%	6.43%	0.14%	1.47%
Rates 5-Yr. Adjustable	5.97%	5.71%	0.26%	1.77%
London Interbank Offered Rate (LIBOR) 12-month	5.66%	5.37%	0.29%	2.96%
Dow Jones Industrial Average	32,908	34,098	-1,190	-82
Standard & Poor's 500 Stock Index	4,180	4,169	10	48
NASDAQ Composite Index	12,935	12,227	709	854
Standard & Poor's 500 Dividend Yield	1.67%	1.68%	-0.01%	0.13%
Standard & Poor's 500 Price/Earnings Ratio	18.4	18.6	-0.24	-2.73
U. S. Treasury Bills (90 Days)	5.39%	5.03%	0.36%	4.36%
U. S. Treasury Bonds (30 Years)	3.86%	3.67%	0.19%	0.80%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.85%	2.50%	0.35%	-0.15%
Consumer (1982-84 = 100)	303.4	301.8	1.5	14.3
Price (1967 = 100)	908.7	904.2	4.6	42.7
Index (Month)	(4/23)	(3/23)		
Consumer Price Index Annual Growth Rate	4.90%	5.00%	-0.10%	-3.40%
IRS Under and Over- Payment Interest Rate	7.00%	7.00%	0.00%	3.00%
Gold, Troy OZ. New York Close	\$1,962.40	\$1,990.60	(\$28.20)	\$124.50