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**DataNet Newsletter**

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Data Item	1-Jul 2023	1-Jun 2023	Month's Change	12-Month's Change
120% AFMR	4.62%	4.28%	0.34%	1.03%
Section 7520 Rate	4.60%	4.20%	0.40%	1.00%
Appl. Short-Term (0 - 3 Yrs.)	4.80%	4.43%	0.37%	2.43%
Fedl. Mid-Term (>3 - 9 Yrs.)	3.85%	3.56%	0.29%	0.86%
Rates Long-Term (> 9 Yrs.)	3.98%	3.79%	0.19%	0.76%
Prime Rate (Major Banks)	8.25%	8.25%	0.00%	3.50%
Money Market				
Mutual Funds (Taxable)	0.54%	0.53%	0.01%	0.44%
Mortgage 30-Yr. Fixed	6.71%	6.57%	0.14%	1.01%
Rates 5-Yr. Adjustable	6.09%	5.97%	0.12%	1.59%
London Interbank Offered Rate (LIBOR) 12-month	5.91%	5.66%	0.25%	2.30%
Dow Jones Industrial Average	34,408	32,908	1,499	3,633
Standard & Poor's 500 Stock Index	4,450	4,180	271	665
NASDAQ Composite Index	13,788	12,935	853	2,759
Standard & Poor's 500 Dividend Yield	1.57%	1.67%	-0.10%	-0.11%
Standard & Poor's 500 Price/Earnings Ratio	19.6	18.4	1.24	-0.79
U. S. Treasury Bills (90 Days)	5.28%	5.39%	-0.11%	3.65%
U. S. Treasury Bonds (30 Years)	3.86%	3.86%	0.00%	0.68%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.70%	2.85%	-0.15%	-0.50%
Consumer (1982-84 = 100)	304.1	303.4	0.8	11.8
Price (1967 = 100)	911.0	908.7	2.3	35.4
Index (Month)	(5/23)	(4/23)		
Consumer Price Index Annual Growth Rate	4.00%	4.90%	-0.90%	-4.60%
IRS Under and Over- Payment Interest Rate	7.00%	7.00%	0.00%	2.00%
Gold, Troy OZ. New York Close	\$1,919.80	\$1,962.40	(\$42.60)	\$112.30