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DataNet Newsletter

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Data Item	1-Aug 2023	1-Jul 2023	Month's Change	12-Month's Change
120% AFMR	4.92%	4.62%	0.30%	1.12%
Section 7520 Rate	5.00%	4.60%	0.40%	1.20%
Appl. Short-Term (0 - 3 Yrs.)	5.07%	4.80%	0.27%	2.19%
Fedl. Mid-Term (>3 - 9 Yrs.)	4.09%	3.85%	0.24%	0.94%
Rates Long-Term (> 9 Yrs.)	4.03%	3.98%	0.05%	0.68%
Prime Rate (Major Banks)	8.50%	8.25%	0.25%	3.00%
Money Market				
Mutual Funds (Taxable)	0.56%	0.54%	0.02%	0.43%
Mortgage 30-Yr. Fixed	6.81%	6.71%	0.10%	1.51%
Rates 5-Yr. Adjustable	6.11%	6.09%	0.02%	1.82%
London Interbank Offered Rate (LIBOR) 12-month	5.45%	5.91%	-0.46%	1.69%
Dow Jones Industrial Average	35,560	34,408	1,152	2,715
Standard & Poor's 500 Stock Index	4,589	4,450	139	459
NASDAQ Composite Index	14,346	13,788	558	1,955
Standard & Poor's 500 Dividend Yield	1.50%	1.57%	-0.07%	-0.09%
Standard & Poor's 500 Price/Earnings Ratio	20.4	19.6	0.81	-1.78
U. S. Treasury Bills (90 Days)	5.40%	5.28%	0.12%	3.07%
U. S. Treasury Bonds (30 Years)	4.01%	3.86%	0.15%	1.00%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.75%	2.70%	0.05%	0.15%
Consumer (1982-84 = 100)	305.1	304.1	1.0	8.8
Price (1967 = 100)	914.0	911.0	2.9	26.4
Index (Month)	(6/23)	(5/23)		
Consumer Price Index Annual Growth Rate	3.00%	4.00%	-1.00%	-6.10%
IRS Under and Over- Payment Interest Rate	7.00%	7.00%	0.00%	2.00%
Gold, Troy OZ. New York Close	\$1,965.50	\$1,919.80	\$45.70	\$199.00