

Steve Leimberg  
Bob LeClair

**DataNet Newsletter**

FAX: (610) 924-0514  
TEL: (610) 924-0515

Data Item	1-Nov 2023	1-Oct 2023	Month's Change	12-Month's Change
120% AFMR	5.65%	5.33%	0.32%	0.87%
Section 7520 Rate	5.60%	5.40%	0.20%	0.80%
Appl. Short-Term (0 - 3 Yrs.)	5.30%	5.22%	0.08%	1.20%
Fedl. Mid-Term (>3 - 9 Yrs.)	4.69%	4.43%	0.26%	0.72%
Rates Long-Term (> 9 Yrs.)	4.83%	4.46%	0.37%	0.91%
Prime Rate (Major Banks)	8.50%	8.50%	0.00%	2.25%
Money Market				
Mutual Funds (Taxable)	0.61%	0.61%	0.00%	0.37%
Mortgage 30-Yr. Fixed	7.79%	7.31%	0.48%	0.71%
Rates 5-Yr. Adjustable	7.03%	6.64%	0.39%	1.07%
Secured Overnight Financing Rate (SOFR)	5.31%	5.31%	0.00%	
Dow Jones Industrial Average	33,053	33,508	-455	320
Standard & Poor's 500 Stock Index	4,194	4,288	-94	322
NASDAQ Composite Index	12,851	13,219	-368	1,863
Standard & Poor's 500 Dividend Yield	1.68%	1.62%	0.06%	-0.07%
Standard & Poor's 500 Price/Earnings Ratio	18.9	19.6	-0.65	0.20
U. S. Treasury Bills (90 Days)	5.46%	5.45%	0.01%	1.41%
U. S. Treasury Bonds (30 Years)	5.09%	4.70%	0.39%	0.95%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	3.70%	3.40%	0.30%	0.10%
Consumer (1982-84 = 100)	307.8	307.0	0.8	11.0
Price (1967 = 100)	922.0	919.7	2.3	32.9
Index (Month)	(9/23)	(8/23)		
Consumer Price Index Annual Growth Rate	3.70%	3.70%	0.00%	-4.50%
IRS Under and Over- Payment Interest Rate	8.00%	8.00%	0.00%	2.00%
Gold, Troy OZ. New York Close	\$1,983.30	\$1,848.40	\$134.90	\$350.70