

# SUPPLEMENT to *YOUR INCOME TAX 2000*

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## RECENT DEVELOPMENTS

### Tax Form Changes for 1999 Returns

The tax forms for 1999 are essentially identical to the 1998 forms, but there are some instruction changes that reflect tax law and IRS developments.

**Mutual-fund shareholders may not need to complete Schedule D (5.8, 32.5).** For 1997 and 1998, shareholders of mutual funds and real estate investment trusts (REITs) had to complete Schedule D (including a 54-line worksheet in Part IV) to report their capital gain distributions, even if they had no other capital asset transactions to report. In response to calls for simplification, the IRS has amended the instructions. Capital gain distributions for 1999 generally may be entered directly on Line 13 of Form 1040 if Schedule D is not otherwise required. To qualify, none of the capital gains may be identified on Form 1099-DIV as 28% rate gains, unrecaptured Section 1250 gains, or Section 1202 gains.

Shareholders who qualify should check the box next to Line 13 of Form 1040 and use the worksheet on page 32 of the Form 1040 instructions to figure their tax, including the 20% or 10% rate on the capital gain distributions.

**Form 8829—Home office deduction for administrative office (40.12).** Starting with 1999 returns, a home office expense deduction may be claimed by self-employed individuals who regularly and exclusively use their home offices for business administration or management activities, provided that such activities are not conducted at any other fixed location. Such a home office qualifies as the taxpayer's principal place of business. The expanded principal place of business definition is highlighted in the Form 8829 instructions.

**Form 4562—Depreciation of assets used in residential real estate rentals (9.2, 42.4).** The Form 4562 instructions reflect the IRS decision to shorten the depreciation period from seven to five years for furniture, appliances, and carpets used in residential rental real estate activities. If depreciation deductions have already been claimed for pre-1999 years under the seven-year schedule, a refund may be available by switching to the five-year method on an amended return or by filing for an accounting method change. IRS Announcement 99-82 has details on changing to the five-year method.

**Form 4972—Last chance for five-year averaging of lump-sum distribution (7.4).** The Form 4972 instructions make no mention of it, but 1999 is the last tax year for which individuals born after 1935 may make the once-in-a-lifetime averaging election. Five-year averaging may be claimed for a qualifying 1999 lump-sum distribution if you were at least age 59½ when it was made. If you were born after 1935, averaging will no longer be an option for a distribution received after 1999.

Individuals born before 1936 may claim 10-year averaging for a 1999 lump-sum distribution if that provides a lower tax than five-year averaging. After 1999, 10-year but not five-year averaging will be available.

**Simplified instructions for child tax credit and earned income credit (25.1, 25.12).** The IRS has adopted a more graphics-oriented style for the instructions to these two credits to make them easier to follow.

The Form 1040 and 1040A instructions for the child tax credit included a caution about pending legislation but the worksheet assumed, correctly as it turned out, that the law protecting the credit from reduction by the alternative minimum tax would be extended for 1999 returns. See page 2 for legislation details.

**Form 4868—using a credit card to obtain a filing extension (46.3).** The IRS is expanding its pay-by-phone credit card option to filing extension requests. If you want a filing extension for your 1999 return until August 15, 2000, and expect to owe tax, you may call 1-888-2PAY-TAX and use a MasterCard, American Express, or Discover Card to make a tax payment toward the balance due. When you call, you will be told the amount of the convenience fee imposed by the credit card processor. Completion of the call and receipt of a confirmation number is considered a valid extension request; Form 4868 does not have to be filed.

### CREDIT CARD PAYMENT OF TAX (46.2, 46.5)

If you have a balance due on your 1999 return, you can make a toll-free phone call to 1-888-2PAY-TAX and arrange payment with a MasterCard, Discover Card, or American Express Card. This option is allowed whether you file a paper return or electronically file.

The software developers Intuit, Nelco, and Orrtax Software are offering a credit card option to taxpayers who use their software programs and web-filing services to file electronically. The credit card payment information will be included in the electronic file sent to the IRS.

The companies that process the credit card transaction will charge you a fee. The IRS does not impose a fee and will not receive any part of the fees charged by the private companies. You will also be subject to the regular monthly credit card interest charges on unpaid balances.

**Electronic filers may debit bank account.** If you file your 1999 return electronically and owe tax, you may pay by pre-authorizing a debit from a checking or savings account on any date up to April 17, 2000.

## Tax Legislation Update

The President's veto in September of the proposed Taxpayer Refund and Relief Act of 1999 puts off, at least until 2000, the debate over whether the government can "afford" to allow a substantial tax cut. After the veto, Congress passed the Tax Relief Extension Act of 1999, which the President signed into law on December 17, 1999.

The Act extends for three years the law that protects nonrefundable personal credits from being reduced by the alternative minimum tax (AMT). The legislation also extends expired business credits and the fringe benefit exclusion for employer-paid educational assistance. To offset the cost of the tax relief provisions, the legislation modifies the estimated tax penalty prior-year safe harbor, cracks down on charitable split-dollar insurance plans, and repeals the installment method for accrual-method taxpayers. Here are further details of the legislation:

**Nonrefundable personal tax credits (Law Alert, page 437).** For 1999 returns, personal credits such as the \$500 child tax credit for children under age 17 (25.1), the dependent care credit (25.3), the tuition credits (38.7), the adoption credit (25.16), and the credit for the elderly and disabled (34.7) are allowed to the full extent of regular tax liability. This is the same rule that applied on 1998 returns. Without the new law, the credits for 1999 would have been allowed only to the extent that the regular tax exceeds the tentative alternative minimum tax. For 2000 and 2001, the nonrefundable personal credits will offset the AMT as well as regular income tax.

**Renewal of expired business tax credits (40.23).** The research credit, which expired June 30, 1999, is extended through June 30, 2004. The work opportunity tax credit and the welfare-to-work credit are extended from June 30, 1999, through December 31, 2001.

**Employer-provided education assistance (3.6).** The fringe benefit exclusion of up to \$5,250 for employer-paid undergraduate expenses will be extended to courses beginning after May 31, 2000, and before January 1, 2002.

**Estimated tax penalty safe harbor (27.1).** Taxpayers who had 1999 adjusted gross income exceeding \$150,000 (\$75,000 if married filing separately in 2000) will need tax withholdings and estimated tax installments of at least 108.6% of their 1999 tax liability to avoid a penalty for 2000 under the prior-year safe harbor exception; see page 4 for further details.

To avoid a penalty for 2001, taxpayers with 2000 income exceeding the \$150,000/\$75,000 floor will need to make payments of 110% or more of their 2000 tax to qualify under the prior-year safe harbor.

**Split-dollar insurance donation plans (Law Alert, page 286).** The new law bars a charitable contribution deduction to an individual who after February 8, 1999, donates money to a charity that pays premiums (directly or indirectly) on a life insurance policy, annuity, or endowment contract in the donor's name and the beneficiaries include the donor, the donor's relatives, or other donor-designated persons. In addition, the charitable organization is subject to an excise tax penalty equal to the premiums it pays.

**Installment method provisions (5.21, 5.22).** The new law generally prohibits accrual-method taxpayers from reporting gains on property sales under the installment method. Exceptions apply to sales of property used or produced in farming and dealer sales of timeshares and residential lots where a special election to pay interest is made. The new law applies to sales on or after December 17, 1999, the date of enactment.

A taxpayer with the right to "put" or repay a loan by transferring an installment note to the taxpayer's creditor will be treated as if the note had been pledged as security for the loan. Thus, the net loan proceeds will be treated as a payment on the installment note if the sales price exceeds \$150,000, excluding dealer sales of timeshares and residential lots where the election to pay interest is made.

**Percentage depletion for marginal oil and gas wells (9.16).** The prior-law suspension of the 100% of net income limit on the depletion deduction, which expired at the end of 1999, is extended through 2001.

**Relief for Y2K failures.** The Act allows the IRS on a case by case basis to suspend various tax-related deadlines for up to 90 days in the event of a Y2K failure. The suspension may apply to the filing of any income, estate, or gift tax return, including employment and withholding taxes, refund claims, and the filing of Tax Court petitions. IRS assessments and tax collections are also eligible for the suspension. IRS relief may include abatement of both penalties and interest.

## FICA and SELF-EMPLOYMENT TAX FOR 2000 (26.10, 45.3, 45.4)

In 2000, employees (and employers) will pay Social Security tax of 6.20% on wages up to \$76,200. This is a \$3,600 hike over the \$72,600 base in 1999. The Medicare tax rate of 1.45% applies to all salary income with no upper limit.

Self-employed individuals pay a 12.40% tax for Social Security and 2.90% rate for Medicare after net earnings are reduced by 7.65%. For 2000, the combined rate of 15.30% (12.40% and 2.90%) will apply to the first \$76,200 of net earnings after the 7.65% reduction is made on Schedule SE. Any excess over \$76,200 is subject only to the 2.90% Medicare rate.

## IRS MILEAGE ALLOWANCE FOR 2000 (12.3, 14.4, 17.9, 20.33, 43.1)

In 1999 there were two IRS standard mileage rates for business travel: 32.5 cents per mile from January 1 through March 31, and 31 cents per mile for travel after March 31. For 2000, the rate is going back to 32.5 cents per mile. The 32.5 cents per mile allowance may be used for a car placed in service in 2000 or for an older car for which the allowance has been used every year. The allowance may be claimed for a car leased for business in 2000; if it is, it must be used for the entire lease period. Employees who use their own cars for work and who are reimbursed up to 32.5 cents per mile by their employers under an accountable plan will generally not be taxed on the reimbursement.

The mileage allowance for individuals who do volunteer work for charity in 2000 remains 14 cents per mile; this rate is set by statute, not the IRS. For driving to obtain medical treatment or automobile costs incurred in a deductible job-related move, the IRS allowance for 2000 remains unchanged at 10 cents per mile.

## KEY RETIREMENT PLAN CEILINGS FOR 2000 (7.18, 7.20, 8.18, 41.2)

A cost-of-living adjustment brings a modest increase to the 401(k) plan contribution limit and several other retirement plan ceilings. For 2000, the limit on 401(k) plan elective salary deferrals increases to \$10,500 from \$10,000. The \$10,500 limit also applies to salary-reduction SEPs set up before 1997 and to most employees covered by a 403(b) tax-sheltered annuity. However, two salary-reduction limits are unchanged: the \$6,000 limit for SIMPLE plans and the \$8,000 limit for deferrals under Section 457 plans of government agencies and tax-exempt organizations.

For defined contribution plans such as profit-sharing plans, the limit on total employer and employee contributions per account remains the lower of 25% of compensation and \$30,000.

The limit on annual defined benefit pensions is the lower of \$135,000 (up from \$130,000) and 100% of the average compensation for the three consecutive years of highest pay. For employees who separated from service before 2000, the average compensation limit is figured through 1999 and multiplied by 1.0235.

The maximum compensation that may be taken into account by a qualified plan or SEP increases to \$170,000 from \$160,000.

In applying nondiscrimination tests, employees earning over \$85,000 (up from \$80,000) are considered "highly compensated."

## CHANGES TO TEXT OF YOUR INCOME TAX 2000

**Note to our readers:** We published several editions of *Your Income Tax 2000* for preparing 1999 tax returns. If you have one of the later editions, the changes discussed below may already be included. For example, the first edition included Law Alerts that were removed in later editions following the President's veto of the Taxpayer Refund and Relief Act of 1999.

**IRS web site (pages xxix, 658).** The IRS changed its web address to [www.irs.gov](http://www.irs.gov). Direct modem access for obtaining forms is no longer available.

**Filing thresholds (pages 2 and 3).** In the last section of the chart at the top of page 2, qualifying widow(er) status for 1999 applies to persons with a dependent child who were widowed in 1998 or 1997 (not 1999). On page 3, the filing threshold is \$2,800 (not \$2,850) for a single dependent who is at least age 65 and also blind and had only unearned income in 1999.

**IRS mailing address (pages 4, 661).** The IRS added new zip codes for Form 1040 refund claims: use "0102" as the last four digits for the Service Centers shown. If filing Form 1040 and not claiming a refund, use "0002" as the last four digits.

**Capital gains proposals (Law Alert, page 92).** The proposals to reduce capital gains rates and adjust cost basis for inflation were in the tax bill vetoed by the President after the first edition of *Your Income Tax 2000* went to press.

**Roth IRA proposals (Law Alerts, page 194).** The proposals to increase the Roth IRA contribution and phase-out limits were in the tax bill vetoed by the President.

**Deadline for recharacterizing 1998 Roth IRA contribution (page 197).** Given the problems that taxpayers had in applying the Roth IRA rules, the IRS allowed individuals who timely filed their 1998 returns a further extension to change a Roth IRA conversion or regular Roth IRA contribution back to a traditional IRA by means of a recharacterization. The deadline was extended from October 15 to December 31, 1999.

**Health insurance proposals (Law Alerts, pages 260, 321, 322, 330).** The proposals to accelerate a 100% self-employed health insurance deduction and to provide above-the-line deductions for medical insurance and long-term-care insurance premiums were in the tax bill vetoed by the President.

**Standard deduction proposal (Law Alert, page 268).** The proposal to provide "marriage penalty" relief in the form of a higher standard deduction for married couples filing jointly was in the bill vetoed by the President.

**Teacher's course proposal (Law Alert, page 366).** The proposal to provide an exemption from the 2% AGI floor was part of the tax bill vetoed by the President.

**AMT exemption for "kiddie tax" children (page 421).** The 1999 AMT exemption for a child subject to the "kiddie tax" is the child's earned income plus \$5,100, but no more than the regular exemption of \$33,750 for single persons.

**AMT reform proposal (Law Alert, page 422).** The proposal to phase out the AMT was part of the tax bill vetoed by the President.

**Effect of AMT on personal tax credits (Law Alert, page 427).** As discussed on page 2 of this Supplement, the "extenders" legislation allows nonrefundable personal credits to be claimed for 1999 through 2001 without any AMT limitation.

**Child tax credit and education credits (Law Alerts, pages 437, 570).** The "extenders" legislation (*see* page 2, of this Supplement) allows the child tax credit, the tuition tax credits, and other nonrefundable personal credits to be claimed without any limitation based on tentative AMT.

**Dependent care credit proposals (Law Alert, page 439).** Proposed increases to the dependent care credit were in the vetoed tax bill.

**Estimated tax penalty safe harbor (pages 457, 686).** As discussed on pages 2 and 4 of this Supplement, the prior-year safe-harbor percentage for 2000 estimates has been increased to 108.6% for certain high earners.

**Armed Forces Health Scholarships (Law Alert, pages 541, 566).** The proposed scholarship exclusion was in the vetoed tax bill.

**State tuition program proposal (Law Alert, page 567).** The proposals to increase tax incentives for qualified state tuition programs were in the tax bill vetoed by the President.

**Student loan interest deduction proposals (Law Alerts, pages 568, 569).** The proposals to repeal the 60-month deduction limitation and raise the phase-out threshold for the deduction were in the bill vetoed by the President.

**Owner-employee loan proposal (Law Alert, page 611).** The proposal to eliminate the prohibited transaction penalty for loans was in the bill vetoed by the President.

**Auto depreciation ceilings (page 633).** The line showing the deduction ceilings for 1999 should have been highlighted in the table.

**Last minute filing (Planning Reminder, page 660).** The last sentence should refer to the "timely mailed, timely filed" rule, not the "timely marked" rule.

**Credit card tax payments (Law Alert, page 660).** *See* page 1 of this Supplement for developments in the IRS's pay-by-credit-card program.

## 1999 TAX RETURNS

Starting on page 9, you will find blank forms you can tear out and use to file your 1999 return. Extra forms may be obtained from the IRS. You may call the IRS toll-free at 1-800-829-3676. If you have Internet access, you can obtain forms from the IRS site at <http://www.irs.gov>.

For suggestions on collecting your records and preparing your return, turn to pages 658–659 of *Your Income Tax 2000*.

For the records you need for organizing your income and deductible expenses, turn to the tax record and return directory on pages 664–667.

# ESTIMATING YOUR 2000 TAXES

The tax rate schedules and certain key personal deductions are adjusted for inflation, providing a slight automatic tax reduction. You can use the following inflation-adjusted figures to make a preliminary estimate of your tax liability for 2000 and determine whether you need to adjust your federal tax withholdings or adopt or alter a schedule of estimated tax installments.

**Standard deduction (13.1, 13.4, 13.5).** In 2000, the standard deduction increases to: \$4,400 if single (up from \$4,300 in 1999); \$7,350 if married filing jointly or a qualifying widow(er) (up from \$7,200); \$6,450 if head of household (up from \$6,350); and \$3,675 if married filing separately (up from \$3,600).

Single or head of household taxpayers who are either age 65 or older or blind will be allowed an additional deduction of \$1,100 (up from \$1,050). The additional deduction for being age 65 or older or blind is \$850 (no change) for married persons (whether filing jointly or separately) or qualifying widow(er)s.

For a dependent, the basic 2000 standard deduction remains at \$700. If the dependent has earned income, the standard deduction is the greater of \$700 and earned income plus \$250, up to the regular standard deduction for a nondependent.

**Personal exemptions (21.15).** In 2000, each exemption is worth \$2,800, up from \$2,750 in 1999. Exemptions are phased out if adjusted gross income (AGI) exceeds \$128,950 if single (up from \$126,600); \$193,400 if married filing jointly or a qualified widow(er) (up from \$189,950); \$161,150 if head of household (up from \$158,300); and \$96,700 if married filing separately (up from \$94,975).

**Itemized deductions (13.7).** The allowable amount of itemized deductions is reduced if adjusted gross income in 2000 is more than \$128,950, or \$64,475 if married filing separately (up from \$126,600, \$63,300 if married filing separately).

**"Kiddie tax" for children under age 14 (24.3).** If a child under age 14 has net investment income for 2000 exceeding \$1,400 (no change), the excess will be taxable at the parent's top rate.

**Premiums for long-term care policies (17.15).** For 2000, the maximum long-term care premium that may be included in the itemized deduction for medical costs is: \$220 if age 40 or less, \$410 if older than 40 but not over 50, \$820 if over age 50 but not over 60; \$2,200 if over age 60 but not over 70, and \$2,750 if over age 70.

**Per diem benefits from long-term care policy (17.15).** The tax-free exclusion in 2000 for *per diem* payments under a qualifying long-term care policy remains \$190 a day.

**Medical savings accounts (12.2, 17.17).** In 2000, a qualifying high-deductible policy that provides self-only coverage must have a deductible that is at least \$1,550 and not more than \$2,350 and must limit out-of-pocket expenses (excluding premiums) to \$3,100. For family coverage, the deductible must be at least \$3,100 and not more than \$4,650 with a limit of \$5,700 on out-of-pocket costs.

**Savings bonds used for tuition (38.4).** In 2000, the interest exclusion for Series EE bonds will be phased out over a modified adjusted gross income range of \$54,100 to \$69,100 for single taxpayers and heads of household, and \$81,100 to \$111,100 for married persons filing jointly.

**Attorney fee awards (48.7).** The maximum award (absent special factors) for an attorney fee incurred in 2000 is \$140 per hour.

**Estimated tax payments for 2000 (27.1, 27.4).** A new law slightly raises the amount of tax that higher income taxpayers must pay to avoid an estimated tax penalty using the prior-year safe-harbor exception. To avoid a penalty for 2000 under the prior-year safe-harbor test, individuals who had 1999 adjusted gross income exceeding \$150,000 (or \$75,000 if married filing separately on 2000 returns) must have tax withholdings and/or estimated tax payments in 2000 that total at least 108.6% of their 1999 liability. The prior-year percentage was scheduled to be 106% for 2000, but the "extenders" legislation (*see* page 2) increased the percentage to 108.6%. The prior-year percentage is 100% of 1999 tax liability if adjusted gross income for 1999 did not exceed \$150,000 (or \$75,000).

A penalty for 2000 may also be avoided if withholdings plus estimated tax payments equal at least 90% of the tax liability for 2000. For purposes of the 90% test, use the 2000 tax rate tables below to estimate your regular tax and then take into account other possible taxes such as self-employment tax or alternative minimum tax.

**Credit card option.** Starting March 1, 2000, you can call the IRS at 1-888-2PAY-TAX and use a MasterCard, American Express Card, or Discover Card to make estimated tax payments for 2000 instead of having to use Form 1040-ES payment vouchers.

## 2000 TAX RATE SCHEDULES

Schedule X—Use if your filing status is Single				Schedule Y-2—Use if your filing status is Married filing separately			
If taxable income is:				If taxable income is:			
Over—	But not over—	The tax is—	Of the amount over—	Over—	But not over—	The tax is—	Of the amount over—
\$ 0	\$ 26,250	15%	\$ 0	\$ 0	\$ 21,925	15%	\$ 0
26,250	63,550	\$ 3,937.50 + 28%	26,250	21,925	52,975	\$ 3,288.75 + 28%	21,925
63,550	132,600	14,381.50 + 31%	63,550	52,975	80,725	11,982.75 + 31%	52,975
132,600	288,350	35,787.00 + 36%	132,600	80,725	144,175	20,585.25 + 36%	80,725
288,350		91,857.00 + 39.6%	288,350	144,175		43,427.25 + 39.6%	144,175
Schedule Y-1—Use if your filing status is Married filing jointly or Qualifying widow(er)				Schedule Z—Use if your filing status is Head of household			
If taxable income is:				If taxable income is:			
Over—	But not over—	The tax is—	Of the amount over—	Over—	But not over—	The tax is—	Of the amount over—
\$ 0	\$ 43,850	15%	\$ 0	\$ 0	\$ 35,150	15%	\$ 0
43,850	105,950	\$ 6,577.50 + 28%	43,850	35,150	90,800	\$ 5,272.50 + 28%	35,150
105,950	161,450	23,965.50 + 31%	105,950	90,800	147,050	20,854.50 + 31%	90,800
161,450	288,350	41,170.50 + 36%	161,450	147,050	288,350	38,292.00 + 36%	147,050
288,350		86,854.50 + 39.6%	288,350	288,350		89,160.00 + 39.6%	288,350

**SERIES E - REDEMPTION VALUES AND INTEREST EARNED AMOUNTS BY DENOMINATION**

**DECEMBER 1999**

ISSUE YEAR	ISSUE MONTHS	\$25		\$50		\$75		\$100		\$200		\$500		\$1,000		YIELD FROM ISSUE
		REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	
1980	May thru June	73.73	54.98	147.46	109.96	221.19	164.94	294.92	219.92	589.84	439.84	1,474.60	1,099.60	2,949.20	2,199.20	7.15%
	Jan. thru Apr.	72.98	54.23	145.96	108.46	218.94	162.69	291.92	216.92	583.84	433.84	1,459.60	1,084.60	2,919.20	2,169.20	7.09%
1979	Nov. thru Dec.	74.44	55.69	148.88	111.38	223.32	167.07	297.76	222.76	595.52	445.52	1,488.80	1,113.80	2,977.60	2,227.60	7.01%
	July thru Oct.	73.75	55.00	147.50	110.00	221.25	165.00	295.00	220.00	590.00	440.00	1,475.00	1,100.00	2,950.00	2,200.00	6.97%
	June	75.22	56.47	150.44	112.94	225.66	169.41	300.88	225.88	601.76	451.76	1,504.40	1,129.40	3,008.80	2,258.80	6.89%
	May	75.05	56.30	150.10	112.60	225.15	168.90	300.20	225.20	600.40	450.40	1,501.00	1,126.00	3,002.00	2,252.00	6.88%
	Jan. thru Apr.	74.33	55.58	148.66	111.16	222.99	166.74	297.32	222.32	594.64	444.64	1,486.60	1,111.60	2,973.20	2,223.20	6.83%
1978	Dec.	75.80	57.05	151.60	114.10	227.40	171.15	303.20	228.20	606.40	456.40	1,516.00	1,141.00	3,032.00	2,282.00	6.76%
	Nov.	75.60	56.85	151.20	113.70	226.80	170.55	302.40	227.40	604.80	454.80	1,512.00	1,137.00	3,024.00	2,274.00	6.75%
	July thru Oct.	74.89	56.14	149.78	112.28	224.67	168.42	299.56	224.56	599.12	449.12	1,497.80	1,122.80	2,995.60	2,245.60	6.70%
	June	76.37	57.62	152.74	115.24	229.11	172.86	305.48	230.48	610.96	460.96	1,527.40	1,152.40	3,054.80	2,304.80	6.64%
	May	76.18	57.43	152.36	114.86	228.54	172.29	304.72	229.72	609.44	459.44	1,523.60	1,148.60	3,047.20	2,297.20	6.63%
	Mar. thru Apr.	78.99	60.24	157.98	120.48	236.97	180.72	315.96	240.96	631.92	481.92	1,579.80	1,204.80	3,159.60	2,409.60	6.80%
	Jan. thru Feb.	85.67	66.92	171.34	133.84	257.01	200.76	342.68	267.68	685.36	535.36	1,713.40	1,338.40	3,426.80	2,676.80	7.19%
1977	Dec.	88.24	69.49	176.48	138.98	264.72	208.47	352.96	277.96	705.92	555.92	1,764.80	1,389.80	3,529.60	2,779.60	7.17%
	Nov.	88.00	69.25	176.00	138.50	264.00	207.75	352.00	277.00	704.00	554.00	1,760.00	1,385.00	3,520.00	2,770.00	7.15%
	July thru Oct.	95.96	77.21	191.92	154.42	287.88	231.63	383.84	308.84	767.68	617.68	1,919.20	1,544.20	3,838.40	3,088.40	7.56%
	June	98.85	80.10	197.70	160.20	296.55	240.30	395.40	320.40	790.80	640.80	1,977.00	1,602.00	3,954.00	3,204.00	7.53%
	May	98.65	79.90	197.30	159.80	295.95	239.70	394.60	319.60	789.20	639.20	1,973.00	1,598.00	3,946.00	3,196.00	7.52%
1976	Jan. thru Apr.	97.68	78.93	195.36	157.86	293.04	236.79	390.72	315.72	781.44	631.44	1,953.60	1,578.60	3,907.20	3,157.20	7.47%
	Dec.	100.62	81.87	201.24	163.74	301.86	245.61	402.48	327.48	804.96	654.96	2,012.40	1,637.40	4,024.80	3,274.80	7.44%
	Nov.	100.33	81.58	200.66	163.16	300.99	244.74	401.32	326.32	802.64	652.64	2,006.60	1,631.60	4,013.20	3,263.20	7.43%
	July thru Oct.	99.36	80.61	198.72	161.22	298.08	241.83	397.44	322.44	794.88	644.88	1,987.20	1,612.20	3,974.40	3,224.40	7.38%
	June	102.36	83.61	204.72	167.22	307.08	250.83	409.44	334.44	818.88	668.88	2,047.20	1,672.20	4,094.40	3,344.40	7.35%
	May	102.13	83.38	204.26	166.76	306.39	250.14	408.52	333.52	817.04	667.04	2,042.60	1,667.60	4,085.20	3,335.20	7.34%
1975	Jan. thru Apr.	101.17	82.42	202.34	164.84	303.51	247.26	404.68	329.68	809.36	659.36	2,023.40	1,648.40	4,048.80	3,296.80	7.30%
	Dec.	104.20	85.45	208.40	170.90	312.60	256.35	416.80	341.80	833.60	683.60	2,084.00	1,709.00	4,168.00	3,418.00	7.28%
	Nov.	103.96	85.21	207.92	170.42	311.88	255.63	415.84	340.84	831.68	681.68	2,079.20	1,704.20	4,158.40	3,408.40	7.27%
	July thru Oct.	102.96	84.21	205.92	168.42	308.88	252.63	411.84	336.84	823.68	673.68	2,059.20	1,684.20	4,118.40	3,368.40	7.22%
	June	106.05	87.30	212.10	174.60	318.15	261.90	424.20	349.20	848.40	698.40	2,121.00	1,746.00	4,242.00	3,492.00	7.20%
	May	105.80	87.05	211.60	174.10	317.40	261.15	423.20	348.20	846.40	696.40	2,116.00	1,741.00	4,232.00	3,482.00	7.19%
1974	Jan. thru Apr.	104.79	86.04	209.58	172.08	314.37	258.12	419.16	344.16	838.32	688.32	2,095.80	1,720.80	4,191.60	3,441.60	7.15%
	Dec.	107.95	89.20	215.90	178.40	323.85	267.60	431.80	356.80	863.60	713.60	2,159.00	1,784.00	4,318.00	3,568.00	7.13%
	Nov.	107.68	88.93	215.36	177.86	323.04	266.79	430.72	355.72	861.44	711.44	2,153.60	1,778.60	4,307.20	3,557.20	7.12%
	July thru Oct.	106.66	87.91	213.32	175.82	319.98	263.73	426.64	351.64	853.28	703.28	2,133.20	1,758.20	4,266.40	3,516.40	7.08%
	June	108.79	90.04	217.58	180.08	326.37	270.12	435.16	360.16	870.32	720.32	2,175.80	1,800.80	4,351.60	3,601.60	7.02%
1973	May	108.54	89.79	217.08	179.58	325.62	269.37	434.16	359.16	868.32	718.32	2,170.80	1,795.80	4,341.60	3,591.60	7.01%
	Jan. thru Apr.	107.51	88.76	215.02	177.52	322.53	266.28	430.04	355.04	860.08	710.08	2,150.20	1,775.20	4,300.40	3,550.40	6.97%
	Dec.	109.66	90.91	219.32	181.82	328.98	272.73	438.64	363.64	877.28	727.28	2,193.20	1,818.20	4,386.40	3,636.40	6.91%
	Sep. thru Nov.	111.72	92.97	223.44	185.94	335.16	278.91	446.88	371.88	893.76	743.76	2,234.40	1,859.40	4,468.80	3,718.80	7.03%
	Aug.	113.93	95.18	227.86	190.36	341.79	285.54	455.72	380.72	911.44	761.44	2,278.60	1,903.60	4,557.20	3,807.20	6.97%
	July	113.69	94.94	227.38	189.88	341.07	284.82	454.76	379.76	909.52	759.52	2,273.80	1,898.80	4,547.60	3,797.60	6.96%
	June	112.60	93.85	225.20	187.70	337.80	281.55	450.40	375.40	900.80	750.80	2,252.00	1,877.00	4,504.00	3,754.00	6.92%
1972	Mar. thru May	112.33	93.58	224.66	187.16	336.99	280.74	449.32	374.32	898.64	748.64	2,246.60	1,871.60	4,493.20	3,743.20	6.92%
	Feb.	114.58	95.83	229.16	191.66	343.74	287.49	458.32	383.32	916.64	766.64	2,291.60	1,916.60	4,583.20	3,833.20	6.86%
	Jan.	114.29	95.54	228.58	191.08	342.87	286.62	457.16	382.16	914.32	764.32	2,285.80	1,910.80	4,571.60	3,821.60	6.85%
	Dec.	113.21	94.46	226.42	188.92	339.63	283.38	452.84	377.84	905.68	755.68	2,264.20	1,889.20	4,528.40	3,778.40	6.81%
	Sep. thru Nov.	112.96	94.21	225.92	188.42	338.88	282.63	451.84	376.84	903.68	753.68	2,259.20	1,884.20	4,518.40	3,768.40	6.81%
	Aug.	115.22	96.47	230.44	192.94	345.66	289.41	460.88	385.88	921.76	771.76	2,304.40	1,929.40	4,608.80	3,858.80	6.75%
1971	July	114.96	96.21	229.92	192.42	344.88	288.63	459.84	384.84	919.68	769.68	2,299.20	1,924.20	4,598.40	3,848.40	6.75%
	June	113.86	95.11	227.72	190.22	341.58	285.33	455.44	380.44	910.88	760.88	2,277.20	1,902.20	4,554.40	3,804.40	6.71%
	Mar. thru May	113.54	94.79	227.08	189.58	340.62	284.37	454.16	379.16	908.32	758.32	2,270.80	1,895.80	4,541.60	3,791.60	6.70%
	Feb.	115.80	97.05	231.60	194.10	347.40	291.15	463.20	388.20	926.40	776.40	2,316.00	1,941.00	4,632.00	3,882.00	6.65%
	Jan.	115.53	96.78	231.06	193.56	346.59	290.34	462.12	387.12	924.24	774.24	2,310.60	1,935.60	4,621.20	3,871.20	6.64%
	Dec.	114.42	95.67	228.84	191.34	343.26	287.01	457.68	382.68	915.36	765.36	2,288.40	1,913.40	4,576.80	3,826.80	6.60%
	Sep. thru Nov.	114.13	95.38	228.26	190.76	342.39	286.14	456.52	381.52	913.04	763.04	2,282.60	1,907.60	4,566.20	3,815.20	6.60%
	Aug.	116.41	97.66	232.82	195.32	349.23	292.98	465.64	390.64	931.28	781.28	2,328.20	1,953.20	4,656.40	3,906.40	6.55%
	July	116.20	97.45	232.40	194.90	348.60	292.35	464.80	389.80	929.60	779.60	2,324.00	1,949.00	4,648.00	3,898.00	6.54%
	June	116.93	98.18	233.86	196.36	350.79	294.54	467.72	392.72	935.44	785.44	2,338.60	1,963.60	4,672.20	3,927.20	6.57%
1970	Mar. thru May	116.														

**SERIES E – REDEMPTION VALUES AND INTEREST EARNED AMOUNTS BY DENOMINATION**

**DECEMBER 1999**

ISSUE YEAR	ISSUE MONTHS	\$25		\$50		\$75		\$100		\$200		\$500		\$1,000		YIELD FROM ISSUE
		REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	
1965	Dec.	128.12	109.37	256.24	218.74	384.36	328.11	512.48	437.48	1,024.96	874.96	2,562.40	2,187.40	5,124.80	4,374.80	6.51%
	Oct. thru Nov.	144.83	126.08	289.66	252.16	434.49	378.24	579.32	504.32	1,158.64	1,008.64	2,896.60	2,521.60	5,793.20	5,043.20	6.15%
	Sep.	147.75	129.00	295.50	258.00	443.25	387.00	591.00	516.00	1,182.00	1,032.00	2,955.00	2,580.00	5,910.00	5,160.00	6.12%
	Aug.	146.99	128.24	293.98	256.48	440.97	384.72	587.96	512.96	1,175.92	1,025.92	2,939.80	2,564.80	5,879.60	5,129.60	6.10%
	June thru July	148.77	130.02	297.54	260.04	446.31	390.06	595.08	520.08	1,190.16	1,040.16	2,975.40	2,600.40	5,950.80	5,200.80	6.14%
	Apr. thru May	160.48	141.73	320.96	283.46	481.44	425.19	641.92	566.92	1,283.84	1,133.84	3,209.60	2,834.60	6,419.20	5,669.20	6.37%
	Mar.	165.31	146.56	330.62	293.12	495.93	439.68	661.24	586.24	1,322.48	1,172.48	3,306.20	2,931.20	6,612.40	5,862.40	6.36%
	Feb.	164.51	145.76	329.02	291.52	493.53	437.28	658.04	583.04	1,316.08	1,166.08	3,290.20	2,915.20	6,580.40	5,830.40	6.35%
	Jan.	179.35	160.60	358.70	321.20	538.05	481.80	717.40	642.40	1,434.80	1,284.80	3,587.00	3,212.00	7,174.00	6,424.00	6.60%
	Dec.	179.35	160.60	358.70	321.20	538.05	481.80	717.40	642.40	1,434.80	1,284.80	3,587.00	3,212.00	7,174.00	6,424.00	6.60%
Oct. thru Nov.	178.20	159.45	356.40	318.90	534.60	478.35	712.80	637.80	1,425.60	1,275.60	3,564.00	3,189.00	7,128.00	6,378.00	6.59%	
Sep.	183.54	164.79	367.08	329.58	550.62	494.37	734.16	659.16	1,468.32	1,318.32	3,670.80	3,295.80	7,341.60	6,591.60	6.58%	
Aug.	182.69	163.94	365.38	327.88	548.07	491.82	730.76	655.76	1,461.52	1,311.52	3,653.80	3,278.80	7,307.60	6,557.60	6.56%	
June thru July	180.93	162.18	361.86	324.36	542.79	486.54	723.72	648.72	1,447.44	1,297.44	3,618.60	3,243.60	7,237.20	6,487.20	6.54%	
Apr. thru May	179.73	160.98	359.46	321.96	539.19	482.94	718.92	643.92	1,437.84	1,287.84	3,594.60	3,219.60	7,189.20	6,439.20	6.52%	
Mar.	185.13	166.38	370.26	332.76			740.52	665.52	1,481.04	1,331.04	3,702.60	3,327.60	7,405.20	6,655.20	6.51%	
Feb.	184.25	165.50	368.50	331.00			737.00	662.00	1,474.00	1,324.00	3,685.00	3,310.00	7,370.00	6,620.00	6.50%	
Jan.	182.50	163.75	365.00	327.50			730.00	655.00	1,460.00	1,310.00	3,650.00	3,275.00	7,300.00	6,550.00	6.47%	
Dec.	182.50	163.75	365.00	327.50			730.00	655.00	1,460.00	1,310.00	3,650.00	3,275.00	7,300.00	6,550.00	6.47%	
Oct. thru Nov.	181.38	162.63	362.76	325.26			725.52	650.52	1,451.04	1,301.04	3,627.60	3,252.60	7,255.20	6,505.20	6.45%	
Sep.	186.82	168.07	373.64	336.14			747.28	672.28	1,494.56	1,344.56	3,736.40	3,361.40	7,472.80	6,722.80	6.44%	
Aug.	185.93	167.18	371.86	334.36			743.72	668.72	1,487.44	1,337.44	3,718.60	3,343.60	7,437.20	6,687.20	6.43%	
June thru July	184.13	165.38	368.26	330.76			736.52	661.52	1,473.04	1,323.04	3,682.60	3,307.60	7,365.20	6,615.20	6.40%	
Apr. thru May	182.74	163.99	365.48	327.98			730.96	655.96	1,461.92	1,311.92	3,654.80	3,279.80	7,309.60	6,559.60	6.38%	
Mar.	188.24	169.49	376.48	338.98			752.96	677.96	1,505.92	1,355.92	3,764.80	3,389.80	7,529.60	6,779.60	6.38%	
Feb.	187.37	168.62	374.74	337.24			749.48	674.48	1,498.96	1,348.96	3,747.40	3,372.40	7,494.80	6,744.80	6.36%	
Jan.	185.57	166.82	371.14	333.64			742.28	667.28	1,484.56	1,334.56	3,711.40	3,336.40	7,422.80	6,672.80	6.34%	
Dec.	185.57	166.82	371.14	333.64			742.28	667.28	1,484.56	1,334.56	3,711.40	3,336.40	7,422.80	6,672.80	6.34%	
Oct. thru Nov.	184.80	166.05	369.60	332.10			739.20	664.20	1,478.40	1,328.40	3,696.00	3,321.00	7,392.00	6,642.00	6.32%	
Sep.	190.34	171.59	380.68	343.18			761.36	686.36	1,522.72	1,372.72	3,806.80	3,431.80	7,613.60	6,863.60	6.32%	
Aug.	189.00	170.25	378.00	340.50			756.00	681.00	1,512.00	1,362.00	3,780.00	3,405.00	7,560.00	6,810.00	6.30%	
June thru July	187.20	168.45	374.40	336.90			748.80	673.80	1,497.60	1,347.60	3,744.00	3,369.00	7,488.00	6,738.00	6.27%	
Apr. thru May	186.72	167.97	373.44	335.94			746.88	671.88	1,493.76	1,343.76	3,734.40	3,359.40	7,468.80	6,718.80	6.27%	
Mar.	192.34	173.59	384.68	347.18			769.36	694.36	1,538.72	1,388.72	3,846.80	3,471.80	7,693.60	6,943.60	6.26%	
Feb.	190.95	172.20	381.90	344.40			763.80	688.80	1,527.60	1,377.60	3,819.00	3,444.00	7,638.00	6,888.00	6.24%	
Jan.	189.12	170.37	378.24	340.74			756.48	681.48	1,512.96	1,362.96	3,782.40	3,407.40	7,564.80	6,814.80	6.22%	
Dec.	189.12	170.37	378.24	340.74			756.48	681.48	1,512.96	1,362.96	3,782.40	3,407.40	7,564.80	6,814.80	6.22%	
Oct. thru Nov.	188.57	169.82	377.14	339.64			754.28	679.28	1,508.56	1,358.56	3,771.40	3,396.40	7,542.80	6,792.80	6.21%	
Sep.	192.36	173.61	384.72	347.22			769.44	694.44	1,538.88	1,388.88	3,847.20	3,472.20	7,694.40	6,944.40	6.18%	
Aug.	190.23	171.48	380.46	342.96			760.92	685.92	1,521.84	1,371.84	3,804.60	3,429.60	7,609.20	6,859.20	6.15%	
June thru July	188.42	169.67	376.84	339.34			753.68	678.68	1,507.36	1,357.36	3,768.40	3,393.40	7,536.80	6,786.80	6.12%	
Apr. thru May	187.87	169.12	375.74	338.24			751.48	676.48	1,502.96	1,352.96	3,757.40	3,382.40	7,514.80	6,764.80	6.12%	
Mar.	191.64	172.89	383.28	345.78			766.56	691.56	1,533.12	1,383.12	3,832.80	3,457.80	7,665.60	6,915.60	6.09%	
Feb.	189.46	170.71	378.92	341.42			757.84	682.84	1,515.68	1,365.68	3,789.20	3,414.20	7,578.40	6,828.40	6.06%	
Jan.	187.66	168.91	375.32	337.82			750.64	675.64	1,501.28	1,351.28	3,753.20	3,378.20	7,506.40	6,756.40	6.03%	
Dec.	187.66	168.91	375.32	337.82			750.64	675.64	1,501.28	1,351.28	3,753.20	3,378.20	7,506.40	6,756.40	6.03%	
Oct. thru Nov.	187.28	168.53	374.56	337.06			749.12	674.12	1,498.24	1,348.24	3,745.60	3,370.60	7,491.20	6,741.20	6.03%	
Sep.	191.02	172.27	382.04	344.54			764.08	689.08	1,528.16	1,378.16	3,820.40	3,445.40	7,640.80	6,890.80	6.00%	
Aug.	188.83	170.08	377.66	340.16			755.32	680.32	1,510.64	1,360.64	3,776.60	3,401.60	7,553.20	6,803.20	5.97%	
June thru July	187.05	168.30	374.10	336.60			748.20	673.20	1,496.40	1,346.40	3,741.00	3,366.00	7,482.00	6,732.00	5.95%	
Apr. thru May	186.73	167.98	373.46	335.96			746.92	671.92	1,493.84	1,343.84	3,734.60	3,359.60	7,469.20	6,719.20	5.94%	
Mar.	190.46	171.71	380.92	343.42			761.84	686.84	1,523.68	1,373.68	3,809.20	3,434.20	7,618.40	6,868.40	5.92%	
Feb.	188.30	169.55	376.60	339.10			753.20	678.20	1,506.40	1,356.40	3,766.00	3,391.00	7,532.00	6,782.00	5.89%	
Jan.	186.50	167.75	373.00	335.50			746.00	671.00	1,492.00	1,342.00	3,730.00	3,355.00	7,460.00	6,710.00	5.86%	
Dec.	188.50	169.75	377.00	339.50			754.00	679.00	1,508.00	1,358.00	3,770.00	3,395.00	7,540.00	6,790.00	5.85%	
Sep. thru Nov.	188.10	169.35	376.20	338.70			752.40	677.40	1,504.80	1,354.80	3,762.00	3,387.00	7,524.00	6,774.00	5.85%	
Aug.	186.01	167.26	372.02	334.52			744.04	669.04	1,488.08	1,338.08	3,720.20	3,345.20	7,440.40	6,690.40	5.82%	
June thru July	187.88	169.13	375.76	338.26			751.52	676.52	1,503.04	1,353.04	3,757.60	3,382.60	7,515.20	6,765.20	5.85%	
Jan. thru May	191.53	172.78	383.06	345.56			766.12	691.12	1,532.24	1,382.24	3,830.60	3,455.60	7,661.20	6,911.20	5.89%	
Dec.	189.34	170.59	378.68	341.18			757.36	682.36	1,514.72	1,364.72	3,786.80	3,411.80	7,573.60	6,823.60	5.87%	
Oct. thru Nov.	186.71	167.96	373.42	335.92			746.84	671.84	1,493.68	1,343.68	3,734.20	3,359.20	7,468.40	6,718.40	5.83%	
Aug. thru Nov.	186.71	167.96	373.42	335.92												

Matured Series E Bonds REDEMPTION VALUES AND INTEREST EARNED AMOUNTS BY DENOMINATION September 1999 – February 2000

ISSUE YEAR	ISSUE MONTHS	\$10		\$25		\$50		\$75		\$100		\$200		\$500		\$1,000		YIELD FROM ISSUE
		REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	
1957	Dec.			180.97	162.22	361.94	324.44			723.88	648.88	1,447.76	1,297.76	3,619.40	3,244.40	7,238.80	6,488.80	5.75%
	Aug. thru Nov.			205.07	186.32	410.14	372.64			820.28	745.28	1,640.56	1,490.56	4,101.40	3,726.40	8,202.80	7,452.80	6.07%
	July			205.08	186.33	410.16	372.66			820.32	745.32	1,640.64	1,490.64	4,101.60	3,726.60	8,203.20	7,453.20	6.07%
	June			202.72	183.97	405.44	367.94			810.88	735.88	1,621.76	1,471.76	4,054.40	3,679.40	8,108.80	7,358.80	6.04%
	Feb. thru May			199.90	181.15	399.80	362.30			799.60	724.60	1,599.20	1,449.20	3,998.00	3,623.00	7,996.00	7,246.00	6.00%
	Jan.			199.56	180.81	399.12	361.62			797.16	723.24	1,594.48	1,446.48	3,991.20	3,616.20	7,982.40	7,232.40	6.00%
1956	Dec.			199.56	180.81	399.12	361.62			798.24	723.24	1,596.48	1,446.48	3,991.20	3,616.20	7,982.40	7,232.40	6.00%
	Nov.			198.47	179.72	396.94	359.44			793.88	718.88	1,587.76	1,437.76	3,969.40	3,594.40	7,938.80	7,188.80	5.99%
	Oct.			198.48	179.73	396.96	359.46			793.92	718.92	1,587.84	1,437.84	3,969.60	3,594.60	7,939.20	7,189.20	5.99%
	Sep.			196.19	177.44	392.38	354.88			784.76	709.76	1,569.52	1,419.52	3,923.80	3,548.80	7,847.60	7,097.60	5.96%
	June thru Aug.			194.29	175.54	388.58	351.08			777.16	702.16	1,554.32	1,404.32	3,885.80	3,510.80	7,771.60	7,021.60	5.93%
	Apr. thru May			193.83	175.08	387.66	350.16			775.32	700.32	1,550.64	1,400.64	3,876.60	3,501.60	7,753.20	7,003.20	5.93%
	Mar.			188.59	169.84	377.18	339.68			754.36	679.36	1,508.72	1,358.72	3,771.80	3,396.80	7,543.60	6,793.60	5.86%
	Jan. thru Feb.			186.79	168.04	373.58	336.08			747.16	672.16	1,494.32	1,344.32	3,735.80	3,360.80	7,471.60	6,721.60	5.83%
	Dec.			186.79	168.04	373.58	336.08			747.16	672.16	1,494.32	1,344.32	3,735.80	3,360.80	7,471.60	6,721.60	5.83%
	Oct. thru Nov.			186.29	167.54	372.58	335.08			745.16	670.16	1,490.32	1,340.32	3,725.80	3,350.80	7,451.60	6,701.60	5.82%
1955	Sep.			183.82	165.07	367.64	330.14			735.28	660.28	1,470.56	1,320.56	3,676.40	3,301.40	7,352.80	6,602.80	5.79%
	June thru Aug.			182.05	163.30	364.10	326.60			728.20	653.20	1,456.40	1,306.40	3,641.00	3,266.00	7,282.00	6,532.00	5.76%
	Apr. thru May			181.57	162.82	363.14	325.64			728.28	651.28	1,452.56	1,302.56	3,631.40	3,256.40	7,262.80	6,512.80	5.76%
	Mar.			179.26	160.51	358.52	321.02			717.04	642.04	1,434.08	1,284.08	3,585.20	3,210.20	7,170.40	6,420.40	5.72%
	Jan. thru Feb.			177.53	158.78	355.06	317.56			710.12	635.12	1,420.24	1,270.24	3,550.60	3,175.60	7,101.20	6,351.20	5.70%
	Dec.			177.53	158.78	355.06	317.56			710.12	635.12	1,420.24	1,270.24	3,550.60	3,175.60	7,101.20	6,351.20	5.70%
	Nov.			177.17	158.42	354.34	316.84			708.68	633.68	1,417.36	1,267.36	3,543.40	3,168.40	7,086.80	6,336.80	5.69%
	Oct.			177.16	158.41	354.32	316.82			708.64	633.64	1,417.28	1,267.28	3,543.20	3,168.20	7,086.40	6,336.40	5.69%
	Sep.			174.81	156.06	349.62	312.12			699.24	624.24	1,398.48	1,248.48	3,496.20	3,121.20	6,992.40	6,242.40	5.66%
	June thru Aug.			173.12	154.37	346.24	308.74			692.48	617.48	1,384.96	1,234.96	3,462.40	3,087.40	6,924.80	6,174.80	5.63%
1954	Apr. thru May			172.69	153.94	345.38	307.88			690.76	615.76	1,381.52	1,231.52	3,453.80	3,078.80	6,907.60	6,157.60	5.63%
	Mar.			170.51	151.76	341.02	303.52			682.04	607.04	1,364.08	1,214.08	3,410.20	3,035.20	6,820.40	6,070.40	5.60%
	Jan. thru Feb.			168.86	150.11	337.72	300.22			675.44	600.44	1,350.88	1,200.88	3,377.20	3,002.20	6,754.40	6,004.40	5.57%
	Dec.			168.86	150.11	337.72	300.22			675.44	600.44	1,350.88	1,200.88	3,377.20	3,002.20	6,754.40	6,004.40	5.57%
	Nov.			168.44	149.69	336.88	299.38			673.76	598.76	1,347.52	1,197.52	3,368.80	2,993.80	6,737.60	5,987.60	5.56%
	Oct.			168.43	149.68	336.86	299.36			673.72	598.72	1,347.44	1,197.44	3,368.60	2,993.60	6,737.20	5,987.20	5.56%
	Sep.			166.33	147.58	332.66	295.16			665.32	590.32	1,330.64	1,180.64	3,326.60	2,951.60	6,653.20	5,903.20	5.53%
	June thru Aug.			165.81	147.06	331.62	294.12			663.24	588.24	1,326.48	1,176.48	3,316.20	2,941.20	6,632.40	5,882.40	5.52%
	Apr. thru May			165.41	146.66	330.82	293.32			661.64	586.64	1,323.28	1,173.28	3,308.20	2,933.20	6,616.40	5,866.40	5.52%
	Mar.			163.38	144.63	326.76	289.26			653.52	578.52	1,307.04	1,157.04	3,267.60	2,892.60	6,535.20	5,785.20	5.49%
1953	Jan. thru Feb.			178.14	159.39	356.28	318.78			712.56	637.56	1,425.12	1,275.12	3,562.80	3,187.80	7,125.60	6,375.60	5.71%
	Dec.			178.14	159.39	356.28	318.78			712.56	637.56	1,425.12	1,275.12	3,562.80	3,187.80	7,125.60	6,375.60	5.71%
	Nov.			177.66	158.91	355.32	317.82			710.64	635.64	1,421.28	1,271.28	3,553.20	3,178.20	7,106.40	6,356.40	5.70%
	Oct.			177.69	158.94	355.38	317.88			710.76	635.76	1,421.52	1,271.52	3,553.80	3,178.80	7,107.60	6,357.60	5.70%
	Sep.			175.46	156.71	350.92	313.42			701.84	626.84	1,403.68	1,253.68	3,509.20	3,134.20	7,018.40	6,268.40	5.67%
	June thru Aug.			173.78	155.03	347.56	310.06			695.12	620.12	1,390.24	1,240.24	3,475.60	3,100.60	6,951.20	6,201.20	5.64%
	May			173.38	154.63	346.76	309.26			693.52	618.52	1,387.04	1,237.04	3,467.60	3,092.60	6,935.20	6,185.20	5.64%
	Jan. thru Apr.			170.66	151.91	341.32	303.82			682.64	607.64	1,365.28	1,215.28	3,413.20	3,038.20	6,826.40	6,076.40	5.60%
	Dec.			170.65	151.90	341.30	303.80			682.60	607.60	1,365.20	1,215.20	3,413.00	3,038.00	6,826.00	6,076.00	5.60%
	Nov.			168.23	149.48	336.46	298.96			672.92	597.92	1,345.84	1,195.84	3,364.60	2,989.60	6,729.20	5,979.20	5.56%
1952	July thru Oct.			166.60	147.85	333.20	295.70			666.40	591.40	1,332.80	1,182.80	3,332.00	2,957.00	6,664.00	5,914.00	5.54%
	June			166.61	147.86	333.22	295.72			666.44	591.44	1,332.88	1,182.88	3,332.20	2,957.20	6,664.40	5,914.40	5.54%
	May			164.16	145.41	328.32	290.82			656.64	581.64	1,313.28	1,163.28	3,283.20	2,908.20	6,566.40	5,816.40	5.50%
	Jan. thru Apr.			162.60	143.85	325.20	287.70			650.40	575.40	1,300.80	1,150.80	3,252.00	2,877.00	6,504.00	5,754.00	5.47%
	Dec.			154.26	135.51	308.52	271.02			617.04	542.04	1,234.08	1,084.08	3,085.20	2,710.20	6,170.40	5,420.40	5.34%
	Nov.			151.99	133.24	303.98	266.48			607.96	532.96	1,215.92	1,065.92	3,039.80	2,664.80	6,079.60	5,329.60	5.30%
	June thru Oct.			150.53	131.78	301.06	263.56			602.12	527.12	1,204.24	1,054.24	3,010.60	2,635.60	6,021.20	5,271.20	5.28%
	May			148.48	129.73	296.96	259.46			593.92	518.92	1,187.84	1,037.84	2,969.60	2,594.60	5,939.20	5,189.20	5.24%
	Jan. thru Apr.			58.82	51.32	147.06	128.31	294.12	256.62	588.24	513.24	1,176.48	1,026.48	2,941.20	2,566.20	5,882.40	5,132.40	5.22%
	Dec.			58.82	51.32	147.06	128.31	294.12	256.62	588.24	513.24	1,176.48	1,026.48	2,941.20	2,566.20	5,882.40	5,132.40	5.22%
1949	Nov.			58.09	50.59	145.23	126.48	290.46	252.96	580.92	505.92	1,161.84	1,011.84	2,904.60	2,529.60	5,809.20	5,059.20	5.18%
	June thru Oct.			57.53	50.03	143.83	125.08	287.66	250.16	575.32	500.32	1,150.64	1,000.64	2,876.60	2,501.60	5,753.20	5,003.20	5.16%
	May			55.21	47.71	138.02	119.27	276.04	238.54	552.08	477.08	1,104.16	954.16	2,760.40	2,385.40	5,520.80	4,770.80	5.05%
	Jan. thru Apr.			54.68	47.18	136.69	117.94	273.38	235.88	546.76	471.76	1,093.52	943.52	2,733.80	2,358.80	5,467.60	4,717.60	5.03%
	Dec.			54.68	47.18	136.69	117.94	273.38	235.88	546.76	471.76	1,093.52	943.52	2,733.80	2,358.80	5,467.60	4,717.60	5.03%
	Nov.			53.80	46.30	134.51	115.76	269.02	231.52	538.04	463.04	1,076.08	926.08	2,690.20	2,315.20	5,380.40	4,630.40	4.99%
	June thru Oct.			53.29	45.79	133.23	114.48	266.46	228.96	532.92	457.92	1,065.84	915.84	2,664.60	2,289.60	5,329.20	4,579.20	4.96%
	May			52.44	44.94	131.09	112.34	262.18	224.68	524.36								

**SERIES EE – REDEMPTION VALUES AND INTEREST EARNED AMOUNTS BY DENOMINATION** **DECEMBER 1999**

ISSUE YEAR	ISSUE MONTHS	\$50		\$75		\$100		\$200		\$500		\$1,000		\$5,000		\$10,000		YIELD FROM ISSUE
		REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	REDEMP. VALUE	INTEREST EARNED	
		Not eligible for payment																
1999	July thru Dec.	25.26	0.26	37.89	0.39	50.52	0.52	101.04	1.04	252.60	2.60	505.20	5.20	2,526.00	26.00	5,052.00	52.00	2.08%
	May	25.36	0.36	38.04	0.54	50.72	0.72	101.44	1.44	253.60	3.60	507.20	7.20	2,536.00	36.00	5,072.00	72.00	2.47%
	Apr.	25.48	0.48	38.22	0.72	50.96	0.96	101.92	1.92	254.80	4.80	509.60	9.60	2,548.00	48.00	5,096.00	96.00	2.87%
	Mar.	25.58	0.58	38.37	0.87	51.16	1.16	102.32	2.32	255.80	5.80	511.60	11.60	2,558.00	58.00	5,116.00	116.00	3.08%
	Feb.	25.68	0.68	38.52	1.02	51.36	1.36	102.72	2.72	256.80	6.80	513.60	13.60	2,568.00	68.00	5,136.00	136.00	3.25%
	Jan.	25.76	0.76	38.64	1.14	51.52	1.52	103.04	3.04	257.60	7.60	515.20	15.20	2,576.00	76.00	5,152.00	152.00	3.29%
1998	Dec.	25.86	0.86	38.79	1.29	51.72	1.72	103.44	3.44	258.60	8.60	517.20	17.20	2,586.00	86.00	5,172.00	172.00	3.41%
	Nov.	25.94	0.94	38.91	1.41	51.88	1.88	103.76	3.76	259.40	9.40	518.80	18.80	2,594.00	94.00	5,188.00	188.00	3.44%
	Oct.	26.14	1.14	39.21	1.71	52.28	2.28	104.56	4.56	261.40	11.40	522.80	22.80	2,614.00	114.00	5,228.00	228.00	3.86%
	Sep.	26.22	1.22	39.33	1.83	52.44	2.44	104.88	4.88	262.20	12.20	524.40	24.40	2,622.00	122.00	5,244.00	244.00	3.85%
	Aug.	26.32	1.32	39.48	1.98	52.64	2.64	105.28	5.28	263.20	13.20	526.40	26.40	2,632.00	132.00	5,264.00	264.00	3.90%
	July	26.40	1.40	39.60	2.10	52.80	2.80	105.60	5.60	264.00	14.00	528.00	28.00	2,640.00	140.00	5,280.00	280.00	3.88%
	June	26.50	1.50	39.75	2.25	53.00	3.00	106.00	6.00	265.00	15.00	530.00	30.00	2,650.00	150.00	5,300.00	300.00	3.92%
	May	26.60	1.60	39.90	2.40	53.20	3.20	106.40	6.40	266.00	16.00	532.00	32.00	2,660.00	160.00	5,320.00	320.00	3.96%
	Apr.	26.86	1.86	40.29	2.79	53.72	3.72	107.44	7.44	268.60	18.60	537.20	37.20	2,686.00	186.00	5,372.00	372.00	4.35%
	Mar.	26.96	1.96	40.44	2.94	53.92	3.92	107.84	7.84	269.60	19.60	539.20	39.20	2,696.00	196.00	5,392.00	392.00	4.36%
	Feb.	27.06	2.06	40.59	3.09	54.12	4.12	108.24	8.24	270.60	20.60	541.20	41.20	2,706.00	206.00	5,412.00	412.00	4.37%
	Jan.	27.16	2.16	40.74	3.24	54.32	4.32	108.64	8.64	271.60	21.60	543.20	43.20	2,716.00	216.00	5,432.00	432.00	4.37%
1997	Dec.	27.24	2.24	40.86	3.36	54.48	4.48	108.96	8.96	272.40	22.40	544.80	44.80	2,724.00	224.00	5,448.00	448.00	4.34%
	Nov.	27.34	2.34	41.01	3.51	54.68	4.68	109.36	9.36	273.40	23.40	546.80	46.80	2,734.00	234.00	5,468.00	468.00	4.34%
	Oct.	27.62	2.62	41.43	3.93	55.24	5.24	110.48	10.48	276.20	26.20	552.40	52.40	2,762.00	262.00	5,524.00	524.00	4.65%
	Sep.	27.72	2.72	41.58	4.08	55.44	5.44	110.88	10.88	277.20	27.20	554.40	54.40	2,772.00	272.00	5,544.00	544.00	4.64%
	Aug.	27.82	2.82	41.73	4.23	55.64	5.64	111.28	11.28	278.20	28.20	556.40	56.40	2,782.00	282.00	5,564.00	564.00	4.63%
	July	27.92	2.92	41.88	4.38	55.84	5.84	111.68	11.68	279.20	29.20	558.40	58.40	2,792.00	292.00	5,584.00	584.00	4.62%
	June	28.02	3.02	42.03	4.53	56.04	6.04	112.08	12.08	280.20	30.20	560.40	60.40	2,802.00	302.00	5,604.00	604.00	4.61%
	May	28.12	3.12	42.18	4.68	56.24	6.24	112.48	12.48	281.20	31.20	562.40	62.40	2,812.00	312.00	5,624.00	624.00	4.60%
	Jan. thru Apr.	27.92	2.92	41.88	4.38	55.84	5.84	111.68	11.68	279.20	29.20	558.40	58.40	2,792.00	292.00	5,584.00	584.00	4.47%
1996	Nov. thru Dec.	28.46	3.46	42.69	5.19	56.92	6.92	113.84	13.84	284.60	34.60	569.20	69.20	2,846.00	346.00	5,692.00	692.00	4.37%
	July thru Oct.	28.50	3.50	42.75	5.25	57.00	7.00	114.00	14.00	285.00	35.00	570.00	70.00	2,850.00	350.00	5,700.00	700.00	4.42%
	May thru June	29.06	4.06	43.59	6.09	58.12	8.12	116.24	16.24	290.60	40.60	581.20	81.20	2,906.00	406.00	5,812.00	812.00	4.35%
	Jan. thru Apr.	29.20	4.20	43.80	6.30	58.40	8.40	116.80	16.80	292.00	42.00	584.00	84.00	2,920.00	420.00	5,840.00	840.00	4.49%
1995	Nov. thru Dec.	29.78	4.78	44.67	7.17	59.56	9.56	119.12	19.12	297.80	47.80	595.60	95.60	2,978.00	478.00	5,956.00	956.00	4.42%
	July thru Oct.	29.96	4.96	44.94	7.44	59.92	9.92	119.84	19.84	299.60	49.60	599.20	99.20	2,996.00	496.00	5,992.00	992.00	4.58%
	May thru June	30.54	5.54	45.81	8.31	61.08	11.08	122.16	22.16	305.40	55.40	610.80	110.80	3,054.00	554.00	6,108.00	1,108.00	4.50%
	Apr.	30.08	5.08	45.12	7.62	60.16	10.16	120.32	20.32	300.80	50.80	601.60	101.60	3,008.00	508.00	6,016.00	1,016.00	4.00%
	Mar.	30.18	5.18	45.27	7.77	60.36	10.36	120.72	20.72	301.80	51.80	603.60	103.60	3,018.00	518.00	6,036.00	1,036.00	4.00%
	Feb.	30.28	5.28	45.42	7.92	60.56	10.56	121.12	21.12	302.80	52.80	605.60	105.60	3,028.00	528.00	6,056.00	1,056.00	4.00%
	Jan.	30.38	5.38	45.57	8.07	60.76	10.76	121.52	21.52	303.80	53.80	607.60	107.60	3,038.00	538.00	6,076.00	1,076.00	4.00%
1994	Nov. thru Dec.	32.26	7.26	48.39	10.89	64.52	14.52	129.04	29.04	322.60	72.60	645.20	145.20	3,226.00	726.00	6,452.00	1,452.00	5.16%
	July thru Oct.	32.36	7.36	48.54	11.04	64.72	14.72	129.44	29.44	323.60	73.60	647.20	147.20	3,236.00	736.00	6,472.00	1,472.00	5.23%
	May thru June	33.02	8.02	49.53	12.03	66.04	16.04	132.08	32.08	330.20	80.20	660.40	160.40	3,302.00	802.00	6,604.00	1,604.00	5.12%
	Jan. thru Apr.	33.04	8.04	49.56	12.06	66.08	16.08	132.16	32.16	330.40	80.40	660.80	160.80	3,304.00	804.00	6,608.00	1,608.00	5.13%
1993	Nov. thru Dec.	33.74	8.74	50.61	13.11	67.48	17.48	134.96	34.96	337.40	87.40	674.80	174.80	3,374.00	874.00	6,748.00	1,748.00	5.06%
	July thru Oct.	33.82	8.82	50.73	13.23	67.64	17.64	135.28	35.28	338.20	88.20	676.40	176.40	3,382.00	882.00	6,764.00	1,764.00	5.10%
	May thru June	34.54	9.54	51.81	14.31	69.08	19.08	138.16	38.16	345.40	95.40	690.80	190.80	3,454.00	954.00	6,908.00	1,908.00	5.04%
	Mar. thru Apr.	34.70	9.70	52.05	14.55	69.40	19.40	138.80	38.80	347.00	97.00	694.00	194.00	3,470.00	970.00	6,940.00	1,940.00	5.11%
	Jan. thru June	36.72	11.72	55.08	17.58	73.44	23.44	146.88	46.88	367.20	117.20	734.40	234.40	3,672.00	1,172.00	7,344.00	2,344.00	6.00%
1992	July thru Dec.	37.82	12.82	56.73	19.23	75.64	25.64	151.28	51.28	378.20	128.20	756.40	256.40	3,782.00	1,282.00	7,564.00	2,564.00	6.00%
	Jan. thru June	38.96	13.96	58.44	20.94	77.92	27.92	155.84	55.84	389.60	139.60	779.20	279.20	3,896.00	1,396.00	7,792.00	2,792.00	6.00%
1991	July thru Dec.	40.12	15.12	60.18	22.68	80.24	30.24	160.48	60.48	401.20	160.48	802.40	302.40	4,012.00	1,512.00	8,024.00	3,024.00	6.00%
	Jan. thru June	41.34	16.34	62.01	24.51	82.68	32.68	165.36	65.36	413.40	163.40	826.80	326.80	4,134.00	1,634.00	8,268.00	3,268.00	6.01%
1990	July thru Dec.	42.58	17.58	63.87	26.37	85.16	35.16	170.32	70.32	425.80	175.80	851.60	351.60	4,258.00	1,758.00	8,516.00	3,516.00	6.01%
	Jan. thru June	43.84	18.84	65.76	28.26	87.68	37.68	175.36	75.36	438.40	188.40	876.80	376.80	4,384.00	1,884.00	8,768.00	3,768.00	6.00%
<b>PROCEEDS FROM SERIES EE SAVINGS BONDS WITH ISSUE DATES BEGINNING JANUARY 1990 MAY BE ELIGIBLE FOR SPECIAL TAX EXEMPTION WHEN USED FOR POST SECONDARY EDUCATION</b>																		
1989	July thru Dec.	45.16	20.16	67.74	30.24	90.32	40.32	180.64	80.64	451.60	201.60	903.20	403.20	4,516.00	2,016.00	9,032.00	4,032.00	6.00%
	Jan. thru June	46.52	21.52	69.78	32.28	93.04	43.04	186.08	86.08	465.20	21							































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