

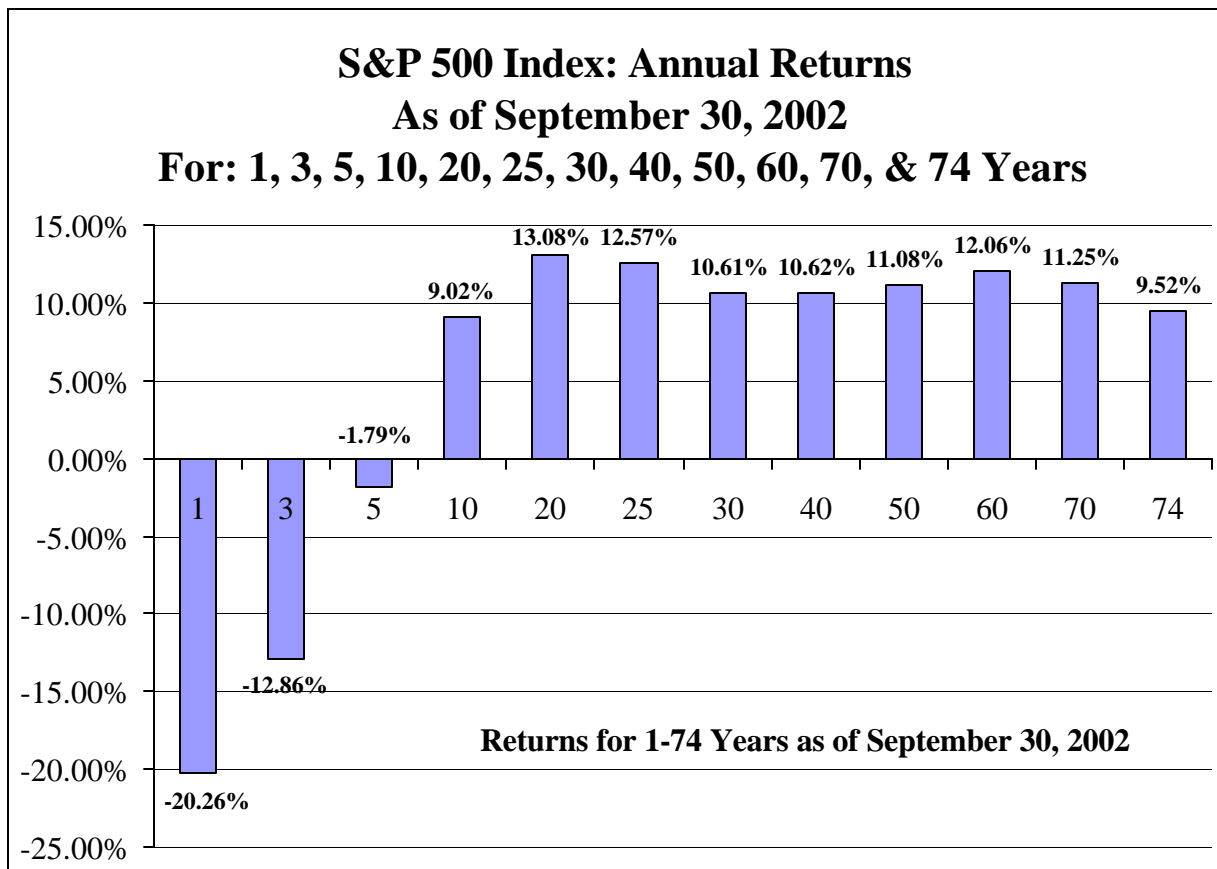
Courtesy of: James O. Davis The Financial Advisory Group

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S&P 500 Index

Years Returns

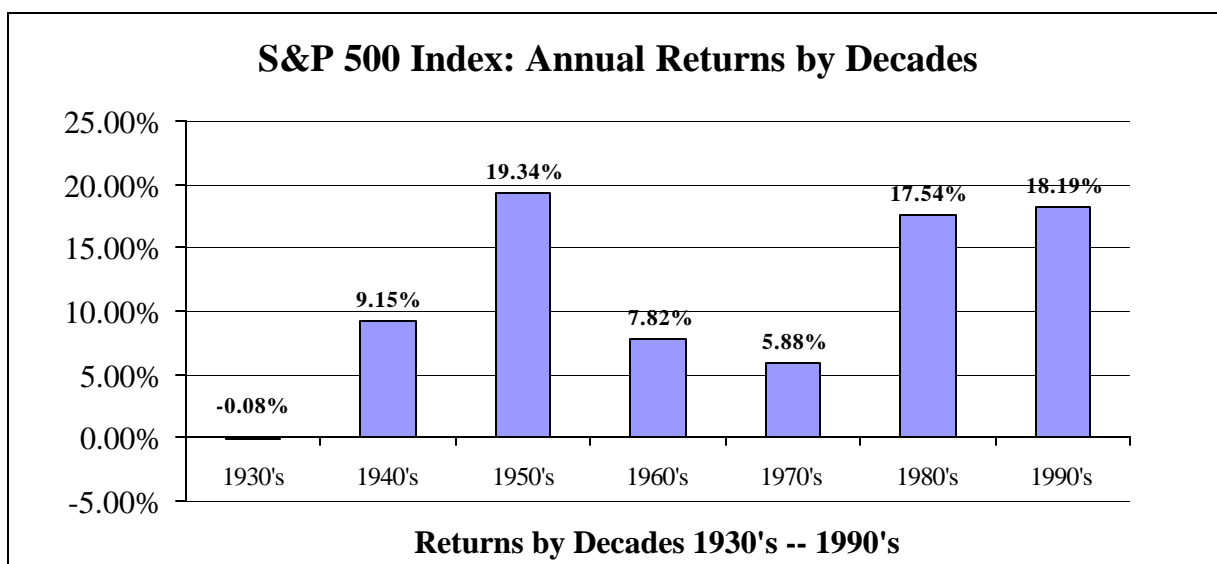
1	-20.26%
3	-12.86%
5	-1.79%
10	9.02%
20	13.08%
25	12.57%
30	10.61%
40	10.62%
50	11.08%
60	12.06%
70	11.25%
74	9.52%



S&P 500 Index

Decade Returns

1930's	-0.08%
1940's	9.15%
1950's	19.34%
1960's	7.82%
1970's	5.88%
1980's	17.54%
1990's	18.19%



All returns calculations above based on statistics supplied by Towers Data.

The S&P 500 Index is an unmanaged group of securities considered to be representative of the stock market in general.