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YEAR-END REVIEW

Of Markets & Finance



2003 - 2008 Investment Scoreboard

Total Return on Investment

<i>Stocks</i>	2003	2004	2005	2006	2007	2008
Dow Jones Industrial Average	28.28%	5.31%	1.72%	19.05%	8.88%	-32.93%
Standard and Poor's 500 Stock Index	28.69	10.88	4.91	15.79	5.49	-37.01
Russell 2000	47.25	18.33	4.55	18.37	-1.57	-33.79
Dow Jones Wilshire 5000	31.64	12.62	6.38	15.88	5.62	-37.23
Bonds						
Long Term Treasury Index	2.48%	7.71%	6.50%	1.85%	9.81%	24.03%
AA - Credit Index	4.61	3.9	2.38	4.32	5.39	2.74
Municipal Bond Index	5.31	4.48	3.51	4.84	3.36	-2.47
Intermediate - Term Treasury Index	2.11	2.02	1.56	3.51	8.83	11.35
Mortgage - Backed Securities Index	3.07	4.7	2.61	5.22	6.9	8.34
Mutual Funds						
Growth Fund Index	28.24%	9.24%	7.24%	10.75%	8.45%	-43.13%
Growth and Income Fund Index	27.31	11.72	6.82	16.06	4.68	-38.4
Balanced Fund Index	19.94	8.99	5.2	11.91	6.76	-26.73
International Fund Index	36.00	18.60	15.67	25.89	14.57	-43.95
Multi - Cap Value Index	32.78	14.91	6.33	17.68	-0.54	-38.63
Bank Instruments						
One - Year Certificate of Deposit	1.20%	1.47%	2.77%	3.70%	3.72%	2.39%
30 Month Certificate of Deposit	1.76	2.24	3.18	3.38	3.71	2.46
Money - Market Deposit Account	0.61	0.48	0.66	0.8	0.86	0.72
Money Market Fund						
iMoneyNet / 12 - month yield on all taxable funds	0.64%	0.82%	2.60%	4.27%	4.48%	1.90%
Precious Metals						
Platinum	36.49%	6.46%	13.30%	17.09%	34.15%	-38.22%
Gold	19.50	5.36	18.40	22.95	31.35%	3.91
Silver	23.96	14.62	30.00	45.5	15.35%	-25.44
Residential Real Estate						
OFHEO 3 (repeat sale index)	5.96%	13.18%	12.02%	6.00%	0.80%	-6.01%
Collectibles						
<i>Rare Coins, top investment grade</i>	25.43%	11.39%	10.19%	15.80%	31.90%	8.80%

