

Courtesy of: James O. Davis The Financial Advisory Group

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What If's For the Decade 2000-2010 With:				2.25 Years Remaining as of: 09/30/07			
Index	Index Levels		Index Change 12/31/99 to 9/30/2007	Required Future Returns through 2009 at Various Assumed Annual Rates			History of S&P 500 By Decades
	12/31/1999	9/30/2007		Assumed Rate	12/31/2009 Level	Rate Required Remaining Years	
Dow Industrials	11,497.12	13,895.63	2398.51	0.00%	11,497.12	-8.08%	<u>1930's</u> -0.1% ----- <u>1940's</u> 9.2% ----- <u>1950's</u> 19.4% ----- <u>1960's</u> 7.8% ----- <u>1970's</u> 5.9% ----- <u>1980's</u> 17.6% ----- <u>1990's</u> 18.2%
		Change =>	20.86%	1.00%	12,699.97	-3.92%	
The Dow Jones Industrial Average [DJIA] is a price weighted index of 30 of the largest, most widely held stocks traded on the New York Stock Exchange. <i>An investment cannot be made directly in an index.</i>				2.00%	14,014.93	0.38%	
				3.00%	15,451.17	4.83%	
				4.00%	17,018.55	9.43%	
				5.00%	18,727.60	14.18%	
				6.00%	20,589.59	19.10%	
<i>Pre Bear Market High</i>	<i>01/14/00</i>	<i>11,722.98</i>		7.00%	22,616.58	24.17%	
<i>Lowest Close Since</i>	<i>10/09/02</i>	<i>7286.27</i>		8.00%	24,821.42	29.41%	
<i>Change from High</i>		<i>-37.85%</i>		9.00%	27,217.86	34.82%	
<i>Months of Decline</i>		<i>32.8</i>		10.00%	29,820.57	40.41%	
<i>Gain since Low</i>		<i>90.71%</i>		11.00%	32,645.16	46.17%	
				12.00%	35,708.31	52.12%	
S&P 500 Index	1,469.25	1,526.75	57.50	0.00%	1,469.25	-1.69%	
		Change =>	3.91%	1.00%	1,622.97	2.75%	
The S&P 500 Index is an unmanaged group of securities considered to be representative of the stock market in general. <i>An investment cannot be made directly in an index.</i>				2.00%	1,791.01	7.35%	
				3.00%	1,974.55	12.11%	
				4.00%	2,174.85	17.03%	
				5.00%	2,393.25	22.11%	
				6.00%	2,631.20	27.37%	
<i>Pre Bear Market High</i>	<i>03/24/00</i>	<i>1,527.46</i>		7.00%	2,890.24	32.80%	
<i>Lowest Close Since</i>	<i>10/09/02</i>	<i>776.76</i>		8.00%	3,172.00	38.40%	
<i>Change from High</i>		<i>-49.15%</i>		9.00%	3,478.25	44.19%	
<i>Months of Decline</i>		<i>30.5</i>		10.00%	3,810.86	50.16%	
<i>Gain since Low</i>		<i>96.55%</i>		11.00%	4,171.82	56.32%	
				12.00%	4,563.27	62.68%	
NASDAQ Index	4,069.31	2,701.50	-1367.81	0.00%	4,069.31	19.97%	History of S&P 500 Longer Periods 20 Years <u>1980-1999</u> 17.9% ----- 30 Years <u>1970-1999</u> 13.7% ----- 40 Years <u>1960-1999</u> 12.2%
		Change =>	-33.61%	1.00%	4,495.05	25.39%	
The NASDAQ Composite Index is an unmanaged, market-weighted index of all the over-the-counter common stocks traded on the National Association of Securities Dealers Automated Quotation System. <i>An investment cannot be made directly in an index.</i>				2.00%	4,960.47	31.01%	
				3.00%	5,468.81	36.81%	
				4.00%	6,023.57	42.82%	
				5.00%	6,628.48	49.02%	
				6.00%	7,287.51	55.43%	
<i>Pre Bear Market High</i>	<i>03/10/00</i>	<i>5,048.62</i>		7.00%	8,004.95	62.06%	
<i>Lowest Close Since</i>	<i>10/09/02</i>	<i>1114.11</i>		8.00%	8,785.34	68.90%	
<i>Change from High</i>		<i>-77.93%</i>		9.00%	9,633.54	75.96%	
<i>Months of Decline</i>		<i>31.0</i>		10.00%	10,554.74	83.25%	
<i>Gain since Low</i>		<i>142.48%</i>		11.00%	11,554.48	90.77%	
				12.00%	12,638.66	98.53%	

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Index	Index Levels		Index Change 12/31/99 to 9/30/2007	Required Future Returns through 2009 at Various Assumed Annual Rates			
	12/31/1999	9/30/2007		Assumed Rate	12/31/2009 Level	Rate Required Remaining Years	
NYSE Composite*	6,876.10	10,039.28	3163.18	0.00%	6,876.10	-15.48%	<u>1930's</u> -0.1% ~~~~~ <u>1940's</u> 9.2% ~~~~~ <u>1950's</u> 19.4% ~~~~~ <u>1960's</u> 7.8% ~~~~~ <u>1970's</u> 5.9% ~~~~~ <u>1980's</u> 17.6% ~~~~~ <u>1990's</u> 18.2% ~~~~~ History of S&P 500 Longer Periods <u>20 Years 1980-1999</u> 17.9% ~~~~~ <u>30 Years 1970-1999</u> 13.7% ~~~~~ <u>40 Years 1960-1999</u> 12.2%
		Change =>	46.00%	1.00%	7,595.49	-11.66%	
The NYSE Average is an average price of all the stocks traded on the New York Stock Exchange. <i>An investment cannot be made directly in an index.</i>				2.00%	8,381.93	-7.71%	
<i>Pre Bear Market High</i>	09/01/00	7,164.55		3.00%	9,240.90	-3.62%	
<i>Lowest Close Since</i>	10/09/02	4452.49		4.00%	10,178.31	0.61%	
<i>Change from High</i>		-37.85%		5.00%	11,200.44	4.98%	
<i>Months of Decline</i>		25.2		6.00%	12,314.05	9.50%	
<i>Gain since Low</i>		125.48%		7.00%	13,526.33	14.17%	
*12/31/1999 Price adjusted for resetting of index to 5000 on 12/31/2002.				8.00%	14,844.98	18.99%	
				9.00%	16,278.23	23.96%	
				10.00%	17,834.83	29.10%	
				11.00%	19,524.14	34.40%	
				12.00%	21,356.12	39.86%	
AMEX Composite	876.97	2,410.19	1533.22	0.00%	876.97	-36.19%	
		Change =>	174.83%	1.00%	968.72	-33.31%	
The AMEX Average is an average price of all stocks traded on the American Stock Exchange. <i>An investment cannot be made directly in an index.</i>				2.00%	1,069.02	-30.32%	
<i>Pre Bear Market High</i>	03/23/00	1,036.40		3.00%	1,178.57	-27.24%	
<i>Lowest Close Since</i>	07/23/02	771.87		4.00%	1,298.13	-24.04%	
<i>Change from High</i>		-25.52%		5.00%	1,428.49	-20.74%	
<i>Months of Decline</i>		28.0		6.00%	1,570.52	-17.33%	
<i>Gain since Low</i>		212.25%		7.00%	1,725.13	-13.81%	
				8.00%	1,893.31	-10.17%	
				9.00%	2,076.11	-6.42%	
				10.00%	2,274.63	-2.54%	
				11.00%	2,490.09	1.46%	
				12.00%	2,723.74	5.59%	
Russell 2000 Index	504.75	805.45	300.70	0.00%	504.75	-18.76%	
		Change =>	59.57%	1.00%	557.56	-15.08%	
The Russell 2000 is an index comprised of 2000 smaller company stocks used as a measure of small capitalization stock performance. <i>An investment cannot be made directly in an index.</i>				2.00%	615.29	-11.28%	
<i>Pre Bear Market High</i>	03/09/00	606.05		3.00%	678.34	-7.35%	
<i>Lowest Close Since</i>	10/09/02	327.04		4.00%	747.15	-3.28%	
<i>Change from High</i>		-46.04%		5.00%	822.18	0.92%	
<i>Months of Decline</i>		31.0		6.00%	903.93	5.26%	
<i>Gain since Low</i>		146.28%		7.00%	992.92	9.75%	
				8.00%	1,089.72	14.38%	
				9.00%	1,194.93	19.16%	
				10.00%	1,309.19	24.10%	
				11.00%	1,433.20	29.19%	
				12.00%	1,567.68	34.44%	

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