

If we take a look at the past eight decades,

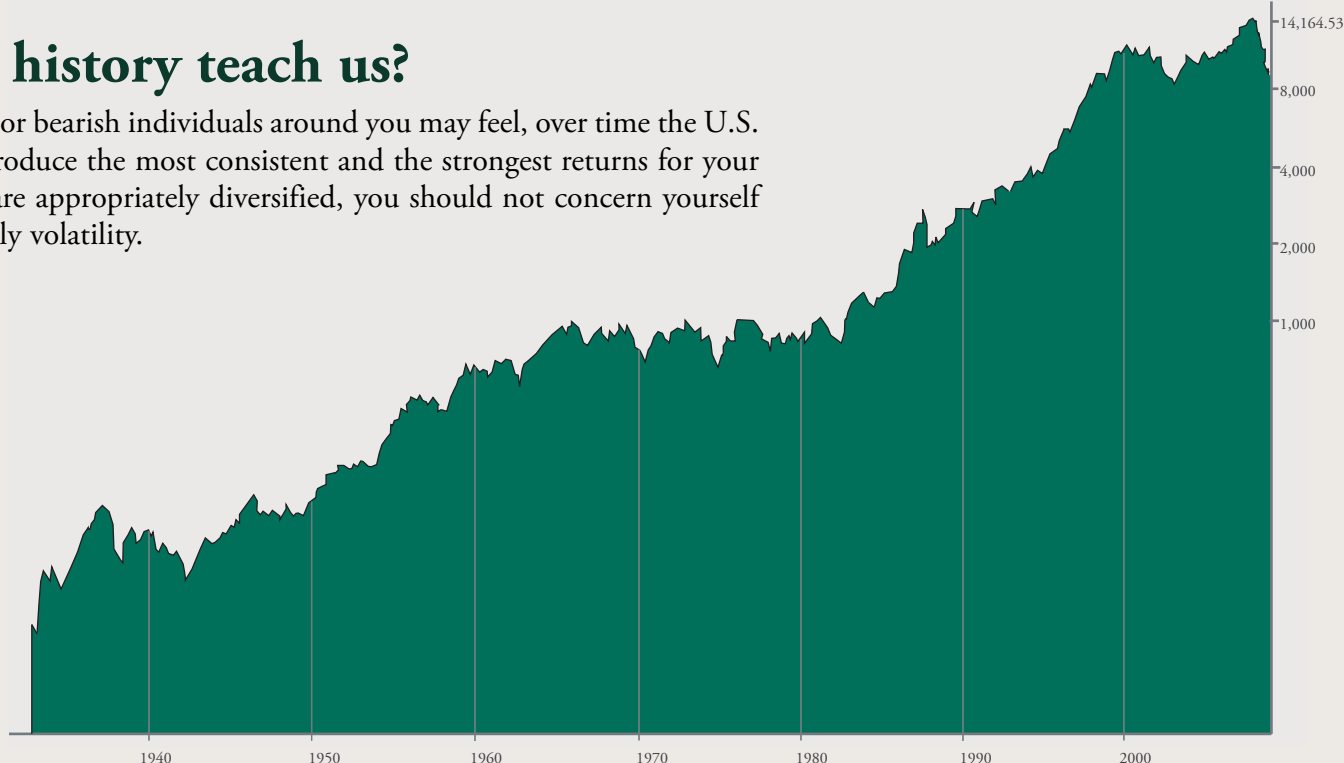
every year is annotated with a reason to not invest in the equity market. Over that same time, we have witnessed the strongest economy in the history of the world that has provided investors like you with stronger returns than any other investment vehicle.

Take a look at these world events:

1934: THE GREAT DEPRESSION	1961: BUILDING OF THE BERLIN WALL	1986: DOW AT 1800 - "TOO HIGH"
1935: SPANISH CIVIL WAR	1962: CUBAN MISSILE CRISIS	1987: STOCK MARKET CRASH
1936: ECONOMY STILL STRUGGLING	1963: KENNEDY ASSASSINATION	1988: WORST DROUGHT IN 50 YEARS
1937: RECESSION	1964: GULF OF TONKIN	1989: SAVINGS & LOAN SCANDAL
1938: WAR IMMINENT	1965: CIVIL RIGHTS MARCHES	1990: IRAQ INVADES KUWAIT
1939: WAR IN EUROPE	1966: ESCALATIONS OF THE VIETNAM WAR	1991: RECESSION
1940: FRANCE FALLS	1967: NEWARK RACE RIOTS	1992: RECORD BUDGET DEFICIT
1941: ATTACK ON PEARL HARBOR	1968: USS PUEBLO SEIZED	1993: CONGRESS PASSED LARGEST TAX INCREASE IN HISTORY
1942: WARTIME PRICE CONTROLS	1969: MONEY TIGHTENS; MARKET FALLS	1994: INTEREST RATES ON THE RISE
1943: INDUSTRY MOBILIZES	1970: CAMBODIA INVADED; WAR SPREADS	1995: DOLLAR AT HISTORIC LOWS
1944: CONSUMER GOODS SHORTAGES	1971: WAGE-PRICE FREEZE	1996: GREENSPAN'S "IRRATIONAL EXUBERANCE" SPEECH
1945: PRESIDENT ROOSEVELT DIES	1972: WATERGATE SCANDAL	1997: COLLAPSE OF THE ASIAN MARKETS
1946: CHURCHILL'S "IRON CURTAIN" SPEECH	1973: ENERGY CRISIS	1998: LONG TERM CAPITAL COLLAPSES
1947: BEGINNING OF THE COLD WAR	1974: NIXON RESIGNS	1999: Y2K PROBLEM
1948: BERLIN BLOCKADE	1975: FALL OF VIETNAM	2000: DOT-COM STOCKS PLUMMET
1949: RUSSIA EXPLODES A-BOMB	1976: ECONOMIC RECOVERY SLOWS	2001: TERRORISTS ATTACK ON U.S. SOIL
1950: KOREAN WAR	1977: MARKET SLUMPS	2002: CORPORATE SCANDALS: ENRON
1951: EXCESS PROFITS TAX	1978: RISE IN INTEREST RATES	2003: U.S. INVASION OF IRAQ
1952: U.S. SEIZES STEEL MILLS	1979: OIL PRICES SURGE TO NEW HEIGHTS	2004: INFLATED OIL PRICES
1953: RUSSIA EXPLODES H-BOMB	1980: INTEREST RATES AT ALL-TIME HIGHS	2005: TRADE DEFICIT
1954: DOW TOPS 300- MARKET "TOO HIGH"	1981: BEGINNING OF A SHARPLY RISING RECESSION	2006: LEBANON CONFLICT
1955: EISENHOWER FALLS ILL	1982: UNEMPLOYMENT REACHES THE DOUBLE DIGITS	2007: CREDIT CRUNCH
1956: SUEZ CRISIS	1983: RECORD BUDGET DEFICIT	2008: MASSIVE BANKING FAILURES, HOME PRICES CONTINUE TO DECLINE
1957: RUSSIA LAUNCHES SPUTNIK	1984: TECHNOLOGY BUBBLE BURSTS	2009: ????
1958: RECESSION	1985: EPA INITIATES BAN ON LEADED GASOLINE	
1959: CASTRO SEIZES POWER IN CUBA		
1960: RUSSIANS DOWN U-2 PLANE		

DOW JONES INDUSTRIAL AVERAGE INDEX

1934-2008



Dow Jones Industrial Average Index is the property of Dow Jones & Company

What does history teach us?

No matter how grim or bearish individuals around you may feel, over time the U.S. equity market will produce the most consistent and the strongest returns for your investments. If you are appropriately diversified, you should not concern yourself with the market's daily volatility.

For more information, please contact your investment consultant or call us at 888-600-2783.