Good Fortune™

Jan 2, 2009 Assuring Prosperity To Fidelity Investors Vol. 21, No. 1

Wednesday
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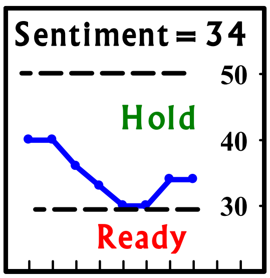
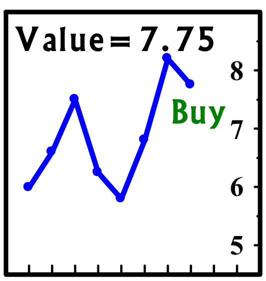
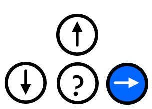




Market Outlook:

Flat-Irregular



S&P 500 YTD Loss -36.94%.

Money Fund Year Gain 3.02%.

SUMMARY: We have no exchanges in any plan.

The markets have shown a steady increase over the last several weeks since November 21. Still, no equity funds have a Strength rank higher than a money fund. (Except for Gold, but that is a longer story!) None are attractive as 'early buys' as they are too correlated to the general market. For an early buy we look for funds gaining on their own rather than just following the general trend. We are likely to make changes in all three portfolios in the next week or two.

MAXIMUM COMPOUNDING PLAN: No action this week. Year-to-date loss is −24.5%. Continue to hold Select Money Market.

DIVERSIFIED PLAN: No action this week. Continue to hold Select Money Market and Medical Delivery. Year-to-date plan loss is −3.3%.

INCOME PLAN: No action this week. Continue to hold Select Money Market. The year-to-date gain is 4.5%.

INDICATOR STATUS: Our indicator of the NYSE trend (TI) improved to 67, a new stock market Buy signal. TI will signal a sell upon passing downward below zero. TI signaled its last Buy on 12/29/2008. TI is based on the number of issues up vs. down-trending on the NYSE. SI, our Sentiment Indicator, held at 34, rated as a Buy/Hold signal. Above 50 we become concerned with market excesses while below 30 we look for a new buying opportunity. A small market price increase brought our Value Indicator (VI) down to 7.75 rated a continuing 'strong buy.' Below 0.95 it will become rated as a sell. VI is the ratio of S&P 500 Index earnings and dividends to the T-bill interest rate. VI has been on a buy since 8/17/2007. The outlook is for an irregular market for several weeks.

ASSET ALLOCATION: Large portfolios should allocate ¼ of total value to the Maximum Compounding Plan, ½ to the Diversified Plan and ¼ to the Income Plan. For the allocation details see our How To Begin guide.

FUND RANKING: Eight funds became 'Up' trending. A good sign the market is unfreezing . For buy or sell guidance see our specific plans. Our current holdings appear in bold and red. As of 12/31/08:

Fund	Symbol	FAST	NAV	Strength	Rank	Trend
Sel. Gold	FSAGX	041	31.58	1.053	1	Up
Fid. Gov't Income	FGOVX	054	10.95	1.033	2	Up
Fid. Mortgage Sec.	FMSFX	040	10.07	1.008	3	Flat
Sel. Money Market	**FSLXX**	**085**	**1.00**	**1.004**	**4**	**Up**
Fid. Inv. Gr. Bond	FBNDX	026	6.35	0.988	5	Up
Sel. Leisure	FDLSX	062	53.87	0.975	6	Up
Fid. Strategic Income	FSICX	368	8.72	0.974	7	Up
Sel. Biotech	FBIOX	042	59.11	0.971	8	Up
Sel. Medical Delivery	**FSHCX**	**505**	**28.89**	**0.926**	**13**	**Up**
S&P 500 Index	^GSPC		903.25	0.907	15	Down

FUNDS TO AVOID: Fidelity Blue Chip Growth, Growth Companies, Inv. Grade Bond, OTC, Overseas, Pacific Basin, Strategic Income, Trend, Value and Select Biotechnology Brokerage, Chemical, Computers, Consumer Staples, Electronics, Energy, Energy Service, Financial Services, Health Care, Leisure, Paper & Forest Products, Retailing, Software, Technology, Telecom, Transportation and Utility Growth rank below the money market fund.

MC Plan year-to-date loss is −24.47%.	New capital should be placed in a money market fund.	We have no exchanges this week.

Maximum Compounding Plan - 12/31/08

Status	Fund	Rank	Strength	Bought	Shares	NAV	Value	G/L
HoldB	Sel. Money Mkt	4	1.004	09/15/08	18883.10[d]	1.00	$18,883	0.75%
(Original value 1/1/08 $25,000)							Year 2008 Loss	-24.47%

Action: We have no action this week. Continue to hold Select Money Market.

Diversified Plan

Status	Fund	Rank	Strength	Bought	Shares	NAV	Value	G/L
Hold/B	Sel. Money Mkt	4	1.004	10/22/07	39,109.10[d]	1.00	$39,109	3.05%
Hold/Bl	Sel. Med. Dely.	13	0.926	08/04/08	319.33	28.89	$ 9,226	-28.82%
(Original value 1/1/08 $50,000)						Year 2008	$48,335	-3.33%

Action: No action this week. Continue to hold Select Money Market and Medical Delivery.

Income Plan

Status	Fund	Rank	Strength	Bought	Shares	NAV	Value	G/L
Hold/B	Select Money Mkt.	4	1.004	11/24/08	26128.10[d]	1.00	$26,128	0.22%
(Original value 1/1/08 $25,000)							Year 2008 Gain	4.51%

Setup Your Records For The New Year

We've begun a new year! Now's the time to set up your financial records for Year 2009. At Staples office supply get the supplies listed below.

I use a 3" binder for family finances which seems to exactly fit one year of monthly records. For smaller financial activities drop down to the 2" or 1" version, which works for a couple of IRAs, a small business or a trust account.

The exact binders I've settled on are: Avery 3" Heavy Duty EZD Binder "D" Ring 79-793 and Avery 1" Premier EZD View Binder 79-799. The dividers are Avery RI-213-M Divider Set Jan-Dec Multicolor Tabs (Staples 11127). These binders are the "Slant D Ring" type with locking latches which won't pop open if dropped.

Slip a long label strip "Family Records 2009" under the clear cover on the spine. Use the front and back pockets to temporarily store receipts and correspondence.

I sequence my monthly records starting with the Fidelity USA Brokerage statement with its photo images of checks, then photo copies of deposits, confirmations for stock purchases, taxable receipts (property taxes, capital purchase), fund exchanges, IRA statements and bank account.

The next step is monthly tracking. Do you have the Quicken financial tracking program? It's one of the best values on the market, about $60. The top Quicken Premier version is about $90 and has inputs for tax preparation programs.

Fidelity's statement arrives on about the tenth of the month. Avoid the temptation to enter every check and credit card charge directly. This just ups your effort level and clutters the accounts.

Instead use a spread sheet to lump check and credit card expenses into these categories: household, contributions, auto, medical, utilities, capital expense and taxes. You may need one or two more categories, such as travel or a rental property. I enter each of these sub-totals into Quicken rather than cluttering it with every single check and credit card transaction. At this level we are tracking general expenses and investment performance. If you need to verify a specific transaction your Fidelity statement has the details.

Enter each investment or check which needs tax reporting visibility with its own entry (mortgage interest, property tax, income tax, etc.). Quicken shines in this area by providing summary tax reports and linking to TaxCut (my preference) and TurboTax. Taxes will be a breeze in April.

Finally print a Quicken report for net worth and year-to-date cash flow. You now have a quick report of where you are, and how you got there.

I keep the current year's binder within arms reach. Last year's binder is across the room and the last ten year's binders sleep in the garage. Bring on the IRS.

Bill Ragsdale

Good Fortune Results By Semi-annual Period

My investment goals are simple: i) don't lose money, ii) beat the S&P 500 Index by 5% a year (2.47%/6 months), and iii) make a gain of at least 20% per year in the MC Plan. We accomplished i) in 31 of 38 semiannual periods and ii) in 18 of 38 semiannual periods since 1990. The compounded annual return for our 19 years of real-time investing in the MC Plan is 17.1% per year. Not the stellar 31% we enjoyed until 2000 but still quite rewarding.

Even though we had a significant loss in the MC Plan in the last six months our long term compounding is holding up. At the bottom right you'll see the long term MC Plan return is over five times that of buying and holding the S&P 500 Index stocks. This validates the virtue of systematically following a proven process over extended time periods.

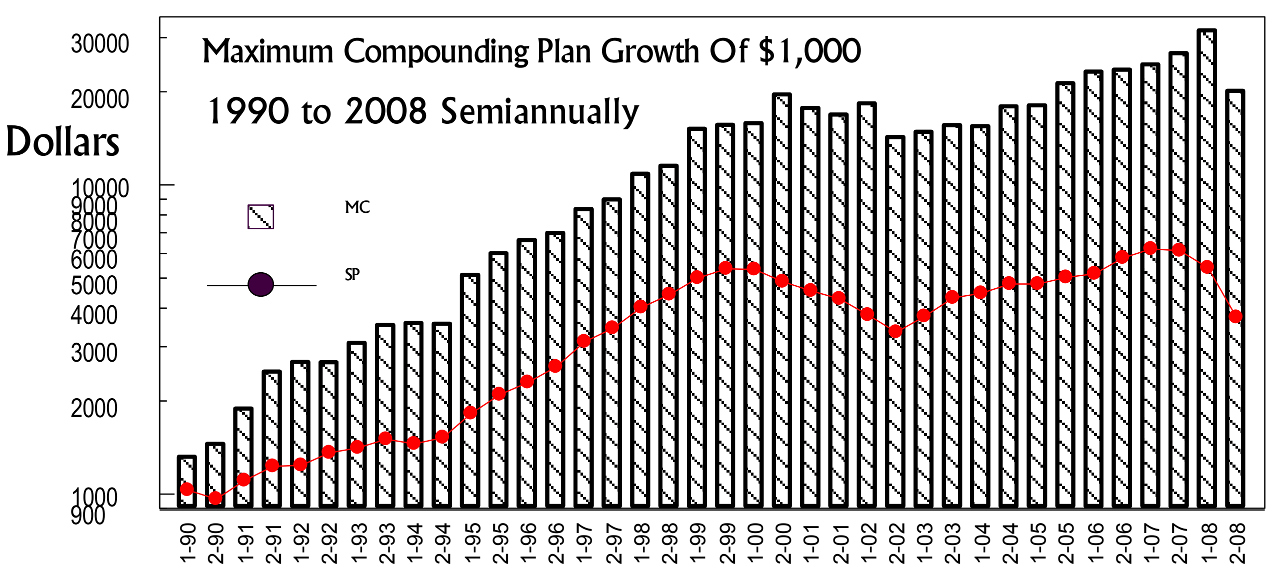
We still seem to be leading the way with a simple two page letter and convenient exchanges about five times a year.

Year By Year To Your Good Fortune

At the right you'll see the Maximum Compounding Plan semiannual percentage and dollar returns over the last nineteen years. Columns two and three compare the Good Fortune MC Plan to the S&P 500 Index showing each period's percentage gain/loss. The next two columns show the cumulative investment results in dollar terms, for a $1,000 start on December 31, 1989 all as real-time results. All dividends are included.

The chart below shows our superior performance graphically. The bars noted as MC represent the Maximum Compounding plan; the line with dark circles represents the S&P 500 Index, SP, both shown on a proportional scale.

	MC Plan	S&P	MC Plan	S&P
Dec 31, 1989			$1,000	$1,000
Dec 28, 1990	45.56%	-3.60%	1,456	964
Dec 28, 1991	71.19	27.32	2,492	1,231
Jun 26, 1992	7.42	0.75	2,677	1,240
Dec 31, 1992	-0.32	9.68	2,668	1,360
Jun 30, 1993	15.72	3.78	3,088	1,412
Dec 30, 1993	14.11	6.56	3,523	1,504
Jun 30, 1994	1.46	-3.41	3,575	1,453
Dec 30, 1994	-0.34	4.85	3,563	1,524
Jun 29, 1995	43.98	19.55	5,130	1,821
Dec 29, 1995	17.15	15.07	6,009	2,096
Jun 28, 1996	10.42	9.76	6,636	2,301
Dec 31, 1996	5.43	12.02	6,996	2,577
Jun 30, 1997	19.42	20.66	8,355	3,109
Dec 31, 1997	7.56	10.59	8,987	3,439
Jun 30, 1998	20.99	16.85	10,874	4,018
Dec 31, 1998	6.12	10.02	11,539	4,421
Jun 30, 1999	31.80	13.06	15,208	4,998
Dec 31, 1999	2.87	7.05	15,645	5,350
Jun 28, 2000	1.21	-0.42	15,834	5,328
Dec 29, 2000	23.98	-8.72	19,631	4,863
Jun 29, 2001	-9.55	-6.70	17,756	4,537
Dec 31, 2001	-4.82	-5.56	16,899	4,285
Jun 28, 2002	8.64	-11.47	18,360	3,794
Dec 31, 2002	-22.14	-12.00	14,295	3,339
Jun 30, 1003	4.00	12.53	14,866	3,757
Dec 31, 2003	5.11	14.91	15,626	4,317
Jun 30, 2004	-0.82	3.46	15,498	4,467
Dec 31, 2004	15.89	7.17	17,961	4,787
Jun 30, 2005	0.75	-0.80	18,095	4,783
Dec 31, 2005	17.87	4.98	21,329	5,021
Jun 30, 2006	9.13	2.91	23.276	5.167
Dec 31, 2006	1.50	12.44	23,626	5,810
Jun 30, 2007	3.91	6.97	24,550	6,215
Dec 29, 2007	8.77	-1.41	26,703	6,127
Jun 30, 2008	18.37	-11.89	31,608	5,399
Dec 31, 2008	-36.19%	-28.43%	$20,169	$3,864



Looking Backward

Year 2008 wound up with cataclysmic financial events. We have experienced 1) a bubble (emotion driven) bull stock market ending in 2001, 2) a real estate bubble ending in 2007/8, 3) extreme lapses in borrowing and credit practices, 4) the entire mortgage community living in a self-delusion on risk, 5) a sea change in the government-business relationship leading to quasi-nationalization of banking, autos and ???. The auto industry has taken forty years to be driven into a unsustainable position built on its consumer market strategy and union relations. Congress has added layer upon layer of unfunded liabilities (Social Security, Medicare, welfare programs and now handouts to the brokerage, banking, insurance and auto industries.

Looking Ahead

We know secular (decade long) bull and bear market trends last 12-18 years. We should continue in a bear (flat to down) market for another 6 to 10 years. The market price-earnings ratio is 18, still above average. Bear markets end with PE in the 8 to 12 range so we will need several years of earning growth to build a recovery. Stock prices could easily drop 30% from current levels. However, we will experience significant shorter term market swings, up and down, in the years ahead for which our system is ideally suited.

Taxing authorities will face a daunting task. As income taxes are heavily reliant on the top 20% of payers and their income is heavily investment based, tax revenues will be down sharply. Expect taxes increases masked as fees and reduced governmental services.

Our country is sound, productive and innovative. Saving rates will go up; unemployment will rise to about 10% and then recover; unfortunately inflation ahead will hurt lenders and benefit borrowers. Good Fortune has a proven, robust approach and will meet the challenges ahead.

How Do They All Stack Up?

On the facing page you see the total investment returns of the mutual funds we follow and how the returns of our plans compare. The right hand vertical arrows compare each plan to the appropriate benchmark for that plan. For example, the Maximum Compounding Plan has a significant loss of —24.5% yet soundly beat the S&P 500 Index's loss of -36.9% so its arrow points upward. Likewise the Diversified Plan beat this benchmark by an even greater margin so its arrow points even further upward.

Our Income Plan had a modest gain over its money fund bench mark as it held the Government Bond Fund for part of the year. You certainly can see this was a bear market year in that only three funds has a positive return and all three were income funds.

Fund By Fund

A broad section of sectors placed below the S&P 500 Index, including financial sectors (Financial Services, Mortgage Security, Brokerage) and energy dependent (Energy, Energy Service, Transportation, Paper & Forest Products).

The panics in the financial community drove interest rates up for all but government debt. Thus bond funds suffered. Oddly, Mortgage Security avoided losses as the government stepped in to offer support, thus propping up its bond values.

Consumer areas (Consumer Staples, Leisure, Retailing Health Care) was the strongest of the weak but not by much of a margin.

How Our Plans Reacted

Usually our system is able to nail down about 50 percent of the gain of the best sector funds. We miss the first and last 20 percent and grab the middle of a move. In Year 2008 our Diversified Plan sidestepped nearly all the loss as we simply couldn't find attractive funds to fill its usual four fund holding.

The Maximum Compounding plan had a gain of 18% at mid-year. Unfortunately it held Select Energy beyond a prudent point. This decision was based on its history of periodic declines and recoveries. Even with a tardy sale this plan still ended about 1/3 ahead of the overall market decline.

The Income Plan performed very well Other advisory services are showing income portfolio losses well over 10%.

Our blended result across all plans was about an –8% loss. This was sufficient for Good Fortune to be ranked #4 nationally (out of 41 mutual fund advisory letters) by the Hulbert Financial Digest.

Don't Get Too Wrapped Up In This Listing

Tables like the one at the right listing mutual fund and stock returns appear in this form in the popular press at year end. They have little educational or investment value. If the winners list were published at the start of the year you'd become fabulously wealthy. But at the end of the year they just make investors feel remorse they've miss some opportunity if they failed to hold the Number One fund.

A fund's year total return has no direct predictive value about the next year. In fact, some studies show the high flyers one year are the dogs the next. What counts is the weekly list in Good Fortune which has been proven over the last nineteen years to have predictive value.

Fund Total Returns For 2008

This table presents the total investment percentage return during 2008 for each mutual fund and investment plan followed by Good Fortune. The time period covers December 28, 2007, through December 31, 2008. The total return includes reinvestment of dividends and capital gains as paid. Good Fortune plans include allowances for Fidelity's early redemption charge, if any. Investment objectives are: S= Industry Sector, D=Diversified, I=Income. The Wilshire 5000 Index is based on the stocks of about 6,500 US companies. The S&P 500 Index is based on the stocks of the 500 largest US companies.

Rank	Investment Objective			Fund or Plan	Year 2008 Total Return
1			I	Fidelity Government Income	10.98%
				Income Plan	**4.51**
2			I	Select Money Market	3.02
3			I	Fidelity Mortgage Security	1.30
		D		**Diversified Plan**	**-3.33**
4			I	Fidelity Investment Grade	-7.06
5			I	Fidelity Strategic Income	-11.41
6	S			Select Biotechnology	-13.02
7	S			Select Consumer Staples	-24.21
				Maximum Compounding Plan	**-24.47**
8	S			Select Gold	-24.97
9	S			Select Transportation	-30.19
10	S			Select Leisure	-31.13
11	S			Select Retailing	-31.30
12			I	Rydex Inverse LTG Bond	-31.93
13		D		iShares Preferred	-32.72
14	S			Select Health Care	-33.75
				S&P 500 Index	**-36.96**
15	S			Select Utilities Growth	-38.15
16		D		Fidelity Blue Chip Companies	-38.90
				Wilshire 5000 Index	-40.83
17		D		Fidelity Growth Companies	-42.69
18	S			Select Software	-43.47
19	S			Select Medical Delivery	-44.79
20	S			Select Chemical	-45.62
21		D		Fidelity Trend	-46.22
22		D		Fidelity OTC	-47.36
23		D		Fidelity Value	-49.14
24		D		Fidelity Overseas	-49.20
25	S			Select Computers	-49.74
26	S			Select Telecommunications	-49.83
27	S			Select Paper & Forest Prod.	-50.92
28	S			Select Brokerage	-51.81
29	S			Select Electronics	-51.82
30	S			Select Financial Servics	-52.18
31	S			Select Technology	-52.69
32	S			Select Energy	-56.91
33		D		Fidelity Pacific Basin	-57.48
34	S			Select Energy Services	-65.49%

The Income Plan return beat the Money Fund by 1.49%.

The Diversified Plan beat the S&P 500 Index by 35.35%.

The MC Plan beat the return of the S&P 500 Index by 14.63%.

Investment Plans Performance For 2008

Historically the stock market has had 8 to 18 year bull markets followed by 5 to 16 year flat to down markets. The eighteen year bull market from 1982 to 2000 ended with a total gain of 1,081%, 16.61% annualized and a PE (price to earnings ratio) of 34.

Thus, it should not be a shock we are in one of the flat to down periods. The S&P Index price is now about −43% below that of March, 2000 (but dividends bring the net loss to about −27%).

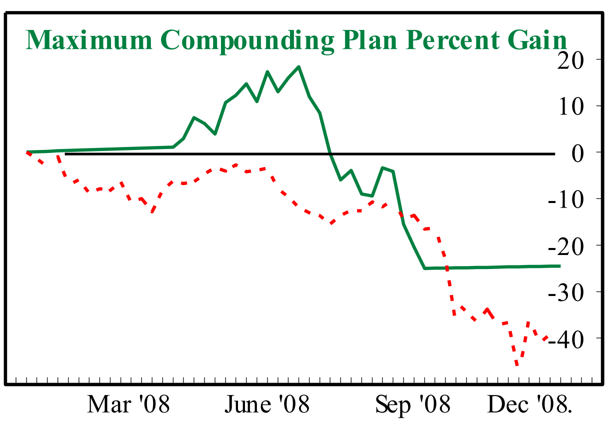
I began to point out his sad truth in January of 2001 writing "We have transitioned from a bull market to a 'not-a-bull-market.' My conclusion is a long-term flat market lies ahead."

At the worst we could see bear market valuations in the PE 8 to 10 range (as in 1974), implying a 50% price drop from here. Technology and productivity gains will likely protect us from that dismal situation. But we must be attentive to the protection of capital and absolute returns rather than the soaring returns of the late 1990s.

Over the long term the Good Fortune strategy keeps us in the better choices available and gets us out of risky situations in a few weeks. Your and my job is to implement precisely, week by week.

Maximum Compounding Plan

Our Maximum Compounding Plan, shown as the solid line, showed a loss of −24.5%, yet strongly bested its S&P 500 benchmark (-36.9%) as the dotted line.

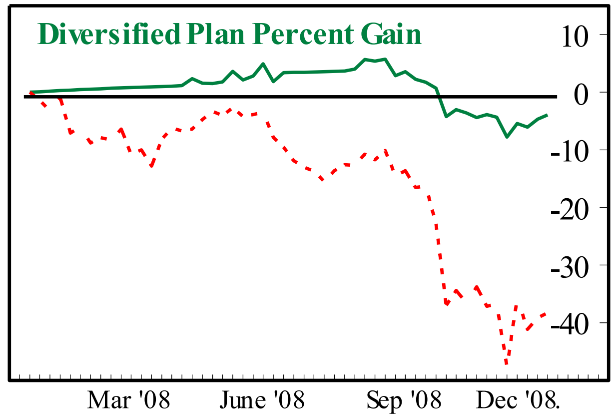


This plan held cash until April when indicators turned positive; it then held Select Energy for a remarkable gain and then crash as we held too long expecting a bounce that never came.

The MC Plan return for the last nineteen years now stands at an annualized 17.1% down from its annualized 30% returns through year 2001. During the bull market run of the late 1990s a 30% annual target was realistic. Over the decade 2001-2010 20% annually will be much more realistic.

Diversified Plan

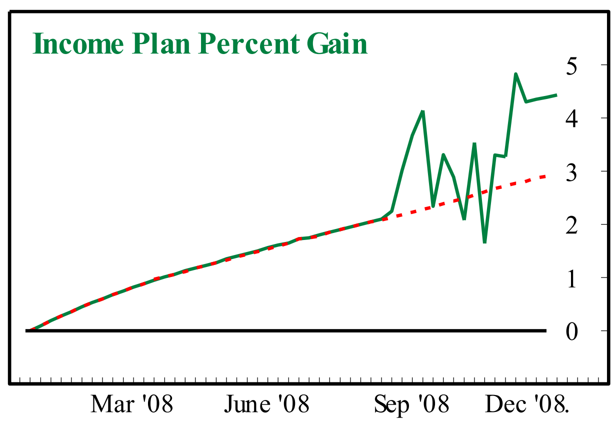
The Diversified Plan, shown as a solid line, lost −3.3% for the year, soundly beating its benchmark S&P 500 Index which showed a loss of —36.9%, the dotted line.



Over the last eighteen years the Diversified Plan has gained an annualized 8.2% against the S&P gain of 7.1% annualized, so we're nicely ahead.

Income Plan

The Income Plan, shown as the solid line, gained 4.5% against its money fund benchmark of 3.0%. Holding a bond fund boosted its gain toward year end.



Our Income Plan choices were very limited as only the Government Bond Fund beat a money fund.

The Income Plan's return for the last nineteen years was an annualized gain of 7.8%. This is a significantly better return than the money fund gain of 3.9% over the same period, and was achieved with only modestly greater risk.

The Income Plan serves as a stabilizer to balance a large portfolio. It is not intended as a short term holding. For that purpose, use a money market fund.

Real-time Record For 2008

Here is the trade by trade record for this year, starting with the positions as they were on December 28, 2007. All exchanges were made as of the market close on the Monday after publication in Good Fortune or as noted. Dividends and redemption fees are included. For the dollar valued results, consult your back issues of Good Fortune. Note: percentage gains can't be added for the Total Return. The effect of compounding requires weighting by the invested amount and then multiplying gains to obtain the final value.

Dividend adjustments are marked at 'd'. No expense is charged for normal exchanges as Fidelity waives their exchange fee if made by Touch-Tone phone or their web-site. A short term redemption fee is applied on holdings of under 30 days noted as 'r' (none present).

Maximum Compounding Plan

The MC Plan holds the top ranked fund, based on relative strength. That holding will be sold upon a downward ranking change after at least thirty days. Within the first thirty days, the holding will be sold if downranked and its strength breaks downward. Fund purchases will be deferred during periods our market indicators are negative. This plan's two exchanges is below our average of five exchanges in a year; This low activity was due the lack of attractive candidates in the face of the severe market decline.

	Purchase		Sold		G/L
Select Money Market	Dec. 28, 2007	1.00	April 7, 2008	1.00d	1.11%
Select Energy	April 7, 2008	66.22	Sept. 15, 2008	48.16d	-25.03%
Select Money Market	Setp. 15, 2008	1.00	Dec. 31, 2008	1.00d	0.75
(S&P Index 500 loss –36.94%)			Year To Date Loss		-24.47%

Diversified Plan

This plan holds the top four funds from the highest eight funds, ranked by relative strength. A fund is sold if down ranked below position eight or if its strength-trend breaks downward. This plan attempts to beat the return of a diversified stock portfolio (the S&P 500 Index), by holding just the top industries.

Note that the returns below won't simply add up to the total return. First, the dollar value of the plan was allocated to several holdings and, secondly, the individual gains compound. Thus, the returns must be adjusted for their individual dollar allocations and multiplied to the final value. As in the MC Plan, activity was low with only five exchanges into equity funds.

	Purchase		Sold		G/L
Select Money Market	Dec. 28, 2007	1.00	June 30, 2008	1.00d	1.73%
Select Chemical	April 7, 2008	85.02	June 16, 2008	95.11d	11.99%
Select Consumer Staples	April 7, 2008	65.72	June 9, 2008	63.99d	-2.58%
Select Technology	May 12, 2008	75.63	June 16, 2008	74.61	-1.35%
Select Chemical	Aug. 4, 2008	80.15	Sept. 8, 2008	79.22	-1.16%
Select Medical Delivery	Aug. 4, 2008	40.59	Dec. 31, 2008	28.89	-28.82%
(S&P Index 500 loss –36.94%)			Year To Date Loss		-3.33%

Income Plan

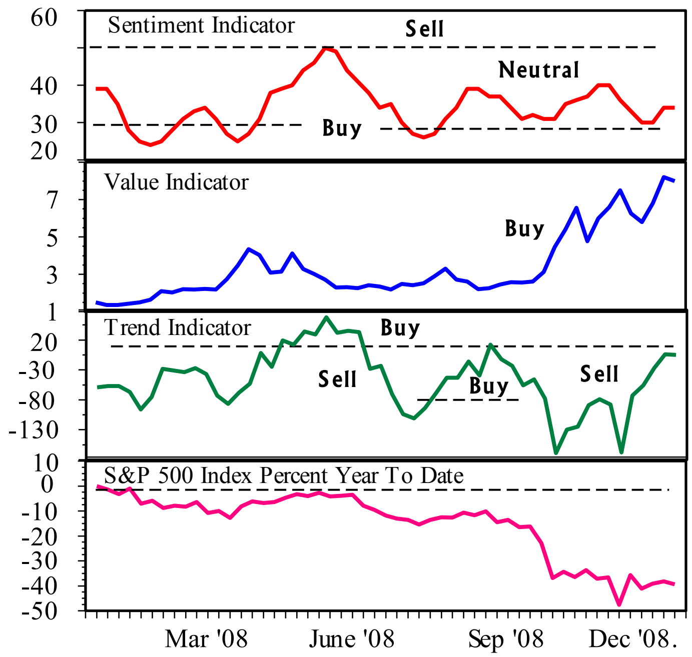
The Income Plan holds the top ranked income fund (bond or money market), based on relative strength to its peers. During periods of declining interest rates, returns can exceed 10% annually. During periods of increasing interest rates we aim for a gain at the money market income rate. On occasion we will use Rydex Inverse Government Long Bond Strategy Fund which increases with increasing bond rates.

	Purchase		Sold		G/L
Select Money Market	Dec. 28, 2007	1.00	Aug. 25, 2008	1.00d	2.12%
Fid. Government Income	Aug. 25, 2008	10.46	Nov. 24, 2008	10.51d	2.11%
Select Money Market	Nov. 24, 2008	1.00	Dec. 31, 2009	1.00d	0.22%
(Money Fund Year To Date Gain 3.02%)			Year To Date Gain		4.51%

Indicator Review

The chart below shows the percentage change in the S&P 500 Index for 2008 with our three indicators stacked above. We use the combination of our Value Indicator (VI), Trend Indicator (TI) and Sentiment Indicator (SI) to guide our degree of aggressiveness and to locate market bottoms.

SI tallies the percentage of investors with a bullish outlook averaged over four weeks as reported by the American Association of Individual Investors. It is a contrary indicator as investors tend be wrong outlook at market extremes.



SI signaled three 'buys' by moving above 30 and no 'sells.' As SI has yet to bottom below 30 I expect at least one more major decline ahead.

VI expresses the relative value of stock market earnings and dividends to the T-bill interest rate, with a sell below 0.95. VI spent all of 2008 on a 'buy' due to very low interest rates. The historically low interest rates toward year end moved VI essentially out of range, above 5.

TI summarizes the market trend as determined by an average of the number of up vs. down stock issues on the New York Stock Exchange, so-called breadth. It is a sell below 0.95, and tends to lead market trends. It went on a 'sell' midyear where it remains.

The primary use of these indicators is to highlight a major buy point at which to place new investments. If SI bottoms below 30 and TI rises above zero we will have that strong buy condition.

These indicators help in long term strategy development but are not magic. Individual fund trends and statistics still form the major component in the Good Fortune strategy.

Year By Year To Your Good Fortune

Just for the record, here's our year by year record of individual investment plan returns.

Time Period	MC Plan	S&P 500 Index	Divers. Plan	Income Plan	Money Fund
Year ending Dec 28, 1990	45.56%	-3.60%		7.85%	
Year ending Dec 28, 1991	71.19%	27.72%	44.06%	19.00%	6.04%
Year ending Dec 30, 1992	7.08%	10.50%	6.47%	5.73%	3.73%
Year ending Dec 30, 1993	32.08%	10.59%	25.29%	19.60%	2.94%
Year ending Dec 30, 1994	1.12%	1.28%	-11.74%	-14.38%	3.95%
Year ending Dec 29, 1995	68.67%	37.56%	25.67%	24.59%	5.67%
Year ending Dec 31, 1996	16.41%	22.96%	15.96%	-0.87%	5.25%
Year ending Dec 31, 1997	28.45%	33.44%	16.70%	14.64%	5.44%
Year ending Dec 31, 1998	28.40%	28.55%	25.03%	8.57%	5.27%
Year ending Dec 31, 1999	35.58%	21.03%	21.73%	2.70%	4.92%
Year ending Dec 29, 2000	25.48%	-9.10%	6.38%	10.83%	6.12%
Year ending Dec 31, 2001	-13.91%	-11.89%	-10.59%	4.17%	4.04%
Year ending Dec 31, 2002	-15.41%	-22.09%	-18.01%	6.78%	1.63%
Year ending Dec 31, 2003	9.31%	29.31%	4.11%	15.63%	0.91%
Year ending Dec 31, 2004	14.95%	10.88%	3.74%	9.88%	1.09%
Year ending Dec 30, 2005	18.75%	5.41%	10.21%	0.15%	2.97%
Year ending Dec 29, 2006	10.77%	15.71%	5.13%	16.76%	4.83%
Year ending Dec 31, 2007	13.02%	5.46%	15.97%	-6.12%	5.15%
Year ending Dec 31, 2008	-24.47%	-36.94%	-3.33%	4.51%	3.02%
Annualized Gain over 19 years	17.13%	7.10%	8.21%	7.84%	3.96%