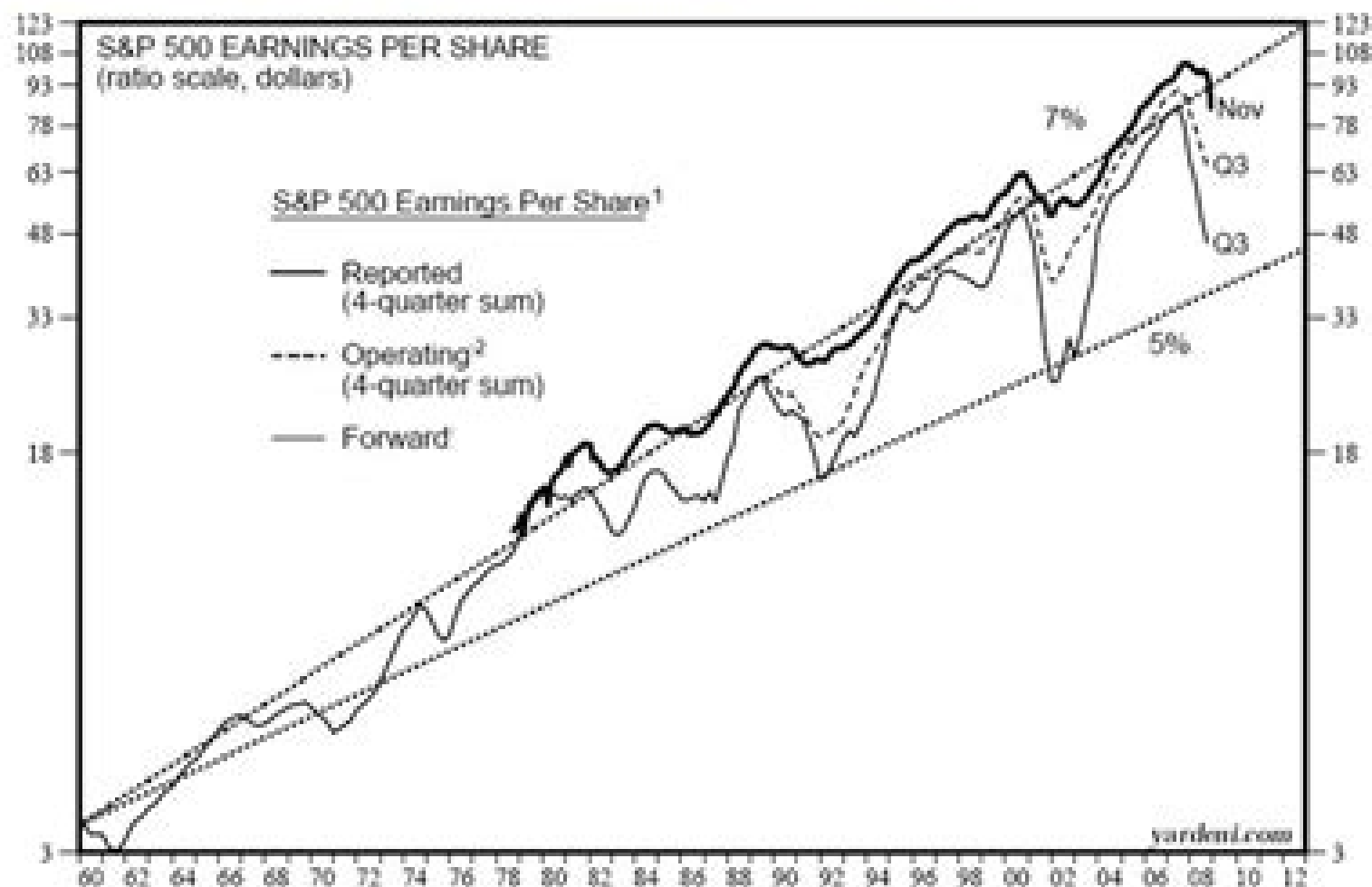


Stock Market Arithmetic

7% earnings growth + reinvested dividends = ~10%



1 Growth paths are compounded monthly to yield 5% and 7% annually.

2 Excludes write-offs. Data through Nov. 30, 2008.

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Stock Market Arithmetic

Michael C. Thomsett



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