

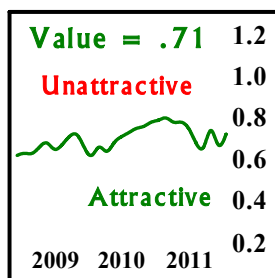
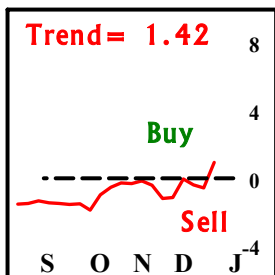
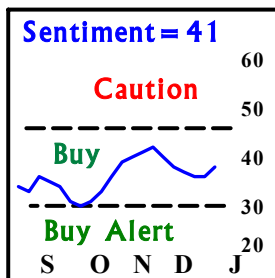
Good Fortune™

Jan 6, 2012

Assuring Prosperity To Fidelity Investors

Vol. 24, No. 1

Thursday
9:55 PM



VT 2003-2007
7/23/09-8/4/11
12/29/11 - Present
VLI ↓ & TLI > 0
Follow Individual
Fund's Strength

S&P 500 2012
Gain 1.91%.

Money Fund 2012
Gain 0.00%.

SUMMARY: We have two exchanges in the Diversified Plan.

Our Diversified Plan is increasing exposure in response to the Trend 'Buy' signal last week. Sentiment is neutral after touching its 'Buy Alert' area in October. I would be more enthusiastic if it had penetrated well below 30. On average, the winter and early spring are bullish for stocks.

MAXIMUM COMPOUNDING PLAN: No action in this plan. On Jan. 3 this plan exchanged from Select Software and Computer Service, at 78.69, into Select Health Care at 123.47. Continue to hold Select Health Care. Year-to-date plan gain is 1.9%.

DIVERSIFIED PLAN: At your earliest opportunity exchange 1/4 of plan value from Select Money Market (FSLXX, 085) into Select Medical Delivery (FSHCX, 505) and another 1/4 of plan value from Select Money Market (FSLXX, 505) into Select Chemical (FSCHX, 069). Take care as the symbols are very similar. We will use Monday, January 9 prices for the record. Continue to hold Select Money Market and Select Transportation. Year-to-date plan gain is 0.5%.

INCOME PLAN: No action this week. Continue to hold Select Money Market and PS US Dollar Bullish. Year-to-date plan gain is 0.4%

INDICATOR STATUS: We will have a general equities 'sell' signal if the weekly S&P 500 Index high remains below 1235 for all of next week. This will not happen next week. See *Mastering The Market's Mind* for details of our strategies.

Indicator & Strategy	Status	Last Signal	Next Action	Time To Signal
L1: Trend L/C	Long	12/29/'11	Cash When TLI < 0	3-5 Weeks
L2: Sent. & Trend L/C	Long	12/29/'11	Cash When TLI < 0	3-5 Weeks
L3: Sent. & Trend L/C/S	Long	12/29/'11	Cash When TLI < 0	3-5 Weeks

ASSET ALLOCATION: Large portfolios should allocate 1/4 of total value to the Maximum Compounding Plan, 1/2 to the Diversified Plan & 1/4 to the Income Plan.

FUND RANKING: Twenty-five funds are 'Up Buy' rated; ten are 'Flat, Hold' and four are 'Down, Sell,' For buy and sell guidance see our specific plans. Our holdings appear in bold and red. As of 1/5/12:

Fund	Symbol	NAV	Strength	Rank	Trend
Sel Biotech	FBIOX	87.71	1.048	1	Up
Sel Health Care	FSPHX	124.10	1.030	2	Up
Sel Leisure	FDLSX	97.50	1.028	3	Up
Sel Medical Del	FSHCX	56.61	1.026	4	Up
Sel Transport	FSRFX	50.29	1.023	5	Up
Sel Cons Stpls	FDFAX	71.20	1.023	6	Up
S&P 500 Weekly	^GSPC	1281.06	1.023	7	Up
Sel Utilities	FSUTX	52.43	1.022	8	Up
PS Dollar Bullish	UUP	22.64	1.020	9	Up
Sel Chemical	FSCHX	98.59	1.019	10	Up
Sel Software	FSCSX	78.53	1.015	11	Flat
Sel Money Market	FSLXX	1.00	1.000	20	Flat

FUNDS TO AVOID: Fidelity Select Gold Companies, Retailing, PS Short S&P and SPDR Gold are "Sell" rated.

MC Plan 2012 year-to-date gain is 1.9%.	New capital may be added into any plan.	We have two exchanges in the Diversified Plan.
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Note: Starting a new year, the plan share holdings have been adjusted to the Original Values listed for each plan.

Maximum Compounding Plan - 1/5/12

Status	Fund	Rank	Strength	Bought	Shares	NAV	Value	G/L
Sold	Select Software	11	1.015	10/24/11	322.21	78.69	\$25,354	1.42%
Hold/Buy	Select Health Care	2	1.030	01/03/12	205.35	124.10	\$25,484	0.51%
(Original value 1/1/12 \$25,000)							Year 2012 Gain	1.94%

Action: No action this week. Continue to hold Select Health Care.

Diversified Plan

Status	Fund	Rank	Strength	Bought	Shares	NAV	Value	G/L
Hold	Select Money Mkt	20	1.000	11/22/10	37,083.00	1.00	\$37,083	0.00%
Hold/Buy	Select Transport.	5	1.023	10/31/11	261.56	50.29	\$13,154	1.82%
Buy	Select Med. Dely.	4	1.026	01/09/12				
Buy	Select Chemical	10	1.019	01/09/12				
(Original value 1/1/12 \$50,000)							Year 2012 Gain	0.47%

Action: Exchange 1/4 of plan value from Select Money Market into Select Medical Delivery and another 1/4 of plan value from Select Money Market into Select Chemical. Continue to hold Select Money Market and Transportation.

Income Plan

Status	Fund	Rank	Strength	Bought	Shares	NAV	Value	G/L
Hold/Buy	PS Dollar Bullish	9	1.020	05/31/11	566.40	22.64	\$12,823	0.76%
Hold/Buy	Sel. Money Market	20	1.000	11/28/11	12,273.03	1.00	\$12,273	0.00%
(Original value 1/1/12 \$25,000)							Year 2012 Gain	0.39%

Action: No action in this plan. Continue to hold Select Money Market and PS US Dollar Bullish.

New Tax Reporting Methods

New tax reporting regulations are now in effect for stock purchases made last year and for mutual funds from Jan. 1, 2012. There are many choices but Fidelity makes compliance easy (?).

When reporting investment gains and losses the holding period is critical. Holdings of over one year receive the much more favorable capital gains rate. Also, short-term and long-term gains are segregated for year loss carry-over considerations. You can pay taxes on a profit in one category while holding a loss in the other.

The rest may sound a bit complicated. Remember, though, it only applies with partial-lot buys and sells. If you make a complete sale from only one purchase, most common for Good Fortune, none of the following need apply. The process will come into play for mutual fund dividends re-invested as well as monthly bond fund dividends.

The only new key words you need are: 'covered' purchases made after 1/1/2012, and 'uncovered' purchases made before 1/1/2012. Only covered purchases will be reported to the IRS with the cost basis. Fidelity does report all the sale transactions at year end to their investors.

When selling a single security with multiple purchase or sales dates, details do matter. You have several choices in establishing a holding period: 1) shares sold matched to the earliest purchase (first in-first out), 2) a 'specific identification' of the purchase date, 3) the average cost over all the shares purchased using the date of the earliest purchase.

In the future you must use specific identification or else the default will be: 1) stocks: first in-first out and 2) mutual funds: the broker may set their default method.

As a twist on specific identification (and a tribute to computerization) Fidelity offers us 'Alternative Lot Depletion Standing Instruction.' Here you can pick one of seven default methods that will continue until you elect a change. This is a form of specific identification in that your preference will automatically be assigned to shares sold.

Fidelity's has a short -form statement on holding periods at: <http://tinyurl.com/2g5lp3n>.

A fully detailed report may be downloaded from: <http://tinyurl.com/2er4c3y>.

Bill Tragsdale

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 34 of 44 semiannual periods and ii) in 19 of 44 semiannual periods since 1990. The compounded annual return for our 22 years of real-time investing in the MC Plan is 14.5% per year. Not the stellar 31% we enjoyed until 2000 but still quite rewarding.

Our flagship MC Plan markedly under performed the market as discussed on Page 6. In spite of this, Good Fortune has recently been ranked either #4 or #5 for risk adjusted return over the last five years in the Hulbert Financial Digest.

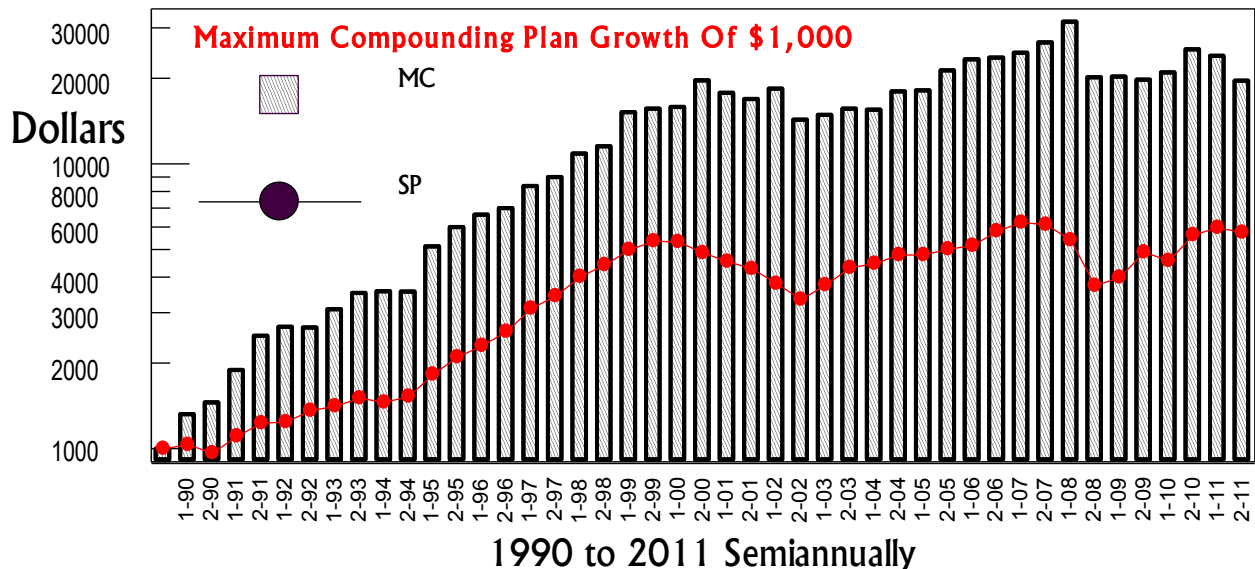
At the bottom right you'll see the long-term MC Plan return is over triple that of buying and holding the S&P 500 Index stocks. This validates the virtue of systematically following a proven process over extended time periods.

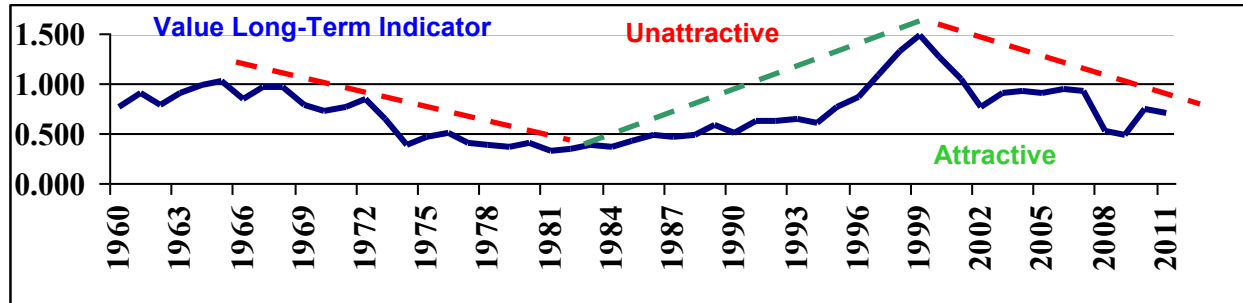
Year By Year To Your Good Fortune

At the right you'll see the Maximum Compounding Plan percentage and dollar returns over the last twenty-two 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 long-term 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. The S&P Index is still below its high of ten years ago.

	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
Dec 31, 1992	-0.32	9.68	2,668	1,360
Dec 30, 1993	14.11	6.56	3,523	1,504
Dec 30, 1994	-0.34	4.85	3,563	1,524
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
Jun 30, 2009	0.55	3.23	20,280	3,989
Dec 31, 2009	-2.5%	22.66	19,763	4,892
Jun 30, 2010	5.87	-6.65	25,923	4,567
Dec 30, 2010	20.63	23.25	25,240	5,629
Jun 30, 2011	-5.13	6.02	23,945	5,968
Dec 30, 2011	-18.29%	-3.72%	\$19,565	\$5,745





Looking Backward

The chart above shows the last fifty years of the US stock market based on its value, shown by our Value Long-term Indicator VLI. Value is represented by the total investment firms have made, over all time, relative to share prices.

The US economy and stock market were in a secular bull market from the late 1940s to 1966. From 1966 to 1982 the market was flat and the economy went through oil price shocks, 'stagflation,' inflation and the worst recession (1974) since the 1930s.

The 25 year period from 1982 to 2001 is being called the Great Moderation, with over 15% a year investment gains and only two mild recessions. This period benefited from low price inflation, moderate to low unemployment, and stable monetary policy.

This all was simply too good to continue. Our standard of living grew faster than our earning ability. Credit expanded at all levels: corporate, banking, mortgage, credit cards, etc. Housing price gains became a dinner table topic. The stock market multiple on earnings expanded from 8 (1982) to 44 (2000). Stock prices took the hit in 2001-2. Housing and debt crashed in 2007-8 as economic expansion ended.

Looking Ahead

The good news is the rightmost, red dotted line is trending downward toward 'Attractive.' With eleven years of flat stock market prices, accumulated earnings are improving its investment value. The bad news is it will take about another 8-10 years until the market becomes sufficiently overvalued and PEs become single digit again so as to become a raging Buy. Until then we will endure cyclic bull and bear periods.

Our society faces significant problems at the state and national level. With Federal spending well beyond revenues, the US public debt is projected to pass 100% of our economic output in about 2020, a rough check-point of sovereign excess. Two risks are implicit: 1) Overseas investors may refuse to expand their US debt holdings causing interest rates to skyrocket, and 2) interest expense may reduce the funds dedicated to domestic programs. If rates rise to the historic 5% area interest

will choke off 7 to 15% of Federal programs. Right now the administrations cutting the Defense budget; partly out of need and partly for election year politics. More to come.

The Nation Debt has doubled in the last three years. If all the income was confiscated from all those with at least \$1 million of annual income the Government would still be in deficit.

On a local scene California, New York, Wisconsin and Illinois outspend their revenues. California has eliminated funding of 300 local redevelopment districts. Public benefits are being cut.

At least the decline of the economy appears to have bottomed after a -6.4% growth decline, an -80% decline in building activity and unemployment well over 10%. Applying historic job growth against the 14 million now unemployed, it will likely take six to eight years for unemployment to return to the 5% area. Capital spending will be soft as industry now has a 30% unused capacity.

Investment Issues

The current over-arching economic issue is resolution of the over one trillion dollars the Federal Reserve has pumped into the economy. Most of this has landed 1) in banks idle reserves, 2) inflating gold and natural resource prices and 3) low interest rates giving a boost into more risky equities. A modest amount reached the productive areas of our economy.

The ticking time bombs ahead are the effects on the economy when that excess liquidity is withdrawn by the Fed and the impact on the financial markets of exploding State and Federal debt. The Fed is banking on the economy recovering sufficiently so it can withdraw the excesses at a rate balanced by growth. Withdraw too soon and we face another recession; too late and we get inflation. In the background lurks the possibility of severe shocks if state or federal debt is called into question as is being done in Greece and Italy.

Stock fund selection, aided by market timing, should continue successfully cope with market trends of a few months or longer. The income area will be more difficult. Bond rates are the lowest in sixty years. A bond bear market looms ahead with low interest rates and bond price declines. We will be relying on the Dollar base ETFs (UUP & UDN) and the Inverse bond fund as needed.

Fund Total Returns For 2011

This table presents the total investment percentage return during 2011 for each mutual fund and investment plan followed by Good Fortune. The time period covers December 31, 2010, through December 30, 2011. 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.

<u>Rank</u>	<u>Investment Objective</u>	<u>Fund or Plan</u>	<u>Year 2011 Total Return</u>
1	S	Select Biotech	18.17%
2	S	Select Utilities Growth	13.05
3	S	Select Medical Delivery	10.23
4	S	SPDR Gold	9.57
5	S	Select Consumer Staples	8.90
6	S	Select Health Care	8.76
7	I	Fidelity Government Income	7.66
8	I	Fidelity Investment Grade	7.58
9	I	Fidelity Mortgage Security	6.58
10	S	Select Leisure	5.85
		Income Plan	4.17
11	I	Fidelity Strategic Income	3.90
12	S	Select Retailing	3.70
13	S	Select Software	3.56
		S&P 500 Index	2.07
		Wilshire 5000 Index	0.98
14	D	Fidelity Growth Companies	0.96
		Diversified Plan	0.81
15	S	Select Chemical	0.29
16	I	Select Money Market	0.06
17	D	Fidelity OTC	-0.42
18	D	Fidelity Trend	-0.76
19	I	PS Dollar Bearish	-0.92
20	I	PS Dollar Bullish	-1.06
21	D I	iShares Preferred	-2.03
22	D	Fidelity Blue Chip Co	-2.53
23	S	Select Telecommunications	-4.20
24	S	Select Computers	-4.48
25	S	Select Energy	-4.84
26	S	Select Transportation	-5.11
	D	Fidelity Value	-6.77
27	D	PS Short S&P	-7.85
28	S	Select Materials	-8.18
29	S	Select Electronics	-8.50
30	S	Select Technology	-9.56
31	S	Select Energy Services	-12.56
32	S	Select Gold Companies	-16.09
33	D	Fidelity Overseas	-16.12
34	D	Fidelity Pacific Basin	-17.11
35	S	Select Financial Services	-20.35
		Maximum Compounding Plan	-22.48
36	S	Select Brokerage	-22.84
37	I	Rydex Inverse LTB Bond	-30.39%

Bonds were the only standout of market strength.

The Income Plan returned the money fund by 4.11% and trailed the Government Income fund by -3.49%.

The Diversified Plan modestly trailed the S&P 500 Index by 2.01%.

Many sectors dramatically lagged the broad market.

The MC Plan significantly lagged the return of the S&P 500 Index by -24.55%.

Investment Plans Performance For 2011

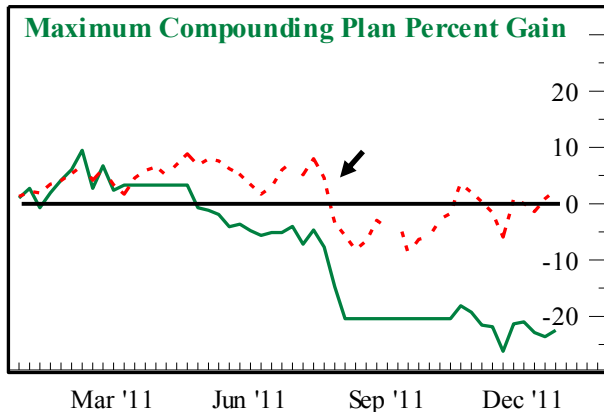
I began to point out in January of 2001, "We have transitioned from a bull market to a 'not -a-bull-market.' My conclusion is a long -term flat market lies ahead." Historically, the stock market has had 8 to 18 year bull markets followed by 5 to 16 year flat to down markets. We appear to be about one-half way through that process in a secular bear market. See the discussion Page Four.

For 2011 we saw no net market gain, just a modest up-swing of 8%, down by 16% and a final recovery reaching a net +2% gain.

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 severe loss of -22.5% against the S&P 500 Index gain of 2.1% shown by the dotted line. You can see our loss was caused by an ill timed entry into the SPDR 500 (S&P 500 Index Fund) in late July just as it dropped 16%, noted by the arrow. See also the Page 8 S&P 500 chart with "X". After excess caution through the summer, this plan made the "Buy" based on sentiment just as the market fell. In such an unexpected case the only sound strategy is to exit the position and recover.

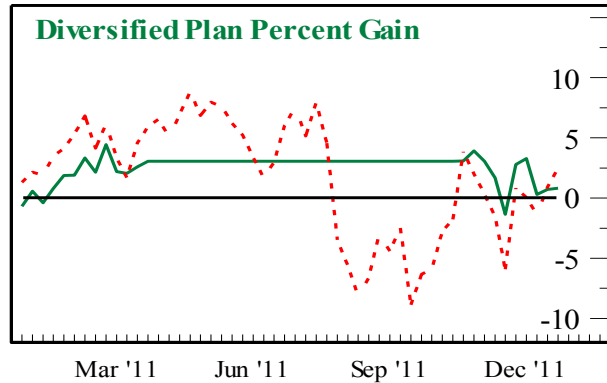


The MC Plan return for the last twenty-two years now stands at an annualized 14.47% against 8.3% S&P 500 Index gain. For the last ten years the record is: MC Plan +1.55% annually against a market gain of 3.0%.

Diversified Plan

The Diversified Plan, shown as a solid line, gained 0.81% for the year, trailing its benchmark S&P 500 Index showing a gain of 2.1%, the dotted line. This plan exited to cash on March 28 based on adverse Sentiment and returned to equities on Oct. 31 upon a favorable Sentiment measure. Thereby, it side-stepped the up and down

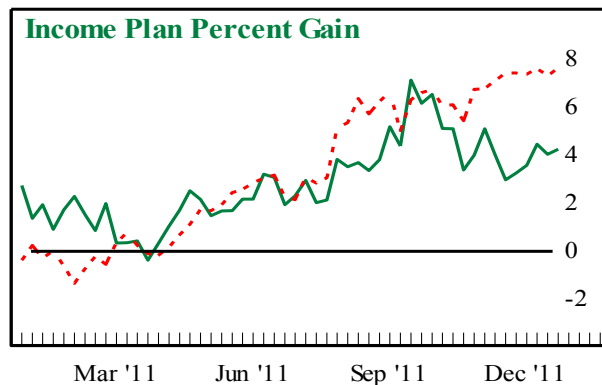
markets of the summer. A partial cash position further moderated its volatility. See the charts on Page Eight.



Over the last twenty-one years the Diversified Plan has gained an annualized 8.6% against the S&P gain of 8.3% annualized, so we're still ahead but modestly.

Income Plan

The Income Plan, shown as the solid line, gained 4.2% against the Government Bond Fund benchmark of 7.7%, the dotted line above. Entering 2011 US Government interest rates were at a 40 year low. Contrary to my outlook those rates continued to decline adding a capital gain to the otherwise puny interest paid. The Income Plan sought alternatives in dollar exchange rates (UUP and UDN) and the Rydex Inverse Government Long Bond Fund. In late October interest rates rose slightly, the bond market softened and this plan partially entered the Inverse Bond Fund. Shortly, the downward interest rate trend resumed costing the plan 2% as the bond market gained 2%



The Income Plan's return for the last twenty-one years was an annualized gain of 7.1%. This is a significantly better than the 3.7% gain for a money fund over that period.

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

Real-time Record For 2011

Here is the trade by trade record for this year, starting with the positions as they were on December 30, 2010. 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'.

Maximum Compounding Plan

The MC Plan holds a top ranked fund from the top eight, 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 down-ranked and its strength breaks downward, a very rare occurrence. Note the commentary of the SPDR 500 loss in Page 6.

	<u>Purchase</u>		<u>Sold</u>		<u>G/L</u>
Select Chemical	Dec. 30, 2010	95.50	Mar. 14, 2011	98.65	3.30%
Select Money Market	Mar. 14, 2011	1.00	May 2, 2011	1.00	0.01%
Fidelity Overseas	May 2, 2011	35.52	Jun. 6, 2011	33.41	-6.40%
Select Money Market	Jun. 6, 2011	1.00	Jul. 5, 2011	1.00	0.01%
Select Medical Delivery	May 16, 2011	61.11	Jun. 20, 2011	58.42	-4.04%
SPDR 500	July 5, 2011	122.81	Aug. 8, 2011	112.26	-16.10%
Select Money Market	Aug. 8, 2011	1.00	Oct. 23, 2011	1.00	0.00%
Select Software and Comp.	Oct. 23, 2011	85.89	Dec. 30, 2011	77.59	-2.60%
(S&P Index 500 Gain 2.07%)			Year 2011 Loss		-22.48%

Diversified Plan

This plan holds the top four funds from the highest eight funds, ranked by relative strength. Individual holdings were quite successful. The plan underperformed by being too conservative, by holding cash.

	<u>Purchase</u>		<u>Sold</u>		<u>G/L</u>
Select Materials	Dec. 30, 2010	67.90	Jan. 24, 2011	67.30	-0.88%
Select Energy Service	Dec. 30, 2010	74.37	Mar. 14, 2011	82.50	10.93%
Select Money Market	Dec. 30, 2010	1.00	Dec. 30, 2011	1.00	0.07%
Select Medical Delivery	Feb. 22, 2011	54.41	Mar. 28, 2011	56.17	3.23%
Select Transportation	Oct. 31, 2011	51.23	Dec. 30, 2011	49.39	1.07%
Select Energy	Oct. 31, 2011	51.59	Dec. 19, 2011	46.16	-9.91%
(S&P Index 500 Gain 2.07%)			Year 2011 Gain		0.81%

Income Plan

The Income Plan holds the top ranked income fund (bond or money market), based on relative strength to its peers. As interest rates are low the holdings can include dollar value investments both long and short.

	<u>Purchase</u>		<u>Sold</u>		<u>G/L</u>
Rydex Inv LT Gov't Bond	Dec. 30, 2010	12.93	Mar. 21, 2011	12.92	-0.08%
PS Dollar Bullish	Dec. 30, 2010	22.71	Jan. 31, 2011	22.36	-1.54%
PS Dollar Bearish	Jan. 31, 2011	27.50	May 31, 2011	28.67	4.25%
Fidelity Government Bond	Mar. 21, 2011	10.43	Oct. 31, 2011	10.80	5.98%
PS Dollar Bullish	May 31, 2011	21.34	Dec. 30, 2011	22.47	5.30%
Rydex Inverse GL Bond	Oct. 31, 2011	9.62	Nov. 28, 2011	9.12	-5.20%
Select Money Market	Nov. 28, 2011	1.00	Dec. 30, 2011	1.00	0.01%
(Money Fund Gain 0.06%, Gov't Bonds Gain 7.66%)			Year 2011 Gain		4.17%

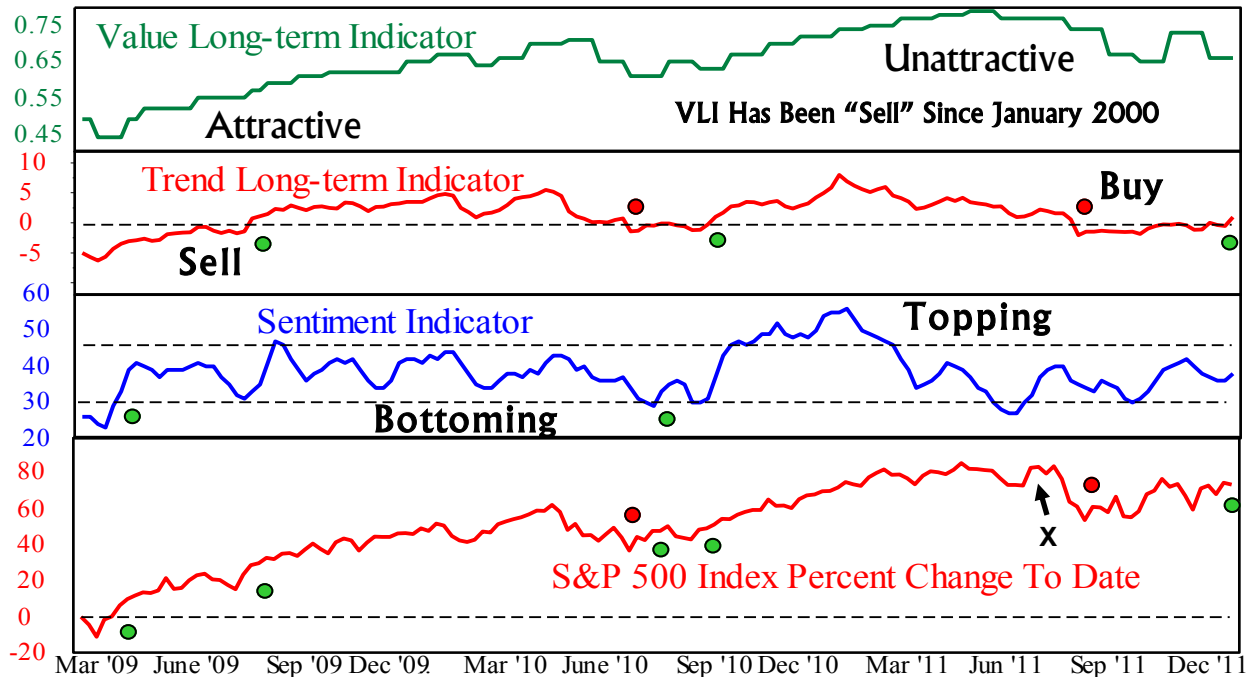
Indicator Review

The chart below shows the percentage change in the S&P 500 Index over 2009-2011 with our three indicators stacked above. The green dots below (buy) and red dots above (sell) mark the recent signals. See *Mastering The Market's Mind* for all the details. Note the market is still below its 2008 high.

We use the combination of our Value Indicator (VLI), Trend Indicator (TLI) and Sentiment Indica-

tor (SI) to guide our degree of aggressiveness and to locate significant market turning points.

Currently, Value shows the market is only half-way to its attractive extreme likely 5-8 years from now. Trend has just become a 'Buy' and Sentiment is neutral but on a 'Buy.' While one cannot predict the future of indicators, a likely assessment is a short-term market gain in to early 2012 and reversal (with SI topping) followed by a significant decline into the summer.



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%
Year ending Dec 31, 2009	-2.01%	26.62%	9.09%	31.08%	0.70%
Year ending Dec 30, 2010	27.71%	15.05%	7.28%	-15.17%	0.12%
Year ending Dec 30, 2011	-22.48%	2.07%	0.81%	4.17%	0.06%
Annualized Gain over 22 years	14.47%	8.30%	8.61%	7.12%	3.69%