



# GETTING AHEAD

## Debt

### *disables; saving enables*

When you save, you invest in your life and future. What are your dreams? A new house? Do you want to start your own business? What is your personal plan for success? Surprisingly few people take the time to seriously visualize and map out a realistic plan. We tend to react rather than act. Successful entrepreneurs, celebrities, athletes, professionals and civic leaders, however, develop and stick to their own personal, energizing map of life. Consider the options when you begin every day. Your daily tasks will mean more to you when you work toward your goals.

No matter what your goals are, saving—not spending—is the essence of a successful future.

## Can't

### *spare the money for savings?*

Perhaps that's an illusion. If you and one other person eat out, with a couple drinks, at a medium-priced restaurant, you will typically spend about \$40. If you do this twice a week you are spending \$960 per quarter (every three months) for food that's probably not even all that good for you. Could you save that money instead?

## Good

### *online resources help you save*

Savings calculators, such the one at MSN Money\*, will help you visualize a solid plan. For instance, saving \$1,000 per quarter for seven years, invested in a CD at 4.0%, minus income tax, results in a nest egg of **\$32,146**. Could you afford, say, \$1,250 per quarter? After 7 years you'd be at **\$59,102!**

## Learn

### *about savings tools with the help of the Nation*

The Ho-Chunk Nation's Treasury Department is developing financial education tools to help you reach your goals. Please contact the Nation for further information.

## How

### *may we help?*

Fifth Third Investment Advisors are a good resource if you need help with your personal investments or even if you simply have a question. Please call the Ho-Chunk Nation Minor's Trust representative, Christine Holm, at **(847) 354-7056** and she will be happy to help you.

\*[http://moneycentral.msn.com/Investor/calcs/n\\_savapp/main.asp](http://moneycentral.msn.com/Investor/calcs/n_savapp/main.asp)



# THE HO-CHUNK TRUST BULLETIN

How

## has the Trust performed?

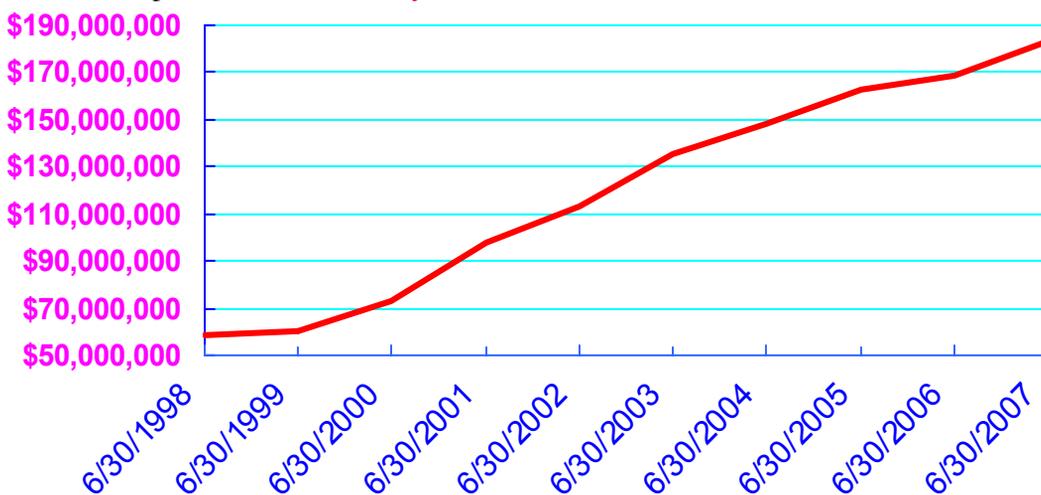
The Ho-Chunk Nation Minor's Trust Fund has continued to perform very well during our moderately growing economy. For the past 12 months, the portfolio's benchmark, the Lehman Brothers Intermediate/Corporate Index for A-rated or better bonds, returned +5.61%, while the Trust returned +5.88% before advisory fee. Even after subtracting the advisory fee, the Trust was still ahead of its index, with a net of advisory fee return of +5.73%.

The fixed income market has experienced much turmoil this summer, and the mortgage market has led the way with headlines. The Minor's Trust does contain some mortgage exposure, but these assets are rated AAA and have continued to perform well. We are monitoring the situation closely for this sector, and for all corporate bonds, as the general economic conditions will likely prove less robust than they've been recently. The Federal Reserve's easing of 50 basis points in September may help the mortgage market begin to recover and provide relief to the prevailing liquidity conditions in the bond market.

The diversified portfolio of the Minor's Trust holds approximately 150 different high quality bonds. Asset backed securities have been allowed to run off slightly, in favor of adding additional U.S. Treasury bonds to increase the liquidity and credit quality of the portfolio. As always, we invest only in U.S. government bonds, as well as bonds issued by extremely creditworthy corporations. The Minor's Trust is well-positioned for the long term, and will continue to meet the needs of its participants for the years ahead.

## Historical asset growth: 6/30/98 to 6/30/07

Below is a graph of the Ho-Chunk Nation Minor's Trust Fund market value, since inception, *net of advisory fee*.



**Fifth Third Bank**

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Trust Performance Update