

SAVE OR SPEND?



Should

a minor invest his or her distribution?

Over time, money will grow if it is invested. A perfect time to begin is when a minor collects his or her distribution. Using the distribution for a one-time purchase, such as a new car or truck, can have a negative impact for the rest of the individual's adult life.



New Truck
Initial Cost: \$ 30,000.00

This truck costs more than you might think. Over time, you could have invested this same 30 grand. By letting it grow and compound at a moderate rate of 9%, this 30 grand, after 25 years, could have resulted in a nest egg of **a quarter-million dollars.***

New Truck
Cost in Lost Savings: \$ 258,992.42

Does

investing really pay off?

In the above example, we calculated the average return as **9%**. Is that realistic? The long-term investor benefits from time. The market fluctuations which can dramatically increase or decrease the value of the markets in the short term will eventually correct themselves. From the end of last year, the 20-year return from investing in large U.S. stocks was **17.75%.*** This return included many economic downturns, such as the one which we are currently experiencing.

What

about the one's present needs?

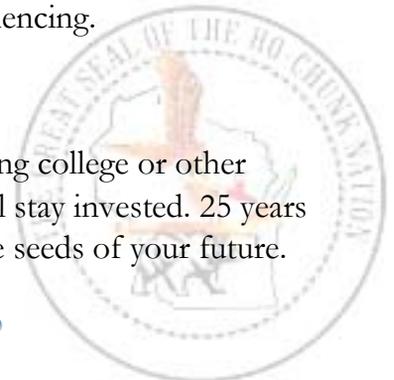
Rather than paying cash, you may be better off financing college or other purchases through a loan. That way, your distribution will stay invested. 25 years will get here before you know it. Saving now could be the seeds of your future.

Who

can help if you want to get started?

You should consult a financial professional. Fifth Third's Vice President, Glenn Weiss, can help if you have a question. **(800) 621-2554**

** Past results do not guarantee future results. Many investments are not guaranteed by the government nor guaranteed by any financial institution. Be sure to consult with your financial advisor. Please read an investment's prospectus before investing. Calculations are before tax.*



THE HO-CHUNK TRUST BULLETIN

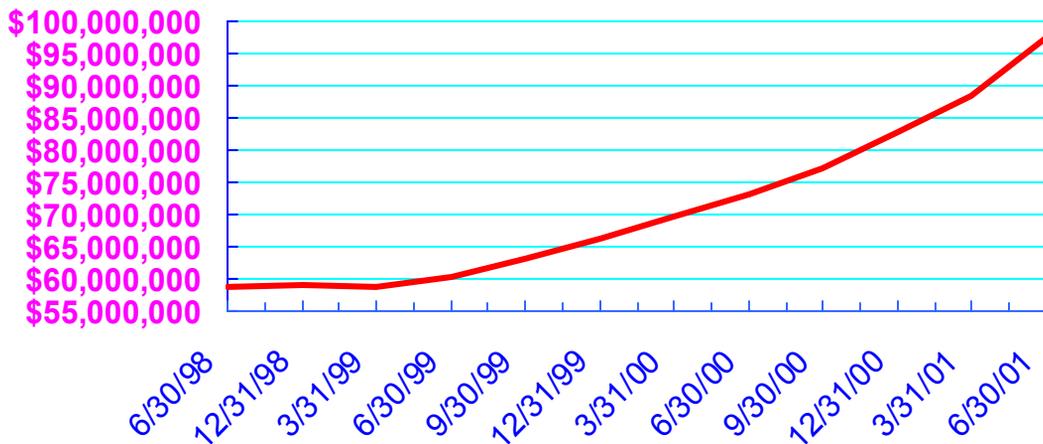
How

has the Trust performed?

The Ho-Chunk Nations Minor's Trust Fund is invested in 100% fixed income securities, commonly known as bonds. The funds in the Trust are invested in very high quality securities, issued by the U.S. Treasury and highly rated corporate debt issuers. In fact, the overall portfolio is rated AA2, one of the highest credit quality ratings available. It is important to remember that the performance of the portfolio will change with movements in the level of interest rates. As interest rates have declined over the last eighteen months, the Trust has performed very well.

Historical Asset Growth: 6/30/98 to 6/30/01

Below is a graph of the Trust Fund's Market Value, *net of all fees.*



Minors' Trust, Actual Performance 6/30/01 (6 mos.)

Year to Date Return (net of all fees):

3.44 %



Fifth Third Bank

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