



Careers: Investment & Return

Does *education really pay off?*

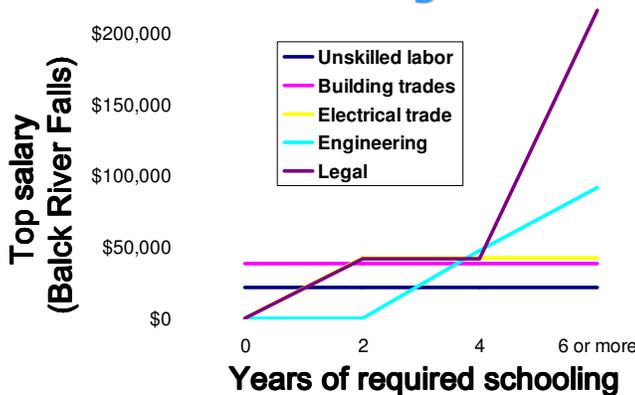
Like investing in stocks and bonds, investing in your education is a significant step toward future economic security. And like the economy, this investment is a long-term one, which may involve short-term sacrifices. After high school, one could forgo college or trade school and work as an unskilled laborer, and one could make more money right away than the person who has elected to study for 2, 4, or 6 years. However, in the long-term, nothing will serve you better than a college or trade school education.

How *much schooling do various jobs require?*

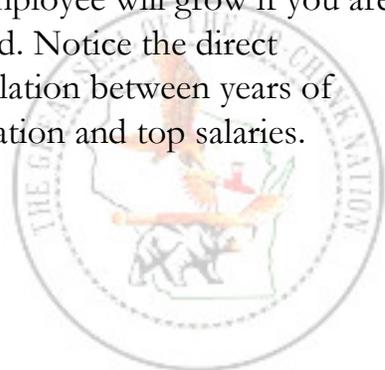
All of the following jobs require a high school diploma or equivalent.

Job	Minimum Requirements	Median pay (Black River Falls)
Unskilled laborer	none	\$21,942
Beginning Carpenter	none	\$25,392
Journeyman Carpenter	5 yrs experience	\$37,946
Beginning Electrician	2 yrs trade school	\$30,661
Journeyman Electrician	2 yrs + min. 5 yrs experience	\$42,205
Building Inspector	A.A. (2 yrs) + 4 yrs experience	\$41,302
Beginning Engineer	B.S. degree (4 yrs)	\$47,370
Master Engineer	M.S. (6 yrs + min. 10 yrs experience)	\$92,021
Paralegal	2 yrs trade school	\$41,701
Beginning Lawyer	J.D. (7 yrs)	\$68,406
Chief Legal Council	J.D. +bar exam +10 yrs experience	\$215,528

What *will the future bring for YOU?*



In the long run, your value as an employee will grow if you are skilled. Notice the direct correlation between years of education and top salaries.



For *further questions:*

Ho-Chunk Nation's Higher Education Department can work with you to get you on the right track toward the future. Please call Woodrow White at:

1-800-362-4476

the Ho-Chunk Trust B.u.l.l.e.t.i.n

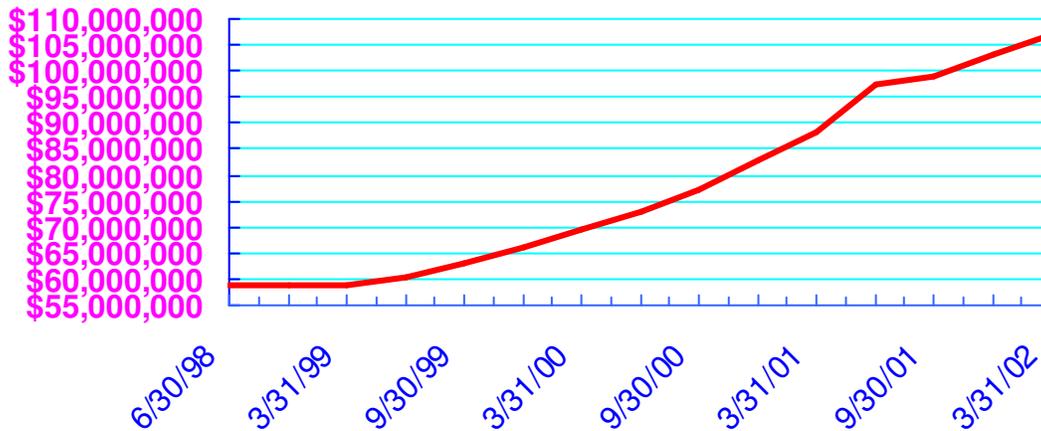
How

has the Trust performed?

The Ho-Chunk Nation's Minor's Trust Fund performed very well during 2001, posting a return of 9.19% net of all fees. The performance of the Fund was favorably impacted by the Federal Reserve Bank's lowering of interest rates to help stimulate the economy during the year. We believe that economic growth will recover during 2002, and inflation should remain subdued. However, because of falling interest rates, we expect a more moderate rate of growth for bonds during 2002 than what we experienced in 2001. Overall, the Minor's Trust portfolio is well positioned for the long-term, and it will continue to meet the needs of the Trust's participants in the years ahead.

Historical asset growth: 6/30/98 to 3/31/02

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



Minors' Trust, actual performance 3/31/02 (12 mos.)

Year to date return (net of all fees):

-0.13 %



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Trust Performance Update