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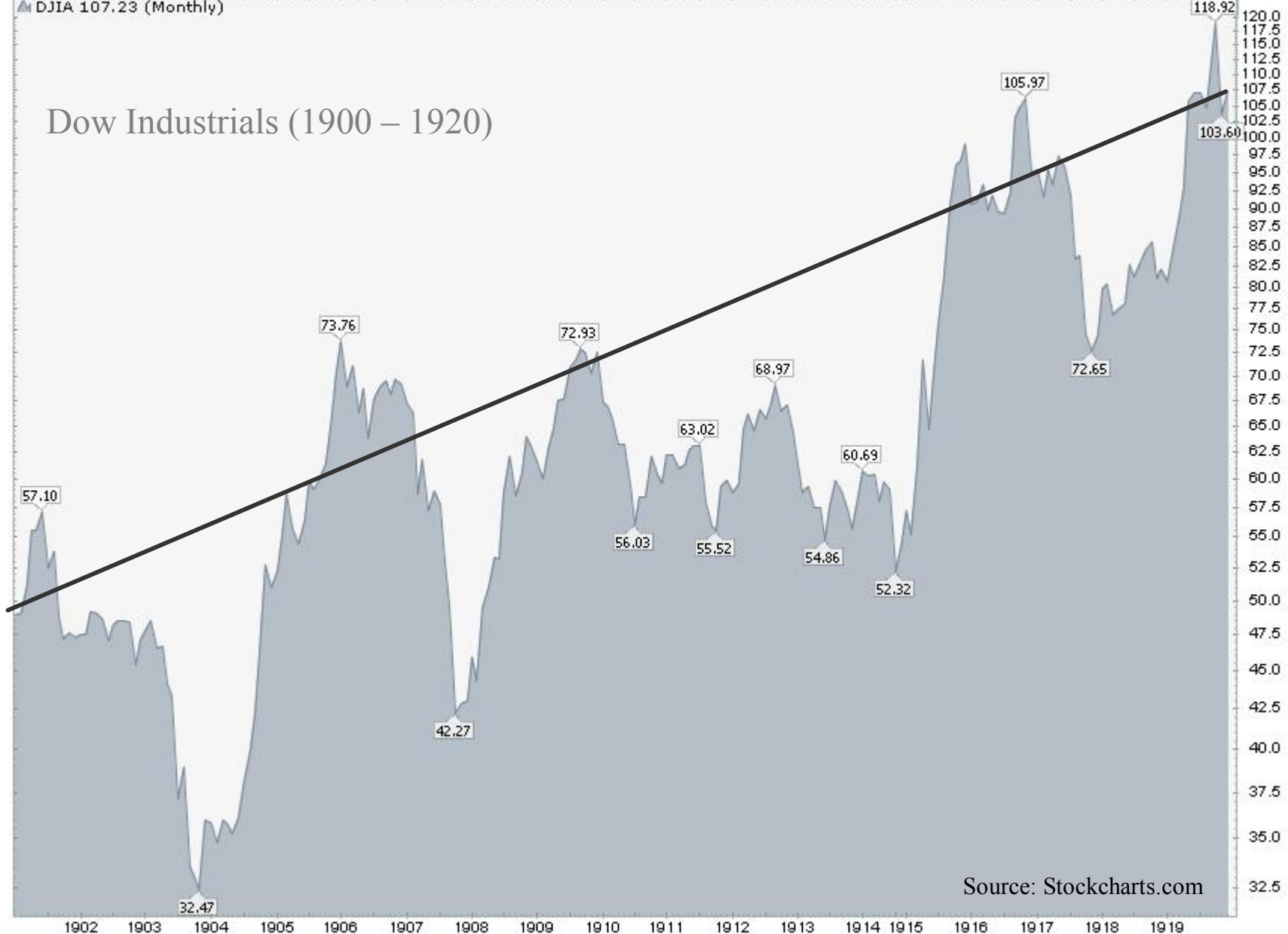
Dow Jones Industrial Average (\$INDU) INDX

31-Dec-1919

Open 104.03 High 107.97 Low 103.55 Close 107.23 Volume 0 Chg +3.63 (+3.50%) ▲

▲ DJIA 107.23 (Monthly)

Dow Industrials (1900 – 1920)



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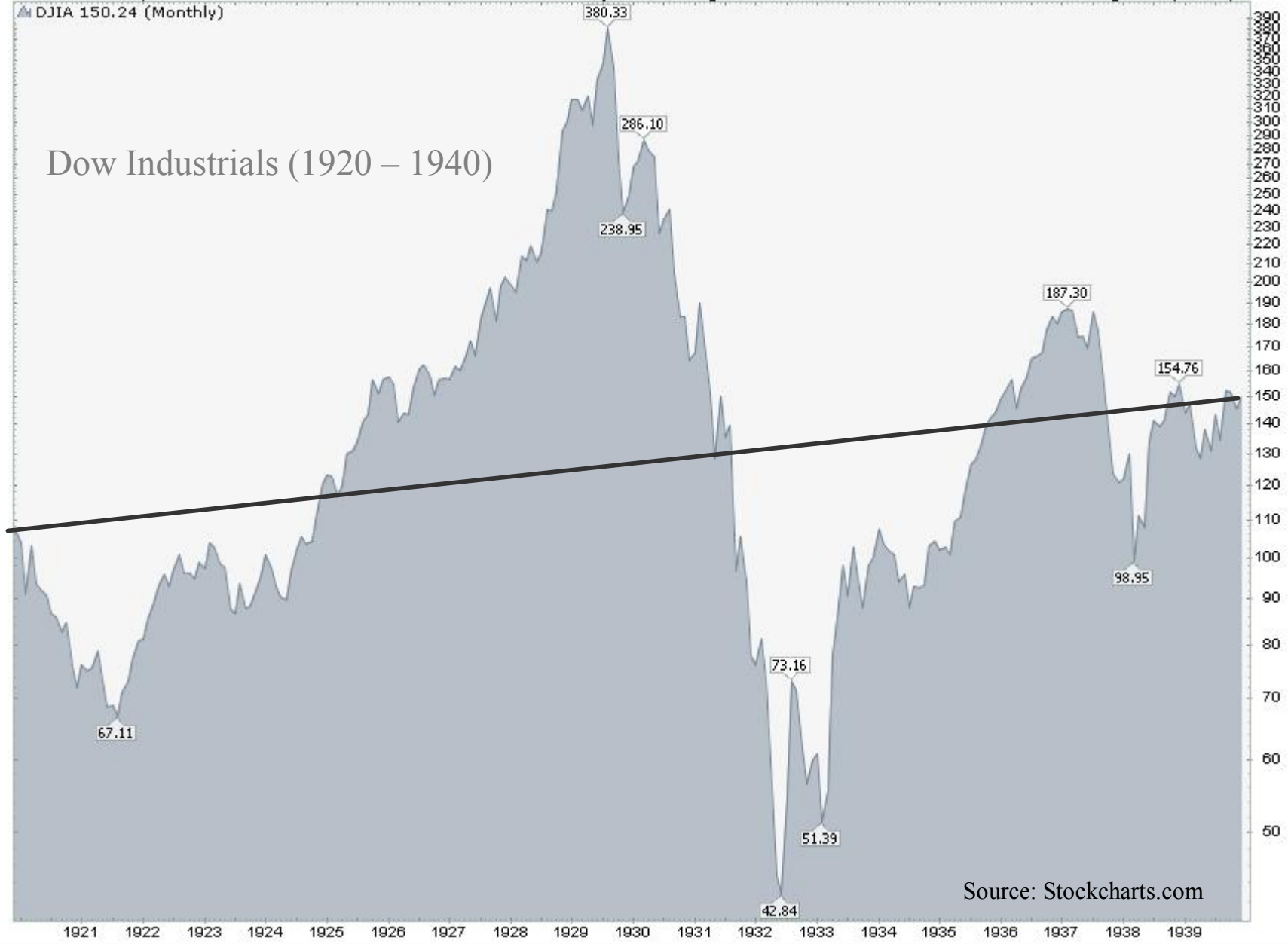
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Dow Jones Industrial Average (\$INDU) INDX
30-Dec-1939 4:00pm

Open 146.54 **High** 150.24 **Low** 146.34 **Last** 150.24 **Volume** 1.8M **Chg** +4.55 (+3.12%) ▲

▲ DJIA 150.24 (Monthly)

Dow Industrials (1920 – 1940)



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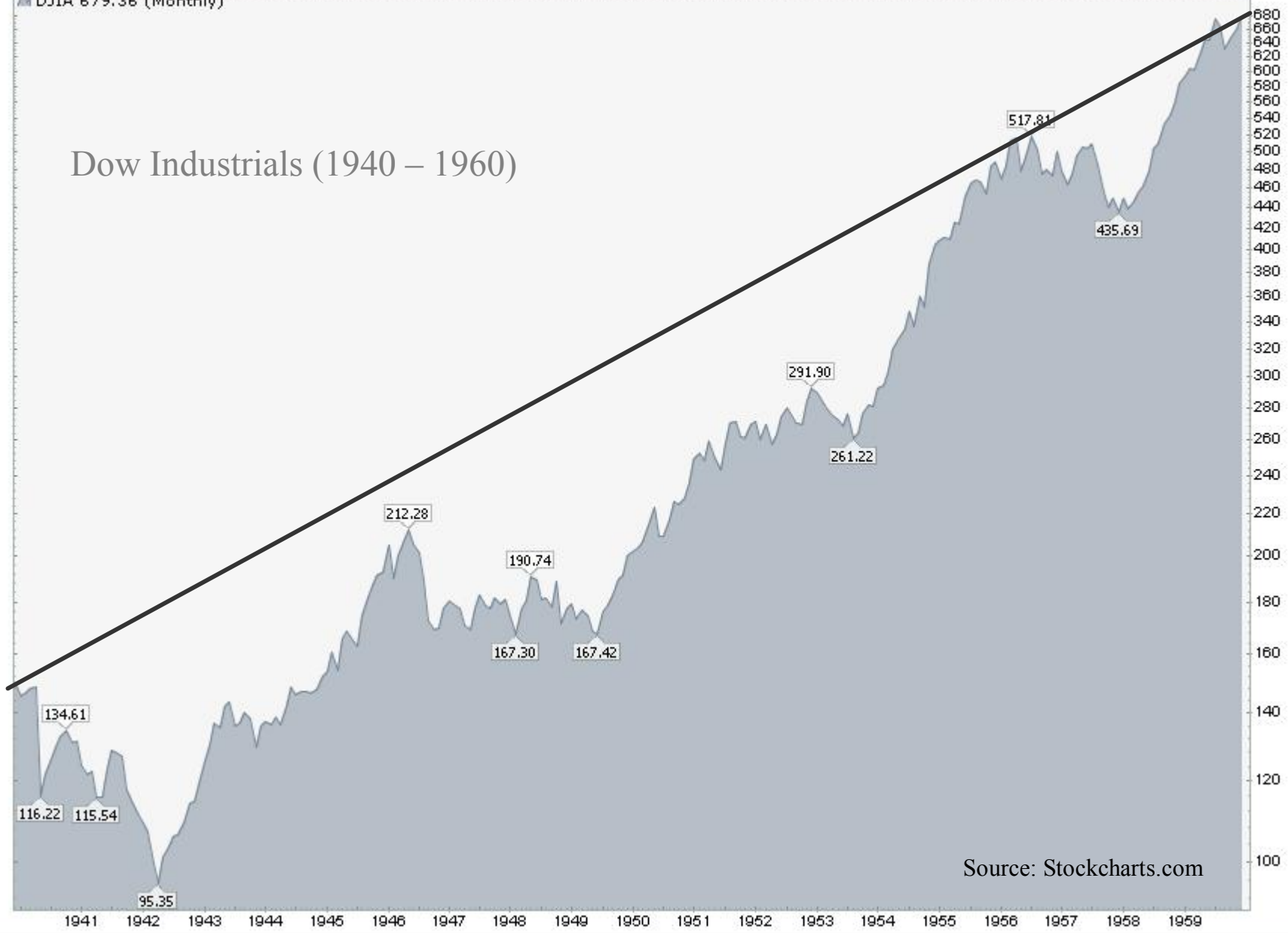
Dow Jones Industrial Average (\$INDU) INDX

31-Dec-1959

Open 664.38 High 679.36 Low 661.29 Close 679.36 Volume 7.0M Chg +20.18 (+3.06%) ▲

▲ DJIA 679.36 (Monthly)

Dow Industrials (1940 – 1960)



Source: Stockcharts.com

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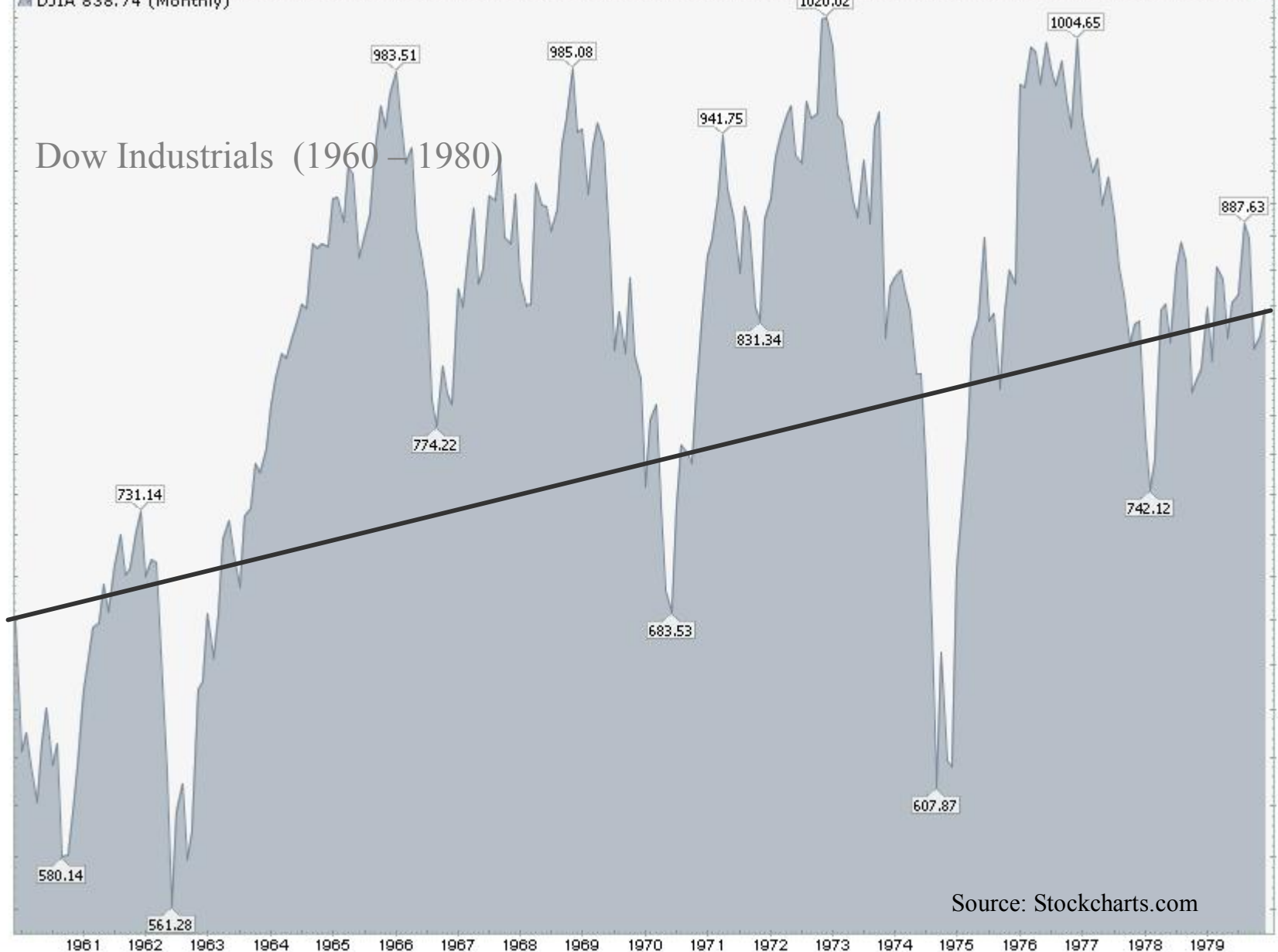
Dow Jones Industrial Average (\$INDU) INDX

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31-Dec-1979

Open 822.35 High 851.54 Low 814.76 Close 838.74 Volume 55.8M Chg +16.39 (+1.99%) ▲

▲ DJIA 838.74 (Monthly)



Dow Industrials (1960 - 1980)

Source: Stockcharts.com

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Dow Jones Industrial Average (\$INDU) INDX

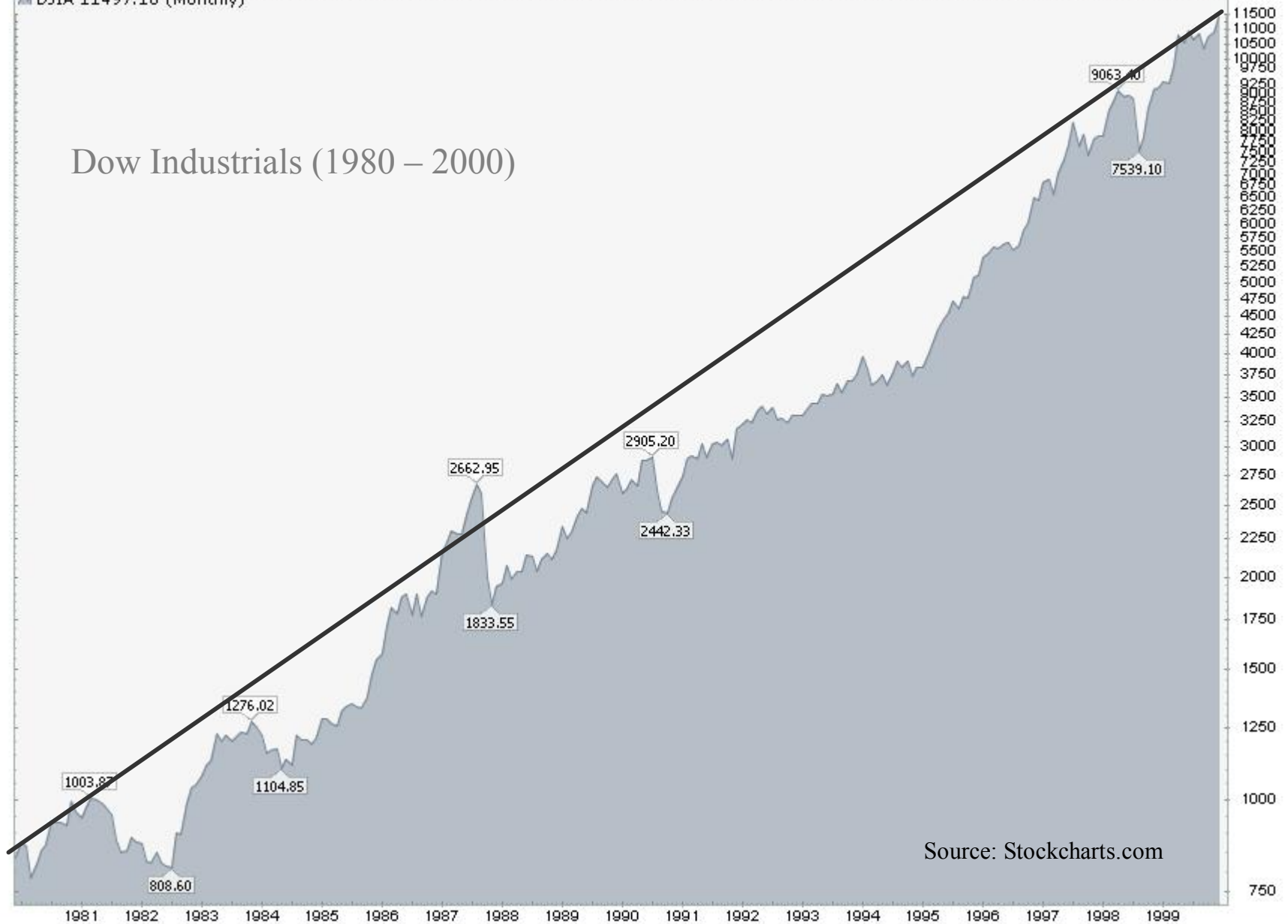
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31-Dec-1999

Open 10876.40 High 11568.70 Low 10859.60 Close 11497.10 Volume 3.6B Chg +619.30 (+5.69%) ▲

▲ DJIA 11497.10 (Monthly)

Dow Industrials (1980 – 2000)



Source: Stockcharts.com

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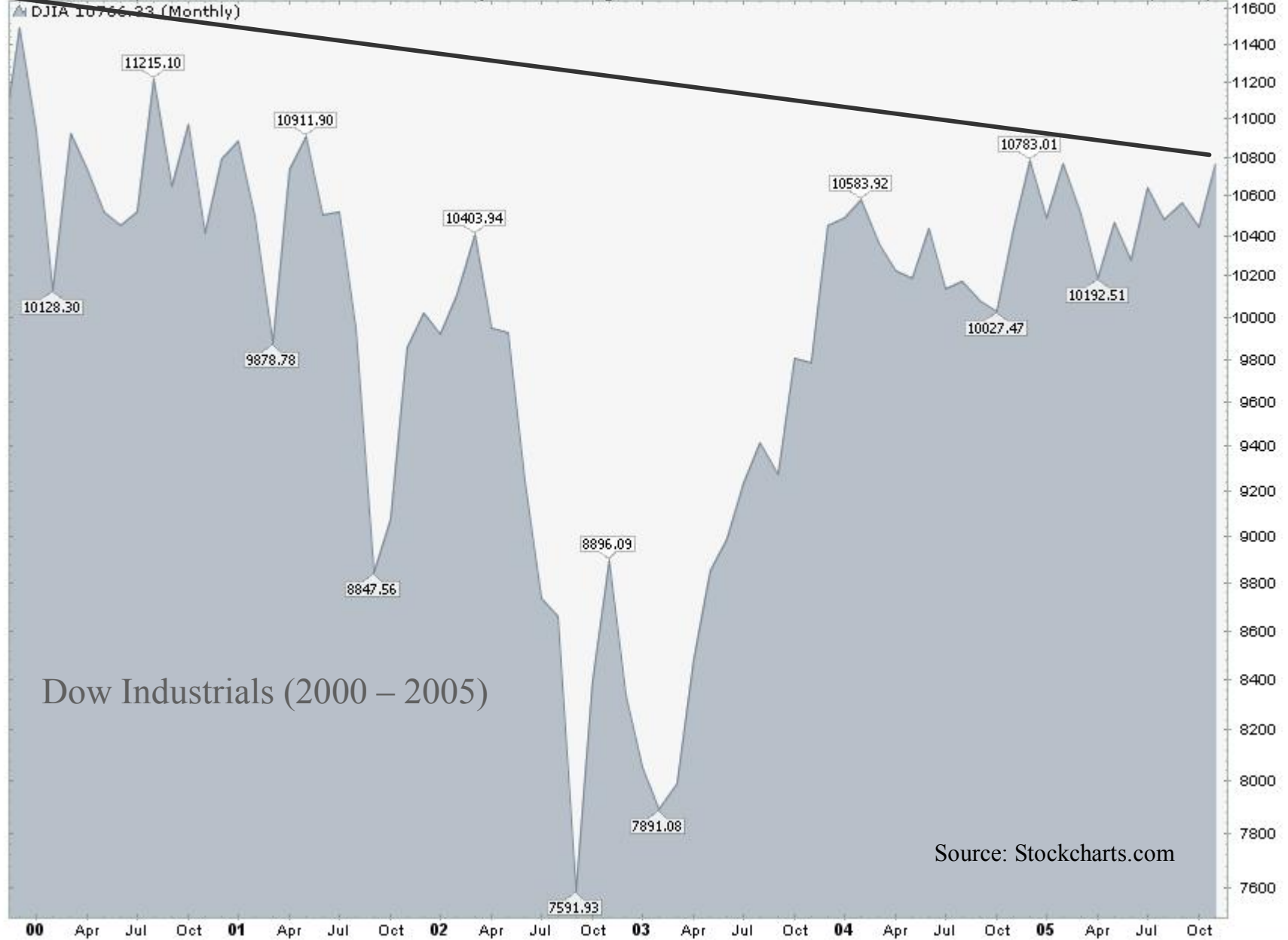
Dow Jones Industrial Average (\$INDU) INDX

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18-Nov-2005 4:00pm

Open 10437.51 High 10796.26 Low 10388.76 Close 10766.33 Volume 5.8B Chg +326.26 (+3.13%) ▲

▲ DJIA 10766.33 (Monthly)



Dow Industrials (2000 – 2005)

Source: Stockcharts.com



iUnits S&P/TSE 60 Index Participation Fund (XIU.TO) TSE
XIU.TO Monthly

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13-Jan-2006 13:41 er O:63.70 H:65.92 L:63.70 Last:65.42 V:7.6M Chg:+1.84

67.08

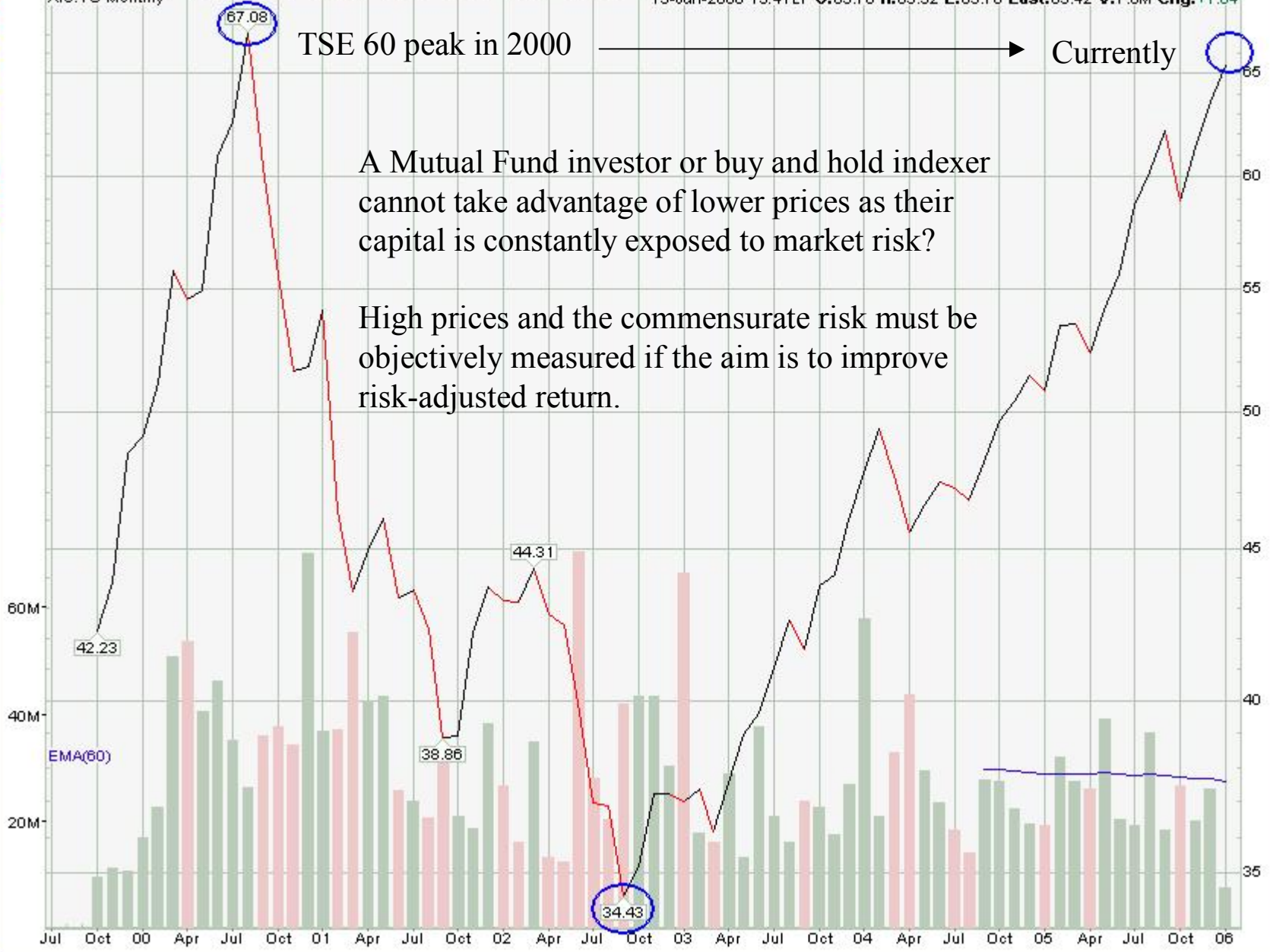
TSE 60 peak in 2000

Currently

65

A Mutual Fund investor or buy and hold indexer cannot take advantage of lower prices as their capital is constantly exposed to market risk?

High prices and the commensurate risk must be objectively measured if the aim is to improve risk-adjusted return.



Volatility Friend or Foe?

Volatility of returns can be used to an investor's advantage.

