

CASH INVESTING

Invest Cash			\$ (40,000.00)
Allocation			
- Income Investment - Rogers Oil and Gas	45%	\$ 18,000.00	
- Growth Investment - Harbour View Landing	55%	\$ 22,000.00	
Term in Years (1)	5		
Income Investment - Rogers Oil and Gas Inc			
Initial Investment		\$ 18,000.00	
Interest Income - simple (2)	12%	\$ 10,800.00	
Bonus Interest Income - simple (2)	0%	\$ -	
Cash position at the end of Term			\$ 28,800.00
Annual Return on Investment	12%		
Growth Investment - Harbour View Landing			
Initial Investment		\$ 22,000.00	
Interest Income - simple (2)	6%	\$ 6,600.00	
Dividend Income - simple (2)	16%	\$ 17,600.00	
Cash position at the end of Term			\$ 46,200.00
Annual Return on Investment	22%		
Profit at end of Term			\$ 35,000.00
Annualized Return on Cash Invested	17.5%		

LEVERAGED INVESTING

Borrow			\$ (40,000.00)
Lender Interest - simple	-5%	\$ (10,000.00)	
Allocation			
- Income Investment - Rogers Oil and Gas	45%	\$ 18,000.00	
- Growth Investment - Harbour View Landing	55%	\$ 22,000.00	
Term in Years (1)	5		
Income Investment - Rogers Oil and Gas Inc			
Initial Investment		\$ 18,000.00	
Interest Income - simple (2)	12%	\$ 10,800.00	
Bonus Interest Income - simple (2)	0%	\$ -	
Cash position at the end of Term			\$ 28,800.00
Annual Return on Investment	12%		
Growth Investment - Harbour View Landing			
Initial Investment		\$ 22,000.00	
Interest Income - simple (2)	6%	\$ 6,600.00	
Dividend Income - simple (2)	16%	\$ 17,600.00	
Cash position at the end of Term			\$ 46,200.00
Annual Return on Investment	22%		
Profit at end of Term			\$ 25,000.00
Annualized Return on Cost of Borrowing (3)	50%		

Assumptions:

(1) Rogers offers a 3 year Debenture. We have assumed Rogers will extend debenture to 5 years or WCC will be able to source an investment with similar returns for the remaining 2 years.

(2) The returns are projections based on past results and, although are a good indicator, they do not guarantee future results.

(3) Borrowing money to invest may increase returns, however it also increases risk.