Horizon	Dividends	Consumption
	Stock Returns	
1 year	0.08	0.00
5 year	0.46	0.28
10 year	0.65	0.11
	Trading Volume	
1 year	0.21	0.29
5 year	0.35	0.38
10 year	0.31	0.40
	Interest Rate	
1 year	0.26	-0.16
5 year	0.20	0.04
10 year	0.24	0.06