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$$5000(1.08)^{50} = \$234,508.06$$

$$S_{50} = \frac{100(1-1.08^{50})}{(1-1.08)} = \$57,377.02$$

$$\begin{array}{r} 234,508.06 \\ - 57,377.02 \\ \hline \$177,131.04 \end{array}$$

The \$5000 one time investment is way better. It is \$177,131.04 more than the other option