

MONEYLETTER HOTLINE 02/05/01

Enronitis Continues

Monday's selling hit the market hard, after it looked as if the market were working its way up again. As we mentioned in the last Hotline some of last week's gains probably reflected institutional month-end buying. Some of this week's selling was probably the second half of those transactions. But the major cause of the market's slump was the continued fall-out from the Enron accounting shenanigans. As a result of the market's inability to make any headway this year, pessimism is developing rapidly.

The technicians have picked up on the market's weakening. The bears have taken over again and rumors are sending individual stocks crashing down. We are even hearing talk again about a test of the lows of September. We believe this mounting pessimism is all to the good and suggests we are coming to the end of this prolonged but not deep correction.

The economic news so far this week has been mixed, but the pattern of the past few days says the recovery has begun. The market would like a great leap forward, but that is not to be expected in the very earliest stage of a recovery.

There is no change in our recommended allocations.

Fund Recommendations – For domestic stock funds, there are two new buys: Thomson Plumb Growth and Vontobel U.S. Value. There is one new hold: Wasatch Core Growth. For international stock funds, there is one new hold: Fidelity Europe.

We are recommending a switch for the international funds in the Moderate Portfolios. For the Moneyletter Moderate Portfolio we recommend the sale of Tweedy Browne Global Value and the purchase of Matthews Pacific Tiger. For the Fidelity Moderate Portfolio we recommend the sale of Fidelity Diversified International to be switched into Fidelity Southeast Asia. For the Vanguard Moderate Portfolio we recommend the sale of Vanguard Europe Stock Index to be switched into Vanguard Emerging Markets Stock Index.

The Economy – Factory inventories continued to decline in December. At the same time shipments held up so that the key inventory ratio declined to a normal level. We are at a major turn in inventory spending. The weekly retail store surveys show January with a strong increase over December. We look for a continued improving economy.

The Bond Market —

The Stock Market – Gold has been strong recently. We believe that right now this represents a temporary parking place for money leaving the stock market. With inflation low we do not believe the gold boomlet will last. We continue to look for higher prices ahead.

MONEYLETTER HOTLINE 02/01/01

Economy on the Improve

As we had thought, Tuesday's heavy selling turned out to be spasm triggered by a delayed reaction to Enron. Following the panic, the markets rallied until today's subdued selling. Some of the buying we saw the last two days was certainly connected to the month-end practice of painting the tape by institutional managers. But today's selling was mild indicating that the two-day rally was not artificial.

There was a slew of economic data today from the employment report to auto sales. Our own take on all of this is that the data confirm that the economy is improving, particularly the dynamic manufacturing sector. The manufacturing improvement was not so evident in the employment report. But it was clear from the supply (formerly the purchasing) managers report. The supply managers reported that both new orders and production continued to expand. Also fewer reported a decline in inventories.

Wall Street had been set up for even better numbers than those released today, and there was some disappointment that the economy is not shooting out of the box. Faster growth is on the way, but it will take a little time. We look for higher prices over the next six months.

There is no change in our recommended allocations.

Fund Recommendations – For domestic stock funds, there are three new holds: Oakmark Fund, Royce Premier and Safeco Growth Opportunities. For international stock funds, there is one new buy: Tweedy, Browne Global Value.

The Economy – While jobs were lost last month, the loss was the smallest in months. Moreover, there were some odd numbers in the report that will surely correct themselves this month. Auto sales were also reported today and they showed a moderate decline as expected after the zero-financing boom. We expect sales will stabilize soon. The economy is on the path to recovery.

The Bond Market – The Fed left rates unchanged on Wednesday. There was little reaction. Rates remain close to 5.0%, and we expect them to remain there for some time. We see the Fed on hold for many months.

The Stock Market – The Wall Street analysts are turning somewhat positive, but the money managers remain skeptical. We need clearer evidence of a sustained improvement before a meaningful rally develops. We will get the evidence, but it will take two or three months. We continue to look for higher prices ahead.

Domestic Stock Funds — data as of 02/01/02

Fund	Advice	1 month	6 month	1 year	Fund	Advice	1 month	6 month	1 year
1 Buffalo Small Cap	B	2.2%	10.8%	28.8%	51 Strong Discovery+	H	-0.8	-1.2	-3.0
2 Aegis Value Fund	B	1.7	9.5	28.8	52 Needham Growth Fund	H	-0.8	-0.5	-4.8
3 Yacktman Fund	B	0.0	11.0	17.4	53 Legg Mason Special Investment	H	-1.4	-0.5	-4.3
4 Fidelity Low Priced Stock(3%)	B	1.5	8.7	19.9	54 Vanguard Explorer+	H	-2.0	-0.1	-4.9
5 Berwyn Fund	B	1.5	5.1	28.9	55 T. Rowe Price Dividend Growth	H	-1.4	-0.8	-4.5
6 Heartland Value	B	2.1	5.7	25.5	56 Mutual Qualified(1%)CIZ	H	-0.7	-4.6	3.5
7 Fidelity Small Cap Ind.(1.5%	B	-0.2	12.1	12.5	57 Harbor Value	H	-1.8	-2.9	0.5
8 T. Rowe Price Small-Cap Value	B	2.6	6.3	21.5	58 Tweedy, Browne American	H	-0.8	-3.9	0.6
9 T.Rowe Price Mid Cap Value	B	1.8	8.4	16.2	59 Safeco Growth Opportunities+	H	-6.1	-3.0	6.1
10 TCW Galileo Value Opportunity	B	-2.7	8.7	21.4	60 PBHG Small Cap Value	S	-3.4	-1.7	-2.7
11 Boston Ptrns Smlcap Val	B	-2.0	3.8	32.0	61 Mutual Beacon(1%)CIZ	S	-0.6	-5.0	1.2
12 Clipper Fund	B	0.5	8.0	12.1	62 Salomon Brothers Opportunity	H	-0.4	-3.1	-4.2
13 Ariel Appreciation	H	1.1	5.6	16.7	63 Salomon Brothers Capital	H	-1.2	-3.1	-3.3
14 Ariel Fund	H	0.6	7.5	12.7	64 MSI Value Portfolio	S	-1.8	-3.9	-0.3
15 Royce Low Priced Stock	B	1.0	6.2	14.7	65 Sound Shore	S	-2.1	-4.1	0.7
16 Wasatch Small Cap Value(closed)	B	1.0	1.7	24.6	66 Federated Kaufmann Fund+	S	-3.9	-3.4	1.3
17 Neuberger Berman Genesis	B	1.5	5.9	13.2	67 Muhlenkamp Fund	S	-1.3	-5.5	1.9
18 Thompson Plumb Growth	B	-2.3	7.2	14.7	68 Vanguard Equity-Income	S	-1.8	-3.2	-3.3
19 Meridian Fund	B	0.5	5.9	12.4	69 Mutual Shares(1%)CIZ	S	-1.1	-5.4	1.2
20 Berger Mid Cap Value	B	0.5	5.0	13.9	70 Vanguard Windsor	H	-3.0	-3.2	-2.2
21 Pennsylvania Mutual+(1%)	B	1.2	3.6	14.4	71 RS Diversified Growth	H	-3.3	0.2	-10.5
22 Vontobel U.S. Value	B	1.5	5.0	10.0	72 Fidelity Contrafund(3%)	S	-0.1	-2.3	-9.7
23 T. Rowe Price Cap Appreciation	H	1.4	3.7	12.3	73 T. Rowe Price New Era	S	-0.8	-4.5	-3.1
24 Wasatch Small Cap Growth+	B	-4.8	6.5	13.6	74 MSI Small Cap Value(closed)	S	-0.1	-4.6	-4.3
25 Royce Total Return	B	0.7	3.0	13.3	75 Dreyfus Appreciation	S	-0.9	-2.1	-9.3
26 Oakmark Select(closed)	B	0.9	1.1	17.7	76 Neuberger Berman Partners	S	-1.6	-2.8	-7.0
27 Loomis Sayles Small Cap Value	B	0.1	3.7	12.1	77 T.Rowe Price Mid Cap Growth	S	-3.0	-2.2	-6.4
28 Eclipse Small Cap Value	H	2.6	2.5	10.6	78 UMB Scout Stock	S	-1.4	-2.0	-9.5
29 RS Partners	H	1.0	3.0	10.3	79 Fidelity Convertible Securities	S	-2.9	-2.5	-6.2
30 American Century Equity Income	B	-1.1	3.3	10.4	80 Fidelity New Millennium(3%)	S	-0.3	1.9	-21.3
31 T. Rowe Price Small Cap Stock	H	-0.2	3.4	7.8	81 Strong Advisor Common Stock	S	-2.2	-2.4	-8.0
32 Bogle Small Cap Growth	H	2.4	1.7	6.2	82 CS Warburg Pincus Value	S	-1.7	-4.8	-3.6
33 American Century Value	B	-1.9	2.5	9.7	83 Galaxy Equity Value(3.75%)	H	-1.8	-4.5	-5.1
34 Royce Opportunity+	B	0.6	1.8	6.2	84 T. Rowe Price Growth & Income	S	-3.5	-2.4	-8.1
35 Vanguard Small-Cap Value Index	H	0.4	2.2	5.3	85 Vanguard Convertible Securities	S	-2.6	-3.1	-8.5
36 Dodge & Cox Stock	H	-0.5	0.7	8.9	86 Nicholas II	S	-3.4	-1.7	-11.0
37 Westport Samll Cap R	H	0.4	2.4	2.8	87 Fidelity Equity-Income II	S	-1.5	-4.2	-7.9
38 Oakmark Fund	H	-0.6	-0.8	11.1	88 Fidelity Growth & Income(3%)	S	-1.6	-3.7	-9.2
39 Fidelity Value	H	0.2	-0.8	9.6	89 Liberty-SteinRoe Balanced	S	-1.5	-4.0	-9.2
40 Royce Premier	H	-2.4	2.0	5.8	90 Weitz Value Fund	S	-2.0	-6.3	-3.2
41 Longleaf Partners	H	-0.1	-1.3	6.8	91 Strong Multi-Cap Value	S	-2.5	-5.4	-4.6
42 Wasatch Core Growth+(closed)	H	-3.6	-5.9	19.7	92 ICM/Isabelle Small Cap Value	S	-2.1	-7.6	0.2
43 Homestead Value	H	-1.9	-1.2	3.8	93 INVESCO Value Equity	S	-1.8	-4.7	-7.5
44 Longleaf Partners Smallcap	H	1.4	-4.2	6.2	94 Vanguard Growth Index +	S	-1.7	-1.7	-16.1
45 T. Rowe Price Equity-Income	H	-0.8	-1.3	1.3	95 T. Rowe Price New Horizons	S	-3.9	-2.7	-10.8
46 Vanguard Mid-Cap Index+	H	-0.3	-0.7	-1.7	96 Strong Opportunity+	S	-1.8	-4.2	-10.2
47 Vanguard SmallCap Index+	H	-1.4	-0.5	-1.8	97 Loomis Sayles Value	S	-1.8	-5.3	-7.6
48 Fidelity Fifty+	H	2.6	-1.5	-5.4	98 Dreyfus Fund	S	-1.7	-3.6	-13.6
49 Dreyfus Mid Cap Index	H	-0.4	-1.0	-2.3	99 Bonnel Growth Fund	S	0.7	-0.2	-25.7
50 Babson Value	H	1.6	-3.4	-0.1	100 Gabelli Asset	S	-2.8	-6.2	-6.1

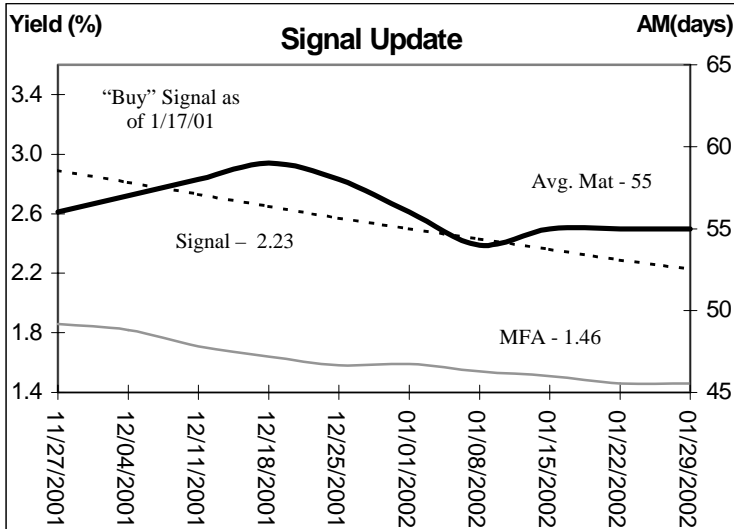
DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 02/01/02

Fund	Advice	1 month	6 month	1 year	Fund	Advice	1 month	6 month	1 year
101 Neuberger Berman Guardian	S	-2.4	-5.2	-9.0	151 American Century Vista	S	0.8	-8.6	-20.9
102 Marsico Growth & Income	S	1.1	-4.0	-17.6	152 Fidelity OTC Portfolio+	S	-1.6	-5.2	-26.2
103 Vanguard Extended Market Index	S	-2.1	-3.2	-15.2	153 American Century Ultra+	S	-2.9	-6.4	-21.3
104 MSI Mid Cap Value	S	-3.2	-6.2	-6.4	154 Fidelity Magellan(3%)	S	-4.1	-7.7	-17.1
105 Fidelity Equity-Income	S	-2.1	-6.1	-8.3	155 WPG Tudor	S	-6.1	-4.6	-22.2
106 Marsico Focus	S	0.7	-3.7	-18.7	156 Vanguard/Morgan Growth+	S	-3.1	-6.8	-21.5
107 INVESCO Equity Income	S	-1.1	-5.0	-13.1	157 American Century Select+	S	-2.4	-7.7	-20.4
108 Fidelity Dividend Growth	H	-2.5	-5.8	-8.9	158 Vanguard Capital Opportunity	S	-2.0	-8.9	-18.2
109 American Century Income &	S	-2.3	-4.9	-11.9	159 Columbia Special+	S	-3.7	-6.4	-22.5
110 Dreyfus New Leaders	S	-0.3	-6.7	-10.2	160 CS Warburg Pincus Emerging	S	-4.7	-4.1	-27.1
111 Salomon Brothers Investors	S	-2.2	-5.7	-10.3	161 Harbor Capital Appreciation+	S	-3.7	-6.0	-24.7
112 Fidelity Disciplined Equity	S	-1.2	-4.2	-15.5	162 Legg Mason Opportunity Trust	S	-3.2	-11.3	-12.2
113 Fidelity Stock Selector	S	-2.5	-4.6	-14.2	163 Janus Growth & Income	S	-4.2	-7.8	-19.8
114 Selected Special Shares	S	-0.8	-4.9	-16.1	164 Babson Growth+	S	-1.6	-7.5	-25.0
115 Fidelity Independence(ret.only)	S	0.3	-1.3	-26.9	165 Scudder Capital Growth AARP	S	-2.7	-7.4	-23.8
116 Fidelity Mid-Cap Stock+	S	-2.1	-7.2	-8.9	166 Preferred Growth	S	-3.4	-6.6	-24.9
117 USAA Growth & Income	S	-2.9	-6.7	-9.5	167 T. Rowe Price New America	S	-5.4	-7.4	-20.6
118 Scudder Growth & Income	S	-2.6	-6.2	-11.0	168 Liberty-SteinRoe Growth Stock	S	-4.5	-10.0	-17.0
119 Vanguard Growth & Income	S	-2.3	-5.0	-14.7	169 Columbia Common Stock	S	-4.1	-8.9	-21.7
120 William Blair Growth	S	-2.8	-3.7	-17.3	170 Vanguard Value Index	S	-3.8	-11.2	-17.0
121 Vanguard Windsor II	S	-2.7	-8.3	-6.2	171 Harbor Growth	S	-2.8	-3.7	-37.7
122 Dreyfus Growth Opportunity	S	-2.7	-4.7	-15.6	172 Galaxy Equity Growth(3.75%)	S	-4.4	-8.6	-23.6
123 Artisan Midcap+	S	-5.9	-3.6	-13.8	173 American Century Heritage	S	0.2	-12.4	-21.9
124 Galaxy Small Co. Equity(3.75%)	S	-4.5	-6.5	-8.7	174 RS Value+Growth+	S	-3.5	-7.9	-27.4
125 T. Rowe Price Growth Stock	S	-4.3	-4.0	-15.7	175 Montgomery Growth	S	-4.1	-9.3	-23.7
126 Fidelity Capital Appreciation	S	-1.9	-6.5	-13.0	176 Scudder Large Company Growth	S	-3.5	-8.7	-26.5
127 Dreyfus Growth & Income	S	-3.2	-6.5	-11.2	177 INVESCO Small Company	S	-4.5	-10.1	-23.6
128 Nicholas Fund	S	-3.2	-5.0	-15.2	178 Strong Large Cap Growth	S	-3.0	-8.7	-30.3
129 Neuberger Berman Focus+	S	0.3	-6.7	-16.3	179 RS Aggressive Growth+	S	-1.8	-9.3	-31.4
130 American Century Growth+	S	-1.7	-4.5	-19.0	180 Gabelli Growth ^	S	-4.2	-9.3	-28.8
131 Fidelity Fund	S	-2.4	-5.6	-15.2	181 Columbia Growth+	S	-5.4	-8.9	-29.0
132 Vanguard PRIMECAP(\$25,000)	S	-1.4	-5.8	-16.4	182 Turner Midcap Growth+	S	-3.5	-9.8	-30.1
133 Scudder Large Co Value	S	-1.4	-7.8	-11.5	183 Dreyfus Premier Aggressive	S	-2.8	-12.4	-25.3
134 Selected American Shares	S	-4.0	-5.0	-14.9	184 Janus Special Situation	S	-4.7	-11.1	-26.2
135 Schwab 1000 Fund	S	-2.3	-5.8	-16.1	185 Fidelity Growth Company+	S	-5.3	-10.3	-27.8
136 Northeast Investors Growth	S	-2.0	-4.5	-19.9	186 USAA Growth	S	-4.8	-9.7	-30.5
137 Domini Social Equity Fund +	S	-2.0	-6.0	-16.8	187 Vanguard Growth Equity	S	-3.8	-9.9	-32.0
138 Safeco Equity	S	-3.6	-6.0	-14.4	188 RS Emerging Growth(closed)	S	-4.2	-10.3	-31.0
139 Fidelity Trend	S	-2.8	-6.3	-15.3	189 Dreyfus Premier Third Century	S	-3.9	-10.7	-30.5
140 Preferred Value	S	-3.0	-8.4	-10.4	190 CS Warburg Pincus Capital	S	-5.1	-11.1	-28.1
141 Baron Asset	S	-2.4	-6.1	-17.3	191 Berger Large Cap Growth	S	-4.5	-10.3	-32.5
142 American Century Equity Growth	S	-2.8	-6.7	-15.2	192 Montgomery Small Cap	S	-6.5	-15.4	-18.7
143 Fidelity Spartan 500 Index	S	-2.7	-6.3	-16.2	193 INVESCO Dynamics+	S	-3.5	-10.2	-37.1
144 Vanguard 500 Index	S	-2.7	-6.3	-16.2	194 Legg Mason Value	S	-5.5	-15.6	-20.5
145 WPG Large Cap Growth	S	-1.8	-5.1	-20.9	195 SIT Large Cap Growth	S	-5.3	-10.8	-33.2
146 Janus Venture (closed)	S	-3.3	-5.4	-20.3	196 Scudder Development+	S	-5.5	-9.4	-38.1
147 Liberty-SteinRoe Capital Opportu-	S	-0.9	-5.1	-25.3	197 Strong Growth	S	-3.0	-12.7	-33.7
148 Fidelity Blue Chip Growth	S	-2.7	-6.1	-20.4	198 SIT Small Cap Growth+	S	-4.7	-12.5	-32.5
149 Dreyfus-Founders Discovery	S	-1.7	-7.5	-18.7	199 SIT Mid Cap Growth+	S	-4.8	-10.5	-39.1
150 Oberweis Emerging Growth+	S	-5.7	-7.0	-14.6	200 Janus Fund	S	-3.9	-13.4	-34.3

International Stock Funds — data as of 02/01/02

Fund	Advice	1 month	6 month	1 year	Fund	Advice	1 month	6 month	1 year
1 Fidelity SE Asia(3%&1.5%r<90d)	B	1.8%	12.3%	-9.0%	36 Janus Overseas(closed)	S	-5.2	-7.5	-29.9
2 Oakmark Intl Small Cap	B	-1.7	5.9	7.0	37 Loomis Sayles International	S	-5.2	-10.3	-25.6
3 Matthews Pacific Tiger	B	-0.2	10.2	-6.7	38 Schwab International Index	S	-5.1	-10.1	-26.5
4 Fidelity Emerging Mkts(3%&1.5%	B	1.8	9.3	-8.4	39 Fidelity Overseas	S	-6.0	-10.2	-25.4
5 Vanguard Emerging Mkts Stock	B	0.9	8.4	-8.2	40 Janus Worldwide(closed)	S	-4.7	-9.7	-29.3
6 Scudder Pacific Opportunity	B	1.7	9.0	-12.3	41 Strong International Stock	S	-5.4	-10.6	-27.5
7 Montgomery Emerging Mkts	B	1.7	9.1	-12.8	42 Payden European Aggressive	S	-3.3	-5.5	-44.7
8 T. Rowe Price New Asia	B	0.6	10.8	-16.1	43 American Century Intl Growth	S	-6.4	-11.0	-29.6
9 Longleaf Partners International	B	-1.8	-5.9	5.7	44 T. Rowe Price Intl Discovery	S	-4.6	-12.4	-29.6
10 Tweedy, Browne Global Value	B	0.1	-4.0	-3.9	45 Scudder International	S	-5.1	-12.9	-28.2
11 Oakmark International	B	-1.3	-2.7	-5.7	46 Investec China & Hong Kong	S	-4.8	-12.3	-31.0
12 T. Rowe Price Latin America	H	-0.3	-1.4	-10.6	47 Galaxy International Equity	S	-5.3	-12.5	-30.4
13 Fidelity Latin Amer.(3%&1.5%	H	-1.3	-0.7	-15.4	48 Aetna Intl Growth(Advisor1%)	S	-6.3	-11.3	-32.1
14 Fidelity Worldwide	B	-2.2	-2.8	-9.1	49 Babson-Stewart Ivory Intl	S	-5.3	-12.0	-33.4
15 Scudder Latin America	H	-2.6	-2.4	-11.3	50 Vontobel International Equity	S	-6.3	-12.9	-32.0
16 Harbor International	H	-2.6	-2.7	-14.8	51 SIT International Growth	S	-5.7	-13.2	-37.6
17 Fidelity Europe(3%&1%r<90d)	H	-3.0	-1.2	-19.2	52 INVESCO European	S	-7.9	-13.7	-41.0
18 Julius Baer Intl. Equity A	H	-2.9	-2.3	-17.9	53 CS Warburg Pincus Japan	S	-6.5	-15.7	-38.7
19 Preferred International	H	-1.3	-6.4	-11.7	54 Vanguard Pacific Stock Index	S	-6.7	-20.0	-30.6
20 USAA International	H	-3.6	-4.2	-18.0	55 Dreyfus International Growth	S	-7.1	-16.6	-40.3
21 Artisan International	H	-3.6	-5.9	-18.1	56 Japan Fund (Scudder)	S	-8.7	-26.3	-37.4
22 Fidelity Diversified International	H	-3.8	-7.0	-16.1	57 T. Rowe Price Japan	S	-9.8	-25.6	-39.3
23 Scudder Global	H	-3.8	-7.4	-16.5	58 Matthews Japan Fund	S	-10.8	-27.3	-36.5
24 USAA World Growth	H	-3.6	-5.3	-22.2	59 Fidelity Japan(3%&1.5%<90d)	S	-11.1	-29.3	-40.5
25 Fidelity International G & I	H	-4.2	-5.7	-20.5	Domestic Stock Funds (cont.)				
26 CS Warburg, Pincus Intl Equity	H	-2.4	-6.0	-22.9	201 Vanguard U.S. Growth	S	-6.8	-9.8	-38.9
27 T. Rowe Price European	H	-4.4	-5.3	-22.7	202 Janus Mercury+	S	-4.0	-13.1	-35.9
28 Vanguard International Growth	H	-4.8	-6.0	-21.8	203 PBHG Emerging Growth(closed)	S	-5.6	-13.6	-32.8
29 Scudder Global Discovery(closed)	S	-2.2	-6.9	-25.4	204 Neuberger Berman Manhattan	S	-5.6	-12.5	-35.5
30 Columbia International Stock	S	-4.9	-8.5	-20.6	205 MSI Midcap Growth	S	-5.0	-13.6	-34.3
31 T. Rowe Price Intl Stock	S	-4.6	-6.4	-26.3	206 TCW Galileo Aggressive	S	-5.0	-10.9	-41.3
32 American Century Global Growth	S	-3.8	-8.8	-26.3	207 Janus Twenty(closed)	S	-6.1	-11.9	-37.2
33 Scudder Greater Europe	S	-3.7	-9.3	-25.8	208 Berger Growth	S	-5.9	-11.2	-39.4
34 Vanguard European Stock Index	S	-4.9	-9.7	-24.2	209 Strong Growth 20+	S	-2.4	-12.5	-42.0
35 Fidelity Pacific Basin(3%&1.5%	S	-4.5	-10.5	-22.7	210 Strong Advisor Midcap Growth+	S	-3.5	-16.2	-37.1



The Signal - For the week ended January 22 iMoney-Net Inc.'s Money Fund Report Averages/All Taxable 7-day yield (MFA) remained at 1.46% and the MONEYLETTER Signal dipped by six basis points to 2.23%. The average maturity remained at 55 days.

The MFA is below the Signal number and the current status is “in” the market. Signal investors should be 100% in aggressive domestic stock funds.

Signal Portfolio Holdings: Royce Pennsylvania Mutual fund, Potomac Small Cap Plus, Wasatch Small Cap Growth, Safeco Growth

Next Issue will be Wednesday, February 13, 2002 by Midnight (ET).