

MONEYLETTER HOTLINE 4/5/05

Oil Rules

With no major economic reports since Friday, the market has been marking time so far this week. Oil prices continue to rule the market. Oil prices dropped somewhat today and stock prices went up, not very convincingly, not very broadly. The market is looking for guidance but that won't come until later this month when the earnings reports start rolling out.

Meanwhile we see the market meandering with no defined trend. Surprisingly, at least to us, Friday's labor market report does not seem to have made much of an impact on Wall Street's thinking. That is understandable, because the report is so far from what Wall Street expected, that it is being taken as a fluke. We too believe that the economy is stronger than the report implied. But we also remember that two regional Fed reports last month were surprises on the down side. It may be that the economy is slowing, an unexpected development. We are a little wary. We continue to see overhead room for stocks to advance moderately.

There is no change in our recommended allocations.

New Fund Ratings – For domestic stock funds, two funds are now rated buy: Fidelity Value and PBHG Small Cap Value. Fidelity Value Strategy is now rated Sell. There are no changes for international funds.

Fidelity Value Strategy is in the Fidelity Venturesome and Moderate portfolios. We will switch the fund into Fidelity Contrafund in both portfolios.

The Economy – The weekly retail store sales surveys show sales slightly positive last week. For last month as whole, sales were down. The economy continues to move ahead.

The Stock Market – Stocks are down for the year because of last month's losses. Except for the Nasdaq, the losses have been relatively small. Considering oil, the market has held up well. It needs relatively favorable earnings reports and no major upward move in oil prices to continue acting well. We continue to recommend a solidly diversified portfolio. We still see equities as the preferred asset class.

The Select Portfolio – There are no changes .

MONEYLETTER HOTLINE 4/1/05

Confusion For Markets

This was a confusing day and week for the markets, especially for the bond market. Bonds were all over the place today, and when trading ended, the 10-year Treasury yield had fallen to 4.5%. The surprisingly weak employment report set off the confusion. Then, later reports, and Fed remarks during the day, either bolstered or contradicted the market's original interpretation of events. When it was over the bond market had rallied and stocks fell, though not as badly as the averages implied.

Where are we? We think some of the bulls on the economy sobered up today. The economy is doing well, probably running a hair above its natural speed limit, but it is not running away. Wall Street had worked itself up over the notion that the economy was running so fast that the Fed would get tougher. Today put an end to that, at least for a while. At the same time, inflation has picked up some, oil prices are running free, and the Fed will continue to raise rates at a measured pace. We are close to but not yet at the end point. We do need oil to settle down. We continue to see overhead room for stocks to advance moderately.

There is no change in our recommended allocations.

New Fund Ratings – For domestic stock funds, CRM Mid Cap Value and Neuberger Berman Genesis (closed) are now rated Buy. Strong Multi-Cap Value and Henlopen Fund are now rated Hold. For international stock funds, Quant Foreign Value is now rated Buy. Driehaus Emerging Markets is now rated Hold.

The Economy – The economy is surely stronger than today's report depicts, but how much stronger? We did get good numbers from the monthly surveys today, telling us .new orders rose last month as did backlogs. Business hiring is still a dicey matter. We see this recovery continuing.

The Stock Market – All we can expect from the overall market is moderate gains. This simply reflects the outlook for profits. At the same time the market is very reasonably priced, and, though moderately so, profits are growing. Better opportunities, but also higher risk, exist abroad. The times call for a solidly diversified portfolio. We still see equities as the preferred asset class

The Select Portfolio – There are no changes .

Domestic Stock Funds — data as of 4/1/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
1	Longleaf Partners Smallcap	B	0.4%	20.2%	22.7%	51	Strong Small Company Value	H	-4.6	9.4	12.5
2	Fidelity Leveraged Co (\$10k,1.5%	B	-1.0	19.9	24.0	52	Dreyfus New Leaders	H	-1.6	9.0	8.9
3	Third Avenue Value (1%r<60d)	B	1.3	16.8	21.4	53	Dreyfus Mid Cap Index	H	-2.3	9.5	8.6
4	Artisan Mid Cap Value	B	0.5	15.7	23.4	54	Wasatch Small Cap Grth	H	-3.0	10.2	7.6
5	RS Value (formerly RS Con-	B	-1.4	17.3	22.0	55	Fidelity Contrafund	H	-1.6	8.2	10.3
6	Baron Partners	B	-4.0	16.9	23.7	56	T. Rowe Price Mid Cap Growth	H	-1.4	7.6	11.0
7	CGM Focus	B	0.1	16.0	19.4	57	Strong Advisor Common Stock	S	-1.2	9.5	5.8
8	Bridgeway Aggressive Investors 2	B	-3.6	19.7	14.2	58	Vanguard Capital Value	H	-2.6	9.3	8.6
9	Baron Growth (closed)	B	-2.1	15.8	18.1	59	USGlobal Holmes Growth (.25%	H	-2.6	8.7	10.0
10	Baron Asset	B	-2.5	15.8	17.0	60	T. Rowe Price Mid Cap Value	H	-1.7	7.2	12.0
11	Baron Small Cap	B	-1.7	16.8	12.6	61	Strong Multi-Cap Value	H	-4.4	9.7	9.7
12	Neuberger Berman Genesis	B	0.3	11.6	15.7	62	Scudder Development (closed)	S	-1.9	10.5	4.0
13	Strong Advisor Midcap Growth	B	-2.7	14.4	13.1	63	TCW Galileo Value Opportuni-	H	-1.6	10.5	3.5
14	CRM Mid Cap Value Inv	B	-1.6	12.2	15.1	64	Selected Special Shares	H	-2.4	9.7	6.2
15	Fidelity Focused Stock (.75%	B	-3.0	12.6	16.1	65	Royce Penn Mutual (1%r<180d)	H	-1.8	7.5	10.4
16	Neuberger Berman Partners	B	-2.9	13.1	14.0	66	Homestead Value	S	-1.7	6.8	12.0
17	Janus Contrarian	B	-2.5	13.1	13.1	67	Henlopen Fund (1%r<30d)	H	-3.2	9.8	6.9
18	Vanguard Mid-Cap Index	B	-1.8	12.5	13.5	68	Fidelity Disciplined Equity	S	-2.7	8.8	8.6
19	RS Partners (closed)	B	-2.6	10.8	18.8	69	Vanguard Value Index	S	-2.4	7.5	11.4
20	Third Avenue Small-Cap Value	H	0.3	9.8	15.3	70	T. Rowe Price S-C Value	H	-3.2	7.1	13.4
21	FBR Small Cap (closed,1%r<90d)	B	-3.5	11.7	16.3	71	Ariel Fund	S	-1.5	6.5	12.4
22	MainStay Small Cap Opportunity	B	-3.1	11.7	15.2	72	TCW Galileo Dividend Focused	S	-2.3	7.8	10.0
23	Fidelity Value	B	-1.9	10.4	15.4	73	Janus Growth & Income	S	-2.3	8.9	7.3
24	Dodge & Cox Stock (closed)	H	-1.4	11.0	12.7	74	Neuberger Berman Manhattan	S	-3.2	8.5	9.1
25	TCW Galileo Diversified Value N	H	-0.9	10.2	13.4	75	Value Line Fund	H	-3.5	9.1	8.1
26	PBHG Small Cap Value	B	-1.0	12.2	8.5	76	Turner Mid Cap Growth	S	-3.6	11.0	3.5
27	Cambiar Opportunity	H	-2.3	11.6	11.1	77	Value Line Special Situations	S	-2.6	8.4	8.3
28	ICAP Select Equity	H	-1.8	10.6	12.6	78	T. Rowe Price New Horizons	H	-3.1	9.7	5.8
29	Fidelity L P Stock (closed,1.5%	B	-2.9	11.1	13.1	79	Yacktman Fund	S	-1.3	8.3	6.6
30	American Century Heritage	H	-0.8	12.4	6.4	80	Janus Venture (closed)	H	-4.0	10.2	5.9
31	Harbor Value	H	-1.7	10.6	11.6	81	ABN Amro Mid Cap	S	-2.0	8.9	5.8
32	Muhlenkamp Fund	B	-4.7	11.3	14.3	82	RS Growth (formerly RS Value +	S	-1.6	7.8	7.6
33	Boston Partners Mid Cap Value	H	-1.5	10.4	11.4	83	Royce Total Return (1%r<180d)	S	-2.3	7.1	10.1
34	Gabelli Asset	H	-1.6	10.4	11.3	84	Century Select Small Cap (1%	H	-1.2	7.9	6.3
35	MSI Mid Cap Value	H	-2.0	10.1	11.6	85	Columbia Disciplined Value CIZ	S	-2.7	7.2	10.2
36	Mutual Qualified (1%) CIZ	H	-1.3	9.5	11.5	86	MSI Small Cap Value (closed)	H	-2.9	7.7	9.1
37	Vanguard Strategic Equity	H	-2.7	10.4	10.5	87	AIM Dynamics Inv (closed)	S	-2.8	9.1	5.3
38	MSI Mid Cap Growth	H	-1.9	9.4	11.8	88	MSI Value Portfolio	S	-2.3	6.2	11.6
39	Boston Ptrrs All Cap Value	H	-1.9	9.0	12.5	89	T. Rowe Price Equity-Income	S	-2.3	6.4	11.0
40	American Century Vista	H	-2.0	11.7	5.9	90	American Century Equity Growth	S	-2.5	7.4	8.9
41	Mutual Beacon (1%) CIZ	H	-0.9	9.2	10.2	91	Wasatch Core Growth	S	-4.7	9.9	5.8
42	Westport Small Cap R	H	0.9	9.4	7.0	92	Loomis Sayles Small Cap Value	H	-2.8	6.9	10.2
43	Vanguard Windsor II	H	-1.7	8.5	12.1	93	Columbia Mid Cap Growth CIZ	S	-3.8	10.6	2.3
44	Janus Mid Cap Value	H	-1.0	8.2	11.3	94	Vanguard Extended Market	S	-2.8	8.2	6.9
45	Janus Enterprise	H	-2.7	9.7	10.1	95	CS Mid Cap Growth (closed)	S	-3.1	10.7	0.8
46	Mutual Shares (1%) CIZ	H	-1.3	8.9	9.8	96	Vanguard Small-Cap Value	H	-3.1	7.0	10.2
47	Fidelity Small Cap Ind.(1.5%	H	-2.1	10.2	7.4	97	Neuberger Berman Guardian	S	-2.7	6.9	9.7
48	Salomon Brothers Opportunity	H	-2.0	8.7	11.0	98	T. Rowe Price Cap Appreciation	S	-2.0	5.9	10.6
49	Loomis Sayles Value	H	-1.7	8.2	11.5	99	SIT Mid Cap Growth (2%r<30d)	S	-1.8	8.1	4.6
50	Berwyn Fund (1%r<180d)	H	-3.3	7.5	15.5	100	Undiscovered Behavioral Growth	H	-3.7	10.6	1.1

DOMESTIC STOCK FUNDS
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Advice **B = Buy, H = Hold, S = Sell**

Domestic Stock Funds continued — data as of 4/1/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
101	Strong Growth 20	S	-2.0	7.3	6.7	151	Wasatch Small Cap Value	S	-4.1	7.0	2.2
102	Forward Hoover Small Cap	S	-3.2	6.4	10.4	152	Ariel Appreciation	S	-2.0	4.8	4.6
103	Federated Kaufmann Fund(0.2%)	S	-3.0	8.7	4.2	153	USAA Growth	S	-3.4	5.5	4.8
104	Marsico 21st Century (2%r<30d)	S	-4.6	8.2	7.8	154	INVESCO Small Company	S	-4.0	7.3	1.0
105	Strong Mid Cap Disciplined	S	-2.8	5.8	10.0	155	Legg Mason Special Investment	S	-2.4	6.3	1.1
106	Vanguard Explorer	H	-3.0	8.5	3.7	156	Janus Mercury	S	-2.1	5.8	2.0
107	Nicholas Fund	S	-2.8	7.2	6.3	157	Fidelity Equity-Income	S	-3.4	4.9	6.0
108	American Century Equity Income	S	-1.7	5.1	10.0	158	Strong Growth	S	-2.1	5.1	3.6
109	Vanguard SmallCap Index	S	-3.3	7.3	6.9	159	Janus Olympus	S	-1.2	4.9	2.4
110	Oakmark Select (closed,2%r<90d)	S	-1.5	6.2	6.5	160	Value Line Leveraged Growth	S	-3.8	6.1	3.6
111	ICM/Isabelle Small Cap Value	H	-4.1	8.3	5.3	161	RS MidCap Opportunities	S	-3.0	5.5	3.8
112	Vanguard Equity-Income	S	-3.1	5.9	9.6	162	Longleaf Partners	S	-1.7	4.6	3.9
113	Artisan Small Cap (closed)	S	-3.5	6.9	7.8	163	Marsico Focus (2%r<30d)	S	-2.8	5.0	4.1
114	Boston Ptnrs Smlcap Val	S	-2.5	8.3	2.6	164	Fidelity Spartan 500 Index	S	-3.0	4.6	5.3
115	USAA Capital Growth	S	-4.9	8.1	6.7	165	Fidelity Equity-Income II	S	-3.3	4.7	5.6
116	Vanguard Windsor	S	-3.0	6.8	6.9	166	Columbia Asset Allocation CIZ	S	-2.3	4.7	3.9
117	Selected American Shares	S	-2.7	6.6	6.6	167	Vanguard 500 Index	S	-3.0	4.6	5.3
118	American Century Income &	S	-2.7	6.2	7.7	168	Preferred Value	S	-3.4	4.8	5.4
119	T. Rowe Price Small Cap Stock	S	-3.4	6.0	8.4	169	UMB Scout Stock	S	-2.1	5.0	2.8
120	Hussman Strategic Growth (1.5%	S	0.5	5.9	2.7	170	Fidelity Stock Selector	S	-3.4	5.0	4.6
121	Strong Opportunity	S	-1.8	5.1	8.0	171	Weitz Hickory	S	-2.6	3.2	8.0
122	Artisan Midcap(closed)	S	-3.1	7.3	4.2	172	Dreyfus Appreciation	S	-3.3	5.3	3.6
123	WmBlair S-C Growth N	H	-5.2	6.5	9.0	173	PBHG Growth	S	-3.3	7.2	-1.5
124	American Century Value (closed)	S	-2.6	5.3	8.3	174	PBHG Emerging Growth	S	-4.3	8.6	-3.4
125	Vanguard Small Cap Growth In-	S	-3.5	7.7	3.5	175	Fidelity Trend	S	-2.9	4.3	4.9
126	Vanguard U.S. Value	S	-3.2	5.8	7.1	176	SIT Large Cap Growth (2%	S	-1.9	4.1	3.8
127	WPG Tudor	S	-5.3	7.7	5.4	177	Marsico Growth & Income (2%	S	-2.8	4.1	5.2
128	C&B Mid Cap Value	S	-2.2	6.3	3.9	178	Pioneer Growth Opp (Safeco)	H	-5.0	4.6	7.2
129	Royce Premier (1%r<180d)	S	-2.8	4.3	9.7	179	Scudder Growth & Income	S	-3.0	4.3	4.8
130	Vanguard Cap Opp (closed,	S	-2.3	5.5	5.7	180	Scudder Capital Growth AARP	S	-1.8	4.1	3.2
131	Aegis Value Fund	S	-1.3	4.8	5.9	181	T. Rowe Price Growth & Income	S	-3.0	4.2	4.7
132	INVESCO Core Equity	S	-3.0	6.4	4.6	182	Strong Discovery	S	-3.1	5.4	1.9
133	T. Rowe Price Dividend Growth	S	-2.6	5.2	6.8	183	Legg Mason Opportunity Trust	S	-2.8	6.1	-0.5
134	Fidelity Independence	S	-2.2	5.8	4.5	184	USAA Aggressive Growth	S	-2.7	4.0	4.1
135	USAA Growth & Income	S	-2.6	5.5	5.7	185	Vanguard PRIMECAP (closed,	S	-2.8	3.1	6.6
136	Buffalo Small Cap (closed)	S	-3.0	6.5	3.7	186	Fidelity Mid-Cap Stock (.75%	S	-3.1	5.6	0.9
137	Vanguard Growth & Income	S	-3.3	5.6	6.5	187	Vanguard/Morgan Growth	S	-2.8	4.8	2.0
138	Fidelity Export & Multinat'l(.75%	S	-4.2	5.4	8.1	188	Fidelity Fund	S	-2.3	3.7	4.0
139	Royce Opportunity (1%r<180d)	S	-3.9	6.6	4.5	189	Fidelity Value Strategies	S	-4.8	7.2	-1.0
140	Fidelity Small Cap Stock (2%	S	-4.1	6.7	4.6	190	SIT Small Cap Growth (2%	S	-3.8	6.3	-0.7
141	Janus Twenty (closed)	S	-1.6	3.9	7.6	191	Janus Fund	S	-2.4	4.2	2.6
142	Buffalo Mid Cap	S	-3.0	7.7	0.4	192	Fidelity Fifty (.75%r<30d)	S	-1.7	4.8	-0.1
143	Oakmark Fund (2%r<90d)	S	-1.7	4.3	6.8	193	Fidelity Growth & Income	S	-2.5	3.4	4.4
144	Vanguard Total Stk Mkt	S	-2.9	5.4	5.7	194	Nicholas II	S	-2.6	3.9	2.7
145	Oakmark Equity&Income (2%	S	-0.8	4.3	5.3	195	Fidelity Convertible Securities	S	-1.6	3.3	2.5
146	Legg Mason Value	S	-3.7	6.0	5.1	196	Needham Growth Fund (.75%	S	-4.0	6.1	-1.4
147	CRM Small Cap Value Inv	S	-3.8	7.3	1.8	197	Columbia Large Cap Growth CIZ	S	-3.4	4.7	1.1
148	Northern Income Equity	S	-2.1	4.5	5.8	198	Salomon Brothers Investors	S	-2.8	3.4	3.1
149	Schwab 1000 Fund (.75%r<180d)	S	-2.7	5.1	5.3	199	Pin Oak Aggressive Stock	S	-5.0	7.0	-2.5
150	Sound Shore	S	-3.3	4.6	7.3	200	Clipper Fund	S	-2.7	2.9	4.1

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 4/1/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
201	Fidelity Growth Company	S	-2.9	4.3	0.9	251	Thompson Plumb Growth	S	-4.2	0.5	-3.7
202	Royce Special Equity (1%r<180d)	S	-2.8	2.9	3.9	252	Columbia Small Company Equity	S	-5.1	1.8	-5.8
203	Scudder Large Company Growth	S	-2.0	3.5	1.2	253	Fidelity Discovery	S	-4.1	-1.3	0.4
204	Weitz Value Fund	S	-2.1	2.2	3.9	254	TCW Galileo Small Cap Growth	S	-4.4	1.4	-6.2
205	Bogle Small Cap Growth(closed)	S	-4.0	4.5	0.9	255	RS Diversified Growth (closed)	S	-4.8	2.0	-8.8
206	Gabelli Growth	S	-3.0	3.7	1.1	256	Fidelity Aggressive Growth(1.5%)	S	-3.7	-0.7	-3.8
207	Fidelity Growth & Income II	S	-2.4	2.9	2.0	257	TCW Galileo Select Equity	S	-3.1	-2.6	-1.2
208	William Blair Growth (1%r<60d)	S	-2.9	3.3	1.2	258	TCW Galileo Aggressive Growth	S	-3.3	-2.3	-8.5
209	Tweedy, Browne American Value	S	-3.0	2.9	2.3	259	Undiscovered Small Cap Growth	S	-7.3	-1.6	-18.4
210	T. Rowe Price Growth Stock	S	-3.6	3.4	1.9	260	Van Wagoner Emerging Growth	S	-6.1	-8.6	-28.3
211	TCW Galileo Opportunity N	S	-3.2	2.9	2.2						
212	Dreyfus Growth & Income	S	-3.8	3.4	2.0						
213	Fidelity OTC Portfolio	S	-3.3	4.6	-1.9						
214	Needham Small Cap Growth	S	-4.1	4.7	-1.0						
215	American Century Growth	S	-2.7	2.5	2.4						
216	Northeast Investors Growth	S	-3.3	2.6	2.9						
217	Fidelity Capital Appreciation	S	-3.0	3.3	0.5						
218	Dreyfus Fund	S	-3.7	2.8	2.7						
219	Fidelity Large Cap Stock	S	-2.9	3.3	0.1						
220	Fidelity Magellan (closed)	S	-3.2	2.8	1.8						
221	T. Rowe Price New America	S	-2.8	2.4	2.0						
222	PIMCO PEA Value D	S	-3.1	2.0	3.3						
223	RS Emerging Growth(closed)	S	-3.4	4.2	-1.8						
224	RS Smaller Company Growth	S	-4.6	4.2	-0.1						
225	Vanguard Growth Index	S	-3.1	2.9	0.5						
226	Meridian Fund	S	-3.6	3.2	0.6						
227	Fidelity New Millennium (closed)	S	-3.3	3.6	-2.3						
228	Oberweis Emerging Growth (1%	S	-4.0	5.2	-5.7						
229	Dreyfus-Founders Discovery	S	-3.9	3.6	-2.0						
230	Matrix Advisors Value (.75%	S	-4.3	3.9	-2.4						
231	Strong Large Cap Growth	S	-2.4	1.2	1.4						
232	WellsFargo Montgomery Small	S	-3.0	4.0	-5.1						
233	Harbor Capital Appreciation	S	-3.6	2.1	0.6						
234	American Century Ultra	S	-3.9	2.2	0.0						
235	Vanguard Growth Equity	S	-3.2	3.1	-3.5						
236	Dreyfus Premier Third Century	S	-3.8	2.4	-1.0						
237	Neuberger Berman Fasciano Inv	S	-2.9	0.4	2.4						
238	Preferred Growth	S	-3.6	1.8	-0.1						
239	Janus U.S. Value	S	-3.6	1.6	0.0						
240	Fidelity Blue Chip Growth	S	-3.3	1.6	-0.5						
241	CS Warburg Pincus Capital Ap-	S	-3.2	1.2	-0.2						
242	American Century Select	S	-3.7	1.8	-1.2						
243	Domini Social Equity Fund (2%	S	-4.0	1.3	0.5						
244	Neuberger Berman Focus	S	-5.0	5.8	-9.8						
245	Royce Low Priced Stock	S	-3.5	1.2	-0.6						
246	WPG Large Cap Growth	S	-4.2	2.3	-3.0						
247	Fidelity Dividend Growth	S	-4.2	1.3	-1.8						
248	Dreyfus Growth Opportunity (2%	S	-3.4	0.4	-0.9						
249	Vanguard Convertible Securities	S	-2.5	0.3	-2.1						
250	Vanguard U.S. Growth	S	-4.4	1.1	-2.7						

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**INTERNATIONAL STOCK FUNDS
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International Stock Funds — data as of 4/1/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
1	T. Rowe Price Latin America (2%	H	-5.4%	24.2%	33.2%	51	Scudder International (2%	S	-3.5	12.3	9.7
2	T. Rowe Price Emg Europe & Med	B	-6.6	28.6	21.3	52	USAA International	S	-3.1	11.1	12.1
3	Fidelity Latin Amer. (1.5%r<90d)	H	-6.2	23.8	32.7	53	Janus Overseas(closed,2%	S	-3.9	13.8	5.0
4	Fidelity Intl Small Cap (2%r<90d)	B	-2.6	23.6	21.9	54	Preferred International	S	-3.5	10.4	12.4
5	Amer.Cent.Intl Opp. (closed,2%	B	-1.7	23.8	18.4	55	USAA World Growth	S	-2.5	9.6	11.3
6	Oakmark Intl Small Cap	B	-1.4	20.0	26.5	56	T. Rowe Price Intl Stock (2%	S	-3.5	11.2	7.7
7	Forward Intl. Small Cos. (2%	B	-1.6	22.5	20.6	57	Columbia Intl Stock ClZ (2%	S	-3.0	11.2	6.7
8	Artisan Intl Small Cap (closed,2%	B	-1.6	22.3	20.0	58	American Century Intl Growth	S	-2.8	10.7	7.4
9	Vanguard Intl Expl (closed,	B	-2.3	21.9	21.4	59	Fidelity Pacific Basin (1.5%	S	-3.3	12.9	2.7
10	Fidelity Europe (1%r<30d)	B	-3.1	20.4	24.0	60	Scudder Pacific Opp (closed,2%	S	-3.3	10.4	8.5
11	Scudder Latin America	H	-6.4	19.9	27.1	61	Fidelity Global Balanced (1%	S	-1.8	9.7	7.8
12	Neuberger Berman Intl (2%	B	-2.5	18.6	24.1	62	Gabelli Intl Growth (2%r<60d)	S	-3.2	9.7	9.5
13	Janus Intl Equity (1%r<90d)	B	-2.2	18.1	21.6	63	Longleaf Partners International	S	0.4	9.4	4.8
14	Fidelity Emerging Mkts (1.5%	B	-5.3	21.1	15.7	64	SIT International Growth (2%	S	-2.7	10.2	5.8
15	Vanguard Emerging Mkts Stk	B	-5.6	20.0	18.9	65	Fidelity Aggressive Intl. (1%	S	-2.9	11.1	2.9
16	Scudder Gbl Discovery	B	-3.1	18.7	17.6	66	Matthews Japan Fund (2%	S	-1.1	10.1	1.0
17	ICAP Euro Select Equity	H	-2.4	15.4	24.2	67	Fidelity Overseas (1%r<30d)	S	-3.7	10.2	4.3
18	Dodge & Cox Intl Stock	B	-3.5	16.2	23.7	68	Vanguard Pacific Stock Index	S	-3.1	9.9	3.2
19	Artisan Intl Value (2%r<90d)	H	-2.9	16.2	22.0	69	Fidelity Worldwide (1%r<30d)	S	-3.7	7.9	5.6
20	US Global Eastern Europe (2%	B	-10.0	19.7	22.7	70	Fidelity Japan Smaller Cos	S	-3.2	8.7	2.2
21	Quant Foreign Value (1%r<30d)	B	-3.8	15.7	19.8	71	Janus Worldwide (2%r<90d)	S	-1.5	8.8	-1.9
22	Matthews Pacific Tiger (2%r<90d)	H	-2.0	15.2	17.8	72	T. Rowe Price Japan (2%r<90d)	S	-2.2	7.1	0.1
23	T. Rowe Price New Asia (2%	H	-2.8	17.1	14.0	73	Guinness China & Hong Kong	S	-5.4	4.9	6.8
24	Julius Baer Intl Equity A (2%	H	-3.9	17.2	15.0	74	Fidelity Japan(1.5%r<90d)	S	-3.1	7.2	-4.8
25	Oakmark International (2%r<90d)	H	-1.2	14.8	16.4	75	Japan Fund (Scudder) (2%	S	-5.0	6.2	-8.0
26	T. Rowe Price Intl Disc. (2%	H	-2.6	15.7	15.2	76	CS Warburg Pincus Japan Grth	S	-3.2	4.6	-8.6
27	Driehaus Emerging Mkts Gr (2%	H	-7.1	17.7	16.9						
28	Vanguard European Stock Index	H	-2.8	14.5	18.1						
29	Scudder Greater Europe	H	-3.0	14.1	16.1						
30	Dreyfus Emerging Market (1%r)	H	-5.5	15.3	16.2						
31	Fidelity SE Asia (1.5%r<90d)	H	-2.8	15.6	10.4						
32	Fidelity Europe Capital App. (1%	H	-4.0	15.3	11.7						
33	Driehaus Intl Discovery (2%r<60d)	H	-2.3	16.9	5.2						
34	Fidelity Intl Discovery(2%r<30d)	H	-3.2	14.9	11.5						
35	Vanguard International Value (2%	H	-3.5	12.8	14.8						
36	Wm. Blair Intl Growth N	H	-2.8	13.9	10.5						
37	Loomis Sayles International Eq-	S	-1.0	14.1	7.1						
38	Matthews Asia Pacific(2%r<90d)	H	-2.1	13.4	10.0						
39	Tweedy, Browne Global Value	S	-1.0	11.0	14.1						
40	Oakmark Global (2%r<90d)	S	-2.0	12.7	11.2						
41	Fidelity Div Intl (closed,1%r<30d)	S	-2.5	12.9	11.2						
42	Schwab International Index (1.5%	S	-2.5	12.0	13.1						
43	T. Rowe Price European (2%	S	-3.4	12.5	13.0						
44	Artisan International (2%r<90d)	S	-1.9	12.9	9.2						
45	Wasatch International Growth (2%	S	-2.6	12.3	10.8						
46	Vanguard International Growth	S	-2.7	12.5	10.3						
47	Scudder Global (closed,2%r<30d)	S	-2.7	12.0	10.6						
48	Matthews Asia G & I (closed,2%	S	-2.5	10.2	14.7						
49	Harbor International (2%r<60d)	S	-2.9	10.8	13.3						
50	American Century Global Growth	S	-2.0	12.2	8.0						

**Next Issue of
MONEYLETTER Plus
Will Be Available:
Wed 4/13/05 by Midnight**

Total Return % - 3/31/05					
1 mo	Model Portfolio	6 mo	1 yr	3 yr	YTD
-0.2	ML Conservative	8.3	9.1	23.6	1.4
-1.4	Fidelity Conservative	6.0	7.0	14.0	-0.4
-1.1	Vanguard Conservative	4.8	5.4	11.8	-1.2
-1.7	ML Moderate	14.1	11.2	53.1	1.6
-2.1	Fidelity Moderate	11.2	9.1	30.5	1.0
-1.9	Vanguard Moderate	7.5	5.8	23.1	-1.1
-2.8	ML Venturesome	12.7	6.7	44.2	1.0
-2.4	Fidelity Venturesome	11.2	8.1	35.1	0.9
-2.9	Vanguard Venturesome	7.5	4.3	20.5	-1.6
-5.3	ML Select	13.1	5.1	n/a	0.9
Benchmarks					
-1.8	S&P 500	6.9	6.7	8.4	-2.3
-1.5	Asset Allocation Funds Avg (80)	5.7	5.2	15.2	-1.3

**SPECIALTY FUNDS
On Next Page**

Specialty Funds — data as of 4/1/05

Rank	Fund	Cons.	1 month	6 month	1 year	Rank	Fund	Cons.	1 month	6 month	1 year
1	Fidelity Med Del (.75%r<30d)	*	1.0%	37.2%	44.7%	51	Vanguard Balanced Index	B	-1.9	3.7	4.2
2	Fidelity Natural Gas (.75%r<30d)	*	4.4	23.5	56.5	52	ICON Consumer Discretionary	*	-3.6	6.8	-1.0
3	Fidelity Energy (.75%r<30d)	*	2.8	26.2	50.5	53	Fidelity Health Care (.75%r<30d)	*	-1.6	3.6	3.6
4	Vanguard Energy (1%r<1yr)	*	1.9	23.6	49.7	54	Cohen & Steers Equity Income	*	-2.8	3.1	4.4
5	Rydex Energy	*	2.2	22.1	48.5	55	Merger Fund (closed,2%r<30d)	*	-0.1	2.9	0.5
6	Fidelity Energy Services (.75%	*	4.0	20.8	48.1	56	T.Rowe Price Financial Services	*	-4.5	4.6	2.6
7	ICON Energy	*	0.7	19.2	46.6	57	Fidelity Brokerage (.75%r<30d)	*	-6.5	7.3	-2.5
8	Rydex Energy Services	*	2.7	17.0	44.5	58	Rydex Health Care	*	-2.5	3.6	0.2
9	Fidelity Natrl Resources (.75%	*	1.4	19.3	38.1	59	Fidelity Automotive (.75%r<30d)	*	-5.0	3.4	-0.9
10	Alpine U.S. Real Estate Equity	*	-5.0	24.6	27.0	60	Fidelity Computers (.75%r<30d)	*	-5.9	7.4	-9.7
11	Fidelity Chemicals (.75%r<30d)	*	-2.8	16.9	34.7	61	T.Rowe Price Science & Tech	*	-3.4	3.2	-3.8
12	T. Rowe Price New Era	*	-1.0	15.3	35.5	62	Stratton Mthly Div REIT (1.5%	*	-3.1	0.7	1.1
13	ICON Healthcare	*	-1.0	19.1	15.6	63	Fidelity Environmental Ser (.75%	*	-4.7	1.8	0.5
14	Fidelity Defense & Aero (.75%	*	0.9	11.3	26.1	64	Prudent Bear	*	4.1	-0.9	-7.3
15	CGM Realty	*	-8.1	18.8	20.7	65	Fidelity Electronics (.75%r<30d)	*	-6.8	8.5	-14.5
16	Vanguard Precious Metals	*	-1.1	16.3	16.1	66	Rydex Financial Services	*	-5.1	1.1	1.5
17	Fidelity Transportation (.75%	*	-2.1	12.2	26.2	67	Fidelity Software (.75%r<30d)	*	-2.6	2.9	-8.9
18	ICON Materials	*	-5.1	12.1	26.9	68	Fidelity Technology (.75%r<30d)	*	-5.2	4.6	-9.2
19	Fidelity Cyclical Ind (.75%r<30d)	*	-2.8	10.1	23.0	69	Fidelity Telecomm (.75%r<30d)	*	-3.9	0.3	-0.8
20	Fidelity Utilities Growth (.75%	*	-0.9	9.5	20.5	70	Fidelity Insurance (.75%r<30d)	*	-6.0	1.3	-0.3
21	Rydex Leisure	*	-1.2	13.3	9.3	71	ICON Financial	*	-5.5	0.5	0.7
22	Fidelity Food & Agr (.75%r<30d)	*	-2.0	13.5	9.4	72	Rydex Ursa	*	3.3	-3.3	-4.1
23	Rydex Utilities	*	0.0	9.9	14.1	73	ProFunds Bear Inv	*	3.3	-3.5	-4.4
24	Rydex Basic Materials	*	-3.3	9.5	19.8	74	Fidelity Banking (.75%r<30d)	*	-4.3	-1.0	-0.4
25	Fidelity Const & Housing (.75%	*	-6.6	12.3	17.6	75	RS Internet Age	*	-3.8	1.6	-10.4
26	T.Rowe Price Media & Telecom-	*	-2.5	11.6	12.1	76	Fidelity Developing Comm (.75%	*	-5.9	3.0	-12.2
27	ICON Leisure & Consumer Sta-	*	-1.5	11.4	10.7	77	Fidelity Finl Serv (.75%r<30d)	*	-6.7	-0.8	-3.1
28	ICON Industrials	*	-3.1	10.2	15.3	78	Fidelity Gold (.75%r<30d)	*	-2.0	-1.1	-9.4
29	Fidelity Wireless (.75%r<30d)	*	-1.4	8.6	16.0	79	Rydex Juno	*	-0.1	-4.2	-4.9
30	Fidelity Air Transport (.75%r<30d)	*	0.0	8.4	14.2	80	Rydex Technology	*	-4.5	0.7	-11.1
31	Fidelity Indust Matrils (.75%r<30d)	*	-2.0	7.9	14.7	81	Rydex Banking	*	-4.9	-3.5	-0.1
32	Rydex Retailing	*	-0.7	10.7	3.9	82	Fidelity Pharmaceuticals (.75%	*	-4.5	-1.2	-7.2
33	Fidelity Retailing (.75%r<30d)	*	-1.2	8.7	9.4	83	Fidelity Paper & Forest (.75%	*	-3.7	-4.0	-1.6
34	Fidelity Real Estate (.75%r<90d)	*	-2.1	8.1	11.7	84	ICON Information Technology	*	-5.1	-1.0	-10.0
35	Cohen & Steers Realty Shares	*	-2.3	7.5	13.7	85	RS Information Age	*	-5.7	-0.2	-11.9
36	Rydex Transportation	*	-3.6	6.7	17.3	86	T.Rowe Price Health Sciences	*	-4.4	-3.8	-5.5
37	T.Rowe Price Real Estate (1%	*	-2.6	7.1	12.1	87	Royce Technology Value (2%	*	-4.7	1.0	-18.3
38	Rydex Consumer Products	*	-2.4	9.8	4.9	88	U.S.Global Gold Shares (.25%	*	-6.1	-1.1	-11.5
39	Fidelity Industrial Equip (.75%	*	-2.8	8.0	9.5	89	Rydex Telecommunications	*	-4.7	-3.3	-9.5
40	ICON Telecommunications &	*	-2.3	8.1	5.6	90	Fidelity Networking (.75%r<30d)	*	-7.3	2.0	-19.5
41	Fidelity Consumer Ind (.75%	*	-2.0	9.1	2.6	91	Rydex Internet	*	-2.0	-5.3	-11.3
42	AXARosenberg Value L/S (2%	*	0.9	4.6	6.8	92	Amer. Cent. Global Gold (1%	*	-3.2	-6.0	-12.3
43	Vanguard Health Care (\$25k&1%	*	-1.9	5.6	5.8	93	Fidelity Home Finance (.75%	*	-7.5	-8.5	-7.8
44	Fidelity Balanced	B	-2.7	6.1	5.7	94	Rydex Electronics	*	-9.5	-0.4	-25.4
45	Vanguard REIT Index (1%r<1yr)	*	-2.7	4.7	7.4	95	Scudder Gold (closed)	*	-4.7	-7.7	-16.2
46	Fidelity Multimedia (.75%r<30d)	*	-1.4	6.4	0.4	96	Rydex Biotechnology	*	-6.0	-10.6	-16.7
47	Fidelity Bus Services (.75%r<30d)	*	-2.0	4.0	6.3	97	Fidelity Biotechnology (.75%	*	-3.2	-13.7	-16.6
48	Fidelity Leisure (.75%r<30d)	*	-2.6	5.4	3.9	98	Rydex Precious Metals	*	-3.8	-12.8	-19.9
49	Gateway Fund	B	-1.2	3.5	5.9						
50	Fidelity Medical Equip (.75%	*	-4.4	4.4	8.5						

Advice **B = Buy, H = Hold, S = Sell**

* = **Not Recommended**

Bond Funds — data as of 4/1/05

Fund	Cons.	1 month	6 month	1 year	Fund	Cons.	1 month	6 month	1 year
American Century Ginnie Mae	*	0.1%	0.4%	0.2%	PIMCO Low Duration	B	0.4	0.1	-0.1
American Century Inflation Adj	B	0.4	3.1	3.1	PIMCO Real Return	H	0.7	3.0	1.6
American Century Intl Bond	*	-1.5	7.4	7.5	PIMCO Total Return	H	0.0	0.8	1.2
American Century Target 2010	*	-0.1	-0.1	-0.7	PIMCO Total Return Mortgage	H	-0.3	0.6	1.7
American Century Target 2015	*	-0.4	1.8	2.7	Schwab S-T Bond Mkt Index	B	0.0	-0.5	-0.9
American Century Target 2020	*	-0.3	5.6	7.1	Scudder Global Bond S-T	*	-0.7	4.4	3.4
American Century Target 2025	*	-0.1	10.0	12.3	Scudder Income (closed)	H	-0.5	1.1	2.1
American Government Bond	H	-0.1	0.6	-0.2	Scudder Short-Term Bond	B	0.0	-0.2	0.1
BBH Inflation Indexed Sec	B	0.4	2.9	3.4	Strong Corporate Bond	*	-2.3	-0.2	-0.8
Buffalo High-Yield (2%r<180d)	*	-2.6	0.6	2.8	Strong Govt Securities	H	-0.3	-0.2	-1.0
Columbia Fixed Income Sec	H	-0.9	-0.2	-1.5	Strong High Yield Bond (1%	*	-3.4	0.4	2.6
Columbia High Yield	*	-3.2	-1.2	-1.0	Strong S-T Bond	B	-0.6	-0.9	-1.7
Columbia Income CIZ	H	-1.6	-0.9	-0.5	Strong S-T High Yield	*	-1.4	-0.7	-0.1
Columbia Intermediate Bond CIZ	H	-1.1	-0.7	-0.8	T. Rowe Price Corporate Inc	*	-1.6	0.7	0.3
Columbia S-T Bond	B	-0.4	-0.2	-0.9	T. Rowe Price GNMA	*	0.1	0.5	0.5
Dodge & Cox Income	H	-0.6	0.9	1.5	T. Rowe Price High Yld	*	-2.3	2.0	3.7
Dreyfus 100 Treasury L-T	*	-0.5	2.6	1.9	T. Rowe Price Int'l Bond	*	-2.0	6.0	4.1
Dreyfus A Bonds Plus	*	-0.3	1.9	1.0	T. Rowe Price New Income	*	-0.3	0.7	0.5
Dreyfus GNMA	*	0.1	1.4	1.4	T. Rowe Price Spectrum Income	*	-1.2	2.6	3.1
Dreyfus Short-Term Income	B	-0.5	0.0	-1.3	T. Rowe Price S-T Bond	B	-0.2	-0.3	-1.1
Dreyfus Strategic Income	*	-1.0	0.5	-1.2	T. Rowe Price U.S. Treas. L-T	*	-0.1	1.9	1.0
Federated Total Return Govt	H	-0.4	-0.1	-1.4	TCW Galileo High Yield Bond	*	-3.6	1.5	4.8
Federated U.S. Govt Sec. 1-3	B	-0.2	-0.7	-1.5	TCW Galileo Total Return Bond	H	-0.4	1.0	2.1
Fidelity Capital & Income (1%	*	-3.0	4.7	6.9	USAA Income	H	-0.2	1.4	2.0
Fidelity Floating Rate High Inc(1%	B	-0.3	1.3	2.3	Value Line Aggressive Inc (1%	*	-2.1	1.4	2.9
Fidelity GNMA	*	-0.3	0.4	0.7	Value Line U.S. Govt Sec	H	-0.2	0.5	0.1
Fidelity Government Income	*	-0.2	0.2	-0.7	Vanguard GNMA	B	0.0	1.6	2.9
Fidelity High Income (1%r<90d)	*	-3.2	1.7	2.3	Vanguard High Yield Corporate	*	-2.5	1.3	4.6
Fidelity Inflation-Protected Bond	B	0.4	2.8	2.6	Vanguard Inflation Protected	B	0.5	3.0	3.3
Fidelity Intermediate Bond	H	-0.7	-1.0	-1.8	Vanguard Intermediate Treas.	H	-0.2	-0.4	-1.6
Fidelity Intermediate Govt	H	-0.4	-0.9	-1.0	Vanguard Long-Term Corporate	*	-0.6	3.9	3.5
Fidelity Investment Grade	H	-0.7	0.8	1.6	Vanguard L-T Treasury	*	-0.6	2.2	1.2
Fidelity New Markets Income (1%	*	-3.5	3.1	3.5	Vanguard Short-Term Invest-	B	-0.1	-0.1	-0.8
Fidelity Short-Term Bond	B	-0.3	-0.6	-1.0	Vanguard S-T Federal	*	0.1	-0.3	-1.1
Fidelity Strategic Income	B	-2.2	3.8	5.8	Vanguard S-T Treasury	B	0.1	-0.4	-1.1
FifthThird Bond	*	-0.2	0.9	1.1	Vanguard Total Bond Market	H	-0.2	1.2	1.8
Janus Flexible Income	*	-0.7	-0.4	-1.5	WellsFargo Montgomery S Dur	B	0.1	-0.6	-0.9
Janus High Yield (2%r<90d)	*	-2.9	0.7	3.0	WellsFargo Montgomery Total	H	-0.4	0.1	0.2
Janus S-T Bond	B	-0.1	-0.3	-0.7	Westcore Plus Bond (2%r<90d)	*	-1.1	1.4	2.8
Loomis Sayles Bond Instl	B	-1.2	4.8	7.4	WPG Core Bond	H	-0.7	0.1	-0.1
Loomis Sayles Bond Retail	B	-1.3	4.6	7.2					
Managers Bond	*	-0.8	1.7	2.2					
Managers Fremont Bond	H	0.0	0.7	1.1					
Managers Int. Duration Govt	*	-0.1	0.9	2.1					
Managers Short Duration Govt	B	0.3	1.6	2.6					
MetroWest Low Duration	B	-0.3	1.3	0.6					
MetroWest Total Return	*	-0.8	1.8	0.2					
Northeast Investors Trust	*	-1.3	5.2	9.6					
Payden Global Fixed Income	*	0.4	2.1	2.0					
PIMCO High Yield	*	-2.5	1.8	3.9					

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Advice **B = Buy, H = Hold, S = Sell**

* = **Not Recommended**

**PORTFOLIO HOLDINGS
 On Next Page**

Weekly Performance of ML Model Holdings — data as of 4/1/05

Fund	Last Week	Fund	Last Week
EUEYX Alpine U.S. Real Estate	-0.40%	LSBRX Loomis Sayles Bond Retail	0.07
ACITX Amer. Cent. Inflation Adj.	-1.43	MUHLX Muhlenkamp Fund	-0.05
ARTKX Artisan International Value	0.71	RSVAX RS Value (formerly Contrarian)	0.41
ARTQX Artisan Mid Cap Value	1.53	TAVFX Third Avenue Value	0.13
BPTRX Baron Partners	0.31	TREMX T. Rowe Price Emerg Eur & Med	0.97
BRAIX Bridgeway Agg. Inv. 2	0.63	VBINX Vanguard Balanced	0.32
DODIX Dodge & Cox Income	0.24	VEIEX Vanguard Emerging Mkts	1.76
DODFX Dodge & Cox International	-0.35	VEURX Vanguard European Stock Index	0.27
FBALX Fidelity Balanced	-0.28	VEXPX Vanguard Explorer	-0.21
FIEUX Fidelity Europe	0.58	VFIIK Vanguard GNMA	1.08
FEXPX Fidelity Export & Multinational	-0.16	VWEHX Vanguard High Yield Corp	-0.03
FTQGX Fidelity Focused Stock	0.58	VIPSX Van. Inflation Protected Bond	1.46
FINPX Fidelity Inflation Protected	1.43	VTRIX Vanguard International Value	0.22
FISMX Fidelity International S-C	-0.36	VIMSX Vanguard Mid-Cap Index	0.58
FBNDX Fidelity Inv Grade Bond	0.54	VISVX Vanguard Small Cap Value	-0.15
FLATX Fidelity Latin America	1.58	VBMFX Vanguard Total Bond	0.99
FLVCX Fidelity Leveraged Company	0.93	VUVLX Vanguard US Value	0.52
FSNGX Fidelity Natural Gas	5.11		
FDSCX Fidelity S-C Independence	0.21	Indices	
FSICX Fidelity Strategic Income	0.00	DOW JONES INDUSTRIALS	-0.37%
FDVLX Fidelity Value	0.32	NASDAQ	-0.31
FSLSX Fidelity Value Strategy	-1.24	S&P 500	0.13
GATEX Gateway Fund	0.29		

Editorial Questions?

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