

MONEYLETTER HOTLINE 4/12/05

Market Feeds on Fed Minutes

Today was the kind of turnaround day that lends heart to every investor. Some observers speculated that today saw a significant bottom. We would not go that far. But it was a day of great relief, caused by the Fed minutes from their meeting of March 22. We also saw a sharp fall in oil prices bringing the price down below \$52 per barrel.

We found the Fed minutes quite reassuring, as did the market, obviously. The Fed is concerned, naturally, about the inflationary impact of the rise of oil prices. Even so, the minutes say, "many participants stated that they expected total inflation to diminish and any rise in core consumer inflation to be limited." Consequently, as the minutes said later on, the Committee felt no need to speed up the rate at which they are increasing short-term rates. This still leaves open the issue of how high those rates will be going. The Fed is more bullish on the economic outlook than we are. Much depends on oil. Oil has slowed the economy, in our view. If we are right, rates do not have much further to go. Two or three more increases should do the trick.

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, PBHG Small Cap Value has moved back to Hold. Three funds are now rated Sell: William Blair Small-Cap Growth, Henlopen Fund, and Janus Venture. For international stock funds, Artisan International Value is now rated Buy.

The Economy – The Fed staff's outlook for the U.S. economy speaks of above speed-limit growth for the economy not only this year, but next year as well., with emphasis on business investment spending. Whether this forecast holds, depends on oil. But the potential for good growth is here.

The Stock Market – Today's strong rebound shows that there has been a large amount of short-selling as the market sold off the past six weeks. The market now faces the hurdle of following through. If stocks can hold and move up a bit more, we could see a meaningful rally develop. Again, oil will hold the key. We continue to recommend a solidly diversified portfolio. We still see equities as the preferred asset class.

The Select Portfolio – There are no changes for this portfolio.

MONEYLETTER HOTLINE 4/8/05

Writeoff

This week really should be written off. What we had was a market without direction, with little to feed on, except the price of oil and some late-minute profit warnings prior to the earnings report deluge arriving in ten days or so. Today oil prices moved down again, but that did not prevent a late-day selloff.

Because this market is rudderless, it is a market subject to being moved by technical considerations. Over the course of this week, the market has been moving toward important resistance at S&P 1200. Once the market failed to go through S&P 1200, say the technicians, technically-minded traders began selling. Given the hedge fund nature of the market, we believe these technical considerations can move the market day-to-day when there is no new information.

One other factor is that the corporate news has been generally glum. New analyst reports on GM and Ford were negative. This hardly raised spirits. This is all very short-term. Earnings will be coming soon and they will determine the trend of the market. 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 Asian Development Bank expects China to grow in the mid-8% range for the next three years. This is extraordinary growth and will continue to send a strong growth impulse throughout the developing world. Despite any short-term difficulties, Asia is destined to be the growth center of the world economy.

The Stock Market – As we said do not give too much weight to the stock market action over the past week. Of course, it would be of great help if oil prices continued their dip. We believe that the first quarter earnings reports will give a lift to the market. The economy did well last quarter. We continue to recommend 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 4/8/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
1	Longleaf Partners Smallcap	B	-0.1%	21.4%	22.4%	51	Mutual Shares (1%) CIZ	H	-1.5	9.3	9.8
2	Third Avenue Value (1%r<60d)	B	0.8	18.2	23.0	52	Loomis Sayles Value	H	-2.2	8.9	11.6
3	Fidelity Leveraged Co (\$10k,1.5%	B	-1.4	19.0	23.7	53	CS Mid Cap Growth (closed)	H	-2.6	13.5	0.8
4	RS Value (formerly RS Con-	B	-2.3	17.4	20.8	54	Berwyn Fund (1%r<180d)	H	-3.4	8.2	14.9
5	Artisan Mid Cap Value	B	-1.1	15.6	22.7	55	Dreyfus Mid Cap Index	H	-3.1	10.7	8.1
6	Bridgeway Aggressive Investors 2	B	-3.5	19.6	10.9	56	Westport Small Cap R	H	-1.3	10.3	6.3
7	Baron Partners	B	-5.2	16.9	19.6	57	Homestead Value	S	-1.9	8.4	12.1
8	Baron Small Cap	B	-2.1	17.4	11.5	58	American Century Vista	H	-3.3	12.4	3.9
9	Baron Asset	B	-3.1	16.4	14.7	59	Fidelity Small Cap Ind.(1.5%	H	-3.0	11.2	6.4
10	Baron Growth (closed)	B	-2.8	15.5	16.2	60	Fidelity Contrafund	H	-2.1	9.5	9.2
11	CGM Focus	B	-3.3	14.9	17.8	61	Dreyfus New Leaders	H	-2.9	10.2	8.4
12	Neuberger Berman Genesis	B	-1.6	13.1	14.8	62	Neuberger Berman Manhattan	H	-2.9	10.4	7.8
13	MainStay Small Cap Opportunity	B	-2.9	13.0	16.6	63	Fidelity Disciplined Equity	S	-2.9	10.2	8.4
14	Janus Contrarian	B	-3.0	13.9	13.1	64	Salomon Brothers Opportunity	S	-3.1	9.2	11.1
15	CRM Mid Cap Value Inv	B	-2.9	13.0	14.7	65	MSI Value Portfolio	S	-1.6	7.8	12.2
16	Vanguard Mid-Cap Index	B	-3.1	13.4	13.4	66	Janus Mid Cap Value	H	-2.3	8.8	10.7
17	Neuberger Berman Partners	B	-3.7	13.3	14.1	67	Selected Special Shares	H	-3.1	10.9	6.6
18	Strong Advisor Midcap Growth	B	-3.9	14.8	10.7	68	Ariel Fund	S	-1.9	7.8	12.2
19	TCW Galileo Diversified Value N	H	-0.8	11.5	13.7	69	TCW Galileo Value Opportuni-	H	-2.1	11.8	2.6
20	FBR Small Cap (closed,1%r<90d)	B	-3.3	12.3	15.5	70	T. Rowe Price Mid Cap Growth	H	-2.1	9.0	9.4
21	Fidelity Focused Stock (.75%	B	-4.0	12.6	15.5	71	T. Rowe Price Mid Cap Value	H	-2.2	8.1	11.6
22	Muhlenkamp Fund	B	-5.4	13.5	15.4	72	T. Rowe Price New Horizons	S	-3.2	11.6	4.4
23	Fidelity Value	B	-2.4	11.2	15.2	73	TCW Galileo Dividend Focused	S	-2.6	8.8	10.3
24	Cambiar Opportunity	H	-1.9	12.9	10.2	74	T. Rowe Price Equity-Income	S	-2.0	7.9	11.2
25	Dodge & Cox Stock (closed)	H	-1.9	11.8	12.9	75	Wasatch Core Growth	S	-5.1	11.2	7.2
26	Fidelity L P Stock (closed,1.5%	B	-3.2	11.8	13.3	76	AIM Dynamics Inv (closed)	S	-3.3	11.4	3.9
27	RS Partners (closed)	B	-4.2	11.0	16.9	77	Vanguard Value Index	S	-2.9	8.1	11.7
28	Gabelli Asset	H	-1.7	11.8	10.8	78	Value Line Special Situations	S	-3.4	9.8	7.9
29	ICAP Select Equity	H	-2.7	11.8	11.8	79	Strong Advisor Common Stock	S	-2.1	9.9	5.1
30	Boston Partners Mid Cap Value	H	-2.0	11.6	10.9	80	Nicholas Fund	S	-2.2	9.3	6.4
31	MSI Mid Cap Value	H	-2.4	11.8	11.1	81	Century Select Small Cap (1%	S	-1.0	9.0	5.5
32	Third Avenue Small-Cap Value	H	-1.5	9.7	14.6	82	Neuberger Berman Guardian	S	-3.0	8.4	9.4
33	Boston Ptrrs All Cap Value	H	-2.3	10.4	13.2	83	American Century Equity Growth	S	-2.9	8.4	9.2
34	Harbor Value	H	-2.4	11.3	11.0	84	Columbia Disciplined Value CIZ	S	-3.0	7.9	10.7
35	Undiscovered Behavioral Growth	H	-1.0	14.7	0.1	85	Vanguard Extended Market	S	-3.1	9.4	6.8
36	Mutual Qualified (1%) CIZ	H	-1.6	10.2	12.1	86	T. Rowe Price S-C Value	S	-4.2	7.7	12.7
37	American Century Heritage	H	-2.4	13.4	5.2	87	Royce Total Return (1%r<180d)	S	-3.1	8.2	9.8
38	Wasatch Small Cap Grth	H	-3.1	12.9	7.1	88	Vanguard Small-Cap Value	H	-3.8	8.0	11.4
39	Scudder Development (closed)	H	-1.5	13.1	3.7	89	Vanguard Windsor	S	-2.6	8.6	7.5
40	Janus Enterprise	H	-2.9	11.9	8.5	90	SIT Mid Cap Growth (2%r<30d)	S	-2.0	9.6	4.2
41	Vanguard Windsor II	H	-2.0	9.5	12.5	91	T. Rowe Price Cap Appreciation	S	-2.0	6.8	10.9
42	Strong Multi-Cap Value	H	-4.9	12.3	9.6	92	Strong Small Company Value	H	-5.3	9.7	8.4
43	Yacktman Fund	H	-0.5	10.5	7.4	93	Royce Penn Mutual (1%r<180d)	S	-3.3	8.2	8.9
44	Vanguard Strategic Equity	H	-3.8	11.2	10.4	94	WmBlair S-C Growth N	S	-3.4	9.0	6.9
45	Vanguard Capital Value	H	-2.9	11.2	9.0	95	Artisan Midcap(closed)	S	-2.8	9.7	4.2
46	Mutual Beacon (1%) CIZ	H	-1.4	9.5	10.6	96	Legg Mason Value	S	-2.7	9.0	5.7
47	PBHG Small Cap Value	H	-2.6	11.6	6.7	97	Value Line Fund	S	-4.6	9.7	6.7
48	Janus Growth & Income	H	-2.2	10.7	7.5	98	Loomis Sayles Small Cap Value	S	-3.8	8.0	9.6
49	Turner Mid Cap Growth	H	-3.0	13.2	2.3	99	Buffalo Small Cap (closed)	S	-1.8	8.9	4.2
50	MSI Mid Cap Growth	H	-2.9	10.2	9.7	100	Columbia Mid Cap Growth CIZ	S	-4.2	11.8	0.7

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

Domestic Stock Funds continued — data as of 4/8/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
101	USGlobal Holmes Growth (.25%	H	-4.0	9.0	7.2	151	Pioneer Growth Opp (Safeco)	S	-5.4	7.7	6.7
102	MSI Small Cap Value (closed)	S	-3.9	8.4	8.5	152	Oakmark Fund (2%r<90d)	S	-1.9	5.5	6.6
103	Oakmark Select (closed,2%r<90d)	S	-2.1	8.1	6.4	153	Schwab 1000 Fund (.75%	S	-2.9	6.6	5.4
104	Boston Ptnrs Smlcap Val	S	-2.8	10.1	2.5	154	Marsico Growth & Income (2%	S	-2.6	6.4	5.0
105	Marsico 21st Century (2%r<30d)	S	-4.9	9.0	7.9	155	Fidelity Export & Multinat'l(.75%	S	-4.9	7.0	6.9
106	INVESCO Core Equity	S	-2.7	9.0	4.7	156	Strong Opportunity	S	-2.8	5.8	6.5
107	Vanguard Cap Opp (closed,	S	-1.5	8.1	4.9	157	Hussman Strategic Growth	S	0.2	5.8	2.0
108	RS Growth (formerly RS Value +	S	-3.3	8.5	6.4	158	Legg Mason Opportunity Trust	S	-2.8	8.4	-0.3
109	Vanguard Equity-Income	S	-3.2	6.9	10.1	159	ICM/Isabelle Small Cap Value	S	-4.6	8.1	3.1
110	Buffalo Mid Cap	S	-2.3	10.4	0.1	160	Wasatch Small Cap Value	S	-4.1	7.8	3.0
111	Weitz Hickory	S	-1.2	5.1	11.3	161	Fidelity Stock Selector	S	-3.3	6.8	4.5
112	Vanguard SmallCap Index	S	-3.7	8.5	6.6	162 Fidelity Spartan 500 Index	S	-3.0	6.2	5.4	
113	Strong Mid Cap Disciplined	S	-2.8	6.5	9.8	163 Vanguard 500 Index	S	-3.0	6.2	5.4	
114	T. Rowe Price Small Cap Stock	S	-3.4	7.7	7.5	164	Dreyfus Appreciation	S	-3.2	6.8	4.0
115	American Century Value (closed)	S	-2.8	6.9	8.4	165	Janus Fund	S	-2.4	7.0	2.1
116	Vanguard Explorer	H	-3.3	9.7	2.2	166	Fidelity Value Strategies	S	-4.4	9.8	-1.8
117	Vanguard U.S. Value	S	-3.0	7.2	7.8	167	Clipper Fund	S	-1.1	4.7	5.3
118	American Century Income &	S	-2.9	7.1	7.8	168	Strong Growth	S	-2.3	6.8	2.0
119	Sound Shore	S	-3.0	7.0	8.3	169	INVESCO Small Company	S	-3.3	8.7	-1.4
120	CRM Small Cap Value Inv	S	-3.6	9.5	2.8	170	RS MidCap Opportunities	S	-3.0	6.9	2.9
121	Marsico Focus (2%r<30d)	S	-2.2	7.8	4.7	171	Royce Opportunity (1%r<180d)	S	-4.1	7.4	3.0
122	Forward Hoover Small Cap	S	-4.1	7.0	9.3	172	Fidelity Equity-Income	S	-3.6	5.9	6.1
123	Janus Olympus	S	-1.1	7.8	2.6	173	Fidelity Trend	S	-3.0	5.9	4.9
124	USAA Growth & Income	S	-2.6	7.5	5.6	174	Columbia Large Cap Growth CIZ	S	-2.9	7.4	1.1
125	Ariel Appreciation	S	-1.3	6.8	5.3	175	SIT Large Cap Growth (2%	S	-2.3	5.9	3.8
126	Selected American Shares	S	-3.3	7.3	6.8	176	Fidelity Mid-Cap Stock (.75%	S	-3.2	7.8	0.3
127	Henlopen Fund (1%r<30d)	S	-5.4	9.5	4.4	177	Fidelity Independence	S	-3.2	6.8	2.8
128	Federated Kaufmann Fund(0.2%)	S	-3.4	8.7	3.0	178	Vanguard/Morgan Growth	S	-2.8	7.0	1.6
129	Vanguard Small Cap Growth In-	S	-3.5	9.3	1.7	179	Aegis Value Fund	S	-1.6	4.6	5.9
130	C&B Mid Cap Value	S	-2.3	8.3	2.2	180	Oakmark Equity&Income (2%	S	-1.3	4.8	4.8
131	USAA Growth	S	-3.1	7.9	4.4	181	Columbia Asset Allocation CIZ	S	-2.3	5.6	4.3
132	Legg Mason Special Investment	S	-2.0	8.8	0.2	182	Northern Income Equity	S	-2.3	5.0	5.6
133	PBHG Growth	S	-2.9	10.5	-2.6	183	Scudder Capital Growth AARP	S	-2.2	5.9	3.0
134	Janus Venture (closed)	S	-4.2	9.4	1.9	184	Pin Oak Aggressive Stock	S	-3.8	9.5	-3.6
135	Preferred Value	S	-2.3	6.5	6.3	185	T. Rowe Price Growth & Income	S	-3.0	5.7	4.7
136	Vanguard Growth & Income	S	-3.2	6.8	6.7	186	UMB Scout Stock	S	-2.8	6.2	3.0
137	ABN Amro Mid Cap	S	-3.5	8.5	3.0	187	Royce Premier (1%r<180d)	S	-4.3	5.4	7.1
138	Strong Growth 20	S	-3.3	7.9	4.2	188	Vanguard PRIMECAP (closed,	S	-3.1	5.0	6.2
139	American Century Equity Income	S	-2.5	5.3	9.3	189	Fidelity Growth & Income	S	-2.4	5.0	4.9
140	PBHG Emerging Growth	S	-3.1	11.1	-4.4	190	Weitz Value Fund	S	-1.3	3.7	6.0
141	Vanguard Total Stk Mkt	S	-3.0	6.9	5.8	191	Fidelity Equity-Income II	S	-3.6	5.3	5.5
142	Fidelity Growth Company	S	-1.3	7.9	0.7	192	William Blair Growth (1%r<60d)	S	-2.6	6.3	1.6
143	Janus Mercury	S	-2.1	7.9	1.7	193	Fidelity Fund	S	-2.8	5.4	3.8
144	Fidelity Small Cap Stock (2%	S	-3.4	7.8	3.9	194	Scudder Growth & Income	S	-3.5	5.5	4.5
145	USAA Capital Growth	S	-5.6	8.8	4.8	195	SIT Small Cap Growth (2%	S	-3.1	7.7	-2.1
146	Janus Twenty (closed)	S	-2.0	5.6	7.1	196	Northeast Investors Growth	S	-2.5	5.1	2.8
147	WPG Tudor	S	-5.3	8.5	4.7	197	Nicholas II	S	-2.3	5.4	1.8
148	USAA Aggressive Growth	S	-2.3	6.8	4.1	198	Scudder Large Company Growth	S	-2.2	5.6	1.0
149	T. Rowe Price Dividend Growth	S	-2.9	6.1	6.9	199	American Century Growth	S	-2.2	5.1	2.0
150	Artisan Small Cap (closed)	S	-3.7	7.2	5.3	200	Strong Discovery	S	-3.5	6.9	-0.5

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 4/8/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
201	Gabelli Growth	S	-3.4	6.1	1.0	251	Fidelity Discovery	S	-3.3	0.8	0.5
202	Value Line Leveraged Growth	S	-5.1	6.5	2.1	252	Royce Low Priced Stock	S	-4.7	2.1	-2.2
203	Longleaf Partners	S	-2.7	4.5	3.4	253	Columbia Small Company Equity	S	-4.2	3.6	-9.0
204	Needham Growth Fund (.75%)	S	-3.9	7.5	-2.7	254	TCW Galileo Small Cap Growth	S	-3.6	3.0	-9.5
205	T. Rowe Price New America	S	-2.2	4.9	1.2	255	TCW Galileo Select Equity	S	-3.5	0.1	-3.9
206	Tweedy, Browne American Value	S	-2.7	4.4	3.0	256	Vanguard Convertible Securities	S	-3.4	-0.3	-3.1
207	Meridian Fund	S	-2.4	5.4	0.0	257	RS Diversified Growth (closed)	S	-6.2	2.5	-12.0
208	Dreyfus Growth & Income	S	-3.6	5.1	2.3	258	TCW Galileo Aggressive Growth	S	-2.4	-0.9	-11.4
209	Vanguard Growth Index	S	-2.9	5.5	0.4	259	Undiscovered Small Cap Growth	S	-4.8	-0.2	-20.0
210	Fidelity OTC Portfolio	S	-2.4	6.5	-3.1	260	Van Wagoner Emerging Growth	S	-4.9	-7.9	-31.3
211	TCW Galileo Opportunity N	S	-3.0	4.8	2.1						
212	Salomon Brothers Investors	S	-3.3	4.4	3.1						
213	T. Rowe Price Growth Stock	S	-3.3	5.0	1.6						
214	Matrix Advisors Value (.75%)	S	-3.1	6.3	-2.0						
215	Royce Special Equity (1%r<180d)	S	-3.3	4.4	2.9						
216	CS Warburg Pincus Capital Ap-	S	-2.6	5.0	-0.2						
217	Dreyfus Fund	S	-3.6	4.2	3.0						
218	Fidelity Capital Appreciation	S	-3.1	5.1	0.0						
219	Fidelity Fifty (.75%r<30d)	S	-3.0	5.6	-1.7						
220	Fidelity Magellan (closed)	S	-3.2	4.3	1.8						
221	Fidelity Large Cap Stock	S	-3.2	5.0	-0.4						
222	Dreyfus Premier Third Century	S	-3.3	5.3	-1.0						
223	Fidelity Convertible Securities	S	-2.2	3.6	1.6						
224	Harbor Capital Appreciation	S	-2.9	4.3	0.8						
225	Fidelity Growth & Income II	S	-2.9	3.5	2.7						
226	Vanguard Growth Equity	S	-2.7	5.9	-4.0						
227	Preferred Growth	S	-2.9	4.1	0.2						
228	American Century Select	S	-2.6	4.3	-1.0						
229	PIMCO PEA Value D	S	-3.8	3.3	3.2						
230	American Century Ultra	S	-3.7	4.7	-0.5						
231	Bogle Small Cap Growth(closed)	S	-4.3	5.4	-1.4						
232	Strong Large Cap Growth	S	-2.8	3.5	0.7						
233	RS Emerging Growth(closed)	S	-2.7	5.4	-4.4						
234	Fidelity Blue Chip Growth	S	-3.0	3.9	-0.6						
235	Janus U.S. Value	S	-2.5	2.9	0.8						
236	Domini Social Equity Fund (2%)	S	-3.3	3.3	0.7						
237	Dreyfus Growth Opportunity (2%)	S	-2.8	3.3	-0.2						
238	Neuberger Berman Focus	S	-4.9	7.9	-9.3						
239	WPG Large Cap Growth	S	-3.7	4.3	-3.0						
240	Fidelity Dividend Growth	S	-3.4	3.4	-1.3						
241	RS Smaller Company Growth	S	-4.8	4.7	-2.6						
242	Vanguard U.S. Growth	S	-3.7	3.8	-3.2						
243	Neuberger Berman Fasciano Inv	S	-3.5	1.4	1.8						
244	Fidelity New Millennium (closed)	S	-5.0	4.7	-4.4						
245	Needham Small Cap Growth	S	-5.9	4.9	-3.6						
246	WellsFargo Montgomery Small	S	-2.9	4.5	-7.7						
247	Dreyfus-Founders Discovery	S	-5.4	4.7	-4.7						
248	Fidelity Aggressive Growth(1.5%)	S	-2.2	2.7	-4.6						
249	Oberweis Emerging Growth (1%)	S	-4.0	5.4	-9.0						
250	Thompson Plumb Growth	S	-3.5	2.6	-3.4						

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INTERNATIONAL STOCK FUNDS
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International Stock Funds — data as of 4/8/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
1	T.Rowe Price Emg Europe & Med	B	-5.5%	29.3%	22.9%	51	Preferred International	S	-3.8	10.5	13.6
2	Fidelity Intl Small Cap (2%r<90d)	B	-2.6	23.7	23.7	52	Matthews Asia G & I (closed,2%	S	-1.8	9.3	13.3
3	Forward Intl. Small Cos. (2%	B	-1.6	23.1	21.8	53	USAA World Growth	S	-2.8	10.6	11.4
4	T. Rowe Price Latin America (2%	H	-7.0	22.4	31.8	54	Columbia Intl Stock CIZ (2%	S	-2.9	11.9	7.2
5	Artisan Intl Small Cap (closed,2%	B	-1.6	22.9	21.5	55	American Century Intl Growth	S	-2.9	11.5	8.1
6	Fidelity Latin Amer. (1.5%r<90d)	H	-8.2	22.1	31.3	56	Scudder Global (closed,2%	S	-3.5	11.2	9.8
7	Amer.Cent.Intl Opp. (closed,2%	B	-2.8	23.8	17.8	57	Fidelity Pacific Basin (1.5%	S	-2.8	13.3	2.9
8	Fidelity Europe (1%r<30d)	B	-2.5	20.5	25.1	58	Gabelli Intl Growth (2%r<60d)	S	-3.2	10.4	10.8
9	Oakmark Intl Small Cap	B	-2.2	18.8	27.4	59	Fidelity Global Balanced (1%	S	-1.5	10.3	8.3
10	Vanguard Intl Expl (closed,	B	-2.9	21.0	22.0	60	Janus Overseas(closed,2%	S	-4.3	13.3	4.6
11	Janus Intl Equity (1%r<90d)	B	-2.0	19.6	22.4	61	T. Rowe Price Intl Stock (2%	S	-3.7	11.4	8.0
12	US Global Eastern Europe (2%	B	-7.1	21.2	24.9	62	Scudder Pacific Opp (closed,2%	S	-2.2	9.8	6.4
13	Neuberger Berman Intl (2%	B	-2.8	18.3	24.7	63	Longleaf Partners International	S	-0.9	9.2	4.0
14	Scudder Gbl Discovery	B	-2.6	20.1	18.0	64	Fidelity Aggressive Intl. (1%	S	-3.4	11.1	2.5
15	ICAP Euro Select Equity	H	-2.5	16.1	25.8	65	Fidelity Overseas (1%r<30d)	S	-3.6	10.2	4.3
16	Artisan Intl Value (2%r<90d)	B	-2.7	16.5	22.8	66	SIT International Growth (2%	S	-3.4	9.1	5.3
17	Scudder Latin America	H	-8.3	18.3	26.2	67	Fidelity Worldwide (1%r<30d)	S	-3.8	8.9	5.3
18	Dodge & Cox Intl Stock	B	-4.1	16.5	23.8	68	Fidelity Japan Smaller Cos	S	-1.5	8.4	2.7
19	Scudder Greater Europe	H	-2.3	16.0	18.9	69	Matthews Japan Fund (2%	S	-1.4	9.4	-0.5
20	Oakmark International (2%r<90d)	H	-1.2	15.3	17.9	70	Janus Worldwide (2%r<90d)	S	-1.5	9.5	-2.1
21	Fidelity Emerging Mkts (1.5%	B	-6.4	19.5	13.2	71	Vanguard Pacific Stock Index	S	-3.5	8.3	2.7
22	Quant Foreign Value (1%r<30d)	B	-4.3	15.6	19.3	72	Guinness China & Hong Kong	S	-1.8	5.7	4.6
23	Vanguard Emerging Mkts Stk	B	-5.7	17.1	16.0	73	T. Rowe Price Japan (2%r<90d)	S	-1.5	6.9	-0.7
24	T. Rowe Price Intl Disc. (2%	H	-3.7	15.4	15.9	74	Fidelity Japan(1.5%r<90d)	S	-2.6	7.4	-3.6
25	Vanguard European Stock Index	H	-3.5	14.1	18.5	75	Japan Fund (Scudder) (2%	S	-4.0	6.8	-7.0
26	T. Rowe Price New Asia (2%	H	-2.9	16.2	12.1	76	CS Warburg Pincus Japan Grth	S	-3.0	4.4	-9.9
27	Matthews Pacific Tiger (2%r<90d)	H	-1.7	14.3	14.7						
28	Fidelity Intl Discovery(2%r<30d)	H	-2.8	15.7	12.8						
29	Fidelity Europe Capital App. (1%	H	-4.3	15.9	13.6						
30	Julius Baer Intl Equity A (2%	H	-4.9	15.6	15.1						
31	T. Rowe Price European (2%	H	-3.1	13.8	15.1						
32	Oakmark Global (2%r<90d)	H	-1.4	13.6	12.2						
33	Fidelity SE Asia (1.5%r<90d)	S	-1.0	14.8	7.9						
34	Wm. Blair Intl Growth N	S	-2.5	14.2	11.0						
35	Fidelity Div Intl (closed,1%r<30d)	S	-2.3	13.6	11.8						
36	Dreyfus Emerging Market (1%r)	H	-5.2	14.3	13.9						
37	Tweedy, Browne Global Value	S	-0.9	11.3	13.7						
38	Wasatch International Growth (2%	S	-2.4	12.7	11.3						
39	Driehaus Emerging Mkts Gr (2%	H	-7.2	14.1	14.9						
40	American Century Global Growth	S	-2.1	13.7	8.2						
41	Vanguard International Value (2%	H	-3.6	11.9	14.6						
42	Harbor International (2%r<60d)	S	-2.9	12.0	13.3						
43	Matthews Asia Pacific(2%r<90d)	S	-1.6	13.1	8.2						
44	Loomis Sayles International Eq-	S	0.0	12.4	7.4						
45	Scudder International (2%r<180d)	S	-2.9	12.8	10.4						
46	Artisan International (2%r<90d)	S	-2.4	12.6	9.9						
47	Driehaus Intl Discovery (2%r<60d)	S	-3.9	15.6	4.4						
48	Schwab International Index (1.5%	S	-3.6	11.9	12.7						
49	USAA International	S	-3.3	11.7	12.5						
50	Vanguard International Growth	S	-3.0	11.6	10.4						

**Next Issue of
MONEYLETTER Plus
Will Be Available:
Wed 4/20/05 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 4/8/05

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)	*	1.7%	39.5%	44.5%	51	AXARosenberg Value L/S (2%	*	-0.6	3.6	6.3
2	Alpine U.S. Real Estate Equity	*	-4.8	30.6	34.0	52	Rydex Transportation	*	-7.7	4.5	14.1
3	Fidelity Energy (.75%r<30d)	*	-2.4	22.2	45.3	53	Fidelity Leisure (.75%r<30d)	*	-3.2	6.5	2.1
4	Fidelity Natural Gas (.75%r<30d)	*	-1.8	19.0	49.4	54	Vanguard Balanced Index	B	-2.0	4.4	4.7
5	Vanguard Energy (1%r<1yr)	*	-2.7	19.9	44.3	55	Fidelity Multimedia (.75%r<30d)	*	-1.8	6.5	-1.6
6	CGM Realty	*	-7.4	27.7	29.0	56	Fidelity Pharmaceuticals (.75%	*	0.5	6.0	-5.2
7	Fidelity Energy Services (.75%	*	-2.8	17.0	42.6	57	T.Rowe Price Financial Services	*	-4.6	5.7	3.1
8	Rydex Energy	*	-3.8	17.7	42.1	58	Fidelity Bus Services (.75%	*	-2.3	3.4	3.6
9	ICON Healthcare	*	1.1	24.3	15.5	59	Stratton Mthly Div REIT (1.5%	*	-4.4	1.1	11.2
10	ICON Energy	*	-3.7	14.5	40.7	60	Merger Fund (closed,2%r<30d)	*	-0.1	2.7	0.5
11	Fidelity Natrl Resources (.75%	*	-3.8	15.9	34.4	61	Fidelity Environmental Ser (.75%	*	-3.2	4.8	-0.5
12	Rydex Energy Services	*	-3.6	13.3	38.7	62	Fidelity Automotive (.75%r<30d)	*	-4.4	5.5	-1.8
13	Fidelity Chemicals (.75%r<30d)	*	-6.2	16.0	30.1	63	Fidelity Computers (.75%r<30d)	*	-4.0	8.9	-11.3
14	Fidelity Defense & Aero (.75%	*	-1.6	15.2	24.4	64	Fidelity Electronics (.75%r<30d)	*	-4.7	11.2	-16.3
15	T. Rowe Price New Era	*	-4.6	13.1	33.1	65	T.Rowe Price Science & Tech	*	-2.9	4.8	-5.0
16	Fidelity Const & Housing (.75%	*	-7.4	15.8	20.2	66	Fidelity Telecomm (.75%r<30d)	*	-1.0	1.4	0.4
17	Fidelity Utilities Growth (.75%	*	0.1	9.7	21.4	67	T.Rowe Price Health Sciences	*	0.8	2.2	-4.6
18	Fidelity Food & Agr (.75%r<30d)	*	-2.0	14.5	9.2	68	Rydex Financial Services	*	-5.6	2.2	3.2
19	Rydex Leisure	*	-2.1	14.9	8.4	69	ICON Financial	*	-5.1	2.0	2.3
20	Fidelity Cyclical Ind (.75%r<30d)	*	-4.9	11.2	21.4	70	Fidelity Insurance (.75%r<30d)	*	-5.3	3.4	-0.7
21	ICON Leisure & Consumer Sta-	*	-0.9	13.1	10.6	71	Fidelity Technology (.75%r<30d)	*	-4.0	5.7	-10.8
22	Vanguard Precious Metals	*	-5.0	12.5	17.0	72	Fidelity Banking (.75%r<30d)	*	-4.5	-0.5	1.6
23	T.Rowe Price Media & Telecom-	*	-1.7	12.7	10.9	73	Fidelity Finl Serv (.75%r<30d)	*	-6.2	0.6	-1.1
24	ICON Materials	*	-7.3	11.0	23.3	74	Fidelity Software (.75%r<30d)	*	-2.3	1.9	-10.5
25	Fidelity Wireless (.75%r<30d)	*	0.4	9.5	14.5	75	Rydex Ursa	*	3.3	-4.8	-4.1
26	Fidelity Transportation (.75%	*	-5.1	9.0	22.9	76	Fidelity Developing Comm (.75%	*	-4.4	3.8	-14.6
27	Rydex Utilities	*	-1.6	9.8	15.5	77	ProFunds Bear Inv	*	3.3	-4.9	-4.4
28	Cohen & Steers Realty Shares	*	-3.8	6.9	24.2	78	Rydex Technology	*	-3.7	2.4	-12.6
29	Fidelity Real Estate (.75%r<90d)	*	-3.8	7.6	22.3	79	Rydex Banking	*	-5.4	-2.7	2.4
30	T.Rowe Price Real Estate (1%	*	-4.1	7.4	23.1	80	RS Internet Age	*	-3.9	3.1	-14.6
31	Fidelity Air Transport (.75%r<30d)	*	-1.9	10.3	12.6	81	Rydex Juno	*	0.7	-2.9	-7.7
32	ICON Industrials	*	-5.2	11.5	14.2	82	ICON Information Technology	*	-4.4	1.0	-11.5
33	Rydex Consumer Products	*	-1.4	12.1	5.3	83	Prudent Bear	*	1.7	-4.2	-7.9
34	Rydex Basic Materials	*	-5.6	9.1	18.8	84	Rydex Telecommunications	*	-3.2	-2.0	-8.4
35	Fidelity Retailing (.75%r<30d)	*	-1.4	9.4	10.9	85	Rydex Biotechnology	*	0.5	-2.6	-14.8
36	Vanguard Health Care (\$25k&1%	*	-0.5	10.2	6.7	86	Fidelity Paper & Forest (.75%	*	-6.4	-4.0	-1.4
37	Fidelity Health Care (.75%r<30d)	*	0.7	10.2	4.6	87	Fidelity Networking (.75%r<30d)	*	-6.1	3.1	-20.9
38	Fidelity Medical Equip (.75%	*	-2.5	10.4	8.6	88	RS Information Age	*	-5.5	0.3	-16.4
39	Rydex Retailing	*	-1.9	10.7	4.5	89	Royce Technology Value (2%	*	-4.5	0.9	-21.9
40	Fidelity Industrial Equip (.75%	*	-3.7	10.0	8.0	90	Fidelity Biotechnology (.75%	*	2.1	-6.1	-14.7
41	Fidelity Consumer Ind (.75%	*	-2.0	10.1	2.4	91	Rydex Internet	*	-1.8	-4.1	-14.2
42	Fidelity Indust MatrIs (.75%r<30d)	*	-5.0	6.9	14.9	92	Rydex Electronics	*	-6.2	3.4	-27.1
43	Rydex Health Care	*	-0.2	9.5	0.7	93	Fidelity Home Finance (.75%	*	-7.1	-7.4	-3.9
44	Vanguard REIT Index (1%r<1yr)	*	-4.1	4.6	18.2	94	Fidelity Gold (.75%r<30d)	*	-9.9	-6.1	-8.5
45	ICON Telecommunications &	*	-3.2	8.6	5.4	95	Amer. Cent. Global Gold (1%	*	-10.2	-10.3	-10.3
46	Fidelity Balanced	B	-3.0	6.8	5.8	96	U.S.Global Gold Shares (.25%	*	-12.9	-8.5	-10.8
47	Cohen & Steers Equity Income	*	-3.7	3.5	13.9	97	Scudder Gold (closed)	*	-11.3	-11.7	-14.5
48	ICON Consumer Discretionary	*	-4.3	9.7	-1.2	98	Rydex Precious Metals	*	-11.3	-16.7	-17.8
49	Fidelity Brokerage (.75%r<30d)	*	-6.3	10.0	-0.1						
50	Gateway Fund	B	-0.7	3.9	5.9						

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

* = **Not Recommended**

Bond Funds — data as of 4/8/05

Fund	Cons.	1 month	6 month	1 year	Fund	Cons.	1 month	6 month	1 year
American Century Ginnie Mae	*	-0.4%	-0.1%	0.4%	PIMCO Low Duration	B	0.3	-0.2	0.2
American Century Inflation Adj	B	-1.1	2.0	4.8	PIMCO Real Return	H	-0.7	2.0	3.3
American Century Intl Bond	*	-2.5	6.7	10.2	PIMCO Total Return	H	-0.2	0.4	2.0
American Century Target 2010	*	-0.2	-0.6	1.3	PIMCO Total Return Mortgage	H	-0.7	0.1	2.1
American Century Target 2015	*	-0.9	0.8	5.8	Schwab S-T Bond Mkt Index	B	-0.1	-0.7	-0.4
American Century Target 2020	*	-1.5	4.2	11.2	Scudder Global Bond S-T	*	-1.2	3.9	5.0
American Century Target 2025	*	-1.8	7.8	17.1	Scudder Income (closed)	H	-0.6	0.6	2.9
American Government Bond	H	-0.3	0.2	0.5	Scudder Short-Term Bond	B	0.0	-0.4	0.5
BBH Inflation Indexed Sec	B	-0.8	2.1	5.0	Strong Corporate Bond	*	-2.7	-0.7	0.3
Buffalo High-Yield (2%r<180d)	*	-2.6	0.1	2.7	Strong Govt Securities	H	-0.6	-0.7	0.0
Columbia Fixed Income Sec	H	-1.1	-0.7	-0.7	Strong High Yield Bond (1%	*	-3.0	0.7	3.2
Columbia High Yield	*	-2.6	-0.9	-0.2	Strong S-T Bond	B	-0.5	-0.9	-1.2
Columbia Income CIZ	H	-1.7	-1.3	0.3	Strong S-T High Yield	*	-1.2	-0.6	0.3
Columbia Intermediate Bond CIZ	H	-1.2	-1.2	0.0	T. Rowe Price Corporate Inc	*	-1.9	0.0	1.4
Columbia S-T Bond	B	-0.4	-0.5	-0.6	T. Rowe Price GNMA	*	-0.3	0.1	0.9
Dodge & Cox Income	H	-0.8	0.6	2.2	T. Rowe Price High Yld	*	-2.0	2.0	3.8
Dreyfus 100 Treasury L-T	*	-1.2	1.4	3.1	T. Rowe Price Int'l Bond	*	-3.0	5.2	6.5
Dreyfus A Bonds Plus	*	-0.7	1.3	1.8	T. Rowe Price New Income	*	-0.7	0.2	1.6
Dreyfus GNMA	*	-0.3	0.8	1.9	T. Rowe Price Spectrum Income	*	-1.4	2.4	4.0
Dreyfus Short-Term Income	B	-0.5	-0.4	-0.8	T. Rowe Price S-T Bond	B	-0.2	-0.3	-0.7
Dreyfus Strategic Income	*	-0.8	0.0	0.1	T. Rowe Price U.S. Treas. L-T	*	-0.9	0.9	2.9
Federated Total Return Govt	H	-0.6	-0.6	-0.2	TCW Galileo High Yield Bond	*	-3.1	1.8	5.2
Federated U.S. Govt Sec. 1-3	B	-0.2	-0.8	-1.2	TCW Galileo Total Return Bond	H	-0.5	0.6	2.8
Fidelity Capital & Income (1%	*	-2.8	4.4	7.2	USAA Income	H	-0.4	1.1	3.0
Fidelity Floating Rate High Inc(1%	B	-0.4	1.3	2.3	Value Line Aggressive Inc (1%	*	-1.7	1.8	3.5
Fidelity GNMA	*	-0.7	-0.3	0.9	Value Line U.S. Govt Sec	H	-0.3	0.1	1.0
Fidelity Government Income	*	-0.6	-0.4	0.4	Vanguard GNMA	B	-0.3	1.1	3.5
Fidelity High Income (1%r<90d)	*	-2.6	1.8	2.7	Vanguard High Yield Corporate	*	-2.1	1.6	5.4
Fidelity Inflation-Protected Bond	B	-1.0	1.9	4.5	Vanguard Inflation Protected	B	-0.8	2.1	5.0
Fidelity Intermediate Bond	H	-0.8	-1.3	-1.0	Vanguard Intermediate Treas.	H	-0.3	-0.9	-0.4
Fidelity Intermediate Govt	H	-0.4	-1.2	-0.1	Vanguard Long-Term Corporate	*	-1.5	2.6	5.4
Fidelity Investment Grade	H	-0.6	0.6	2.9	Vanguard L-T Treasury	*	-1.3	1.2	3.5
Fidelity New Markets Income (1%	*	-3.8	2.2	5.2	Vanguard Short-Term Invest-	B	-0.1	-0.2	-0.3
Fidelity Short-Term Bond	B	-0.3	-0.7	-0.6	Vanguard S-T Federal	*	0.0	-0.5	-0.7
Fidelity Strategic Income	B	-1.8	3.9	7.5	Vanguard S-T Treasury	B	0.1	-0.6	-0.8
FifthThird Bond	*	-0.5	0.4	2.0	Vanguard Total Bond Market	H	-0.6	0.6	2.7
Janus Flexible Income	*	-0.9	-0.8	-0.3	WellsFargo Montgomery S Dur	B	0.0	-0.8	-0.6
Janus High Yield (2%r<90d)	*	-2.3	1.0	4.0	WellsFargo Montgomery Total	H	-0.6	-0.4	1.1
Janus S-T Bond	B	0.2	-0.7	-0.3	Westcore Plus Bond (2%r<90d)	*	-1.3	0.9	3.6
Loomis Sayles Bond Instl	B	-2.1	3.9	8.7	WPG Core Bond	H	-0.9	-0.5	0.8
Loomis Sayles Bond Retail	B	-2.1	3.8	8.4					
Managers Bond	*	-1.2	1.1	3.1					
Managers Fremont Bond	H	-0.4	0.1	2.0					
Managers Int. Duration Govt	*	-0.3	0.4	2.5					
Managers Short Duration Govt	B	0.2	1.5	2.5					
MetroWest Low Duration	B	-0.2	1.2	0.7					
MetroWest Total Return	*	-1.1	1.2	0.5					
Northeast Investors Trust	*	-1.3	5.3	9.9					
Payden Global Fixed Income	*	0.3	2.0	2.9					
PIMCO High Yield	*	-2.1	1.7	4.4					

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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 4/8/05

Fund	Last Week	Fund	Last Week
EUEYX Alpine U.S. Real Estate	-0.12%	LSBRX Loomis Sayles Bond Retail	0.00
ACITX Amer. Cent. Inflation Adj.	-0.80	MUHLX Muhlenkamp Fund	-0.03
ARTKX Artisan International Value	0.51	RSVAX RS Value (formerly Contrarian)	-0.14
ARTQX Artisan Mid Cap Value	-0.34	TAVFX Third Avenue Value	0.83
BPTRX Baron Partners	-0.43	TREMX T. Rowe Price Emerg Eur & Med	2.65
BRAIX Bridgeway Agg. Inv. 2	-0.14	VBINX Vanguard Balanced	0.32
DODIX Dodge & Cox Income	0.00	VEIEX Vanguard Emerging Mkts	-0.20
DODFX Dodge & Cox International	0.71	VEURX Vanguard European Stock Index	0.38
FBALX Fidelity Balanced	0.29	VEXPX Vanguard Explorer	0.08
FCNTX Fidelity Contrafund	0.33	VFIIK Vanguard GNMA	-0.19
FIEUX Fidelity Europe	1.57	VWEHX Vanguard High Yield Corp	0.48
FEXPX Fidelity Export & Multinational	0.37	VIPSX Van. Inflation Protected Bond	-0.64
FTQGX Fidelity Focused Stock	-0.29	VTRIX Vanguard International Value	0.54
FINPX Fidelity Inflation Protected	-0.70	VIMSX Vanguard Mid-Cap Index	-0.06
FISMX Fidelity International S-C	1.70	VISVX Vanguard Small Cap Value	-0.07
FBNDX Fidelity Inv Grade Bond	-0.13	VBMFX Vanguard Total Bond	-0.30
FLATX Fidelity Latin America	-0.59	VUVLX Vanguard US Value	0.52
FLVCX Fidelity Leveraged Company	0.63		
FSNGX Fidelity Natural Gas	-2.43	Indices	
FDSCX Fidelity S-C Independence	0.15	DOW JONES INDUSTRIALS	0.55%
FSICX Fidelity Strategic Income	0.29	NASDAQ	0.73
FDVLX Fidelity Value	0.45	S&P 500	0.71
GATEX Gateway Fund	0.45		

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