

MONEYLETTER HOTLINE 7/5/05

Bulls Alive and Well

We have been saying that we had to wait until the window dressing and other end of the first half distractions were behind us before we could get a true reading of the market. According to today's action bullishness is alive and well in the U.S. market. There is little doubt in our mind that a positive attitude prevails.

For example, the monthly manufacturing survey that was released on Friday showed a good increase in the new orders index which had been falling for some months. This is being touted as a sign that manufacturing is turning around. Maybe so, or maybe not. We just do not know. It turns out that part of the reason for the increase was because some in the survey had changed their response in this latest month from down to flat. Perhaps what we should be saying is that orders have stopped going down.

Whatever the case, the market is acting well. The professionals we check were betting on a down market today and were surprised. We continue to watch the numbers very carefully.

There is no change in our recommended allocations.

New Fund Ratings – For domestic stock funds, MSI Small Cap Value (closed) is now rated Buy. For international stock funds, two funds are now rated Buy: Fidelity International Small Cap (closed) and Neuberger Berman International. Two funds are now rated Hold: Forward International Small Companies and Vanguard International Explorer (closed).

The Economy – We get more information later this week, topped off by the all-important employment report on Friday. We then hear from Greenspan on the 20th. Walmart reported today that June sales were above the anticipated range, despite higher oil prices. We look for somewhat slower growth ahead.

The Stock Market – Keep an eye on interest rates. Not only short-term yields, but also long-term rates have responded to the Fed's rate increase and statement. Some increase in long-term yields is all to the good, as long as it is not overdone. It may reassure the Fed that policy is working. Stocks, broadly speaking, are still the asset of choice.

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

MONEYLETTER HOTLINE 7/1/05

Fed Hikes Before Holiday Weekend

With the window-dressing maneuvering behind us, investors will return to the world of real investing next week. We discount today, because Wall Street had partially begun the holiday as can be seen by the low volume and the bond market closing early. There was important economic news today in the form of the monthly manufacturing survey and June auto sales.

But the big news came yesterday as the Fed raised short-term rates by another ¼%. The Fed also told us that the economy was doing just fine and that monetary policy was still stimulative. Since getting policy to neutral is their stated goal, stimulative implies at least one more rate increase. We expect there will be more than one.

Our view of the economy is not as positive as that of the Fed. We see the last round of numbers as telling us the economic expansion is slowing. We agree the economy is expanding, but the issue is how rapidly. We are watching the numbers very carefully.

There is no change in our allocations.

New Fund Ratings – For domestic stock funds, two funds are now rated Buy: RS Partners (closed) and Bridgeway Small Cap Value. Two funds are now rated Hold: Wasatch Small Cap Growth and Dreyfus Mid Cap Index. For international stock funds, two funds are now rated Hold: Artisan International Small Cap and Fidelity Europe.

The Economy – June auto sales were very good, led by GM's successful discount promotion. The manufacturing survey was positive, but not quite as good as it looked. Next Friday we get the employment report, and that will give us the best reading on the economy at midyear. We think the Fed needs to be cautious as it raises rates from here on. We will hit 3.5% next month and that is not trivial in a low inflation world. We look for somewhat slower growth ahead.

The Stock Market – We are about to enter the earnings season, and the guidance will tell us much about what to expect for the rest of the year. While we may be slowing here, we still see good growth in Asia. Stocks, broadly speaking, are still the asset of choice.

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

Domestic Stock Funds — data as of 7/1/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
1	CGM Focus	B	5.5%	15.6%	30.6%	51	Homestead Value	H	1.8	4.0	13.6
2	Artisan Mid Cap Value	B	3.3	11.8	28.7	52	Value Line Fund	H	2.4	3.0	14.9
3	MainStay Small Cap Opportunity	B	5.0	8.0	25.6	53	Harbor Value	H	0.9	3.8	15.0
4	Fidelity Leveraged Co (\$10k,1.5%)	B	4.1	8.0	25.6	54	Wasatch Small Cap Value	H	5.5	0.7	15.3
5	Neuberger Berman Partners	B	4.5	8.4	23.6	55	Janus Mid Cap Value	H	2.3	3.5	13.1
6	Baron Partners	B	5.5	5.3	28.3	56	T. Rowe Price S-C Value	H	3.5	1.4	16.3
7	RS Value (formerly RS Con-	B	4.4	5.1	30.0	57	ICAP Select Equity	H	1.0	3.3	15.3
8	Bridgeway Small Cap Value	B	4.6	6.8	25.1	58	MSI Mid Cap Value	H	2.4	2.8	14.3
9	RS Partners (closed)	B	5.3	4.2	27.0	59	Loomis Sayles Value	H	1.4	3.4	14.3
10	Fairholme Fund	B	2.1	6.6	25.4	60	Vanguard Windsor II	H	1.0	3.1	15.2
11	Neuberger Berman Genesis	B	3.6	8.4	18.2	61	Fidelity Contrafund	H	1.2	3.8	13.4
12	Third Avenue Value (1%r<60d)	B	0.9	7.4	21.9	62	Value Line Special Situations	H	2.4	2.8	13.5
13	FBR Small Cap (closed,1%r<90d)	H	6.1	3.3	23.1	63	Mutual Beacon (1%) CIZ	H	1.0	3.2	14.5
14	Fidelity Focused Stock (.75%)	B	1.5	7.2	18.9	64	Vanguard U.S. Value	H	1.7	2.8	13.8
15	Longleaf Partners Smallcap	B	1.5	5.0	24.3	65	Vanguard SmallCap Index	H	3.1	1.5	14.6
16	Westport Small Cap R	H	3.0	6.6	16.4	66	C&B Mid Cap Value	H	2.1	3.7	10.7
17	Muhlenkamp Fund	B	2.8	3.8	23.3	67	Robeco Boston Ptnrs SCV	S	4.6	1.6	11.9
18	MSI Small Cap Value (closed)	B	5.5	4.4	17.5	68	Loomis Sayles Small Cap Value	S	3.5	0.9	15.2
19	Vanguard Mid-Cap Index	B	2.6	4.5	20.3	69	Royce Total Return (1%r<180d)	S	2.6	2.0	13.6
20	Bridgeway Small Cap Growth	H	4.1	6.1	13.9	70	CRM Mid Cap Value Inv	S	1.3	1.6	16.1
21	Bridgeway Aggressive Investors 2	B	3.4	5.3	16.8	71	T. Rowe Price Mid Cap Growth	S	1.7	2.2	13.7
22	Robeco Boston Partners All Cap	B	2.9	5.2	17.7	72	Dreyfus New Leaders	H	1.6	2.6	12.6
23	Baron Small Cap (closed)	H	4.3	4.2	17.7	73	Mutual Shares (1%) CIZ	H	0.8	2.8	13.3
24	Baron Growth (closed)	B	2.6	3.7	21.2	74	Wells Fargo Adv Common Stock	H	2.2	2.7	11.5
25	Salomon Brothers Opportunity	H	3.9	4.5	16.9	75	PBHG Small Cap Value	S	2.9	0.9	14.9
26	Berwyn Fund (1%r<180d)	H	3.9	3.7	18.0	76	Value Line Leveraged Growth	S	2.9	2.3	11.4
27	Fidelity Value	B	2.1	4.8	18.0	77	Gabelli Asset	S	1.6	1.8	14.0
28	Robeco Boston Partners Mid Cap	H	3.5	3.9	17.6	78	Neuberger Berman Manhattan	S	2.5	2.2	11.6
29	Vanguard Strategic Equity	B	2.8	3.8	18.6	79	Columbia Disciplined Value CIZ	S	0.7	2.7	12.7
30	Henlopen Fund (1%r<30d)	H	5.0	3.6	15.2	80	Fidelity Disciplined Equity	S	0.5	2.9	12.6
31	Fidelity Small Cap Ind.(1.5%)	H	5.2	3.4	14.8	81	SIT Mid Cap Growth (2%r<30d)	S	1.4	2.4	12.2
32	MSI Mid Cap Growth	H	2.8	3.6	17.8	82	Bogle Small Cap Growth(closed)	S	2.9	2.3	10.1
33	Third Avenue Small-Cap Value	H	2.3	4.6	16.0	83	Century Select Small Cap (1%)	S	2.2	2.2	11.1
34	Wasatch Small Cap Grth	H	2.9	4.2	16.1	84	TCW Galileo Diversified Value N	S	0.6	2.2	13.4
35	Scudder Development (closed)	H	2.0	5.6	13.4	85	Vanguard Value Index	S	0.5	1.8	14.0
36	SIT Small Cap Growth (2%r<30d)	H	4.0	4.8	12.5	86	Northern Income Equity	S	2.2	2.2	10.3
37	Baron Asset	B	2.5	2.5	20.3	87	Artisan Small Cap (closed)	S	3.6	1.0	11.1
38	Forward Hoover Small Cap	H	4.1	3.1	15.9	88	Columbia Mid Cap Growth CIZ	S	1.7	2.0	11.5
39	Dreyfus Mid Cap Index	H	2.2	4.3	15.7	89	USAA Capital Growth	S	3.7	0.3	12.7
40	Vanguard Small-Cap Value Index	H	3.4	2.5	18.3	90	Cambiar Opportunity	S	0.7	2.0	12.8
41	American Century Heritage	B	3.1	5.4	11.4	91	Ariel Fund	S	1.3	1.8	11.9
42	Mutual Qualified (1%) CIZ	H	1.8	3.7	17.4	92	T. Rowe Price Mid Cap Value	S	1.6	0.9	13.8
43	T. Rowe Price New Horizons	H	3.0	3.5	15.3	93	AIM Dynamics Inv (closed)	S	2.7	1.3	11.0
44	Fidelity L P Stock (closed,1.5%)	H	3.1	2.3	17.7	94	Fidelity Mid-Cap Stock (.75%)	S	2.7	1.7	10.0
45	Royce Penn Mutual (1%r<180d)	H	3.4	3.1	15.5	95	Fidelity Export & Multinat'l(.75%)	S	0.5	2.2	11.9
46	Wasatch Core Growth(closed,2%)	H	3.3	2.4	17.0	96	Janus Growth & Income	H	1.0	1.7	12.1
47	Janus Contrarian	H	3.7	0.8	20.2	97	USGlobal Holmes Growth (.25%)	S	2.6	0.6	12.1
48	Nicholas Fund	H	1.7	4.6	13.7	98	Turner Mid Cap Growth	S	1.9	1.4	11.4
49	Wells Fargo Adv SC Value Z	H	4.5	1.7	16.3	99	Wasatch Heritage Growth	S	2.2	0.6	12.7
50	Vanguard Extended Market Index	H	2.8	2.6	16.0	100	Buffalo Mid Cap	S	1.6	1.9	10.3

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

Domestic Stock Funds continued — data as of 7/1/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
101	Dodge & Cox Stock (closed)	S	0.2	0.9	14.7	151	Vanguard Total Stk Mkt	S	0.2	0.1	9.5
102	Buffalo Small Cap (closed)	S	2.3	0.1	13.4	152	Artisan Midcap(closed)	S	1.1	-0.2	8.9
103	Wells Fargo Advantage Oppor-	S	2.0	1.1	11.2	153	RS MidCap Opportunities	S	1.6	-0.3	8.3
104	Vanguard Explorer	S	2.5	1.0	11.0	154	Marsico Focus (2%r<30d)	S	0.1	-1.1	12.4
105	Weitz Hickory	H	1.1	0.3	14.6	155	Scudder Capital Growth AARP	S	-0.5	1.5	6.7
106	Wells Fargo Advantage MC	S	1.7	1.1	11.7	156	Schwab 1000 Fund (.75%	S	-0.1	0.4	8.9
107	INVESCO Small Company	S	5.1	-0.6	10.6	157	Janus Olympus	S	-0.1	1.1	7.2
108	Vanguard Small Cap Growth	S	3.0	0.6	10.9	158	ICM/Isabelle Small Cap Value	S	5.1	-2.6	7.9
109	American Century Equity	S	0.4	1.8	11.7	159	Needham Growth Fund (.75%	S	2.3	0.1	5.2
110	Pioneer Growth Opp (Safeco)	S	3.6	-0.8	13.3	160	William Blair Growth (1%	S	1.2	-0.5	8.2
111	RS Smaller Company Growth	S	4.5	-0.6	11.4	161	Vanguard Growth & Income	S	-0.5	0.3	8.9
112	T. Rowe Price Cap Appreciation	S	1.0	1.3	11.7	162	Scudder Growth & Income	S	0.7	-0.1	7.8
113	Selected Special Shares	S	1.6	1.4	10.6	163	WmBlair S-C Growth N (1%	S	4.7	-3.9	10.7
114	Hussman Strategic Growth	S	1.4	3.7	5.2	164	USAA Growth & Income	S	-0.2	0.2	7.9
115	Janus Enterprise	S	1.8	0.6	12.2	165	Salomon Brothers Investors	S	0.8	0.0	6.5
116	Selected American Shares	S	1.2	1.7	9.7	166	Vanguard/Morgan Growth	S	0.2	-0.1	7.6
117	Oakmark Equity&Income (2%	S	1.3	2.4	7.5	167	Sound Shore	S	0.5	-1.0	9.5
118	CS Mid Cap Growth (closed)	S	0.8	1.8	9.7	168	Columbia Asset Allocation CIZ	S	-0.1	0.0	7.7
119	CRM Small Cap Value Inv	S	2.1	0.4	10.4	169	T. Rowe Price Dividend	S	0.1	-0.7	9.1
120	Janus Twenty (closed)	H	1.3	-0.5	13.9	170	Neuberger Berman Focus	S	-0.2	-0.8	9.9
121	Aegis Value Fund	S	1.8	1.3	8.7	171	American Century Vista	S	2.0	-0.5	5.6
122	Royce Premier (1%r<180d)	S	3.0	0.1	9.7	172	Fidelity Stock Selector	S	-0.6	0.0	7.6
123	USAA Growth	S	1.1	0.4	12.0	173	Legg Mason Special Invest-	S	1.1	-0.6	6.4
124	Vanguard Equity-Income	S	0.4	0.7	12.0	174	Fidelity Trend	S	-0.4	-0.4	7.6
125	TCW Galileo Opportunity N	S	3.8	-0.2	8.8	175	Dreyfus Appreciation	S	-1.3	1.1	5.1
126	T. Rowe Price Small Cap Stock	S	2.3	-0.5	11.8	176	Harbor Capital Appreciation	S	-1.8	0.4	7.6
127	Janus Venture (closed)	S	4.6	-1.7	11.2	177	Fidelity Convertible Securities	S	2.2	-1.7	6.4
128	TCW Galileo Dividend Focused	S	0.4	0.6	11.3	178 Fidelity Spartan 500 Index	S	-0.5	-0.6	7.6	
129	PBHG Growth	S	1.6	1.3	7.8	179	Fidelity Growth Company	S	-0.9	-0.4	7.6
130	UMB Scout Stock	S	0.6	2.1	7.4	180	Royce Opportunity (1%	S	3.1	-2.9	8.1
131	USAA Aggressive Growth	S	0.2	0.1	12.3	181	INVESCO Core Equity	S	-0.4	-1.1	8.8
132	Ariel Appreciation	S	1.5	0.1	10.3	182	Fidelity Equity-Income II	S	-0.3	-1.2	8.9
133	SIT Large Cap Growth (2%	S	0.0	1.3	9.1	183	Scudder Large Company	S	-0.7	0.7	4.6
134	Federated Kaufmann Fund	S	2.5	-0.2	9.0	184 Vanguard 500 Index	S	-0.5	-0.6	7.6	
135	American Century Income &	S	0.0	0.9	10.0	185	Northeast Investors Growth	S	-0.8	0.3	5.6
136	PBHG Emerging Growth	S	1.8	0.2	8.8	186	T. Rowe Price Growth Stock	S	-0.1	-0.9	7.6
137	American Century Equity In-	S	0.3	0.8	9.5	187	Fidelity Equity-Income	S	0.3	-1.1	7.5
138	RS Growth (formerly RS Value	S	0.6	0.5	9.5	188	Gabelli Growth	S	-0.8	0.1	6.0
139	Fidelity Small Cap Stock (2%	S	2.9	-0.4	8.0	189	Vanguard Cap Opp (closed,	S	-1.0	-1.2	9.5
140	T. Rowe Price Equity-Income	S	0.0	0.1	11.0	190	Preferred Growth	S	-1.9	0.3	6.9
141	American Century Value	S	-0.2	0.8	9.4	191	Fidelity Independence	S	-0.1	-1.1	7.5
142	Wells Fargo Advantage Discov-	S	2.7	-1.0	9.2	192	Undiscovered Behavioral	S	0.2	-1.4	7.3
143	MSI Value Portfolio	S	-0.6	-0.5	12.9	193	Dreyfus-Founders Discovery	S	3.7	-2.4	4.4
144	Nicholas II	S	1.7	0.6	6.8	194	Weitz Value Fund	S	0.3	-2.1	8.9
145	Vanguard Capital Value	S	0.3	-0.8	12.0	195	Fidelity Fund	S	-0.9	-0.2	5.6
146	Oakmark Select (closed,2%	S	0.5	0.2	9.4	196	TCW Galileo Value Opportuni-	S	-0.6	-0.1	4.5
147	Neuberger Berman Guardian	S	-0.2	-0.4	12.0	197	Yacktman Fund	S	-0.9	-1.2	7.6
148	Vanguard Windsor	S	-0.1	-0.1	10.6	198	Tweedy, Browne American	S	0.4	-1.3	5.8
149	Marsico Growth & Income (2%	S	-0.1	-0.8	12.2	199	Wells Fargo Advantage	S	0.9	-1.6	5.5
150	Wells Fargo Advantage SC	S	3.5	-1.6	8.6	200	Vanguard U.S. Growth	S	-0.3	-0.6	4.4

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 7/1/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
201	Wells Fargo Advantage Large	S	-0.7	-0.9	5.6	251	ABN Amro Mid Cap	S	-1.2	-3.8	2.3
202	Oakmark Fund (2%r<90d)	S	0.0	-1.8	6.6	252	American Century Select	S	-1.5	-3.4	1.2
203	Fidelity Growth & Income	S	-0.7	-1.4	6.5	253	American Century Ultra	S	-1.1	-4.0	1.8
204	T. Rowe Price Growth & Income	S	-0.2	-2.0	7.2	254	Pin Oak Aggressive Stock	S	-3.3	-4.7	3.5
205	Janus U.S. Value	S	1.0	-1.3	3.5	255	Thompson Plumb Growth	S	-0.7	-4.2	-2.1
206	Fidelity Magellan (closed)	S	-0.7	-1.0	5.4	256	Undiscovered Small Cap Growth	S	2.9	-6.5	-2.7
207	Dreyfus Fund	S	-0.4	-1.4	5.8	257	Matrix Advisors Value (.75%	S	-2.6	-4.5	-0.5
208	Royce Special Equity (1%r<180d)	S	2.1	-2.0	3.4	258	TCW Galileo Select Equity	S	-4.4	-6.9	-0.2
209	WellsFargo Montgomery Small	S	4.0	-2.9	2.7	259	TCW Galileo Aggressive Growth	S	-1.8	-8.3	-4.4
210	Fidelity Aggressive Growth(1.5%	S	1.1	-1.5	3.2	260	Van Wagoner Emerging Growth	S	-1.8	-19.9	-23.7
211	Longleaf Partners	S	-0.3	-0.9	3.7						
212	Marsico 21st Century (2%r<30d)	S	0.4	-4.8	12.4						
213	Legg Mason Value	S	0.4	-2.8	7.1						
214	T. Rowe Price New America	S	-0.2	-1.6	4.9						
215	RS Emerging Growth(closed)	S	3.0	-4.5	7.1						
216	PIMCO PEA Value D	S	0.9	-2.4	5.0						
217	Clipper Fund	S	-0.3	-1.7	4.8						
218	Preferred Value	S	-0.3	-2.4	6.1						
219	Dreyfus Growth & Income	S	-1.0	-1.8	5.7						
220	Neuberger Berman Fasciano Inv	S	0.8	-2.5	4.7						
221	Fidelity Dividend Growth	S	0.0	-1.9	4.3						
222	American Century Growth	S	-1.7	-1.7	6.4						
223	TCW Galileo Small Cap Growth	S	3.9	-3.5	2.0						
224	Needham Small Cap Growth	S	1.3	-2.1	2.5						
225	Vanguard Growth Index	S	-0.9	-1.4	3.9						
226	Royce Low Priced Stock	S	2.5	-3.8	4.5						
227	Columbia Small Company Equity	S	2.8	-3.6	3.5						
228	Janus Mercury	S	-0.5	-2.6	5.9						
229	Oberweis Emerging Growth (1%	S	5.5	-5.2	3.5						
230	Fidelity OTC Portfolio	S	-1.6	-1.6	4.7						
231	Fidelity Fifty (.75%r<30d)	S	-0.4	-2.2	4.5						
232	Fidelity Capital Appreciation	S	-0.5	-2.8	5.5						
233	Columbia Large Cap Growth CIZ	S	-1.3	-1.8	4.1						
234	Vanguard PRIMECAP (closed,	S	-1.7	-2.7	6.8						
235	Legg Mason Opportunity Trust	S	1.8	-3.6	3.6						
236	Vanguard Growth Equity	S	-0.8	-1.9	3.3						
237	Fidelity Large Cap Stock	S	-0.3	-2.2	2.9						
238	Fidelity Value Strategies	S	-0.1	-3.9	6.5						
239	Meridian Fund	S	1.0	-3.7	4.0						
240	Fidelity Blue Chip Growth	S	-1.1	-2.0	2.6						
241	Dreyfus Growth Opportunity (2%	S	-1.5	-2.5	3.5						
242	Fidelity New Millennium (closed)	S	1.6	-4.2	2.8						
243	Vanguard Convertible Securities	S	1.1	-3.5	1.8						
244	Dreyfus Premier Third Century	S	-1.7	-2.0	2.0						
245	Janus Fund	S	-1.0	-2.3	1.6						
246	Domini Social Equity Fund (2%	S	-1.4	-3.3	2.6						
247	Fidelity Growth & Income II	S	-0.9	-3.7	2.7						
248	Fidelity Discovery	S	0.0	-5.3	5.1						
249	RS Diversified Growth (closed)	S	4.1	-5.2	-1.6						
250	CS Warburg Pincus Capital Ap-	S	-0.8	-3.8	2.3						

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For more information, contact us:

Toll-Free: (800) 707-2060

Fax: (508) 429-0940

E-mail: info@priadvisors.com

Website: www.priadvisors.com

Write: PRI Financial Advisors
479 Washington St.
Holliston, MA 01746

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INTERNATIONAL STOCK FUNDS
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International Stock Funds — data as of 7/1/05

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	8.2%	23.8%	52.8%	51	Fidelity Global Balanced (1%	S	0.4	0.4	11.0
2	T. Rowe Price Latin America (2%	H	5.2	17.4	62.9	52	Fidelity Aggressive Intl. (1%	S	1.5	-1.2	12.7
3	Fidelity Latin Amer. (1.5%r<90d)	H	4.4	12.8	58.7	53	Vanguard International Growth	S	0.7	-1.4	13.0
4	Scudder Latin America	H	5.3	13.0	55.9	54	Longleaf Partners International	S	0.7	1.5	5.6
5	T.Rowe Price Emerging Mkts Stk	B	4.3	8.8	39.2	55	Schwab International Index	S	0.6	-1.6	13.0
6	Fidelity Emerging Mkts (1.5%	B	3.9	7.4	37.5	56	T. Rowe Price European (2%	S	0.2	-1.5	13.4
7	Fidelity SE Asia (1.5%r<90d)	B	3.2	8.7	31.5	57	Fidelity Overseas (1%r<30d)	S	0.9	-1.6	11.6
8	Vanguard Emerging Mkts Stk	B	3.6	5.9	35.7	58	American Century Intl Growth	S	0.9	-1.7	10.8
9	T. Rowe Price New Asia (2%	B	2.1	7.0	33.3	59	Artisan International (2%r<90d)	S	0.7	-2.0	10.5
10	US Global Eastern Europe (2%	B	6.4	2.8	37.1	60	T. Rowe Price Intl Stock (2%	S	0.5	-1.8	10.3
11	Amer.Cent.Intl Opp. (closed,2%	B	3.7	8.3	19.2	61	Fidelity Worldwide (1%r<30d)	S	0.3	-1.3	9.4
12	Fidelity Intl Small Cap (closed,2%	B	4.4	6.0	23.5	62	Preferred International	S	0.4	-2.6	11.7
13	Dreyfus Premier Emerging Market	B	4.1	3.5	30.1	63	Fidelity Japan Smaller Cos	S	2.3	1.4	-1.0
14	Driehaus Intl Discovery (2%r<60d)	B	4.1	7.3	19.6	64	Artisan Intl Value (2%r<90d)	S	0.3	-3.2	12.3
15	Driehaus Emerging Mkts Gr (2%	B	3.8	2.3	30.2	65	Columbia Intl Stock CIZ (2%	S	0.0	-2.0	9.5
16	Neuberger Berman Intl (2%r<60d)	B	3.8	4.7	23.0	66	USAA International	S	-0.3	-2.4	10.5
17	Matthews Asia G & I (closed,2%	H	2.6	5.2	23.3	67	SIT International Growth (2%	S	0.3	-2.7	9.7
18	Matthews Pacific Tiger (2%r<90d)	B	1.7	3.3	29.0	68	Gabelli Intl Growth (2%r<60d)	S	1.0	-3.6	10.7
19	Scudder Gbl Discovery	H	3.1	4.5	23.8	69	USAA World Growth	S	-1.0	-2.5	8.9
20	Scudder Pacific Opp (closed,2%	B	2.2	4.6	24.3	70	T. Rowe Price Japan (2%r<90d)	S	0.8	-0.5	-0.9
21	Guinness China & Hong Kong	H	3.7	4.3	21.9	71	Janus Worldwide (2%r<90d)	S	-0.2	-3.2	6.2
22	Fidelity Europe (1%r<30d)	H	2.0	2.9	26.9	72	Vanguard Pacific Stock Index	S	0.3	-3.5	6.3
23	Forward Intl Small Companies	H	2.1	4.6	22.0	73	Fidelity Japan(1.5%r<90d)	S	0.0	-4.6	-2.9
24	Vanguard Intl Expl (closed,	H	2.3	3.6	23.7	74	Matthews Japan Fund (2%	S	-0.5	-5.0	-2.1
25	Janus Intl Equity (1%r<90d)	H	3.4	2.3	25.2	75	CS Warburg Pincus Japan Grth	S	-0.4	-6.3	-4.8
26	Tweedy, Browne Gbl Val	H	1.8	6.6	14.3	76	Japan Fund (Scudder) (2%	S	0.2	-8.7	-5.6
27	Oakmark Intl Small Cap	H	2.8	2.8	20.5						
28	Janus Overseas(closed,2%r<90d)	H	2.3	2.3	22.0						
29	Scudder Global (closed,2%r<30d)	H	2.0	3.0	19.8						
30	Artisan Intl Small Cap (closed,2%	H	1.2	2.2	21.8						
31	Wm. Blair Intl Growth N	H	2.5	2.4	18.7						
32	Dodge & Cox Intl Stock	H	0.8	1.3	22.4						
33	Fidelity Europe Capital App. (1%	H	2.4	2.1	16.6						
34	American Century Global Growth	H	1.6	2.5	14.6						
35	ICAP Euro Select Equity (2%	H	0.3	0.0	22.8						
36	T. Rowe Price Intl Disc. (2%	H	1.8	2.1	15.3						
37	Oakmark International (2%r<90d)	H	0.5	2.1	15.6						
38	Matthews Asia Pacific(2%r<90d)	H	1.0	1.0	16.9						
39	Fidelity Pacific Basin (1.5%r<90d)	H	2.7	1.6	12.7						
40	Julius Baer Intl Equity A (2%	H	1.2	-0.4	19.0						
41	Fidelity Intl Discovery (1%r<30d)	S	1.7	0.6	15.4						
42	Quant Foreign Value (1%r<30d)	H	0.9	0.1	17.5						
43	Scudder Greater Europe	S	0.9	0.1	17.4						
44	Fidelity Div Intl (closed,1%r<30d)	S	1.3	0.5	15.5						
45	Harbor International (2%r<60d)	S	1.1	0.3	15.1						
46	Vanguard International Value (2%	H	0.5	0.2	15.4						
47	Wasatch International Growth (2%	S	3.6	-0.1	11.3						
48	Scudder International (2%r<180d)	S	1.4	-0.2	14.4						
49	Vanguard European Stock Index	H	0.4	-0.7	16.8						
50	Oakmark Global (2%r<90d)	S	0.0	1.2	12.1						

**Next Issue of
MONEYLETTER Plus
Will Be Available:
Wed 7/13/05 by Midnight**

Total Return % - 6/30/05					
1 mo	Model Portfolio	6 mo	1 yr	3 yr	YTD
2.0	ML Conservative	4.2	13.6	32.7	4.2
1.1	Fidelity Conservative	2.3	9.7	22.1	2.3
1.6	Vanguard Conservative	2.1	10.2	26.0	2.1
3.1	ML Moderate	3.9	16.8	63.4	3.9
2.1	Fidelity Moderate	3.3	12.4	39.1	3.3
2.2	Vanguard Moderate	1.8	11.6	40.7	1.8
4.1	ML Venturesome	5.3	14.5	59.5	5.3
2.8	Fidelity Venturesome	3.5	11.2	36.1	3.5
3.0	Vanguard Venturesome	2.1	11.6	39.1	2.1
5.6	ML Select	9.8	19.9	n/a	9.8
Benchmarks					
0.1	S&P 500	-0.8	6.3	26.9	-0.8
0.9	Asset Allocation Funds Avg (152)	0.7	7.9	26.5	0.7

**SPECIALTY FUNDS
On Next Page**

Specialty Funds — data as of 7/1/05

Rank	Fund	Cons.	1 month	6 month	1 year	Rank	Fund	Cons.	1 month	6 month	1 year
1	Fidelity Energy (.75%r<30d)	*	8.9%	28.2%	49.1%	51	Fidelity Finl Serv (.75%r<30d)	*	2.0	-2.2	8.1
2	Vanguard Energy (1%r<1yr)	*	8.5	24.8	48.3	52	Fidelity Telecomm (.75%r<30d)	*	0.7	-2.6	10.6
3	Fidelity Energy Services (.75%	*	9.1	23.3	44.7	53	U.S.Global Gold Shares (.25%	*	7.5	-6.3	9.3
4	Fidelity Natural Gas (.75%r<30d)	*	9.0	22.5	46.5	54	ICON Industrials	*	-0.2	-2.6	11.3
5	Rydex Energy (\$25k)	*	8.4	23.4	42.6	55	Merger Fund (closed,2%r<30d)	*	0.1	0.6	2.8
6	Alpine U.S. Real Estate Equity	*	4.6	17.5	54.0	56	ICON Leisure & Consumer Sta-	*	-0.6	-1.3	6.9
7	Rydex Energy Services (\$25k)	*	8.7	19.6	39.5	57	Fidelity Multimedia (.75%r<30d)	*	-0.4	-1.6	6.5
8	ICON Energy	*	8.5	18.7	40.3	58	Rydex Consumer Products	*	-0.9	-0.3	3.3
9	Fidelity Natrl Resources (.75%	*	7.7	19.8	36.9	59	Rydex Ursa (\$25k)	*	0.8	2.0	-5.3
10	Fidelity Med Del (.75%r<30d)	*	4.5	16.5	49.7	60	Amer. Cent. Global Gold (1%	*	7.4	-6.8	6.6
11	CGM Realty	*	5.9	10.4	45.8	61	ICON Financial	*	2.3	-4.4	8.1
12	T. Rowe Price New Era	*	5.5	11.6	34.5	62	T.Rowe Price Financial Services	*	1.6	-4.1	8.5
13	Rydex Utilities (\$25k)	*	5.1	13.4	27.7	63	Fidelity Leisure (.75%r<30d)	*	0.6	-3.6	8.5
14	Cohen & Steers Realty (\$10k,1%	*	5.2	8.1	39.0	64	ProFunds Bear Inv (\$15k)	*	0.7	1.8	-5.6
15	T.Rowe Price Real Estate (1%	*	4.6	7.5	36.1	65	T.Rowe Price Health Sciences	*	2.1	-2.6	2.4
16	Fidelity Const & Housing (.75%	*	4.1	8.7	33.3	66	Fidelity Banking (.75%r<30d)	*	0.4	-3.9	8.1
17	Fidelity Real Estate (.75%r<90d)	*	4.2	7.5	35.5	67	Rydex Banking (\$25k)	*	1.8	-4.5	7.0
18	Vanguard REIT Index (1%r<1yr)	*	4.6	7.3	33.2	68	Fidelity Bus Services (.75%	*	1.7	-4.6	6.5
19	ICON Telecommunications &	*	4.1	9.5	25.9	69	Rydex Leisure (\$25k)	*	-2.5	-4.3	11.9
20	Fidelity Brokerage (.75%r<30d)	*	7.3	7.1	26.2	70	Fidelity Industrial Equip (.75%	*	-1.2	-3.7	5.5
21	Vanguard Precious Metals	*	4.1	5.5	33.2	71	Fidelity Indust Matrls (.75%	*	-1.4	-6.0	11.1
22	Cohen & Steers Realty Income	*	4.7	5.5	27.0	72	Fidelity Pharmaceuticals (.75%	*	-0.8	-2.4	0.4
23	Fidelity Utilities Growth (.75%	*	3.9	6.2	26.4	73	Scudder Gold (closed)	*	8.0	-8.7	2.9
24	ICON Healthcare	*	1.7	9.3	21.7	74	Fidelity Transportation (.75%	*	-1.7	-7.0	12.4
25	Fidelity Defense & Aero (.75%	*	1.2	9.2	21.2	75	Fidelity Automotive (.75%r<30d)	*	1.3	-5.5	4.1
26	Stratton Mthly Div REIT (1.5%	*	4.2	4.7	24.4	76	Fidelity Technology (.75%r<30d)	*	-2.0	-3.0	0.5
27	Fidelity Wireless (.75%r<30d)	*	2.8	6.2	22.3	77	Rydex Telecommunications	*	0.9	-5.6	2.4
28	Fidelity Retailing (.75%r<30d)	*	3.3	6.8	17.1	78	T.Rowe Price Science & Tech	*	-2.9	-2.9	0.8
29	Fidelity Health Care (.75%r<30d)	*	1.0	6.9	11.0	79	Rydex Precious Metals (\$25k)	*	5.8	-8.5	0.8
30	Rydex Retailing (\$25k)	*	2.2	5.5	11.9	80	Rydex Basic Materials (\$25k)	*	-1.3	-7.2	7.8
31	T.Rowe Price Media & Telecom-	*	1.7	2.8	18.5	81	Prudent Bear (1%r<30d)	*	0.4	-2.4	-7.6
32	Fidelity Insurance (.75%r<30d)	*	2.9	3.9	10.1	82	Fidelity Computers (.75%r<30d)	*	-2.5	-4.0	-0.1
33	Vanguard Health (closed,	*	-0.6	5.3	11.9	83	RS Internet Age	*	0.8	-6.7	0.9
34	Fidelity Balanced	B	1.5	2.4	11.3	84	RS Information Age	*	1.1	-6.7	-0.9
35	Laudus Rosenberg Value L/S (2%	*	1.1	4.4	6.1	85	Fidelity Home Finance (.75%	*	2.2	-8.3	1.4
36	Fidelity Cyclical Ind (.75%r<30d)	*	0.5	0.6	16.2	86	Fidelity Software (.75%r<30d)	*	-1.8	-6.6	2.8
37	Fidelity Environmental Ser (.75%	*	2.5	2.2	6.5	87	Rydex Biotechnology (\$25k)	*	0.5	-5.3	-4.2
38	Fidelity Medical Equip (.75%	*	-0.1	3.2	7.6	88	Fidelity Biotechnology (.75%	*	0.4	-5.1	-6.0
39	Rydex Health Care (\$25k)	*	-0.1	3.5	6.6	89	Rydex Technology (\$25k)	*	-2.5	-5.6	-3.1
40	Gateway Fund	B	0.4	2.7	6.8	90	ICON Information Technology	*	-0.5	-8.8	2.0
41	ICON Consumer Discretionary	*	2.3	1.5	6.1	91	Fidelity Developing Comm (.75%	*	-2.2	-7.9	0.3
42	Fidelity Chemicals (.75%r<30d)	*	-0.3	-3.3	21.7	92	Rydex Electronics (\$25k)	*	-1.5	-3.9	-11.6
43	ICON Materials	*	0.8	-2.6	17.9	93	Royce Technology Value (2%	*	2.7	-8.6	-11.4
44	Vanguard Balanced Index	B	0.1	1.0	8.3	94	Rydex Transportation (\$25k)	*	-3.6	-11.4	4.1
45	Fidelity Electronics (.75%r<30d)	*	-0.8	4.0	1.3	95	Rydex Juno (\$25k)	*	1.0	-8.2	-16.0
46	Rydex Financial Services (\$25k)	*	2.7	-2.1	11.0	96	Fidelity Networking (.75%r<30d)	*	-2.8	-10.2	-7.9
47	Fidelity Air Transport (.75%r<30d)	*	-1.1	1.2	7.9	97	Rydex Internet (\$25k)	*	-5.6	-13.7	-8.7
48	Fidelity Gold (.75%r<30d)	*	6.2	-4.7	11.0	98	Fidelity Paper & Forest (.75%	*	-3.4	-18.0	-14.5
49	Fidelity Consumer Ind (.75%	*	-0.5	-0.4	9.9						
50	Fidelity Food & Agr (.75%r<30d)	*	-1.8	-0.1	9.1						

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

* = **Not Recommended**

BOND FUNDS
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Bond Funds — data as of 7/1/05

Fund	Cons.	1 month	6 month	1 year	Fund	Cons.	1 month	6 month	1 year
American Century Ginnie Mae	*	-0.6%	0.9%	2.3%	PIMCO Low Duration (2%r<7d)	B	-0.3	0.4	1.2
American Century Government	H	-0.5	1.6	3.9	PIMCO Real Return (2%r<7d)	H	-0.8	1.8	6.7
American Century Inflation Adj	B	-1.6	1.5	7.3	PIMCO Total Return (2%r<7d)	H	-0.3	2.0	5.7
American Century Intl Bond	*	-1.6	-7.0	6.6	PIMCO Total Return Mortgage	H	-0.1	1.3	4.2
American Century Target 2010	*	-0.8	2.0	6.1	Schwab S-T Bond Mkt Index	B	-0.1	0.5	1.6
American Century Target 2015	*	-0.8	5.8	14.5	Scudder Global Bond S-T	*	-0.3	-1.1	6.9
American Century Target 2020	*	-0.9	11.4	24.1	Scudder Income (closed,2%	H	-0.1	2.3	6.6
American Century Target 2025	*	-0.6	16.2	33.9	Scudder Short-Term Bond	B	0.1	0.9	2.1
BBH Inflation Indexed Sec (1%	B	-0.8	2.3	8.3	Strong High Yield Bond (1%	*	1.1	-0.7	5.6
Buffalo High-Yield (closed,2%	*	1.2	-1.4	4.6	Strong S-T Bond	B	0.0	0.0	0.5
Columbia Fixed Income Sec ClZ	H	-0.2	0.7	3.1	Strong S-T High Yield	*	0.8	0.0	1.9
Columbia High Yield ClZ (closed)	*	1.1	-0.4	4.3	T. Rowe Price Corporate Inc	*	0.4	1.5	6.9
Columbia Income ClZ	H	-0.2	-0.6	3.4	T. Rowe Price GNMA	*	-0.2	1.2	3.0
Columbia Intermediate Bond ClZ	H	-0.4	-0.1	3.1	T. Rowe Price High Yld	*	1.5	-0.1	6.7
Columbia S-T Bond	B	-0.2	0.0	0.7	T. Rowe Price Int'l Bond (2%	*	-1.8	-6.9	4.8
Dodge & Cox Income	H	0.1	1.5	5.3	T. Rowe Price New Income	*	-0.1	2.0	5.4
Dreyfus 100 Treasury L-T	*	-0.6	4.8	11.4	T. Rowe Price Spectrum Income	*	0.0	0.1	6.2
Dreyfus A Bonds Plus	*	-0.5	1.8	7.1	T. Rowe Price S-T Bond	B	-0.1	0.5	1.1
Dreyfus GNMA	*	-0.1	1.6	4.5	T. Rowe Price U.S. Treas. L-T	*	-0.4	5.7	10.9
Dreyfus Premier Core Bond	*	-0.8	-0.5	3.6	TCW Galileo High Yield Bond	*	1.2	-1.5	6.8
Dreyfus Premier Short-Term In-	B	-0.5	-0.8	0.8	TCW Galileo Total Return Bond	H	-0.3	2.0	6.2
Federated Total Return Govt	H	-0.5	1.1	3.0	USAA Income	H	-0.3	2.4	6.8
Federated U.S. Govt Sec. 1-3	B	-0.3	-0.3	-0.4	Value Line Aggressive Inc (1%	*	0.8	-1.1	3.7
Fidelity Capital & Income (1%	*	1.2	0.6	11.1	Value Line U.S. Govt Sec	H	-0.2	1.7	4.4
Fidelity Floating Rate High Inc(1%	B	0.1	0.6	2.3	Vanguard GNMA	B	-0.1	2.0	5.6
Fidelity GNMA	*	-0.5	1.0	2.9	Vanguard High Yield Corporate	*	0.9	0.9	8.4
Fidelity Government Income	*	-0.5	1.3	3.9	Vanguard Inflation Protected	B	-0.9	2.1	8.0
Fidelity High Income (1%r<90d)	*	0.7	-1.1	5.5	Vanguard Intermediate Term U.	H	-0.4	1.7	4.7
Fidelity Inflation-Protected Bond	B	-1.9	0.9	6.9	Vanguard Long-Term Invest-	*	-0.3	6.2	15.2
Fidelity Intermediate Bond	H	-0.7	0.2	2.1	Vanguard L-T U.S. Treasury	*	-0.3	6.2	13.2
Fidelity Intermediate Govt	H	-0.5	0.4	2.2	Vanguard Short-Term Invest-	B	0.0	0.7	2.2
Fidelity Investment Grade	H	-1.2	1.1	5.2	Vanguard S-T Federal	*	-0.1	0.7	1.8
Fidelity New Markets Income (1%	*	0.6	3.5	18.0	Vanguard S-T Treasury	B	-0.4	0.4	1.2
Fidelity Short-Term Bond	B	-0.2	0.3	1.2	Vanguard Total Bond Market	H	-0.6	1.8	6.0
Fidelity Strategic Income	B	0.1	0.7	10.9	Wells Fargo Adv Corporate	*	-0.1	0.6	5.8
FifthThird Bond	*	-0.3	1.9	5.7	Wells Fargo Adv Govt Sec Inv	H	-0.3	1.4	3.7
Janus Flexible Bond	*	-0.2	1.1	3.8	Wells Fargo Adv Total Return	H	-0.3	1.8	4.7
Janus High Yield (2%r<90d)	*	1.4	0.5	6.9	Wells Fargo Montgomery S Dur	B	-0.2	0.5	0.8
Janus S-T Bond	B	-0.1	0.4	0.9	Westcore Plus Bond (2%r<90d)	*	0.4	1.5	6.7
Loomis Sayles Bond Instl (2%	B	0.9	1.0	13.4					
Loomis Sayles Bond Retail (2%	B	0.9	0.9	13.1					
Managers Bond	*	0.1	1.1	6.7					
Managers Fremont Bond	H	-0.1	2.4	6.3					
Managers Int. Duration Govt	*	-0.2	1.5	4.7					
Managers Short Duration Govt	B	0.3	1.4	3.1					
MetroWest Low Duration	B	-0.4	0.4	2.7					
MetroWest Total Return	*	-0.4	0.8	4.7					
Northeast Investors Trust	*	0.8	-0.3	8.1					
Payden Global Fixed Income	*	0.6	3.8	8.3					
PIMCO High Yield (2%r<30d)	*	1.2	1.4	8.9					

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

* = **Not Recommended**

**PORTFOLIO HOLDINGS
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Weekly Performance of ML Model Holdings — data as of 7/1/05

Fund	Last Week	Fund	Last Week
EUEYX Alpine U.S. Real Estate	2.48%	LSBRX Loomis Sayles Bond Retail	-0.15
ACITX Amer. Cent. Inflation Adj.	0.10	MUHLX Muhlenkamp Fund	1.34
ARTQX Artisan Mid Cap Value	2.32	RSVAX RS Value (formerly Contrarian)	1.00
BPTRX Baron Partners	3.40	TAVFX Third Avenue Value	0.56
BRAIX Bridgeway Agg. Inv. 2	2.27	TREMX T. Rowe Price Emerg Eur & Med	2.07
DODIX Dodge & Cox Income	-0.08	VBINX Vanguard Balanced	0.21
DODFX Dodge & Cox International	-0.70	VEIEX Vanguard Emerging Mkts	0.52
FBALX Fidelity Balanced	0.06	VEURX Vanguard European Stock Index	0.04
FCNTX Fidelity Contrafund	0.63	VEXMX Vanguard Extended Mkt Index	1.80
FEMKX Fidelity Emerging Mkts	0.36	VFIIK Vanguard GNMA	0.19
FIEUX Fidelity Europe	0.31	VWEHX Vanguard High Yield Corp	0.74
FEXPX Fidelity Export & Multinational	0.85	VIPSX Van. Inflation Protected Bond	-0.40
FTQGX Fidelity Focused Stock	1.31	VTRIX Vanguard International Value	-0.10
FINPX Fidelity Inflation Protected	-0.33	VIMSX Vanguard Mid-Cap Index	1.62
FBNDX Fidelity Inv Grade Bond	-0.09	VISVX Vanguard Small Cap Value	2.29
FLATX Fidelity Latin America	2.89	VSEQX Vanguard Strategic Equity	1.97
FLVCX Fidelity Leveraged Company	2.17	VBMFX Vanguard Total Bond	-0.13
FSHCX Fidelity Medical Delivery	0.99	VUVLX Vanguard US Value	1.29
FDSCX Fidelity S-C Independence	2.67		
FSICX Fidelity Strategic Income	0.20	Indices	
FDVLX Fidelity Value	0.78	DOW JONES INDUSTRIALS	0.05%
PISRX Forward Intl Small Co.	-0.30	NASDAQ	0.20
GATEX Gateway Fund	0.32	S&P 500	0.24

Editorial Questions?

Phone: 800-890-9670
 Fax: 508-429-0940
 E-mail: service@moneyletter.com

Contact Us!

Address: MONEYLETTER
 360 Woodland Street
 P.O. Box 6020
 Holliston, MA 01746

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