

MONEYLETTER HOTLINE 8/9/05

Allocation Change

We are recommending an allocation change for Venturesome and Moderate investors. For both investors we are raising the recommended international equity fund allocation by 10% and lowering the domestic stock fund allocation by the same 10%. The new allocations are: Venturesome – 60% domestic stock and 40% international stock; Moderate – 40% domestic stock, 30% international stock, 20% bond funds, and 10% money funds.

Here are the changes we will be making to the model portfolios. **MONEYLETTER Venturesome:** Sell \$13,000 of RS Value, purchase \$13,000 of T. Rowe Price New Asia. **MONEYLETTER Moderate:** Sell \$8,000 of Fidelity Leveraged Company, also sell \$6,000 of RS Value. Purchase T. Rowe Price Emerging Market Stock with the proceeds. **Fidelity Venturesome:** Sell all of Fidelity Small Cap Independence. Purchase Fidelity Southeast Asia with the proceeds. **Fidelity Moderate:** Sell Fidelity Focused Stock. With one-half of the proceeds purchase Fidelity Europe, already in the portfolio. With the other half purchase Fidelity Emerging Markets, also already in the portfolio. **Vanguard Venturesome:** Sell \$12,000 of Vanguard Small Cap Value, purchase Vanguard International Value with the proceeds. **Vanguard Moderate:** Sell \$6,000 of Mid-Cap Index and \$6,000 of Small Cap Value. Purchase Emerging Markets Index with the proceeds.

We are making the move because the Federal Reserve is working to slow the growth of the U.S. economy by raising interest rates here. Meanwhile rapid growth continues in Asia, and the outlook is for continued rapid growth there. Europe would like to see faster growth. Right now, stock valuations are probably on a par here and abroad. But we think the opportunities for profit growth looking out 6-9 months ahead favor international stocks. We believe a substantial international allocation is warranted at this time.

There's no allocation change for Conservative investors.

New Fund Ratings – For domestic stock funds, Needham Growth Fund is now rated Buy. Three funds are now rated Hold: Forward Hoover Small Cap, Scudder Development, and Muhlenkamp Fund. FBR Small Cap is now rated Sell. For international stock funds, three funds are now rated Hold: Fidelity International Small Cap, Scudder Global Discovery, and Matthews Asia Growth & Income.

The Bond Market – The bond market took the Fed's rate increase in stride. This is good news. At 4.40%, the 10-year yield is at an important level. We see yields approaching 5.0% during the winter.

The Select Portfolio – There are no changes.

MONEYLETTER HOTLINE 8/5/05

Long End Moving

The bond market snapped out of its snooze this week, and realized what was happening to the economy. The economy is running strong. Long-term interest rates had begun to climb even before today's employment report for July, but the report was the icing on the cake. By the time the day was over, the 10-year Treasury yield had risen to 4.40%.

Now the Fed tightening is getting somewhere. Of course, the rise in yield was a response to the overall strong employment numbers. But it was concern over what the Fed would do that underlay the response. Wall Street has been raising its forecasts for interest rates for this year and next all week. We have been looking for higher short-term rates than the consensus for some time. But if the 10-year yield continues to climb another one-quarter percent or so, we may find the economy slowing by next year.

Wall Street may be a bit late again. We see the selling the past few days as profit-taking in a market that was overbought and ripe for profit-taking. We do not see it as anything more.

There is no change in our recommended allocations.

New Fund Ratings – For domestic stock funds, T. Rowe Price New Horizons is now rated Buy. Three funds are now rated Hold: Berwyn Fund, MSI Small Value and Third Avenue Value. Five funds are now rated Sell: Baron Growth, Fidelity Low Priced Stock, Fairholme Fund, Robeco Boston Partners All Cap Value, and Fidelity Contrafund. For international stock funds, Artisan International Small Cap (closed) is now rated Buy.

Fidelity Contrafund is in the Fidelity Venturesome and Moderate model portfolios. We will switch the fund into Fidelity Mid-Cap in both portfolios.

The Economy – Today's employment report, basically confirmed what we already knew. The economy is doing well. While the economy is doing well, it is not racing away. There is a little bit of fluff in the employment numbers. We should see good economic numbers for the rest of this year. But auto sales will be coming down. We think the economy will be firm going forward.

The Stock Market – The strength of the economy may bring us some positive profit surprises going forward. We think long-term rates while they are rising will remain relatively low. Stocks, broadly speaking, are still the asset of choice.

The Select Portfolio – There are no changes.

Domestic Stock Funds — data as of 8/5/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
1	CGM Focus	B	3.2%	15.9%	43.9%	51	INVESCO Small Company	H	2.5	6.3	30.6
2	Bridgeway Aggressive Investors 2	B	5.3	10.3	48.0	52	AIM Dynamics Inv (closed)	H	3.7	6.4	28.2
3	Bridgeway Small Cap Growth	B	3.4	14.1	37.4	53	Buffalo Mid Cap	H	3.5	6.2	28.7
4	Bridgeway Small Cap Value	B	4.8	10.4	44.2	54	Third Avenue Small-Cap Value	H	2.7	7.9	25.6
5	RS Partners (closed)	B	4.2	9.3	37.8	55	Wells Fargo Advantage Discov-	H	3.4	5.3	30.7
6	Artisan Mid Cap Value	B	0.6	12.5	34.8	56	Bogle Small Cap Growth(closed)	H	3.3	7.2	26.1
7	SIT Small Cap Growth (2%r<30d)	B	3.5	10.8	34.5	57	TCW Galileo Aggressive Growth	H	6.1	8.4	19.0
8	Needham Growth Fund (.75%)	B	6.8	10.9	29.4	58	Berwyn Fund (1%r<180d)	H	2.6	7.4	26.7
9	Baron Partners	B	2.1	6.7	46.6	59	Janus Enterprise	H	3.5	6.1	28.4
10	RS Value	B	3.0	9.3	38.7	60	Muhlenkamp Fund	H	1.8	5.1	33.2
11	Fidelity Leveraged Co (\$10k,1.5%	B	2.4	8.2	41.7	61	Fidelity OTC Portfolio	S	4.0	7.2	24.6
12	MSI Mid Cap Growth	H	4.8	9.5	34.8	62	RS Growth (formerly RS Value +	S	3.8	6.4	26.8
13	Neuberger Berman Genesis	B	2.5	11.6	31.1	63	Dreyfus Mid Cap Index	H	1.7	7.4	27.2
14	Neuberger Berman Partners	B	2.6	9.2	36.7	64	MSI Small Cap Value (closed)	H	1.4	7.8	26.8
15	Janus Orion	H	5.6	10.8	28.1	65	Turner Mid Cap Growth	H	2.2	5.4	31.3
16	Janus Twenty (closed)	H	2.8	11.5	30.2	66	Fidelity Contrafund	S	2.8	7.2	25.6
17	Legg Mason Opportunity Trust	H	6.8	9.0	29.8	67	Fidelity Small Cap Ind.(1.5%	H	2.6	6.4	27.9
18	MainStay Small Cap Opportunity	B	1.7	9.3	36.5	68	Vanguard SmallCap Index	H	2.1	6.4	28.4
19	American Century Heritage	H	3.6	9.2	31.2	69	Royce Premier (1%r<180d)	S	4.7	6.7	23.6
20	Fidelity Mid-Cap Stock (.75%)	H	4.9	9.3	28.9	70	Vanguard Explorer	H	2.6	5.8	28.8
21	Wells Fargo Adv SC Value Z	H	4.6	8.3	31.3	71	Neuberger Berman Manhattan	S	2.5	6.4	27.3
22	Vanguard Mid-Cap Index	B	2.4	8.6	32.5	72	Federated Kaufmann Fund	S	4.1	5.9	26.0
23	T. Rowe Price New Horizons	B	3.0	7.7	33.9	73	Value Line Leveraged Growth	H	2.5	6.9	25.8
24	Fidelity Focused Stock (.75%)	B	2.5	8.6	32.3	74	Mutual Qualified (1%) CIZ	S	2.7	7.7	23.4
25	TCW Galileo Small Cap Growth	H	6.2	7.6	28.4	75	Royce Penn Mutual (1%r<180d)	H	1.9	6.7	26.9
26	Vanguard Strategic Equity	B	2.3	8.4	31.8	76	TCW Galileo Select Equity	S	5.2	7.3	20.1
27	T. Rowe Price Mid Cap Growth	H	3.4	8.7	28.8	77	Fidelity Growth Company	S	3.0	6.5	25.5
28	Columbia Mid Cap Growth CIZ	H	3.6	7.2	31.8	78	Fidelity Export & Multinat'l(.75%	S	3.7	6.5	24.0
29	Harbor Capital Appreciation	H	4.6	10.0	23.1	79	USGlobal Holmes Growth (.25%	S	3.0	5.5	27.6
30	Fairholme Fund	H	1.6	9.1	29.6	80	Buffalo Small Cap (closed)	H	2.1	5.1	29.8
31	SIT Mid Cap Growth (2%r<30d)	H	3.1	7.3	31.8	81	CS Mid Cap Growth (closed)	S	2.9	5.2	27.9
32	Janus Contrarian	H	3.6	7.0	31.6	82	MSI Mid Cap Value	S	2.8	6.2	25.6
33	Undiscovered Behavioral Growth	H	4.4	6.4	31.4	83	Janus Venture (closed)	S	2.1	3.4	33.3
34	Wasatch Small Cap Grth	B	1.0	8.5	31.5	84	Baron Small Cap (closed)	H	1.1	4.3	32.3
35	Preferred Growth	H	4.4	9.9	22.5	85	Vanguard Small-Cap Value	H	1.1	6.5	26.7
36	Baron Asset	H	3.0	5.4	35.8	86	Fidelity L P Stock (closed,1.5%	S	2.4	5.6	27.0
37	Janus Olympus	H	3.8	9.0	25.3	87	ICAP Select Equity	S	3.0	6.2	24.6
38	Forward Hoover Small Cap	H	1.1	8.0	31.7	88	PBHG Emerging Growth	H	0.7	4.4	32.4
39	Scudder Development (closed)	H	2.6	8.6	27.9	89	Wells Fargo Advantage Opportu-	S	3.2	6.8	22.4
40	Third Avenue Value (1%r<60d)	H	2.0	8.1	29.6	90	Janus Mid Cap Value	S	2.0	7.8	21.6
41	Fidelity Value	H	2.8	7.8	28.9	91	Robeco Boston Partners All Cap	S	1.2	7.2	24.1
42	Legg Mason Special Investment	H	4.8	7.0	27.9	92	Westport Small Cap R	S	-0.4	7.7	25.1
43	Artisan Small Cap (closed)	H	2.7	7.7	29.0	93	PBHG Growth	S	1.1	6.1	26.7
44	Robeco Boston Partners Mid Cap	H	1.5	8.4	28.9	94	WellsFargo Montgomery Small	S	3.6	4.2	27.6
45	Wells Fargo Adv Common Stock	H	2.9	8.2	26.8	95	Value Line Special Situations	S	1.8	5.6	26.5
46	Vanguard Extended Market Index	H	2.2	7.4	29.4	96	RS Smaller Company Growth	S	1.7	4.2	29.9
47	Value Line Fund	H	2.0	6.8	30.9	97	T. Rowe Price S-C Value	S	1.9	5.3	26.7
48	Vanguard Small Cap Growth In-	H	3.1	6.3	30.1	98	Royce Opportunity (1%r<180d)	S	3.4	5.2	24.6
49	Dreyfus New Leaders	H	3.2	7.7	26.3	99	Salomon Brothers Opportunity	S	1.0	7.3	22.8
50	Vanguard Selected Value	H	1.1	7.8	29.0	100	Homestead Value	S	1.9	7.3	21.1

DOMESTIC STOCK FUNDS
Continued on Next Page

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

Domestic Stock Funds continued — data as of 8/5/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
101	USAA Growth	S	1.7	5.6	25.6	151	USAA Capital Growth	S	0.7	2.8	29.1
102	Janus Growth & Income	S	2.5	6.0	23.4	152	Mutual Shares (1%) CIZ	S	2.3	6.0	18.6
103	T. Rowe Price Mid Cap Value	S	2.4	6.3	22.6	153	PBHG Small Cap Value	S	0.4	3.6	27.1
104	Vanguard U.S. Growth	S	3.9	6.4	20.1	154	Fidelity Disciplined Equity	S	1.7	4.7	22.2
105	RS Emerging Growth(closed)	S	2.6	3.7	28.8	155	Wells Fargo Advantage Large	S	2.1	5.6	18.8
106	Vanguard Cap Opp (closed,	S	2.6	5.3	24.6	156	American Century Vista	S	2.6	3.2	24.2
107	Neuberger Berman Guardian	S	3.8	5.6	22.0	157	Fidelity Small Cap Stock (2%	S	3.2	4.0	21.0
108	Wasatch Core Growth	H	0.4	5.2	28.1	158	Legg Mason Value	S	2.6	3.6	23.1
109	Fidelity Independence	S	4.4	4.6	23.2	159	USAA Aggressive Growth	S	1.2	4.3	23.0
110	Dodge & Cox Stock (closed)	S	3.0	5.2	23.7	160	Vanguard Growth Equity	S	2.9	5.0	18.2
111	Pin Oak Aggressive Stock	S	3.2	5.9	21.6	161	Royce Total Return (1%	S	1.3	4.7	21.5
112	Bridgeway Ultra Small Co Mkt	S	4.2	4.2	24.3	162	Pioneer Growth Opp (Safeco)	S	2.1	2.8	25.0
113	Wasatch Heritage Growth	S	2.7	4.1	26.5	163	American Century Equity	S	2.0	4.7	20.2
114	CRM Small Cap Value Inv	S	2.1	5.3	24.6	164	Scudder Capital Growth AARP	S	2.4	5.6	17.0
115	Wasatch Small Cap Value	S	0.9	5.4	25.8	165	Fidelity New Millennium	S	4.3	3.3	19.8
116	Baron Growth (closed)	S	0.6	2.3	33.7	166	Dreyfus-Founders Discovery	S	1.9	4.0	20.5
117	T. Rowe Price Small Cap Stock	S	2.4	4.8	24.7	167	Scudder Large Company	S	2.8	5.3	15.7
118	SIT Large Cap Growth (2%	S	2.5	5.9	21.6	168	Royce Low Priced Stock	S	3.8	3.7	18.1
119	Loomis Sayles Small Cap Value	S	1.7	5.2	24.8	169	Ariel Fund	S	0.8	4.7	20.1
120	Loomis Sayles Value	S	2.7	5.9	21.3	170	Harbor Value	S	1.1	4.5	20.3
121	FBR Small Cap (closed,1%	S	0.4	4.0	29.0	171	Marsico Growth & Income (2%	S	1.4	3.5	22.2
122	Vanguard PRIMECAP (closed,	S	4.6	5.2	19.7	172	USAA Growth & Income	S	2.6	4.2	18.2
123	Undiscovered Small Cap	S	3.5	3.8	24.4	173	T. Rowe Price Growth Stock	S	2.6	4.0	18.6
124	Northeast Investors Growth	S	3.6	6.4	17.8	174	Hennessy Cornerstone Growth	S	-1.6	2.7	28.0
125	Robeco Boston Ptrns SCV	S	1.2	5.9	22.6	175	Janus Mercury	S	3.2	3.6	18.8
126	CRM Mid Cap Value Inv	S	1.6	4.3	25.9	176	Vanguard Windsor II	S	0.8	4.3	20.1
127	William Blair Growth (1%r<60d)	S	3.6	5.6	19.6	177	Wells Fargo Advantage MC	S	2.0	4.4	18.0
128	Cambiar Opportunity	S	2.3	4.3	24.8	178	Sound Shore	S	2.5	4.0	18.1
129	Gabelli Growth	S	3.7	6.0	18.2	179	Vanguard Windsor	S	2.2	3.8	18.4
130	Vanguard/Morgan Growth	S	2.8	5.4	21.1	180	T. Rowe Price Cap Apprecia-	S	2.3	4.2	17.4
131	Gabelli Asset	S	2.2	4.6	23.9	181	Oakmark Select (closed,2%	S	2.6	4.7	15.5
132	Marsico Focus (2%r<30d)	S	2.5	4.2	24.5	182	Vanguard U.S. Value	S	0.8	4.4	19.0
133	Longleaf Partners Smallcap	S	-1.1	4.1	29.9	183	Nicholas Fund	S	-0.1	4.0	21.0
134	TCW Galileo Opportunity N	S	1.7	5.5	22.0	184	Fidelity Stock Selector	S	2.9	3.6	17.4
135	ICM/Isabelle Small Cap Value	S	3.4	3.1	25.7	185	Vanguard Total Stk Mkt	S	1.9	3.8	18.4
136	Century Select Small Cap (1%	S	1.4	5.5	22.4	186	Fidelity Value Strategies	S	2.3	2.0	22.0
137	Fidelity Fifty (.75%r<30d)	S	4.5	4.3	20.7	187	Vanguard Growth Index	S	2.9	4.1	15.6
138	WmBlair S-C Growth N (1%	S	2.8	1.9	29.1	188	Ariel Appreciation	S	1.0	4.0	18.8
139	TCW Galileo Diversified Value	S	2.2	5.1	22.1	189	UMB Scout Stock	S	1.7	4.6	15.9
140	RS MidCap Opportunities	S	2.1	4.3	24.0	190	Northern Income Equity	S	1.8	4.8	15.3
141	C&B Mid Cap Value	S	0.1	6.7	21.1	191	Nicholas II	S	1.8	4.0	17.4
142	Oberweis Emerging Growth	S	2.7	2.3	28.1	192	Schwab 1000 Fund (.75%	S	1.9	3.9	17.2
143	Fidelity Aggressive Growth	S	3.2	4.7	21.3	193	Columbia Disciplined Value	S	1.3	3.8	18.0
144	Selected Special Shares	S	2.7	4.2	23.0	194	TCW Galileo Value Opportuni-	S	1.7	3.0	18.8
145	Mutual Beacon (1%) CIZ	S	2.2	6.0	19.4	195	Aegis Value Fund	S	2.3	4.4	14.1
146	Fidelity Capital Appreciation	S	3.9	4.5	20.3	196	Columbia Small Company	S	1.0	2.1	21.3
147	Wells Fargo Advantage Growth	S	2.2	4.8	22.1	197	American Century Income &	S	1.3	3.7	16.6
148	Vanguard Capital Value	S	2.8	4.9	20.8	198	Vanguard Value Index	S	0.9	3.1	18.5
149	Needham Small Cap Growth	S	1.7	5.6	20.8	199	CS Warburg Pincus Capital	S	2.6	3.4	15.1
150	Artisan Midcap(closed)	S	2.3	4.1	23.7	200	Fidelity Trend	S	2.1	3.2	16.1

DOMESTIC STOCK FUNDS
Continued on Next Page

Domestic Stock Funds continued — data as of 8/5/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
201	Columbia Large Cap Growth CIZ	S	2.4	2.5	17.1	251	Meridian Fund	S	0.3	0.1	15.9
202	American Century Growth	S	2.5	3.3	15.0	252	Tweedy, Browne American	S	0.6	1.6	11.1
203	Fidelity Convertible Securities	S	2.5	2.9	15.8	253	Yacktman Fund	S	0.5	0.4	13.3
204	T. Rowe Price New America	S	2.2	2.9	16.1	254	PIMCO PEA Value D	S	0.2	1.1	10.5
205	Neuberger Berman Fasciano Inv	S	2.5	3.2	14.7	255	Longleaf Partners	S	0.9	0.5	9.8
206	MSI Value Portfolio	S	1.5	2.6	17.6	256	Matrix Advisors Value (.75%)	S	1.6	-1.5	11.2
207	TCW Galileo Dividend Focused N	S	1.0	2.9	17.5	257	Clipper Fund	S	0.0	0.0	9.0
208	T. Rowe Price Equity-Income	S	1.7	2.6	17.0	258	Weitz Value Fund	S	-0.8	-0.7	10.6
209	Janus Fund	S	2.9	3.9	11.7	259	Thompson Plumb Growth	S	2.0	-0.3	5.3
210	Fidelity Spartan 500 Index (.5%	S	1.9	2.9	15.5	260	Royce Special Equity (1%	S	-1.9	-2.6	10.0
211	Fidelity Equity-Income II	S	2.0	2.8	15.4	261	Van Wagoner Emerging Growth	S	-0.2	-11.7	-3.8
212	Vanguard 500 Index	S	1.9	2.8	15.4						
213	Fidelity Large Cap Stock	S	2.9	2.7	14.1						
214	Fidelity Discovery	S	3.6	2.9	12.5						
215	RS Diversified Growth (closed)	S	1.8	0.8	19.9						
216	Oakmark Equity&Income (2%	S	0.8	4.5	12.2						
217	American Century Ultra	S	3.1	1.9	15.2						
218	Scudder Growth & Income	S	1.7	2.6	15.3						
219	Salomon Brothers Investors	S	1.9	2.9	13.8						
220	Fidelity Equity-Income	S	2.3	2.3	14.6						
221	Dreyfus Growth Opportunity (2%	S	2.8	3.0	12.1						
222	Vanguard Equity-Income	S	0.9	2.3	16.4						
223	Fidelity Blue Chip Growth	S	2.6	2.8	12.6						
224	Vanguard Growth & Income	S	1.2	2.2	16.3						
225	Weitz Hickory	S	-0.5	2.7	17.3						
226	Selected American Shares	S	0.9	2.3	16.2						
227	Fidelity Fund	S	2.2	2.6	13.4						
228	American Century Select	S	3.4	2.2	12.5						
229	Fidelity Growth & Income II	S	4.2	2.1	11.5						
230	Dreyfus Premier Third Century	S	2.7	2.3	13.3						
231	Fidelity Magellan (closed)	S	2.1	2.3	13.9						
232	Marsico 21st Century (2%r<30d)	S	0.7	-0.9	23.9						
233	Hussman Strategic Growth (1.5%	S	0.7	4.3	10.3						
234	Domini Social Equity Fund (2%	S	3.1	2.1	12.2						
235	T. Rowe Price Growth & Income	S	1.9	1.6	14.7						
236	American Century Value (closed)	S	0.8	2.3	14.2						
237	ABN Amro Mid Cap	S	2.5	0.2	16.8						
238	T. Rowe Price Dividend Growth	S	1.1	1.6	15.1						
239	Vanguard Convertible Securities	S	3.8	2.2	9.4						
240	Columbia Asset Allocation CIZ	S	1.2	2.0	13.4						
241	Dreyfus Fund	S	1.8	1.7	12.7						
242	Preferred Value	S	1.3	1.2	13.4						
243	Dreyfus Growth & Income	S	1.4	1.4	12.5						
244	Fidelity Dividend Growth	S	1.8	1.5	11.5						
245	Neuberger Berman Focus	S	-0.8	0.2	18.3						
246	American Century Equity Income	S	0.5	1.7	12.2						
247	Dreyfus Appreciation	S	0.9	1.9	10.9						
248	Wells Fargo Advantage SC Disci-	S	0.9	-0.7	17.1						
249	Fidelity Growth & Income	S	1.3	1.1	12.0						
250	Oakmark Fund (2%r<90d)	S	1.2	1.1	11.9						

PRI Financial Advisors Inc.

Portfolio Management Services

Exclusive providers of the ...

The MONEYLETTER Managed Account Program

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

Call PRI and Ask for a Free Portfolio Review.

*Minimum investment is \$100,000
for all managed accounts.*

1 As an independent Registered Investment Advisor PRI Financial Advisors Inc. will exercise discretion with regard to asset allocation and fund selection, and may make investment decisions for client accounts that differ from recommendations found in *MONEYLETTER* and *MONEYLETTER Plus*.

**INTERNATIONAL STOCK FUNDS
On Next Page**

International Stock Funds — data as of 8/5/05

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	9.2%	23.5%	78.1%	51	Fidelity Aggressive Intl. (1%	S	4.2	4.8	24.7
2	T. Rowe Price Emg Europe & Med	B	7.6	20.0	76.2	52	American Century Intl Growth	S	4.8	5.0	23.1
3	Fidelity Latin Amer. (1.5%<90d)	H	9.3	18.0	72.4	53	Schwab International Index	S	4.5	4.7	23.2
4	Scudder Latin America	H	8.6	18.6	69.5	54	SIT International Growth (2%	S	5.3	4.3	22.4
5	T. Rowe Price Emerging Mkts Stk	B	10.0	16.1	58.0	55	Artisan International (2%<90d)	S	4.7	4.2	23.2
6	US Global Eastern Europe (2%	B	11.4	13.1	57.5	56	Tweedy, Browne Gbl Val	S	2.9	6.5	19.6
7	Fidelity Emerging Mkts (1.5%	B	10.1	14.3	55.1	57	Fidelity Pacific Basin (1.5%	S	3.5	4.0	24.5
8	Amer.Cent.Intl Opp. (closed,2%	B	10.6	16.5	46.3	58	Vanguard International Growth	S	4.8	4.1	22.3
9	T. Rowe Price New Asia (2%	B	8.7	14.5	47.3	59	Gabelli Intl Growth (2%<60d)	S	5.0	4.2	20.7
10	Vanguard Emerging Mkts Stk	B	9.1	13.3	49.6	60	Fidelity Worldwide (1%<30d)	S	4.2	4.2	20.8
11	Fidelity SE Asia (1.5%<90d)	B	8.4	13.8	45.1	61	T. Rowe Price Intl Stock (2%	S	4.5	3.4	22.0
12	Matthews Pacific Tiger (2%<90d)	B	9.7	12.2	43.3	62	Columbia Intl Stock CIZ (2%	S	4.1	3.8	19.6
13	Driehaus Intl Discovery (2%<60d)	B	7.7	14.5	39.2	63	Fidelity Global Balanced (1%	S	2.4	4.1	20.1
14	Driehaus Emerging Mkts Gr (2%	B	9.5	10.1	45.8	64	Preferred International	S	4.4	2.2	19.8
15	Fidelity Europe (1%<30d)	B	7.7	10.7	43.7	65	USAA World Growth	S	4.2	2.5	19.5
16	Dreyfus Premier Emerging Market	B	7.6	10.3	42.2	66	Artisan Intl Value (2%<90d)	S	4.4	0.4	21.8
17	Artisan Intl Small Cap (closed,2%	B	9.6	8.5	41.4	67	Longleaf Partners International	S	2.7	4.0	11.2
18	Scudder Pacific Opp (closed,2%	B	7.9	11.0	35.3	68	Janus Worldwide (2%<90d)	S	3.0	0.5	13.3
19	Forward Intl Small Companies	H	7.1	8.9	39.6	69	Vanguard Pacific Stock Index	S	1.1	-0.2	14.7
20	Janus Overseas(closed,2%<90d)	B	7.6	9.4	34.9	70	T. Rowe Price Japan (2%<90d)	S	-0.4	-0.4	10.5
21	Fidelity Intl Small Cap (closed,2%	H	5.3	7.9	40.9	71	Fidelity Japan Smaller Cos	S	-1.6	-1.9	11.6
22	Scudder Gbl Discovery	H	4.1	8.2	40.5	72	Fidelity Japan(1.5%<90d)	S	0.1	-2.2	9.3
23	Neuberger Berman Intl (2%<60d)	H	6.1	9.2	35.0	73	Matthews Japan Fund (2%	S	-1.2	-3.6	6.2
24	Scudder Global (closed,2%<30d)	H	6.3	9.8	32.8	74	CS Warburg Pincus Japan Grth	S	-2.6	-5.4	5.0
25	Vanguard Intl Expl (closed,	H	6.3	7.3	35.0	75	Japan Fund (Scudder) (2%	S	-1.0	-6.8	5.1
26	Fidelity Europe Capital App. (1%	H	6.9	7.8	32.7						
27	American Century Global Growth	H	4.5	9.4	31.1						
28	Wm. Blair Intl Growth N	H	5.5	8.7	30.8						
29	ICAP Euro Select Equity (2%	H	6.1	7.7	32.4						
30	Guinness China & Hong Kong	H	5.0	11.0	25.4						
31	Scudder Greater Europe	H	7.6	7.2	30.2						
32	Matthews Asia G & I (closed,2%	H	5.1	9.3	28.5						
33	T. Rowe Price Intl Disc. (2%	H	6.5	6.7	31.3						
34	Oakmark Intl Small Cap	H	7.4	6.6	30.2						
35	Matthews Asia Pacific(2%<90d)	H	5.3	7.0	29.8						
36	Julius Baer Intl Equity A (2%	H	6.3	5.6	30.7						
37	Harbor International (2%<60d)	H	6.2	7.1	26.4						
38	Fidelity Div Intl (closed,1%<30d)	H	5.3	7.0	27.7						
39	Fidelity Intl Discovery (1%<30d)	S	5.0	6.6	28.6						
40	Oakmark International (2%<90d)	H	5.2	7.3	26.1						
41	Scudder International (2%<180d)	S	5.3	6.7	26.8						
42	Dodge & Cox Intl Stock	H	4.6	5.2	31.1						
43	Vanguard European Stock Index	S	5.6	5.1	26.3						
44	Vanguard International Value (2%	H	5.3	5.4	25.1						
45	Fidelity Overseas (1%<30d)	S	4.9	5.7	24.3						
46	Wasatch International Growth (2%	S	5.0	4.6	26.0						
47	Quant Foreign Value (1%<30d)	S	6.2	3.8	24.8						
48	T. Rowe Price European (2%	S	5.6	4.0	25.1						
49	USAA International	S	5.9	4.6	23.1						
50	Oakmark Global (2%<90d)	S	3.8	5.5	23.7						

**Next Issue of
MONEYLETTER Plus
Will Be Available:
Wed 8/17/05 by Midnight**

Total Return % - 7/31/05					
1 mo	Model Portfolio	6 mo	1 yr	3 yr	YTD
1.5	ML Conservative	6.5	16.6	43.5	5.8
2.4	Fidelity Conservative	5.3	14.1	33.3	4.7
2.2	Vanguard Conservative	5.9	13.7	38.8	4.4
3.5	ML Moderate	8.3	24.4	79.8	7.6
4.0	Fidelity Moderate	8.1	20.4	53.4	7.5
3.9	Vanguard Moderate	7.8	17.9	59.5	5.8
5.0	ML Venturesome	11.7	25.8	82.1	10.6
5.6	Fidelity Venturesome	10.3	22.3	54.3	9.3
5.6	Vanguard Venturesome	10.1	20.6	62.1	7.8
5.0	ML Select	17.8	34.8	n/a	15.3
Benchmarks					
3.7	S&P 500	-0.8	6.3	26.9	-0.8
2.3	Asset Allocation Funds Avg (152)	0.7	7.9	26.5	0.7

**SPECIALTY FUNDS
On Next Page**

Specialty Funds — data as of 8/5/05

Rank	Fund	Cons.	1 month	6 month	1 year	Rank	Fund	Cons.	1 month	6 month	1 year
1	Fidelity Energy Services (.75%	*	8.7%	28.5%	63.3%	51	Fidelity Gold (.75%r<30d)	*	6.1	4.1	20.7
2	Fidelity Energy (.75%r<30d)	*	6.3	29.1	63.0	52	Fidelity Computers (.75%r<30d)	*	4.9	4.7	20.9
3	Vanguard Energy (1%r<1yr)	*	5.9	28.3	60.4	53	ICON Healthcare	*	-2.2	4.0	31.7
4	Rydex Energy Services (\$25k)	*	9.2	25.9	58.3	54	Stratton Mthly Div REIT (1.5%	*	-3.0	8.3	21.9
5	Fidelity Natural Gas (.75%r<30d)	*	5.5	24.4	62.7	55	Fidelity Software (.75%r<30d)	*	3.5	3.2	23.7
6	Rydex Energy (\$25k)	*	4.6	25.0	55.0	56	Rydex Telecommunications	*	4.6	5.3	16.4
7	Fidelity Natrl Resources (.75%	*	6.9	24.3	51.1	57	Fidelity Developing Comm (.75%	*	3.9	2.7	23.7
8	ICON Energy	*	6.8	22.8	54.2	58	Rydex Technology (\$25k)	*	4.7	4.9	16.6
9	Vanguard Precious Metals	*	10.4	15.6	46.5	59	ICON Industrials	*	3.3	2.7	24.3
10	Fidelity Med Del (.75%r<30d)	*	0.8	13.7	64.4	60	Fidelity Medical Equip (.75%	*	2.0	3.9	22.9
11	T. Rowe Price New Era	*	5.8	16.6	45.1	61	Amer. Cent. Global Gold (1%	*	5.3	4.4	16.1
12	Alpine U.S. Real Estate Equity	*	-0.1	11.0	60.2	62	Fidelity Balanced	B	2.3	4.4	19.5
13	Fidelity Wireless (.75%r<30d)	*	5.6	14.3	39.9	63	Fidelity Insurance (.75%r<30d)	*	0.8	5.3	18.3
14	Cohen & Steers Realty (\$10k,1%	*	0.8	16.7	38.6	64	Fidelity Bus Services (.75%	*	3.5	2.7	19.2
15	Fidelity Brokerage (.75%r<30d)	*	3.3	13.7	41.6	65	Rydex Basic Materials (\$25k)	*	6.3	0.2	19.9
16	T.Rowe Price Media & Telecom-	*	6.5	11.9	39.7	66	Fidelity Automotive (.75%r<30d)	*	5.3	2.2	16.2
17	CGM Realty	*	3.7	6.9	56.5	67	Rydex Internet (\$25k)	*	5.5	2.7	14.1
18	T.Rowe Price Real Estate (1%	*	0.5	15.1	35.9	68	Fidelity Food & Agr (.75%r<30d)	*	3.6	1.6	17.9
19	Fidelity Real Estate (.75%r<90d)	*	0.9	14.3	36.8	69	Fidelity Industrial Equip (.75%	*	4.2	1.5	16.4
20	Fidelity Electronics (.75%r<30d)	*	6.6	12.8	27.6	70	ICON Information Technology	*	3.1	1.1	18.8
21	Vanguard REIT Index (1%r<1yr)	*	-0.1	14.5	32.7	71	Fidelity Consumer Ind (.75%	*	0.9	1.8	19.7
22	Fidelity Defense & Aero (.75%	*	3.1	12.1	29.0	72	Fidelity Multimedia (.75%r<30d)	*	1.4	1.9	18.3
23	Fidelity Environmental Ser (.75%	*	5.2	11.8	26.0	73	Royce Technology Value (2%	*	1.8	1.3	18.7
24	Fidelity Const & Housing (.75%	*	2.5	6.9	42.3	74	Rydex Transportation (\$25k)	*	5.1	-0.4	16.9
25	Fidelity Health Care (.75%r<30d)	*	3.5	12.6	25.3	75	Rydex Financial Services (\$25k)	*	0.8	1.4	16.2
26	U.S.Global Gold Shares (.25%	*	8.7	6.7	29.1	76	Fidelity Networking (.75%r<30d)	*	2.8	0.0	15.9
27	Fidelity Utilities Growth (.75%	*	2.3	8.4	29.6	77	Vanguard Balanced Index	B	0.9	2.4	12.7
28	Rydex Electronics (\$25k)	*	6.9	10.3	15.4	78	ICON Consumer Discretionary	*	-1.3	1.7	17.5
29	Rydex Biotechnology (\$25k)	*	7.7	7.1	21.8	79	Rydex Precious Metals (\$25k)	*	5.0	1.5	7.8
30	Vanguard Health (closed,	*	3.2	10.2	20.9	80	T.Rowe Price Financial Services	*	2.2	-0.4	16.2
31	Fidelity Biotechnology (.75%	*	7.3	7.8	20.4	81	Scudder Gold (closed)	*	3.4	-0.1	11.8
32	Fidelity Technology (.75%r<30d)	*	5.2	8.1	21.9	82	Fidelity Leisure (.75%r<30d)	*	0.7	-0.8	16.5
33	Fidelity Air Transport (.75%r<30d)	*	4.4	7.7	24.0	83	Fidelity Finl Serv (.75%r<30d)	*	1.1	-0.2	13.5
34	Rydex Utilities (\$25k)	*	-0.5	9.4	27.3	84	Merger Fund (closed,2%r<30d)	*	1.6	2.3	6.7
35	Cohen & Steers Realty Income	*	-1.1	10.5	25.4	85	Gateway Fund	B	-0.1	2.1	9.0
36	ICON Telecommunications &	*	0.3	8.4	27.1	86	Rydex Leisure (\$25k)	*	0.4	-3.3	21.2
37	RS Internet Age	*	2.5	4.0	34.5	87	ICON Financial	*	-0.2	-2.4	14.7
38	ICON Materials	*	5.7	3.8	29.8	88	ICON Leisure & Consumer Sta-	*	0.2	-3.2	16.0
39	T.Rowe Price Health Sciences	*	5.5	5.4	25.1	89	Laudus Rosenberg Value L/S	*	-0.3	1.6	4.2
40	Fidelity Retailing (.75%r<30d)	*	-0.5	8.4	26.1	90	Rydex Consumer Products	*	0.3	-2.1	11.6
41	Fidelity Cyclical Ind (.75%r<30d)	*	4.8	5.3	25.9	91	Fidelity Banking (.75%r<30d)	*	0.3	-1.7	10.3
42	Rydex Retailing (\$25k)	*	-0.9	7.9	25.9	92	Rydex Banking (\$25k)	*	0.0	-1.6	8.3
43	Fidelity Pharmaceuticals (.75%	*	5.4	7.3	17.9	93	Rydex Juno (\$25k)	*	3.2	0.8	-10.0
44	Fidelity Chemicals (.75%r<30d)	*	5.9	1.6	31.1	94	Prudent Bear (1%r<30d)	*	1.2	0.2	-9.5
45	Fidelity Transportation (.75%	*	6.1	3.3	26.3	95	Rydex Ursa (\$25k)	*	-1.5	-1.2	-11.4
46	T.Rowe Price Science & Tech	*	4.9	6.4	19.8	96	ProFunds Bear Inv (\$15k)	*	-1.6	-1.4	-11.7
47	Fidelity Telecomm (.75%r<30d)	*	5.1	4.8	22.9	97	Fidelity Home Finance (.75%	*	-1.4	-6.9	1.7
48	Fidelity Indust Matrils (.75%r<30d)	*	7.6	3.5	22.0	98	Fidelity Paper & Forest (.75%	*	4.2	-9.3	-6.0
49	RS Information Age	*	2.0	2.9	31.6						
50	Rydex Health Care (\$25k)	*	2.2	7.3	19.2						

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

* = **Not Recommended**

BOND FUNDS
On Next Page

Bond Funds — data as of 8/5/05

Fund	Cons.	1 month	6 month	1 year	Fund	Cons.	1 month	6 month	1 year
American Century Ginnie Mae	*	-0.8	-0.9	1.2	PIMCO Low Duration (2%r<7d)	B	-0.5	0.1	0.8
American Century Government	H	-0.9	-0.4	2.1	PIMCO Real Return (2%r<7d)	H	-1.7	-0.4	5.0
American Century Inflation Adj	B	-1.7	-0.5	4.7	PIMCO Total Return (2%r<7d)	H	-0.9	0.4	4.3
American Century Intl Bond	*	2.0	-3.1	8.2	PIMCO Total Return Mortgage	H	-0.7	-0.2	3.1
American Century Target 2010	*	-1.4	-0.3	3.0	Schwab S-T Bond Mkt Index	B	-0.6	-0.2	0.9
American Century Target 2015	*	-2.2	-0.3	8.6	Scudder Global Bond S-T	*	0.6	-0.3	7.2
American Century Target 2020	*	-2.8	0.8	15.9	Scudder Income (closed,2%	H	-0.5	0.5	5.4
American Century Target 2025	*	-3.5	1.2	23.7	Scudder Short-Term Bond	B	-0.2	0.5	1.5
BBH Inflation Indexed Sec (1%	B	-1.4	0.0	4.9	Strong High Yield Bond (1%	*	0.7	-0.7	5.6
Buffalo High-Yield (closed,2%	*	0.9	0.0	5.7	Strong S-T Bond	B	-0.5	-0.6	0.3
Columbia Fixed Income Sec ClZ	H	-0.9	-1.3	1.2	Strong S-T High Yield	*	0.0	-0.1	1.6
Columbia High Yield ClZ (closed)	*	0.0	-0.7	3.3	T. Rowe Price Corporate Inc	*	-0.7	-1.0	5.7
Columbia Income ClZ	H	-0.6	-1.8	1.4	T. Rowe Price GNMA	*	-0.7	-0.4	2.4
Columbia Intermediate Bond ClZ	H	-0.9	-1.7	1.0	T. Rowe Price High Yld	*	1.3	0.9	7.6
Columbia S-T Bond	B	-0.4	-0.6	0.0	T. Rowe Price Int'l Bond (2%	*	1.2	-4.4	6.2
Dodge & Cox Income	H	-0.3	0.4	4.1	T. Rowe Price New Income	*	-1.1	-0.3	4.1
Dreyfus 100 Treasury L-T	*	-2.3	-1.0	7.1	T. Rowe Price Spectrum Income	*	0.3	0.1	6.7
Dreyfus A Bonds Plus	*	-0.5	0.2	5.2	T. Rowe Price S-T Bond	B	-0.4	0.0	0.7
Dreyfus GNMA	*	-0.5	0.2	2.9	T. Rowe Price U.S. Treas. L-T	*	-2.4	-0.5	8.0
Dreyfus Premier Core Bond	*	-0.7	-1.6	2.2	TCW Galileo High Yield Bond	*	1.5	0.0	7.3
Dreyfus Premier Short-Term In-	B	-0.5	-1.5	0.0	TCW Galileo Total Return Bond	H	-0.6	0.7	5.0
Federated Total Return Govt	H	-1.2	-1.3	0.8	USAA Income	H	-0.6	0.5	5.3
Federated U.S. Govt Sec. 1-3	B	-0.5	-0.8	-1.1	Value Line Aggressive Inc (1%	*	0.8	-0.8	5.2
Fidelity Capital & Income (1%	*	1.0	0.8	12.3	Value Line U.S. Govt Sec	H	-0.9	0.2	3.3
Fidelity Floating Rate High Inc(1%	B	0.3	0.6	2.5	Vanguard GNMA	B	-0.4	0.5	4.3
Fidelity GNMA	*	-0.9	-1.0	1.4	Vanguard High Yield Corporate	*	0.8	1.2	7.6
Fidelity Government Income	*	-1.1	-0.7	1.9	Vanguard Inflation Protected	B	-1.6	-0.3	5.9
Fidelity High Income (1%r<90d)	*	0.6	-0.7	6.1	Vanguard Intermediate Term U.	H	-1.5	-0.9	3.0
Fidelity Inflation-Protected Bond	B	-1.7	-1.5	3.5	Vanguard Long-Term Invest-	*	-2.2	-0.8	12.0
Fidelity Intermediate Bond	H	-0.9	-1.2	0.6	Vanguard L-T U.S. Treasury	*	-2.4	-0.6	10.2
Fidelity Intermediate Govt	H	-1.0	-1.1	0.1	Vanguard Short-Term Invest-	B	-0.4	0.2	1.7
Fidelity Investment Grade	H	-0.6	-0.5	3.6	Vanguard S-T Federal	*	-0.7	-0.2	1.1
Fidelity New Markets Income (1%	*	0.5	2.0	15.3	Vanguard S-T Treasury	B	-0.6	-0.4	0.7
Fidelity Short-Term Bond	B	-0.5	-0.5	0.3	Vanguard Total Bond Market	H	-0.7	0.2	4.6
Fidelity Strategic Income	B	0.7	1.2	10.6	Wells Fargo Adv Corporate	*	-0.9	-2.3	4.4
FifthThird Bond	*	-1.0	-0.1	3.5	Wells Fargo Adv Govt Sec Inv	H	-1.0	-0.6	2.5
Janus Flexible Bond	*	-0.9	-0.7	2.1	Wells Fargo Adv Total Return	H	-1.1	-0.6	3.2
Janus High Yield (2%r<90d)	*	0.5	0.5	6.3	WellsFargo Montgomery S Dur	B	-0.5	-0.1	0.3
Janus S-T Bond	B	-0.4	0.2	0.2	Westcore Plus Bond (2%r<90d)	*	-0.3	0.4	5.9
Loomis Sayles Bond Instl (2%	B	1.3	2.4	13.2					
Loomis Sayles Bond Retail (2%	B	1.3	2.2	13.0					
Managers Bond	*	0.2	0.4	5.5					
Managers Fremont Bond	H	-0.6	1.3	4.6					
Managers Int. Duration Govt	*	-0.5	0.4	3.2					
Managers Short Duration Govt	B	0.2	1.3	2.7					
MetroWest Low Duration	B	0.2	0.3	2.4					
MetroWest Total Return	*	0.0	-0.4	3.9					
Northeast Investors Trust	*	1.8	1.5	9.4					
Payden Global Fixed Income	*	-0.3	2.3	6.5					
PIMCO High Yield (2%r<30d)	*	0.2	1.0	8.2					

**If you would like to
 receive ML Plus via email
 every Thursday,
 drop us a line at
service@moneyletter.com**

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

* = **Not Recommended**

**PORTFOLIO HOLDINGS
 On Next Page**

Weekly Performance of ML Model Holdings — data as of 8/5/05

Fund	Last Week	Fund	Last Week
EUEYX Alpine U.S. Real Estate	-4.32%	LSBRX Loomis Sayles Bond Retail	0.15
ACITX Amer. Cent. Inflation Adj.	-0.63	MUHLX Muhlenkamp Fund	-2.14
ARTQX Artisan Mid Cap Value	-0.31	RSVAX RS Value	0.04
BPTRX Baron Partners	-2.03	TAVFX Third Avenue Value	-0.77
BRAIX Bridgeway Agg. Inv. 2	-1.12	TREMX T. Rowe Price Emerg Eur & Med	1.53
DODIX Dodge & Cox Income	-0.39	VBINX Vanguard Balanced	-0.66
DODFX Dodge & Cox International	1.12	VEIEX Vanguard Emerging Mkts	2.12
FBALX Fidelity Balanced	-0.69	VEURX Vanguard European Stock Index	1.38
FEMKX Fidelity Emerging Mkts	2.15	VEXMX Vanguard Extended Mkt Index	-1.66
FIEUX Fidelity Europe	1.81	VFIIX Vanguard GNMA	-0.39
FEXPX Fidelity Export & Multinational	-0.33	VWEHX Vanguard High Yield Corp	-0.32
FTQGX Fidelity Focused Stock	-1.31	VIPSX Van. Inflation Protected Bond	-0.57
FINPX Fidelity Inflation Protected	-0.71	VTRIX Vanguard International Value	0.93
FBNDX Fidelity Inv Grade Bond	-0.54	VIMSX Vanguard Mid-Cap Index	-1.17
FLATX Fidelity Latin America	3.52	VISVX Vanguard Small Cap Value	-2.53
FLVCX Fidelity Leveraged Company	-0.12	VSEQX Vanguard Strategic Equity	-1.37
FSHCX Fidelity Medical Delivery	-0.22	VBMFX Vanguard Total Bond	-0.39
FDSCX Fidelity S-C Independence	-0.75		
FSICX Fidelity Strategic Income	-0.19		
FDVLX Fidelity Value	-1.11		
PISRX Forward Intl Small Co	0.77		
GATEX Gateway Fund	-0.32		
		Indices	
		DOW JONES INDUSTRIALS	-0.78%
		NASDAQ	-0.32
		S&P 500	-0.63

Editorial Questions?

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

Contact Us!

Address: MONEYLETTER
 479 Washington Street
 P.O. Box 6020
 Holliston, MA 01746

MONEYLETTER Plus is published weekly for \$135 per year (52 issues) by PRI Financial Publishing Inc., 479 Washington St., P.O. Box 6020, Holliston, MA 01746-6020. *Assistant Editor:* Debbie Mañan. *Chief Investment Officer/Chief Economist:* Walter S. Frank. *Publisher:* Brian W. Kelly. Address all subscription and editorial inquiries to PRI Financial Publishing, Inc., 479 Washington St., P.O. Box 6020, Holliston, MA 01746-6020, (800) 890-9670. Paid advertising which appears in or accompanies this publication does not constitute an endorsement of products or services offered. Employees and staff of **MONEYLETTER Plus** may from time to time maintain positions in recommended securities. PRI Financial Publishing, Inc. is affiliated with PRI Financial Advisors Inc., a registered investment advisor. Walter Frank also serves as an independent economic consultant to PRI Financial Advisors Inc. **MONEYLETTER Plus** is not produced as a solicitation for PRI Financial Advisors Inc. Views presented are the opinion of the Chief Investment Officer/Chief Economist and contributing editors, and should not be treated as fact. **MONEYLETTER Plus** does not purport to provide legal, tax or individual investment advice. While carefully screened, the accuracy of the statistical data in **MONEYLETTER Plus** cannot be guaranteed. Readers should carefully review investment prospectuses before investing. Twice-weekly Hotline: call (410) 528-1804. Reproduction in whole or in part by any means is strictly forbidden without written permission. © Copyright 2005 PRI Financial Publishing Inc.