

MONEYLETTER HOTLINE 9/27/05

Returning To Normal

Hurricane Rita has passed and the market can now return to more familiar concerns. The economic news today (there was little yesterday) was downbeat. The market had nothing to chew on. We don't believe there will be much to chew on as we go through numbers where either sentiment or the actual numbers will be negatively affected by the hurricanes.

Overall there is the Fed's clear intention to continue raising short-term rates. There has been some response to the Fed's intentions in the long-term bond market, but not a great deal. The ten-year yield ended the day at 4.3%. We believe that Fed concerns will be overhanging the market for months. What is important is that Wall Street is now turning its attention to the Fed and interest rates. We expect that higher rates are now slowly being built into stock prices. The issue then is will the Fed go further than the market expects. We don't think so, but this is always difficult to gauge. In any case, as the market adjusts to the Fed, we see a choppy U.S. market ahead for the rest of this year.

There is no change in our recommended allocations.

New Fund Ratings – For domestic stock funds, three funds are now rated Buy: Oberweis Emerging Growth, Fidelity Focused Stock and Columbia Mid Cap Growth. T. Rowe Price Mid Cap Growth is now rated Hold. There are no changes for international stock funds.

The Economy – Consumer confidence plunged. In some ways this should have been expected, given the hurricanes and the spike in oil prices. But a decline in the job outlook was surprising. Also new home sales dropped sharply. This is puzzling. It's not Katrina. It may just be noise. The weekly retail store sales surveys were flat. Considering the hurricanes, that is not bad. The short-term outlook remains very murky. But do not forget the spending that will be coming on.

The Stock Market – The economic numbers coming from Asian countries the past week show growth continuing strong and perhaps solidifying in Japan. International small caps continue to do well. We remain positive on the international outlook.

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

MONEYLETTER HOTLINE 9/23/05

Rita Threatens Oil Refineries

The market was transfixed by Hurricane Rita since the last Hotline, and thoughts of the Fed and other matters were buried by the concern about the hurricane. This is quite understandable since we could see a further spike in gasoline prices, and that would really do a job on the consumer and the near-term outlook for economy. As we write the Hotline, oil prices have moved down on the expectations that the damage to the energy complex will be considerably less than the damage of Katrina. While the hurricane is important, so long as the damage is not crushing, the hurricane will have little effect on the intermediate-term outlook.

What will affect that outlook is the Fed. It is clear that the Fed is more concerned about fending off inflation than inadequate economic growth. This makes sense over the next nine months, say, as money is poured into the reconstruction of New Orleans and the Gulf Coast, and the economy picks up. Will the Fed be raising rates all during that period? We don't think so. But the market will be wary of the Fed until the end is in sight. We see a dicey period for the U.S. market ahead. Diversification is called for now. We continue to believe that the market will trade essentially flat while the uncertainty about the hurricanes and policy is present.

There is no change in our recommended allocations.

New Fund Ratings – For domestic stock funds, three funds are now rated Buy: Janus Orion, Sit Mid Cap Growth and Brandywine Fund. Four funds are now rated Hold: Vanguard Mid-Cap Index, T. Rowe Price New Horizons, Mainstay Small Cap Opportunity and Harbor Capital Appreciation. Two funds are now rated Sell: Baron Asset and Wasatch Small Cap Growth. For international stock funds, Oakmark International Small Cap is now rated Sell.

The Economy – There was little economic news over the past few days. There is a great deal of speculation about how much the consumer will retrench given the price of gas, natural gas and heating oil. We have no doubt consumer spending will soften over the next few months. We should see it pickup early next year. The short-term outlook is very murky.

The Stock Market – Emerging market and Asian stocks have held their own this week. Once again we believe it is because investors are seeking a home for their money where growth prevails. We remain positive on the international outlook.

The Select Portfolio – There are no changes.

Domestic Stock Funds — data as of 9/23/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
1	CGM Focus	B	8.6%	19.1%	41.5%	51	USAA Growth	H	1.8	10.1	19.3
2	SIT Small Cap Growth (2%r<30d)	B	2.8	17.9	28.6	52	Value Line Fund	H	2.1	8.6	22.5
3	Kinetics Paradigm (2%r<30d)	B	2.2	15.9	33.9	53	Marsico Focus (2%r<30d)	H	2.9	9.4	18.9
4	Janus Orion	B	5.3	16.1	27.8	54	T. Rowe Price S-C Value	H	1.8	9.2	21.2
5	Bridgeway Aggressive Investors 2	B	3.3	13.1	37.5	55	Turner Mid Cap Growth	H	1.3	8.4	23.1
6	Brandywine Advisors	H	3.0	15.1	31.4	56	T. Rowe Price New Horizons	H	-0.5	9.1	23.5
7	Janus Contrarian	B	3.9	14.1	31.6	57	Vanguard Extended Market	H	0.2	9.6	21.5
8	Janus Twenty (closed)	B	4.3	16.8	22.2	58	Vanguard Strategic Equity	H	0.0	9.0	23.1
9	Bridgeway Small Cap Value	B	2.2	12.4	35.8	59	Muhlenkamp Fund	S	0.7	8.5	22.8
10	Wells Fargo Adv SC Value Z	H	5.0	13.0	27.9	60	Artisan Small Cap (closed)	H	-0.4	10.0	20.4
11	American Century Heritage	B	3.2	13.4	29.0	61	Baron Asset	S	-0.1	7.2	27.1
12	Bridgeway Small Cap Growth	B	1.9	14.0	28.8	62	RS Smaller Company Growth	S	0.6	9.8	18.9
13	RS Partners (closed)	B	2.7	13.0	29.1	63	RS Growth	H	1.3	9.0	19.7
14	Neuberger Berman Partners	B	2.4	13.0	29.5	64	Fidelity New Millennium (closed)	S	3.6	9.2	15.6
15	SIT Mid Cap Growth (2%r<30d)	B	2.3	14.1	25.5	65	Value Line Special Situations	S	1.1	8.7	20.5
16	Brandywine Fund	B	2.6	11.9	28.7	66	Janus Enterprise	H	0.2	8.6	21.9
17	Oberweis Emerging Growth (1%	B	2.8	14.4	21.9	67	Dreyfus New Leaders	S	0.7	8.7	20.3
18	Fidelity Focused Stock (.75%	B	3.0	11.7	28.3	68	Fidelity Export & Multinat'l (.75%	S	1.3	9.1	18.3
19	Scudder Development (closed)	H	3.1	12.3	26.6	69	Fairholme Fund	B	-0.4	8.5	22.4
20	Neuberger Berman Genesis	B	2.6	11.9	26.2	70	Wells Fargo Montgomery Small	H	0.5	10.0	17.3
21	Needham Growth Fund (.75%	B	1.6	13.4	23.5	71	Royce Penn Mutual (1%r<180d)	H	1.3	8.3	20.2
22	Fidelity Leveraged Co (\$10k,1.5%	B	2.4	8.7	32.8	72	Vanguard Small Cap Growth	H	0.2	8.8	20.4
23	Legg Mason Opportunity Trust	B	1.5	13.5	21.0	73	Fidelity Aggressive Growth(1.5%	S	0.7	11.4	12.9
24	Columbia Mid Cap Growth CIZ	B	1.3	11.6	25.7	74	Federated Kaufmann Fund	S	-0.2	9.0	19.9
25	US Global Holmes Growth (.25%	H	2.3	11.3	24.6	75	Fidelity Value	H	-0.1	8.1	21.8
26	Brandywine Blue	H	0.8	11.8	24.3	76	Northeast Investors Growth	S	1.7	9.7	15.1
27	RS Value	B	0.5	9.2	31.0	77	AIM Dynamics Inv (closed)	S	-0.1	8.2	21.4
28	MSI Mid Cap Growth	B	0.7	11.6	24.7	78	Pioneer Growth Opp (Safeco)	S	0.3	9.5	17.4
29	Bogle Small Cap Growth (closed)	H	1.7	11.7	21.9	79	Loomis Sayles Value	S	0.8	8.5	19.2
30	Wells Fargo Advantage Discovery	H	0.5	12.3	21.4	80	Homestead Value	S	0.5	9.0	18.3
31	Fidelity Mid-Cap Stock (.75%	B	0.2	12.4	21.3	81	RS MidCap Opportunities	S	1.4	8.9	16.9
32	Artisan Mid Cap Value (closed)	B	0.2	9.5	28.3	82	PBHG Emerging Growth	S	0.0	8.5	19.9
33	Janus Growth & Income	H	1.9	10.9	22.2	83	SIT Large Cap Growth (2%	S	1.1	9.2	16.4
34	MainStay Small Cap Opportunity	H	0.8	9.7	26.9	84	Vanguard SmallCap Index	S	0.1	8.4	19.7
35	Baron Partners	H	-1.0	8.7	31.6	85	Fidelity Fifty (.75%r<30d)	S	1.6	8.9	16.2
36	Fidelity Growth Company	H	2.2	11.5	19.4	86	WmBlair S-C Growth N (1%	S	2.0	7.1	20.0
37	TCW Galileo Small Cap Growth	H	1.4	12.6	17.8	87	Bridgeway Ultra Small Co Mkt	S	0.1	9.5	16.7
38	Harbor Capital Appreciation	H	0.7	13.0	17.7	88	Fidelity OTC Portfolio	S	0.1	9.1	17.6
39	Berwyn Fund (1%r<180d)	H	2.0	10.2	22.5	89	Sound Shore	S	1.9	8.5	16.3
40	Preferred Growth	H	0.8	13.0	17.4	90	Vanguard U.S. Growth	S	0.3	10.2	14.2
41	Vanguard Mid-Cap Index	H	0.4	9.6	25.7	91	Legg Mason Special Investment	S	-0.9	9.1	18.4
42	Fidelity Contrafund	H	2.3	10.2	21.4	92	Buffalo Mid Cap	S	-1.1	8.5	20.0
43	Fidelity Small Cap Ind. (1.5%	H	1.1	10.0	23.4	93	Wells Fargo Advantage MC	S	2.5	8.0	15.8
44	T. Rowe Price Mid Cap Growth	H	0.7	10.5	22.1	94	Third Avenue Small-Cap Value	S	1.2	7.5	18.8
45	Royce Premier (1%r<180d)	H	2.2	10.6	19.7	95	MSI Mid Cap Value	S	0.5	7.1	21.0
46	Forward Hoover Small Cap	H	0.5	10.8	21.5	96	Mutual Qualified (1%) CIZ	S	0.3	7.4	20.1
47	Neuberger Berman Manhattan	H	0.7	10.3	22.3	97	Dreyfus Mid Cap Index	S	-0.3	7.6	20.6
48	Value Line Leveraged Growth	H	2.7	9.8	19.6	98	Vanguard Small-Cap Value	S	0.0	8.1	18.9
49	Third Avenue Value (1%r<60d)	H	1.2	7.5	27.2	99	Wasatch Small Cap Value	S	-0.2	8.1	18.9
50	Janus Olympus	H	0.6	11.3	18.3	100	CS Mid Cap Growth (closed)	S	-0.2	6.8	22.1

DOMESTIC STOCK FUNDS
Continued on Next Page

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

Domestic Stock Funds continued — data as of 9/23/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
101	Neuberger Berman Guardian	S	0.8	7.7	18.3	151	Dodge & Cox Stock (closed)	S	-0.5	5.5	18.8
102	Robeco Boston Partners All	S	-0.1	7.7	19.4	152	Wasatch Core Growth	S	-1.2	6.4	17.4
103	Marsico 21st Century (2%	S	2.3	6.8	18.3	153	PBHG Growth	S	-1.6	6.8	17.1
104	Fidelity L P Stock (closed,1.5%	S	0.3	6.7	20.9	154	Columbia Disciplined Value	S	1.2	6.0	14.9
105	Fidelity Independence	S	1.1	7.9	16.8	155	Scudder Large Company	S	0.6	7.1	13.0
106	USAA Aggressive Growth	S	1.5	8.0	16.1	156	Artisan Midcap(closed)	S	0.1	6.1	16.2
107	Robeco Boston Ptnrs SCV	S	-0.3	7.7	19.0	157	Royce Low Priced Stock	S	1.6	6.9	12.0
108	Vanguard Explorer	S	-0.2	7.3	19.3	158	Wells Fargo Advantage Large	S	0.0	7.9	11.3
109	Fidelity Disciplined Equity	S	1.0	6.8	18.5	159	TCW Galileo Select Equity	S	0.1	9.2	8.1
110	ICM/Isabelle Small Cap Value	S	1.4	6.2	19.5	160	Nicholas Fund	S	0.3	6.1	15.3
111	Fidelity Convertible Securities	S	1.8	8.4	13.3	161	Royce Total Return (1%	S	0.7	5.6	16.1
112	Oakmark Equity&Income (2%	S	2.3	8.3	12.8	162	Columbia Small Company	S	0.2	7.2	12.5
113	Fidelity Small Cap Stock (2%	S	0.3	7.6	17.5	163	Vanguard Value Index	S	0.8	5.8	15.1
114	RS Diversified Growth (closed)	S	2.0	7.7	14.4	164	USAA Capital Growth	S	0.1	5.1	17.5
115	Vanguard Cap Opp (closed,	S	-0.4	8.2	16.8	165	American Century Income &	S	1.4	5.8	13.6
116	Janus Venture (closed)	S	-0.6	6.7	20.6	166	Fidelity Stock Selector	S	0.7	6.1	13.9
117	Undiscovered Behavioral	H	-1.2	6.3	22.4	167	USAA Growth & Income	S	0.1	6.2	14.4
118	Robeco Boston Partners Mid	S	-1.5	7.1	20.8	168	Royce Opportunity (1%	S	-0.2	5.2	16.9
119	American Century Vista	S	2.8	4.5	20.3	169	Selected American Shares	S	0.9	5.6	14.2
120	Gabelli Growth	S	0.7	8.0	14.8	170	Wasatch Heritage Growth	S	-1.7	6.3	16.0
121	Janus Mid Cap Value	S	0.4	7.1	17.3	171	Selected Special Shares	S	-0.6	4.9	17.5
122	ICAP Select Equity	S	0.3	6.1	19.8	172	William Blair Growth (1%	S	-0.8	6.6	13.6
123	MSI Small Cap Value (closed)	S	-1.2	7.3	19.1	173	CRM Mid Cap Value Inv	S	-0.6	4.0	19.8
124	Wasatch Small Cap Grth	S	-1.2	6.7	20.5	174	Fidelity Trend	S	0.7	5.8	12.8
125	INVESCO Small Company	H	-2.1	7.7	19.2	175	Gabelli Asset	S	-0.7	4.5	18.0
126	Vanguard Growth Equity	S	0.8	7.9	14.3	176	Fidelity Capital Appreciation	S	-0.5	6.5	12.9
127	Longleaf Partners Smallcap	S	1.2	2.5	27.2	177	T. Rowe Price Growth Stock	S	-0.7	6.5	13.0
128	Vanguard Windsor II	S	0.9	6.6	17.3	178	Columbia Large Cap Growth	S	0.7	5.4	13.3
129	Pin Oak Aggressive Stock	S	0.6	7.5	15.6	179	PBHG Small Cap Value	S	-0.8	3.6	20.2
130	Westport Small Cap R	S	-0.4	6.7	18.7	180	Vanguard Total Stk Mkt	S	0.0	5.6	13.7
131	Mutual Shares (1%) CIZ	S	0.8	6.5	17.6	181	Scudder Growth & Income	S	0.3	5.8	12.8
132	UMB Scout Stock	S	1.1	7.4	14.6	182	Vanguard U.S. Value	S	-0.1	5.6	13.2
133	Salomon Brothers Opportunity	S	-0.5	6.9	18.0	183	Baron Small Cap (closed)	S	-2.3	2.9	22.8
134	T. Rowe Price Small Cap Stock	S	0.4	6.7	17.0	184	Needham Small Cap Growth	S	0.2	5.4	12.5
135	CRM Small Cap Value Inv	S	-0.5	6.9	17.7	185	Fidelity Large Cap Stock	S	0.8	5.5	10.9
136	Wells Fargo Adv Common	S	-0.5	6.4	19.0	186	Schwab 1000 Fund (.75%	S	-0.2	5.3	12.8
137	Vanguard Selected Value	S	-1.4	5.8	21.8	187	T. Rowe Price Mid Cap Value	S	-1.3	5.1	14.8
138	Marsico Growth & Income (2%	S	1.4	6.7	15.1	188	Harbor Value	S	-0.5	4.1	15.8
139	Mutual Beacon (1%) CIZ	S	0.4	6.1	17.7	189	TCW Galileo Diversified Value	S	-1.3	4.4	16.2
140	Wells Fargo Advantage Growth	S	0.7	7.1	14.7	190	Undiscovered Small Cap	S	-1.7	7.2	9.7
141	Scudder Capital Growth AARP	S	0.7	7.4	13.6	191	Buffalo Small Cap (closed)	S	-2.7	5.3	15.6
142	American Century Equity	S	1.3	6.1	15.7	192	Hussman Strategic Growth	S	1.2	4.7	10.6
143	Loomis Sayles Small Cap Value	S	0.2	6.1	17.2	193	Baron Growth (closed)	S	-0.9	1.8	21.0
144	RS Emerging Growth(closed)	S	-0.4	7.3	14.9	194	Fidelity Discovery	S	-0.2	6.6	7.6
145	Janus Mercury	S	1.0	6.6	14.7	195	T. Rowe Price Cap Apprecia-	S	-0.3	4.6	12.8
146	Vanguard/Morgan Growth	S	-0.3	7.2	14.9	196	Dreyfus Growth Opportunity	S	0.2	5.7	8.8
147	Vanguard PRIMECAP (closed,	S	0.7	7.0	13.7	197	Columbia Asset Allocation CIZ	S	0.6	4.7	10.9
148	Wells Fargo Advantage Oppor-	S	-1.0	7.3	15.3	198	Vanguard Equity-Income	S	-0.1	4.3	12.6
149	TCW Galileo Aggressive	S	-0.2	9.7	7.7	199	Fidelity Growth & Income II	S	1.3	4.8	9.2
150	Northern Income Equity	S	1.1	6.9	13.0	200	Legg Mason Value	S	-1.2	4.6	13.6

DOMESTIC STOCK FUNDS
Continued on Next Page

Domestic Stock Funds continued — data as of 9/23/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
201	Fidelity Spartan 500 Index (.5%)	S	-0.1	4.6	11.6	251	American Century Equity Income	S	-0.5	1.8	8.3
202	Vanguard 500 Index	S	0.0	4.5	11.5	252	Vanguard Capital Value	S	-2.9	1.1	13.3
203	Dreyfus Fund	S	0.3	4.9	10.0	253	Weitz Hickory	S	-2.4	2.4	7.6
204	Vanguard Growth Index	S	-0.8	4.9	10.8	254	American Century Select	S	-1.8	2.3	6.7
205	Fidelity Magellan (closed)	S	0.0	4.8	9.9	255	Clipper Fund	S	-0.6	1.6	6.1
206	Nicholas II	S	-1.5	5.1	11.1	256	Yacktman Fund	S	-1.6	0.3	10.1
207	TCW Galileo Opportunity N	S	-1.6	4.8	11.8	257	Meridian Fund	S	-1.7	1.2	6.8
208	Vanguard Growth & Income	S	0.2	3.6	11.9	258	Oakmark Select (closed,2%)	S	-2.4	0.8	8.4
209	Salomon Brothers Investors	S	-0.8	5.0	10.0	259	Aegis Value Fund	S	-2.8	0.6	6.9
210	Fidelity Fund	S	0.1	4.2	10.4	260	Oakmark Fund (2%r<90d)	S	-2.4	0.1	5.1
211	Cambiar Opportunity	S	-1.8	2.7	16.8	261	Matrix Advisors Value (.75%)	S	-1.0	-0.8	4.7
212	Janus Fund	S	0.4	3.9	10.5	262	Thompson Plumb Growth	S	-2.2	0.3	2.9
213	Century Select Small Cap (1%)	S	-1.1	3.0	15.1	263	Weitz Value Fund	S	-2.1	-0.7	3.6
214	CS Warburg Pincus Capital Ap-	S	-0.8	4.9	9.5	264	Royce Special Equity (1%)	S	-1.3	-3.2	2.3
215	Vanguard Windsor	S	-1.2	3.7	13.1	265	Van Wagoner Emerging Growth	S	0.2	-4.9	-11.3
216	Fidelity Equity-Income	S	-0.3	3.8	11.1						
217	American Century Growth	S	-1.0	4.7	9.5						
218	TCW Galileo Value Opportunities	S	-0.4	2.1	15.1						
219	Dreyfus Growth & Income	S	0.3	3.8	9.8						
220	Neuberger Berman Fasciano Inv	S	-0.3	4.7	8.2						
221	PIMCO PEA Value D	S	0.5	4.0	8.4						
222	Fidelity Equity-Income II	S	-0.5	3.5	10.9						
223	Wells Fargo Advantage SC Disci-	S	0.6	1.7	13.7						
224	Dreyfus Appreciation	S	0.2	3.3	10.4						
225	Neuberger Berman Focus	S	-0.9	3.1	12.4						
226	T. Rowe Price Equity-Income	S	-0.6	3.1	11.7						
227	Fidelity Blue Chip Growth	S	-0.7	4.4	8.3						
228	Dreyfus-Founders Discovery	S	-2.4	4.2	11.4						
229	Longleaf Partners	S	0.2	3.2	9.9						
230	Ariel Appreciation	S	-1.6	3.6	11.0						
231	C&B Mid Cap Value	S	-2.0	3.1	12.7						
232	Hennessy Cornerstone Growth II	S	-0.8	1.9	13.8						
233	Fidelity Value Strategies	S	-1.7	2.4	13.9						
234	T. Rowe Price Dividend Growth	S	-0.7	2.9	10.7						
235	T. Rowe Price New America	S	-1.8	4.0	9.5						
236	Vanguard Convertible Securities	S	-0.5	4.6	5.8						
237	TCW Galileo Dividend Focused N	S	-1.4	2.8	11.5						
238	Tweedy, Browne American Value	S	-0.1	2.8	8.9						
239	Domini Social Equity Fund (2%)	S	-1.2	4.0	7.5						
240	Preferred Value	S	-0.3	2.6	9.6						
241	Dreyfus Premier Third Century	S	-0.6	3.0	9.0						
242	ABN Amro Mid Cap	S	-0.6	1.3	12.5						
243	Fidelity Dividend Growth	S	-0.9	3.6	6.9						
244	T. Rowe Price Growth & Income	S	-1.3	2.8	9.4						
245	Fidelity Growth & Income	S	-0.4	2.7	8.3						
246	MSI Value Portfolio	S	-1.1	2.0	10.8						
247	FBR Small Cap (closed,1%r<90d)	S	-4.4	2.1	15.4						
248	Ariel Fund	S	-1.8	2.0	11.5						
249	American Century Value (closed)	S	-1.4	2.1	9.5						
250	American Century Ultra	S	-1.6	2.7	7.8						

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 Street
Holliston, MA 01746

Minimum investment is \$100,000 for all managed accounts. Call PRI and ask for a free Portfolio Review.

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 9/23/05

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	16.2%	46.9%	84.0%	51	Artisan International (2%r<90d)	S	1.8	8.1	24.1
2	Scudder Latin America	H	16.6	43.8	75.0	52	Matthews Asia Pacific(2%r<90d)	S	0.6	8.1	25.5
3	Fidelity Latin Amer. (1.5%r<90d)	H	16.2	41.3	77.1	53	Vanguard International Growth	S	2.3	7.7	23.2
4	T.Rowe Price Emg Europe & Med	B	10.3	35.3	74.2	54	Scudder Greater Europe	S	-0.1	7.2	25.8
5	US Global Eastern Europe (2%	B	13.2	33.4	62.6	55	Fidelity Overseas (1%r<30d)	S	0.5	7.9	22.4
6	T.Rowe Price Emerging Mkts Stk	B	6.5	25.6	51.6	56	Columbia Intl Stock ClZ (2%	S	2.0	7.0	22.0
7	Harding Loevner Emerg Mkt (2%	B	7.3	25.1	48.0	57	USAA International	S	1.7	7.3	21.6
8	Fidelity Emerging Mkts (1.5%	B	7.0	22.3	49.7	58	Schwab International Index	S	1.5	6.9	22.7
9	Driehaus Emerging Mkts Gr (2%	B	7.5	19.5	44.2	59	CS Warburg Pincus Japan Grth	S	3.5	7.4	17.9
10	Amer. Cent. Intl Opp. (closed,2%	B	2.6	19.7	49.7	60	Quant Foreign Value (1%r<30d)	S	2.3	5.3	24.7
11	Vanguard Emerging Mkts Stk	B	5.1	18.1	42.4	61	Tweedy, Browne Glbl Val	S	1.5	7.2	20.2
12	Driehaus Intl Discovery (2%r<60d)	B	3.9	19.1	41.3	62	Gabelli Intl Growth (2%r<60d)	S	1.8	6.9	19.7
13	Janus Overseas (closed,2%	H	6.1	16.7	37.1	63	Vanguard European Stock Index	H	0.9	5.7	23.3
14	Dreyfus Premier Emerging Market	H	4.9	17.0	36.1	64	American Century Intl Growth	S	0.9	6.2	21.1
15	Fidelity Intl Small Cap (closed,2%	B	4.4	13.2	44.1	65	Artisan Intl Value (2%r<90d)	S	1.5	4.2	23.5
16	T. Rowe Price New Asia (2%	B	2.0	15.5	36.4	66	Japan Fund (Scudder) (2%	S	2.2	5.6	17.9
17	Neuberger Berman Intl (2%r<60d)	B	3.9	13.9	37.3	67	Fidelity Global Balanced (1%	S	0.7	6.2	18.5
18	T. Rowe Price Intl Disc. (2%	B	4.7	14.4	34.3	68	Preferred International	S	1.4	5.2	19.6
19	Artisan Intl Small Cap (closed,2%	H	2.2	11.8	38.5	69	Fidelity Worldwide (1%r<30d)	S	0.3	6.4	17.9
20	Scudder Global (closed,2%r<30d)	H	3.4	14.1	30.5	70	T. Rowe Price European (2%	S	0.6	4.8	20.9
21	Forward Intl Small Companies	H	2.8	11.4	37.9	71	Fidelity Aggressive Intl. (1%	S	-0.2	4.7	19.4
22	Fidelity Japan (1.5%r<90d)	H	6.2	13.2	28.1	72	Longleaf Partners International	S	1.7	4.1	16.3
23	Fidelity Europe (1%r<30d)	H	1.9	11.0	35.9	73	USAA World Growth	S	0.6	4.2	16.6
24	T. Rowe Price Japan (2%r<90d)	H	5.2	13.1	25.8	74	Guinness China & Hong Kong	S	-2.1	5.7	12.2
25	Julius Baer Intl Equity A (2%	H	3.6	11.3	31.7	75	Janus Worldwide (2%r<90d)	S	0.4	2.6	12.7
26	Fidelity Pacific Basin (1.5%r<90d)	H	3.4	12.1	30.1	76	Matthews Japan Fund (2%	S	0.0	0.2	15.1
27	Wm. Blair Intl Growth N	H	2.8	12.2	30.6						
28	Matthews Pacific Tiger (2%r<90d)	H	1.5	12.6	30.5						
29	Fidelity SE Asia (1.5%r<90d)	H	1.2	12.3	31.5						
30	Vanguard Intl Expl (closed,	H	2.3	9.9	35.6						
31	ICAP Euro Select Equity (2%	H	2.1	10.2	31.6						
32	Scudder Gbl Discovery	H	1.2	9.5	33.0						
33	Fidelity Intl Discovery (1%r<30d)	S	2.3	10.1	29.4						
34	Harbor International (2%r<60d)	S	3.0	10.8	26.3						
35	Fidelity Europe Capital App. (1%	H	2.0	9.5	28.9						
36	Scudder International (2%r<180d)	S	1.9	10.0	26.9						
37	Wasatch International Growth (2%	S	1.9	10.2	26.3						
38	Vanguard Pacific Stock Index (2%	S	4.6	9.4	24.3						
39	Fidelity Div Intl (closed,1%r<30d)	S	2.0	9.4	26.0						
40	Oakmark Intl Small Cap	S	1.3	7.9	30.3						
41	Fidelity Japan Smaller Cos (1.5%	S	3.2	9.0	23.7						
42	American Century Global Growth	H	-0.1	9.8	26.3						
43	Vanguard International Value (2%	H	2.6	8.7	24.7						
44	Oakmark Global (2%r<90d)	S	2.8	8.6	23.9						
45	Dodge & Cox Intl Stock	S	1.8	7.1	28.9						
46	Scudder Pacific Opp (closed,2%	S	0.3	9.9	23.5						
47	Oakmark International (2%r<90d)	S	1.9	8.0	25.6						
48	SIT International Growth (2%	S	2.0	9.0	22.4						
49	Matthews Asia G & I (closed,2%	S	1.0	9.5	22.1						
50	T. Rowe Price Intl Stock (2%	S	2.2	8.2	23.2						

**Next Issue of
MONEYLETTER Plus
Will Be Available:
Wed 10/5/05 by Midnight**

Total Return % - 8/31/05					
1 mo	Model Portfolio	6 mo	1 yr	3 yr	YTD
0.9	ML Conservative	5.0	16.4	42.7	6.7
0.3	Fidelity Conservative	3.9	14.0	32.9	5.0
-0.1	Vanguard Conservative	4.4	11.9	38.0	4.3
0.8	ML Moderate	4.9	26.7	78.7	8.5
0.7	Fidelity Moderate	5.0	22.5	53.4	8.3
-0.5	Vanguard Moderate	4.5	16.3	57.6	5.3
1.2	ML Venturesome	7.7	29.1	82.8	11.8
0.3	Fidelity Venturesome	6.1	24.6	53.7	9.7
-0.7	Vanguard Venturesome	5.8	19.0	60.8	7.1
3.3	ML Select	11.7	38.4	n/a	19.0
Benchmarks					
-1.8	S&P 500	1.8	12.5	40.5	1.9
-0.3	Asset Allocation Funds Avg (152)	2.7	12.3	35.5	3.3

**SPECIALTY FUNDS
On Next Page**

Specialty Funds — data as of 9/23/05

Rank	Fund	Cons.	1 month	6 month	1 year	Rank	Fund	Cons.	1 month	6 month	1 year
1	Fidelity Natural Gas (.75%r<30d)	*	11.6%	31.4%	61.1%	51	Fidelity Medical Equip (.75%	*	0.7	8.9	16.6
2	Fidelity Energy (.75%r<30d)	*	9.4	31.1	64.4	52	Rydex Health Care (\$25k)	*	1.3	9.1	14.4
3	Vanguard Energy (1%r<1yr)	*	8.1	30.0	61.0	53	Fidelity Telecomm (.75%r<30d)	*	-0.8	10.2	13.7
4	Fidelity Energy Services (.75%	*	7.1	29.2	55.3	54	Fidelity Software (.75%r<30d)	*	0.0	8.8	15.6
5	ICON Energy	*	9.1	26.4	53.8	55	Rydex Electronics (\$25k)	*	-1.9	10.4	13.6
6	Fidelity Natrl Resources (.75%	*	9.4	26.7	52.5	56	Fidelity Insurance (.75%r<30d)	*	-0.8	9.2	14.3
7	Rydex Energy (\$25k)	*	8.3	25.5	52.7	57	Fidelity Balanced	B	0.7	7.4	15.5
8	Rydex Energy Services (\$25k)	*	6.6	27.5	48.9	58	Fidelity Air Transport (.75%	*	-1.6	6.9	19.8
9	Vanguard Precious Metals	*	9.3	24.5	50.0	59	Fidelity Transportation (.75%	*	2.9	3.1	21.9
10	Fidelity Med Del (.75%r<30d)	*	2.3	16.9	60.8	60	Rydex Technology (\$25k)	*	0.2	8.3	12.3
11	Fidelity Gold (.75%r<30d)	*	16.2	19.3	26.7	61	Fidelity Computers (.75%r<30d)	*	-0.4	5.7	17.7
12	Fidelity Brokerage (.75%r<30d)	*	1.3	21.6	34.5	62	T.Rowe Price Science & Tech	*	-1.0	7.1	13.7
13	U.S. Global Gold Shares (.25%	*	12.2	17.1	28.4	63	Fidelity Cyclical Ind (.75%r<30d)	*	0.1	3.9	19.6
14	T. Rowe Price New Era	*	4.9	16.8	38.2	64	ICON Industrials	*	0.2	2.8	20.0
15	CGM Realty	*	1.7	17.4	40.5	65	Fidelity Industrial Equip (.75%	*	2.0	3.2	16.4
16	Cohen & Steers Realty (\$10k,1%	*	0.3	19.0	31.0	66	Fidelity Multimedia (.75%r<30d)	*	-0.6	5.6	12.7
17	Fidelity Wireless (.75%r<30d)	*	0.8	18.1	32.1	67	Fidelity Automotive (.75%r<30d)	*	-3.3	6.6	13.7
18	T.Rowe Price Media & Telecom-	*	1.3	16.7	32.8	68	Fidelity Finl Serv (.75%r<30d)	*	-0.9	6.4	8.6
19	Amer. Cent. Global Gold (1%	*	13.5	15.3	16.3	69	Rydex Financial Services (\$25k)	*	-0.8	5.8	9.6
20	T.Rowe Price Real Estate (1%	*	-0.3	17.3	29.2	70	ICON Information Technology	*	0.2	4.8	9.4
21	Vanguard REIT Index (1%r<1yr)	*	-0.1	17.2	25.7	71	Vanguard Balanced Index	B	0.1	4.8	9.4
22	RS Internet Age	*	3.5	16.6	21.3	72	Fidelity Bus Services (.75%	*	-0.3	4.3	10.2
23	Fidelity Real Estate (.75%r<90d)	*	-0.4	16.2	27.8	73	Fidelity Indust MatrIs (.75%	*	2.4	0.4	15.7
24	Rydex Utilities (\$25k)	*	2.2	14.6	25.8	74	Fidelity Food & Agr (.75%r<30d)	*	-1.9	2.3	17.2
25	ICON Telecommunications &	*	2.5	14.0	25.2	75	Gateway Fund	B	0.8	3.5	7.9
26	T.Rowe Price Health Sciences	*	2.7	16.7	16.7	76	T.Rowe Price Financial Services	*	-1.4	3.1	10.8
27	Fidelity Environmental Ser (.75%	*	1.3	15.1	20.9	77	Fidelity Leisure (.75%r<30d)	*	-1.7	3.5	10.0
28	Cohen & Steers Realty Income	*	1.1	14.8	21.3	78	ICON Financial	*	-0.2	3.3	7.3
29	Rydex Biotechnology (\$25k)	*	1.9	17.4	11.3	79	Merger Fund (closed,2%r<30d)	*	0.3	3.0	6.2
30	Rydex Precious Metals (\$25k)	*	13.7	12.7	5.3	80	Fidelity Retailing (.75%r<30d)	*	-4.8	2.3	12.0
31	ICON Healthcare	*	1.7	9.7	30.6	81	Rydex Consumer Products	*	-1.8	0.2	11.1
32	Fidelity Health Care (.75%r<30d)	*	1.2	14.2	19.7	82	Laudus Rosenberg Value L/S	*	1.6	0.6	5.0
33	Fidelity Developing Comm (.75%	*	2.9	12.8	19.2	83	Fidelity Consumer Ind (.75%	*	-3.2	0.4	10.9
34	Scudder Gold (closed)	*	10.8	10.7	10.7	84	Fidelity Banking (.75%r<30d)	*	-2.3	2.4	4.2
35	Fidelity Pharmaceuticals (.75%	*	2.5	14.4	13.7	85	Rydex Transportation (\$25k)	*	-0.4	-3.1	10.1
36	Fidelity Biotechnology (.75%	*	0.7	17.8	7.5	86	Rydex Banking (\$25k)	*	-2.7	1.6	1.5
37	Fidelity Utilities Growth (.75%	*	-0.2	11.8	22.6	87	Rydex Retailing (\$25k)	*	-5.7	-0.6	9.6
38	Vanguard Health (closed,	*	1.3	11.4	19.5	88	Prudent Bear (1%r<30d)	*	2.6	-0.9	-2.5
39	RS Information Age	*	1.4	12.3	16.4	89	ICON Consumer Discretionary	*	-4.0	-1.5	5.7
40	Fidelity Electronics (.75%r<30d)	*	-1.2	10.6	23.9	90	Rydex Basic Materials (\$25k)	*	-0.6	-6.1	9.4
41	Fidelity Const & Housing (.75%	*	-0.1	9.2	24.4	91	Fidelity Home Finance (.75%	*	-2.5	0.4	-5.2
42	ICON Materials	*	5.3	4.7	26.1	92	Rydex Ursa (\$25k)	*	0.5	-2.5	-7.7
43	Alpine U.S. Real Estate Equity	*	-3.4	7.1	32.5	93	ProFunds Bear Inv (\$15k)	*	0.4	-2.8	-8.0
44	Fidelity Defense & Aero (.75%	*	-1.2	8.9	24.5	94	Rydex Leisure (\$25k)	*	-4.7	-7.2	8.6
45	Stratton Mthly Div REIT (1.5%	*	0.1	11.5	15.6	95	Fidelity Chemicals (.75%r<30d)	*	-5.2	-8.7	12.8
46	Rydex Telecommunications	*	1.1	11.9	10.7	96	Rydex Juno (\$25k)	*	1.7	-5.6	-5.8
47	Fidelity Technology (.75%r<30d)	*	0.0	9.3	18.0	97	ICON Leisure & Consumer Sta-	*	-4.4	-7.6	5.5
48	Fidelity Networking (.75%r<30d)	*	2.3	9.3	14.3	98	Fidelity Paper & Forest (.75%	*	0.3	-12.1	-11.5
49	Royce Technology Value (2%	*	2.1	9.7	13.4						
50	Rydex Internet (\$25k)	*	2.5	11.6	7.7						

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

* = **Not Recommended**

**BOND FUNDS
On Next Page**

Bond Funds — data as of 9/23/05

Fund	Cons.	1 month	6 month	1 year	Fund	Cons.	1 month	6 month	1 year
American Century Ginnie Mae	*	0.2%	2.7%	2.9%	PIMCO Low Duration (2%r<7d)	B	0.1	1.6	1.0
American Century Government	H	-0.1	2.9	2.8	PIMCO Real Return (2%r<7d)	H	0.9	3.8	5.4
American Century Inflation Adj	B	1.0	3.8	4.9	PIMCO Total Return (2%r<7d)	H	0.1	3.4	3.4
American Century Intl Bond	*	-0.8	-2.3	5.0	PIMCO Total Return Mortgage	H	0.1	2.6	3.0
American Century Target 2010	*	0.3	3.5	6.0	Schwab S-T Bond Mkt Index	B	0.3	1.9	1.4
American Century Target 2015	*	-0.4	6.5	4.7	Scudder Global Bond S-T	*	0.1	1.4	5.8
American Century Target 2020	*	-1.2	9.4	9.7	Scudder Income (closed,2%	H	0.0	3.3	3.8
American Century Target 2025	*	-1.6	11.3	15.2	Scudder Short-Term Bond	B	0.3	1.8	1.4
BBH Inflation Indexed Sec (1%	B	1.3	4.5	5.5	Strong High Yield Bond (1%	*	-0.5	2.2	5.7
Buffalo High-Yield (closed,2%	*	-1.0	1.3	3.3	Strong S-T Bond	B	0.4	1.7	1.6
Columbia Fixed Income Sec ClZ	H	-0.1	2.8	2.5	Strong S-T High Yield	*	0.2	2.0	2.8
Columbia High Yield ClZ (closed)	*	-0.3	2.5	3.6	T. Rowe Price Corporate Inc	*	-0.6	3.3	3.8
Columbia Income ClZ	H	-0.3	2.7	3.5	T. Rowe Price GNMA	*	0.2	2.5	2.8
Columbia Intermediate Bond ClZ	H	-0.1	2.8	3.1	T. Rowe Price High Yld	*	-0.7	2.9	7.1
Columbia S-T Bond	B	0.2	1.7	1.7	T. Rowe Price Int'l Bond (2%	*	-0.5	-2.3	4.8
Dodge & Cox Income	H	-0.1	2.4	2.7	T. Rowe Price New Income	*	0.1	3.4	3.6
Dreyfus 100 Treasury L-T	*	-0.7	6.5	7.2	T. Rowe Price Spectrum Income	*	-0.2	2.5	5.9
Dreyfus A Bonds Plus	*	0.0	3.3	4.0	T. Rowe Price S-T Bond	B	0.3	1.9	1.6
Dreyfus GNMA	*	0.3	2.5	2.8	T. Rowe Price U.S. Treas. L-T	*	-0.5	5.8	5.5
Dreyfus Premier Core Bond	*	0.2	3.3	3.9	TCW Galileo High Yield Bond	*	-1.0	1.0	3.7
Dreyfus Premier Short-Term In-	B	0.3	2.0	2.6	TCW Galileo Total Return Bond	H	0.2	3.2	3.4
Federated Total Return Govt	H	0.1	3.3	2.8	USAA Income	H	0.1	3.3	3.6
Federated U.S. Govt Sec. 1-3	B	0.0	1.1	0.6	Value Line Aggressive Inc (1%	*	-0.8	2.4	6.2
Fidelity Capital & Income (1%	*	-0.2	3.9	10.3	Value Line U.S. Govt Sec	H	0.1	2.6	1.9
Fidelity Floating Rate High Inc(1%	B	0.3	2.0	4.1	Vanguard GNMA	B	0.2	2.9	3.4
Fidelity GNMA	*	0.1	2.6	2.4	Vanguard High Yield Corporate	*	-0.4	2.6	4.6
Fidelity Government Income	*	0.2	3.1	2.3	Vanguard Inflation Protected	B	1.3	4.1	5.3
Fidelity High Income (1%r<90d)	*	-0.1	3.4	6.5	Vanguard Intermediate Term U.	H	0.1	3.6	1.9
Fidelity Inflation-Protected Bond	B	1.3	3.0	4.0	Vanguard Long-Term Invest-	*	-1.1	5.4	6.9
Fidelity Intermediate Bond	H	0.1	2.5	1.6	Vanguard L-T U.S. Treasury	*	-0.5	6.3	6.1
Fidelity Intermediate Govt	H	0.3	2.4	1.3	Vanguard Short-Term Invest-	B	0.3	2.2	2.1
Fidelity Investment Grade	H	0.2	2.5	2.3	Vanguard S-T Federal	*	0.3	1.8	1.0
Fidelity New Markets Income (1%	*	2.6	11.2	14.4	Vanguard S-T Treasury	B	0.3	1.9	1.3
Fidelity Short-Term Bond	B	0.3	1.9	1.5	Vanguard Total Bond Market	H	0.1	3.3	3.0
Fidelity Strategic Income	B	0.2	3.6	7.8	Wells Fargo Adv Corporate	*	-0.8	2.6	2.9
FifthThird Bond	*	0.0	2.7	2.3	Wells Fargo Adv Govt Sec Inv	H	0.0	2.7	2.0
Janus Flexible Bond	*	-0.1	2.8	2.4	Wells Fargo Adv Total Return	H	-0.1	3.0	2.4
Janus High Yield (2%r<90d)	*	-0.9	2.6	5.2	Wells Fargo Montgomery S Dur	B	0.2	1.5	1.2
Janus S-T Bond	B	-0.1	1.4	0.8	Westcore Plus Bond (2%r<90d)	*	-0.2	3.1	3.8
Loomis Sayles Bond Instl (2%	B	1.0	4.5	9.6					
Loomis Sayles Bond Retail (2%	B	0.9	4.3	9.4					
Managers Bond	*	0.2	2.6	3.6					
Managers Fremont Bond	H	-0.3	3.4	3.5					
Managers Int. Duration Govt	*	0.2	2.7	2.3					
Managers Short Duration Govt	B	0.3	1.3	2.8					
MetroWest Low Duration	B	-0.1	1.5	3.2					
MetroWest Total Return	*	-0.3	3.0	4.8					
Northeast Investors Trust	*	-0.9	1.6	6.7					
Payden Global Fixed Income	*	0.6	5.2	6.5					
PIMCO High Yield (2%r<30d)	*	-0.5	3.9	7.1					

**If you are accessing ML Plus
at our website, and would like
to receive it 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 9/23/05

Fund	Last Week	Fund	Last Week
ACITX Amer. Cent. Inflation Adj.	0.09%	WWNPX Kinetics Paradigm	-0.78
BPTRX Baron Partners	-2.12	LSBRX Loomis Sayles Bond Retail	-0.30
BRAIX Bridgeway Agg. Inv. 2	-1.78	RSVAX RS Value	-1.99
BRSVX Bridgeway Small Cap Value	-1.99	TAVFX Third Avenue Value	-0.33
DODIX Dodge & Cox Income	-0.08	TREMX T. Rowe Price Emerg Eur & Med	0.26
DRIDX Driehaus Intl Discovery	-1.15	PRMSX T. Rowe Price Emerging Mkts	0.12
FBALX Fidelity Balanced	-1.30	PRASX T. Rowe Price New Asia	-1.17
FEMKX Fidelity Emerging Mkts	0.68	VBINX Vanguard Balanced	-1.11
FSENX Fidelity Energy	0.52	VEIEX Vanguard Emerging Mkts	-0.45
FIEUX Fidelity Europe	-1.54	VEURX Vanguard European Stock Index	-1.89
FEXPX Fidelity Export & Multinational	-1.18	VEXMX Vanguard Extended Mkt Index	-1.99
FTQGX Fidelity Focused Stock	-1.54	VFIIK Vanguard GNMA	0.00
FINPX Fidelity Inflation Protected	0.17	VWEHX Vanguard High Yield Corp	-0.64
FBNDX Fidelity Inv Grade Bond	0.00	VIPSX Van. Inflation Protected Bond	0.14
FLATX Fidelity Latin America	3.49	VTRIX Vanguard International Value	-0.94
FLVCX Fidelity Leveraged Company	-1.14	VIMSX Vanguard Mid-Cap Index	-1.86
FSHCX Fidelity Medical Delivery	-0.68	VISVX Vanguard Small Cap Value	-2.29
FSEAX Fidelity Southeast Asia	-0.52	VSEQX Vanguard Strategic Equity	-2.15
FSICX Fidelity Strategic Income	-0.28	VBMFX Vanguard Total Bond	0.00
FDVLX Fidelity Value	-2.12		
PISRX Forward Intl Small Co	-0.86		
GATEX Gateway Fund	-0.67		
		Indices	
		DOW JONES INDUSTRIALS	-2.09%
		NASDAQ	-2.01
		S&P 500	-1.83

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.