

MONEYLETTER HOTLINE 12/6/05

Tug-of-War

The lack of a coherent pattern in the markets continues. Look around. In the last two days, gold continued strong as it moves above \$500.00. Is inflation looking ominous? No, or at least no according to the bond market, where the 10-year Treasury rallied today, responding to the good productivity report. A strong bond market should bolster stocks. It did, but only so long, and then stocks fell off sharply, though still managing a gain. As we said on Friday, welcome to year-end maneuvering.

There were two of the usual themes in the background news today, good economic news and Fed talk implying more rate increases. The Fed talk came from Governor Olson who said he is not worried about the Fed overdoing tightening because the Fed can reverse field quickly. Well, yes they can. But in between overdoing and then reversing, the financial markets will be quaking. We prefer a touch of caution until the Fed tightening ends. While we are tightening, the Asian and emerging markets have been acting well.

There is no change in our recommended allocations.

New Fund Ratings – For domestic stock funds, two funds are now rated Buy: Wells Fargo Advisors Small Cap Value Z (closed) and Neuberger Berman Partners. Two funds are now rated Hold: Preferred Large Cap Growth and TCW Galileo Small Cap Growth. Mainstay Small Cap Opportunity is now rated Sell. For international stock funds, T. Rowe Price Global Stock is now rated Sell.

The Economy – The productivity gains for the economy continue to amaze. We are producing while holding down costs. The manufacturing sector reported strong orders, while the service sector moved ahead last month. The weekly store sales surveys were weak as this month began. Chalk it up to snowstorms. It would be best if the economy slows.

The Stock Market – Today's selling after the market rallied strongly may just be a technical factor as the S&P 500 approached an important technical level. We expect trading this month will be highly sensitive to non-fundamental factors. We have been dubious about a Santa Claus rally, mainly because of the Fed. We remain positive on global equities.

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

MONEYLETTER HOTLINE 12/2/05

Year-End Maneuvering

It is hard to find any meaningful pattern in the action of the market since the last Hotline. Just as it looked as if interest rate concerns were taking their toll of the market, we had a powerful rally on Thursday with nothing in the news to set it off. In fact, the economic news was the usual good news we have been getting of late that sets up interest rate worries, and indeed the bond market did drop sending the 10-year Treasury above 4.5%. Today, again with another round of positive news, the market sold off, somewhat. This pattern tells us that considerations other than the economy are now moving the market.

Welcome to year-end maneuvering. Today's employment report was good, but not as good as the jobs number suggested. Hours worked overall went down as did hours in manufacturing. Total production was actually slightly less last month than in October. However, we do not want to sound negative. The employment report is strong confirmation that the economy is moving ahead briskly, shaking off the effects of the hurricanes. Incomes are growing, and that is the fundamental bottom line for the stock market. While the outlook for the U.S. market remains positive, we believe that better gains will be found elsewhere.

There is no change in our recommended allocations.

New Fund Ratings – For domestic stock funds, Legg Mason Opportunity Trust is now rated Buy. Three funds are now rated Sell: Forward Hoover Small Cap, Neuberger Berman Genesis and RS Value. For international stock funds, two funds are now rated Sell: Fidelity International Small Cap and Artisan International Small Cap.

RS Value is in all three *MONEYLETTER* portfolios. We will switch the fund into Marsico 21st Century in all three.

The Economy – The latest reports were reassuring about inflation. The favorite inflation indicator of the Fed rose only 0.1% last month. Inflation has settled down, at least temporarily. Auto sales rose last month from a very low October number. Sales are still relatively slow, but they are heading in the right direction. The economy is performing very well.

The Stock Market – Asia and the emerging market stocks have been positive as the U.S. market bounces up and down. Natural resources stocks, and not just energy, have also continued moving up. We have been looking at the natural resources sector. We continue to believe that Asia presents the best opportunities. We remain positive on global equities.

The Select Portfolio – There are no changes .

Domestic Stock Funds — data as of 12/2/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
1	Bridgeway Small Cap Growth	B	6.8%	19.7%	26.6%	51	Vanguard Mid-Cap Index	H	5.0	11.8	18.2
2	Sit Small Cap Growth (2%r<30d)	B	5.5	20.1	25.1	52	William Blair Growth (1%r<60d)	H	6.2	12.8	13.7
3	American Century Heritage	B	5.6	18.3	27.5	53	Janus Olympus	H	3.8	12.3	18.1
4	Bridgeway Small Cap Value	B	5.1	17.7	26.5	54	Pin Oak Aggressive Stock	H	8.5	11.3	13.5
5	Royce Premier (1%r<180d)	B	6.4	19.9	18.6	55	Wells Fargo Advantage Growth	H	6.1	12.8	13.3
6	Needham Growth Fund (.75%	B	7.6	17.7	19.7	56	Fidelity Fifty (.75%r<30d)	H	5.4	13.1	13.3
7	Bridgeway Aggressive Investors 2	B	5.8	17.1	23.9	57	Fidelity Small Cap Ind. (1.5%	H	3.7	13.5	14.8
8	MSI Mid Cap Growth Inst Cl	B	4.2	18.1	23.0	58	American Century Vista	S	5.2	12.8	14.1
9	Janus Orion	B	4.4	15.8	26.2	59	Fidelity Growth Company	H	5.5	12.1	15.1
10	Wells Fargo Adv SC Value ClZ	B	4.9	18.3	18.6	60	Value Line Special Situations	S	4.7	12.2	15.7
11	Rainier Samll/Mid Cap Port	H	4.5	16.4	23.1	61	Legg Mason Special Investment	H	6.0	11.8	14.4
12	Columbia Mid Cap Growth ClZ	B	5.6	16.1	21.2	62	Janus Twenty (closed)	H	2.9	13.2	15.7
13	Fidelity Mid-Cap Stock (.75%	H	6.4	16.3	18.6	63	Vanguard Small Cap Growth	S	5.6	12.5	13.3
14	Neuberger Berman Partners	B	4.8	14.7	23.6	64	Fidelity Value	S	6.4	10.6	16.7
15	Baron Partners	B	4.9	15.1	22.3	65	T. Rowe Price S-C Value	S	3.4	13.6	13.2
16	Legg Mason Opportunity Trust	B	8.3	15.7	15.0	66	T. Rowe Price Small Cap Stock	S	5.2	13.1	11.7
17	Bogle Small Cap Growth(closed)	H	5.8	15.7	18.3	67	Vanguard Explorer	S	5.7	11.9	13.8
18	Brandywine Advisors	H	4.7	14.7	22.4	68	AIM Dynamics Inv (closed)	S	5.2	11.8	14.8
19	WellsFargo Montgomery Small	H	6.4	16.7	13.8	69	RS Growth	S	5.6	11.7	14.4
20	Janus Contrarian	H	4.9	16.6	15.7	70	Federated Kaufmann Fund	S	4.2	12.8	13.7
21	Sit Mid Cap Growth (2%r<30d)	B	5.0	15.1	19.2	71	MainStay Small Cap Opportunity	S	3.7	11.2	18.2
22	CGM Focus	H	-1.4	15.1	27.8	72	Kinetics Paradigm (2%r<30d)	H	2.9	10.8	20.4
23	Brandywine Fund	H	4.1	14.5	20.9	73	Fidelity Independence	S	5.9	12.0	13.1
24	Fidelity Export & Multinat'l (.75%	H	4.8	14.6	19.4	74	Marsico Focus (2%r<30d)	H	5.5	11.1	15.7
25	Neuberger Berman Manhattan	H	6.9	13.7	18.3	75	Value Line Leveraged Growth	S	4.4	12.5	13.8
26	Fidelity New Millennium (closed)	H	5.8	16.4	12.6	76	Value Line Fund	S	5.0	11.7	14.8
27	Fidelity Leveraged Co (\$10k,1.5%	H	6.2	13.3	19.6	77	Vanguard Extended Market	H	4.9	11.4	15.2
28	Berwyn Fund (1%r<180d)	B	3.0	15.8	17.9	78	Fidelity Small Cap Stock (2%	S	5.5	12.7	11.2
29	Turner Mid Cap Growth	H	5.8	14.0	17.7	79	MSI Mid Cap Value	S	3.7	11.7	15.9
30	T. Rowe Price Mid Cap Growth	H	5.8	14.0	17.7	80	Bridgeway Ultra Small Co Mkt	S	4.2	14.5	8.3
31	Royce Low Priced Stock	H	6.3	16.3	10.4	81	US Global Holmes Growth (.25%	S	4.0	12.4	13.6
32	Buffalo Mid Cap	H	6.0	13.2	18.2	82	Forward Hoover Small Cap	S	4.1	11.8	14.6
33	Baron Asset	B	3.9	13.2	21.2	83	PBHG Emerging Growth	S	5.8	11.2	13.7
34	Harbor Capital Appreciation	B	5.7	13.2	18.1	84	USAA Growth	H	5.3	11.2	13.9
35	Oberweis Emerging Growth (1%	H	5.1	16.9	9.6	85	RS Smaller Company Growth	H	4.2	12.7	11.4
36	Fidelity Focused Stock (.75%	H	3.9	12.3	22.9	86	Dreyfus Mid Cap Index	S	4.7	10.3	16.7
37	Fidelity Contrafund	H	4.2	13.5	19.0	87	Janus Growth & Income	S	4.0	11.1	15.7
38	Dreyfus New Leaders	H	5.3	12.8	18.8	88	Wells Fargo Adv Common Stock	S	4.9	11.0	14.1
39	Preferred Large Cap Growth	H	5.7	13.0	17.8	89	Gabelli Growth	S	4.8	10.9	14.3
40	Janus Enterprise	H	5.4	13.6	16.5	90	Fidelity OTC Portfolio	S	7.1	10.2	12.4
41	Marsico 21st Century (2%r<30d)	B	5.5	14.1	14.7	91	Robeco Boston Ptnrs SCV	S	4.2	11.7	12.9
42	TCW Galileo Small Cap Growth	H	4.1	15.9	11.7	92	Loomis Sayles Value	S	4.3	10.6	15.4
43	T. Rowe Price New Horizons	H	5.9	12.5	17.1	93	Fairholme Fund	S	4.3	9.2	19.0
44	Royce Penn Mutual (1%r<180d)	H	5.2	13.5	15.4	94	RS MidCap Opportunities	S	5.6	11.0	12.4
45	CRM Small Cap Value Inv	H	6.2	13.4	13.7	95	Undiscovered Behavioral Growth	S	6.2	10.1	13.7
46	RS Partners (closed)	H	3.4	13.9	16.7	96	INVESCO Small Company	S	4.6	12.1	10.7
47	PBHG Growth	H	6.5	12.3	15.8	97	Salomon Brothers Opportunity	S	4.3	10.9	14.2
48	Neuberger Berman Genesis	H	2.7	12.6	20.5	98	Royce Opportunity (1%r<180d)	S	6.0	11.9	8.8
49	Northeast Investors Growth	H	6.0	12.5	15.6	99	ICM/Isabelle Small Cap Value	S	5.1	11.9	10.1
50	Vanguard U.S. Growth	H	6.2	12.7	14.4	100	TCW Galileo Select Equity	H	7.9	10.9	8.1

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 12/2/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
101	Vanguard Strategic Equity	S	5.2	9.8	14.7	151	C & B Mid Cap Value	S	5.5	7.0	12.2
102	Brandywine Blue	S	3.7	10.9	14.3	152	Baron Small Cap (closed)	S	5.7	6.9	11.9
103	MSI Small Cap Value (closed)	S	4.7	11.1	12.3	153	Nicholas II	S	5.1	8.0	10.1
104	Fidelity Growth & Income II	S	4.6	11.9	10.1	154	Columbia Large Cap Growth	S	5.3	7.9	9.9
105	RS Value	S	3.6	10.1	15.9	155	Longleaf Partners Smallcap	S	4.3	7.5	12.4
106	Vanguard Growth Equity	S	5.9	10.4	11.7	156	Dodge & Cox Stock (closed)	S	3.5	7.9	12.4
107	Vanguard SmallCap Index	S	4.9	10.8	11.9	157	ICAP Select Equity	S	2.3	8.1	13.6
108	Legg Mason Value	S	6.4	9.8	11.7	158	American Century Equity	S	5.2	7.4	11.0
109	Fidelity Disciplined Equity	S	5.1	9.3	14.5	159	Fidelity Trend	S	4.4	8.1	10.2
110	Pioneer Growth Opp (Safeco)	S	5.0	11.1	9.8	160	Vanguard Convertible Securi-	S	3.8	9.8	6.8
111	Artisan Midcap (closed)	S	5.0	10.0	12.7	161	Muhlenkamp Fund	S	3.2	7.0	14.4
112	Columbia Disciplined Value CIZ	S	5.2	9.1	14.3	162	Mutual Qualified (1%) CIZ	S	3.3	7.5	12.7
113	Undiscovered Small Cap	S	8.6	11.4	3.3	163	Fidelity Capital Appreciation	S	5.0	8.1	8.5
114	TCW Galileo Aggressive	H	5.6	12.2	5.3	164	Neuberger Berman Guardian	S	3.3	8.4	10.1
115	Wells Fargo Advantage Discov-	S	4.3	10.9	10.4	165	T. Rowe Price New America	S	6.0	7.4	8.4
116	Vanguard/Morgan Growth	S	5.2	9.6	12.3	166	Scudder Growth & Income	S	4.4	7.9	9.4
117	Fidelity Stock Selector	S	5.0	9.7	12.4	167	Dreyfus Growth Opportunity	S	5.2	7.8	8.2
118	Loomis Sayles Small Cap Value	S	4.2	10.6	11.0	168	Fidelity Equity-Income	S	4.6	7.9	8.8
119	Robeco Boston Partners Mid	S	4.3	9.4	13.6	169	USAA Growth & Income	S	4.4	7.4	10.4
120	Fidelity Large Cap Stock	S	5.0	10.3	10.1	170	Fidelity Convertible Securities	S	2.9	9.2	7.8
121	Rainier Core Equity	H	4.7	8.8	14.3	171	Vanguard Cap Opp (closed,	S	3.9	7.8	9.8
122	Royce Total Return (1%r<180d)	S	4.0	10.1	11.8	172	Buffalo Small Cap (closed)	S	5.7	7.2	8.1
123	UMB Scout Stock	S	3.8	9.6	13.2	173	Artisan Small Cap (closed)	S	1.5	9.4	8.8
124	Selected American Shares	S	3.5	9.8	12.6	174	USAA Capital Growth	S	3.3	8.5	8.6
125	Janus Mercury	S	4.0	9.8	11.6	175	American Century Ultra	S	5.6	7.7	7.0
126	Janus Mid Cap Value	S	4.0	9.2	12.8	176	Vanguard Total Stk Mkt	S	4.5	7.2	9.7
127	Third Avenue Small-Cap Value	S	3.1	9.2	14.1	177	Vanguard Growth Index	S	5.0	7.1	9.0
128	Sound Shore	S	3.5	9.8	12.0	178	TCW Galileo Opportunity N	S	5.0	7.9	6.3
129	Wells Fargo Advantage Large	S	5.4	9.2	10.3	179	CS Warburg Pincus Capital	S	5.0	7.4	7.6
130	Third Avenue Value (1%r<60d)	H	1.3	8.5	18.3	180	CRM Mid Cap Value Inv	S	4.6	6.6	10.0
131	Wasatch Small Cap Value	S	4.7	9.6	10.2	181	Mutual Shares (1%) CIZ	S	3.0	6.7	11.9
132	Wasatch Heritage Growth	S	6.2	8.1	11.6	182	American Century Growth	S	5.4	6.6	8.8
133	Scudder Large Company	S	4.8	8.6	12.4	183	Baron Growth (closed)	S	4.6	5.9	11.5
134	TCW Galileo Value Opportuni-	S	7.6	7.4	10.8	184	Dreyfus Fund	S	5.1	7.1	7.9
135	Vanguard PRIMECAP (closed,	S	4.1	9.3	10.9	185	Fidelity Fund	S	4.2	7.0	9.1
136	Fidelity L P Stock (closed,1.5%	S	4.3	8.7	11.8	186	Westport Small Cap R	S	3.8	6.2	11.9
137	SIT Large Cap Growth (2%	S	3.7	8.8	12.5	187	Wasatch Small Cap Grth	S	5.3	5.7	10.8
138	Scudder Capital Growth AARP	S	4.5	8.2	12.7	188	Schwab 1000 Fund (.75%	S	4.4	6.7	9.6
139	Artisan Mid Cap Value (closed)	S	2.8	6.6	18.8	189	RS Emerging Growth (closed)	S	4.0	8.7	4.7
140	WmBlair S-C Growth N (1%	S	2.5	11.5	6.7	190	Neuberger Berman Fasciano	S	3.6	8.3	6.3
141	Fidelity Aggressive Growth	S	3.6	9.7	9.7	191	Vanguard Growth & Income	S	5.1	6.4	8.8
142	USAA Aggressive Growth	S	5.0	7.6	12.7	192	Fidelity Value Strategies	S	7.1	6.0	6.5
143	Vanguard Small-Cap Value	H	4.2	9.0	10.4	193	Vanguard Value Index	S	4.0	6.3	10.3
144	Homestead Value	S	2.7	8.5	13.8	194	Janus Venture (closed)	S	3.1	8.3	6.6
145	T. Rowe Price Growth Stock	S	4.8	8.4	10.5	195	Robeco Boston Partners All	S	2.1	6.4	12.4
146	Wells Fargo Advantage MC	S	2.1	9.1	12.6	196	Mutual Beacon (1%) CIZ	S	3.4	6.2	11.2
147	T. Rowe Price Mid Cap Value	S	4.8	8.2	10.8	197	CS Mid Cap Growth (closed)	S	3.6	5.8	11.5
148	Columbia Small Company Eq-	S	5.1	10.1	5.5	198	Wasatch Core Growth	S	5.5	5.4	9.1
149	Wells Fargo Advantage Oppor-	S	3.9	8.7	10.7	199	Fidelity Discovery	S	3.6	8.2	5.0
150	Marsico Growth & Income (2%	S	4.8	7.6	11.9	200	Needham Small Cap Growth	S	2.8	7.8	7.1

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 12/2/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
201	RS Diversified Growth (closed)	S	3.6	9.2	2.4	251	TCW Galileo Dividend Focused	S	3.1	3.2	4.8
202	Cambiar Opportunity	S	4.0	5.7	10.5	252	American Century Equity Income	S	2.9	2.9	5.7
203	T. Rowe Price Cap Appreciation	S	3.2	6.6	9.3	253	Aegis Value Fund	S	5.3	1.3	2.8
204	FBR Small Cap (closed,1%r<90d)	S	5.5	5.4	8.9	254	Weitz Hickory	S	3.2	1.6	5.3
205	Dreyfus-Founders Discovery	S	6.1	6.8	4.2	255	Hennessy Cornerstone Growth II	S	0.5	3.1	5.5
206	PIMCO PEA Value D	S	5.0	6.9	5.5	256	Neuberger Berman Focus	S	5.5	1.0	2.8
207	Selected Special Shares	S	2.6	6.4	10.1	257	Thompson Plumb Growth	S	4.0	2.6	1.0
208	Fidelity Magellan (closed)	S	4.1	6.3	8.0	258	Royce Special Equity (1%	S	2.7	3.5	0.6
209	Fidelity Spartan 500 Index (.5%	S	4.4	6.0	8.2	259	Ariel Fund	S	2.2	2.2	4.0
210	Fidelity Equity-Income II	S	4.4	6.2	7.6	260	Hussman Strategic Growth	S	-0.7	2.6	6.2
211	Vanguard 500 Index	S	4.4	6.0	8.1	261	Matrix Advisors Value (.75%	S	3.4	1.5	1.9
212	Fidelity Blue Chip Growth	S	4.8	6.0	7.0	262	Oakmark Fund (2%r<90d)	S	3.0	1.3	2.1
213	T. Rowe Price Growth & Income	S	4.8	6.0	7.1	263	Clipper Fund	S	2.3	0.8	2.3
214	Janus Fund	S	4.2	6.1	7.6	264	Yacktman Fund	S	2.1	-0.7	2.7
215	Vanguard Selected Value	S	3.3	4.4	12.8	265	Weitz Value Fund	S	2.6	-0.3	1.0
216	American Century Income &	S	4.3	5.3	9.0	266	Van Wagoner Emerging Growth	S	1.9	-3.2	-19.8
217	Salomon Brothers Investors	S	2.9	7.0	6.4						
218	TCW Galileo Diversified Value N	S	3.4	5.5	9.3						
219	Vanguard Windsor II	S	2.8	5.2	10.5						
220	Meridian Fund	S	5.3	6.2	4.1						
221	Dreyfus Premier Third Century	S	5.3	5.1	6.7						
222	Domini Social Equity Fund (2%	S	4.5	6.0	5.6						
223	Century Select Small Cap (1%	S	3.1	5.7	8.2						
224	Oakmark Equity & Income (2%	S	0.9	6.5	9.6						
225	Dreyfus Growth & Income	S	4.5	5.3	7.1						
226	Vanguard U.S. Value	S	3.2	5.2	9.1						
227	Vanguard Capital Value	S	6.1	4.3	7.1						
228	MSI Value Portfolio	S	4.5	4.9	7.9						
229	Vanguard Windsor	S	4.7	4.7	8.0						
230	Fidelity Dividend Growth	S	4.4	5.7	5.8						
231	T. Rowe Price Equity-Income	S	3.7	5.1	8.1						
232	American Century Value (closed)	S	4.0	4.6	8.3						
233	Columbia Asset Allocation CIZ	S	3.0	5.4	7.7						
234	T. Rowe Price Dividend Growth	S	3.9	5.1	6.9						
235	Northern Income Equity	S	1.4	5.8	8.7						
236	American Century Select	S	5.0	4.7	6.0						
237	Oakmark Select (closed,2%r<90d)	S	4.5	4.5	6.9						
238	Fidelity Growth & Income	S	4.3	5.0	6.1						
239	Vanguard Equity-Income	S	3.2	4.9	7.7						
240	Wells Fargo Advantage SC Disci-	S	3.4	6.2	4.3						
241	ABN Amro Mid Cap	S	5.3	4.8	4.3						
242	Harbor Value	S	3.0	3.4	10.2						
243	Gabelli Asset	S	2.5	4.4	7.9						
244	Ariel Appreciation	S	2.6	4.6	6.6						
245	Dreyfus Appreciation	S	3.3	3.3	8.2						
246	Longleaf Partners	S	1.4	4.6	6.7						
247	Tweedy, Browne American Value	S	2.3	4.5	5.4						
248	PBHG Small Cap Value	S	2.4	4.2	5.8						
249	Nicholas Fund	S	2.1	2.8	9.4						
250	Preferred Value	S	3.2	3.6	4.4						

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**INTERNATIONAL STOCK FUNDS
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International Stock Funds — data as of 12/2/05

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	9.9%	43.2%	76.9%	51	Dodge & Cox Intl Stock	S	3.2	12.4	18.2
2	Fidelity Latin Amer. (1.5%r<90d)	H	10.1	41.8	69.6	52	Scudder Gbl Discovery	S	4.3	11.9	17.3
3	Scudder Latin America	H	8.1	41.1	68.0	53	SIT International Growth (2%	S	2.8	14.3	13.5
4	T. Rowe Price Emg Europe & Med	B	6.5	36.6	66.6	54	Matthews Asia Pacific (2%	S	3.8	12.3	16.9
5	US Global Eastern Europe (2%	B	6.0	42.2	46.5	55	Fidelity Europe (1%r<30d)	S	2.8	11.9	19.4
6	Driehaus Emerging Mkts Gr (2%	B	10.9	34.3	39.2	56	Vanguard International Growth	S	3.0	13.2	14.8
7	Fidelity Emerging Mkts (1.5%	B	9.0	31.1	44.6	57	Fidelity Aggressive Intl. (1%	S	5.0	12.3	13.9
8	Fidelity Japan (1.5%r<90d)	B	7.4	33.3	32.8	58	Artisan Intl Small Cap	S	-0.8	12.8	20.6
9	Driehaus Intl Discovery (2%r<60d)	B	7.9	29.4	38.5	59	Columbia Intl Stock CIZ (2%	S	2.8	12.8	13.5
10	Harding Loevner Emerg Mkt (2%	B	6.5	28.9	39.0	60	Fidelity Europe Capital App. (1%	S	2.6	11.9	15.7
11	T. Rowe Price Emerging Mkts Stk	B	6.2	27.7	41.2	61	Longleaf Partners International	S	2.4	11.7	16.4
12	T. Rowe Price Japan (2%r<90d)	B	4.4	29.9	32.6	62	Matthews Japan Fund (2%	S	2.7	12.1	14.1
13	Janus Overseas (closed,2%	B	5.0	26.5	29.6	63	Columbia Acorn Intl Select Z	S	2.0	12.2	14.9
14	Vanguard Emerging Mkts Stk	B	7.0	23.2	32.5	64	Schwab International Index	S	2.5	12.3	13.5
15	Amer. Cent. Intl Opp. (closed,2%	B	3.1	22.9	36.6	65	American Century Intl Growth	S	2.9	12.1	13.1
16	Fidelity Pacific Basin (1.5%r<90d)	B	6.7	23.7	27.8	66	Quant Foreign Value (1%r<30d)	S	3.4	10.9	15.1
17	Japan Fund (Scudder) (2%	H	6.7	23.4	19.1	67	USAA International	S	2.4	12.1	13.4
18	Fidelity SE Asia (1.5%r<90d)	H	7.0	19.4	27.5	68	Oakmark Global (2%r<90d)	S	2.9	10.5	14.9
19	T. Rowe Price Intl Disc. (2%	H	4.8	21.3	25.8	69	Oakmark International (2%	S	1.8	10.4	15.8
20	Fidelity Japan Smaller Cos (1.5%	H	6.1	21.1	24.4	70	Gabelli Intl Growth (2%r<60d)	S	2.4	11.2	11.4
21	CS Warburg Pincus Japan Grth	H	5.5	22.8	20.3	71	Preferred International	S	2.0	10.9	11.4
22	Dreyfus Premier Emerging Market	H	6.1	20.0	25.0	72	Matthews Asia G & I (closed,2%	S	2.5	9.4	13.4
23	Vanguard Pacific Stock Index (2%	H	4.0	21.2	21.9	73	Scudder Greater Europe	S	2.6	9.4	12.2
24	T. Rowe Price Global Stock (2%	H	4.8	19.1	24.5	74	Tweedy, Browne Gbl Val	S	1.7	8.0	16.1
25	Fidelity Intl Small Cap (closed,2%	H	4.1	18.6	26.3	75	USAA World Growth	S	3.1	8.1	9.8
26	Scudder Global (closed,2%r<30d)	H	5.7	18.6	23.6	76	Fidelity Global Balanced (1%	S	2.4	7.8	11.0
27	Excelsior Pacific/Asia	H	7.3	18.3	21.6	77	Janus Worldwide (2%r<90d)	S	3.7	8.1	7.9
28	Neuberger Berman Intl (2%r<60d)	H	2.9	17.8	25.0	78	Vanguard European Stock Index	S	1.8	8.0	10.2
29	T. Rowe Price New Asia (2%	H	5.1	16.4	25.2	79	Artisan Intl Value (2%r<90d)	S	-0.6	9.1	10.0
30	Harbor International (2%r<60d)	H	4.5	18.4	20.8	80	T. Rowe Price European (2%	S	1.4	8.0	9.4
31	Wm. Blair Intl Growth N	H	4.8	17.5	22.0	81	Guinness China & Hong Kong	S	4.3	6.8	7.2
32	Forward Intl Small Companies	H	3.8	16.5	25.1						
33	Fidelity Overseas (1%r<30d)	S	5.7	16.6	17.2						
34	Columbia Acorn Intl Z (2%r<60d)	S	3.5	15.7	22.0						
35	Matthews Pacific Tiger (2%r<90d)	S	5.1	14.5	20.8						
36	American Century Global Growth	H	5.2	14.6	20.2						
37	Oakmark Intl Small Cap	S	3.6	15.4	20.7						
38	Wasatch Intl Growth (closed,2%	S	4.0	16.4	17.5						
39	ICAP Euro Select Equity (2%	S	3.3	15.2	19.8						
40	Scudder Pacific Opp (closed,2%	S	5.6	14.3	18.5						
41	Fidelity Intl Discovery (1%r<30d)	S	3.4	14.7	18.2						
42	Julius Baer Intl Equity A (2%	S	2.6	15.0	18.5						
43	Vanguard Intl Expl (closed,	S	3.2	13.0	22.1						
44	Excelsior International	S	4.1	13.7	18.4						
45	Artisan International (2%r<90d)	S	3.0	14.9	15.7						
46	Vanguard International Value (2%	S	3.8	13.8	17.2						
47	Fidelity Div Intl (closed,1%r<30d)	S	3.6	13.8	17.2						
48	T. Rowe Price Intl Stock (2%	S	2.6	14.5	15.5						
49	Scudder International (2%r<180d)	S	2.4	14.2	16.6						
50	Fidelity Worldwide (1%r<30d)	S	5.4	12.9	14.2						

Next Issue of *MONEYLETTER Plus* Will Be Available Wed 12/14/05 by Midnight (ET)

Total Return % - 11/30/05

1 mo	Model Portfolio	6 mo	1 yr	3 yr	YTD
1.2	ML Conservative	4.6	9.1	40.5	6.9
2.7	Fidelity Conservative	5.4	8.9	35.0	6.6
2.1	Vanguard Conservative	3.9	6.8	36.0	4.5
3.6	ML Moderate	8.0	11.9	76.0	8.9
4.5	Fidelity Moderate	10.4	14.6	57.3	11.8
3.3	Vanguard Moderate	7.9	10.5	58.3	7.4
4.4	ML Venturesome	13.5	17.8	85.4	14.7
5.4	Fidelity Venturesome	13.2	16.9	58.8	14.0
4.2	Vanguard Venturesome	10.9	13.3	63.8	10.0
5.8	ML Select	25.5	33.0	95.2	30.4

Benchmarks

3.7	S&P 500	5.1	7.6	39.7	4.1
2.3	Asset Allocation Funds Avg (152)	5.1	7.5	35.7	4.9

**SPECIALTY FUNDS
On Next Page**

Specialty Funds — data as of 12/2/05

Rank	Fund	Cons.	1 month	6 month	1 year	Rank	Fund	Cons.	1 month	6 month	1 year
1	Fidelity Energy Services (.75%	*	5.1%	36.7%	62.7%	51	ICON Financial	*	3.4	11.7	7.9
2	Fidelity Gold (.75%r<30d)	*	12.0	45.5	29.5	52	Fidelity Technology (.75%r<30d)	*	7.6	8.4	8.7
3	Rydex Energy Services (\$25k)	*	4.6	35.8	56.9	53	Fidelity Balanced	B	3.9	8.9	12.7
4	Vanguard Precious Metals	*	8.2	35.1	38.6	54	ICON Healthcare	*	4.0	5.9	19.3
5	RS Global Natural Resources	*	4.7	34.3	45.3	55	Vanguard Health (closed,	*	3.7	6.9	17.0
6	Fidelity Energy (.75%r<30d)	*	2.6	29.8	58.3	56	Rydex Technology (\$25k)	*	6.7	9.2	6.6
7	Fidelity Natrl Resources (.75%	*	4.3	30.7	49.0	57	Fidelity Utilities Growth (.75%	*	3.8	8.2	13.1
8	Fidelity Natural Gas (.75%r<30d)	*	2.8	29.7	53.0	58	Fidelity Computers (.75%r<30d)	*	9.4	7.0	6.9
9	ICON Energy	*	3.5	29.7	43.9	59	Fidelity Defense & Aero (.75%	*	4.2	6.8	14.8
10	Fidelity Brokerage (.75%r<30d)	*	6.9	30.5	34.7	60	Fidelity Leisure (.75%r<30d)	*	6.2	8.3	8.0
11	U.S. Global Gold Shares (.25%	*	7.4	36.2	19.5	61	Rydex Financial Services (\$25k)	*	4.7	9.5	7.0
12	Vanguard Energy (1%r<1yr)	*	2.6	25.3	48.4	62	Fidelity Telecomm (.75%r<30d)	*	4.1	9.7	7.0
13	Amer. Cent. Global Gold (1%	*	9.3	33.0	11.8	63	Royce Technology Value (2%	*	5.4	11.0	0.5
14	Rydex Energy (\$25k)	*	2.5	23.1	42.6	64	RS Information Age	*	5.0	9.5	4.6
15	CGM Realty	*	5.3	21.1	43.0	65	Fidelity Developing Comm (.75%	*	4.7	9.6	4.7
16	Scudder Gold (closed)	*	10.5	31.2	8.1	66	Fidelity Medical Equip (.75%	*	3.7	6.5	13.5
17	Rydex Precious Metals (\$25k)	*	8.7	31.2	8.5	67	Fidelity Networking (.75%r<30d)	*	5.3	9.6	2.6
18	T. Rowe Price New Era	*	4.6	22.0	32.5	68	Rydex Health Care (\$25k)	*	4.0	5.8	13.5
19	Fidelity Med Del (.75%r<30d)	*	5.5	15.0	37.8	69	ICON Telecommunications &	*	2.3	6.3	14.5
20	Fidelity Electronics (.75%r<30d)	*	13.6	12.9	21.9	70	Rydex Internet (\$25k)	*	6.4	9.1	-0.3
21	ICON Materials	*	5.9	18.1	18.2	71	Alpine U.S. Real Estate Equity	*	5.7	-1.7	25.4
22	Fidelity Indust Matrls (.75%r<30d)	*	6.3	18.1	15.0	72	Fidelity Paper & Forest (.75%	*	12.9	6.9	-7.8
23	T. Rowe Price Media & Telecom-	*	4.5	16.2	21.6	73	T. Rowe Price Science & Tech	*	6.6	4.8	6.2
24	Rydex Biotechnology (\$25k)	*	5.3	18.4	13.9	74	Rydex Telecommunications	*	3.1	8.5	1.4
25	Rydex Electronics (\$25k)	*	14.6	13.4	12.3	75	Stratton Mthly Div REIT (1.5%	*	3.9	5.4	7.9
26	Fidelity Transportation (.75%	*	5.7	18.0	13.9	76	Fidelity Retailing (.75%r<30d)	*	5.4	3.2	10.4
27	Cohen & Steers Realty (\$10k,1%	*	7.3	13.8	21.9	77	Fidelity Food & Agr (.75%r<30d)	*	2.3	4.1	9.2
28	T. Rowe Price Health Sciences	*	4.5	16.6	16.4	78	Rydex Utilities (\$25k)	*	1.2	2.5	14.6
29	Fidelity Air Transport (.75%r<30d)	*	6.2	15.3	16.1	79	Fidelity Consumer Ind (.75%	*	4.1	3.6	7.5
30	Fidelity Real Estate (.75%r<90d)	*	7.7	11.9	20.2	80	Fidelity Banking (.75%r<30d)	*	3.9	5.8	1.8
31	T. Rowe Price Real Estate (1%	*	7.0	12.2	20.1	81	Fidelity Software (.75%r<30d)	*	3.7	5.5	2.7
32	Fidelity Insurance (.75%r<30d)	*	3.5	14.3	18.9	82	Vanguard Balanced Index	B	3.0	3.9	6.9
33	RS Internet Age	*	6.2	15.5	11.7	83	ICON Information Technology	*	4.4	5.5	-0.8
34	Fidelity Wireless (.75%r<30d)	*	4.2	13.1	17.5	84	Rydex Retailing (\$25k)	*	4.9	1.5	8.2
35	Fidelity Health Care (.75%r<30d)	*	4.5	10.7	22.4	85	Fidelity Chemicals (.75%r<30d)	*	3.9	3.1	1.9
36	Vanguard REIT Index (1%r<1yr)	*	6.7	10.7	17.4	86	Rydex Banking (\$25k)	*	3.7	4.4	-1.4
37	Fidelity Biotechnology (.75%	*	5.0	13.6	11.6	87	Laudus Rosenberg Value L/S	*	0.7	2.9	6.9
38	Rydex Transportation (\$25k)	*	5.4	14.8	7.8	88	Gateway Fund	B	1.1	2.5	5.5
39	Fidelity Bus Services (.75%r<30d)	*	5.5	14.1	8.3	89	Rydex Juno (\$25k)	*	-1.2	7.5	-5.8
40	Fidelity Industrial Equip (.75%	*	8.0	11.4	10.7	90	Fidelity Home Finance (.75%	*	3.9	3.9	-5.6
41	Fidelity Cyclical Ind (.75%r<30d)	*	5.6	11.7	13.4	91	Berwyn Income (1%r<180d)	B	1.4	1.6	2.7
42	ICON Industrials	*	4.2	12.1	12.3	92	Fidelity Automotive (.75%r<30d)	*	1.5	2.2	-0.2
43	Fidelity Finl Serv (.75%r<30d)	*	4.4	12.5	10.3	93	Prudent Bear (1%r<30d)	*	-1.7	3.5	-0.2
44	T. Rowe Price Financial Services	*	4.9	12.3	9.5	94	ICON Consumer Discretionary	*	3.6	-1.1	2.9
45	Fidelity Pharmaceuticals (.75%	*	2.4	10.6	15.2	95	Rydex Leisure (\$25k)	*	5.0	-1.8	1.6
46	Fidelity Multimedia (.75%r<30d)	*	5.2	9.8	12.1	96	Rydex Consumer Products	*	1.3	-0.3	3.1
47	Fidelity Const & Housing (.75%	*	4.2	6.4	21.1	97	Merger Fund (closed,2%r<30d)	*	0.9	-0.3	1.8
48	Rydex Basic Materials (\$25k)	*	7.2	10.5	5.6	98	ICON Leisure & Consumer Sta-	*	4.5	-7.1	-6.0
49	Cohen & Steers Realty Income	*	4.8	8.8	13.0	99	Rydex Ursa (\$25k)	*	-3.7	-3.4	-4.0
50	Fidelity Environmental Ser (.75%	*	3.2	9.9	12.7	100	ProFunds Bear Inv (\$15k)	*	-3.8	-3.6	-4.4

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

* = **Not Recommended**

**BOND FUNDS
On Next Page**

Bond Funds — data as of 12/2/05

Fund	Cons.	1 month	6 month	1 year	Fund	Cons.	1 month	6 month	1 year
American Century Ginnie Mae	*	0.4%	-0.8%	1.7%	PIMCO Total Return (2%r<7d)	*	0.5	-1.6	1.9
American Century Government	*	0.5	-1.2	2.2	PIMCO Total Return Mortgage	*	0.4	-1.1	1.6
American Century Inflation Adj	B	0.2	-1.9	3.4	Schwab S-T Bond Mkt Index	B	0.3	-0.2	1.2
American Century Intl Bond	*	-2.0	-4.9	-7.4	Scudder Global Bond S-T	*	-0.5	-2.1	-1.2
American Century Target 2010	*	0.7	-2.1	6.4	Scudder Income (closed,2%	*	0.4	-1.1	2.8
American Century Target 2015	*	1.0	-3.9	5.5	Scudder Short-Term Bond	B	0.4	0.6	1.8
American Century Target 2020	*	1.3	-5.8	10.7	Strong High Yield Bond (1%	*	1.1	2.3	3.3
American Century Target 2025	*	1.5	-7.2	16.0	Strong S-T Bond	B	0.4	0.5	1.6
BBH Inflation Indexed Sec (1%	B	0.2	-1.5	3.7	Strong S-T High Yield	*	0.5	1.9	2.7
Buffalo High-Yield (closed,2%	*	0.9	1.2	0.1	T. Rowe Price Corporate Inc	*	0.9	-1.0	2.7
Columbia High Yield CIZ (closed)	*	0.9	0.9	1.8	T. Rowe Price GNMA	*	0.5	-0.6	1.7
Columbia Income CIZ	*	0.7	-0.8	1.9	T. Rowe Price High Yld	*	0.8	2.4	3.1
Columbia Intermediate Bond CIZ	*	0.6	-1.1	2.2	T. Rowe Price Int'l Bond (2%	*	-2.0	-5.7	-8.3
Dodge & Cox Income	*	0.2	-0.3	2.2	T. Rowe Price New Income	*	0.5	-1.3	2.5
Dreyfus 100 Treasury L-T	*	1.0	-4.1	6.1	T. Rowe Price Spectrum Income	*	0.9	0.3	2.4
Dreyfus A Bonds Plus	*	0.5	-1.1	2.9	T. Rowe Price S-T Bond	B	0.5	0.4	1.5
Dreyfus GNMA	*	0.4	-0.3	2.3	T. Rowe Price U.S. Treas. L-T	*	0.9	-4.1	4.8
Dreyfus Premier Core Bond	*	0.5	-1.0	2.1	TCW Galileo High Yield Bond	*	0.7	1.6	0.8
Dreyfus Premier Short-Term In-	B	0.4	-0.3	1.1	TCW Galileo Total Return Bond	*	0.5	-0.1	3.3
Federated Total Return Govt	*	0.5	-1.4	2.3	USAA Income	*	0.6	-0.7	3.2
Federated U.S. Govt Sec. 1-3	B	0.3	-0.1	0.7	Value Line Aggressive Inc (1%	*	0.0	-0.6	0.7
Fidelity Capital & Income (1%	*	0.7	2.3	4.6	Value Line U.S. Govt Sec	*	0.5	-1.1	1.8
Fidelity Floating Rate High Inc(1%	B	0.4	2.2	3.5	Vanguard GNMA	B	0.4	-0.3	2.6
Fidelity GNMA	*	0.4	-1.1	1.5	Vanguard High Yield Corporate	*	0.9	1.6	3.0
Fidelity Government Income	*	0.5	-1.3	2.0	Vanguard Inflation Protected	B	0.2	-1.7	3.6
Fidelity High Income (1%r<90d)	*	0.9	2.3	2.9	Vanguard Intermediate Term U.	*	0.7	-1.7	2.0
Fidelity Inflation-Protected Bond	B	-3.3	-6.1	-1.4	Vanguard Long-Term Invest-	*	1.1	-4.8	5.3
Fidelity Intermediate Bond	*	0.4	-0.9	1.2	Vanguard L-T U.S. Treasury	*	0.9	-4.0	5.8
Fidelity Intermediate Govt	*	0.4	-0.9	1.2	Vanguard Short-Term Invest-	B	0.3	0.4	1.9
Fidelity Investment Grade	*	0.6	-1.5	1.9	Vanguard S-T Federal	*	0.4	-0.2	1.0
Fidelity New Markets Income (1%	*	2.0	4.4	11.3	Vanguard S-T Treasury	B	0.5	0.1	1.5
Fidelity Short-Term Bond	B	0.4	0.3	1.4	Vanguard Total Bond Market	*	0.6	-1.2	2.2
Fidelity Strategic Income	B	0.4	0.9	3.6	Wells Fargo Adv Corporate	*	0.7	-2.1	1.6
FifthThird Bond	*	0.4	-1.4	1.8	Wells Fargo Adv Govt Sec Inv	*	0.4	-1.5	1.3
Janus Flexible Bond	*	0.5	-1.4	1.3	Wells Fargo Adv Total Return	*	0.5	-1.6	1.8
Janus High Yield (2%r<90d)	*	0.8	1.0	2.4	Wells Fargo Montgomery S Dur	B	0.3	-0.1	1.1
Janus S-T Bond	B	0.3	0.2	1.1	Westcore Plus Bond (2%r<90d)	*	0.5	-0.1	2.7
Loomis Sayles Bond Instl (2%	B	0.7	3.1	4.9					
Loomis Sayles Bond Retail (2%	B	0.7	3.0	4.6					
Managers Bond	*	0.6	0.7	2.9					
Managers Fremont Bond	*	0.1	-1.7	2.2					
Managers Int. Duration Govt	*	0.3	-0.8	1.4					
Managers Short Duration Govt	B	0.4	1.3	2.6					
MetroWest Low Duration	B	-0.1	0.1	2.0					
MetroWest Total Return	*	-0.2	-1.5	2.3					
Northeast Investors Trust	*	0.9	2.3	3.4					
Payden Global Fixed Income	*	0.8	1.0	5.2					
PIMCO High Yield (2%r<30d)	*	0.7	1.2	4.0					
PIMCO Low Duration (2%r<7d)	B	0.4	-0.6	0.6					
PIMCO Real Return (2%r<7d)	*	0.0	-2.5	2.4					

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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 12/2/05

Fund	Last Week	Fund	Last Week
ACITX Amer. Cent. Inflation Adj.	0.59%	WWNPX Kinetics Paradigm	-0.39
BWAFX Brandywine Advisors	0.57	LSBRX Loomis Sayles Bond Retail	0.22
BRSVX Bridgeway Small Cap Value	1.46	MXXIX Marsico 21st Century	-1.06
DRIDX Driehaus Intl Discovery	4.28	TAVFX Third Avenue Value	0.55
FBALX Fidelity Balanced	0.32	TREMX T. Rowe Price Emerg Eur & Med	2.33
FEMKX Fidelity Emerging Mkts	2.43	PRMSX T. Rowe Price Emerging Mkts	1.92
FSENX Fidelity Energy	0.93	PRASX T. Rowe Price New Asia	1.42
FEXPX Fidelity Export & Multinational	0.04	VBINX Vanguard Balanced	-0.15
FTQGX Fidelity Focused Stock	0.42	VEIEX Vanguard Emerging Mkts	1.80
FDGRX Fidelity Growth Company	-0.39	VEXMX Vanguard Extended Mkt Index	0.43
FINPX Fidelity Inflation Protected	-0.39	VFIIK Vanguard GNMA	-0.28
FJPNX Fidelity Japan	3.60	VWEHX Vanguard High Yield Corp	0.91
FLATX Fidelity Latin America	2.99	VIPSX Van. Inflation Protected Bond	-0.48
FSHCX Fidelity Medical Delivery	1.39	VIMSX Vanguard Mid-Cap Index	0.39
FMCSX Fidelity Mid-Cap Stock	0.97	VPACX Vanguard Pacific Stock	1.95
FSEAX Fidelity Southeast Asia	2.07	VISVX Vanguard Small Cap Value	0.53
FSICX Fidelity Strategic Income	0.32	VWUSX Vanguard U.S. Growth	0.11
PISRX Forward Intl Small Co	3.00		
GATEX Gateway Fund	0.00		
JORNX Janus Orion	0.12		
		Indices	
		DOW JONES INDUSTRIALS	-0.49%
		NASDAQ	0.46
		S&P 500	-0.25

Editorial Questions?

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