

MONEYLETTER HOTLINE 12/13/05

Fed End Game in Sight

It was all about the Fed. To be precise, almost all about the Fed. The Fed changed the wording of its statement, and there is no question that the Committee has come as close as possible to saying that the tightening process is coming to an end. But that is as far as it went. No promises, no end point. At the same time, the Committee implied that the economy has to slow. There is not much slack left in the system. None of the last point is new.

The market liked what it heard, but it only gave two cheers, and that is right. The bond market only gave one cheer. Not a great deal has changed. It all depends, as it has, on how the economy responds. We are coming up to a tricky period. Funds for Gulf reconstruction are shortly going to flow, and they will give the economy a kick. It is the balance between that kick, and the effects of tighter money on housing and the consumer, that will determine how much more the Fed believes it has to do. We remain cautiously optimistic that the short-rate will at most reach 5.0%. Caution, concerning the U.S. market, is still prudent.

There is no change in our recommended allocations.

New Fund Ratings – For domestic stock funds, two funds are now rated Buy: Fidelity Mid-Cap Stock and Bogle Small Cap Growth (closed). Three funds are now rated Hold: Marsico 21st Century, Baron Asset, and Berwyn Fund. Janus Twenty is now rated Sell. There are no changes for international stock funds.

The Economy – The big number today was November retail sales. November sales were good, and even better, leaving off auto sales and lower priced gas sales. On that basis sales were up 0.5%. Furthermore, October sales on the same basis were up strongly. The consumer has not pulled back. The weekly store sales surveys so far this month are reporting slow sales. The overall economy remains sturdy.

The Stock Market – Domestic stocks are still faced with higher interest rates to come. It is still a little early to look beyond the Fed, but we are getting there. We still need to see more evidence of slowing. Meanwhile the Asian and emerging markets continue to attract buying. We remain positive on global equities, although they have had a spectacular year. Do not expect a repeat.

The Bond Market – It is too early to turn to bonds, but their turn may be coming.

The Select Portfolio – There are no changes.

MONEYLETTER HOTLINE 12/9/05

Hard to See Year-End Rally

The averages have shown a touch of weakness this week, but it is important not to overestimate the weakness. Yesterday, while the Dow dropped 56 points and oil rose above \$60, advances bested decliners and small cap funds looked good. The market is essentially treading water now, and for good reason, in our opinion. For starters, next week the Fed will meet and raise the fed funds rate to 4 1/4%. Short-term rates are getting up there. The top money-fund rate will shortly be 4.0%.

Next, we are seeing a touch of weakness here and there in the economy. Housing is getting wobbly. The anecdotal evidence keeps accumulating that houses are not just as easy to sell as they have been. Early signs of Christmas sales have been mixed, at best. And then there is energy, particularly, natural gas. Given the news it is hard to see a vigorous rally occurring. We have been dubious about a year-end rally this year, and we remain dubious. Seasonal trends do not always live up to their billing.

There is no change in our 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 – Because of the hurricanes this quarter was tabbed to be a weak one, and the case can be made that the weakness is less than expected. The economy is proving resilient. But the squeeze from the Fed will continue until the signs of weakening become more pronounced. This may take time as the rebuilding spending kicks in.

The Stock Market – Stocks here and abroad are in a yearend pattern. The only group that appears in a definite uptrend is metals, precious and otherwise. We are not sure that the precious metals trend has any substance. The overall metals trend is another story. We remain positive on global equities.

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

Domestic Stock Funds — data as of 12/9/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
1	Bridgeway Small Cap Growth	B	7.6%	20.7%	29.2%	51	Marsico 21st Century (2%r<30d)	H	4.6	13.8	13.9
2	Sit Small Cap Growth (2%r<30d)	B	5.7	20.3	25.5	52	Fidelity Small Cap Ind.(1.5%	H	4.4	12.7	16.7
3	American Century Heritage	B	6.9	18.2	28.0	53	Fidelity Independence	H	5.8	12.8	14.2
4	Bridgeway Small Cap Value	B	5.8	17.6	27.9	54	CRM Small Cap Value Inv	H	5.0	12.6	15.9
5	Bridgeway Aggressive Investors 2	B	7.1	17.6	25.8	55	USGlobal Holmes Growth (.25%	H	4.7	12.9	15.6
6	Wells Fargo Adv SC Value CIZ	B	6.1	19.1	21.7	56	Value Line Fund	H	5.5	12.1	16.3
7	Royce Premier (1%r<180d)	B	6.0	19.1	20.4	57	Vanguard U.S. Growth	H	5.4	12.9	14.2
8	Rainier Samll/Mid Cap Port	H	5.4	17.6	24.8	58	Buffalo Mid Cap	H	4.3	12.2	17.6
9	MSI Mid Cap Growth Inst CI	B	4.2	18.2	23.7	59	Baron Asset	H	3.4	12.0	19.4
10	Janus Orion	B	4.1	16.8	27.1	60	Vanguard Mid-Cap Index	H	5.1	11.4	18.2
11	Fidelity Mid-Cap Stock (.75%	B	6.9	17.1	20.5	61	Value Line Leveraged Growth	S	5.2	12.5	15.2
12	Needham Growth Fund (.75%	B	6.0	17.2	21.3	62	Bridgeway Ultra Small Co Mkt	S	4.3	14.9	10.5
13	Columbia Mid Cap Growth CIZ	B	5.3	16.6	21.4	63	Janus Enterprise	H	4.8	12.5	15.7
14	Bogle Small Cap Growth(closed)	B	5.5	16.0	21.2	64	Berwyn Fund (1%r<180d)	H	1.0	14.0	17.2
15	Brandywine Advisors	H	5.3	14.9	24.0	65	T. Rowe Price Small Cap Stock	S	4.5	13.1	14.1
16	Sit Mid Cap Growth (2%r<30d)	B	5.6	15.7	19.2	66	Janus Twenty (closed)	S	3.6	12.9	15.5
17	Royce Low Priced Stock	H	6.7	16.8	14.9	67	Vanguard Small Cap Growth	S	5.2	12.1	14.9
18	Fidelity New Millennium (closed)	H	6.7	16.8	14.0	68	Value Line Special Situations	S	4.4	11.8	16.6
19	Brandywine Fund	H	5.1	14.2	22.2	69	Forward Hoover Small Cap	S	4.1	11.8	17.0
20	Neuberger Berman Manhattan	H	6.3	14.6	19.3	70	Fidelity Value	S	5.8	10.4	17.7
21	Fidelity Leveraged Co (\$10k,1.5%	H	7.2	13.1	20.9	71	TCW Galileo Aggressive Growth	S	5.7	14.7	6.9
22	Neuberger Berman Partners	B	5.5	13.3	22.6	72	Vanguard Explorer	S	5.1	11.7	14.8
23	WellsFargo Montgomery Small	H	5.1	16.5	15.2	73	T. Rowe Price S-C Value	S	2.9	12.8	15.0
24	TCW Galileo Small Cap Growth	H	4.8	17.0	14.1	74	Federated Kaufmann Fund	S	4.0	12.3	14.5
25	Turner Mid Cap Growth	H	5.6	14.5	18.3	75	Fidelity Small Cap Stock (2%	S	5.2	12.5	12.4
26	CGM Focus	H	0.5	11.8	32.5	76	ICM/Isabelle Small Cap Value	S	4.6	13.1	11.6
27	Fidelity Contrafund	H	4.8	14.0	20.5	77	PBHG Emerging Growth	S	5.5	10.9	15.6
28	Fidelity Export & Multinatl(.75%	H	4.5	14.3	19.3	78	William Blair Growth (1%r<60d)	H	4.8	12.2	13.5
29	T. Rowe Price Mid Cap Growth	H	5.2	14.4	18.0	79	RS Growth	S	5.0	11.4	15.1
30	Legg Mason Opportunity Trust	B	7.4	14.3	13.8	80	Legg Mason Special Investment	S	5.1	11.8	13.4
31	Neuberger Berman Genesis	H	4.3	12.6	22.2	81	Vanguard Extended Market	H	4.5	11.1	16.0
32	Baron Partners	B	4.2	13.5	19.9	82	PBHG Growth	H	3.8	11.8	15.2
33	Oberweis Emerging Growth (1%	H	4.6	16.2	12.4	83	Fidelity OTC Portfolio	S	5.4	11.2	13.4
34	Fidelity Focused Stock (.75%	H	4.5	12.1	22.7	84	Royce Opportunity (1%r<180d)	S	5.3	12.1	11.2
35	Harbor Capital Appreciation	B	4.6	13.8	17.8	85	Janus Growth & Income	S	4.9	10.3	16.2
36	Janus Contrarian	H	4.3	14.5	16.4	86	AIM Dynamics Inv (closed)	S	4.9	11.0	14.4
37	Dreyfus New Leaders	H	5.3	12.8	18.8	87	MSI Mid Cap Value	S	3.5	11.0	16.2
38	Preferred Large Cap Growth	H	4.4	13.5	17.4	88	Dreyfus Mid Cap Index	S	4.5	10.0	17.1
39	Royce Penn Mutual (1%r<180d)	H	5.1	13.0	17.7	89	RS MidCap Opportunities	S	5.0	11.3	12.9
40	Fidelity Fifty (.75%r<30d)	H	5.4	13.9	14.2	90	Undiscovered Behavioral Growth	S	5.5	10.3	14.5
41	American Century Vista	H	6.0	13.2	15.0	91	USAA Growth	S	4.8	11.2	13.2
42	T. Rowe Price New Horizons	H	5.3	12.5	17.7	92	Wells Fargo Adv Common Stock	S	4.7	10.4	14.9
43	Fidelity Growth Company	H	4.7	13.5	15.9	93	MainStay Small Cap Opportunity	S	3.3	9.5	19.3
44	Northeast Investors Growth	H	5.6	12.9	15.4	94	Wells Fargo Advantage Discov-	S	5.3	11.0	12.5
45	Kinetics Paradigm (2%r<30d)	H	3.9	11.3	21.7	95	Pin Oak Aggressive Stock	H	4.7	11.3	12.3
46	Janus Olympus	H	3.7	12.9	17.8	96	Fairholme Fund	S	2.9	9.8	18.7
47	RS Smaller Company Growth	H	4.7	13.7	14.3	97	Brandywine Blue	S	4.7	10.2	15.1
48	Hennessy Cornerstone Growth II	H	9.4	10.3	15.6	98	Artisan Midcap(closed)	S	5.1	10.6	13.4
49	RS Partners (closed)	H	3.6	13.2	17.2	99	Undiscovered Small Cap Growth	S	8.0	11.9	5.8
50	Wells Fargo Advantage Growth	H	5.8	13.2	13.6	100	Pioneer Growth Opp (Safeco)	S	5.0	11.4	11.3

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

Domestic Stock Funds continued — data as of 12/9/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
101	Gabelli Growth	S	4.0	10.9	13.9	151	Dodge & Cox Stock (closed)	S	3.4	8.3	12.4
102	INVESCO Small Company	S	3.9	11.5	12.6	152	Vanguard Small-Cap Value	H	3.8	8.1	11.8
103	Robeco Boston Ptnrs SCV	S	4.2	10.5	14.0	153	Scudder Large Company	S	3.6	8.1	11.7
104	Loomis Sayles Value	S	3.7	10.2	15.5	154	Homestead Value	S	2.3	7.6	14.6
105	Vanguard Growth Equity	S	5.0	10.8	11.8	155	T. Rowe Price Growth Stock	S	4.1	8.2	10.4
106	Third Avenue Small-Cap Value	S	3.8	9.7	16.3	156	Wells Fargo Advantage Op-	S	3.0	8.6	11.0
107	Legg Mason Value	S	6.5	10.0	11.3	157	Wasatch Small Cap Value	S	4.1	8.0	10.7
108	Fidelity Aggressive Growth	S	4.7	11.2	11.0	158	CS Mid Cap Growth (closed)	S	5.0	7.0	11.8
109	Salomon Brothers Opportunity	S	4.3	10.1	14.4	159	Mutual Qualified (1%) CIZ	S	3.0	7.4	13.4
110	Marsico Focus (2%r<30d)	S	4.3	10.2	13.8	160	Muhlenkamp Fund	S	5.1	6.2	13.2
111	Vanguard Strategic Equity	S	5.4	9.0	15.2	161	Scudder Capital Growth AARP	S	3.5	7.6	12.0
112	Fidelity Growth & Income II	S	3.7	11.9	10.4	162	Baron Small Cap (closed)	S	5.1	6.4	12.3
113	Third Avenue Value (1%r<60d)	H	1.9	9.3	19.5	163	Fidelity Trend	S	3.6	8.2	10.1
114	Vanguard SmallCap Index	S	4.5	10.2	13.4	164	TCW Galileo Opportunity N	S	5.4	7.5	9.1
115	RS Value	S	3.7	9.2	16.7	165	Columbia Large Cap Growth	S	4.2	8.0	9.2
116	WmBlair S-C Growth N (1%	S	3.4	12.0	8.9	166	American Century Equity	S	4.2	7.3	10.9
117	MSI Small Cap Value (closed)	S	4.2	9.3	13.8	167	USAA Aggressive Growth	S	4.2	7.1	11.2
118	Vanguard/Morgan Growth	S	4.8	9.5	12.3	168	Marsico Growth & Income (2%	S	4.2	7.2	10.6
119	TCW Galileo Select Equity	S	4.8	11.4	7.6	169	Wasatch Heritage Growth	S	5.4	6.8	9.7
120	Columbia Disciplined Value CIZ	S	4.3	8.9	14.1	170	CS Warburg Pincus Capital	S	4.9	8.0	7.4
121	Artisan Mid Cap Value (closed)	S	4.3	6.5	20.1	171	CRM Mid Cap Value Inv	S	3.8	7.1	11.2
122	Rainier Core Equity	H	3.9	8.9	14.5	172	ICAP Select Equity	S	2.2	7.1	13.4
123	Fidelity Stock Selector	S	4.1	9.5	12.3	173	Janus Venture (closed)	S	3.9	8.3	7.8
124	Royce Total Return (1%r<180d)	S	3.5	9.6	13.0	174	Mutual Shares (1%) CIZ	S	3.0	6.8	12.8
125	Fidelity Disciplined Equity	S	4.3	8.8	13.8	175	Dreyfus Growth Opportunity	S	3.9	8.1	8.0
126	Janus Mercury	S	4.0	9.9	11.4	176	Longleaf Partners Smallcap	S	3.4	6.4	12.8
127	Fidelity Large Cap Stock	S	4.3	10.1	10.4	177	Neuberger Berman Fasciano	S	3.1	8.5	7.8
128	Vanguard PRIMECAP (closed,	S	3.7	10.2	10.9	178	USAA Growth & Income	S	3.8	7.0	10.1
129	USAA Capital Growth	S	4.8	9.0	11.9	179	Buffalo Small Cap (closed)	S	4.5	7.1	8.7
130	Loomis Sayles Small Cap Value	S	3.7	9.5	12.2	180	TCW Galileo Value Opportuni-	S	4.0	6.9	9.9
131	Fidelity L P Stock (closed,1.5%	S	4.6	8.5	13.1	181	Fidelity Equity-Income	S	3.5	7.5	8.8
132	Selected American Shares	S	3.8	9.2	12.6	182	Fidelity Fund	S	4.0	7.0	9.1
133	RS Emerging Growth(closed)	S	5.0	10.3	7.4	183	Vanguard Total Stk Mkt	S	3.6	7.0	9.6
134	RS Diversified Growth (closed)	S	5.1	10.9	5.6	184	Fidelity Discovery	S	3.5	8.6	5.7
135	Janus Mid Cap Value	S	4.0	8.6	13.1	185	Vanguard Growth Index	S	3.9	7.1	8.5
136	UMB Scout Stock	S	2.8	9.2	13.2	186	Mutual Beacon (1%) CIZ	S	3.1	6.1	12.1
137	Wells Fargo Advantage Large	S	4.3	9.5	10.0	187	Fidelity Value Strategies	S	6.2	6.0	7.7
138	SIT Large Cap Growth (2%	S	3.5	8.9	12.4	188	Scudder Growth & Income	S	3.3	7.2	8.9
139	Neuberger Berman Guardian	S	4.2	8.9	11.2	189	American Century Growth	S	3.9	6.9	8.7
140	Robeco Boston Partners Mid	S	3.7	7.9	14.2	190	T. Rowe Price New America	S	4.0	7.1	7.6
141	T. Rowe Price Mid Cap Value	S	4.5	8.2	11.9	191	Wasatch Small Cap Grth	S	5.1	4.9	11.3
142	Fidelity Convertible Securities	S	4.0	9.8	8.6	192	Robeco Boston Partners All	S	2.3	5.8	13.0
143	Vanguard Cap Opp (closed,	S	4.0	9.2	9.9	193	Dreyfus Fund	S	4.0	7.0	7.7
144	Wells Fargo Advantage MC	S	3.6	8.4	12.3	194	Oakmark Equity&Income (2%	S	2.7	6.8	10.0
145	Artisan Small Cap (closed)	S	2.5	9.4	11.4	195	Westport Small Cap R	S	3.4	5.3	12.4
146	Sound Shore	S	3.3	9.2	10.7	196	Nicholas II	S	3.1	6.8	9.2
147	Vanguard Convertible Securi-	S	3.8	10.1	7.5	197	Fidelity Magellan (closed)	S	3.9	6.6	8.2
148	Selected Special Shares	S	4.0	8.2	12.0	198	Schwab 1000 Fund (.75%	S	3.4	6.5	9.2
149	Columbia Small Company Eq-	S	4.1	10.0	7.2	199	C&B Mid Cap Value	S	3.0	5.8	11.4
150	Fidelity Capital Appreciation	S	4.5	8.7	9.9	200	T. Rowe Price Cap Apprecia-	S	2.8	6.5	9.5

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Domestic Stock Funds continued — data as of 12/9/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
201	Baron Growth (closed)	S	3.6	5.4	10.8	251	Royce Special Equity (1%)	S	2.7	4.3	2.5
202	American Century Ultra	S	3.7	7.3	5.9	252	TCW Galileo Dividend Focused	S	2.7	3.2	5.3
203	ABN Amro Mid Cap	S	5.2	6.1	6.7	253	Dreyfus Appreciation	S	2.1	2.7	7.3
204	Janus Fund	S	3.9	6.4	7.4	254	Preferred Value	S	2.9	3.6	3.9
205	Vanguard Selected Value	S	4.1	3.7	13.6	255	Aegis Value Fund	S	4.9	2.1	4.5
206	Vanguard Value Index	S	3.0	5.8	10.0	256	Ariel Fund	S	2.0	2.5	4.9
207	TCW Galileo Diversified Value N	S	3.2	5.8	9.9	257	American Century Equity Income	S	1.8	2.5	5.1
208	Needham Small Cap Growth	S	2.1	7.4	7.4	258	Weitz Hickory	S	3.5	0.9	5.0
209	Fidelity Blue Chip Growth	S	3.8	6.3	6.9	259	Neuberger Berman Focus	S	3.8	1.0	4.1
210	Salomon Brothers Investors	S	3.1	6.8	6.7	260	Hussman Strategic Growth	S	-0.4	2.7	6.0
211	Vanguard Growth & Income	S	3.6	5.8	8.3	261	Thompson Plumb Growth	S	2.4	2.1	0.5
212	Fidelity Spartan 500 Index (.5%	S	3.4	5.8	7.8	262	Clipper Fund	S	2.5	1.1	1.6
213	Vanguard 500 Index	S	3.4	5.8	7.7	263	Oakmark Fund (2%r<90d)	S	1.9	0.6	1.5
214	Wells Fargo Advantage SC Disci-	S	3.8	6.4	5.0	264	Weitz Value Fund	S	2.8	-0.4	0.6
215	Cambiar Opportunity	S	2.8	4.8	9.9	265	Yacktman Fund	S	1.8	-0.7	1.5
216	T. Rowe Price Growth & Income	S	3.8	5.5	6.7	266	Van Wagoner Emerging Growth	S	2.9	0.5	-17.2
217	Vanguard Capital Value	S	4.7	4.5	7.9						
218	Fidelity Equity-Income II	S	2.9	5.8	7.1						
219	Vanguard Windsor II	S	2.4	4.8	10.2						
220	Century Select Small Cap (1%	S	3.2	4.6	9.3						
221	Vanguard U.S. Value	S	3.4	4.7	8.9						
222	Wasatch Core Growth(closed,2%	S	5.0	3.8	8.6						
223	Northern Income Equity	S	1.8	5.6	8.9						
224	Meridian Fund	S	4.4	5.8	4.4						
225	Vanguard Windsor	S	3.6	4.7	8.2						
226	Columbia Asset Allocation CIZ	S	2.8	5.5	7.5						
227	Dreyfus Growth & Income	S	3.7	5.2	6.7						
228	Fidelity Dividend Growth	S	3.3	5.8	5.7						
229	Dreyfus-Founders Discovery	S	4.5	5.3	5.0						
230	Domini Social Equity Fund (2%	S	3.1	6.1	5.1						
231	MSI Value Portfolio	S	3.5	4.8	7.6						
232	American Century Income &	S	2.8	5.0	8.0						
233	Dreyfus Premier Third Century	S	3.6	5.2	6.3						
234	Gabelli Asset	S	3.0	4.4	8.9						
235	T. Rowe Price Equity-Income	S	2.8	4.7	7.9						
236	PIMCO PEA Value D	S	3.1	5.4	5.2						
237	Ariel Appreciation	S	2.5	5.0	6.8						
238	Longleaf Partners	S	2.3	4.9	7.2						
239	Vanguard Equity-Income	S	2.4	4.6	7.8						
240	Fidelity Growth & Income	S	3.7	4.7	5.6						
241	T. Rowe Price Dividend Growth	S	3.1	4.5	6.6						
242	FBR Small Cap (closed,1%r<90d)	S	3.3	3.8	8.0						
243	PBHG Small Cap Value	S	3.2	3.7	7.7						
244	Oakmark Select (closed,2%r<90d)	S	3.5	3.9	6.5						
245	American Century Value (closed)	S	2.4	4.1	7.6						
246	American Century Select	S	3.5	4.4	4.4						
247	Tweedy, Browne American Value	S	1.9	4.6	5.6						
248	Harbor Value	S	2.8	2.5	9.2						
249	Matrix Advisors Value (.75%	S	3.5	3.8	3.9						
250	Nicholas Fund	S	2.1	2.5	9.1						

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**INTERNATIONAL STOCK FUNDS
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International Stock Funds — data as of 12/9/05

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	5.8%	46.4%	76.3%	51	Fidelity Div Intl (closed,1%r<30d)	S	5.2	14.2	19.3
2	Fidelity Latin Amer. (1.5%r<90d)	H	7.9	47.0	71.4	52	Matthews Asia Pacific(2%r<90d)	S	5.0	12.6	22.3
3	Scudder Latin America	H	5.6	45.4	69.1	53	Scudder International (2%	S	4.1	14.0	18.8
4	T.Rowe Price Emg Europe & Med	B	2.9	34.8	70.3	54	Dodge & Cox Intl Stock	S	4.0	13.1	20.0
5	US Global Eastern Europe (2%	B	5.2	39.6	51.4	55	Fidelity Europe (1%r<30d)	S	4.7	12.4	20.8
6	Driehaus Emerging Mkts Gr (2%	B	11.1	36.0	44.5	56	Scudder Gbl Discovery	S	5.7	12.2	19.7
7	Fidelity Japan(1.5%r<90d)	B	10.2	36.7	41.8	57	Quant Foreign Value (1%r<30d)	S	5.7	12.5	18.3
8	Fidelity Emerging Mkts (1.5%	B	9.1	31.9	50.7	58	Columbia Acorn Intl Select Z	S	4.5	13.3	17.7
9	Driehaus Intl Discovery (2%r<60d)	B	10.3	31.1	45.0	59	Fidelity Worldwide (1%r<30d)	S	5.5	13.1	15.5
10	T. Rowe Price Japan (2%r<90d)	B	7.1	31.0	39.6	60	Fidelity Aggressive Intl. (1%	S	6.5	12.4	15.7
11	Harding Loevner Emerg Mkt (2%	B	6.5	28.4	44.0	61	American Century Intl Growth	S	4.5	12.7	16.5
12	T.Rowe Price Emerging Mkts Stk	B	5.5	28.2	45.2	62	Matthews Japan Fund (2%	S	3.2	12.3	18.2
13	Janus Overseas(closed,2%r<90d)	B	5.6	27.2	33.8	63	Columbia Intl Stock CIZ (2%	S	4.1	12.9	15.0
14	Vanguard Emerging Mkts Stk	B	7.2	23.7	36.8	64	Fidelity Europe Capital App. (1%	S	4.6	11.9	16.7
15	Amer.Cent.Intl Opp. (closed,2%	B	6.0	22.5	41.3	65	Schwab International Index	S	4.0	12.5	15.7
16	Fidelity Japan Smaller Cos (1.5%	H	8.8	24.0	32.8	66	USAA International	S	4.0	12.4	15.3
17	Fidelity Pacific Basin (1.5%r<90d)	B	7.6	23.4	33.7	67	Preferred International	S	4.4	12.2	14.6
18	Japan Fund (Scudder) (2%	H	8.9	25.5	24.6	68	Longleaf Partners International	S	2.6	11.2	17.8
19	CS Warburg Pincus Japan Grth	H	6.9	23.5	25.6	69	Scudder Greater Europe	S	5.1	10.6	14.2
20	T. Rowe Price Intl Disc. (2%	H	6.3	21.1	29.9	70	Oakmark International (2%	S	3.3	10.6	16.6
21	Fidelity SE Asia (1.5%r<90d)	H	8.2	18.2	33.1	71	Artisan Intl Value (2%r<90d)	S	3.4	11.4	13.8
22	Fidelity Intl Small Cap (closed,2%	H	6.6	19.3	30.5	72	Gabelli Intl Growth (2%r<60d)	S	3.8	11.4	13.1
23	Vanguard Pacific Stock Index (2%	H	4.9	21.5	26.9	73	Oakmark Global (2%r<90d)	S	3.7	10.3	15.1
24	Dreyfus Premier Emerging Market	H	6.1	19.9	28.2	74	Matthews Asia G & I (closed,2%	S	2.9	9.0	16.8
25	Artisan Intl Small Cap (closed,2%	H	5.6	18.1	29.8	75	Vanguard European Stock Index	S	4.4	9.6	13.1
26	Neuberger Berman Intl (2%r<60d)	H	5.5	18.8	27.6	76	Tweedy, Browne Gbl Val	S	1.7	7.8	16.9
27	Scudder Global (closed,2%r<30d)	H	5.2	19.3	26.6	77	T. Rowe Price European (2%	S	3.0	8.6	10.6
28	T. Rowe Price Global Stock (2%	H	4.9	19.3	25.8	78	USAA World Growth	S	3.2	8.1	10.5
29	Excelsior Pacific/Asia	H	6.7	18.4	25.4	79	Fidelity Global Balanced (1%	S	3.0	7.7	11.7
30	Forward Intl Small Companies	H	6.1	17.3	28.7	80	Janus Worldwide (2%r<90d)	S	3.6	7.5	8.6
31	Harbor International (2%r<60d)	H	5.3	19.3	23.7	81	Guinness China & Hong Kong	S	3.5	4.9	9.4
32	Wm. Blair Intl Growth N	H	5.2	17.5	24.5						
33	T. Rowe Price New Asia (2%	H	5.5	15.2	28.7						
34	Matthews Pacific Tiger (2%r<90d)	S	6.8	14.8	26.1						
35	Fidelity Overseas (1%r<30d)	S	6.6	17.1	19.7						
36	Columbia Acorn Intl Z (2%r<60d)	S	5.3	15.7	24.3						
37	Oakmark Intl Small Cap	S	4.9	16.2	22.9						
38	Vanguard International Value (2%	S	5.8	15.8	21.4						
39	American Century Global Growth	S	5.8	15.2	22.1						
40	ICAP Euro Select Equity (2%	S	4.8	16.2	21.0						
41	Julius Baer Intl Equity A (2%	S	4.5	15.7	22.2						
42	Wasatch Intl Growth (closed,2%	S	5.3	16.2	19.6						
43	Artisan International (2%r<90d)	S	4.8	15.9	18.7						
44	SIT International Growth (2%	S	4.9	16.0	17.9						
45	Vanguard Intl Expl (closed,	S	5.4	13.2	24.4						
46	Fidelity Intl Discovery (1%r<30d)	S	4.9	14.9	20.2						
47	Scudder Pacific Opp (closed,2%	S	5.9	13.3	22.5						
48	Vanguard International Growth	S	5.2	14.7	19.1						
49	T. Rowe Price Intl Stock (2%	S	4.2	15.6	18.4						
50	Excelsior International	S	4.9	13.8	21.5						

Next Issue of *MONEYLETTER Plus* Will Be Available Wed 12/21/05 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 12/9/05

Rank	Fund	Cons.	1 month	6 month	1 year	Rank	Fund	Cons.	1 month	6 month	1 year
1	Fidelity Gold (.75%r<30d)	*	16.3%	54.1%	40.0%	51	Vanguard REIT Index (1%r<1yr)	*	5.7	7.9	14.9
2	Fidelity Energy Services (.75%	*	12.0	35.7	65.9	52	Fidelity Multimedia (.75%r<30d)	*	3.9	9.8	12.6
3	Vanguard Precious Metals	*	10.3	39.9	50.0	53	Fidelity Finl Serv (.75%r<30d)	*	3.0	11.2	10.0
4	Rydex Energy Services (\$25k)	*	10.8	34.1	60.8	54	Vanguard Health (closed,	*	3.0	8.0	17.0
5	U.S.Global Gold Shares (.25%	*	12.7	43.4	27.6	55	Fidelity Balanced	B	4.0	8.9	13.1
6	RS Global Natural Resources	*	7.9	35.6	50.8	56	Fidelity Networking (.75%r<30d)	*	5.3	11.6	4.4
7	Amer. Cent. Global Gold (1%	*	14.8	41.8	23.7	57	ICON Healthcare	*	4.6	6.3	18.1
8	Fidelity Energy (.75%r<30d)	*	7.8	28.4	60.6	58	ICON Financial	*	1.9	11.3	8.0
9	Fidelity Natrl Resources (.75%	*	9.2	30.6	52.4	59	Fidelity Leisure (.75%r<30d)	*	5.0	9.0	8.3
10	ICON Energy	*	9.4	30.9	49.8	60	Fidelity Computers (.75%r<30d)	*	7.3	7.6	8.2
11	Fidelity Natural Gas (.75%r<30d)	*	8.6	28.1	56.2	61	ICON Telecommunications &	*	3.5	6.2	17.2
12	Rydex Precious Metals (\$25k)	*	13.3	40.1	18.9	62	Fidelity Technology (.75%r<30d)	*	5.0	8.4	9.0
13	Scudder Gold (closed)	*	13.9	37.7	18.3	63	Fidelity Const & Housing (.75%	*	7.2	4.4	15.4
14	Vanguard Energy (1%r<1yr)	*	6.3	23.8	51.1	64	Fidelity Medical Equip (.75%	*	3.0	7.0	13.8
15	Fidelity Brokerage (.75%r<30d)	*	5.6	28.4	34.1	65	Rydex Technology (\$25k)	*	3.9	9.3	6.4
16	Rydex Energy (\$25k)	*	6.9	21.8	45.4	66	Rydex Health Care (\$25k)	*	3.2	6.5	12.7
17	T. Rowe Price New Era	*	7.3	21.9	36.0	67	Rydex Financial Services (\$25k)	*	3.3	8.4	7.0
18	CGM Realty	*	6.5	17.7	35.9	68	Cohen & Steers Realty Income	*	3.8	6.3	10.8
19	Fidelity Med Del (.75%r<30d)	*	7.7	15.0	35.5	69	Fidelity Paper & Forest (.75%	*	13.7	7.4	-7.0
20	Fidelity Indust Matrls (.75%r<30d)	*	6.8	20.0	17.6	70	Rydex Internet (\$25k)	*	3.9	10.5	-0.7
21	ICON Materials	*	7.2	18.7	20.3	71	Royce Technology Value (2%	*	3.6	9.9	0.4
22	T.Rowe Price Media & Telecom-	*	3.9	16.6	23.0	72	Rydex Telecommunications	*	2.6	9.0	3.3
23	Fidelity Air Transport (.75%r<30d)	*	5.3	17.1	19.2	73	T.Rowe Price Science & Tech	*	4.2	5.7	6.0
24	RS Internet Age	*	7.7	17.7	12.8	74	Rydex Utilities (\$25k)	*	2.1	2.7	16.2
25	Rydex Biotechnology (\$25k)	*	1.7	21.1	13.0	75	Fidelity Retailing (.75%r<30d)	*	3.8	3.2	11.1
26	Fidelity Transportation (.75%	*	2.6	19.6	14.0	76	Fidelity Software (.75%r<30d)	*	2.5	6.7	3.7
27	T.Rowe Price Health Sciences	*	3.8	17.9	16.0	77	Fidelity Food & Agr (.75%r<30d)	*	2.4	4.5	9.5
28	Fidelity Electronics (.75%r<30d)	*	8.4	11.2	22.5	78	Fidelity Banking (.75%r<30d)	*	2.4	6.0	2.7
29	Fidelity Wireless (.75%r<30d)	*	3.3	14.9	19.2	79	Fidelity Chemicals (.75%r<30d)	*	5.3	3.6	3.7
30	Fidelity Health Care (.75%r<30d)	*	4.8	12.0	22.6	80	Fidelity Consumer Ind (.75%	*	2.8	3.6	7.2
31	Cohen & Steers Realty (\$10k,1%	*	6.5	10.5	19.3	81	Alpine U.S. Real Estate Equity	*	7.0	-3.4	18.2
32	Rydex Transportation (\$25k)	*	2.5	17.3	7.9	82	Vanguard Balanced Index	B	2.5	3.8	6.4
33	Fidelity Real Estate (.75%r<90d)	*	7.1	9.5	18.4	83	Stratton Mthly Div REIT (1.5%	*	2.9	3.2	6.5
34	Fidelity Biotechnology (.75%	*	2.0	15.9	10.1	84	ICON Information Technology	*	3.7	5.2	0.2
35	Fidelity Insurance (.75%r<30d)	*	2.0	12.6	17.6	85	Rydex Retailing (\$25k)	*	3.3	1.4	8.5
36	T.Rowe Price Real Estate (1%	*	6.5	9.5	17.9	86	Fidelity Automotive (.75%r<30d)	*	4.4	3.3	2.0
37	Fidelity Pharmaceuticals (.75%	*	3.1	12.2	16.1	87	Rydex Banking (\$25k)	*	2.7	4.6	0.0
38	Fidelity Cyclical Ind (.75%r<30d)	*	5.0	11.3	14.1	88	Prudent Bear (1%r<30d)	*	-0.4	5.0	2.2
39	Rydex Basic Materials (\$25k)	*	8.1	11.2	7.5	89	Laudus Rosenberg Value L/S	*	1.1	2.2	6.7
40	ICON Industrials	*	3.0	11.9	13.1	90	Rydex Juno (\$25k)	*	-1.6	7.5	-2.6
41	Fidelity Environmental Ser (.75%	*	4.8	10.4	13.9	91	Gateway Fund	B	0.6	2.4	5.6
42	Fidelity Industrial Equip (.75%	*	6.1	10.6	11.3	92	Fidelity Home Finance (.75%	*	3.8	4.2	-4.4
43	Rydex Electronics (\$25k)	*	7.0	9.7	12.0	93	Berwyn Income (1%r<180d)	B	1.3	1.8	2.2
44	RS Information Age	*	6.7	11.3	6.7	94	ICON Consumer Discretionary	*	4.0	-1.3	2.8
45	Fidelity Utilities Growth (.75%	*	4.7	9.2	14.8	95	Merger Fund (closed,2%r<30d)	*	1.7	0.2	2.1
46	Fidelity Bus Services (.75%r<30d)	*	3.8	12.2	8.4	96	Rydex Consumer Products	*	1.0	-1.0	2.3
47	Fidelity Telecomm (.75%r<30d)	*	4.8	11.4	8.8	97	Rydex Leisure (\$25k)	*	3.1	-2.8	1.2
48	T.Rowe Price Financial Services	*	4.0	11.4	9.3	98	Rydex Ursa (\$25k)	*	-2.8	-3.2	-3.6
49	Fidelity Defense & Aero (.75%	*	4.8	7.3	18.0	99	ProFunds Bear Inv (\$15k)	*	-2.8	-3.4	-4.1
50	Fidelity Developing Comm (.75%	*	4.3	12.1	6.8	100	ICON Leisure & Consumer Sta-	*	3.0	-8.6	-6.4

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

* = **Not Recommended**

**BOND FUNDS
On Next Page**

Bond Funds — data as of 12/9/05

Fund	Cons.	1 month	6 month	1 year	Fund	Cons.	1 month	6 month	1 year
American Century Ginnie Mae	*	0.7%	-0.3%	1.4%	PIMCO Total Return (2%r<7d)	*	0.8	-1.4	1.0
American Century Government	*	0.6	-0.9	1.3	PIMCO Total Return Mortgage	*	0.9	-0.8	1.1
American Century Inflation Adj	B	0.5	-1.3	1.7	Schwab S-T Bond Mkt Index	B	0.4	0.0	0.8
American Century Intl Bond	*	0.6	-5.0	-8.2	Scudder Global Bond S-T	*	0.5	-2.4	-1.8
American Century Target 2010	*	0.8	-1.6	5.0	Scudder Income (closed,2%	*	0.6	-0.6	1.8
American Century Target 2015	*	1.3	-3.4	2.6	Scudder Short-Term Bond	B	0.4	0.8	1.6
American Century Target 2020	*	1.9	-5.1	6.6	Strong High Yield Bond (1%	*	1.1	2.7	2.9
American Century Target 2025	*	2.4	-6.9	10.7	Strong S-T Bond	B	0.4	0.7	1.4
BBH Inflation Indexed Sec (1%	B	0.2	-1.2	2.0	Strong S-T High Yield	*	0.5	2.0	2.5
Buffalo High-Yield (closed,2%	*	0.5	1.0	-0.3	T. Rowe Price Corporate Inc	*	0.8	-0.9	1.2
Columbia High Yield ClZ (closed)	*	0.9	0.9	1.6	T. Rowe Price GNMA	*	0.7	-0.3	1.3
Columbia Income ClZ	*	0.7	-0.6	1.0	T. Rowe Price High Yld	*	0.8	2.2	2.8
Columbia Intermediate Bond ClZ	*	0.6	-0.8	1.1	T. Rowe Price Int'l Bond (2%	*	0.4	-5.6	-7.8
Dodge & Cox Income	*	0.3	0.0	1.5	T. Rowe Price New Income	*	0.7	-0.9	1.6
Dreyfus 100 Treasury L-T	*	1.5	-3.7	4.0	T. Rowe Price Spectrum Income	*	1.1	0.4	2.0
Dreyfus A Bonds Plus	*	0.8	-0.5	2.0	T. Rowe Price S-T Bond	B	0.5	0.4	1.3
Dreyfus GNMA	*	0.6	0.1	1.5	T. Rowe Price U.S. Treas. L-T	*	1.4	-3.6	2.7
Dreyfus Premier Core Bond	*	0.7	-0.4	1.2	TCW Galileo High Yield Bond	*	0.7	1.8	0.4
Dreyfus Premier Short-Term In-	B	0.5	0.1	0.9	TCW Galileo Total Return Bond	*	0.6	0.0	2.4
Federated Total Return Govt	*	0.8	-1.1	1.5	USAA Income	*	0.6	-0.4	2.2
Federated U.S. Govt Sec. 1-3	B	0.4	0.1	0.6	Value Line Aggressive Inc (1%	*	0.4	-0.4	0.5
Fidelity Capital & Income (1%	*	1.1	2.5	4.1	Value Line U.S. Govt Sec	*	0.6	-0.8	0.9
Fidelity Floating Rate High Inc(1%	B	0.4	2.2	3.5	Vanguard GNMA	B	0.8	0.3	2.3
Fidelity GNMA	*	0.7	-0.5	1.0	Vanguard High Yield Corporate	*	0.9	1.7	2.6
Fidelity Government Income	*	0.7	-1.0	1.0	Vanguard Inflation Protected	B	0.2	-1.2	1.8
Fidelity High Income (1%r<90d)	*	1.0	2.7	2.4	Vanguard Intermediate Term U.	*	0.9	-1.3	0.8
Fidelity Inflation-Protected Bond	B	0.2	-1.3	0.4	Vanguard Long-Term Invest-	*	1.1	-4.6	2.6
Fidelity Intermediate Bond	*	0.6	-0.4	0.6	Vanguard L-T U.S. Treasury	*	1.5	-3.5	3.3
Fidelity Intermediate Govt	*	0.5	-0.6	0.5	Vanguard Short-Term Invest-	B	0.5	0.6	1.7
Fidelity Investment Grade	*	0.8	-0.3	1.0	Vanguard S-T Federal	*	0.5	0.1	0.7
Fidelity New Markets Income (1%	*	2.1	5.6	10.3	Vanguard S-T Treasury	B	0.6	0.3	1.1
Fidelity Short-Term Bond	B	0.4	0.5	1.2	Vanguard Total Bond Market	*	0.9	-0.7	1.4
Fidelity Strategic Income	B	0.9	1.3	3.0	Wells Fargo Adv Corporate	*	0.7	-1.7	-0.1
FifthThird Bond	*	0.3	-1.5	0.5	Wells Fargo Adv Govt Sec Inv	*	0.7	-1.1	0.6
Janus Flexible Bond	*	0.8	-1.0	0.6	Wells Fargo Adv Total Return	*	0.7	-1.2	0.8
Janus High Yield (2%r<90d)	*	0.9	1.5	2.0	WellsFargo Montgomery S Dur	B	0.5	0.2	0.9
Janus S-T Bond	B	0.3	0.6	0.8	Westcore Plus Bond (2%r<90d)	*	0.8	0.4	1.7
Loomis Sayles Bond Instl (2%	B	0.7	3.5	4.6					
Loomis Sayles Bond Retail (2%	B	0.7	3.3	4.3					
Managers Bond	*	0.6	0.9	2.2					
Managers Fremont Bond	*	0.5	-1.3	1.6					
Managers Int. Duration Govt	*	0.6	-0.5	1.0					
Managers Short Duration Govt	B	0.5	1.4	2.8					
MetroWest Low Duration	B	-0.1	0.2	1.8					
MetroWest Total Return	*	0.1	-1.1	1.6					
Northeast Investors Trust	*	1.2	2.3	2.9					
Payden Global Fixed Income	*	0.8	0.6	4.2					
PIMCO High Yield (2%r<30d)	*	0.7	1.8	3.4					
PIMCO Low Duration (2%r<7d)	B	0.5	-0.4	0.3					
PIMCO Real Return (2%r<7d)	*	0.4	-2.0	1.0					

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

* = **Not Recommended**

**PORTFOLIO HOLDINGS
On Next Page**

Weekly Performance of ML Model Holdings — data as of 12/9/05

Fund	Last Week	Fund	Last Week
ACITX Amer. Cent. Inflation Adj.	-0.17%	WWNPX Kinetics Paradigm	0.64
BWAFX Brandywine Advisors	0.47	LSBRX Loomis Sayles Bond Retail	-0.07
BRSVX Bridgeway Small Cap Value	0.27	MXXIX Marsico 21st Century	-0.31
DRIDX Driehaus Intl Discovery	1.82	TAVFX Third Avenue Value	-0.20
FBALX Fidelity Balanced	0.21	TREMX T. Rowe Price Emerg Eur & Med	-1.64
FEMKX Fidelity Emerging Mkts	0.73	PRMSX T. Rowe Price Emerging Mkts	0.31
FSENX Fidelity Energy	1.78	PRASX T. Rowe Price New Asia	0.90
FEXPX Fidelity Export & Multinational	-0.09	VBINX Vanguard Balanced	-0.20
FTQGX Fidelity Focused Stock	0.00	VEIEX Vanguard Emerging Mkts	0.81
FDGRX Fidelity Growth Company	0.19	VEXMX Vanguard Extended Mkt Index	-0.17
FINPX Fidelity Inflation Protected	-0.18	VFIIK Vanguard GNMA	0.29
FJPNX Fidelity Japan	3.12	VWEHX Vanguard High Yield Corp	0.00
FLATX Fidelity Latin America	-0.76	VIPSX Van. Inflation Protected Bond	-0.16
FSHCX Fidelity Medical Delivery	1.35	VIMSX Vanguard Mid-Cap Index	0.00
FMCSX Fidelity Mid-Cap Stock	0.90	VPACX Vanguard Pacific Stock	0.64
FSEAX Fidelity Southeast Asia	1.30	VISVX Vanguard Small Cap Value	-0.33
FSICX Fidelity Strategic Income	0.10	VWUSX Vanguard U.S. Growth	-0.11
PISRX Forward Intl Small Co	1.40		
GATEX Gateway Fund	-0.08		
JORNX Janus Orion	0.24		
		Indices	
		DOW JONES INDUSTRIALS	-0.91%
		NASDAQ	-0.73
		S&P 500	-0.45

Editorial Questions?

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