

## MONEYLETTER HOTLINE 12/20/05

### Holiday Malaise?

The market appears to be closing out the year in a very sour mood. We are a little perplexed about just why this is happening. Oh, yes, there are some earnings disappointments but they are not occurring, at least so far, in market leading funds. The economic news has been generally OK, not great but OK. Consumers are not busting down any doors for Christmas, but they have not gone on strike either. All we can do is chalk it up to profit-taking after a better than expected year.

The overseas markets are doing better in contrast to our own. Japan continues to lead the very short-term performance parade. Our own view is that the U.S. market is now heading toward an oversold condition. There is no reason to be selling stocks at this point. Indeed, the Fed will be raising rates a few more times. But tightening is in its later stages. We remain generally positive toward equities, here and abroad.

There is no change in our recommended allocations.

**New Fund Ratings** – For domestic stock funds, four funds are now rated Buy: Rainier Small/Midcap Portfolio, Janus Contrarian, Fidelity Leveraged Company, and Fidelity New Millennium (closed). Baron Partners is now rated Hold. Berwyn Fund is now rated Sell. For international stock funds, Japan Fund is now rated Buy. Vanguard Pacific Stock Index is now rated Hold.

**The Economy** – Housing starts rose, against expectations. At the same time builders are telling us that business has slowed. Keep in mind that seasonal adjustments are big this time of year. Producer prices rose only a hair last month, after adjusting for energy and food. Inflation remains well-behaved. The weekly store sales surveys show sales flat so far this month. We think the economy is doing fine, with stimulus coming ahead.

**The Stock Market** – We have not been expecting a year-end rally, and obviously we are not getting one. Our reason was simply that the market is running into a Fed that is raising rates. Moreover rates have risen enough to make some difference. With all that we think further selling will set the market up for a rally. U.S. stocks are becoming more attractive. But we do need further clarity on the rate outlook. We will start getting clarity next month.

**The Select Portfolio** – Fidelity Medical Delivery is to be sold, with the proceeds going to Fidelity Japan.

## MONEYLETTER HOTLINE 12/16/05

### Pressure On Commodities

The early part of this week was all about the Fed, the later part was all about triple-witching. Overall this is correct, but there were some lesser themes that emerged the last three days. First, profit-taking showed up in the metals. Gold took it on the chin this week. We called it profit-taking, but it could be more. Profit-taking also showed up in copper. The question always arises, have prices been pushed too high? There is no obvious answer. What we can say, looking at the intermediate-term, is that the pressure on many commodities is not going to lessen, and the world has underinvested in bringing new capacity on line.

Another theme this week is the substantial drop for the dollar. This is the logical consequence of the Fed's indication that we are drawing near to the end of one phase of the Fed's tightening. Currency speculators were taking their profits. In fact, general caution has been the tone of the world markets. We have shared the caution up to a point, but we think it may be reaching the point of being overdone. We think the Fed's statement may have had more to it than we first thought. We remain generally positive toward equities, here and abroad.

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 21<sup>st</sup> Century, Baron Asset, and Berwyn Fund. Janus Twenty is now rated Sell. There are no changes for international stock funds.

**The Economy** – The latest economic numbers present a mixed picture. Inflation dropped (think oil), leaving out energy and food, the picture was not so rosy. Inflation is not busting out, but we are seeing some creep underneath, undoubtedly due to energy filtering into the nonenergy indexes. The regional Fed manufacturing surveys were mixed. Of course, we do not know how Christmas sales are going. Keep in mind, Katrina spending is about to flow more generously. Much depends on whether the economy is slowing. The news is too mixed to know.

**The Stock Market** – This week is telling us little about the stock market. Still the caution we spoke about earlier is evident globally. There is very little talk now about a year-end rally. One fact about the U.S. market should not be overlooked. Stocks are very reasonably valued as long as long-term interest rates hold. A modestly slower economy would not change that picture. Equities, here and abroad, are still attractive.

## Domestic Stock Funds — data as of 12/16/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
1	American Century Heritage	B	4.9%	15.2%	24.9%	51	CGM Focus	H	0.6	7.3	27.0
2	Janus Orion	B	4.1	15.6	23.5	52	Pin Oak Aggressive Stock	H	3.5	11.6	11.9
3	MSI Mid Cap Growth Inst CI	B	3.8	16.2	22.1	53	William Blair Growth (1%r<60d)	H	3.6	11.2	12.7
4	Sit Small Cap Growth (2%r<30d)	B	3.8	15.9	21.5	54	Legg Mason Special Investment	S	4.2	10.6	13.2
5	Royce Premier (1%r<180d)	B	5.3	15.5	18.8	55	Federated Kaufmann Fund	S	3.5	11.1	13.0
6	Bridgeway Aggressive Investors 2	B	6.0	13.6	20.8	56	RS Growth	S	3.9	10.3	14.2
7	Rainier Small/Mid Cap Port	B	4.4	14.5	20.6	57	Royce Penn Mutual (1%r<180d)	H	4.7	9.4	15.4
8	Columbia Mid Cap Growth ClZ	B	4.5	14.4	19.3	58	Janus Enterprise	H	3.5	10.8	13.5
9	Bridgeway Small Cap Growth	B	3.8	13.7	22.0	59	Gabelli Growth	S	3.4	10.7	13.7
10	Fidelity Mid-Cap Stock (.75%	B	5.8	13.8	18.1	60	Wells Fargo Advantage Growth	H	4.2	11.0	11.8
11	Needham Growth Fund (.75%	B	4.7	14.8	17.2	61	Baron Partners	H	1.6	10.8	16.1
12	Janus Contrarian	B	4.7	14.4	17.3	62	Fidelity Value	S	5.2	8.6	15.8
13	Bridgeway Small Cap Value	B	5.1	12.0	22.1	63	CRM Small Cap Value Inv	H	5.3	9.5	13.3
14	Fidelity Leveraged Co (\$10k, 1.5%	B	7.1	11.5	20.0	64	USAA Growth	S	3.1	10.8	12.9
15	Harbor Capital Appreciation	B	3.8	14.2	17.8	65	Janus Growth & Income	S	4.0	9.4	15.0
16	Wells Fargo Adv SC Value ClZ	B	4.2	13.9	17.8	66	Value Line Special Situations	S	3.5	9.7	14.7
17	Fidelity Export & Multinat'l (.75%	H	3.8	13.5	18.3	67	TCW Galileo Select Equity	S	3.2	11.8	9.6
18	Preferred Large Cap Growth	H	3.5	13.9	17.3	68	Fairholme Fund	S	4.0	8.3	17.0
19	TCW Galileo Small Cap Growth	H	5.5	14.7	11.4	69	Marsico 21st Century (2%r<30d)	H	2.2	12.2	10.0
20	Sit Mid Cap Growth (2%r<30d)	B	3.4	13.2	18.1	70	Value Line Leveraged Growth	S	5.2	9.2	12.9
21	T. Rowe Price Mid Cap Growth	H	4.4	13.0	17.0	71	Fidelity Small Cap Ind. (1.5%	H	4.2	9.5	13.5
22	Fidelity New Millennium (closed)	B	5.2	14.1	12.3	72	Wells Fargo Adv Common Stock	S	4.5	8.9	14.0
23	Neuberger Berman Partners	B	4.7	11.1	20.5	73	T. Rowe Price Small Cap Stock	S	4.4	10.0	11.6
24	Fidelity Fifty (.75%r<30d)	H	4.2	14.0	13.3	74	US Global Holmes Growth (.25%	H	4.5	9.5	12.5
25	Fidelity Contrafund	H	3.3	12.2	19.2	75	Marsico Focus (2%r<30d)	S	2.9	10.6	12.2
26	Vanguard U.S. Growth	H	4.2	13.2	14.2	76	Loomis Sayles Value	S	3.5	9.2	14.5
27	Fidelity Growth Company	H	3.8	13.0	15.2	77	RS MidCap Opportunities	S	4.5	9.6	11.9
28	Dreyfus New Leaders	H	4.7	11.4	17.3	78	Legg Mason Value	S	5.1	9.4	10.9
29	Bogle Small Cap Growth (closed)	B	4.7	11.4	16.6	79	Berwyn Fund (1%r<180d)	S	1.7	9.6	15.3
30	Neuberger Berman Manhattan	H	4.1	11.9	16.5	80	Value Line Fund	H	5.0	8.4	13.2
31	Janus Olympus	H	3.0	12.2	16.9	81	American Century Vista	H	3.6	9.9	11.4
32	Brandywine Advisors	H	3.6	10.7	18.8	82	AIM Dynamics Inv (closed)	S	3.8	9.4	12.5
33	Royce Low Priced Stock	H	5.6	12.1	12.0	83	Bridgeway Ultra Small Co Mkt	S	4.4	11.0	7.4
34	Brandywine Fund	H	3.9	10.5	17.8	84	RS Partners (closed)	H	3.6	8.8	14.0
35	Fidelity Focused Stock (.75%	H	2.8	10.3	19.7	85	Vanguard Growth Equity	S	3.3	10.3	10.6
36	Fidelity Independence	H	4.6	11.8	12.9	86	Vanguard/Morgan Growth	S	4.1	9.3	11.7
37	Buffalo Mid Cap	H	3.8	11.0	15.8	87	RS Smaller Company Growth	H	4.8	9.3	10.8
38	Legg Mason Opportunity Trust	B	5.3	11.4	12.7	88	Janus Twenty (closed)	S	1.5	10.1	13.4
39	Kinetics Paradigm (2%r<30d)	H	4.8	8.6	20.0	89	Fidelity Growth & Income II	S	2.7	11.0	9.3
40	Northeast Investors Growth	H	3.6	11.5	14.4	90	Old Mutual Growth	S	2.5	9.4	13.5
41	Neuberger Berman Genesis	H	3.0	9.9	19.0	91	Vanguard Extended Market	H	4.0	8.5	13.5
42	Wells Fargo Montgomery Small	H	4.7	12.1	10.9	92	Salomon Brothers Opportunity	S	3.6	8.8	13.5
43	Vanguard Mid-Cap Index	H	4.3	9.9	16.6	93	Fidelity Small Cap Stock (2%	S	4.6	9.4	10.1
44	MSI Mid Cap Value	S	4.6	10.3	15.1	94	Vanguard Convertible Securities	S	4.4	10.5	7.6
45	Third Avenue Value (1%r<60d)	H	3.7	9.0	19.2	95	Fidelity Large Cap Stock	S	3.7	10.0	9.9
46	Baron Asset	H	2.6	10.5	16.5	96	Vanguard Explorer	S	4.4	8.8	11.8
47	Turner Mid Cap Growth	H	3.1	11.0	14.4	97	Artisan Midcap (closed)	S	3.7	9.3	11.6
48	T. Rowe Price New Horizons	H	4.6	9.6	15.8	98	USAA Capital Growth	S	7.1	7.8	9.9
49	TCW Galileo Aggressive Growth	S	4.5	13.0	7.2	99	Vanguard PRIMECAP (closed,	S	3.7	9.5	10.6
50	Fidelity OTC Portfolio	S	4.2	11.0	12.6	100	Neuberger Berman Guardian	S	4.2	9.1	10.8

**DOMESTIC STOCK FUNDS**  
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## Domestic Stock Funds continued — data as of 12/16/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
101	Vanguard Small Cap Growth	S	4.5	8.6	11.5	151	MainStay Small Cap Opportu-	S	3.3	5.5	14.3
102	Rainier Core Equity	H	3.4	8.4	13.7	152	WmBlair S-C Growth N (1%	S	3.8	8.8	4.8
103	Forward Hoover Small Cap	S	3.8	8.0	13.9	153	Undiscovered Small Cap	S	7.0	7.6	2.9
104	Wells Fargo Advantage Discov-	S	4.5	9.1	10.0	154	Dreyfus Growth Opportunity	S	2.9	8.2	7.6
105	Fidelity Aggressive Growth	S	4.1	9.3	9.9	155	Wells Fargo Advantage Op-	S	3.0	7.1	9.9
106	Dreyfus Mid Cap Index	S	3.6	7.6	14.7	156	Loomis Sayles Small Cap	S	4.0	6.8	9.0
107	T. Rowe Price S-C Value	S	3.3	8.8	11.8	157	Royce Total Return (1%	S	3.0	6.8	10.5
108	Fidelity Stock Selector	S	3.0	9.1	11.3	158	Marsico Growth & Income (2%	S	2.9	7.4	9.2
109	Oberweis Emerging Growth	H	2.9	10.8	6.9	159	Royce Opportunity (1%	S	4.8	7.3	6.7
110	Janus Mercury	S	3.3	9.3	9.9	160	Columbia Large Cap Growth	S	2.9	7.7	8.3
111	Artisan Mid Cap Value (closed)	S	3.7	5.2	19.3	161	TCW Galileo Equities N	S	3.0	6.6	10.7
112	Selected American Shares	S	3.3	8.3	12.2	162	Fidelity Fund	S	3.2	7.1	9.0
113	Fidelity Convertible Securities	S	4.5	9.1	8.2	163	Oakmark Equity & Income (2%	S	3.4	6.5	10.1
114	SIT Large Cap Growth (2%	S	2.9	8.3	12.1	164	Mutual Beacon (1%) CIZ	S	3.5	5.8	11.7
115	Baron Small Cap (closed)	S	7.2	5.9	11.5	165	Robeco Boston Partners Mid	S	3.2	5.8	11.8
116	Fidelity Disciplined Equity	S	3.1	7.9	12.6	166	Longleaf Partners Smallcap	S	1.6	6.5	12.2
117	Old Mutual Emerging Growth	S	4.1	7.5	12.0	167	Undiscovered Behavioral	S	2.9	6.9	9.2
118	Wells Fargo Advantage Large	S	3.3	8.7	10.2	168	Dreyfus Fund	S	3.8	7.0	7.3
119	Mutual Qualified (1%) CIZ	S	3.6	7.2	13.4	169	CRM Mid Cap Value Inv	S	4.1	5.9	9.4
120	Fidelity Capital Appreciation	S	3.9	8.4	9.7	170	USAA Growth & Income	S	3.0	6.6	9.3
121	Janus Mid Cap Value	S	3.8	7.6	11.6	171	ICAP Select Equity	S	2.0	6.1	12.2
122	UMB Scout Stock	S	2.6	7.9	12.5	172	Artisan Small Cap (closed)	S	3.6	6.3	9.0
123	Columbia Disciplined Value CIZ	S	2.9	7.5	12.4	173	Salomon Brothers Investors	S	3.4	6.8	8.3
124	RS Value	S	3.8	6.3	13.9	174	Fidelity Equity-Income	S	3.4	6.8	8.0
125	Fidelity L P Stock (closed,1.5%	S	4.9	6.8	11.3	175	TCW Galileo Opportunity N	S	6.2	5.2	7.2
126	Vanguard Strategic Equity	S	4.4	6.6	12.4	176	American Century Equity	S	3.4	5.9	9.5
127	Hennessy Cornerstone Growth	H	7.2	5.5	10.7	177	Wasatch Heritage Growth	S	4.3	5.9	8.2
128	Scudder Large Company	S	2.7	8.0	11.3	178	Vanguard Growth Index	S	2.8	6.9	7.8
129	Mutual Shares (1%) CIZ	S	3.6	7.0	12.5	179	Vanguard Total Stk Mkt	S	3.3	6.3	8.6
130	T. Rowe Price Mid Cap Value	S	4.7	6.9	10.7	180	CS Warburg Pincus Capital	S	3.5	7.0	6.4
131	MSI Small Cap Value (closed)	S	4.9	6.1	12.1	181	T. Rowe Price New America	S	3.4	6.7	7.2
132	Brandywine Blue	S	3.3	7.3	11.5	182	Fidelity Magellan (closed)	S	3.4	6.2	7.5
133	Pioneer Growth Opp (Safeco)	S	4.6	7.9	8.1	183	Schwab 1000 Fund (.75%	S	3.0	6.0	8.5
134	Fidelity Trend	S	3.4	7.9	9.6	184	Muhlenkamp Fund	S	4.0	4.5	10.7
135	ICM/Isabelle Small Cap Value	S	3.9	8.4	7.5	185	American Century Ultra	S	2.8	7.1	6.0
136	Dodge & Cox Stock (closed)	S	3.7	7.2	11.0	186	Vanguard Small-Cap Value	H	4.0	5.1	9.3
137	INVESCO Small Company	S	3.9	7.9	8.9	187	Vanguard Value Index	S	3.5	5.3	9.3
138	Third Avenue Small-Cap Value	S	2.8	6.5	13.7	188	Wasatch Small Cap Value	S	4.3	5.3	8.2
139	Wells Fargo Advantage MC	S	4.0	7.1	10.2	189	Scudder Growth & Income	S	2.3	6.5	8.1
140	Selected Special Shares	S	4.3	6.5	11.4	190	American Century Growth	S	2.3	6.8	7.4
141	Vanguard Windsor II	S	4.5	6.3	11.4	191	Oakmark Select (closed,2%	S	5.4	5.0	7.2
142	Robeco Boston Ptnrs SCV	S	3.9	6.9	10.7	192	Janus Fund	S	3.1	6.4	7.0
143	Vanguard SmallCap Index	S	4.2	6.9	10.4	193	Cambiar Opportunity	S	3.8	4.8	9.5
144	Homestead Value	S	2.8	6.6	13.1	194	T. Rowe Price Cap Apprecia-	S	3.1	5.7	8.2
145	Scudder Capital Growth AARP	S	2.5	7.4	11.4	195	Columbia Small Company	S	4.2	6.5	4.5
146	Sound Shore	S	2.3	8.5	9.0	196	Vanguard Selected Value	S	3.8	3.5	12.4
147	T. Rowe Price Growth Stock	S	3.1	7.8	9.3	197	TCW Galileo Value Opportuni-	S	2.7	5.6	8.3
148	USAA Aggressive Growth	S	3.0	7.5	10.3	<b>198 Fidelity Spartan 500 Index</b>	<b>S</b>	<b>3.1</b>	<b>5.6</b>	<b>7.2</b>	
149	CS Mid Cap Growth (closed)	S	5.3	5.8	10.9	199	Fidelity Discovery	S	2.1	7.3	4.2
150	Vanguard Cap Opp (closed,	S	3.1	7.7	9.5	<b>200 Vanguard 500 Index</b>	<b>S</b>	<b>3.1</b>	<b>5.6</b>	<b>7.1</b>	

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## Domestic Stock Funds continued — data as of 12/16/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
201	Fidelity Equity-Income II	S	3.3	5.7	6.5	251	Neuberger Berman Focus	S	4.2	1.5	3.2
202	Lionleaf Partners	S	3.0	5.5	7.4	252	Old Mutual Small Cap	S	3.8	1.0	4.8
203	Nicholas II	S	2.6	5.5	8.0	253	PIMCO PEA Value D	S	1.4	3.1	3.1
204	Fidelity Blue Chip Growth	S	2.8	6.1	6.0	254	TCW Galileo Dividend Focused	S	2.6	1.7	4.0
205	Vanguard Growth & Income	S	2.9	5.4	7.7	255	Royce Special Equity (1%	S	3.3	1.8	1.3
206	RS Emerging Growth (closed)	S	4.0	6.2	3.9	256	Clipper Fund	S	3.2	1.4	1.7
207	Vanguard U.S. Value	S	4.1	4.2	8.7	257	Aegis Value Fund	S	5.3	-0.6	3.2
208	Westport Small Cap R	S	3.0	3.8	11.3	258	Hussman Strategic Growth	S	-0.3	1.9	5.4
209	Robeco Boston Partners All Cap	S	2.3	4.2	11.1	259	Dreyfus-Founders Discovery	S	3.8	1.1	1.2
210	Fidelity Dividend Growth	S	3.5	5.8	5.1	260	Oakmark Fund (2%r<90d)	S	2.9	0.8	1.3
211	Northern Income Equity	S	2.7	5.0	7.8	261	Thompson Plumb Growth	S	2.3	1.7	-0.2
212	MSI Value Portfolio	S	3.3	5.0	6.9	262	Weitz Hickory	S	2.5	-0.3	3.4
213	Domini Social Equity Fund (2%	S	2.7	6.2	4.7	263	Ariel Fund	S	0.8	0.2	2.5
214	RS Diversified Growth (closed)	S	4.6	6.1	1.8	264	Weitz Value Fund	S	2.6	-0.3	0.3
215	Vanguard Windsor	S	3.6	4.4	7.3	265	Yacktman Fund	S	1.8	-0.4	0.2
216	Vanguard Capital Value	S	4.7	4.0	6.6	266	Van Wagoner Emerging Growth	S	1.2	-3.7	-20.2
217	Janus Venture (closed)	S	4.0	5.1	4.7						
218	ABN Amro Mid Cap	S	5.5	4.0	4.9						
219	T. Rowe Price Growth & Income	S	3.6	5.0	5.4						
220	Gabelli Asset	S	3.9	3.6	7.9						
221	TCW Galileo Diversified Value N	S	3.0	3.9	8.3						
222	Neuberger Berman Fasciano Inv	S	2.6	5.2	5.5						
223	Vanguard Equity-Income	S	3.1	4.2	7.0						
224	T. Rowe Price Equity-Income	S	3.1	4.2	6.7						
225	T. Rowe Price Dividend Growth	S	3.5	4.3	5.9						
226	Needham Small Cap Growth	S	2.4	5.3	4.6						
227	American Century Value (closed)	S	2.7	4.0	7.1						
228	Fidelity Growth & Income	S	2.8	4.7	4.9						
229	Buffalo Small Cap (closed)	S	3.4	3.6	6.6						
230	Wasatch Small Cap Grth	S	4.2	2.2	8.9						
231	Matrix Advisors Value (.75%	S	3.9	4.5	3.5						
232	American Century Select	S	3.0	4.7	4.0						
233	Dreyfus Premier Third Century	S	1.8	4.7	5.7						
234	American Century Income &	S	2.4	3.8	6.9						
235	Ariel Appreciation	S	2.5	4.4	5.2						
236	Baron Growth (closed)	S	3.1	2.9	7.9						
237	Dreyfus Growth & Income	S	2.5	4.4	5.2						
238	Fidelity Value Strategies	S	5.3	3.4	3.3						
239	Meridian Fund	S	4.0	4.1	3.4						
240	C & B Mid Cap Value	S	2.0	3.1	8.4						
241	Century Select Small Cap (1%	S	3.9	2.3	7.4						
242	Wasatch Core Growth (closed,2%	S	4.3	2.3	6.7						
243	Dreyfus Appreciation	S	2.4	3.1	6.8						
244	Harbor Value	S	2.7	2.1	7.9						
245	Tweedy, Browne American Value	S	2.0	4.2	3.6						
246	Nicholas Fund	S	2.6	2.0	7.8						
247	FBR Small Cap (closed,1%r<90d)	S	3.0	2.1	5.9						
248	Wells Fargo Advantage SC Disci-	S	4.7	2.6	1.7						
249	American Century Equity Income	S	2.5	2.3	4.8						
250	Preferred Value	S	2.6	2.6	3.0						

**Have a Safe and  
Enjoyable Holiday Season**

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**INTERNATIONAL STOCK FUNDS**  
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## International Stock Funds — data as of 12/16/05

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
1	Fidelity Japan (1.5%<90d)	B	14.2%	40.6%	45.3%	51	Columbia Acorn Intl Select Z	S	7.6	15.0	19.8
2	T. Rowe Price Latin America (2%	H	4.0	37.6	65.6	52	Vanguard International Growth	S	7.3	15.8	18.2
3	Fidelity Latin Amer. (1.5%<90d)	H	5.3	37.7	61.5	53	American Century Global	S	5.7	15.2	22.2
4	US Global Eastern Europe (2%	B	7.1	39.0	47.3	54	Matthews Asia Pacific (2%	S	7.3	13.9	22.6
5	Scudder Latin America	H	4.0	36.1	58.5	55	Fidelity Div Intl (closed,1%<30d)	S	6.6	15.2	20.2
6	T. Rowe Price Emg Europe & Med	B	3.6	32.6	64.1	56	Columbia Intl Stock ClZ (2%	S	6.8	15.5	17.2
7	T. Rowe Price Japan (2%<90d)	B	11.6	35.3	43.4	57	American Century Intl Growth	S	7.3	15.2	17.4
8	Driehaus Intl Discovery (2%<60d)	B	13.7	31.9	45.8	58	Excelsior International	S	6.4	14.5	20.1
9	Fidelity Japan Smaller Cos (1.5%	H	15.7	30.7	42.5	59	Dodge & Cox Intl Stock	S	6.3	13.6	20.6
10	Driehaus Emerging Mkts Gr (2%	B	9.5	33.9	42.4	60	Quant Foreign Value (1%<30d)	S	7.4	14.1	17.6
11	Fidelity Emerging Mkts (1.5%	B	8.1	30.4	47.2	61	Preferred International	S	7.7	14.6	15.4
12	Harding Loevner Emerg Mkt (2%	B	6.8	27.1	41.3	62	Fidelity Europe Capital App. (1%	S	6.9	13.0	18.2
13	Japan Fund (Scudder) (2%	B	12.9	28.1	27.4	63	Scudder Greater Europe	S	8.4	13.0	15.9
14	Amer.Cent.Intl Opp. (closed,2%	B	10.5	23.6	42.1	64	Schwab International Index	S	6.3	14.0	16.1
15	CS Warburg Pincus Japan Grth	H	11.2	27.3	29.3	65	Scudder Gbl Discovery	S	6.8	12.0	19.8
16	T. Rowe Price Emerging Mkts Stk	B	4.9	25.6	41.3	66	USAA International	S	5.6	14.1	15.3
17	Fidelity Pacific Basin (1.5%<90d)	B	9.1	25.4	35.3	67	Fidelity Aggressive Intl. (1%	S	7.4	12.5	16.1
18	Janus Overseas (closed,2%	B	6.9	26.5	33.5	68	Artisan Intl Value (2%<90d)	S	6.8	13.5	14.3
19	T. Rowe Price Intl Disc. (2%	H	8.3	23.5	31.3	69	Fidelity Worldwide (1%<30d)	S	5.9	13.2	15.4
20	Vanguard Emerging Mkts Stk	H	6.2	21.9	33.9	70	Gabelli Intl Growth (2%<60d)	S	6.6	13.4	13.2
21	Vanguard Pacific Stock Index (2%	H	7.9	23.5	27.0	71	Oakmark International (2%	S	5.4	12.0	17.8
22	Fidelity Intl Small Cap (closed,2%	H	10.0	19.6	32.7	72	Oakmark Global (2%<90d)	S	5.6	12.2	16.8
23	Fidelity SE Asia (1.5%<90d)	H	7.6	19.1	33.4	73	Vanguard European Stock Index	S	6.4	11.0	12.7
24	Artisan Intl Small Cap (closed,2%	H	8.5	18.9	29.5	74	Longleaf Partners International	S	3.2	11.7	15.7
25	Forward Intl Small Companies	H	9.4	18.2	29.1	75	T. Rowe Price European (2%	S	6.0	11.0	11.8
26	Neuberger Berman Intl (2%<60d)	H	8.4	18.6	27.2	76	Matthews Asia G & I (closed,2%	S	4.0	9.5	17.1
27	Excelsior Pacific/Asia	H	7.5	19.5	25.6	77	Janus Worldwide (2%<90d)	S	5.4	9.3	9.2
28	Dreyfus Premier Emerging Market	H	6.1	18.8	27.7	78	USAA World Growth	S	4.0	9.6	10.4
29	T. Rowe Price Global Stock (2%	H	5.9	19.4	25.2	79	Fidelity Global Balanced (1%	S	4.1	8.6	12.4
30	Scudder Global (closed,2%<30d)	H	5.8	18.8	26.6	80	Tweedy, Browne Gbl Val	S	2.1	7.7	15.1
31	Wm. Blair Intl Growth N	H	6.6	18.7	25.4	81	Guinness China & Hong Kong	S	3.5	5.5	7.8
32	ICAP Euro Select Equity (2%	H	7.6	18.9	22.2						
33	Harbor International (2%<60d)	H	6.1	18.9	23.3						
34	Columbia Acorn Intl Z (2%<60d)	S	7.8	16.8	25.7						
35	Oakmark Intl Small Cap	S	7.3	17.4	24.1						
36	Artisan International (2%<90d)	S	7.5	18.5	20.2						
37	Fidelity Overseas (1%<30d)	S	7.9	17.9	21.0						
38	Vanguard Intl Expl (closed,	S	9.0	15.6	24.4						
39	T. Rowe Price New Asia (2%	H	5.0	16.2	28.4						
40	Vanguard International Value (2%	S	7.7	16.8	21.0						
41	Julius Baer Intl Equity A (2%	S	7.2	16.9	21.5						
42	Wasatch Intl Growth (closed,2%	S	7.4	16.8	21.0						
43	Scudder International (2%<180d)	S	7.5	16.5	20.6						
44	Matthews Pacific Tiger (2%<90d)	S	6.5	15.1	25.4						
45	T. Rowe Price Intl Stock (2%	S	6.8	17.3	19.0						
46	Fidelity Intl Discovery (1%<30d)	S	7.0	16.1	21.6						
47	SIT International Growth (2%	S	7.7	17.1	17.9						
48	Fidelity Europe (1%<30d)	S	7.5	15.0	22.9						
49	Matthews Japan Fund (2%<90d)	S	7.9	15.6	20.5						
50	Scudder Pacific Opp (closed,2%	S	6.3	14.4	23.5						

**Next Issue of *MONEYLETTER Plus* Will Be Available Wed 12/28/05 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
<b>Benchmarks</b>					
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 12/16/05

Rank	Fund	Cons.	1 month	6 month	1 year	Rank	Fund	Cons.	1 month	6 month	1 year
1	Fidelity Gold (.75%r<30d)	*	9.6%	40.5%	36.4%	51	ICON Industrials	*	2.7	9.9	11.0
2	Fidelity Energy Services (.75%	*	9.4	27.8	57.4	52	Rydex Electronics (\$25k)	*	5.2	9.0	9.1
3	Vanguard Precious Metals	*	7.5	31.1	47.1	53	Fidelity Balanced	B	3.7	8.1	11.9
4	RS Global Natural Resources	*	9.3	27.8	47.0	54	Vanguard REIT Index (1%r<1yr)	*	3.9	6.4	15.5
5	Rydex Energy Services (\$25k)	*	8.3	25.8	51.7	55	Rydex Internet (\$25k)	*	4.2	11.9	1.0
6	Fidelity Energy (.75%r<30d)	*	6.5	22.4	55.6	56	Fidelity Technology (.75%r<30d)	*	4.2	8.9	8.5
7	Fidelity Natrl Resources (.75%	*	7.0	23.5	48.1	57	Fidelity Leisure (.75%r<30d)	*	4.9	8.8	6.9
8	Fidelity Natural Gas (.75%r<30d)	*	7.2	22.4	49.9	58	ICON Telecommunications &	*	4.8	5.5	15.0
9	ICON Energy	*	8.1	24.5	43.0	59	Fidelity Const & Housing (.75%	*	7.3	3.8	14.0
10	U.S. Global Gold Shares (.25%	*	7.8	30.6	24.5	60	ICON Financial	*	1.6	10.0	6.1
11	Fidelity Brokerage (.75%r<30d)	*	5.8	28.2	32.6	61	RS Information Age	*	4.6	8.3	3.9
12	Amer. Cent. Global Gold (1%	*	9.0	29.4	23.0	62	Rydex Technology (\$25k)	*	2.8	8.6	5.6
13	Vanguard Energy (1%r<1yr)	*	6.3	18.5	48.6	63	ICON Healthcare	*	2.7	4.7	15.3
14	Rydex Precious Metals (\$25k)	*	6.7	26.5	17.4	64	Rydex Health Care (\$25k)	*	2.6	6.1	11.3
15	Scudder Gold (closed)	*	7.7	25.4	17.0	65	Fidelity Computers (.75%r<30d)	*	5.2	6.5	6.2
16	Rydex Energy (\$25k)	*	5.8	16.4	41.6	66	Rydex Utilities (\$25k)	*	5.1	3.0	14.9
17	T. Rowe Price New Era	*	6.4	16.5	32.4	67	Rydex Financial Services (\$25k)	*	2.9	7.6	6.1
18	CGM Realty	*	6.7	16.1	29.3	68	Fidelity Food & Agr (.75%r<30d)	*	3.8	5.7	9.0
19	Fidelity Air Transport (.75%r<30d)	*	5.6	17.6	21.8	69	Fidelity Medical Equip (.75%	*	1.0	6.1	11.6
20	Fidelity Med Del (.75%r<30d)	*	4.1	12.9	31.1	70	Fidelity Software (.75%r<30d)	*	2.5	8.6	2.8
21	T. Rowe Price Media & Telecom-	*	4.5	15.4	21.6	71	Cohen & Steers Realty Income	*	3.3	4.5	11.2
22	Fidelity Indust Matrls (.75%r<30d)	*	6.3	15.6	16.2	72	Rydex Basic Materials (\$25k)	*	5.2	6.0	4.4
23	Fidelity Transportation (.75%	*	3.0	18.0	13.3	73	T. Rowe Price Science & Tech	*	3.6	6.3	5.5
24	RS Internet Age	*	5.8	16.0	11.4	74	Royce Technology Value (2%	*	4.1	7.6	0.2
25	T. Rowe Price Health Sciences	*	3.1	16.2	14.2	75	Rydex Telecommunications	*	3.5	6.5	2.9
26	ICON Materials	*	6.0	13.6	15.9	76	Fidelity Banking (.75%r<30d)	*	2.9	5.8	2.3
27	Rydex Transportation (\$25k)	*	3.4	17.7	8.8	77	Vanguard Balanced Index	B	2.2	3.8	6.0
28	Fidelity Electronics (.75%r<30d)	*	6.6	11.1	19.9	78	Fidelity Consumer Ind (.75%	*	2.9	3.2	6.6
29	Rydex Biotechnology (\$25k)	*	1.0	16.8	12.6	79	ICON Information Technology	*	3.5	5.3	-1.1
30	Fidelity Wireless (.75%r<30d)	*	3.6	12.0	18.8	80	Alpine U.S. Real Estate Equity	*	7.8	-4.0	14.4
31	Fidelity Environmental Ser (.75%	*	6.7	9.6	15.1	81	Fidelity Automotive (.75%r<30d)	*	5.6	2.4	1.4
32	Fidelity Health Care (.75%r<30d)	*	2.3	10.5	19.2	82	Fidelity Retailing (.75%r<30d)	*	2.7	0.2	10.1
33	Cohen & Steers Realty (\$10k,1%	*	4.2	9.1	19.4	83	Rydex Banking (\$25k)	*	3.3	3.8	0.0
34	Fidelity Real Estate (.75%r<90d)	*	4.9	8.7	18.7	84	Stratton Mthly Div REIT (1.5%	*	2.8	1.0	6.8
35	Fidelity Multimedia (.75%r<30d)	*	4.5	11.2	12.8	85	Gateway Fund	B	0.6	2.2	5.6
36	Fidelity Telecomm (.75%r<30d)	*	5.9	11.1	9.8	86	Fidelity Chemicals (.75%r<30d)	*	5.4	0.5	1.7
37	T. Rowe Price Real Estate (1%	*	4.7	8.4	18.4	87	Laudus Rosenberg Value L/S	*	0.1	2.1	5.6
38	Fidelity Cyclical Ind (.75%r<30d)	*	5.2	10.0	13.3	88	Rydex Retailing (\$25k)	*	2.8	-1.0	7.7
39	Fidelity Bus Services (.75%r<30d)	*	3.4	12.6	9.0	89	Berwyn Income (1%r<180d)	B	1.4	1.9	2.3
40	Fidelity Pharmaceuticals (.75%	*	3.1	11.0	11.9	90	Fidelity Paper & Forest (.75%	*	5.0	4.0	-8.4
41	Vanguard Health (closed,	*	3.9	8.8	15.9	91	Prudent Bear (1%r<30d)	*	-1.5	3.9	1.5
42	T. Rowe Price Financial Services	*	4.0	11.8	8.0	92	Fidelity Home Finance (.75%	*	3.2	3.2	-4.4
43	Fidelity Developing Comm (.75%	*	4.4	11.8	7.0	93	Rydex Consumer Products	*	2.7	0.2	2.0
44	Fidelity Utilities Growth (.75%	*	5.4	8.6	13.6	94	Rydex Juno (\$25k)	*	-0.5	4.1	-3.8
45	Fidelity Biotechnology (.75%	*	0.7	12.7	9.8	95	Merger Fund (closed,2%r<30d)	*	1.5	0.0	1.6
46	Fidelity Insurance (.75%r<30d)	*	0.1	11.0	15.0	96	ICON Consumer Discretionary	*	3.9	-4.1	0.7
47	Fidelity Finl Serv (.75%r<30d)	*	2.9	11.3	9.5	97	Rydex Leisure (\$25k)	*	2.6	-3.9	-2.5
48	Fidelity Defense & Aero (.75%	*	4.7	6.6	17.6	98	Rydex Ursa (\$25k)	*	-2.6	-3.1	-3.1
49	Fidelity Networking (.75%r<30d)	*	5.3	11.6	3.9	99	ProFunds Bear Inv (\$15k)	*	-2.6	-3.2	-3.5
50	Fidelity Industrial Equip (.75%	*	4.4	9.5	10.3	100	ICON Leisure & Consumer Sta-	*	3.5	-8.8	-6.9

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

\* = **Not Recommended**

**BOND FUNDS  
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## Bond Funds — data as of 12/16/05

Fund	Cons.	1 month	6 month	1 year	Fund	Cons.	1 month	6 month	1 year
American Century Ginnie Mae	*	0.9%	0.6%	2.1%	PIMCO Total Return (2%r<7d)	*	0.9	-0.3	1.8
American Century Government	*	0.6	-0.2	1.8	PIMCO Total Return Mortgage	*	1.0	-0.1	1.7
American Century Inflation Adj	B	1.0	0.2	2.2	Schwab S-T Bond Mkt Index	B	0.5	0.5	1.2
American Century Intl Bond	*	3.0	-1.1	-5.9	Scudder Global Bond S-T	*	1.7	0.0	-0.4
American Century Target 2010	*	0.7	-0.7	5.1	Scudder Income (closed,2%	*	0.7	0.3	2.4
American Century Target 2015	*	0.9	-1.1	3.1	Scudder Short-Term Bond	B	0.4	1.0	1.7
American Century Target 2020	*	1.0	-1.5	7.9	Strong High Yield Bond (1%	*	1.4	2.7	2.8
American Century Target 2025	*	1.0	-2.4	12.2	Strong S-T Bond	B	0.4	0.8	1.6
BBH Inflation Indexed Sec (1%	B	0.4	0.4	2.5	Strong S-T High Yield	*	0.7	2.0	2.5
Buffalo High-Yield (2%r<180d)	*	0.9	0.6	-0.6	T. Rowe Price Corporate Inc	*	0.7	0.1	1.8
Columbia High Yield ClZ (closed)	*	1.3	1.4	1.9	T. Rowe Price GNMA	*	0.8	0.5	2.1
Columbia Income ClZ	*	0.8	0.1	1.4	T. Rowe Price High Yld	*	1.4	2.5	2.7
Columbia Intermediate Bond ClZ	*	0.6	0.1	1.7	T. Rowe Price Int'l Bond (2%	*	3.3	-1.7	-6.1
Dodge & Cox Income	*	0.6	0.5	1.9	T. Rowe Price New Income	*	0.7	0.1	2.2
Dreyfus 100 Treasury L-T	*	0.9	-1.4	4.9	T. Rowe Price Spectrum Income	*	1.4	1.2	2.2
Dreyfus A Bonds Plus	*	0.8	0.5	2.5	T. Rowe Price S-T Bond	B	0.3	0.6	1.3
Dreyfus GNMA	*	0.7	0.8	2.2	T. Rowe Price U.S. Treas. L-T	*	0.8	-1.5	3.6
Dreyfus Premier Core Bond	*	0.8	0.3	1.5	TCW Galileo High Yield Bond	*	1.5	2.1	0.4
Dreyfus Premier Short-Term In-	B	0.5	0.4	1.2	TCW Galileo Total Return Bond	*	0.6	0.6	2.7
Federated Total Return Govt	*	0.5	-0.3	2.0	USAA Income	*	0.5	0.4	2.7
Federated U.S. Govt Sec. 1-3	B	0.4	0.2	0.8	Value Line Aggressive Inc (1%	*	0.4	-0.6	0.3
Fidelity Capital & Income (1%	*	2.2	2.9	4.1	Value Line U.S. Govt Sec	*	0.5	-0.1	1.4
Fidelity Floating Rate High Inc	B	0.4	2.1	3.4	Vanguard GNMA	B	0.9	1.1	3.0
Fidelity GNMA	*	0.7	0.2	1.6	Vanguard High Yield Corporate	*	1.4	2.1	2.6
Fidelity Government Income	*	0.5	-0.1	1.5	Vanguard Inflation Protected	B	0.6	0.2	2.3
Fidelity High Income (1%r<90d)	*	1.5	2.7	2.3	Vanguard Intermediate Term U.	*	0.6	-0.4	1.4
Fidelity Inflation-Protected Bond	B	0.4	-0.1	0.8	Vanguard Long-Term Invest-	*	0.7	-2.2	3.5
Fidelity Intermediate Bond	*	0.5	0.1	1.1	Vanguard L-T U.S. Treasury	*	0.8	-1.3	4.3
Fidelity Intermediate Govt	*	0.5	0.0	1.0	Vanguard Short-Term Invest-	B	0.4	0.9	1.9
Fidelity Investment Grade	*	0.7	0.4	1.6	Vanguard S-T Federal	*	0.6	0.5	1.1
Fidelity New Markets Income (1%	*	1.4	5.6	9.7	Vanguard S-T Treasury	B	0.4	0.6	1.3
Fidelity Short-Term Bond	B	0.4	0.8	1.4	Vanguard Total Bond Market	*	0.7	0.1	1.9
Fidelity Strategic Income	B	1.5	2.2	3.3	Wells Fargo Adv Corporate	*	0.6	-0.6	0.6
FifthThird Bond	*	0.2	-0.5	1.2	Wells Fargo Adv Govt Sec Inv	*	0.6	-0.3	1.2
Janus Flexible Bond	*	0.7	-0.2	1.1	Wells Fargo Adv Total Return	*	0.8	-0.1	1.6
Janus High Yield (2%r<90d)	*	1.3	1.3	1.9	Wells Fargo Montgomery S Dur	B	0.5	0.4	1.2
Janus S-T Bond	B	0.3	0.6	1.1	Westcore Plus Bond (2%r<90d)	*	0.9	0.8	1.9
Loomis Sayles Bond Instl (2%	B	1.2	3.1	1.3					
Loomis Sayles Bond Retail (2%	B	1.2	2.9	1.1					
Managers Bond	*	0.6	1.1	2.4					
Managers Fremont Bond	*	0.5	-0.3	2.1					
Managers Int. Duration Govt	*	0.7	0.1	1.5					
Managers Short Duration Govt	B	0.4	1.4	2.7					
MetroWest Low Duration	B	0.1	0.3	1.9					
MetroWest Total Return	*	0.2	-0.7	1.8					
Northeast Investors Trust	*	1.3	1.9	2.5					
Payden Global Fixed Income	*	0.6	1.7	4.5					
PIMCO High Yield (2%r<30d)	*	1.6	1.9	3.6					
PIMCO Low Duration (2%r<7d)	B	0.5	0.0	0.7					
PIMCO Real Return (2%r<7d)	*	0.3	-1.2	0.8					

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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 12/16/05

Fund	Last Week	Fund	Last Week
ACITX Amer. Cent. Inflation Adj.	0.65%	WWNPX Kinetics Paradigm	0.10
BWAFX Brandywine Advisors	-0.75	LSBRX Loomis Sayles Bond Retail	0.27
BRSVX Bridgeway Small Cap Value	-0.96	MXXIX Marsico 21st Century	-0.90
DRIDX Driehaus Intl Discovery	2.51	TAVFX Third Avenue Value	0.95
FBALX Fidelity Balanced	0.32	TREMX T. Rowe Price Emerg Eur & Med	0.57
FEMKX Fidelity Emerging Mkts	0.96	PRMSX T. Rowe Price Emerging Mkts	0.28
FSENX Fidelity Energy	-0.98	PRASX T. Rowe Price New Asia	1.18
FEXPX Fidelity Export & Multinational	0.23	VBINX Vanguard Balanced	0.50
FTQGX Fidelity Focused Stock	-0.25	VEIEX Vanguard Emerging Mkts	0.69
FDGRX Fidelity Growth Company	0.53	VEXMX Vanguard Extended Mkt Index	-0.31
FINPX Fidelity Inflation Protected	0.64	VFIIK Vanguard GNMA	0.49
FJPNX Fidelity Japan	2.55	VWEHX Vanguard High Yield Corp	0.16
FLATX Fidelity Latin America	-1.09	VIPSX Van. Inflation Protected Bond	0.81
FMCSX Fidelity Mid-Cap Stock	-0.71	VIMSX Vanguard Mid-Cap Index	0.34
FSEAX Fidelity Southeast Asia	1.13	VPACX Vanguard Pacific Stock	2.09
FSICX Fidelity Strategic Income	0.57	VISVX Vanguard Small Cap Value	-0.27
PISRX Forward Intl Small Co	1.86	VWUSX Vanguard U.S. Growth	0.44
GATEX Gateway Fund	0.27		
JORNX Janus Orion	0.15		

### Indices

DOW JONES INDUSTRIALS	0.90%
NASDAQ	-0.19
S&P 500	0.63

## Editorial Questions?

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