

MONEYLETTER HOTLINE 2/21/06

Target: 5 Percent

The long weekend did nothing to boost investors spirits and we had a sort of glum day of not very vigorous selling. We are in a sort of a dead period for the domestic market with earnings season behind us, and little in the way of market indicators ahead until we move into next month.

The minutes of the last Fed meeting on January 31 were released today and the discussion was right in line with Chairman Bernanke's Congressional testimony, as would be expected. It is even firmer in the Minutes than in the testimony that rates are going up again, 5% looks more and more like the Fed's interim target. We say interim, because there is nothing fixed about rates. It all depends on the economy.

We are struck by the fact that, although wary, the Fed feels inflation will remain contained as we move through this year. This is a Fed that is not on the warpath. Although the market does not seem to appreciate that fact, it will in time.

There is no change in our recommended allocations.

New Fund Ratings – For domestic stock funds, Hodges Fund is now rated Buy. CGM Focus is now rated Hold. Three funds are now rated Sell: Neuberger Berman Partners, Fidelity Export & Multinational and Vanguard U.S. Growth. For international stock funds, State Street Global Advisers Emerging Markets is now rated Buy. T. Rowe Price Japan is now rated Hold.

Fidelity Export & Multinational is in the Fidelity Conservative Portfolio. We will switch the fund into Fidelity Small Cap Fund. Vanguard U.S. Growth is in the Vanguard Venturesome and Moderate portfolios. We will switch the fund into Vanguard Small Cap Growth Index Fund in both portfolios.

The Economy – The Fed sees housing slowing and business investment picking up. We believe both are happening right now. Certainly the growth portfolio managers we monitor are very positive on the outlook. The Fed also expects some flattening of consumer spending as housing price appreciation levels out. We see moderate growth ahead.

The Stock Market – The prolonged slide in the Japanese market ended with a bang today as Tokyo rose almost 3%. Certainly the economic news coming out of Tokyo has been excellent. We need to see if there is any follow-through. We remain positive toward equities here and abroad.

The Select Portfolio – The sale of Fidelity Energy in the portfolio is now recommended. The proceeds are to be exchanged for shares of Fidelity Air Transportation.

MONEYLETTER HOTLINE 2/17/06

Regaining Momentum

The markets here and abroad appear to be moving out of their corrective phase, but unevenly. The U.S. market has been acting the best of the world markets as they struggle to regain some momentum. This is somewhat surprising considering that the new Fed Chairman virtually stated that interest rates here are going higher. We can only conclude that the markets expected that.

In our year-end outlook we did suggest that 5% was the likely target for the fed funds rate, and the bond market now accepts that outlook. There was very little new in Mr. Bernanke's testimony. What was interesting is the Fed's outlook for the economy this year and next. The Fed sees the economy growing about 3% or so this year and next, with inflation remaining low. Of course, what was not added were the words. "with appropriate monetary policy." That is, the interest rate that is consistent with the Fed's benign outlook. We think it is somewhere in the 5% range.

There is no change in our recommended allocations.

New Fund Ratings – For domestic stock funds, three funds are now rated Buy: T.C. Galileo Small Cap Growth, Neuberger Berman Manhattan and RS Midcap Opportunities. Wells Fargo Advantage Small Cap Value (closed) is now rated Hold. For international stock funds, Vanguard Emerging Markets Stock Index is now rated Buy. Two funds are now rated Hold: CS Warburg Pincus Japan Growth and Fidelity Japan Smaller Co's.

The Economy – The economy was expected to show strength this quarter, but the numbers in general have been better than we expected. The questions were would housing slow, and would business take up the slack. That scenario appears to be playing out. Housing is slowing, ignore the weather-affected jump in January housing starts. Indication after indication suggests that business is moving ahead. We see moderate growth ahead.

The Stock Market – The natural resources funds snapped back late this week as the correction petered out. The international funds performances were relatively weak. The Japanese market continues its decline, even though the latest growth numbers were excellent. There is concern there about interest rates. We see this as temporary. We remain positive toward equities here and abroad.

The Select Portfolio – There is no change for this portfolio.

Domestic Stock Funds — data as of 2/17/06

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
1	Hodges Fund	B	3.1%	24.5%	37.5%	51	Vanguard Explorer	H	2.9	12.8	18.7
2	American Century Heritage	B	2.9	18.5	28.2	52	Oberweis Emerging Growth (1%)	H	1.3	13.4	19.7
3	Needham Growth Fund (.75%)	B	3.9	17.4	28.4	53	Brandywine Advisors	H	2.3	11.4	22.9
4	Bogle Small Cap Growth (closed)	B	5.1	17.9	25.2	54	AIM Dynamics Inv (closed)	H	3.9	11.9	19.1
5	Columbia Mid Cap Growth ClZ	B	3.6	18.2	26.0	55	Value Line Fund	H	2.0	13.3	17.9
6	Rainier Small/Mid Cap Port	B	3.6	18.2	25.2	56	Value Line Leveraged Growth	H	2.1	13.3	18.0
7	ICM/Isabelle Small Cap Value	H	6.4	18.5	19.4	57	Loomis Sayles Small Cap Value	H	4.6	12.1	17.0
8	TCW Galileo Small Cap Growth	B	5.5	16.5	25.2	58	Artisan Small Cap (closed)	H	4.4	10.8	19.8
9	Fidelity Mid-Cap Stock (.75%)	B	3.7	16.5	27.2	59	Sit Mid Cap Growth (2%r<30d)	H	-0.4	13.2	20.8
10	Marsico 21st Century (2%r<30d)	H	2.9	20.1	17.5	60	Wells Fargo Adv SC Value ClZ	H	0.5	12.8	19.3
11	Bridgeway Aggressive Investors 2	B	0.2	18.3	25.1	61	Vanguard SmallCap Index	S	3.6	11.5	17.9
12	Bridgeway Small Cap Growth	B	0.6	16.4	29.3	62	Value Line Special Situations	S	2.5	12.1	17.9
13	Hennessy Cornerstone Growth II	H	4.6	18.5	17.9	63	Vanguard Cap Opp (closed,	S	1.3	12.4	18.6
14	Janus Orion	B	2.0	16.2	26.5	64	Wells Fargo Advantage Discov-	S	3.0	11.4	18.4
15	Royce Low Priced Stock	B	2.9	17.7	20.8	65	RS Smaller Company Growth	S	2.5	12.1	17.5
16	Wells Fargo Montgomery Small	H	5.0	15.8	22.2	66	CRM Small Cap Value Inv	S	3.0	11.6	17.1
17	Royce Opportunity (1%r<180d)	H	6.1	15.2	20.6	67	Janus Enterprise	S	1.6	11.9	18.0
18	T. Rowe Price New Horizons	H	3.5	15.4	23.9	68	Fidelity Value	H	2.1	11.3	18.8
19	Royce Premier (closed,1%)	B	2.1	16.3	23.3	69	Janus Growth & Income	S	1.0	11.8	18.7
20	Turner Mid Cap Growth	B	2.7	16.6	21.2	70	US Global Holmes Growth (.25%)	S	1.6	11.8	17.6
21	Forward Hoover Small Cap	H	4.5	14.8	22.6	71	USAA Capital Growth	S	1.6	12.8	15.0
22	Bridgeway Small Cap Value	B	3.4	15.1	23.3	72	Dreyfus New Leaders	S	0.8	11.8	18.5
23	Sit Small Cap Growth (2%r<30d)	B	1.7	14.6	26.9	73	Vanguard Convertible Securities	H	2.3	12.2	15.1
24	Neuberger Berman Manhattan	B	3.3	15.3	22.1	74	Vanguard Extended Market	S	1.7	11.1	18.6
25	Old Mutual Emerging Growth	H	6.0	14.9	18.9	75	Janus Venture (closed)	S	4.6	11.0	14.3
26	MSI Mid Cap Growth Inst Cl	B	1.8	14.9	24.7	76	Fidelity Independence	S	0.5	12.2	17.1
27	Fidelity New Millennium (closed)	B	1.9	16.8	19.5	77	Wells Fargo Adv Common Stock	H	1.9	10.7	18.5
28	Janus Contrarian	B	2.7	14.3	23.5	78	Fidelity Fifty (.75%r<30d)	H	0.0	12.5	16.8
29	Columbia Small Company Equity	H	5.0	14.5	17.3	79	Loomis Sayles Value	S	2.3	10.8	17.5
30	T. Rowe Price S-C Value	H	4.4	13.8	19.6	80	Dreyfus-Founders Discovery	S	5.7	9.9	14.3
31	TCW Galileo Opportunity N	H	4.3	13.8	19.3	81	Needham Small Cap Growth	S	4.1	10.7	14.4
32	Fidelity Value Discovery	H	1.5	14.0	23.0	82	Buffalo Mid Cap	S	1.8	10.3	18.9
33	T. Rowe Price Mid Cap Growth	H	1.1	13.9	23.6	83	Vanguard Mid-Cap Index	H	0.8	10.7	19.2
34	Undiscovered Small Cap Growth	H	3.2	15.0	17.8	84	Royce Total Return (1%r<180d)	S	3.0	11.0	14.9
35	Bridgeway Ultra Small Co Mkt	H	4.3	14.0	18.4	85	Artisan Midcap (closed)	S	1.4	11.5	16.1
36	RS MidCap Opportunities	B	2.4	14.6	19.0	86	Dreyfus Mid Cap Index	S	1.6	10.6	17.9
37	Fidelity Small Cap Stock (2%)	H	4.2	13.8	18.4	87	Wasatch Small Cap Value	S	2.9	10.9	14.8
38	Wells Fargo Advantage Growth	H	1.4	15.0	19.1	88	American Century Vista	S	1.0	12.8	12.7
39	Royce Penn Mutual (1%r<180d)	H	3.0	13.9	19.6	89	Vanguard Growth Equity	H	0.1	11.9	16.4
40	Fidelity Growth Company	H	-0.8	15.0	21.7	90	MSI Mid Cap Value	S	1.9	10.6	16.8
41	Vanguard Small Cap Growth In-	H	3.6	13.0	20.0	91	Fidelity Contrafund	H	-1.1	11.6	18.5
42	Kinetics Paradigm (2%r<30d)	H	3.5	11.8	23.0	92	RS Partners (closed)	S	3.1	9.2	18.0
43	CGM Focus	H	0.1	13.4	23.6	93	Vanguard PRIMECAP (closed,	S	1.3	11.1	15.9
44	Fidelity Leveraged Co (\$10k,1.5%)	H	2.1	13.8	19.6	94	Vanguard Small-Cap Value	S	3.6	9.8	15.7
45	Brandywine Fund	H	2.6	12.3	21.6	95	Wells Fargo Advantage SC Dis-	S	6.3	10.9	8.7
46	Baron Partners	H	4.8	12.4	18.0	96	Baron Small Cap (closed)	S	4.7	9.3	14.7
47	T. Rowe Price Small Cap Stock	H	3.3	13.0	18.6	97	Marsico Focus (2%r<30d)	S	0.1	11.4	16.2
48	Federated Kaufmann Fund (0.2%)	H	3.5	12.7	18.9	98	Columbia Disciplined Value ClZ	S	1.4	11.1	14.1
49	INVESCO Small Company	H	5.2	11.6	18.9	99	C & B Mid Cap Value	S	3.8	8.8	15.9
50	Old Mutual Growth	H	2.3	12.8	19.8	100	William Blair Growth (1%r<60d)	S	1.1	10.0	16.7

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

Domestic Stock Funds continued — data as of 2/17/06

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
101	Robeco Boston Ptnrs SCV	S	2.9	9.3	15.8	151	Dodge & Cox Stock (closed)	S	0.9	8.0	14.2
102	Fidelity Convertible Securities	S	1.5	10.8	14.2	152	Wells Fargo Advantage Large	S	-1.2	9.1	14.6
103	Janus Olympus	S	-1.3	10.3	19.4	153	Fidelity Focused Stock (.75%)	S	-2.2	8.9	16.3
104	Neuberger Berman Partners	S	-1.2	10.3	19.1	154	Neuberger Berman Focus	S	4.0	8.1	8.9
105	Fidelity L P Stock (closed,1.5%)	S	2.2	9.9	15.1	155	Aegis Value Fund	S	3.5	7.7	10.7
106	Wells Fargo Advantage MC	S	2.9	10.1	13.4	156	Baron Growth (closed)	S	4.4	8.0	8.5
107	Legg Mason Opportunity Trust	S	1.9	7.9	20.1	157	Janus Twenty (closed)	S	-2.9	8.1	19.0
108	Northeast Investors Growth	S	-1.0	11.0	16.7	158	Mutual Qualified (1%) CIZ	S	0.9	7.5	14.8
109	TCW Galileo Value Opportuni-	S	2.4	10.2	13.6	159	FBR Small Cap (closed,1%	S	4.5	7.2	10.0
110	Lionleaf Partners Smallcap	H	0.6	10.3	15.9	160	Westport Small Cap R	S	2.7	6.5	14.2
111	Fidelity Small Cap Ind. (1.5%)	S	0.2	10.1	16.7	161	Brandywine Blue	S	1.4	6.6	15.7
112	Pioneer Growth Opp (Safeco)	S	2.7	9.9	13.4	162	Mutual Shares (1%) CIZ	S	1.0	7.9	12.9
113	Fairholme Fund	S	0.4	8.8	19.2	163	RS Diversified Growth (closed)	S	1.9	8.7	9.4
114	Buffalo Small Cap (closed)	S	4.0	8.8	13.5	164	Wasatch Small Cap Grth	S	3.5	5.8	13.9
115	Berwyn Fund (closed,1%	S	0.9	9.3	16.9	165	MainStay Small Cap Opportu-	S	1.3	6.9	14.7
116	Baron Asset	S	2.0	9.6	14.4	166	Salomon Brothers Opportunity	S	0.6	7.4	14.4
117	Meridian Fund	S	4.3	9.7	10.7	167	Fidelity Trend	S	0.2	8.6	11.7
118	ICAP Select Equity	S	2.5	9.2	14.5	168	USAA Aggressive Growth	S	-0.6	8.5	13.2
119	Vanguard Strategic Equity	S	1.1	9.1	16.8	169	Marsico Growth & Income (2%	S	-0.4	8.7	12.2
120	UMB Scout Stock	S	1.7	9.6	14.3	170	Century Select Small Cap (1%	S	3.6	6.4	11.3
121	RS Emerging Growth (closed)	S	1.5	9.8	14.0	171	Vanguard Value Index	S	1.3	7.9	11.0
122	Harbor Capital Appreciation	S	-2.1	9.5	19.6	172	Scudder Large Company	S	-1.5	8.5	13.6
123	Fidelity Value Strategies	S	2.2	9.7	12.5	173	Selected Special Shares	S	1.5	7.4	11.7
124	MSI Small Cap Value (closed)	S	2.9	8.1	15.5	174	TCW Galileo Diversified Value	S	2.6	6.5	12.4
125	Neuberger Berman Genesis	S	-0.6	8.7	19.2	175	Robeco Boston Partners Mid	S	0.5	6.6	15.0
126	Fidelity Export & Multinat'l	S	-2.7	11.2	16.2	176	Vanguard Windsor II	S	0.6	7.6	11.9
127	ABN Amro Mid Cap	S	3.6	9.7	10.2	177	Neuberger Berman Fasciano	S	2.3	6.9	10.9
128	Third Avenue Value (1%r<60d)	S	2.3	7.9	16.8	178	Fidelity Equity-Income	S	1.2	7.8	10.1
129	WmBlair S-C Growth N (1%	S	3.3	9.7	10.7	179	Fidelity Equity-Income II	S	1.5	7.7	9.8
130	Preferred Large Cap Growth	S	-2.0	9.3	19.3	180	RS Value	S	0.9	6.1	14.7
131	Fidelity Capital Appreciation	S	0.8	9.2	14.7	181	T. Rowe Price Growth Stock	S	0.2	7.6	11.9
132	CRM Mid Cap Value Inv	S	2.8	8.4	13.8	182	Nicholas II	S	1.6	6.8	11.7
133	TCW Galileo Aggressive	S	-1.0	9.5	16.3	183	Vanguard Total Stk Mkt	S	0.7	7.5	11.1
134	Rainier Core Equity	S	0.2	9.3	14.9	184	CS Mid Cap Growth (closed)	S	0.7	7.0	12.2
135	Fidelity Discovery	S	1.4	9.5	12.7	185	Neuberger Berman Guardian	S	1.2	6.7	12.2
136	RS Growth	S	0.1	9.2	15.2	186	Mutual Beacon (1%) CIZ	S	1.1	6.8	12.1
137	USAA Growth	S	-1.2	10.0	15.2	187	Salomon Brothers Investors	S	1.5	7.1	10.4
138	Vanguard/Morgan Growth	S	-0.3	9.4	15.1	188	TCW Galileo Equities N	S	0.0	7.9	10.7
139	T. Rowe Price Mid Cap Value	S	1.5	8.6	14.3	189	Fidelity Disciplined Equity	S	-0.2	7.6	11.8
140	Homestead Value	S	0.8	8.3	15.8	190	Janus Mercury	S	-0.9	7.9	11.6
141	Fidelity Growth & Income II	S	0.0	10.1	12.3	191	Janus Fund	S	0.7	7.6	10.1
142	Fidelity Large Cap Stock	S	-0.1	10.0	12.5	192	Columbia Large Cap Growth	S	0.2	7.8	10.2
143	Vanguard U.S. Growth	S	-1.7	9.4	16.2	193	Sound Shore	S	1.5	6.5	11.5
144	Gabelli Growth	S	-0.5	9.2	14.7	194	SIT Large Cap Growth (2%	S	-1.1	7.5	12.9
145	Third Avenue Small-Cap Value	S	1.6	7.9	14.8	195	Vanguard Capital Value	S	2.4	6.2	10.5
146	Janus Mid Cap Value	S	1.1	7.9	15.2	196	Royce Special Equity (1%	S	2.6	8.1	5.0
147	Fidelity OTC Portfolio	S	-2.5	9.3	16.8	197	Fidelity Fund	S	-1.0	8.0	10.6
148	Legg Mason Special Investment	S	0.2	7.6	16.8	198	Selected American Shares	S	-0.9	8.1	10.1
149	Fidelity Stock Selector	S	0.2	9.2	12.6	199	Vanguard Windsor	S	1.4	6.5	10.3
150	Fidelity Aggressive Growth	S	-0.5	9.0	14.2	200	Robeco Boston Partners All	S	0.1	6.0	13.0

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 2/17/06

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
201	Dreyfus Fund	S	-0.1	7.6	9.3	251	Van Wagoner Emerging Growth	S	3.4	6.8	-4.6
202	Wasatch Core Growth (closed,2%	S	2.1	6.0	10.0	252	Tweedy, Browne American	S	0.5	4.2	6.3
203	Artisan Mid Cap Value (closed)	S	0.5	4.8	15.4	253	Fidelity Growth & Income	S	-0.9	4.9	6.1
204	Longleaf Partners	S	2.4	6.3	8.6	254	Ariel Appreciation	S	0.1	2.9	7.7
205	Undiscovered Behavioral Growth	S	0.3	5.7	13.0	255	American Century Ultra	S	-0.6	4.0	5.8
206	Fidelity Magellan (closed)	S	-0.7	7.5	9.8	256	Hussman Strategic Growth	S	0.8	2.5	7.0
207	Vanguard U.S. Value	S	1.2	6.2	10.2	257	Yacktman Fund	S	1.9	2.7	3.6
208	Schwab 1000 Fund (.75%r<180d)	S	0.4	6.6	10.3	258	Muhlenkamp Fund	S	-2.9	3.4	7.1
209	USAA Growth & Income	S	0.3	6.5	10.6	259	Pin Oak Aggressive Stock	S	-6.3	5.2	7.6
210	American Century Equity Growth	S	0.1	6.6	10.6	260	TCW Galileo Select Equity	S	-5.4	3.5	9.8
211	Dreyfus Growth Opportunity (2%	S	-0.7	7.2	10.3	261	Weitz Hickory	S	-0.6	2.1	4.7
212	Vanguard Equity-Income	S	1.8	6.5	8.4	262	Dreyfus Appreciation	S	-1.3	2.6	4.2
213	Wells Fargo Advantage Opportu-	S	-0.3	5.6	13.5	263	American Century Select	S	-0.1	2.0	3.5
214	MSI Value Portfolio	S	1.4	6.2	8.8	264	Thompson Plumb Growth	S	0.2	2.3	2.2
215	Fidelity Spartan 500 Index (.5%	S	0.5	6.5	9.2	265	Harbor Value	S	-0.3	1.3	5.3
216	American Century Growth	S	-0.2	6.7	9.7	266	Clipper Fund	S	-0.3	2.1	2.9
217	Vanguard 500 Index	S	0.5	6.4	9.1	267	Oakmark Fund (2%r<90d)	S	1.1	0.9	2.9
218	Gabelli Asset	S	2.2	5.0	9.8	268	Weitz Value Fund	S	-1.5	1.0	0.9
219	Fidelity Dividend Growth	S	0.7	6.4	8.2						
220	Scudder Growth & Income	S	0.3	6.2	9.2						
221	T. Rowe Price New America	S	-0.2	6.5	9.3						
222	T. Rowe Price Cap Appreciation	S	1.0	5.5	9.9						
223	Scudder Capital Growth AARP	S	-1.2	6.2	11.4						
224	Old Mutual Small Cap	S	2.6	4.7	9.3						
225	T. Rowe Price Equity-Income	S	1.7	5.6	8.4						
226	Ariel Fund	S	3.9	4.2	8.1						
227	T. Rowe Price Dividend Growth	S	1.2	5.7	7.6						
228	Vanguard Growth & Income	S	-0.3	6.3	8.2						
229	CS Warburg Pincus Capital Ap-	S	-1.3	6.3	9.6						
230	Preferred Value	S	1.0	5.9	7.1						
231	American Century Value (closed)	S	0.7	5.6	8.2						
232	Matrix Advisors Value (.75%	S	0.7	6.8	4.8						
233	Vanguard Growth Index	S	-0.7	5.7	9.6						
234	Dreyfus Premier Third Century	S	0.5	5.6	8.0						
235	American Century Income &	S	0.0	5.5	8.6						
236	Domini Social Equity Fund (2%	S	0.6	5.5	7.9						
237	Vanguard Selected Value	S	0.4	4.0	11.5						
238	Cambiar Opportunity	S	0.2	5.2	8.5						
239	Nicholas Fund	S	1.3	4.5	8.4						
240	Dreyfus Growth & Income	S	0.0	5.8	7.1						
241	PIMCO PEA Value D	S	-0.3	5.7	7.5						
242	Oakmark Select (closed,2%r<90d)	S	1.4	4.0	8.6						
243	Northern Income Equity	S	0.7	4.3	8.8						
244	T. Rowe Price Growth & Income	S	0.5	5.1	6.7						
245	Oakmark Equity & Income (2%	S	-1.0	4.9	9.1						
246	TCW Galileo Dividend Focused N	S	1.6	4.2	6.7						
247	Legg Mason Value	S	-2.1	5.2	9.3						
248	American Century Equity Income	S	1.3	4.4	5.7						
249	Fidelity Blue Chip Growth	S	-1.1	5.0	7.6						
250	Wasatch Heritage Growth	S	0.6	3.5	8.4						

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Portfolio Management Services

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**INTERNATIONAL STOCK
FUNDS on Next Page**

International Stock Funds — data as of 2/17/06

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	9.3%	46.9%	77.0%	51	Fidelity Overseas (1%r<30d)	S	-0.6	14.9	22.2
2	Fidelity Latin Amer. (1.5%r<90d)	H	9.9	47.1	69.8	52	Fidelity Div Intl (closed,1%r<30d)	S	0.6	14.5	21.2
3	Scudder Latin America	H	8.7	45.9	68.9	53	Vanguard International Growth	S	1.6	14.2	20.0
4	US Global Eastern Europe (2%	B	5.2	44.3	56.3	54	Artisan Intl Value (2%r<90d)	S	2.0	15.8	15.0
5	T. Rowe Price Emg Europe & Med	B	4.3	39.8	61.9	55	USAA International	S	1.5	13.7	19.1
6	Driehaus Emerging Mkts Gr (2%	B	4.4	39.2	48.8	56	Excelsior International	S	0.4	13.6	20.8
7	Fidelity Emerging Mkts (1.5%	B	3.8	36.9	53.5	57	Dodge & Cox Intl Stock	S	1.3	14.0	18.3
8	Janus Overseas (closed,2%	B	3.9	31.3	44.1	58	Oakmark International (2%	S	2.6	12.6	18.7
9	Harding Loevner Emerg Mkt (2%	B	3.7	29.2	47.1	59	American Century Intl Growth	S	0.7	13.7	18.5
10	T. Rowe Price Emerging Mkts Stk	B	3.4	28.7	46.8	60	Columbia Intl Stock CIZ (2%	S	0.5	13.6	18.1
11	Vanguard Emerging Mkts Stk	B	3.8	26.2	39.4	61	T. Rowe Price European (2%	S	3.0	12.5	15.6
12	Driehaus Intl Discovery (2%r<60d)	B	-2.4	27.2	44.4	62	Tweedy, Browne Gbl Val	S	3.6	11.3	17.5
13	SSgA Emerging Markets	B	4.4	24.5	36.9	63	Preferred International	S	1.8	13.2	15.3
14	Dreyfus Premier Emerging Market	H	3.5	23.5	33.5	64	Columbia Acorn Intl Select Z	S	1.2	12.3	18.2
15	Fidelity Japan (1.5%r<90d)	B	-7.4	26.3	35.2	65	SIT International Growth (2%	S	0.3	12.8	18.0
16	Fidelity SE Asia (1.5%r<90d)	H	0.8	21.1	35.4	66	Schwab International Index	S	1.0	12.0	17.0
17	Scudder Global (closed,2%r<30d)	H	3.9	20.5	31.7	67	Japan Fund (Scudder) (2%	H	-8.4	16.8	18.4
18	Amer. Cent. Intl Opp. (closed,2%	H	1.0	19.6	36.8	68	Excelsior Pacific/Asia	S	-4.9	14.2	19.6
19	Harbor International (2%r<60d)	H	2.9	19.7	27.7	69	Matthews Asia Pacific (2%	S	-2.5	11.7	19.6
20	Artisan Intl Small Cap (closed,2%	H	1.2	19.1	29.0	70	Fidelity Aggressive Intl. (1%	S	-0.6	11.4	16.2
21	Forward Intl Small Companies	H	1.7	18.9	28.4	71	Matthews Asia G & I (closed,2%	S	1.4	9.2	18.8
22	Columbia Acorn Intl Z (2%r<60d)	H	3.1	18.3	26.8	72	Vanguard European Stock Index	S	2.4	10.4	14.3
23	Scudder Pacific Opp (closed,2%	H	1.7	17.7	30.3	73	Fidelity Japan Smaller Cos	S	-14.7	16.0	25.4
24	T. Rowe Price Global Stock (2%	H	0.5	18.7	29.3	74	Oakmark Global (2%r<90d)	S	0.8	10.7	15.4
25	Wasatch Intl Growth (closed,2%	H	2.9	19.0	24.9	75	Fidelity Worldwide (1%r<30d)	S	-0.9	11.3	16.2
26	Julius Baer Intl Equity A (2%	H	3.2	18.4	25.0	76	Longleaf Partners International	S	1.4	9.8	14.6
27	T. Rowe Price Intl Disc. (2%	H	-1.1	19.0	28.7	77	USAA World Growth	S	1.1	9.8	13.0
28	Fidelity Pacific Basin (1.5%r<90d)	H	-4.3	20.5	29.5	78	Gabelli Intl Growth (2%r<60d)	S	-1.7	10.5	14.7
29	Wm. Blair Intl Growth N	H	1.3	17.8	27.4	79	Guinness China & Hong Kong	S	1.6	6.4	15.9
30	T. Rowe Price Japan (2%r<90d)	H	-6.7	20.8	31.6	80	Matthews Japan Fund (2%	S	-5.3	11.2	12.5
31	Fidelity Europe Capital App. (1%	H	4.1	17.5	22.4	81	Fidelity Global Balanced (1%	S	-0.9	7.3	12.1
32	Quant Foreign Value (1%r<30d)	H	4.8	17.1	19.3	82	Janus Worldwide (2%r<90d)	S	0.2	7.9	8.9
33	CS Warburg Pincus Japan Grth	H	-6.3	20.9	25.7						
34	Neuberger Berman Intl (2%r<60d)	H	0.3	16.9	25.2						
35	Vanguard International Value (2%	S	2.0	16.4	22.7						
36	Fidelity Intl Small Cap (closed,2%	H	-2.0	16.9	27.2						
37	Fidelity Europe (1%r<30d)	S	2.2	15.4	24.3						
38	T. Rowe Price New Asia (2%	S	1.1	13.7	30.3						
39	Vanguard Intl Expl (closed,	S	1.6	15.1	23.3						
40	Vanguard Pacific Stock Index (2%	H	-2.2	17.1	23.3						
41	Oakmark Intl Small Cap	S	1.3	15.6	21.5						
42	Matthews Pacific Tiger (2%r<90d)	S	-0.4	14.4	26.2						
43	American Century Global Growth	S	1.1	14.3	24.0						
44	Scudder Gbl Discovery	S	1.3	14.6	22.5						
45	Scudder Greater Europe	S	4.8	13.6	19.7						
46	Fidelity Intl Discovery (1%r<30d)	S	0.1	15.3	22.3						
47	ICAP Euro Select Equity (2%	S	0.4	14.6	22.9						
48	Artisan International (2%r<90d)	S	-0.3	15.2	21.5						
49	Scudder International (2%r<180d)	S	1.2	14.3	21.5						
50	T. Rowe Price Intl Stock (2%	S	1.1	14.8	20.0						

Next Issue of *MONEYLETTER Plus* Will Be Available Wed 3/1/06 by Midnight (ET)

Total Return % - 1/31/06					
1 mo	Model Portfolio	6 mo	1 yr	3 yr	YTD
3.4	ML Conservative	5.3	12.1	50.9	3.4
4.1	Fidelity Conservative	7.4	13.1	47.6	4.1
3.4	Vanguard Conservative	4.2	10.3	45.7	3.4
6.8	ML Moderate	10.2	19.3	98.6	6.8
6.0	Fidelity Moderate	14.9	24.2	82.6	6.0
7.4	Vanguard Moderate	9.0	17.5	74.1	7.4
8.5	ML Venturesome	15.7	29.2	117.2	8.5
6.8	Fidelity Venturesome	16.2	28.1	89.0	6.8
6.1	Vanguard Venturesome	11.5	22.8	85.5	6.1
13.3	ML Select	32.0	55.4	120.7	13.3
Benchmarks					
2.7	S&P 500	4.7	10.3	57.7	2.7
2.6	Asset Allocation Funds Avg (152)	5.1	9.7	44.3	2.6

**SPECIALTY FUNDS
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Specialty Funds — data as of 2/17/06

Rank	Fund	Cons.	1 month	6 month	1 year	Rank	Fund	Cons.	1 month	6 month	1 year
1	U.S. Global Gold Shares (.25%)	*	2.4%	53.2%	57.2%	51	Fidelity Med Del (.75%r<30d)	*	0.8	9.6	25.8
2	Fidelity Gold (.75%r<30d)	*	-1.0	50.3	52.8	52	Vanguard Energy VIPER	B	-5.3	12.1	28.4
3	Vanguard Precious Metals	*	5.5	39.2	56.8	53	Fidelity Pharmaceuticals (.75%)	*	1.4	11.1	20.5
4	Amer. Cent. Global Gold (1%)	*	-1.6	45.4	44.0	54	Rydex Energy (\$25k)	*	-5.8	11.3	29.9
5	Scudder Gold (closed)	*	1.9	44.2	37.6	55	Stratton Mthly Div REIT (1.5%)	*	4.1	9.9	15.8
6	Rydex Precious Metals (\$25k)	*	-0.9	41.6	35.2	56	Fidelity Finl Serv (.75%r<30d)	*	1.2	11.9	12.3
7	Fidelity Brokerage (.75%r<30d)	*	3.1	25.4	42.0	57	ICON Telecommunications &	*	3.1	8.7	16.3
8	U.S. Global Inv Global Res (.25%)	B	0.1	25.5	41.3	58	ICON Financial	*	1.9	11.4	8.8
9	Fidelity Air Transport (.75%r<30d)	*	9.4	20.5	32.5	59	ICON Healthcare	*	2.1	8.7	15.2
10	Fidelity Natrl Resources (.75%)	B	-2.4	22.3	42.9	60	Rydex Internet (\$25k)	*	-2.6	10.6	16.8
11	Fidelity Transportation (.75%)	*	8.8	21.4	24.9	61	Fidelity Health Care (.75%r<30d)	*	0.3	6.9	21.2
12	Rydex Transportation (\$25k)	*	8.2	22.4	22.0	62	T. Rowe Price Financial Ser-	*	1.3	10.0	10.8
13	ICON Materials	*	5.9	23.1	23.5	63	Vanguard Health (closed,	*	-0.1	7.3	18.9
14	RS Global Natural Resources	B	-1.3	20.1	41.2	64	Fidelity Balanced	B	0.6	8.9	13.5
15	Fidelity Energy Services (.75%)	*	-7.0	20.9	45.2	65	Rydex Technology (\$25k)	*	-0.4	8.8	14.1
16	Rydex Energy Services (\$25k)	*	-5.7	20.9	41.9	66	Rydex Financial Services (\$25k)	*	1.6	9.0	10.1
17	Rydex Electronics (\$25k)	*	9.1	18.0	26.9	67	Rydex Health Care (\$25k)	*	1.2	6.9	15.1
18	Fidelity Energy (.75%r<30d)	*	-3.8	18.8	43.6	68	Fidelity Insurance (.75%r<30d)	*	-1.1	8.1	12.6
19	ICON Industrials	*	8.8	18.6	22.5	69	Fidelity Technology (.75%r<30d)	*	-2.6	7.7	14.1
20	CGM Realty	*	2.8	19.2	27.4	70	Fidelity Leisure (.75%r<30d)	*	-1.6	8.4	9.3
21	Fidelity Indust Matrls (.75%r<30d)	*	5.1	19.9	21.8	71	Fidelity Paper & Forest (.75%)	*	1.1	11.0	-1.5
22	ICON Energy	*	-5.8	19.2	37.0	72	ICON Information Technology	*	-0.2	6.9	8.9
23	Vanguard Energy (\$25k,1%r<1yr)	B	-2.6	15.9	40.5	73	Fidelity Food & Agr (.75%r<30d)	*	2.0	5.3	8.1
24	Cohen & Steers Realty (\$10k,1%	*	4.8	14.7	30.1	74	Fidelity Chemicals (.75%r<30d)	*	4.2	5.1	4.7
25	T. Rowe Price Real Estate (1%)	*	4.6	14.6	28.7	75	Fidelity Retailing (.75%r<30d)	*	1.9	3.3	12.6
26	Fidelity Developing Comm (.75%)	*	2.2	18.0	22.4	76	Fidelity Software (.75%r<30d)	*	-3.4	5.8	12.3
27	Fidelity Networking (.75%r<30d)	*	2.4	18.7	19.8	77	Fidelity Computers (.75%r<30d)	*	-1.5	5.6	9.7
28	T. Rowe Price Health Sciences	*	1.7	16.8	24.5	78	Fidelity Consumer Ind (.75%)	*	0.9	4.9	7.0
29	Fidelity Natural Gas (.75%r<30d)	*	-6.9	17.1	36.2	79	Vanguard Balanced Index	B	0.3	4.7	7.4
30	Fidelity Wireless (.75%r<30d)	*	5.0	11.8	30.4	80	Fidelity Banking (.75%r<30d)	*	1.1	5.0	5.3
31	Fidelity Industrial Equip (.75%)	*	6.1	15.9	18.1	81	T. Rowe Price Science & Tech	*	-1.5	4.6	10.1
32	Fidelity Telecomm (.75%r<30d)	*	6.0	13.6	23.8	82	Rydex Retailing (\$25k)	*	1.9	2.7	9.2
33	Fidelity Real Estate (.75%r<90d)	*	4.4	13.5	26.4	83	Fidelity Multimedia (.75%r<30d)	*	-4.4	6.0	9.9
34	Vanguard REIT Index (1%r<1yr)	*	4.8	13.1	25.8	84	Rydex Leisure (\$25k)	*	3.8	3.7	1.9
35	T. Rowe Price New Era	B	-1.9	15.9	28.6	85	Fidelity Const & Housing (.75%)	*	-1.9	4.1	9.0
36	Fidelity Environmental Ser (.75%)	*	6.2	12.6	24.6	86	Gateway Fund	B	1.2	3.6	5.6
37	Rydex Biotechnology (\$25k)	*	2.2	14.8	25.0	87	Prudent Bear (1%r<30d)	*	0.6	3.9	4.1
38	Fidelity Biotechnology (.75%)	*	2.3	14.4	23.0	88	Rydex Utilities (\$25k)	*	-0.5	2.3	9.2
39	Fidelity Defense & Aero (.75%)	*	7.5	10.8	23.8	89	Berwyn Income (1%r<180d)	B	0.7	2.8	3.4
40	Fidelity Cyclical Ind (.75%r<30d)	*	5.7	13.6	19.2	90	Rydex Banking (\$25k)	*	0.5	3.1	3.1
41	Royce Technology Value (2%)	*	4.9	14.3	16.2	91	Merger Fund (closed,2%r<30d)	*	1.9	1.7	4.3
42	RS Information Age	*	1.3	14.7	20.2	92	Fidelity Medical Equip (.75%)	*	-2.1	2.3	8.4
43	T. Rowe Price Media & Telecom-	*	1.0	11.9	26.1	93	Rydex Juno (\$25k)	*	1.9	2.3	-0.1
44	RS Internet Age	*	-2.9	15.3	22.9	94	Fidelity Home Finance (.75%)	*	-1.1	4.4	-1.1
45	Fidelity Electronics (.75%r<30d)	*	-0.3	12.7	23.5	95	ICON Consumer Discretionary	*	3.3	0.0	2.1
46	Rydex Basic Materials (\$25k)	*	5.0	14.3	10.9	96	Laudus Rosenberg Value L/S	*	0.2	1.8	2.2
47	Fidelity Bus Services (.75%r<30d)	*	3.6	12.5	17.3	97	Rydex Consumer Products	*	0.8	1.2	-0.7
48	Cohen & Steers Realty Income	*	4.2	10.7	19.6	98	Fidelity Automotive (.75%r<30d)	*	0.9	-3.1	1.3
49	Fidelity Utilities Growth (.75%)	*	5.5	9.9	19.6	99	Rydex Urss (\$25k)	*	0.1	-3.3	-4.0
50	Rydex Telecommunications	*	4.6	10.6	18.2	100	ProFunds Bear Inv (\$15k)	*	0.0	-3.6	-4.5
						101	ICON Leisure & Consumer Sta-	*	2.4	-6.0	-10.2
						102	Alpine U.S. Real Estate Equity	*	-5.8	-6.1	0.7

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

**BOND FUNDS
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* = Not Recommended

Bond Funds — data as of 2/17/06

Fund	Cons.	1 month	6 month	1 year	Fund	Cons.	1 month	6 month	1 year
American Century Ginnie Mae	*	-0.6%	0.7%	1.6%	PIMCO Total Return (2%r<7d)	*	-0.6	0.0	1.6
American Century Government	*	-0.4	0.0	1.3	PIMCO Total Return Mortgage	*	-0.4	0.1	1.2
American Century Inflation Adj	B	-0.5	1.9	1.9	Schwab S-T Bond Mkt Index	B	-0.3	0.4	1.1
American Century Intl Bond	*	-2.3	-3.3	-6.3	Scudder Global Bond S-T	*	-0.8	-0.4	-0.3
American Century Target 2010	*	-1.0	0.0	0.6	Scudder Income (closed,2%	*	-0.2	0.8	2.0
American Century Target 2015	*	-1.5	0.1	1.9	Scudder Short-Term Bond	B	0.2	1.4	2.1
American Century Target 2020	*	-1.6	0.2	4.1	Strong High Yield Bond (1%	*	1.5	2.3	3.0
American Century Target 2025	*	-1.5	0.5	5.9	Strong S-T Bond	B	-0.1	0.6	1.5
BBH Inflation Indexed Sec (1%	B	-1.1	-1.6	-1.2	Strong S-T High Yield	*	0.6	1.7	2.7
Buffalo High-Yield (2%r<180d)	*	1.1	1.7	1.5	T. Rowe Price Corporate Inc	*	-0.2	0.2	0.9
Columbia High Yield ClZ (closed)	*	0.4	1.0	1.8	T. Rowe Price GNMA	*	-0.5	0.6	1.6
Columbia Income ClZ	*	-0.1	-0.2	0.8	T. Rowe Price High Yld	*	0.8	0.7	2.5
Columbia Intermediate Bond ClZ	*	-0.4	0.1	1.1	T. Rowe Price Int'l Bond (2%	*	-1.9	-3.6	-6.4
Dodge & Cox Income	*	-0.1	1.0	1.8	T. Rowe Price New Income	*	-0.5	0.1	1.3
Dreyfus 100 Treasury L-T	*	-1.2	-0.6	2.3	T. Rowe Price Spectrum Income	*	0.6	1.4	2.6
Dreyfus A Bonds Plus	*	-0.5	0.8	1.9	T. Rowe Price S-T Bond	B	-0.2	0.5	1.3
Dreyfus GNMA	*	-0.5	1.3	2.2	T. Rowe Price U.S. Treas. L-T	*	-1.2	-0.6	1.6
Dreyfus Premier Core Bond	*	-0.3	0.5	1.3	TCW Galileo High Yield Bond	*	1.0	1.6	1.1
Dreyfus Premier Short-Term In-	B	-0.2	0.4	0.9	TCW Galileo Total Return Bond	*	-0.3	1.2	2.5
Federated Total Return Govt	*	-0.7	-0.1	1.1	USAA Income	*	-0.4	0.9	2.2
Federated U.S. Govt Sec. 1-3	B	-0.1	0.2	0.8	Value Line Aggressive Inc (1%	*	0.2	-2.0	-0.2
Fidelity Capital & Income (1%	*	0.5	2.0	4.0	Value Line U.S. Govt Sec	*	-0.4	0.6	1.4
Fidelity Floating Rate High Inc	B	0.2	1.3	3.1	Vanguard GNMA	B	-0.5	1.8	2.9
Fidelity GNMA	*	-0.8	0.2	1.1	Vanguard High Yield Corporate	*	0.6	2.4	3.1
Fidelity Government Income	*	-0.9	-0.1	1.0	Vanguard Inflation Protected	B	-0.7	1.8	2.0
Fidelity High Income (1%r<90d)	*	0.6	1.8	2.7	Vanguard Intermediate Term U.	*	-0.8	-0.1	0.8
Fidelity Inflation-Protected Bond	B	-0.8	1.6	0.7	Vanguard Long-Term Invest-	*	-0.7	-1.3	0.9
Fidelity Intermediate Bond	*	-0.8	-0.2	0.4	Vanguard L-T U.S. Treasury	*	-1.0	-0.3	2.1
Fidelity Intermediate Govt	*	-0.9	-0.2	0.5	Vanguard Short-Term Invest-	B	-0.1	0.8	1.8
Fidelity Investment Grade	*	-0.7	0.5	0.7	Vanguard S-T Federal	*	-0.2	0.6	1.3
Fidelity New Markets Income (1%	*	2.3	7.8	11.8	Vanguard S-T Treasury	B	-0.2	0.5	1.3
Fidelity Short-Term Bond	B	-0.3	0.4	1.3	Vanguard Total Bond Market	*	-0.5	0.4	1.4
Fidelity Strategic Income	B	-0.2	2.0	3.0	Wells Fargo Adv Corporate	*	-0.3	-0.5	-0.5
FifthThird Bond	*	-0.6	0.1	0.8	Wells Fargo Adv Govt Sec Inv	*	-0.5	-0.2	0.9
Janus Flexible Bond	*	-0.5	0.0	0.5	Wells Fargo Adv Total Return	*	-0.6	0.0	0.9
Janus High Yield (2%r<90d)	*	1.2	0.9	2.0	Wells Fargo Montgomery S Dur	B	-0.2	0.3	1.2
Janus S-T Bond	B	0.2	0.7	1.3	Westcore Plus Bond (2%r<90d)	*	0.0	1.1	2.2
Loomis Sayles Bond Instl (2%	B	1.5	4.6	6.6					
Loomis Sayles Bond Retail (2%	B	1.5	4.5	6.4					
Managers Bond	*	0.2	1.6	2.3					
Managers Fremont Bond	*	-0.6	0.1	2.0					
Managers Int. Duration Govt	*	-0.2	0.9	1.7					
Managers Short Duration Govt	B	0.4	1.7	3.0					
MetroWest Low Duration	B	0.2	0.1	1.5					
MetroWest Total Return	*	-0.2	-1.0	0.6					
Northeast Investors Trust	*	1.8	3.1	3.9					
Payden Global Fixed Income	*	-0.3	1.4	4.7					
PIMCO High Yield (2%r<30d)	*	1.1	1.9	3.8					
PIMCO Low Duration (2%r<7d)	B	-0.4	0.0	0.7					
PIMCO Real Return (2%r<7d)	*	-0.8	-0.1	0.5					

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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 2/17/06

Fund	Last Week	Fund	Last Week
ACITX Amer. Cent. Inflation Adj.	0.37%	WWNPX Kinetics Paradigm	1.91
BRSVX Bridgeway Small Cap Value	2.53	LSBRX Loomis Sayles Bond Retail	0.58
DRIDX Driehaus Intl Discovery	-3.95	MXXIX Marsico 21st Century	3.23
FBALX Fidelity Balanced	0.99	RSNRX RS Global Natural Resources	0.09
FCNTX Fidelity Contrafund	1.36	TREMX T. Rowe Price Emerg Eur & Med	0.14
FEMKX Fidelity Emerging Mkts	1.13	PRMSX T. Rowe Price Emerging Mkts	0.74
FSENX Fidelity Energy	-0.02	VBINX Vanguard Balanced	1.10
FEXPX Fidelity Export & Multinational	1.07	VEIEX Vanguard Emerging Mkts	0.91
FDGRX Fidelity Growth Company	1.81	VGEXX Vanguard Energy	0.79
FINPX Fidelity Inflation Protected	0.27	VDE Vanguard Energy Vipers (ETF)	0.33
FJPNX Fidelity Japan	-6.72	VEXMX Vanguard Extended Mkt Index	1.51
FLATX Fidelity Latin America	3.97	VFIIK Vanguard GNMA	0.19
FMCSX Fidelity Mid-Cap Stock	1.52	VWEHX Vanguard High Yield Corp	0.16
FNARX Fidelity Natural Resources	0.50	VIPSX Van. Inflation Protected Bond	0.25
FSEAX Fidelity Southeast Asia	-0.18	VIMSX Vanguard Mid-Cap Index	1.37
FSICX Fidelity Strategic Income	0.19	VPACX Vanguard Pacific Stock	-2.43
PISRX Forward Intl Small Co	-0.50	VISVX Vanguard Small Cap Value	2.16
GATEX Gateway Fund	0.43	VWUSX Vanguard U.S. Growth	1.27
JORNX Janus Orion	0.80	VGEQX Vanguard Growth & Equity	1.30
Indices			
		DOW JONES INDUSTRIALS	1.80%
		NASDAQ	0.91
		S&P 500	1.60

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