

MONEYLETTER HOTLINE 3/7/06

Venturesome: Increase Domestic Stock

We are raising the domestic stock fund allocation for Venturesome investors only. Yes, we are only too aware that interest rate shivers have been going through the world stock markets. We believe the markets are overreacting to the interest rate developments. We also believe that, as we have been saying, the U.S. stock market presents good value. We are recommending an increase of 10% to 50% in the domestic stock fund allocation for all Venturesome portfolios. Simultaneously, we are lowering the money fund allocation to zero from 10%. The new Venturesome allocation is domestic stock funds – 50%, international stock funds – 40%, Specialty funds – 10%.

Effecting the new advice, in the *MONEYLETTER* Venturesome model portfolio we will purchase Janus Orion and sell Schwab Money Fund. In the Fidelity Venturesome model, we will sell Fidelity Cash Reserves and purchase Fidelity Value Discovery. In the Vanguard Venturesome model, we will sell Vanguard Prime Portfolio and purchase \$4,000 of Vanguard Small Cap Growth, with the balance of the proceeds going to Vanguard Growth Equity.

We are not recommending any allocation changes for the Moderate or Conservative portfolios.

New Fund Ratings – For domestic stock funds, ICM/Isabelle Small Cap Value is now rated Buy. Bridgeway Small Cap Value is now rated Hold. Two funds are now rated Sell: Fidelity Leveraged Company and CGM Focus. For international stock funds, three funds are now rated Buy: Fidelity Southeast Asia, Artisan International Small Cap (closed), and Dreyfus Premier Emerging Markets.

The Economy – As long-term rates rise, Wall Street is convincing itself that it must be because the economy needs reining in. We think Wall Street is doing its usual thing of moving from the market to the economy, instead of the reverse. The economy is doing well, but it is not running away. We expect Friday's employment report to be strong, but not remarkably so. The weekly retail store sales surveys show flat sales so far this month. The economy is performing as expected.

The Stock Market – Interest rate concerns continue to spook the markets. The selling extends to the emerging markets. We have seen this before. As we have said, we think the fear over rising U.S. rates is overdone. We believe that much of the bond rate rise is behind us. We remain positive toward equities here and abroad.

The Select Portfolio – There are no changes .

MONEYLETTER HOTLINE 3/3/06

Too Fast or Too Slow?

Tuesday's Hotline referred to concerns about the economy slowing. For the rest of the week the concerns were in the opposite direction, namely that the economy was growing too fast, thereby sending interest rates even higher. In fact, today there was a forecast by Lehman Bros.' financial economist that the Fed would move rates to 5.5% from today's 4.5%. We are sticking with our view that the rate increases would top out at 5%, for this round of tightening.

Yes, the economy is doing well. But it is a mixed picture. Manufacturing is strong. Today's monthly survey of service sector activity was very positive. Offsetting that, though, is the fact that the consumer is spending cautiously of late. And we are seeing a definite cooling of the red-hot housing market.

As we read the Fed (two more speeches were given today) we do not see evidence that the Fed is worried about the current course of the economy. This may change, of course, as new data comes in, by new data we mean several months of convincing data that the economy is truly generating inflation. We see the odds of that as low. We know the market volatility is stirring bearish thoughts but we still believe the U.S. market remains attractive.

There is no change in our recommended allocations.

New Fund Ratings – For domestic stock funds, three funds are now rated Buy: Wells Fargo Montgomery Small Cap (closed), Marsico 21st Century, and T. Rowe Price New Horizons. Sit Small Cap Growth is now rate Hold. Wells Fargo Advisors Small Cap Value is now rated Sell. There are no changes for international stock funds.

The Economy – A week from today we get the big number, the employment report for February. Treasury bond yields are moving up, but we believe that is as much a reflection that yields are moving up in Europe and Japan, as it is anything fundamental here. Partly because of arithmetic economic growth this quarter will look stronger than it really is. Actually, the economy is slowing, but to a sustainable rate of growth.

The Stock Market – The potential move by Japan away from zero percent interest rates has the markets on edge. But we believe that the markets are overreacting. There is no doubt the rate environment now is less favorable than yesterday. But it is still favorable. We remain positive toward equities here and abroad.

Domestic Stock Funds — data as of 3/6/06

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
1	Hodges Fund	B	-1.5%	21.4%	32.3%	51	Vanguard Explorer (closed)	H	0.4	10.7	16.8
2	ICM/Isabelle Small Cap Value	B	4.4	17.1	21.6	52	Bridgeway Ultra Small Co Mkt	H	-0.2	10.9	16.9
3	Fidelity Mid-Cap Stock (.75%)	B	2.1	16.0	27.4	53	Sit Small Cap Growth (2%r<30d)	H	-1.3	9.0	23.4
4	Janus Orion	B	2.5	15.2	26.4	54	Vanguard PRIMECAP (closed,	H	1.6	10.2	15.8
5	Marsico 21st Century (2%r<30d)	B	2.9	17.4	18.5	55	Buffalo Mid Cap	H	1.8	8.8	18.6
6	Needham Growth Fund (.75%)	B	1.5	15.4	25.2	56	Janus Olympus	H	0.2	9.2	20.0
7	Fidelity New Millennium (closed)	B	2.8	15.6	21.9	57	AIM Dynamics Inv (closed)	H	0.9	10.0	16.9
8	Janus Contrarian	B	2.5	14.6	23.2	58	INVESCO Small Company	H	0.4	9.6	18.3
9	Wells Fargo Montgomery Small	B	2.6	13.7	24.2	59	Fidelity Independence	H	0.2	10.6	15.7
10	Undiscovered Small Cap Growth	H	2.3	15.1	20.9	60	Wells Fargo Adv Common Stock	H	0.5	10.3	15.7
11	Royce Low Priced Stock	B	0.6	16.2	20.7	61	Baron Asset	H	2.9	9.0	15.0
12	TCW Galileo Small Cap Growth	B	0.5	14.2	25.1	62	Fidelity OTC Portfolio	H	1.5	8.9	17.0
13	Columbia Mid Cap Growth CIZ	B	-0.4	15.1	23.4	63	Value Line Special Situations	H	0.8	9.8	15.6
14	Fidelity Growth Company	H	2.0	13.6	23.6	64	Loomis Sayles Value	S	1.8	9.3	15.3
15	Bridgeway Small Cap Growth	B	-2.2	14.3	26.4	65	William Blair Growth (1%r<60d)	S	2.4	9.1	14.9
16	American Century Heritage	B	-1.7	14.1	25.1	66	Value Line Fund	H	0.4	10.4	14.1
17	Bogle Small Cap Growth (closed)	B	1.1	13.1	23.2	67	Artisan Midcap (closed)	S	0.8	10.1	14.2
18	Federated Kaufmann Fund (0.2%)	H	2.9	13.2	19.8	68	USAA Capital Growth	H	0.5	11.1	12.0
19	Baron Partners	H	4.3	13.0	18.0	69	Value Line Leveraged Growth	H	0.3	10.1	14.4
20	Royce Premier (closed,1%	B	-0.1	13.7	22.6	70	Loomis Sayles Small Cap Value	H	1.1	9.5	14.2
21	T. Rowe Price Mid Cap Growth	H	1.6	12.7	22.7	71	MSI Mid Cap Value	S	2.2	8.5	15.0
22	T. Rowe Price New Horizons	B	1.4	13.1	21.8	72	Vanguard Extended Market	S	0.2	8.7	17.0
23	Rainier Small/Mid Cap Port	B	0.0	13.9	21.0	73	Vanguard Growth Equity	H	-0.2	9.7	15.0
24	Turner Mid Cap Growth	B	-0.9	14.5	19.8	74	RS MidCap Opportunities	H	-2.4	10.5	16.2
25	MSI Mid Cap Growth Inst CI	B	-1.4	12.9	23.9	75	Fidelity Capital Appreciation	S	1.5	8.8	14.4
26	Neuberger Berman Manhattan	B	0.1	12.8	21.0	76	Wasatch Small Cap Value	S	1.5	8.8	14.2
27	Vanguard Cap Opp (closed,	H	2.6	11.3	20.2	77	Legg Mason Opportunity Trust	S	0.9	7.9	17.3
28	ABN AMRO/TAMRO Small Cap N	H	1.6	12.5	17.5	78	Fidelity Value	S	0.4	8.9	15.5
29	Hennessy Cornerstone Growth II	H	0.9	14.6	13.1	79	Fidelity Discovery	S	2.3	8.9	12.6
30	Columbia Small Company Equity	H	1.5	12.3	17.4	80	Vanguard SmallCap Index	S	0.6	8.6	15.5
31	Bridgeway Aggressive Investors 2	B	-1.9	12.7	21.2	81	Janus Growth & Income	S	-0.5	9.0	15.9
32	Janus Venture (closed)	H	3.0	11.4	16.8	82	Fidelity Leveraged Co	S	0.1	9.0	15.0
33	Janus Enterprise	H	1.6	11.1	18.5	83	Harbor Capital Appreciation	S	-0.4	8.1	17.8
34	Kinetics Paradigm (2%r<30d)	H	1.1	9.6	22.7	84	CRM Small Cap Value Inv	S	0.2	9.2	14.0
35	TCW Galileo Opportunity N	H	1.3	11.9	16.7	85	Artisan Small Cap (closed)	S	-0.2	8.2	16.7
36	Royce Opportunity (1%r<180d)	H	0.4	12.4	16.6	86	Dreyfus New Leaders	S	-0.7	9.0	15.2
37	Old Mutual Growth	H	-0.4	12.3	17.9	87	Wells Fargo Advantage Discov-	S	-0.9	8.4	16.9
38	T. Rowe Price S-C Value	H	1.2	11.4	17.5	88	Marsico Focus (2%r<30d)	S	1.3	8.0	14.6
39	Old Mutual Emerging Growth	H	-0.5	12.5	17.3	89	Needham Small Cap Growth	H	2.5	8.7	11.0
40	Forward Hoover Small Cap	H	-0.3	11.6	19.3	90	Preferred Large Cap Growth	S	-0.4	7.8	17.4
41	Wells Fargo Advantage Growth	H	-0.6	12.3	17.4	91	Meridian Fund	S	2.2	9.2	10.0
42	Fidelity Fifty (.75%r<30d)	H	0.5	11.6	16.6	92	Fidelity Contrafund	H	-0.8	8.6	15.9
43	Sit Mid Cap Growth (2%r<30d)	H	-0.8	9.9	22.6	93	Vanguard Mid-Cap Index	H	-0.3	8.2	15.7
44	Vanguard Small Cap Growth In-	H	0.5	10.9	18.1	94	RS Smaller Company Growth	S	-1.0	8.8	15.0
45	Fidelity Small Cap Stock (2%	H	1.6	10.6	16.6	95	Northeast Investors Growth	S	0.2	8.2	14.8
46	T. Rowe Price Small Cap Stock	H	0.8	11.2	16.0	96	Baron Small Cap (closed)	S	0.7	8.7	12.7
47	Vanguard Convertible Securities	H	1.6	11.2	14.6	97	C & B Mid Cap Value	S	1.0	8.8	11.9
48	Bridgeway Small Cap Value	H	0.0	10.5	18.8	98	Brandywine Fund	S	0.8	7.7	14.8
49	Royce Penn Mutual (1%r<180d)	H	-0.4	11.1	17.7	99	TCW Galileo Aggressive Growth	S	-0.9	7.8	17.0
50	Fidelity Value Discovery	H	-0.4	10.7	18.7	100	Dreyfus Mid Cap Index	S	-0.3	8.4	14.6

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

Domestic Stock Funds continued — data as of 3/6/06

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
101	US Global Holmes Growth	S	-0.7	8.2	15.6	151	Robeco Boston Ptnrs SCV	S	-0.1	6.2	12.3
102	Neuberger Berman Focus	S	3.2	8.7	8.3	152	Fidelity Fund	S	0.7	7.0	8.9
103	RS Emerging Growth (closed)	S	-0.6	8.7	13.9	153	Fidelity Convertible Securities	S	-1.2	6.5	12.9
104	UMB Scout Stock	S	1.8	8.1	11.5	154	Marsico Growth & Income (2%)	S	0.9	6.2	10.5
105	Mutual Qualified (1%) CIZ	S	1.4	7.4	13.9	155	Fidelity Magellan (closed)	S	-0.1	7.1	9.2
106	Fidelity Stock Selector	S	1.5	8.2	11.4	156	TCW Galileo Value Opportuni-	S	0.1	6.7	9.8
107	Buffalo Small Cap (closed)	S	1.0	7.2	14.2	157	Aegis Value Fund	S	-2.2	8.0	10.0
108	Third Avenue Value (1%<60d)	S	0.2	7.4	15.0	158	Janus Twenty (closed)	S	-0.8	4.7	16.0
109	Van Wagoner Emerging Growth	S	5.3	10.5	-0.6	159	CGM Focus	S	-6.7	7.7	17.4
110	Fidelity Small Cap Ind. (1.5%	S	-0.6	7.6	15.3	160	Wasatch Small Cap Grth	S	1.2	5.3	11.4
111	Columbia Disciplined Value CIZ	S	0.7	8.6	10.8	161	Salomon Brothers Opportunity	S	0.8	5.7	10.7
112	Fairholme Fund	S	-0.6	7.1	16.0	162	RS Partners (closed)	S	-1.6	5.7	14.4
113	Vanguard U.S. Growth	S	-0.1	7.3	14.7	163	USAA Aggressive Growth	S	0.6	5.6	11.1
114	Longleaf Partners Smallcap	S	-0.2	8.5	12.0	164	WmBlair S-C Growth N (1%	S	0.4	6.4	9.2
115	Fidelity Export & Multinat'l	S	-2.1	8.7	14.0	165	Fidelity Dividend Growth	S	2.0	6.2	7.3
116	Rainier Core Equity	S	1.0	7.3	12.6	166	Dreyfus-Founders Discovery	S	0.1	6.0	10.4
117	Vanguard/Morgan Growth	S	0.1	7.7	13.2	167	SIT Large Cap Growth (2%	S	-0.2	5.2	12.7
118	Fidelity Value Strategies	S	0.4	9.1	9.1	168	TCW Galileo Diversified Value	S	1.3	5.4	9.6
119	CRM Mid Cap Value Inv	S	2.0	7.5	10.5	169	Neuberger Berman Partners	S	-2.1	5.7	14.1
120	Royce Total Return (1%<180d)	S	0.1	7.8	12.2	170	Salomon Brothers Investors	S	1.1	6.1	8.2
121	Oberweis Emerging Growth	S	-3.8	8.3	16.8	171	Janus Fund	S	1.2	6.0	8.1
122	Fidelity Large Cap Stock	S	0.9	7.7	10.9	172	Vanguard Capital Value	S	1.6	6.5	6.3
123	Fidelity Aggressive Growth	S	-1.9	6.6	17.8	173	Janus Mid Cap Value	S	0.2	5.5	11.0
124	Fidelity L P Stock (closed,1.5%	S	0.1	7.6	12.0	174	TCW Galileo Equities N	S	0.3	6.9	7.2
125	Brandywine Advisors	S	0.1	6.2	15.2	175	Selected American Shares	S	0.8	6.2	7.9
126	Wells Fargo Adv SC Value CIZ	S	-2.7	8.2	14.3	176	Columbia Large Cap Growth	S	0.9	5.9	8.5
127	Mutual Shares (1%) CIZ	S	1.1	6.8	12.0	177	Gabelli Growth	S	-1.2	6.0	11.0
128	Baron Growth (closed)	S	1.7	8.1	7.9	178	Vanguard Windsor II	S	1.5	5.2	9.0
129	Wells Fargo Advantage Large	S	-0.2	7.2	12.7	179	Robeco Boston Partners Mid	S	-0.1	5.1	11.6
130	Fidelity Growth & Income II	S	1.2	7.3	10.4	180	Fidelity Equity-Income	S	0.9	6.2	7.1
131	Legg Mason Special Investment	S	-0.4	6.3	15.2	181	Vanguard Value Index	S	1.4	5.6	7.9
132	MSI Small Cap Value (closed)	S	0.5	6.7	12.5	182	Vanguard Windsor	S	1.4	5.9	7.1
133	USAA Growth	S	-0.1	6.9	12.8	183	Vanguard Total Stk Mkt	S	1.0	5.4	8.6
134	T. Rowe Price Growth Stock	S	1.1	6.7	11.3	184	Dreyfus Growth Opportunity	S	0.5	5.7	8.6
135	Vanguard Small-Cap Value	H	0.7	6.4	12.7	185	Dreyfus Fund	S	1.0	5.9	6.9
136	Dodge & Cox Stock (closed)	S	1.0	6.8	11.1	186	Fidelity Disciplined Equity	S	0.6	5.3	9.0
137	FBR Small Cap (closed,1%	S	1.7	7.1	9.1	187	Third Avenue SC Value	S	-1.2	5.1	12.0
138	Janus Mercury	S	0.5	7.0	11.0	188	Wasatch Core Growth	S	1.1	5.5	7.6
139	American Century Vista	S	-2.5	9.0	10.1	189	T. Rowe Price New America	S	0.5	5.2	8.9
140	Wells Fargo Advantage SC	S	1.3	7.7	7.6	190	Legg Mason Value	S	1.8	5.4	6.5
141	Mutual Beacon (1%) CIZ	S	1.6	6.0	11.4	191	American Century Growth	S	0.7	5.2	8.5
142	Vanguard Strategic Equity	S	-0.4	6.5	13.0	192	CS Mid Cap Growth (closed)	S	0.2	4.4	10.9
143	T. Rowe Price Mid Cap Value	S	0.0	6.8	11.5	193	Wells Fargo Advantage MC	S	-0.4	5.0	9.8
144	Fidelity Trend	S	1.1	6.8	9.8	194	Fidelity Equity-Income II	S	0.7	5.6	6.8
145	RS Growth	S	-0.4	6.5	12.6	195	Schwab 1000 Fund (.75%	S	1.1	4.9	7.9
146	ICAP Select Equity	S	1.0	6.8	9.7	196	MSI Value Portfolio	S	1.9	5.2	5.5
147	Selected Special Shares	S	1.3	6.5	10.1	197	Wells Fargo Advantage Op-	S	-0.9	4.6	11.0
148	Homestead Value	S	0.7	5.8	12.7	198	Fidelity Focused Stock (.75%	S	-0.3	4.2	10.8
149	Nicholas II	S	0.9	6.4	10.5	199	Longleaf Partners	S	0.8	5.1	6.2
150	Scudder Large Company	S	-0.1	6.5	11.7	200	Scudder Growth & Income	S	1.7	4.3	6.8

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201	Dreyfus Premier Third Century	S	1.8	4.7	5.5	251	TCW Galileo Select Equity	S	-0.5	1.6	8.1
202	T. Rowe Price Cap Appreciation	S	0.6	4.6	7.7	252	Tweedy, Browne American	S	0.0	2.8	4.1
203	CS Warburg Pincus Capital Ap-	S	-0.1	4.5	8.9	253	Ariel Appreciation	S	0.5	1.9	5.3
204	Fidelity Spartan 500 Index (.5%)	S	1.3	4.6	6.5	254	Northern Income Equity	S	0.1	1.5	6.4
205	Scudder Capital Growth AARP	S	-0.1	4.2	9.5	255	American Century Income &	S	-0.1	2.1	4.5
206	Sound Shore	S	1.1	3.9	8.3	256	Vanguard Selected Value	S	-0.1	1.2	6.5
207	Neuberger Berman Guardian	S	0.9	3.4	9.8	257	Yacktman Fund	S	1.1	2.0	2.5
208	Vanguard 500 Index	S	1.2	4.6	6.4	258	Ariel Fund	S	0.2	1.7	4.2
209	Neuberger Berman Genesis	S	-3.2	4.3	13.8	259	American Century Ultra	S	0.0	2.2	2.7
210	Vanguard Growth Index	S	0.8	4.3	7.6	260	Clipper Fund	S	1.1	2.0	1.1
211	Domini Social Equity Fund (2%)	S	1.8	4.3	6.2	261	Oakmark Select (closed,2%)	S	-1.2	2.4	3.4
212	T. Rowe Price Dividend Growth	S	1.7	4.5	5.5	262	Wasatch Heritage Growth	S	-0.9	1.0	4.7
213	RS Value	S	-1.0	3.6	11.8	263	Weitz Value Fund	S	0.5	1.3	0.8
214	American Century Value (closed)	S	1.3	4.7	5.6	264	Oakmark Fund (2%r<90d)	S	1.6	0.5	0.6
215	Cambiar Opportunity	S	0.8	4.4	6.8	265	Harbor Value	S	0.4	0.2	2.7
216	T. Rowe Price Equity-Income	S	1.8	4.2	5.9	266	American Century Select	S	0.9	0.3	1.6
217	Vanguard Equity-Income	S	1.9	4.3	5.5	267	Muhlenkamp Fund	S	-2.0	0.8	4.0
218	Preferred Value	S	1.6	4.8	4.3	268	Dreyfus Appreciation	S	0.6	0.6	0.9
219	Berwyn Fund (closed,1%r<180d)	S	-1.6	3.8	11.3	269	Thompson Plumb Growth	S	-0.6	1.1	0.0
220	Undiscovered Behavioral Growth	S	-0.1	3.1	10.7						
221	Nicholas Fund	S	1.7	3.6	6.7						
222	Vanguard U.S. Value	S	1.0	4.1	6.5						
223	Pioneer Growth Opp (Safeco)	S	-2.3	4.8	9.5						
224	Neuberger Berman Fasciano Inv	S	-0.7	4.0	8.8						
225	Robeco Boston Partners All Cap	S	-0.6	3.8	8.9						
226	Matrix Advisors Value (.75%)	S	0.4	5.5	2.9						
227	MainStay Small Cap Opportunity	S	-1.0	3.4	10.2						
228	Dreyfus Growth & Income	S	0.8	4.5	4.5						
229	Westport Small Cap R	S	-0.7	3.4	9.5						
230	RS Diversified Growth (closed)	S	-0.9	4.4	7.1						
231	T. Rowe Price Growth & Income	S	1.2	4.0	5.0						
232	Vanguard Growth & Income	S	0.6	4.2	5.2						
233	American Century Equity Growth	S	0.0	3.8	6.8						
234	Brandywine Blue	S	0.2	2.3	10.5						
235	TCW Galileo Dividend Focused N	S	1.4	4.0	4.3						
236	Gabelli Asset	S	0.9	2.9	7.3						
237	USAA Growth & Income	S	-0.7	3.8	7.4						
238	ABN Amro Mid Cap	S	-0.5	4.0	6.1						
239	Artisan Mid Cap Value (closed)	S	-1.3	2.7	10.5						
240	Century Select Small Cap (1%)	S	-1.1	3.6	7.3						
241	Weitz Hickory	S	1.2	2.9	5.4						
242	Royce Special Equity (1%r<180d)	S	-1.1	5.5	2.1						
243	Oakmark Equity & Income (2%)	S	0.2	2.4	7.8						
244	Fidelity Blue Chip Growth	S	0.3	3.1	5.9						
245	Old Mutual Small Cap	S	0.9	2.3	7.0						
246	Pin Oak Aggressive Stock	S	0.5	2.8	5.9						
247	PIMCO PEA Value D	S	0.5	3.6	3.9						
248	Fidelity Growth & Income	S	0.3	3.5	3.9						
249	American Century Equity Income	S	1.4	3.0	3.3						
250	Hussman Strategic Growth (1.5%)	S	0.8	1.9	5.8						

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International Stock Funds — data as of 3/6/06

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	1.4%	38.8%	67.5%	51	Fidelity Div Intl (closed,1%r<30d)	S	0.0	12.4	19.5
2	Fidelity Latin Amer. (1.5%r<90d)	H	2.3	39.4	62.1	52	Vanguard International Growth	S	0.8	12.3	18.4
3	Scudder Latin America	H	1.3	37.0	60.7	53	Excelsior Pacific/Asia	S	-4.0	14.4	19.9
4	US Global Eastern Europe (2%	B	5.4	34.0	52.1	54	SIT International Growth (2%	S	0.0	12.0	19.0
5	T. Rowe Price Emg Europe & Med	B	2.5	32.2	56.6	55	Matthews Asia G & I (closed,2%	S	1.9	10.8	19.1
6	Driehaus Emerging Mkts Gr (2%	B	0.7	37.1	44.3	56	Guinness China & Hong Kong	S	2.9	10.9	16.8
7	Fidelity Emerging Mkts (1.5%	B	0.7	33.1	46.4	57	USAA International	S	1.8	11.7	16.5
8	Janus Overseas (closed,2%	B	1.8	32.5	43.1	58	American Century Intl Growth	S	0.7	11.9	17.4
9	Harding Loevner Emerg Mkt (2%	B	0.7	25.4	42.3	59	Oakmark International (2%	S	1.9	11.1	17.2
10	T. Rowe Price Emerging Mkts Stk	B	-0.8	24.3	39.6	60	Scudder International (2%	S	0.5	11.1	19.0
11	Driehaus Intl Discovery (2%r<60d)	B	-3.4	25.2	41.2	61	ICAP Euro Select Equity (2%	S	-0.5	11.4	19.8
12	Fidelity SE Asia (1.5%r<90d)	B	-0.1	23.5	33.2	62	Excelsior International	S	0.0	11.2	19.4
13	Vanguard Emerging Mkts Stk	B	-0.7	23.4	33.3	63	Tweedy, Browne Glbl Val	S	2.6	10.8	16.4
14	Artisan Intl Small Cap (closed,2%	B	2.4	21.3	32.6	64	T. Rowe Price Intl Stock (2%	S	-0.1	11.9	17.1
15	SSgA Emerging Markets	B	0.5	22.1	32.4	65	Dodge & Cox Intl Stock	S	0.7	11.7	15.8
16	Dreyfus Premier Emerging Market	B	0.9	21.7	30.7	66	Matthews Asia Pacific (2%	S	-1.5	11.6	18.8
17	Scudder Pacific Opp (closed,2%	H	0.6	20.3	29.1	67	Columbia Intl Stock ClZ (2%	S	0.4	11.4	15.8
18	Scudder Global (closed,2%r<30d)	H	1.9	18.5	28.9	68	Columbia Acorn Intl Select Z	S	-0.2	10.0	17.7
19	Amer. Cent. Intl Opp. (closed,2%	H	0.1	16.4	34.9	69	Schwab International Index	S	0.9	9.9	15.0
20	Fidelity Japan (1.5%r<90d)	B	-8.8	23.3	31.1	70	T. Rowe Price European (2%	S	1.8	9.5	12.9
21	T. Rowe Price Intl Disc. (2%	H	-0.3	18.4	28.4	71	Oakmark Global (2%r<90d)	S	1.7	9.0	14.2
22	Fidelity Pacific Basin (1.5%r<90d)	H	-3.3	20.3	28.2	72	Japan Fund (Scudder) (2%	H	-7.8	13.7	15.7
23	Forward Intl Small Companies	H	1.0	17.8	27.5	73	Vanguard European Stock Index	S	2.1	8.3	12.8
24	Harbor International (2%r<60d)	H	1.3	17.9	25.1	74	Fidelity Worldwide (1%r<30d)	S	-0.6	9.7	13.3
25	Columbia Acorn Intl Z (2%r<60d)	H	1.9	16.9	25.9	75	Longleaf Partners International	S	-0.1	9.0	12.7
26	Oakmark Intl Small Cap	H	4.3	16.2	22.6	76	USAA World Growth	S	1.8	7.5	10.3
27	T. Rowe Price Global Stock (2%	H	-0.6	16.5	28.9	77	Fidelity Japan SC (closed,1.5%	H	-13.5	13.2	18.8
28	Wasatch Intl Growth (closed,2%	H	0.3	16.8	25.0	78	Gabelli Intl Growth (2%r<60d)	S	-1.1	7.9	12.4
29	T. Rowe Price New Asia (2%	H	0.2	15.5	27.1	79	Fidelity Aggressive Intl. (1%	S	-2.6	8.9	12.1
30	Neuberger Berman Intl (2%r<60d)	H	1.1	15.4	25.8	80	Matthews Japan Fund (2%	S	-4.6	9.2	10.7
31	Matthews Pacific Tiger (2%r<90d)	H	0.6	15.7	25.6	81	Fidelity Global Balanced (1%	S	0.2	5.4	10.5
32	Julius Baer Intl Equity A (2%	H	2.1	15.5	22.1	82	Janus Worldwide (2%r<90d)	S	1.1	6.2	6.9
33	Wm. Blair Intl Growth N	H	-0.3	15.3	24.7						
34	Artisan International (2%r<90d)	S	1.7	14.9	21.1						
35	Artisan Intl Value (2%r<90d)	S	4.6	14.8	16.4						
36	Vanguard Intl Expl (closed,	S	0.6	14.5	22.7						
37	T. Rowe Price Japan (2%r<90d)	H	-7.7	17.4	27.5						
38	CS Warburg Pincus Japan Grth	H	-7.2	18.7	22.5						
39	Fidelity Intl Small Cap (closed,2%	H	-1.9	14.7	24.7						
40	Quant Foreign Value (1%r<30d)	S	2.4	14.9	17.2						
41	Vanguard Pacific Stock Index (2%	H	-2.4	16.0	21.5						
42	Vanguard International Value (2%	S	0.5	14.6	19.9						
43	Fidelity Europe Capital App. (1%	S	2.6	13.3	19.6						
44	American Century Global Growth	S	0.7	12.8	22.1						
45	Fidelity Overseas (1%r<30d)	S	-0.9	14.3	19.4						
46	Scudder Greater Europe	S	2.9	12.0	18.5						
47	Scudder Gbl Discovery	S	0.3	12.5	19.9						
48	Preferred International	S	2.5	13.0	15.0						
49	Fidelity Europe (1%r<30d)	S	0.8	11.7	20.3						
50	Fidelity Intl Discovery (1%r<30d)	S	-0.7	12.7	20.1						

Next Issue of *MONEYLETTER Plus* Will Be Available Wed 3/15/06 by Midnight (ET)

Total Return % - 2/28/06

1 mo	Model Portfolio	6 mo	1 yr	3 yr	YTD
-0.5	ML Conservative	4.8	9.0	52.4	2.9
-1.1	Fidelity Conservative	6.0	10.1	47.1	3.0
-1.0	Vanguard Conservative	3.3	7.8	44.6	2.4
-0.8	ML Moderate	8.4	13.7	100.4	6.0
-1.8	Fidelity Moderate	12.0	17.6	81.8	4.0
-1.5	Vanguard Moderate	7.9	12.7	73.3	5.8
-1.4	ML Venturesome	12.7	21.5	117.0	7.0
-2.4	Fidelity Venturesome	13.0	19.9	87.0	4.3
-1.9	Vanguard Venturesome	10.2	16.6	84.8	4.1
-2.8	ML Select	24.2	38.7	120.6	10.1
Benchmarks					
0.2	S&P 500	5.9	8.3	60.5	2.9
0.0	Asset Allocation Funds Avg (184)	4.8	8.1	45.2	2.5

**SPECIALTY FUNDS
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Specialty Funds — data as of 3/6/06

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%)	*	-0.8%	57.2%	59.2%	51	Fidelity Leisure (.75%r<30d)	*	2.6	10.1	10.1
2	Fidelity Gold (.75%r<30d)	*	-4.7	47.1	49.5	52	Rydex Basic Materials (\$25k)	*	-1.1	14.6	4.1
3	Amer. Cent. Global Gold (1%)	*	-7.4	43.6	40.9	53	T. Rowe Price Financial Ser-	*	2.6	9.7	9.8
4	Vanguard Precious Metals	*	-3.7	30.9	48.8	54	Rydex Technology (\$25k)	*	1.8	8.1	14.3
5	Rydex Precious Metals (\$25k)	*	-8.5	38.4	32.0	55	T. Rowe Price New Era	B	-5.6	10.0	19.9
6	Scudder Gold (closed)	*	-7.9	38.5	30.0	56	ICON Financial	*	0.8	10.3	9.0
7	Fidelity Brokerage (.75%r<30d)	*	2.7	25.6	43.3	57	Fidelity Med Del (.75%r<30d)	*	0.6	5.3	19.7
8	Fidelity Air Transport (.75%r<30d)	*	2.3	21.2	28.4	58	Fidelity Technology (.75%r<30d)	*	1.3	6.7	14.0
9	Fidelity Networking (.75%r<30d)	*	3.9	20.1	25.7	59	Fidelity Insurance (.75%r<30d)	*	1.2	7.6	11.6
10	Rydex Transportation (\$25k)	*	2.6	23.4	17.4	60	Rydex Financial Services (\$25k)	*	2.7	7.6	9.5
11	Fidelity Developing Comm (.75%)	*	4.0	17.5	27.3	61	ICON Energy	*	-10.8	8.4	25.3
12	Fidelity Telecomm (.75%r<30d)	*	7.2	15.8	25.1	62	ICON Telecommunications &	*	2.2	4.5	14.5
13	U.S. Global Inv Global Res (.25%)	B	-3.4	19.2	32.7	63	Rydex Juno (\$25k)	*	3.7	8.1	2.6
14	Fidelity Biotechnology (.75%)	*	4.5	11.2	40.5	64	Fidelity Software (.75%r<30d)	*	0.1	5.5	13.7
15	Fidelity Transportation (.75%)	*	2.9	20.0	20.7	65	Fidelity Health Care (.75%r<30d)	*	1.0	3.2	18.1
16	Cohen & Steers Realty (\$10k,1%)	*	4.8	13.6	32.7	66	Fidelity Balanced	B	-0.6	6.4	11.2
17	CGM Realty	*	2.0	17.6	25.8	67	Fidelity Retailing (.75%r<30d)	*	1.1	5.9	8.8
18	T. Rowe Price Real Estate (1%)	*	4.8	13.7	30.8	68	Vanguard Health (closed,	*	0.1	3.9	14.9
19	ICON Industrials	*	3.6	18.2	19.6	69	Prudent Bear (1%r<30d)	*	0.7	7.0	6.2
20	T. Rowe Price Health Sciences	*	2.4	12.3	30.6	70	ICON Information Technology	*	0.6	6.2	7.7
21	Fidelity Real Estate (.75%r<90d)	*	4.5	11.8	28.7	71	ICON Healthcare	*	0.5	4.7	11.4
22	Rydex Electronics (\$25k)	*	-0.4	16.0	24.5	72	Fidelity Computers (.75%r<30d)	*	2.0	4.6	8.8
23	Vanguard REIT Index (1%r<1yr)	*	4.4	11.0	28.4	73	T. Rowe Price Science & Tech	*	1.4	4.1	10.5
24	Rydex Biotechnology (\$25k)	*	4.0	9.3	33.0	74	Fidelity Consumer Ind (.75%)	*	1.5	5.4	5.2
25	ICON Materials	*	-2.9	20.1	16.5	75	Rydex Health Care (\$25k)	*	1.0	3.0	11.5
26	T. Rowe Price Media & Telecom-	*	1.9	12.4	26.9	76	Fidelity Multimedia (.75%r<30d)	*	-0.7	5.1	8.4
27	Fidelity Indust Matrls (.75%r<30d)	*	-1.3	18.9	15.2	77	Fidelity Paper & Forest (.75%)	*	1.0	9.6	-6.3
28	Fidelity Natrl Resources (.75%)	B	-6.0	13.9	32.9	78	Fidelity Food & Agr (.75%r<30d)	*	1.5	4.3	5.7
29	Royce Technology Value (2%)	*	2.0	14.2	18.8	79	Fidelity Chemicals (.75%r<30d)	*	1.7	7.1	-2.0
30	Fidelity Wireless (.75%r<30d)	*	3.2	9.5	28.4	80	Fidelity Banking (.75%r<30d)	*	2.2	4.4	3.9
31	RS Internet Age	*	0.5	12.0	22.8	81	Rydex Leisure (\$25k)	*	1.1	6.5	-0.5
32	Fidelity Environmental Ser (.75%)	*	3.0	9.4	25.4	82	Rydex Retailing (\$25k)	*	0.5	4.2	5.7
33	Rydex Telecommunications	*	6.0	10.1	19.0	83	Fidelity Natural Gas (.75%r<30d)	*	-11.3	3.8	24.0
34	RS Information Age	*	0.5	12.7	20.2	84	Gateway Fund	B	0.9	3.0	5.4
35	Fidelity Defense & Aero (.75%)	*	3.5	10.8	20.6	85	Vanguard Energy VIPER	B	-7.1	3.1	17.0
36	RS Global Natural Resources	B	-7.6	12.6	32.1	86	Vanguard Balanced Index	B	0.4	3.0	5.9
37	Fidelity Bus Services (.75%r<30d)	*	2.4	12.0	16.5	87	Fidelity Home Finance (.75%)	*	1.1	4.7	-1.0
38	Rydex Internet (\$25k)	*	2.3	10.7	19.9	88	Merger Fund (closed,2%r<30d)	*	1.1	1.7	4.6
39	Cohen & Steers Realty Income	*	3.8	8.9	21.9	89	Rydex Energy (\$25k)	*	-8.3	1.9	17.5
40	Fidelity Cyclical Ind (.75%r<30d)	*	1.9	12.8	14.8	90	Rydex Banking (\$25k)	*	1.7	1.9	1.2
41	Fidelity Industrial Equip (.75%)	*	2.4	12.6	14.0	91	Fidelity Medical Equip (.75%)	*	0.6	-0.2	6.0
42	Fidelity Energy Services (.75%)	*	-11.7	11.7	34.2	92	Fidelity Const & Housing (.75%)	*	-0.4	0.5	5.3
43	Rydex Energy Services (\$25k)	*	-11.1	12.0	32.3	93	Berwyn Income (1%r<180d)	B	0.2	0.9	2.7
44	Fidelity Electronics (.75%r<30d)	*	-1.1	10.3	20.3	94	ICON Consumer Discretionary	*	2.0	1.2	-1.3
45	Fidelity Finl Serv (.75%r<30d)	*	2.0	11.4	12.6	95	Rydex Consumer Products	*	1.8	-0.6	-1.1
46	Fidelity Pharmaceuticals (.75%)	*	1.2	7.6	21.3	96	Laudus Rosenberg Value L/S	*	-2.2	0.3	-0.4
47	Vanguard Energy (\$25k,1%r<1yr)	B	-5.6	7.7	30.2	97	Rydex Ursa (\$25k)	*	-0.7	-1.6	-1.6
48	Fidelity Energy (.75%r<30d)	*	-7.8	8.4	31.7	98	Rydex Utilities (\$25k)	*	-0.5	-5.0	6.2
49	Stratton Mthly Div REIT (1.5%)	*	3.5	6.8	17.7	99	ProFunds Bear Inv (\$15k)	*	-0.7	-1.8	-1.9
50	Fidelity Utilities Growth (.75%)	*	4.1	6.6	17.2	100	Fidelity Automotive (.75%r<30d)	*	0.7	-4.2	-0.4
						101	ICON Leisure & Consumer Sta-	*	1.4	-6.3	-11.5
						102	Alpine U.S. Real Estate Equity	*	-2.5	-8.8	-4.5

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

**BOND FUNDS
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* = **Not Recommended**

Bond Funds — data as of 3/6/06

Fund	Cons.	1 month	6 month	1 year	Fund	Cons.	1 month	6 month	1 year
American Century Ginnie Mae	*	-0.5%	-0.6%	1.1%	PIMCO Total Return (2%r<7d)	*	-0.5	-1.8	1.2
American Century Government	*	-0.4	-1.3	0.9	PIMCO Total Return Mortgage	*	-0.3	-1.1	0.9
American Century Inflation Adj	B	-1.4	-1.0	1.2	Schwab S-T Bond Mkt Index	B	-0.1	-0.4	1.2
American Century Intl Bond	*	0.2	-5.5	-6.7	Scudder Global Bond S-T	*	0.3	-2.2	-0.4
American Century Target 2010	*	-0.7	-2.1	0.6	Scudder Income (closed,2%	*	-0.4	-0.9	1.7
American Century Target 2015	*	-1.8	-3.6	1.2	Scudder Short-Term Bond	B	0.2	0.8	2.1
American Century Target 2020	*	-3.0	-4.8	2.4	Strong High Yield Bond (1%	*	0.4	1.7	2.6
American Century Target 2025	*	-3.4	-5.4	3.6	Strong S-T Bond	B	0.2	0.2	1.6
BBH Inflation Indexed Sec (1%	B	-1.3	-4.2	-1.7	Strong S-T High Yield	*	0.4	1.3	2.7
Buffalo High-Yield (2%r<180d)	*	1.2	1.6	2.3	T. Rowe Price Corporate Inc	*	-0.7	-1.6	0.2
Columbia High Yield ClZ (closed)	*	0.5	0.8	1.8	T. Rowe Price GNMA	*	-0.6	-0.7	1.1
Columbia Income ClZ	*	-0.4	-1.6	0.2	T. Rowe Price High Yld	*	0.8	0.7	2.5
Columbia Intermediate Bond ClZ	*	-0.4	-1.3	0.6	T. Rowe Price Int'l Bond (2%	*	0.4	-5.1	-6.6
Dodge & Cox Income	*	-0.3	-0.2	1.4	T. Rowe Price New Income	*	-0.4	-1.4	1.0
Dreyfus 100 Treasury L-T	*	-1.9	-4.2	1.3	T. Rowe Price Spectrum Income	*	0.3	-0.2	1.4
Dreyfus A Bonds Plus	*	-0.5	-0.7	1.7	T. Rowe Price S-T Bond	B	0.1	-0.1	1.4
Dreyfus GNMA	*	-0.5	0.0	1.7	T. Rowe Price U.S. Treas. L-T	*	-2.1	-4.3	0.3
Dreyfus Premier Core Bond	*	-0.4	-1.0	1.3	TCW Galileo High Yield Bond	*	0.9	1.9	1.4
Dreyfus Premier Short-Term In-	B	0.0	-0.4	1.0	TCW Galileo Total Return Bond	*	-0.3	-0.1	2.5
Federated Total Return Govt	*	-0.5	-1.7	0.9	USAA Income	*	-0.4	-0.6	2.0
Federated U.S. Govt Sec. 1-3	B	0.1	-0.1	0.9	Value Line Aggressive Inc (1%	*	-0.2	-2.2	-1.0
Fidelity Capital & Income (1%	*	0.9	1.6	3.8	Value Line U.S. Govt Sec	*	-0.4	-0.7	1.3
Fidelity Floating Rate High Inc	B	0.5	1.4	3.3	Vanguard GNMA	B	-0.6	0.4	2.4
Fidelity GNMA	*	-0.5	-1.1	0.7	Vanguard High Yield Corporate	*	0.4	2.1	3.3
Fidelity Government Income	*	-0.5	-1.6	0.8	Vanguard Inflation Protected	B	-1.3	-1.1	1.3
Fidelity High Income (1%r<90d)	*	0.7	1.4	3.0	Vanguard Intermediate Term U.	*	-0.8	-2.1	0.6
Fidelity Inflation-Protected Bond	B	-1.4	-1.3	-0.1	Vanguard Long-Term Invest-	*	-1.9	-4.8	-0.7
Fidelity Intermediate Bond	*	-0.4	-1.4	0.4	Vanguard L-T U.S. Treasury	*	-1.9	-3.9	0.9
Fidelity Intermediate Govt	*	-0.3	-1.5	0.5	Vanguard Short-Term Invest-	B	0.0	0.1	1.9
Fidelity Investment Grade	*	-0.4	-0.9	0.6	Vanguard S-T Federal	*	0.0	-0.2	1.4
Fidelity New Markets Income (1%	*	1.1	6.2	11.2	Vanguard S-T Treasury	B	0.0	-0.3	1.4
Fidelity Short-Term Bond	B	0.2	-0.2	1.4	Vanguard Total Bond Market	*	-0.5	-1.3	1.1
Fidelity Strategic Income	B	0.3	0.8	2.9	Wells Fargo Adv Corporate	*	-0.7	-2.3	-1.2
FifthThird Bond	*	-0.5	-1.3	0.7	Wells Fargo Adv Govt Sec Inv	*	-0.5	-1.6	0.6
Janus Flexible Bond	*	-0.4	-1.5	0.3	Wells Fargo Adv Total Return	*	-0.5	-1.6	0.6
Janus High Yield (2%r<90d)	*	0.8	0.9	2.0	Wells Fargo Montgomery S Dur	B	0.1	-0.1	1.2
Janus S-T Bond	B	-0.1	0.0	1.0	Westcore Plus Bond (2%r<90d)	*	-0.2	-0.2	1.9
Loomis Sayles Bond Instl (2%	B	0.9	3.6	6.7					
Loomis Sayles Bond Retail (2%	B	0.9	3.5	6.5					
Managers Bond	*	-0.2	0.4	2.0					
Managers Fremont Bond	*	-0.4	-1.2	1.7					
Managers Int. Duration Govt	*	-0.2	-0.2	1.5					
Managers Short Duration Govt	B	0.3	1.5	2.8					
MetroWest Low Duration	B	0.1	0.0	1.3					
MetroWest Total Return	*	-0.5	-2.1	0.2					
Northeast Investors Trust	*	1.1	2.7	3.4					
Payden Global Fixed Income	*	-0.3	-0.1	4.6					
PIMCO High Yield (2%r<30d)	*	0.4	1.0	3.3					
PIMCO Low Duration (2%r<7d)	B	-0.1	-0.8	0.6					
PIMCO Real Return (2%r<7d)	*	-1.3	-2.8	-0.3					

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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 3/6/06

Fund	Last Week	Fund	Last Week
ACITX Amer. Cent. Inflation Adj.	-0.73%	WWNPX Kinetics Paradigm	-0.54
BRSVX Bridgeway Small Cap Value	-1.02	LSBRX Loomis Sayles Bond Retail	-0.14
DRIDX Driehaus Intl Discovery	-0.95	MXXIX Marsico 21st Century	-0.57
FSAIX Fidelity Air Transportation	-1.14	RSNRX RS Global Natural Resources	1.05
FBALX Fidelity Balanced	-0.87	TREMX T. Rowe Price Emerg Eur & Med	-1.53
FCNTX Fidelity Contrafund	-1.06	PRMSX T. Rowe Price Emerging Mkts	-1.39
FEMKX Fidelity Emerging Mkts	-1.05	VBINX Vanguard Balanced	-0.93
FDGRX Fidelity Growth Company	-1.01	VEIEX Vanguard Emerging Mkts	-1.46
FINPX Fidelity Inflation Protected	-0.59	VGEXX Vanguard Energy	0.20
FJPNX Fidelity Japan	-5.65	VDE Vanguard Energy Vipers (ETF)	-0.83
FLATX Fidelity Latin America	-0.29	VEXMX Vanguard Extended Mkt Index	-0.98
FMCSX Fidelity Mid-Cap Stock	0.24	VFIIX Vanguard GNMA	-0.36
FNARX Fidelity Natural Resources	0.46	VWEHX Vanguard High Yield Corp	0.22
FSLCX Fidelity Small Cap Stock	-0.35	VIPSX Van. Inflation Protected Bond	-0.74
FSEAX Fidelity Southeast Asia	-0.52	VIMSX Vanguard Mid-Cap Index	-1.13
FSICX Fidelity Strategic Income	0.09	VPACX Vanguard Pacific Stock	-2.96
FVDFX Fidelity Value Discovery	-1.14	VISGX Vanguard SC Growth Index	-0.89
PISRX Forward Intl Small Co	0.37	VISVX Vanguard Small Cap Value	-1.33
GATEX Gateway Fund	-0.16	VGEQX Vanguard Growth & Equity	-1.36
JORNX Janus Orion	0.33		
		Indices	
		DOW JONES INDUSTRIALS	-1.25%
		NASDAQ	-0.92
		S&P 500	-1.23

Editorial Questions?

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