

MONEYLETTER HOTLINE 3/28/06

The Vigilantes Are Back

The Fed raised the short-term rate by ¼% to 4.75% today and the bond market wasn't pleased. The bond market vigilantes certainly expected a rate increase, in fact that market had built in a 100% expectation of a rate increase today. Apparently what bothered the bond market was the accompanying statement indicating that the Fed was not yet done.

We have two reactions. First, we didn't think this would be the end. We've been looking for 5% as the top for this round of tightening, and still do. Second, we don't think the Fed will signal in advance that they are done. We see no advantage for the Fed, and only disadvantage in pre-signaling.

The headlines today all read, "further rate hikes ahead." We think the press has jumped to conclusions. The statement was neutral on whether there will be more than one more rate hike. This was overreaction day. As we said in an earlier Hotline, the vigilantes are back. It points to increased volatility. We continue to look for moderately higher prices here in the U.S. as we look ahead.

There is no change in our allocations.

New Fund Ratings – For domestic stock funds, two funds are now rated Buy: Hennessy Cornerstone Growth II (closed) and ABN AMRO/TAMRO Small Cap N. Fidelity Growth Company is now rated Hold. For international stock funds, two funds are now rated Buy: Fidelity Pacific Basin and CS Warburg Pincus Japan Growth. Vanguard Emerging Markets Stock Index is now rated Hold.

The Economy – The Fed remarks on the economy were right in line with expectations. The Fed expects the economy to slow from its current above-speed-limit rate. We find this reassuring. Clearly, the Fed is not worried about a too strong economy. We believe they are right on. The weekly retail store sales surveys were weak. Remember Easter is late this year. Overall the economy is performing well.

The Stock Market – We would not be surprised if today's selling is the prelude to a correction. The technicians tell us that the market is overbought. It also still represents good value. An important survey of German business sentiment came in at a solid high this week. We may be seeing growth picking up in Europe. We remain positive toward equities here and abroad.

The Select Portfolio – There are no changes.

MONEYLETTER HOTLINE 3/24/06

Economic Reality

Wall Street received a dose of reality today in the form of economic numbers that distinctly said if you think the economy is running away, you can't prove it by us. Both new home sales and durable goods new orders were weak. In the case of home sales, the weakness was pronounced.

The major effect of the numbers was on the bond market which after marching up the hill earlier this week, marched right down again today. Yesterday the bond market had put very high odds on the Fed raising short rates to 5.0% in May. Today the odds came down considerably. This sort of volatility is what we should expect now that Fed action will be closely tied to the developing economic trends.

Much of the bond market's action will be nothing but noise, but it will impact the stock market. It is now becoming apparent that Chairman Bernanke's speech did not rattle the bond market. The first reaction was misleading. The appetite for risk remains. We continue to look for moderately higher prices here in the U.S. as we look ahead.

There is no change in our allocations.

New Fund Ratings – For domestic stock funds, Baron Partners is now rated Buy. Needham Growth Fund is now rated Hold. Sit Midcap Growth is now rated Sell. There are no changes for international stock funds.

The Economy – New home sales give us a better insight into the state of the housing market than do existing sales. The housing market has weakened. How much is still hard to say. The weather, remember, played tricks with the early month numbers. What is clear is that the housing industry is probably overbuilding now. All this will undoubtedly influence the Fed. We feel more comfortable with our 5% view for the Fed's next resting place. Overall the economy is performing as expected.

The Stock Market – Stocks have not had much to chew on with the exception of Bernanke's speech. And even that raised more questions than it answered, from the stock market's perspective. Turning abroad, there was some interesting data from Japan today suggesting that deflation is truly ending there. The world economy is in a growth mode. We remain positive toward equities here and abroad.

The Select Portfolio – There are no changes.

Domestic Stock Funds — data as of 3/27/06

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
1	Hodges Fund	B	2.6%	25.6%	41.1%	51	Buffalo Small Cap (closed)	H	3.0	15.1	20.8
2	Hennessy Cornerstone Growth II	B	4.7	25.6	28.4	52	Buffalo Mid Cap	H	1.7	14.3	24.1
3	Royce Low Priced Stock	B	4.2	22.0	30.5	53	Kinetics Paradigm (2%r<30d)	H	2.2	11.7	29.6
4	ICM/Isabelle Small Cap Value	B	3.2	21.7	30.2	54	Fidelity Growth Company	H	-0.6	14.1	27.4
5	Fidelity Mid-Cap Stock (.75%	B	1.9	19.4	34.9	55	Wasatch Small Cap Value	H	2.2	13.8	23.3
6	Fidelity New Millennium (closed)	B	4.4	19.0	31.0	56	Artisan Small Cap (closed)	H	2.0	13.1	24.7
7	Royce Premier (closed,1%	B	4.0	18.4	31.6	57	Vanguard SmallCap Index	H	1.6	13.8	23.6
8	Wells Fargo Montgomery Small	B	2.3	19.2	31.3	58	USAA Capital Growth	H	1.4	14.6	21.6
9	Bridgeway Small Cap Growth	B	2.6	17.2	34.8	59	T. Rowe Price Mid Cap Growth	H	0.0	13.6	26.1
10	TCW Galileo Small Cap Growth	B	2.0	18.0	33.6	60	C & B Mid Cap Value	H	3.3	14.6	18.5
11	ABN AMRO/TAMRO Small Cap N	B	3.6	19.5	27.4	61	Baron Small Cap (closed)	H	2.0	15.1	18.9
12	Bridgeway Small Cap Value	H	4.0	17.0	32.6	62	Vanguard Convertible Securities	H	2.0	14.6	20.0
13	Marsico 21st Century (2%r<30d)	B	1.9	20.0	27.6	63	Value Line Special Situations	H	1.7	13.2	23.7
14	Undiscovered Small Cap Grwth A	B	0.9	19.9	28.8	64	Fidelity Fifty (.75%r<30d)	H	1.2	13.2	24.2
15	Baron Partners	B	2.7	18.7	28.8	65	Loomis Sayles Small Cap Value	S	1.6	14.1	21.4
16	Bogle Small Cap Growth (closed)	B	2.1	17.6	32.2	66	RS MidCap Opportunities	S	1.0	13.3	23.7
17	Rainier Small/Mid Cap Port	B	2.2	17.7	31.4	67	AIM Dynamics Inv (closed)	S	1.0	13.5	22.9
18	American Century Heritage	B	1.5	16.9	33.6	68	Fidelity Independence	H	1.3	13.2	22.9
19	Royce Opportunity (1%r<180d)	H	3.1	18.9	25.5	69	Vanguard Extended Market	S	1.2	12.8	23.8
20	FBR Small Cap (closed,1%r<90d)	H	6.1	18.8	21.0	70	Fidelity Value Discovery	S	-0.1	13.0	25.2
21	Janus Orion	B	1.7	15.4	33.3	71	Wells Fargo Adv Common Stock	S	1.3	13.6	21.0
22	Bridgeway Aggressive Investors 2	B	1.7	16.1	31.6	72	Fidelity Leveraged Co	S	2.2	12.4	22.2
23	Columbia Mid Cap Growth CIZ	B	0.2	16.9	31.0	73	Artisan Midcap (closed)	S	0.8	13.7	20.8
24	MSI Mid Cap Growth Inst CI	B	0.9	16.5	30.6	74	William Blair Growth (1%r<60d)	S	1.4	13.2	21.2
25	Columbia Small Company Equity	H	1.8	17.6	26.3	75	CRM Small Cap Value Inv	S	1.1	13.3	21.3
26	T. Rowe Price New Horizons	B	0.7	17.3	28.6	76	Janus Olympus	H	1.0	11.9	24.8
27	Forward Hoover Small Cap	H	2.2	15.9	29.1	77	Oberweis Emerging Growth (1%	S	2.1	10.2	26.9
28	Fidelity Small Cap Stock (2%	H	3.3	16.6	25.4	78	US Global Holmes Growth (.25%	S	2.2	11.0	24.1
29	Turner Mid Cap Growth	B	1.1	17.1	27.5	79	Value Line Fund	S	1.1	12.4	22.2
30	Sit Small Cap Growth (2%r<30d)	H	2.6	13.3	34.1	80	Vanguard Mid-Cap Index	H	1.2	12.0	23.0
31	Neuberger Berman Manhattan	B	1.6	16.0	28.4	81	Janus Enterprise	H	0.3	12.6	22.7
32	Old Mutual Growth	H	1.6	17.3	25.3	82	Salomon Brothers Opportunity	S	3.2	11.8	20.0
33	Vanguard Small Cap Growth In-	H	2.0	15.8	26.4	83	Vanguard PRIMECAP (closed,	H	0.6	13.0	20.9
34	Janus Contrarian	B	2.0	13.7	30.8	84	Baron Growth (closed)	S	3.2	13.5	15.5
35	Royce Penn Mutual (1%r<180d)	H	2.7	15.1	25.3	85	Value Line Leveraged Growth	S	1.1	11.7	22.9
36	T. Rowe Price S-C Value	H	2.4	14.9	26.3	86	Meridian Fund	S	1.3	14.5	15.7
37	Janus Venture (closed)	H	2.2	16.1	23.3	87	Sit Mid Cap Growth (2%r<30d)	S	0.2	10.6	26.7
38	Wells Fargo Advantage Growth	H	1.5	16.0	24.4	88	Wells Fargo Advantage Discov-	S	0.5	10.8	25.5
39	Vanguard Cap Opp (closed,	H	1.5	15.8	25.0	89	Loomis Sayles Value	S	0.9	12.0	21.9
40	Old Mutual Emerging Growth	H	0.8	15.5	26.2	90	RS Smaller Company Growth	S	1.2	11.4	22.7
41	INVESCO Small Company	H	1.3	15.5	25.3	91	RS Emerging Growth (closed)	S	1.2	12.2	20.6
42	Baron Asset	H	3.6	14.8	23.2	92	MSI Mid Cap Value	H	0.9	12.3	20.8
43	Bridgeway Ultra Small Co Mkt	H	1.6	14.7	26.3	93	Legg Mason Special Investment	S	1.1	11.5	22.3
44	Vanguard Explorer (closed)	H	1.6	15.5	24.4	94	Dreyfus New Leaders	S	0.6	11.9	22.1
45	TCW Galileo Opportunity N	H	0.3	16.7	22.3	95	Fidelity Small Cap Ind. (1.5%	S	1.4	11.1	22.7
46	Needham Growth Fund (.75%	H	-0.6	14.1	29.9	96	Selected Special Shares	S	2.6	12.4	17.5
47	Federated Kaufmann Fund (0.2%)	H	1.2	15.0	25.0	97	Fidelity Discovery	S	2.0	11.8	20.1
48	Van Wagoner Emerging Growth	H	8.0	16.1	11.4	98	Dreyfus Mid Cap Index	S	0.8	12.1	20.9
49	T. Rowe Price Small Cap Stock	H	1.8	15.1	23.2	99	TCW Galileo Aggressive Growth	S	0.4	11.4	23.0
50	Legg Mason Opportunity Trust	H	2.9	12.1	28.5	100	Vanguard Small-Cap Value	S	1.3	11.8	20.8

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

Domestic Stock Funds continued — data as of 3/27/06

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
101	Fidelity OTC Portfolio	S	0.3	11.8	21.9	151	Neuberger Berman Fasciano	S	2.0	9.4	15.5
102	Vanguard Strategic Equity	S	1.5	11.2	21.3	152	Fidelity Magellan (closed)	S	0.6	10.2	15.5
103	Neuberger Berman Focus	S	2.5	12.7	16.0	153	Robeco Boston Partners Mid	S	1.4	8.9	17.5
104	MSI Small Cap Value (closed)	S	1.7	11.5	20.3	154	WmBlair S-C Growth N (1%	S	1.2	9.2	16.7
105	Fidelity Capital Appreciation	S	0.2	12.5	19.5	155	Rainier Core Equity	S	0.4	9.0	18.4
106	Columbia Disciplined Value CIZ	S	1.3	12.0	19.0	156	Fidelity Equity-Income	S	1.3	9.9	14.6
107	Needham Small Cap Growth	S	0.0	12.7	19.2	157	Fidelity Fund	S	1.0	9.9	15.0
108	Fairholme Fund	S	2.1	11.0	20.2	158	Brandywine Advisors	S	1.0	6.5	23.3
109	Fidelity Value	S	0.2	11.6	20.9	159	Royce Special Equity (1%	S	1.7	12.0	8.4
110	TCW Galileo Value Opportuni-	S	1.6	13.1	14.9	160	Fidelity Trend	S	0.7	9.5	16.2
111	Mutual Qualified (1%) CIZ	S	2.4	10.8	19.3	161	UMB Scout Stock	S	0.3	9.2	17.3
112	Vanguard Growth Equity	H	-0.4	11.8	20.8	162	Harbor Capital Appreciation	S	-1.9	8.5	22.3
113	Wells Fargo Adv SC Value CIZ	S	2.2	9.0	23.8	163	Fidelity Growth & Income II	S	0.5	9.6	16.1
114	Dreyfus-Founders Discovery	S	0.8	12.4	17.0	164	Wasatch Small Cap Grth	S	0.5	9.4	16.5
115	Brandywine Fund	S	1.4	9.5	23.0	165	Salomon Brothers Investors	S	1.1	9.3	15.7
116	Fidelity L P Stock (closed,1.5%	S	1.1	11.2	18.9	166	Vanguard Windsor	S	1.2	9.9	13.6
117	Undiscovered Behavioral	S	3.5	10.3	17.6	167	Preferred Large Cap Growth	S	-1.9	8.2	22.0
118	Vanguard/Morgan Growth	S	0.7	11.2	19.5	168	T. Rowe Price Growth Stock	S	-0.3	9.4	16.6
119	Royce Total Return (1%r<180d)	S	1.0	11.4	18.2	169	Third Avenue Value (1%	S	0.4	8.8	16.9
120	Fidelity Value Strategies	S	0.4	12.8	15.6	170	Wells Fargo Advantage Large	S	-0.9	9.3	17.7
121	Homestead Value	S	1.7	10.1	20.1	171	Vanguard Total Stk Mkt	S	0.8	9.1	15.3
122	American Century Vista	S	1.1	11.6	17.0	172	Wells Fargo Advantage MC	S	1.4	8.0	17.0
123	Longleaf Partners	S	3.7	11.0	14.3	173	DWS Large Company Growth	S	0.1	8.9	16.6
124	Neuberger Berman Partners	S	1.1	9.1	23.1	174	Janus Mercury	S	0.6	8.8	16.0
125	Fidelity Aggressive Growth	S	0.2	9.8	22.7	175	Fidelity Disciplined Equity	S	1.0	8.5	16.0
126	Vanguard Capital Value	S	1.7	12.6	12.8	176	Cambiar Opportunity	S	1.3	9.5	13.1
127	T. Rowe Price Mid Cap Value	S	0.9	11.3	17.2	177	Fidelity Convertible Securities	S	0.4	8.1	17.8
128	Wasatch Core Growth	S	2.1	10.3	17.7	178	Longleaf Partners Smallcap	S	0.5	10.0	12.8
129	Northeast Investors Growth	S	0.1	10.2	20.9	179	Vanguard Value Index	S	1.0	8.7	15.3
130	Fidelity Contrafund	H	0.3	9.9	21.4	180	American Century Value	S	1.5	9.6	12.0
131	CRM Mid Cap Value Inv	S	1.1	11.5	15.9	181	Janus Mid Cap Value	S	0.7	8.4	16.3
132	Janus Growth & Income	S	0.1	9.5	22.2	182	Gabelli Growth	S	-0.1	8.5	17.1
133	Robeco Boston Ptnrs SCV	S	1.1	10.1	19.1	183	Selected American Shares	S	1.2	8.5	15.1
134	Nicholas II	S	0.9	11.1	16.5	184	SIT Large Cap Growth (2%	S	0.5	7.9	17.5
135	Mutual Shares (1%) CIZ	S	2.3	10.0	17.1	185	Neuberger Berman Genesis	S	1.2	6.4	20.2
136	Fidelity Stock Selector	S	0.6	10.6	17.9	186	CGM Focus	S	2.8	3.4	25.0
137	Wells Fargo Advantage SC	S	1.5	11.8	13.6	187	Brandywine Blue	S	1.5	6.6	18.7
138	Fidelity Large Cap Stock	S	0.6	10.8	17.4	188	Wells Fargo Advantage Op-	S	0.3	8.2	16.2
139	Mutual Beacon (1%) CIZ	S	2.7	9.8	16.6	189	TCW Galileo Diversified Value	S	0.7	8.9	13.8
140	Fidelity Export & Multinat'l	S	-0.8	10.0	20.7	190	MSI Value Portfolio	S	1.0	9.4	11.6
141	TCW Galileo Equities N	S	2.6	9.9	15.9	191	Schwab 1000 Fund (.75%	S	0.7	8.4	14.3
142	Marsico Focus (2%r<30d)	S	-0.2	10.0	19.3	192	Marsico Growth & Income (2%	S	-0.5	8.7	15.0
143	MainStay Small Cap Opportu-	S	1.8	8.5	19.6	193	Vanguard U.S. Value	S	0.6	8.3	14.3
144	RS Partners (closed)	S	1.7	7.7	21.7	194	Fidelity Equity-Income II	S	0.2	9.0	13.1
145	Pioneer Growth Opp (Safeco)	S	0.0	9.4	19.7	195	Vanguard Equity-Income	S	1.0	8.4	13.1
146	RS Growth	S	1.0	9.1	18.9	196	Fidelity Focused Stock (.75%	S	0.6	6.2	19.3
147	Dodge & Cox Stock (closed)	S	0.9	10.1	16.4	197	USAA Growth	S	-1.6	7.9	18.2
148	Fidelity Dividend Growth	S	1.6	10.5	14.4	198	T. Rowe Price Equity-Income	S	1.2	8.6	12.0
149	ICAP Select Equity	S	1.1	9.7	16.9	199	Vanguard Windsor II	S	0.7	7.7	15.0
150	Vanguard U.S. Growth	S	-1.4	9.6	20.4	200	Dreyfus Fund	S	0.3	8.4	13.8

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 3/27/06

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
201	USAA Aggressive Growth	S	-0.7	8.2	15.8	251	Sound Shore	S	-0.6	5.0	13.8
202	CS Mid Cap Growth (closed)	S	-0.1	7.9	15.6	252	Muhlenkamp Fund	S	0.1	4.1	13.1
203	Fidelity Spartan 500 Index (.5%)	S	0.7	8.1	13.2	253	American Century Income &	S	-0.1	4.9	10.9
204	Vanguard Growth & Income	S	0.8	8.3	12.2	254	Oakmark Fund (2%r<90d)	S	1.3	6.0	5.8
205	Vanguard 500 Index	S	0.7	8.0	13.1	255	Oakmark Equity & Income (2%	S	1.0	3.5	12.2
206	Gabelli Asset	S	1.4	7.7	12.7	256	Northern Income Equity	S	1.1	3.9	11.2
207	Dreyfus Growth Opportunity (2%	S	-0.1	8.1	14.1	257	Ariel Appreciation	S	-0.1	5.1	9.0
208	Third Avenue SC Value	S	0.6	7.1	15.3	258	Thompson Plumb Growth	S	0.2	5.8	6.4
209	Janus Fund	S	0.4	8.2	13.0	259	Yacktman Fund	S	0.7	5.4	5.9
210	Berwyn Fund (closed,1%r<180d)	S	-0.1	6.3	17.9	260	American Century Ultra	S	-1.3	5.4	8.1
211	T. Rowe Price Growth & Income	S	0.8	8.3	11.2	261	TCW Galileo Select Equity	S	-2.0	3.9	12.6
212	T. Rowe Price New America	S	-0.3	8.3	12.7	262	Harbor Value	S	1.0	3.8	8.1
213	Vanguard Growth Index	S	0.3	7.8	13.0	263	Pin Oak Aggressive Stock	S	-2.0	4.1	11.5
214	Janus Twenty (closed)	S	-0.2	4.4	21.8	264	Clipper Fund	S	0.6	4.6	6.5
215	T. Rowe Price Dividend Growth	S	0.9	8.0	11.3	265	Weitz Value Fund	S	0.7	5.2	4.4
216	Robeco Boston Partners All Cap	S	0.9	6.3	15.2	266	Tweedy, Browne American	S	-0.5	4.4	7.9
217	Dreyfus Premier Third Century	S	0.8	8.1	11.0	267	Dreyfus Appreciation	S	0.7	3.3	7.3
218	Nicholas Fund	S	0.8	7.1	13.2	268	American Century Select	S	-0.8	4.1	6.5
219	Legg Mason Value	S	-0.4	7.8	13.3	269	Hussman Strategic Growth	S	0.1	1.1	6.0
220	Westport Small Cap R	S	-0.1	7.2	14.1						
221	Columbia Large Cap Growth CIZ	S	-0.6	7.6	13.5						
222	American Century Growth	S	-0.5	7.7	12.8						
223	Domini Social Equity Fund (2%	S	-0.1	7.8	12.1						
224	Neuberger Berman Guardian	S	0.4	6.5	14.5						
225	Aegis Value Fund	S	-2.1	9.8	9.8						
226	Century Select Small Cap (1%	S	0.6	7.7	11.2						
227	Artisan Mid Cap Value (closed)	S	1.2	5.5	15.8						
228	USAA Growth & Income	S	-0.1	6.9	13.8						
229	Weitz Hickory	S	1.2	7.5	10.2						
230	ABN Amro Mid Cap	S	-0.6	8.7	9.8						
231	Preferred Value	S	0.6	7.6	10.7						
232	Scudder Capital Growth AARP	S	0.1	6.5	14.2						
233	Old Mutual Small Cap	S	1.2	7.1	11.0						
234	T. Rowe Price Cap Appreciation	S	0.5	7.1	12.0						
235	Matrix Advisors Value (.75%	S	-0.5	9.1	7.9						
236	RS Value	S	-0.2	5.8	15.5						
237	DWS Growth & Income S	S	0.3	6.6	12.7						
238	Oakmark Select (closed,2%r<90d)	S	0.8	7.9	8.5						
239	Dreyfus Growth & Income	S	0.2	7.0	11.1						
240	American Century Equity Growth	S	-0.1	6.3	13.0						
241	Fidelity Growth & Income	S	0.9	6.7	10.0						
242	TCW Galileo Dividend Focused N	S	0.7	6.8	9.8						
243	CS Warburg Pincus Capital Ap-	S	-1.2	6.8	12.6						
244	Fidelity Blue Chip Growth	S	-0.2	6.5	11.4						
245	Wasatch Heritage Growth	S	-0.6	5.9	12.9						
246	PIMCO PEA Value D	S	0.4	6.0	10.8						
247	Vanguard Selected Value	S	0.9	5.4	11.4						
248	RS Diversified Growth (closed)	S	-0.5	5.3	13.8						
249	Ariel Fund	S	0.2	6.7	9.1						
250	American Century Equity Income	S	0.8	6.3	8.4						

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For more information, contact us:

Toll-Free: (800) 707-2060

Fax: (508) 429-0940

E-mail: info@priadvisors.com

Website: www.priadvisors.com

Write: PRI Financial Advisors
479 Washington St, Ste 4
Holliston, MA 01746

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**INTERNATIONAL STOCK
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International Stock Funds — data as of 3/27/06

Rank	Fund	Vent.	1 month	6 month	1 year	Rank	Fund	Vent.	1 month	6 month	1 year
1	Fidelity Latin Amer. (1.5%r<90d)	H	-1.7%	28.6%	78.1%	51	American Century Global	S	0.2	16.6	28.6
2	Janus Overseas (2%r<90d)	B	4.6	31.2	55.0	52	Excelsior Pacific/Asia	S	0.6	16.4	27.7
3	T. Rowe Price Latin America (2%	H	-3.9	24.8	80.3	53	Preferred International	S	2.1	16.8	23.3
4	Driehaus Emerging Mkts Gr (2%	B	0.3	30.4	58.4	54	Vanguard International Growth	S	1.5	16.0	26.0
5	DWS Latin Amer Equity S	H	-3.6	23.7	74.7	55	ICAP Euro Select Equity (2%	S	1.9	15.0	27.7
6	Fidelity Emerging Mkts (1.5%	B	-0.9	28.5	58.6	56	DWS International S (2%r<180d)	S	1.9	14.9	27.8
7	Driehaus Intl Discovery (2%r<60d)	B	2.2	27.3	53.6	57	Fidelity Div Intl (closed,1%r<30d)	S	1.7	15.4	26.9
8	Fidelity Japan (1.5%r<90d)	B	0.2	25.7	43.1	58	Dodge & Cox Intl Stock	S	2.8	15.4	24.2
9	US Global Eastern Europe (2%	B	-6.3	19.4	63.3	59	Fidelity Europe (1%r<30d)	S	1.1	14.7	27.6
10	Amer. Cent. Intl Opp. (closed,2%	H	2.7	21.0	45.3	60	American Century Intl Growth	S	1.1	16.0	24.0
11	T. Rowe Price Intl Disc. (2%	H	4.1	21.6	39.6	61	SIT International Growth (2%	S	2.2	14.5	25.8
12	Fidelity Pacific Basin (1.5%r<90d)	B	1.9	23.0	39.1	62	Columbia Intl Stock CIZ (2%	S	1.8	15.1	23.6
13	Artisan Intl Small Cap (closed,2%	B	1.9	22.9	38.5	63	Matthews Pacific Tiger (2%	S	-0.2	13.5	30.0
14	CS Warburg Pincus Japan Grth	B	1.4	24.2	35.2	64	Excelsior International	S	0.4	14.5	25.9
15	Harding Loevner Emerg Mkt (2%	B	-1.7	19.2	51.9	65	Matthews Asia Pacific (2%	S	1.4	14.2	24.8
16	Fidelity SE Asia (1.5%r<90d)	B	0.2	22.5	39.4	66	USAA International	S	1.3	14.6	23.3
17	T. Rowe Price Emg Europe & Med	B	-6.5	17.8	61.0	67	Matthews Japan Fund (2%	S	1.8	16.2	17.4
18	T. Rowe Price Emerging Mkts Stk	B	-2.3	18.9	50.7	68	Vanguard European Stock Index	S	2.7	13.8	20.5
19	Forward Intl Small Companies	H	3.4	21.3	36.1	69	Oakmark International (2%	S	2.5	13.1	22.3
20	Columbia Acorn Intl Z (2%r<60d)	H	3.4	21.2	35.0	70	T. Rowe Price Intl Stock (2%	S	-0.4	14.0	23.6
21	ICON Europe	H	2.9	21.1	35.6	71	Schwab International Index	S	1.7	13.1	22.1
22	Vanguard Emerging Mkts Stk	H	-1.4	20.3	44.0	72	Gabelli Intl Growth (2%r<60d)	S	2.7	12.5	20.5
23	DWS Pacific Opp Eq. S	H	0.7	21.6	35.6	73	Fidelity Worldwide (1%r<30d)	S	0.8	13.0	20.9
24	DWS Global Thematic S	H	1.4	20.2	37.9	74	Fidelity Aggressive Intl. (1%	S	0.6	13.5	18.8
25	T. Rowe Price Japan (2%r<90d)	H	0.2	20.7	38.3	75	Guinness China & Hong Kong	S	0.7	12.5	21.1
26	Fidelity Intl Small Cap (closed,2%	H	3.0	19.6	34.9	76	Tweedy, Browne Gibl Val	S	1.2	11.7	20.2
27	Harbor International (2%r<60d)	H	2.2	20.1	34.1	77	T. Rowe Price European (2%	S	0.2	12.7	18.6
28	Dreyfus Premier Emerging Market	H	0.2	18.8	40.0	78	Oakmark Global (2%r<90d)	S	2.1	10.8	20.4
29	Vanguard Intl Expl (closed,	H	3.8	19.7	32.1	79	USAA World Growth	S	1.2	11.6	16.4
30	Fidelity Europe Capital App. (1%	H	3.9	19.9	31.3	80	Matthews Asia G & I (closed,2%	S	0.0	9.4	21.4
31	Oakmark Intl Small Cap	H	3.8	19.9	29.0	81	Longleaf Partners International	S	1.1	10.4	15.1
32	Wasatch Intl Growth (closed,2%	H	1.5	19.5	32.3	82	Janus Worldwide (2%r<90d)	S	1.0	9.1	12.2
33	DWS Europe Equity S (closed,2%	H	4.1	19.1	28.5	83	Fidelity Global Balanced (1%	S	0.9	8.0	15.0
34	SSgA Emerging Markets	H	-1.5	17.0	41.9						
35	T. Rowe Price New Asia (2%	H	2.5	16.4	36.3						
36	Quant Foreign Value (1%r<30d)	S	3.2	19.5	26.3						
37	Wm. Blair Intl Growth N	S	1.0	17.4	32.6						
38	Vanguard International Value (2%	S	2.2	18.1	29.3						
39	Fidelity Japan SC (closed,1.5%	S	-0.8	19.6	29.3						
40	T. Rowe Price Global Stock (2%	H	-0.3	16.8	35.4						
41	Fidelity Overseas (1%r<30d)	S	1.7	18.2	28.3						
42	Japan Fund (Scudder) (2%	H	0.4	19.4	26.7						
43	Artisan Intl Value (2%r<90d)	S	4.0	18.4	23.5						
44	Neuberger Berman Intl (2%r<60d)	S	2.4	15.8	32.3						
45	Julius Baer Intl Equity A (2%	S	0.5	17.1	31.0						
46	Vanguard Pacific Stock Index (2%	H	0.9	16.9	30.3						
47	DWS Gbl Opportunities S	S	2.1	16.7	28.5						
48	Columbia Acorn Intl Select Z	S	3.9	15.8	26.8						
49	Artisan International (2%r<90d)	S	1.4	16.8	27.3						
50	Fidelity Intl Discovery (1%r<30d)	S	1.7	16.2	28.3						

Next Issue: Wed 4/5/06 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 3/27/06

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%)	*	11.5%	55.1%	82.8%	51	ICON Financial	*	0.3	13.8	18.3
2	Fidelity Gold (.75%r<30d)	*	4.6	37.4	64.5	52	Fidelity Pharmaceuticals (.75%)	*	0.8	10.4	26.1
3	Vang Precious Metal (closed,	*	5.6	30.7	64.6	53	Fidelity Paper & Forest (.75%)	*	3.3	17.7	2.6
4	Amer. Cent. Global Gold (1%)	*	3.5	34.9	56.2	54	Fidelity Retailing (.75%r<30d)	*	1.9	12.8	15.9
5	DWS Gold & Precious Metals S	*	4.0	34.7	48.7	55	T. Rowe Price Financial Ser-	*	0.1	13.1	17.1
6	Rydex Precious Metals (\$25k)	*	5.1	31.3	50.0	56	Rydex Financial Services (\$25k)	*	0.7	11.8	18.6
7	Fidelity Brokerage (.75%r<30d)	*	-0.1	26.5	54.7	57	Fidelity Electronics (.75%r<30d)	*	-2.4	11.8	22.5
8	Fidelity Air Transport (.75%r<30d)	*	4.4	27.1	38.3	58	Rydex Biotechnology (\$25k)	*	-5.2	11.0	28.1
9	Rydex Transportation (\$25k)	*	1.7	28.4	24.4	59	Rydex Technology (\$25k)	*	0.6	10.9	19.5
10	CGM Realty	*	2.6	20.9	41.6	60	Fidelity Utilities Growth (.75%)	*	0.8	9.5	22.4
11	U.S. Global Inv Global Res (.25%)	B	5.1	18.6	43.6	61	Fidelity Software (.75%r<30d)	*	1.2	10.1	19.9
12	T. Rowe Price Real Estate (1%)	*	3.3	20.3	40.7	62	Rydex Retailing (\$25k)	*	2.1	12.3	12.2
13	Fidelity Networking (.75%r<30d)	*	4.2	21.9	32.5	63	Fidelity Natural Gas (.75%r<30d)	*	3.2	1.5	36.2
14	Cohen & Steers Realty (\$10k,1%	*	2.6	18.7	41.0	64	Fidelity Const & Housing (.75%)	*	1.0	9.0	18.6
15	Fidelity Telecomm (.75%r<30d)	*	5.1	20.4	32.6	65	Rydex Leisure (\$25k)	*	2.1	13.6	4.8
16	Fidelity Transportation (.75%)	*	2.8	23.5	27.3	66	Fidelity Technology (.75%r<30d)	*	-0.6	9.0	18.6
17	ICON Materials	*	3.9	21.9	28.9	67	Rydex Energy (\$25k)	*	2.9	2.0	30.2
18	Rydex Energy Services (\$25k)	*	4.3	13.4	48.3	68	Vanguard Health (closed,	*	0.3	7.8	19.5
19	Fidelity Energy Services (.75%)	*	4.6	12.5	48.7	69	Vanguard Energy VIPER	B	2.8	1.9	29.6
20	ICON Industrials	*	1.9	22.3	27.0	70	Fidelity Balanced	B	0.3	8.5	16.9
21	Fidelity Real Estate (.75%r<90d)	*	2.3	18.1	36.9	71	ICON Consumer Discretionary	*	3.4	9.9	8.3
22	Fidelity Environmental Ser (.75%)	*	3.6	17.4	35.8	72	Fidelity Banking (.75%r<30d)	*	0.4	9.8	12.5
23	Fidelity Natrl Resources (.75%)	B	3.9	13.1	45.9	73	Fidelity Med Del (.75%r<30d)	*	-1.3	6.2	23.9
24	Vanguard REIT Index (1%r<1yr)	*	2.5	17.0	37.0	74	Fidelity Chemicals (.75%r<30d)	*	0.2	13.2	3.6
25	Fidelity Developing Comm (.75%)	*	3.3	17.8	32.9	75	Fidelity Consumer Ind (.75%)	*	0.0	10.1	11.0
26	Royce Technology Value (2%)	*	4.4	17.2	29.4	76	Fidelity Health Care (.75%r<30d)	*	-1.3	6.5	20.6
27	Rydex Electronics (\$25k)	*	-0.3	19.6	30.3	77	Fidelity Insurance (.75%r<30d)	*	-1.3	7.4	18.3
28	Fidelity Indust Matrls (.75%r<30d)	*	2.6	20.8	22.0	78	Fidelity Food & Agr (.75%r<30d)	*	1.4	8.3	11.6
29	Fidelity Cyclical Ind (.75%r<30d)	*	2.8	18.7	24.0	79	T. Rowe Price Science & Tech	*	0.4	7.5	14.7
30	Rydex Telecommunications	*	5.0	14.1	27.5	80	Rydex Banking (\$25k)	*	0.6	8.9	10.4
31	Fidelity Industrial Equip (.75%)	*	2.6	17.8	21.2	81	Fidelity Home Finance (.75%)	*	0.3	9.2	9.9
32	Fidelity Energy (.75%r<30d)	*	3.4	8.0	44.2	82	ICON Telecommunications &	*	-0.1	5.2	19.9
33	RS Information Age	*	0.7	15.6	29.0	83	ICON Healthcare	*	-1.0	6.5	16.7
34	T. Rowe Price Media & Telecom-	*	1.2	13.6	32.5	84	Rydex Health Care (\$25k)	*	-1.4	6.4	15.3
35	Rydex Basic Materials (\$25k)	*	3.0	19.9	13.1	85	Fidelity Multimedia (.75%r<30d)	*	-1.7	6.9	13.0
36	Fidelity Defense & Aero (.75%)	*	2.3	15.1	26.2	86	Fidelity Computers (.75%r<30d)	*	-1.7	6.9	11.6
37	Fidelity Leisure (.75%r<30d)	*	3.5	16.6	20.6	87	ICON Information Technology	*	-1.5	6.7	11.8
38	RS Global Natural Resources	B	2.2	8.9	41.6	88	Fidelity Automotive (.75%r<30d)	*	3.3	4.0	10.2
39	Vanguard Energy (\$25k,1%r<1yr)	B	3.1	7.6	41.5	89	Vanguard Balanced Index	B	0.4	5.6	10.5
40	Cohen & Steers Realty Income	*	2.3	12.9	29.0	90	Gateway Fund	B	0.9	4.1	7.9
41	Stratton Mthly Div REIT (1.5%)	*	2.9	13.5	26.2	91	Rydex Consumer Products	*	1.6	4.1	5.3
42	T. Rowe Price New Era	B	2.5	10.9	31.0	92	Rydex Juno (\$25k)	*	3.0	5.0	-0.2
43	ICON Energy	*	3.0	7.6	38.3	93	Alpine U.S. Real Estate Equity	*	1.8	2.2	8.1
44	Fidelity Bus Services (.75%r<30d)	*	0.5	15.5	21.6	94	Berwyn Income (1%r<180d)	B	0.5	3.0	6.5
45	RS Internet Age	*	-0.7	12.4	31.1	95	Merger Fund (closed,2%r<30d)	*	0.5	2.3	5.3
46	Fidelity Wireless (.75%r<30d)	*	1.5	10.5	31.0	96	Prudent Bear (1%r<30d)	*	1.5	2.6	1.6
47	Fidelity Finl Serv (.75%r<30d)	*	0.0	14.1	22.0	97	Fidelity Medical Equip (.75%)	*	-2.0	1.1	9.7
48	Fidelity Biotechnology (.75%)	*	-5.0	13.1	31.5	98	Laudus Rosenberg Value L/S	*	1.4	0.8	1.6
49	Rydex Internet (\$25k)	*	1.4	11.7	25.0	99	ICON Leisure & Consumer Sta-	*	3.4	2.3	-5.6
50	T. Rowe Price Health Sciences	*	-3.5	11.8	30.2	100	Rydex Utilities (\$25k)	*	-3.5	-4.7	9.2
						101	Rydex Ursa (\$25k)	*	-0.3	-4.8	-7.2
						102	ProFunds Bear Inv (\$15k)	*	-0.2	-4.9	-7.4

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

**BOND FUNDS
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* = Not Recommended

Bond Funds — data as of 3/27/06

Fund	Cons.	1 month	6 month	1 year	Fund	Cons.	1 month	6 month	1 year
American Century Ginnie Mae	*	0.2%	0.5%	3.0%	PIMCO High Yield (2%r<30d)	*	0.5	2.6	6.5
American Century Government	*	-0.1	-0.3	2.4	PIMCO Low Duration (2%r<7d)	B	0.3	-0.1	1.4
American Century Inflation Adj	B	-1.0	-0.7	2.6	PIMCO Real Return (2%r<7d)	*	-1.0	-2.6	0.8
American Century Intl Bond	*	0.3	-2.1	-4.9	PIMCO Total Return (2%r<7d)	*	-0.2	-0.5	2.6
American Century Target 2010	*	0.2	-0.6	2.6	PIMCO Total Return Mortgage	*	-0.1	0.0	2.3
American Century Target 2015	*	-0.7	-1.0	4.6	Schwab S-T Bond Mkt Index	B	0.4	0.3	2.1
American Century Target 2020	*	-2.0	-1.5	6.5	Strong High Yield Bond (1%	*	0.7	3.2	5.3
American Century Target 2025	*	-3.3	-1.9	7.5	Strong S-T Bond	B	0.5	0.7	2.3
BBH Inflation Indexed Sec (1%	B	-1.3	-4.4	-0.5	Strong S-T High Yield	*	0.4	1.6	3.7
Buffalo High-Yield (2%r<180d)	*	1.3	4.2	5.6	T. Rowe Price Corporate Inc	*	-0.5	-0.1	2.9
Columbia High Yield ClZ (closed)	*	0.2	1.6	4.1	T. Rowe Price GNMA	*	0.1	0.4	2.7
Columbia Income ClZ	*	-0.1	-0.4	2.3	T. Rowe Price High Yld	*	0.5	1.9	4.9
Columbia Intermediate Bond ClZ	*	-0.1	-0.3	2.4	T. Rowe Price Int'l Bond (2%	*	0.0	-1.7	-4.8
Dodge & Cox Income	*	0.2	0.9	3.1	T. Rowe Price New Income	*	-0.2	-0.3	2.7
Dreyfus 100 Treasury L-T	*	-1.3	-1.8	3.8	T. Rowe Price Spectrum Income	*	0.2	1.6	3.9
Dreyfus A Bonds Plus	*	-0.2	0.4	3.5	T. Rowe Price S-T Bond	B	0.1	0.3	2.0
Dreyfus GNMA	*	0.1	1.0	3.4	T. Rowe Price U.S. Treas. L-T	*	-1.4	-2.2	2.8
Dreyfus Premier Core Bond	*	-0.1	-0.1	2.9	TCW Galileo High Yield Bond	*	0.6	3.2	4.8
Dreyfus Premier Short-Term In-	B	0.2	0.2	2.0	TCW Galileo Total Return Bond	*	0.1	0.7	3.9
DWS Core Plus Income S	*	-0.1	0.5	3.5	USAA Income	*	-0.1	0.5	3.5
DWS Global Bond S (closed,2%	*	-0.1	-0.3	0.6	Value Line Aggressive Inc (1%	*	0.0	-1.4	1.2
DWS Short-Term Bond S	B	0.4	1.3	3.0	Value Line U.S. Govt Sec	*	0.0	0.2	2.6
Federated Total Return Govt	*	-0.1	-0.6	2.3	Vanguard GNMA	B	0.1	1.4	4.3
Federated U.S. Govt Sec. 1-3	B	0.2	0.3	1.4	Vanguard High Yield Corporate	*	0.2	3.0	5.9
Fidelity Capital & Income (1%	*	1.3	3.4	7.4	Vanguard Inflation Protected	B	-1.0	-1.1	2.7
Fidelity Floating Rate High Inc	B	0.5	1.6	3.6	Vanguard Intermediate Term U.	*	0.0	-0.8	2.5
Fidelity GNMA	*	0.0	-0.1	2.2	Vanguard Long-Term Invest-	*	-1.5	-2.1	2.3
Fidelity Government Income	*	-0.1	-0.6	2.2	Vanguard L-T U.S. Treasury	*	-1.3	-1.7	3.7
Fidelity High Income (1%r<90d)	*	0.7	2.7	6.0	Vanguard Short-Term Invest-	B	0.3	0.6	2.7
Fidelity Inflation-Protected Bond	B	-1.0	-1.4	1.3	Vanguard S-T Federal	*	0.3	0.5	2.2
Fidelity Intermediate Bond	*	0.2	-0.4	1.9	Vanguard S-T Treasury	B	0.4	0.3	2.2
Fidelity Intermediate Govt	*	0.2	-0.6	1.7	Vanguard Total Bond Market	*	-0.1	0.0	2.9
Fidelity Investment Grade	*	-0.1	0.0	2.2	Wells Fargo Adv Corporate	*	-0.4	-0.6	1.7
Fidelity New Markets Income (1%	*	-1.2	4.6	16.6	Wells Fargo Adv Govt Sec Inv	*	-0.1	-0.6	1.9
Fidelity Short-Term Bond	B	0.4	0.4	2.1	Wells Fargo Adv Total Return	*	-0.1	-0.4	2.4
Fidelity Strategic Income	B	0.3	2.1	5.6	Wells Fargo Montgomery S Dur	B	0.4	0.5	1.9
FifthThird Bond	*	0.0	-0.1	2.3	Westcore Plus Bond (2%r<90d)	*	0.0	1.0	3.7
Janus Flexible Bond	*	-0.2	-0.4	2.1					
Janus High Yield (2%r<90d)	*	0.9	2.6	5.2					
Janus S-T Bond	B	0.2	0.7	2.1					
Loomis Sayles Bond Instl (2%	B	-0.5	3.9	8.2					
Loomis Sayles Bond Retail (2%	B	-0.6	3.8	8.0					
Managers Bond	*	-0.3	1.1	3.5					
Managers Fremont Bond	*	-0.4	-0.2	3.3					
Managers Int. Duration Govt	*	0.0	0.7	3.1					
Managers Short Duration Govt	B	0.4	1.8	3.2					
MetroWest Low Duration	B	0.5	0.7	2.0					
MetroWest Total Return	*	0.5	-0.7	2.0					
Northeast Investors Trust	*	1.3	5.2	6.6					
Payden Global Fixed Income	*	-0.3	0.2	5.1					

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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 3/27/06

Fund	Last Week	Fund	Last Week
ACITX Amer. Cent. Inflation Adj.	-0.37%	WWNPX Kinetics Paradigm	-0.57
BRSVX Bridgeway Small Cap Value	2.26	LSBRX Loomis Sayles Bond Retail	-0.35
DRIDX Driehaus Intl Discovery	0.02	MXXIX Marsico 21st Century	0.28
FSAIX Fidelity Air Transportation	1.15	RSNRX RS Global Natural Resources	1.75
FBALX Fidelity Balanced	0.15	TREMX T. Rowe Price Emerg Eur & Med	-0.85
FCNTX Fidelity Contrafund	0.05	PRMSX T. Rowe Price Emerging Mkts	-0.99
FEMKX Fidelity Emerging Mkts	-0.58	VBINX Vanguard Balanced	-0.10
FDGRX Fidelity Growth Company	-0.61	VEIEX Vanguard Emerging Mkts	-0.80
FINPX Fidelity Inflation Protected	-0.46	VGEXX Vanguard Energy	2.46
FJPNX Fidelity Japan	0.27	VDE Vanguard Energy Vipers (ETF)	2.94
FLATX Fidelity Latin America	-1.86	VEXMX Vanguard Extended Mkt Index	0.73
FMCSX Fidelity Mid-Cap Stock	1.02	VFIIX Vanguard GNMA	0.00
FNARX Fidelity Natural Resources	3.43	VGEQX Vanguard Growth & Equity	-0.63
FSLCX Fidelity Small Cap Stock	1.73	VWEHX Vanguard High Yield Corp	0.00
FSEAX Fidelity Southeast Asia	-0.13	VIPSX Van. Inflation Protected Bond	-0.42
FSICX Fidelity Strategic Income	-0.10	VIMSX Vanguard Mid-Cap Index	0.37
FVDFX Fidelity Value Discovery	0.18	VPACX Vanguard Pacific Stock	0.00
PISRX Forward Intl Small Co	0.41	VISGX Vanguard SC Growth Index	1.10
GATEX Gateway Fund	0.35	VISVX Vanguard Small Cap Value	0.31
JORNX Janus Orion	-0.11		
Indices			
		DOW JONES INDUSTRIALS	-0.22%
		NASDAQ	0.06
		S&P 500	-0.27

Editorial Questions?

Phone: 800-890-9670
 Fax: 508-429-0940
 E-mail: service@moneyletter.com

Contact Us!

Address: MONEYLETTER
 479 Washington St, Ste 4
 P.O. Box 6020
 Holliston, MA 01746

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