

MONEYLETTER *Plus*

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MONEYLETTER HOTLINE 11/8/06

Election Doesn't Rock Market

It has been an odd seven days, and we are not referring to the election. Last week, the market was bombarded with weak economic numbers for October. Stocks fell, bonds rose as yields slid close to 4.5%. Even the employment report was weak, except for one number: the all-important unemployment rate. Unemployment dropped to a very low level, 4.4%, despite the weakening economy. This is bad news, not good, for the inflation fighters at the Fed. The bond market sold off and shot yields back up erasing a whole week's gains. With that background the market came into election week and ... rallied.

Meanwhile, with continuing bad news from housing firms (Beazer and Toll Brothers), the bond market slowly inched up with yields returning close to the low. The fundamentals do not appear to be moving the market at the moment. Looking at the election, we think today's market response was about right. From the viewpoint of the market, no major policy change from the Democrats is in the works. The bond market was little moved as was the stock market. The stock market remains very reasonably valued.

There is no change in our recommended allocations.

New Fund Ratings – For domestic stock funds, Rydex Russell Top 50 (ETF) is now rated Buy. Two funds are now rated Hold: S&P 500 Value (ETF) and Allianz OCC Value D. Homestead Value is now rated Sell. There are no changes for international stock funds.

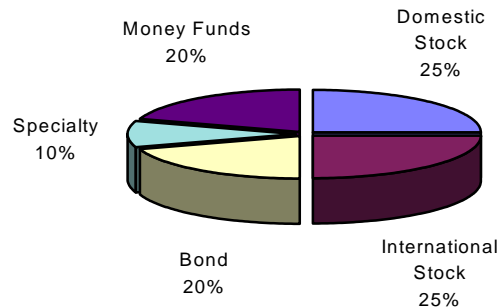
The Economy – There were two Fed speeches this week that the market interpreted as favorable. They were, and were not. Yes, the policymakers were optimistic that the economy would manage to move to lower inflation. But, reading the speeches, it is clear that the Fed's bias now is toward raising rates. Cutting rates is out of the question. In the end, it will all depend on the housing slump. In addition, the low unemployment rate has the Fed on guard. This week's sales surveys show sales mildly weak.

The Stock Market – One explanation of our market's

(continued on page 14)

ETF MODEL PORTFOLIO

MONEYLETTER Plus ETF



Holdings as of 10/31

<u>Fund</u>	<u>Purchase Date</u>	<u>Return Since Buy</u>	<u>Shares</u>	<u>Share Price</u>	<u>Value 10/31/06</u>
Schwab MMF			17,599	\$1.00	\$17,599
Morningstar Large Value (iS) (JKF)	7/28/06	5.6	121	80.53	9,714
Dynamic LC Value (Power-shares) (PWV)	6/14/06	16.1	841	19.05	16,025
MSCI EMU (iS) (EZU)	6/14/06	20.3	153	97.41	14,904
MSCI EAFE Value (iS) (EFV)	10/6/06	3.1	167	68.65	11,465
GS Natural Resources (iS) (IGE)	5/15/06	-2.2	101	97.02	9,762
Lehman Aggregate Bond (iS) (AGG)	5/15/06	4.9	209	100.43	21,007
TOTAL VALUE					\$100,476

Inception = 5/15/06	<u>1-Month</u>	<u>Since Inception</u>
TOTAL RETURNS (as of 10/31/06)	2.4%	0.5%

Domestic Stock Funds — data as of 11/3/06

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
1	LLSCX	Longleaf Partners Smallcap (closed)	B	B	B	5.9%	11.1%	22.6%	17.8%	31	FEQIX	Fidelity Equity-Income	B	B	B	2.6	5.6	18.2	14.4
2	LSVRX	Loomis Sayles Value Retail	B	B	B	2.7	7.2	29.5	18.3	32	JSVAX	Janus Contrarian	*	H	H	4.0	2.8	22.9	15.3
3	WEHIX	Weitz Hickory	*	B	B	4.4	10.4	17.7	15.8	33	TRMCX	T. Rowe Price Mid Cap Value (closed)	H	H	H	2.8	5.1	18.5	13.3
4	IZZYX	Ironwood Isabelle Small Company Stock	H	H	H	11.2	2.2	27.7	20.9	34	WWNP	Kinetics Paradigm (2%r<30d)	H	H	H	4.6	2.7	21.6	18.6
5	WVALX	Weitz Value Fund	B	B	B	3.5	10.3	16.9	14.4	35	TGDVX	TCW Diversified Value N	H	H	H	2.8	5.5	17.1	14.4
6	JKF	Morningstar Large Value (iS)	B	B	B	2.6	9.0	21.3	19.1	36	BIGRX	American Century Income & Growth	H	H	H	3.6	6.3	13.7	11.2
7	PWV	PowerShares Dyn LC Value	B	B	B	2.5	8.6	20.1	18.0	37	YACKX	Yacktman Fund (2%r<30d)	H	H	H	1.2	7.4	14.3	12.1
8	LLPFX	Longleaf Partners (closed)	H	H	H	6.0	6.3	19.7	18.9	38	OAKMX	Oakmark Fund (2%r<90d)	H	H	H	2.6	6.4	14.4	12.4
9	TWEIX	American Century Equity Income	B	B	B	2.7	9.1	17.7	15.4	39	DGAGX	Dreyfus Appreciation	H	H	H	2.7	7.3	11.9	11.0
10	CBMDX	Wells Fargo Adv C & B Mid Cap Value	*	B	B	4.2	6.0	22.3	19.0	40	IWS	Russell MidCap Value (iS)	H	H	H	2.9	4.7	18.2	14.0
11	VASVX	Vanguard Selected Value (\$25k,1%r<1yr)	B	B	B	2.6	8.5	18.3	13.2	41	VWNFX	Vanguard Windsor II (closed,\$10k)	H	H	H	1.5	5.8	17.2	12.6
12	DVY	DJ Select Dividend Index (iS)	B	B	B	3.0	9.1	15.5	14.7	42	JKD	Morningstar Large Core (iS)	H	H	H	2.1	6.4	14.8	11.3
13	ELV	DJ WI US LargeCap Value (stTr)	B	B	B	2.4	7.8	19.2	15.7	43	DIA	Dow 30 Industrials (Diamonds)	H	H	H	2.4	5.8	15.8	13.4
14	XLG	Rydex Russell Top 50	B	B	B	2.7	9.4	14.7	12.8	44	MQIFX	Mutual Qualified (2%r<7d) CIZ	H	H	H	3.3	4.3	17.7	13.0
15	VTV	Vanguard Value ETF	B	B	B	2.5	7.3	19.9	16.1	45	IVE	S&P 500 Value (iS)	H	H	H	2.0	5.0	17.6	14.6
16	VIVAX	Vanguard Value Index	B	B	B	2.5	7.3	19.6	16.0	46	TGIGX	TCW Dividend Focused N	H	H	H	2.1	5.5	15.9	13.5
17	TWVLX	American Century Value (closed)	B	B	B	2.8	7.8	17.4	13.5	47	NOIEX	Northern Income Equity	H	H	H	2.8	6.1	13.3	12.2
18	HRTVX	Heartland Value (2%r<10d)	*	S	S	8.5	1.4	24.5	21.2	48	NY	NYSE 100 (iS)	H	H	H	1.9	6.0	14.6	11.8
19	CHTTX	ABN Amro Mid Cap	*	H	H	6.3	5.6	17.2	13.2	49	VWNDX	Vanguard Windsor	H	H	H	3.5	3.9	17.2	12.4
20	GEVIX	Columbia Disciplined Value CIZ	B	B	B	2.1	6.6	20.8	16.6	50	PVLDX	Allianz OCC Value D (2%r<7d)	*	H	H	1.5	5.6	15.8	12.6
21	IWD	Russell 1000 Value (iS)	B	B	B	2.6	6.8	19.2	16.2	51	SAIFX	Salomon Brothers Investors	H	H	H	2.4	5.1	15.7	12.7
22	THPGX	Thompson Plumb Growth	H	H	H	3.1	8.8	13.2	10.8	52	MUTHX	Mutual Shares (1%) CIZ	H	H	H	3.3	4.4	16.1	11.7
23	GABAX	Gabelli Asset (2%r<7d)	H	H	H	5.0	5.5	18.7	16.3	53	DODGX	Dodge & Cox Stock (closed)	H	H	H	2.0	4.5	17.6	13.4
24	IWW	Russell 3000 Value (iS)	B	B	B	2.6	6.4	19.1	15.8	54	NYC	NYSE Composite (iS)	H	H	H	3.2	3.7	17.9	14.3
25	VEIPX	Vanguard Equity-Income	B	B	B	1.9	6.8	17.8	15.1	55	BEGRX	Mutual Beacon (2%r<7d) CIZ	H	H	H	3.3	4.1	16.6	12.5
26	OEF	S&P 100 (iS)	H	H	H	2.4	7.5	15.2	12.8	56	SMCDX	Wells Fargo Advantage MC Disciplined	H	H	H	2.6	4.4	16.8	13.4
27	CFIMX	Clipper Fund	H	H	H	3.8	7.8	12.1	9.4	57	FDGFX	Fidelity Dividend Growth	H	H	H	1.7	5.8	14.4	10.3
28	VDIGX	Vanguard Dividend Growth	B	B	B	1.9	7.2	16.3	13.9	58	KLD	KLD Select Social (iS)	S	S	S	2.9	5.6	13.2	9.8
29	MAVFX	Matrix Advisors Value (1%r<60d)	*	H	H	3.9	6.5	15.0	10.6	59	OAKLX	Oakmark Select (2%r<90d)	S	S	S	3.6	4.8	14.0	9.0
30	PRFDX	T. Rowe Price Equity-Income	H	H	H	2.9	6.1	16.6	13.9	60	SSHFX	Sound Shore (\$10k)	S	S	S	2.5	5.4	13.8	11.3

DOMESTIC STOCK FUNDS
Continued on Next Page

Domestic Stock Funds continued — data as of 11/3/06

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
61	FSMKX	Fidelity Spartan 500 (\$10k)	S	S	S	2.4	5.3	13.9	10.9	91	PWP	PowerShares Dynamic MC Value	S	S	S	2.5	3.9	13.9	9.1
62	VFIX	Vanguard 500 Index	S	S	S	2.4	5.2	13.8	10.9	92	BEQGX	American Century Equity Growth	S	S	S	2.7	4.0	13.2	9.5
63	IVV	S&P 500 (iS)	S	S	S	2.4	5.3	13.8	11.1	93	BPMCX	Robeco Boston Partners Mid Cap Value	S	S	S	3.9	3.2	13.2	9.3
64	SPY	S&P 500 (SPDR)	S	S	S	2.4	5.2	13.7	11.1	94	PEY	PowerShares HiYld Div Achievers	S	S	S	1.5	6.4	8.7	7.5
65	USCGX	USAA Capital Growth	*	H	H	4.3	1.0	21.3	14.9	95	PRDGX	T. Rowe Price Dividend Growth	S	S	S	2.1	4.0	13.9	11.0
66	VV	Vanguard LargeCap ETF	S	S	S	2.6	4.9	14.0	10.7	96	DSV	DJ WI US SmallCap Value (stTr)	*	S	S	4.0	1.4	17.3	13.9
67	JMCVX	Janus Mid Cap Value	S	S	S	4.1	3.9	14.2	10.6	97	FBRVX	FBR Small Cap (closed,1%r<90d)	S	S	S	2.1	0.7	21.9	17.2
68	BPAVX	Robeco Boston Partners All Cap Value	S	S	S	3.5	4.3	13.8	11.3	98	PRGIX	T. Rowe Price Growth & Income	S	S	S	2.8	4.3	11.7	8.6
69	SLASX	Selected American Shares	S	S	S	3.2	4.8	12.9	9.7	99	IVW	S&P 500 Growth (iS)	S	S	S	2.5	5.2	9.9	7.4
70	FSLVX	Fidelity Large Cap Value	H	H	H	2.8	4.0	15.3	12.3	100	CRMMX	CRM Mid Cap Value Inv (closed)	S	S	S	3.3	1.7	17.2	12.0
71	HILVX	Harbor Large Cap Value Inv	S	S	S	2.8	5.5	11.5	9.8	101	VUVLX	Vanguard U.S. Value	S	S	S	1.1	4.8	12.6	9.3
72	HOVLX	Homestead Value (2%r<30d)	S	S	S	2.9	3.6	15.9	13.3	102	TWEBX	Tweedy, Browne American Value (closed)	S	S	S	0.6	5.9	10.6	8.3
73	IWB	Russell 1000 (iS)	S	S	S	2.6	4.7	13.5	10.6	103	VHCOX	Vanguard Cap Opp (closed,\$25k,1%r<1yr)	*	S	S	3.5	1.6	16.9	12.4
74	IWN	Russell 2000 Value (iS)	*	H	H	4.1	1.8	18.4	16.8	104	HDPMX	Hodges Fund (2%r<90d)	*	H	H	6.0	-2.3	23.0	11.7
75	SNXFX	Schwab 1000 Fund (2%r<30d)	S	S	S	2.6	4.6	13.3	10.4	105	FAIRX	Fairholme Fund (2%r<60d)	H	H	H	4.8	1.6	15.0	11.2
76	JKI	Morningstar Mid Value (iS)	S	S	S	2.9	3.3	16.1	11.9	106	JAVTX	Janus Venture (closed)	*	S	S	8.7	-1.4	16.8	14.7
77	DSEFX	Domini Social Equity Fund (2%r<90d)	S	S	S	2.5	5.6	10.8	8.5	107	ICSLX	ICAP Select Equity	S	S	S	2.4	3.1	14.6	14.2
78	TMW	DJ WI Total Market (stTr)	S	S	S	2.8	4.3	13.4	10.1	108	JAVLX	Janus Twenty (closed)	S	S	S	6.3	3.4	8.1	7.8
79	DGRIX	Dreyfus Growth & Income	S	S	S	2.0	5.1	12.6	10.0	109	RSP	Rydex S&P Equal Weight	*	S	S	2.7	3.0	14.5	10.5
80	PRWCX	T. Rowe Price Cap Appreciation	S	S	S	2.0	5.0	12.9	10.2	110	CAMOX	Cambiar Opportunity	S	S	S	2.7	3.2	13.7	10.4
81	VTI	Vanguard Total Stock Mkt ETF	S	S	S	2.8	4.1	13.9	10.7	111	SCDGX	DWS Growth & Income S (closed,2%r<15d)	S	S	S	2.1	4.5	11.3	8.6
82	VCVLX	Vanguard Capital Value	S	S	S	4.1	1.7	17.6	11.0	112	JORNX	Janus Orion	*	S	S	5.5	0.2	16.8	12.9
83	NEEGX	Needham Growth Fund (2%r<60d)	*	S	S	2.5	1.7	20.0	14.4	113	VPCCX	Vanguard PRIMECAP Core (\$10k)	S	S	S	2.6	3.0	14.0	10.2
84	ISI	S&P 1500 (iS)	S	S	S	2.6	4.3	13.4	10.6	114	FVDFX	Fidelity Value Discovery	S	S	S	2.9	1.1	18.3	11.3
85	VQNPX	Vanguard Growth & Income	S	S	S	2.9	4.3	12.8	9.7	115	VISVX	Vanguard Small-Cap Value Index	S	S	S	3.5	1.7	15.9	13.3
86	FLSX	Fidelity Value Strategies	*	S	S	4.6	1.4	17.6	10.6	116	PRGFX	T. Rowe Price Growth Stock	S	S	S	2.1	4.2	11.7	8.5
87	VTSMX	Vanguard Total Stk Mkt	S	S	S	2.8	4.0	13.7	10.6	117	SAOPX	Salomon Brothers Opportunity	S	S	S	0.1	3.2	17.0	12.3
88	IWV	Russell 3000 (iS)	S	S	S	2.8	4.0	13.4	10.6	118	VBR	Vanguard SmallCap Value ETF	S	S	S	3.6	1.5	15.9	13.5
89	DREVX	Dreyfus Fund	S	S	S	2.9	3.8	13.7	9.7	119	JKL	Morningstar Small Value (iS)	S	S	S	3.3	1.5	16.1	13.1
90	IYY	DJ US Total Market (iS)	S	S	S	2.7	4.0	13.5	10.4	120	FDEQX	Fidelity Disciplined Equity	S	S	S	2.8	2.9	12.8	10.0

DOMESTIC STOCK FUNDS
Continued on Next Page

Domestic Stock Funds continued — data as of 11/3/06

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
121	FDVLX	Fidelity Value	S	S	S	2.9	1.5	16.3	9.7	151	FCVSX	Fidelity Convertible Securities	S	S	S	4.5	-0.1	13.1	9.9
122	FDSVX	Fidelity Discovery	S	S	S	1.0	4.2	12.1	9.4	152	IWM	Russell 2000 (iS)	*	S	S	5.1	-1.3	15.3	12.9
123	FEQTX	Fidelity Equity-Income II	S	S	S	2.2	3.2	12.9	9.5	153	FLVCX	Fidelity Leveraged Co (\$10k,1.5%r<90d)	*	S	S	4.9	-1.9	17.0	11.8
124	JKJ	Morningstar Small Core (iS)	H	H	H	5.0	-0.8	18.6	15.7	154	CAAPX	Ariel Appreciation	S	S	S	1.9	3.2	8.1	5.6
125	CRMSX	CRM Small Cap Value Inv (closed)	*	S	S	5.9	-0.3	15.8	10.4	155	DNLDX	Dreyfus New Leaders	S	S	S	3.7	0.6	11.9	6.8
126	ARTQX	Artisan Mid Cap Value (closed)	S	S	S	4.0	2.3	12.0	9.3	156	BPTRX	Baron Partners	S	S	S	1.0	0.5	16.0	11.8
127	MNSCX	WellsFargo Adv Small Cap Growth (closed)	S	S	S	7.9	-2.9	18.9	16.4	157	FOCPX	Fidelity OTC Portfolio	*	S	S	4.5	1.1	9.1	4.7
128	MERDX	Meridian Fund (2%r<60d)	S	S	S	2.0	1.4	17.0	12.5	158	VUG	Vanguard Growth (VIPER)	S	S	S	2.7	2.5	8.3	5.5
129	FDSSX	Fidelity Stock Selector	S	S	S	2.4	3.0	12.4	9.2	159	IWF	Russell 1000 Growth (iS)	S	S	S	2.5	2.7	7.9	5.4
130	JKG	Morningstar Mid Core (iS)	S	S	S	3.4	1.3	15.1	8.8	160	SLSSX	Selected Special Shares	*	S	S	1.4	0.3	15.6	10.9
131	FGRTX	Fidelity Growth & Income II	S	S	S	2.4	3.2	11.7	8.9	161	RYTRX	Royce Total Return (1%r<180d)	S	S	S	3.7	0.0	12.8	9.9
132	IWR	Russell MidCap (iS)	*	S	S	3.5	1.5	14.3	10.1	162	VIGRX	Vanguard Growth Index	S	S	S	2.6	2.5	8.0	5.4
133	VCVSX	Vanguard Convert Sec (\$10k,1%r<1yr)	S	S	S	1.9	1.7	15.3	9.9	163	RIMEX	Rainier Core Equity (\$25k)	S	S	S	2.2	1.1	12.0	8.7
134	FFIDX	Fidelity Fund	S	S	S	1.9	2.7	12.6	9.4	164	OAKBX	Oakmark Equity&Income (2%r<90d)	S	S	S	1.4	2.9	8.6	7.0
135	WBG SX	William Blair Growth (1%r<60d)	S	S	S	4.3	1.2	12.6	8.6	165	SCQGX	DWS Large Comp Growth S (closed,2%	S	S	S	3.3	1.8	8.6	4.5
136	FTRNX	Fidelity Trend	S	S	S	2.2	2.6	12.1	8.9	166	GEGTX	Columbia Large Cap Growth ClZ	S	S	S	3.4	1.7	8.7	6.5
137	RYVPX	Royce Value Plus (1%r<180d)	*	S	S	5.9	-2.8	19.9	12.6	167	IWZ	Russell 3000 Growth (iS)	S	S	S	2.9	2.2	8.3	5.6
138	DRTHX	Dreyfus Premier Third Century (closed)	S	S	S	2.9	3.5	8.5	6.0	168	IJS	S&P 600 SmallCap Value (iS)	*	S	S	4.2	-1.4	15.0	14.0
139	ATASX	ABN AMRO/TAMRO Small Cap N	*	H	H	4.3	-2.3	21.0	18.7	169	ONEQ	Fidelity NDQ Composite	*	S	S	4.1	1.5	7.8	6.2
140	FLCSX	Fidelity Large Cap Stock	S	S	S	2.8	2.1	12.0	8.3	170	WBSNX	WmBlair S-C Growth N (1%r<60d)	*	S	S	6.9	-2.0	12.3	11.5
141	LMVTX	Legg Mason Value	S	S	S	4.5	3.5	5.9	0.9	171	VIMSX	Vanguard Mid-Cap Index	S	S	S	3.4	-0.4	13.4	8.6
142	AVALX	Aegis Value Fund (\$10k)	S	S	S	3.6	-0.3	16.4	8.2	172	FCNTX	Fidelity Contrafund (closed)	S	S	S	3.7	0.2	11.3	7.9
143	PWY	Power Shares Dynamic SmCap Value	S	S	S	4.7	1.0	11.5	11.0	173	LSCRX	Loomis Sayles Small Cap Value Ret	S	S	S	3.7	-1.3	14.9	12.3
144	RYVFX	Royce Value (1%r<180d)	S	S	S	7.7	-3.1	17.1	9.7	174	FLPSX	Fidelity L P Stock (closed,1.5%r<90d)	S	S	S	3.2	-1.0	14.8	10.1
145	JAENX	Janus Enterprise	S	S	S	3.7	1.3	11.9	8.2	175	ELG	DJ US WI LargeCap Growth (stTr)	S	S	S	3.0	1.9	7.8	5.1
146	OBSWX	Old Mutual Small Cap (2%r<10d)	S	S	S	4.8	0.2	12.6	10.3	176	VO	Vanguard MidCap ETF	S	S	S	3.2	-0.5	13.5	8.7
147	VPMCX	Vanguard PRIMECAP (closed,\$25k,1%	S	S	S	2.4	1.1	13.7	9.7	177	FDFFX	Fidelity Independence	S	S	S	3.6	-0.9	13.4	8.6
148	NGUAX	Neuberger Berman Guardian	S	S	S	2.4	1.9	11.6	8.3	178	VB	Vanguard SmallCap ETF	S	S	S	4.6	-1.8	13.8	10.6
149	STCSX	Wells Fargo Adv Common Stock Z (closed)	S	S	S	3.0	-0.1	15.5	10.3	179	BUFSX	Buffalo Small Cap (2%r<180d)	*	S	S	3.2	-0.4	12.5	9.5
150	SCOVX	Wells Fargo Adv SC Disciplined	*	S	S	4.6	-1.8	17.3	14.8	180	TASCX	Third Avenue SC Value (closed,1%r<1yr)	S	S	S	3.5	0.5	9.9	7.6

DOMESTIC STOCK FUNDS
Continued on Next Page

Domestic Stock Funds continued — data as of 11/3/06

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
181	RYLPX	Royce Low Priced Stock (closed,1%	*	S	S	5.5	-4.5	19.2	12.3	211	WPSRX	Westport Select Cap R (closed)	S	S	S	2.0	0.5	8.2	6.3
182	PRWAX	T. Rowe Price New America	S	S	S	2.5	2.0	7.4	3.5	212	SNIGX	SIT Large Cap Growth (2%r<30d)	S	S	S	2.7	0.3	7.5	5.4
183	NAESX	Vanguard SmallCap Index	S	S	S	4.6	-1.8	13.6	10.4	213	RYPNX	Royce Opportunity (1%r<180d)	S	S	S	4.5	-5.1	18.1	13.2
184	VXF	Vanguard Extended Mkt ETF	*	S	S	4.6	-1.4	12.5	8.9	214	NBSSX	Neuberger Berman Focus	*	S	S	2.8	-3.2	15.9	10.6
185	KAUFX	Federated Kaufmann Fund (0.2%r)	*	S	S	5.0	-1.8	12.8	8.0	215	TGONX	TCW Galileo Opportunity N	S	S	S	5.8	-4.4	14.2	7.9
186	TWCGX	American Century Growth	*	S	S	1.6	2.4	7.7	5.3	216	FDGRX	Fidelity Growth Company (closed)	*	S	S	3.9	-1.4	9.4	4.4
187	BPSCX	Robeco Boston Ptnrs SCV (closed,1%	S	S	S	4.5	-1.0	11.7	8.6	217	FEXPX	Fidelity Export & Multinat'l (.75%r<30d)	S	S	S	3.2	-0.7	8.3	5.0
188	VEXMX	Vanguard Extended Market Index	S	S	S	4.5	-1.3	12.4	8.9	218	SOPFX	Wells Fargo Advantage Opportunity	S	S	S	2.3	-0.9	10.2	7.4
189	MXXIX	Marsico 21st Century (2%r<30d)	S	S	S	2.5	-0.8	14.0	10.3	219	FDEGX	Fidelity Aggressive Growth (1.5%r<90d)	*	S	S	6.3	-2.0	6.6	4.1
190	TGLNX	TCW Galileo Equities N	S	S	S	3.9	-1.3	13.0	9.8	220	FMCSX	Fidelity Mid-Cap Stock (closed,.75%r<30d)	*	S	S	2.7	-4.2	17.5	11.1
191	VMRGX	Vanguard/Morgan Growth	S	S	S	3.2	0.1	10.4	6.2	221	IWP	Russell Mid Cap Growth (iS)	*	S	S	3.4	-1.8	10.5	6.2
192	JANSX	Janus Fund	S	S	S	2.1	1.2	9.4	6.6	222	IJR	S&P 600 SmallCap (iS)	*	S	S	4.3	-2.9	11.5	10.1
193	TAVFX	Third Avenue Value (\$10k,1%r<60d)	S	S	S	1.8	0.2	12.1	9.9	223	JAOLX	Janus Olympus	S	S	S	4.6	-0.8	5.8	2.6
194	NMANX	Neuberger Berman Manhattan	*	S	S	4.6	-2.5	14.1	9.0	224	TGVNX	TCW Value Opportunities	*	S	S	1.6	-2.1	13.2	9.1
195	IJJ	S&P 400 MidCap Value (iS)	*	S	S	4.0	-1.7	12.9	9.9	225	DSG	DJ WI US SmallCap Growth (stTr)	*	S	S	5.6	-4.4	12.9	9.0
196	VSEQX	Vanguard Strategic Equity (closed)	S	S	S	4.3	-1.8	12.7	8.8	226	FBGRX	Fidelity Blue Chip Growth	S	S	S	1.8	0.8	5.5	2.8
197	RYSEX	Royce Special Equity (1%r<180d)	S	S	S	2.7	-0.5	11.9	9.6	227	NPRTX	Neuberger Berman Partners	*	S	S	5.3	-2.6	8.7	5.7
198	FGRIX	Fidelity Growth & Income	S	S	S	2.8	0.7	8.2	5.9	228	USGRX	USAA Growth & Income	S	S	S	2.0	-0.2	7.7	4.6
199	QQQQ	NASDAQ 100	*	S	S	4.0	1.2	5.1	3.9	229	BARAX	Baron Asset	S	S	S	1.5	-1.1	10.1	7.6
200	PENNX	Penn Mutual (1%r<180d)	S	S	S	5.1	-3.0	13.8	9.6	230	JKE	Morningstar Large Growth (iS)	S	S	S	2.3	1.2	3.3	1.5
201	PWC	PowerShares Dynamic Market Port	S	S	S	3.4	0.3	8.1	6.9	231	IWO	Russell 2000 Growth (iS)	*	S	S	6.1	-4.7	12.1	9.1
202	FFTYX	Fidelity Fifty	*	S	S	4.6	-1.7	11.0	6.5	232	LMOPX	Legg Mason Opportunity Trust (1%r)	*	S	S	6.5	-3.9	9.6	4.9
203	DREQX	Dreyfus Growth Opportunity (2%r<60d)	S	S	S	2.6	1.2	6.8	3.7	233	MDY	S&P 400 MidCap (SPDR)	S	S	S	4.1	-2.6	9.9	6.3
204	JAMRX	Janus Mercury	*	S	S	2.4	1.1	7.1	4.3	234	IWC	Russell MicroCap (iS)	*	S	S	5.5	-4.2	11.8	9.1
205	NICSX	Nicholas Fund	S	S	S	2.2	1.2	7.0	5.5	235	OTCFX	T. Rowe Price Small Cap Stock (closed)	S	S	S	3.4	-3.1	11.9	8.4
206	FIDYX	AIM Dynamics Inv (closed)	*	S	S	4.2	-3.3	15.1	10.9	236	PWJ	Power Shares Dynamic MidCap Grow	S	S	S	2.6	-2.0	10.4	5.3
207	SSMVX	Wells Fargo Adv SC Value Cl Z (closed)	*	S	S	5.0	-2.8	12.6	8.3	237	PRSVX	T. Rowe Price S-C Value (closed,1%r<90d)	S	S	S	4.9	-4.1	11.8	11.2
208	CIPXS	Champlain Small Company	S	S	S	3.2	-0.8	10.2	8.8	238	STDIX	Wells Fargo Advantage Discovery	*	S	S	4.8	-3.9	11.4	8.2
209	WMCVX	Wasatch Small Cap Value (closed,2%	*	S	S	4.4	-2.8	13.2	9.4	239	PZI	PowerShares Zacks MicroCap	*	S	S	4.7	-5.0	14.1	10.9
210	TGSCX	TCW Galileo Small Cap Growth	*	S	S	5.7	-4.1	14.3	10.7	240	ARTMX	Artisan Midcap (closed)	S	S	S	3.6	-2.6	9.7	5.2

DOMESTIC STOCK FUNDS
Continued on Next Page

Domestic Stock Funds continued — data as of 11/3/06

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
241	FDSCX	Fidelity Small Cap Ind. (1.5%r<90d)	S	S	S	7.4	-5.3	10.5	7.5	271	ARTSX	Artisan Small Cap (closed)	S	S	S	5.6	-5.5	7.0	5.0
242	IJH	S&P 400 MidCap (iS)	S	S	S	3.9	-2.9	9.6	6.1	272	MFOCX	Marsico Focus (2%r<30d)	S	S	S	1.0	-1.9	4.9	1.3
243	VBK	Vanguard SC Growth ETF	*	S	S	5.9	-4.9	11.3	7.7	273	FSLCX	Fidelity SC Stock (closed,2%r<60d)	S	S	S	3.7	-6.6	12.5	8.3
244	UMBSX	UMB Scout Stock	S	S	S	0.8	-1.1	9.4	7.0	274	WAAEX	Wasatch Small Cap Grth (closed,2%r<60d)	S	S	S	3.5	-4.4	6.4	3.5
245	IYJ	DJ US Industrial (iS)	S	S	S	1.3	-3.2	13.7	8.1	275	TWHIX	American Century Heritage	S	S	S	5.3	-8.5	13.3	7.4
246	BSCFX	Baron Small Cap (closed)	S	S	S	4.6	-4.6	12.1	5.5	276	NBGNX	Neuberger Berman Genesis (closed)	S	S	S	4.6	-4.4	4.1	3.0
247	NTHFX	Northeast Investors Growth	*	S	S	0.4	-0.5	8.1	5.8	277	FMAGX	Fidelity Magellan (closed)	S	S	S	2.1	-4.3	7.4	3.6
248	PESPX	Dreyfus Mid Cap Index (1%r<180d)	S	S	S	3.8	-3.1	9.4	5.9	278	VEXPX	Vanguard Explorer (closed)	*	S	S	3.7	-5.9	9.1	5.1
249	GABGX	GAMCO Growth AAA (2%r<7d)	S	S	S	2.7	-1.0	5.2	2.7	279	CUCAX	CS Capital Appreciation Comm	S	S	S	1.2	-2.1	2.8	-0.3
250	FDCAX	Fidelity Capital Appreciation	*	S	S	2.3	-3.5	11.9	8.3	280	BRSIX	Bridgeway Ultra Small Co Mkt (2%r<180d)	*	S	S	4.6	-6.7	9.0	6.4
251	NCTWX	Nicholas II (\$100k)	S	S	S	1.3	-1.4	8.0	4.9	281	RYPRX	Royce Premier (closed,1%r<180d)	S	S	S	3.1	-6.5	10.5	3.9
252	VISGX	Vanguard Small Cap Growth Index	S	S	S	5.6	-5.3	11.1	7.4	282	MGRIX	Marsico Growth & Income (2%r<30d)	S	S	S	1.3	-2.6	3.4	0.4
253	FMLIX	Fidelity New Millennium (closed)	*	S	S	3.8	-6.3	16.3	10.7	283	ARGFX	Ariel Fund	S	S	S	1.4	-3.2	4.8	4.4
254	BGRFX	Baron Growth (closed)	S	S	S	3.7	-4.0	10.4	7.1	284	USAUX	USAA Aggressive Growth	*	S	S	1.3	-2.6	2.6	-0.4
255	VALSX	Value Line Special Situations	S	S	S	3.2	-3.4	9.7	6.9	285	HCAIX	Harbor Capital Appreciation	*	S	S	1.1	-1.8	0.8	-1.9
256	RIMSX	Rainier Small/Mid Cap Equity (closed)	*	S	S	4.9	-5.8	13.0	9.4	286	BUFMX	Buffalo Mid Cap (2%r<60d)	*	S	S	1.2	-4.2	6.5	1.5
257	MOPIX	MainStay Small Cap Opportunity (closed)	S	S	S	3.7	-3.3	8.2	7.6	287	VWUSX	Vanguard U.S. Growth	S	S	S	1.3	-2.5	2.0	-1.7
258	NBNGX	Sit Mid Cap Growth (2%r<30d)	*	S	S	4.1	-3.1	7.3	4.2	288	POGSX	Pin Oak Aggressive Stock	S	S	S	5.6	-2.3	-4.8	-8.4
259	HSGFX	Hussman Strategic Growth (1.5%r<180d)	S	S	S	0.1	0.5	3.4	3.3	289	FTQGX	Fidelity Focused Stock	*	S	S	1.9	-4.2	5.3	2.0
260	BLUEX	Brandywine Blue (\$10k)	S	S	S	1.7	-2.6	8.5	6.9	290	WAHGX	Wasatch Heritage Growth (2%r<60d)	S	S	S	0.4	-2.9	3.8	0.5
261	CLSPX	Columbia Mid Cap Growth CIZ	S	S	S	3.8	-5.0	11.4	7.1	291	VGEQX	Vanguard Growth Equity (\$10k)	*	S	S	2.0	-4.2	4.7	1.9
262	JAGIX	Janus Growth & Income	S	S	S	2.4	-2.8	8.0	4.3	292	PRNHX	T. Rowe Price New Horizons	*	S	S	3.0	-6.8	9.4	3.2
263	BRWIX	Brandywine Fund (\$10k)	S	S	S	4.3	-4.5	9.1	7.1	293	IOLIX	ICON Long/Short	*	S	S	1.3	-5.8	9.3	7.4
264	IJT	S&P 600 SmallCap Growth (iS)	*	S	S	4.8	-4.5	7.9	6.4	294	BRMIX	Laudus Rosenberg Value L/S (2%r<30d)	S	S	S	0.6	-2.4	1.9	1.5
265	PWB	Power Shares Dynamic LargeCap Gr	S	S	S	1.9	-1.2	3.6	1.5	295	WGRO	Wasatch Core Growth (closed,2%r<60d)	S	S	S	2.2	-5.2	6.3	2.1
266	RPMGX	T. Rowe Price Mid Cap Growth (closed)	S	S	S	2.2	-3.7	9.1	2.4	296	USRAX	Undiscovered SC Growth A LW (closed)	*	S	S	3.5	-8.3	11.9	4.0
267	JKK	Morningstar Small Growth (iS)	*	S	S	5.8	-6.2	9.7	6.9	297	STRFX	Wells Fargo Advantage Large Cap Growth	S	S	S	1.5	-3.4	2.6	-0.2
268	LMASX	Legg Mason Special Investment Trust	*	S	S	4.0	-3.5	5.0	1.8	298	FSLGX	Fidelity Large Cap Growth	*	S	S	3.1	-4.5	3.1	-0.2
269	JKH	Morningstar Mid Growth (iS)	S	S	S	4.1	-5.2	8.9	5.1	299	OBHGX	Old Mutual Growth (2%r<10d)	*	S	S	3.0	-5.9	6.3	2.7
270	IJK	S&P 400 MidCap Growth (iS)	S	S	S	4.1	-4.3	6.4	2.6	300	BRSVX	Bridgeway Small Cap Value	S	S	S	4.3	-9.2	12.4	9.2

DOMESTIC STOCK FUNDS
Continued on Next Page

Domestic Stock Funds continued — data as of 11/3/06

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
301	NESGX	Needham Small Cap Growth (2%r<60d)	S	S	S	1.3	-5.0	6.4	4.6	331	HENLX	Hennessy Cornerstone Gwth II (1.5%r<90d)	S	S	S	4.0	-15.9	8.9	1.7
302	PWT	Power Shares Dynamic SmCap Growt	*	S	S	4.1	-7.2	7.6	3.0	332	OBEGX	Oberweis Emerging Growth (1%r<90d)	*	S	S	6.9	-13.3	-2.2	-3.3
303	FFSCX	Forward Hoover Small Cap (2%r<180d)	S	S	S	4.8	-8.0	8.4	6.0	333	VLIFX	Value Line Fund	*	S	S	2.2	-12.1	1.4	-0.5
304	VALLX	Value Line Leveraged Growth	*	S	S	2.5	-6.6	7.9	6.3	334	BRSGX	Bridgeway Small Cap Growth	S	S	S	5.3	-15.5	4.0	2.0
305	SSMGX	Sit Small Cap Growth (2%r<30d)	*	S	S	5.7	-7.9	6.3	3.7	335	TGANX	TCW Aggressive Growth CIN	S	S	S	0.0	-9.4	-3.3	-5.6
306	CSMVX	Century Select SC (closed,1%r<180d)	S	S	S	1.3	-4.6	4.1	3.5	336	BOGLX	Bogle Small Cap Growth (closed)	*	S	S	-2.5	-15.0	4.7	1.7
307	NBFSX	Neuberger Berman Fasciano Inv	S	S	S	4.4	-6.1	3.3	1.6	337	GSETX	Columbia Small Company Equity CI Z	S	S	S	0.0	-18.0	0.4	-2.3
308	BWAFX	Brandywine Advisors (\$10k)	S	S	S	3.6	-7.3	7.0	4.2										
309	MUHLX	Muhlenkamp Fund (2%r<30d)	S	S	S	3.9	-5.2	1.4	-1.7										
310	PFVLX	Preferred Value	S	S	S	0.0	-4.6	5.0	2.3										
311	SGROX	Wells Fargo Advantage Growth	S	S	S	2.8	-7.4	7.0	3.3										
312	TGCNX	TCW Select Equities N	*	S	S	3.5	-3.1	-5.0	-6.5										
313	OBEHX	Old Mutual Emerging Growth (2%r<10d)	*	S	S	6.0	-9.0	5.9	3.3										
314	PGIFX	Pioneer Growth Opportunities (closed)	S	S	S	4.2	-7.1	3.6	1.2										
315	PWO	PowerShares Dynamic OTC Portfol	*	S	S	2.2	-6.0	4.0	2.5										
316	ICNIX	ICON Core Equity	*	S	S	2.7	-7.6	6.3	3.9										
317	BERWX	Berwyn Fund (closed,1%r<180d)	S	S	S	3.7	-5.9	-0.9	-0.6										
318	CUEGX	CS Mid Cap Growth (closed)	*	S	S	1.7	-6.2	2.8	-1.0										
319	USAAX	USAA Growth	S	S	S	1.5	-4.5	-1.7	-4.5										
320	FDISX	Dreyfus-Founders Discovery (closed)	*	S	S	5.6	-10.6	4.9	0.6										
321	TWCUX	American Century Ultra	S	S	S	1.5	-4.8	-4.2	-6.2										
322	TWCIX	American Century Select	S	S	S	2.5	-6.1	-3.6	-6.2										
323	ACBGX	US Global Holmes Growth (.25%r<30d)	S	S	S	2.6	-9.9	5.7	3.1										
324	TMGFX	Turner Mid Cap Growth	*	S	S	2.5	-9.7	4.5	1.9										
325	BRAIX	Bridgeway Aggressive Investors 2	*	S	S	5.4	-12.2	5.7	1.8										
326	TWCVX	American Century Vista	S	S	S	3.1	-11.6	5.3	2.0										
327	CGMFX	CGM Focus	*	*	S	3.1	-11.9	5.2	8.3										
328	VWEGX	Van Wagoner Emerging Growth	*	S	S	3.7	-13.2	6.4	7.5										
329	UBRRX	Undiscovered Mgr Behavioral Grwth (\$10k)	*	S	S	4.1	-11.2	-0.3	-2.3										
330	PFGRX	Preferred Large Cap Growth	S	S	S	0.0	-7.3	-5.1	-7.5										

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**INT'L STOCK FUNDS
Next Page**

International Stock Funds — data as of 11/3/06

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
1	JAOSX	Janus Overseas(2%r<90d)	*	B	B	8.4%	5.9%	47.5%	35.3%	31	SCGEX	DWS Europe Equity S (closed,2%r<30d)	*	S	S	3.6	2.0	31.3	24.0
2	PRLAX	T. Rowe Price Latin America (2%r<90d)	*	*	B	10.5	1.5	44.4	35.3	32	FEMKX	Fidelity Emerging Mkts (1.5%r<90d)	*	S	S	7.7	-3.8	38.7	21.0
3	DREGX	Driehaus Emerging Mkts Gr (2%r<60d)	*	B	B	7.9	-0.9	48.6	28.9	33	TREMX	T.Rowe Price Emg Europe & Med (2%r<90d)	*	H	H	8.8	-1.0	29.3	21.9
4	FLATX	Fidelity Latin America (1.5%r<90d)	*	*	B	8.5	-0.1	41.1	29.6	34	ICHKX	Guinness Atkinson China & HK (2%r<90d)	*	H	H	6.9	0.6	27.9	24.0
5	EZU	MSCI EMU (iS)	*	B	B	3.2	6.4	32.2	25.2	35	DGT	DJ WI Global Titians (stTr)	*	S	S	2.5	7.8	16.5	15.0
6	FSEAX	Fidelity SE Asia (1.5%r<90d)	*	H	H	5.5	1.5	40.0	23.4	36	PRESX	T. Rowe Price European (2%r<90d)	*	S	S	4.2	3.6	24.2	20.7
7	FEZ	DJ Euro Stoxx 50 (stTr)	*	B	B	2.6	7.1	29.9	22.7	37	HIINX	Harbor International Inv (2%r<60d)	*	S	S	5.0	1.1	29.0	21.6
8	VEURX	Vanguard European Stock Index (2%	*	B	B	3.8	6.8	28.6	25.0	38	USIFX	USAA International (2%r<5d)	*	H	H	1.9	3.9	26.0	20.4
9	VGK	Vanguard European ETF	*	B	B	3.9	6.8	28.6	24.3	39	SWINX	Schwab International Index (1.5%r<180d)	*	S	S	3.6	3.2	24.1	18.6
10	IEV	S&P 350 Europe Plus (iS)	*	B	B	3.4	6.7	28.9	23.9	40	FECAX	Fidelity Europe Capital App (1%r<30d)	*	H	H	3.0	0.4	31.9	24.7
11	ACFFX	Columbia Acorn Intl Select Z	*	B	B	4.5	4.2	33.1	25.9	41	BJBIX	Julius Baer Intl Eq A (closed,2%r<90d)	*	S	S	4.6	0.7	28.4	21.8
12	SCOPX	DWS Pacific Opp Eq. S (closed,2%r<30d)	*	H	H	4.1	1.9	38.8	23.4	42	PRMSX	T. Rowe Price Emerging Mkts Stk	*	S	S	8.4	-2.0	29.3	18.5
13	EPP	MSCI Pacific Ex-Japan (iS)	*	H	H	8.0	4.1	26.9	21.8	43	IOO	S&P 100 Global (iS)	*	S	S	2.9	6.1	17.1	14.7
14	ILF	S&P 40 Latin America (iS)	*	*	B	10.4	-0.2	33.8	26.2	44	VTRIX	Vanguard International Value (2%r<60d)	*	H	H	3.2	1.6	27.8	19.8
15	MPYMX	Metzler/Payden Europe Emg Mkts (2%	*	B	B	7.7	0.4	35.7	31.2	45	ADRD	Develop Mrkts 100 ADR (BLDRS)	*	S	S	4.1	3.0	22.8	19.8
16	SLAFX	DWS Latin Amer Equity S (closed,2%	*	*	B	10.6	-1.3	35.5	28.0	46	HLEMX	Harding Loevner Emerg Mkt (2%r<90d)	*	S	S	6.5	-1.7	30.9	18.1
17	SCOBX	DWS Global Thematic S (closed,2%r<30d)	*	H	H	5.5	3.4	31.3	22.9	47	ACINX	Columbia Acorn Intl Z (2%r<60d)	*	S	S	4.8	-1.4	32.4	23.0
18	MAPTX	Matthews Pacific Tiger (closed,2%r<90d)	*	H	H	5.7	2.9	30.7	18.8	48	VHGEX	Vanguard Global Equity	*	S	S	4.2	2.8	22.1	17.1
19	OAKEX	Oakmark Intl Small Cap (closed,2%r<90d)	*	H	H	2.8	3.5	33.5	23.6	49	SSEMXX	SSG Emerging Markets	*	S	S	7.7	-3.9	33.6	20.7
20	EFV	MSCI EAFE Value (iS)	*	B	B	3.7	4.8	28.2	21.6	50	VWIGX	Vanguard International Growth (2%r<60d)	*	H	H	3.9	1.7	25.3	18.5
21	OAKGX	Oakmark Global (2%r<90d)	*	H	H	3.6	7.0	22.7	18.0	51	ARTJX	Artisan Intl Small Cap (closed,2%r<90d)	*	S	S	5.5	-2.8	32.2	21.1
22	ICSEX	ICON Europe	*	H	H	3.7	-0.4	40.3	31.5	52	JAWWX	Janus Worldwide (2%r<90d)	*	S	S	3.9	4.9	15.1	10.8
23	FFINX	Forward International Equity (2%r<180d)	*	H	H	5.2	2.3	30.9	22.3	53	LLINX	Lionleaf Partners International	*	S	S	2.9	5.0	15.6	12.3
24	ADRU	Europe 100 ADR (BLDRS)	*	H	H	4.2	5.5	23.8	21.5	54	PISRXX	Forward Intl Small Companies (2%r<180d)	*	S	S	4.7	-2.2	30.9	19.1
25	PRASX	T. Rowe Price New Asia (2%r<90d)	*	H	H	6.1	1.1	31.9	20.1	55	SCINX	DWS International S (2%r<180d)	*	S	S	4.7	0.3	24.4	18.3
26	ARTKX	Artisan Intl Value (2%r<90d)	*	H	H	3.2	3.2	30.8	25.9	56	PGJ	Power Shares Golden Dragon USX	*	S	S	5.6	-0.8	26.0	23.7
27	USAWX	USAA World Growth	*	H	H	2.2	6.9	23.0	18.5	57	PRGSX	T. Rowe Price Global Stock (2%r<90d)	*	S	S	4.6	1.8	20.7	13.4
28	ADRE	Emerging Mkts 50 ADR (BLDRS)	*	H	H	8.7	-1.1	32.9	22.6	58	VWO	Vanguard Emerging Mkts (VIPER)	*	S	S	7.5	-3.7	29.8	17.2
29	OAKIX	Oakmark International (2%r<90d)	*	H	H	2.6	5.0	26.6	22.7	59	VEIEX	Vanguard Emerging Mkts Stk Index (.5%r	*	S	S	6.9	-3.5	29.9	17.4
30	FEU	DJ Stoxx 50 (stTr)	*	H	H	3.1	6.0	22.7	20.7	60	TWIEXX	American Century Intl Growth (2%r<60d)	*	S	S	4.1	0.7	23.4	16.4

INT'L STOCK FUNDS
Continued on Next Page

International Stock Funds continued — data as of 11/3/06

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
61	ICEUX	ICAP Euro Select Equity (2%r<30d)	*	S	S	3.1	1.3	23.2	16.5	91	EUROX	US Global Eastern Europe (2%r<180d)	*	S	S	7.0	-9.9	25.2	17.1
62	DODFX	Dodge & Cox Intl Stock	*	S	S	3.5	0.2	25.4	18.7	92	WAIGX	Wasatch Intl Growth (closed,2%r<60d)	*	S	S	2.7	-7.3	22.9	12.6
63	FIEUX	Fidelity Europe (1%r<30d)	*	S	S	3.4	0.5	24.3	17.3	93	VPL	Vanguard Pacific ETF	*	S	S	2.5	-5.3	15.8	5.9
64	VINEX	Vanguard Intl Expl (closed,\$25k,2%r<60d)	*	S	S	3.2	-1.6	29.1	19.7	94	VPACX	Vanguard Pacific Stock Index (2%r<60d)	*	S	S	2.0	-5.8	16.0	6.6
65	DRFMX	Dreyfus Premier Emerging Market (1%r)	*	S	S	6.4	-3.6	29.1	17.0	95	DRIDX	Driehaus Intl Discovery (2%r<60d)	*	S	S	4.8	-11.4	24.9	7.7
66	EEM	MSCI Emerging Markets (iS)	*	S	S	8.3	-3.9	26.9	16.9	96	AIOIX	Amer. Cent. Intl Opp. (closed,2%r<180d)	*	S	S	5.0	-10.8	20.5	10.5
67	CMISX	Columbia Intl Stock CIZ (2%r<60d)	*	S	S	3.8	0.2	23.0	17.2	97	USPAX	Excelsior Pacific/Asia	*	S	S	1.9	-8.6	16.1	3.4
68	ARTIX	Artisan International (2%r<90d)	*	S	S	3.0	0.1	24.3	16.7	98	ITF	S&P 150 Topix (iS)	*	S	S	0.8	-8.1	13.6	4.2
69	FIGRX	Fidelity Intl Discovery (1%r<30d)	*	S	S	3.6	-0.1	23.9	15.7	99	FISMX	Fidelity Intl Small Cap (closed,2%r<90d)	*	S	S	2.7	-12.6	18.6	7.1
70	QFVOX	Quant Foreign Value (1%r<30d)	*	S	S	3.1	-1.3	27.2	18.3	100	EWJ	MSCI Japan (iS)	*	S	S	0.6	-8.9	11.4	1.4
71	TBGVX	Tweedy, Browne Gbl Val (closed,2%	*	S	S	2.3	2.9	17.4	13.7	101	SJPNX	Japan Fund (Scudder) (2%r<180d)	*	S	S	0.3	-9.2	8.1	-7.3
72	FDIVX	Fidelity Div Intl (closed,1%r<30d)	*	S	S	3.8	-0.2	23.1	15.4	102	PFIFX	Preferred International	*	S	S	0.0	-10.8	9.9	3.4
73	PRIDX	T. Rowe Price Intl Disc. (2%r<90d)	*	S	S	3.4	-3.0	29.9	18.1	103	PRJPX	T. Rowe Price Japan (2%r<90d)	*	S	S	0.3	-10.4	7.2	-6.1
74	SGSCX	DWS Gbl Opportunities S (closed,2%	*	S	S	4.9	-1.3	23.1	13.9	104	FJPNX	Fidelity Japan (1.5%r<90d)	*	S	S	-0.3	-12.9	9.4	-8.2
75	FOSFX	Fidelity Overseas (1%r<30d)	*	S	S	3.7	-0.9	23.3	12.6	105	WPJGX	CS Warburg Pincus Japan Grth (2%r<30d)	*	S	S	-1.2	-14.7	7.0	-6.3
76	WBIGX	Wm. Blair Intl Growth N (closed,1%r<60d)	*	S	S	3.5	-0.9	23.5	14.5	106	MJFOX	Matthews Japan Fund (2%r<90d)	*	S	S	-1.2	-13.6	1.8	-7.1
77	FWWFX	Fidelity Worldwide (1%r<30d)	*	S	S	3.4	1.2	18.3	10.8	107	FJSCX	Fidelity Japan SC (closed,1.5%r<90d)	*	S	S	-0.6	-17.8	-2.2	-20.8
78	UMINX	Excelsior International	*	S	S	2.3	-0.8	22.7	15.1										
79	MACSX	Matthews Asia G & I (closed,2%r<90d)	*	S	S	2.7	-0.3	20.4	14.2										
80	GIGRX	Gabelli Intl Growth (2%r<60d)	*	S	S	3.6	-0.9	19.3	12.9										
81	PRITX	T. Rowe Price Intl Stock (2%r<90d)	*	S	S	4.1	-1.1	17.8	11.2										
82	TWGGX	American Century Global Growth (2%	*	S	S	3.4	-1.1	18.4	11.3										
83	NBISX	Neuberger Berman Intl (2%r<60d)	*	S	S	4.8	-4.1	22.4	15.1										
84	MPACX	Matthews Asia Pacific (2%r<90d)	*	S	S	4.0	-2.7	19.8	9.7										
85	SNGRX	SIT International Growth (2%r<30d)	*	S	S	3.5	-2.1	18.9	12.7										
86	ADRA	Asia 50 ADR (BLDRS)	*	S	S	4.2	-4.5	22.5	15.0										
87	FSCOX	Fidelity Int Small Cap Opp	*	S	S	4.4	-9.1	33.7	13.0										
88	FGBLX	Fidelity Global Balanced (1%r<30d)	*	S	S	1.9	0.4	12.1	9.0										
89	FPBFX	Fidelity Pacific Basin (1.5%r<90d)	*	S	S	3.5	-5.8	23.2	7.8										
90	FIVFX	Fidelity Aggressive Intl. (1%r<30d)	*	S	S	3.3	-3.3	15.3	6.6										

Total Return % - 10/31/06					
1 mo	Model Portfolio	6 mo	1 yr	3 yr	YTD
2.1%	ML Conservative	-0.8%	7.7%	32.6%	5.6%
2.4	Fidelity Conservative	0.3	11.4	31.3	7.2
2.0	Vanguard Conservative	2.1	10.1	28.9	7.1
2.9	ML Moderate	-2.5	16.3	51.2	10.0
2.5	Fidelity Moderate	-3.8	14.7	46.0	5.2
2.5	Vanguard Moderate	-2.4	12.2	37.3	6.2
4.2	ML Venturesome	-4.7	17.5	57.2	9.6
3.7	Fidelity Venturesome	-4.0	17.1	48.2	6.6
3.3	Vanguard Venturesome	-3.5	14.5	42.2	6.6
5.1	ML Select	-10.3	13.9	62.7	4.5
Benchmarks					
3.3%	S&P 500	6.1%	16.3%	38.4%	12.1%
2.5	Asset Allocation Funds Avg (213)	3.4	12.7	32.2	8.8

SPECIALTY FUNDS
Next Page

Specialty Funds — data as of 11/3/06

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
1	ICF	Cohen & Steers Realty Majors (iS)	*	*	*	1.4%	18.9%	38.9%	28.7%	31	IXG	S&P Global Financial (iS)	*	*	*	1.9	4.7	23.9	17.4
2	RWR	DJ Wilshire REIT (stTr)	*	*	*	1.4	16.9	36.1	27.2	32	ICTUX	ICON Telecommunications & Utilities	*	*	*	4.4	4.3	19.9	17.4
3	TRREX	T.Rowe Price Real Estate (1%r<180d)	*	*	*	1.5	16.2	37.1	28.2	33	IYK	DJ US Consumer NonCyclical (iS)	*	*	*	3.0	8.0	11.8	10.4
4	CSRSX	Cohen & Steers Realty (\$10k,1%r<180d)	*	*	*	1.1	16.4	36.2	27.5	34	FDFA	Fidelity Food & Agr (.75%r<30d)	*	*	*	0.6	7.2	17.0	14.7
5	VGSIX	Vanguard REIT Index (1%r<1yr)	*	*	*	1.3	16.6	34.2	26.5	35	FBMPX	Fidelity Multimedia (.75%r<30d)	*	*	*	6.9	5.7	10.1	7.0
6	VNQ	Vanguard REIT ETF	*	*	*	1.3	16.6	34.1	26.6	36	XLV	Health Care (SPDR)	*	*	*	-0.1	9.6	10.0	5.3
7	FRESX	Fidelity Real Estate (.75%r<90d)	*	*	*	1.6	15.8	34.9	25.0	37	XLP	Consumer Staples (SPDR)	*	*	*	0.9	8.1	12.1	11.1
8	IYR	DJ US Real Estate (iS)	*	*	*	1.6	15.9	33.8	26.4	38	PRHSX	T. Rowe Price Health Sciences	*	*	*	2.8	7.0	12.0	5.9
9	USERX	U.S. Global Gold Shares (.25%r<30d)	*	*	*	14.0	-8.8	74.8	44.7	39	VFH	Vanguard Financials ETF	*	*	*	0.8	5.8	18.0	12.8
10	FSCSX	Fidelity Software (.75%r<30d)	*	*	*	7.3	14.4	26.4	22.6	40	IAU	Comex Gold Trust (iS)	*	*	*	9.2	-6.4	35.8	20.6
11	VOX	Vanguard Telecom Service ETF	*	*	*	4.1	13.0	32.7	29.9	41	VDC	Vanguard Consumer Staple ETF	*	*	*	1.0	7.8	12.7	11.6
12	FSUTX	Fidelity Utilities Growth (.75%r<30d)	*	*	*	3.9	14.6	27.2	23.9	42	FSAGX	Fidelity Gold (.75%r<30d)	*	*	*	10.8	-7.7	36.8	12.7
13	CSEIX	Cohen & Steers Realty Income (1%r<180d)	*	*	*	0.7	15.1	27.8	22.9	43	GLD	Gold (stTr)	*	*	*	9.1	-6.3	35.6	20.8
14	IXP	S&P Global Telecommunication (iS)	*	*	*	5.0	14.4	22.3	24.6	44	PJP	PowerShares Dyn Pharmaceuticals	*	*	*	1.8	7.6	11.6	7.5
15	IYZ	DJ US Telecom (iS)	*	*	*	2.8	12.6	26.9	26.6	45	PEJ	PowerShares Dyn Leisure & Ent	*	*	*	3.4	4.4	17.0	12.6
16	XLU	Utilities (SPDR)	*	*	*	3.5	15.1	18.9	16.1	46	XL	Financial (SPDR)	*	*	*	0.7	5.7	17.5	12.8
17	VPU	Vanguard Utilities ETF	*	*	*	4.2	14.5	19.2	16.7	47	IXJ	S&P Global Healthcare (iS)	*	*	*	-0.1	7.8	12.9	9.6
18	IDU	DJ US Utilities	*	*	*	3.8	14.4	18.3	15.9	48	RYBIX	Rydex Basic Materials (\$25k)	*	*	*	7.9	-1.5	24.0	15.0
19	STMDX	Stratton Mthly Div REIT (1.5%r<120d)	*	*	*	-0.1	13.5	25.3	22.2	49	RYCIX	Rydex Consumer Products (\$25k)	*	*	*	0.8	7.1	12.8	12.3
20	RYUIX	Rydex Utilities (\$25k)	*	*	*	4.5	13.6	16.7	15.6	50	IYH	DJ US Healthcare (iS)	*	*	*	0.4	8.9	8.8	4.7
21	VGPMX	Vang Precious Metal (closed,\$10k,1%	*	*	*	12.7	-4.3	46.2	30.4	51	VGHCX	Vanguard Health (closed,\$25k&1%r<1yr)	*	*	*	-0.8	7.6	13.9	8.9
22	SCGD	DWS Gold & Precious Metals S (closed)	*	*	*	14.2	-8.8	48.3	22.7	52	IYG	DJ US Financial Services (iS)	*	*	*	0.3	4.9	18.7	13.3
23	PRMTX	T. Rowe Price Media & Telecommunica-	*	*	*	6.5	5.2	24.8	19.9	53	IYF	DJ US Financial (iS)	*	*	*	0.5	5.4	17.2	12.5
24	FSTCX	Fidelity Telecomm (.75%r<30d)	*	*	*	3.2	6.8	24.0	21.1	54	VCR	Vanguard Consumer Discr ETF	*	*	*	3.5	5.6	12.0	10.1
25	PBE	PowerShares Dyn Biotech & Genome	*	*	*	9.2	8.8	8.7	5.9	55	FSAVX	Fidelity Automotive (.75%r<30d)	*	*	*	6.3	2.6	14.7	9.7
26	FBIOX	Fidelity Biotechnology (.75%r<30d)	*	*	*	8.1	8.6	10.4	4.7	56	FSLBX	Fidelity Brokerage (.75%r<30d)	*	*	*	0.6	3.3	20.9	13.6
27	BGEIX	Amer. Cent. Global Gold (1%r<60d)	*	*	*	14.9	-11.9	50.5	21.6	57	XLB	Materials (SPDR)	*	*	*	6.4	-1.1	22.4	11.9
28	CGMRX	CGM Realty	*	*	*	2.5	4.2	27.8	20.4	58	VHT	Vanguard Health Care ETF	*	*	*	0.3	8.0	9.0	4.8
29	XLY	Consumer Discretionary (SPDR)	*	*	*	3.6	8.0	14.0	12.6	59	RYOIX	Rydex Biotechnology (\$25k)	*	*	*	6.8	5.6	4.9	0.9
30	RYPMX	Rydex Precious Metals (\$25k)	*	*	*	17.5	-9.9	37.8	16.0	60	IGV	GS Software (iS)	*	*	*	2.7	6.4	8.7	9.6

SPECIALTY FUNDS
Continued on Next Page

Specialty Funds continued — data as of 11/3/06

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
61	IYE	DJ US Energy (iS)	*	*	*	10.6	-0.9	14.5	15.0	91	FSMEX	Fidelity Medical Equip (.75%r<30d)	*	*	*	3.5	4.3	2.6	2.1
62	RYLIX	Rydex Leisure (\$25k)	*	*	*	4.5	2.0	15.9	13.5	92	FSVLX	Fidelity Home Finance (.75%r<30d)	*	*	*	1.1	2.2	11.1	7.1
63	VAW	Vanguard Materials ETF	*	*	*	7.0	-2.0	21.9	12.6	93	RYMIX	Rydex Telecommunications (\$25k)	*	*	*	2.1	0.4	13.4	13.5
64	FSRPX	Fidelity Retailing (.75%r<30d)	*	*	*	1.6	3.6	15.8	13.2	94	FSDPX	Fidelity Indust Matrls (.75%r<30d)	*	*	*	7.1	-5.0	19.3	10.7
65	FSCPX	Fidelity Consumer Ind (.75%r<30d)	*	*	*	2.3	4.9	11.0	9.1	95	IYW	DJ US Technology (iS)	*	*	*	2.8	2.0	7.9	5.9
66	FPHAX	Fidelity Pharmaceuticals (.75%r<30d)	*	*	*	1.3	3.9	14.4	11.5	96	BEARX	Prudent Bear (1%r<30d)	*	*	*	2.4	1.2	10.4	10.2
67	XLK	Technology (SPDR)	*	*	*	3.1	4.4	9.8	8.5	97	PRNEX	T. Rowe Price New Era	B	B	B	10.4	-6.4	16.4	11.9
68	FSAIX	Fidelity Air Transport (.75%r<30d)	*	*	*	4.3	-2.4	24.0	14.7	98	FSPFX	Fidelity Paper & Forest (.75%r<30d)	*	*	*	1.7	-1.9	18.2	2.4
69	MERFX	Merger Fund (closed,2%r<30d)	*	*	*	0.7	4.7	11.6	9.4	99	VGEXX	Vanguard Energy (\$25k,1%r<1yr)	B	B	B	10.9	-6.5	15.2	14.3
70	PBS	PowerShares Dyn Media	*	*	*	4.7	4.2	6.7	5.1	100	IGE	GS Natural Resources (iS)	B	B	B	10.5	-5.7	13.6	11.9
71	IYC	DJ US Consumer Cyclical (iS)	*	*	*	1.9	4.6	9.8	8.2	101	PRISX	T. Rowe Price Financial Services	*	*	*	0.4	0.3	13.8	9.2
72	FBSOX	Fidelity Bus Services (.75%r<30d)	*	*	*	6.4	0.7	12.7	8.3	102	VGT	Vanguard Information Tec ETF	*	*	*	3.1	1.2	7.5	5.0
73	PSJ	PowerShares Dyn Software	*	*	*	4.6	2.4	11.0	8.9	103	FSRBX	Fidelity Banking (.75%r<30d)	*	*	*	-0.6	1.6	11.6	8.4
74	RYFIX	Rydex Financial Services (\$25k)	*	*	*	0.6	3.5	14.2	9.9	104	FSPHX	Fidelity Health Care (.75%r<30d)	*	*	*	0.3	6.4	-2.0	-5.3
75	FSCHX	Fidelity Chemicals (.75%r<30d)	*	*	*	4.0	0.0	17.7	10.6	105	IGM	GS Technology (iS)	*	*	*	3.3	1.2	6.6	4.2
76	VBINX	Vanguard Balanced Index	B	*	*	1.8	4.3	10.3	7.7	106	PSPFX	U.S. Global Inv Global Res (.25%r<30d)	B	B	B	12.6	-11.5	23.2	15.6
77	ICFSX	ICON Financial	*	*	*	2.0	2.3	14.6	13.4	107	IYT	DJ Transportation Average (iS)	*	*	*	2.7	-2.8	16.3	10.1
78	XLE	Energy (SPDR)	*	*	*	11.2	-2.5	12.3	13.7	108	FDLSX	Fidelity Leisure (.75%r<30d)	*	*	*	3.5	-2.3	13.5	7.9
79	IXC	S&P Global Energy (iS)	*	*	*	9.5	-1.8	13.3	15.1	109	MTK	Morgan Stanley Technology (stTr)	*	*	*	3.4	0.0	7.4	4.7
80	BERIX	Berwyn Income (1%r<180d)	B	*	*	1.2	4.8	8.7	6.8	110	RYIIX	Rydex Internet (\$25k)	*	*	*	4.8	-0.9	7.2	3.9
81	IBB	NASDAQ Biotechnology (iS)	*	*	*	7.3	3.1	3.8	1.5	111	FSDAX	Fidelity Defense & Aero (.75%r<30d)	*	*	*	2.0	-3.4	17.5	10.9
82	VDE	Vanguard Energy ETF	B	B	B	11.4	-3.1	13.1	14.2	112	RYEIX	Rydex Energy (\$25k)	*	*	*	11.7	-6.0	9.3	9.6
83	FIDSX	Fidelity Finl Serv (.75%r<30d)	*	*	*	0.6	3.6	12.4	7.6	113	FSPTX	Fidelity Technology (.75%r<30d)	*	*	*	4.9	-1.3	7.7	4.1
84	GATEX	Gateway Fund	B	*	*	1.1	4.0	9.7	8.9	114	RYKIX	Rydex Banking (\$25k)	*	*	*	-0.2	0.7	9.5	6.4
85	FBALX	Fidelity Balanced	B	*	*	2.6	1.8	12.8	8.3	115	XLI	Industrial (SPDR)	*	*	*	0.8	-2.2	14.7	9.1
86	RYHIX	Rydex Health Care (\$25k)	*	*	*	0.5	5.5	6.4	2.1	116	IXN	S&P Global Information Tech (iS)	*	*	*	1.9	-0.8	9.6	4.8
87	IYM	DJ US Basic Materials (iS)	*	*	*	8.1	-4.5	19.3	11.6	117	ICCCX	ICON Consumer Discretionary	*	*	*	2.5	-1.2	9.6	8.2
88	PBJ	PowerShares Dyn Food & Beverage	*	*	*	1.6	3.2	9.7	9.4	118	RYRIX	Rydex Retailing (\$25k)	*	*	*	0.2	0.5	8.7	6.3
89	FSPCX	Fidelity Insurance (.75%r<30d)	*	*	*	1.0	3.9	8.4	6.0	119	VIS	Vanguard Industrials (VIPER)	*	*	*	1.4	-3.0	15.3	9.8
90	ICLEX	ICON Leisure & Consumer Staples	*	*	*	3.2	2.2	8.8	7.5	120	FNARX	Fidelity Natrl Resources (.75%r<30d)	B	B	B	11.7	-9.4	14.9	11.3

SPECIALTY FUNDS
Continued on Next Page

Specialty Funds continued — data as of 11/3/06

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
121	ICBMX	ICON Materials	*	*	*	6.2	-9.3	20.3	13.1	151	IGW	GS Semiconductor (iS)	*	*	*	-1.3	-11.0	2.8	-1.8
122	PRSCX	T. Rowe Price Science & Tech	*	*	*	3.7	-1.9	4.8	2.1	152	FSDCX	Fidelity Developing Comm (.75%r<30d)	*	*	*	-1.0	-13.0	1.3	-1.2
123	FDCPX	Fidelity Computers (.75%r<30d)	*	*	*	2.8	-2.4	7.2	2.9	153	IGN	GS Networking (iS)	*	*	*	0.5	-13.7	-0.7	-1.5
124	FCYIX	Fidelity Cyclical Ind (.75%r<30d)	*	*	*	1.6	-5.0	15.0	8.4	154	PSI	PowerShares Dyn Semiconductors	*	*	*	-1.3	-19.4	5.8	1.0
125	FSCGX	Fidelity Industrial Equip (.75%r<30d)	*	*	*	1.6	-5.9	16.6	10.6	155	PBW	Power Shares WilderH Clean Energ	B	B	B	3.7	-27.0	8.7	5.4
126	RYTIX	Rydex Technology (\$25k)	*	*	*	2.8	-2.3	5.6	3.7										
127	FSRFX	Fidelity Transportation (.75%r<30d)	*	*	*	4.4	-6.1	12.1	7.9										
128	RYPIX	Rydex Transportation (\$25k)	*	*	*	2.7	-5.4	12.6	6.4										
129	RSNRX	RS Global Natural Res (\$5k,4.75% load)	H	H	H	10.5	-10.1	12.1	7.1										
130	FWRLX	Fidelity Wireless (.75%r<30d)	*	*	*	3.5	-4.3	7.4	4.7										
131	ICTEX	ICON Information Technology	*	*	*	3.2	-3.3	5.0	2.9										
132	FSENX	Fidelity Energy (.75%r<30d)	*	*	*	11.3	-9.8	7.2	6.6										
133	FSHCX	Fidelity Med Del (.75%r<30d)	*	*	*	-3.3	3.0	-3.5	-8.9										
134	FSNGX	Fidelity Natural Gas (.75%r<30d)	*	*	*	12.5	-9.0	2.6	1.8										
135	ICHCX	ICON Healthcare	*	*	*	-0.7	-1.0	2.1	-1.4										
136	PXQ	PowerShares Dyn Networking	*	*	*	3.6	-5.6	7.0	4.9										
137	RYVIX	Rydex Energy Services (\$25k)	*	*	*	12.7	-14.1	11.1	8.3										
138	FSLEX	Fidelity Environmental Ser (.75%r<30d)	*	*	*	3.0	-9.3	11.1	7.7										
139	RYJUX	Rydex Juno (\$25k)	*	*	*	1.3	-5.3	3.0	7.8										
130	FSEX	Fidelity Energy Services (.75%r<30d)	*	*	*	12.9	-15.4	8.7	5.0										
141	ICENX	ICON Energy	*	*	*	12.2	-14.3	7.0	5.2										
142	RYURX	Rydex Ursa (\$25k)	*	*	*	-1.6	-1.3	-5.7	-4.2										
143	BRPIX	ProFunds Bear Inv (\$15k)	*	*	*	-1.6	-1.5	-6.5	-4.5										
144	RYTVX	Royce Technology Value (2%r<180d)	*	*	*	5.5	-11.7	6.6	3.4										
145	FSHOX	Fidelity Const & Housing (.75%r<30d)	*	*	*	2.3	-8.0	0.9	-2.0										
146	FSELX	Fidelity Electronics (.75%r<30d)	*	*	*	2.0	-11.7	4.4	-3.1										
147	ICTRX	ICON Industrials	*	*	*	1.4	-13.0	8.4	5.4										
148	RYSIX	Rydex Electronics (\$25k)	*	*	*	0.3	-13.3	8.2	3.5										
149	EUEYX	Alpine U.S. Real Estate Equity CIY	*	*	*	2.0	-9.2	-5.7	-9.9										
150	FNINX	Fidelity Networking (.75%r<30d)	*	*	*	2.6	-13.2	3.1	0.4										

BOND FUNDS
Next Page

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Bond Funds — data as of 11/3/06

Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
BGNMX	American Century Ginnie Mae	*	*	*	0.1%	3.7%	4.0%	2.4%	FTHRX	Fidelity Intermediate Bond	*	*	*	0.1	2.6	2.2	1.2
CPTNX	American Century Government Bond	*	*	*	0.0	3.6	3.8	2.6	FSTGX	Fidelity Intermediate Govt	*	*	*	-0.1	2.2	1.8	0.9
ACITX	American Century Inflation Adj	B	*	*	-0.4	4.0	2.7	0.9	FBNDX	Fidelity Investment Grade	*	*	*	0.3	3.4	3.1	1.6
BEGBX	American Century Intl Bond	*	*	*	0.2	3.0	6.0	5.9	FNMIK	Fidelity New Markets Income (1%r<90d)	*	*	*	1.9	4.0	10.1	6.6
BTTNX	American Century Target 2010	*	*	*	-0.2	3.7	3.8	2.2	FSHBX	Fidelity Short-Term Bond	B	*	*	0.2	1.7	2.0	1.4
BTFTX	American Century Target 2015	*	*	*	-0.4	7.0	5.0	1.4	FSICX	Fidelity Strategic Income	B	B	*	0.7	4.1	7.7	5.7
BTTTX	American Century Target 2020	*	*	*	-0.6	9.7	5.5	-0.3	KIFIX	FifthThird Bond	*	*	*	0.1	3.9	4.0	2.7
BTRTX	American Century Target 2025	*	*	*	-1.0	12.2	5.4	-1.8	LQD	GS InvestTop Corp Bond (iS)	*	*	*	-0.2	4.8	4.9	2.7
BBHIX	BBH Inflation Indexed Sec (1%r<30d)	B	*	*	-0.7	2.7	-1.9	-0.5	JAFIX	Janus Flexible Bond	*	*	*	0.1	3.2	3.6	2.1
BUFHX	Buffalo High-Yield (2%r<180d)	*	*	*	1.7	4.0	8.4	7.3	JAHYX	Janus High Yield (2%r<90d)	*	*	*	1.6	3.2	8.1	7.0
CMHYX	Columbia High Yield CIZ (closed)	*	*	*	1.2	2.0	3.6	2.6	JASBX	Janus S-T Bond	B	*	*	0.3	2.1	3.1	2.8
SRINX	Columbia Income CIZ	*	*	*	0.5	3.4	3.2	1.9	SHY	Lehman 1-3 Year Treasuries (iS)	B	*	*	-0.2	2.2	3.6	2.8
SRBFX	Columbia Intermediate Bond CIZ	*	*	*	0.3	3.5	3.4	2.1	TLT	Lehman 20+ Year Treasuries (iS)	*	*	*	-0.9	8.3	4.6	-0.4
DODIX	Dodge & Cox Income	*	*	*	0.4	4.2	5.0	4.0	IEF	Lehman 7-10 Year Treasuries (iS)	*	*	*	-0.7	4.8	4.1	1.4
DRGBX	Dreyfus 100 Treasury L-T	*	*	*	-0.4	6.3	2.5	-1.2	AGG	Lehman Aggregate Bond (iS)	*	*	*	-0.3	3.8	4.5	2.5
DRBDX	Dreyfus A Bonds Plus	*	*	*	0.2	4.3	5.0	3.1	TIP	Lehman TIPS Bond (iS)	B	*	*	-0.9	3.3	2.1	0.5
DRGMX	Dreyfus GNMA	*	*	*	0.1	3.7	4.4	2.5	LSBDX	Loomis Sayles Bond Instl (\$100k,2%r<60d)	B	B	*	1.6	5.3	11.6	9.9
DSINX	Dreyfus Premier Core Bond (closed)	*	*	*	0.3	3.2	3.1	1.8	LSBRX	Loomis Sayles Bond Retail (2%r<60d)	B	B	*	1.5	5.1	11.3	9.7
DSTIX	Dreyfus Premier Short-Term Income	B	*	*	0.2	1.8	2.1	1.4	MGFIX	Managers Bond	*	*	*	0.5	6.5	7.9	6.8
SCSBX	DWS Core Plus Income S (closed,2%	*	*	*	0.3	4.3	5.1	3.5	MBDFX	Managers Fremont Bond	*	*	*	-0.2	3.3	4.0	2.4
SSTGX	DWS Global Bond S (closed,2%r<30d)	*	*	*	0.5	2.6	5.1	3.9	MGIDX	Managers Int. Duration Govt	*	*	*	0.2	4.2	5.4	3.7
SCSTX	DWS Short-Term Bond S (closed,2%r<15d)	B	*	*	-0.1	2.6	4.2	3.5	MGSDX	Managers Short Duration Govt	B	*	*	0.4	2.4	4.7	3.9
FTRGX	Federated Total Return Govt	*	*	*	0.0	4.3	3.8	2.4	MWLDX	MetroWest Low Duration	B	*	*	0.4	1.4	1.9	2.0
FSGVX	Federated U.S. Govt Sec. 1-3	B	*	*	0.1	2.1	2.4	2.0	MWTRX	MetroWest Total Return	*	*	*	0.3	3.0	2.1	1.9
FAGIX	Fidelity Capital & Income (1%r<90d)	*	*	*	2.0	3.1	7.8	6.3	NTHEX	Northeast Investors Trust	*	*	*	1.3	2.7	10.9	9.2
FFRHX	Fidelity Floating Rate High Inc (1%r<60d)	B	*	*	0.6	1.3	2.3	1.9	PYGFX	Payden Global Fixed Income	*	*	*	-0.1	2.9	3.0	1.5
FGMNX	Fidelity GNMA	*	*	*	0.2	3.0	1.8	0.4	PHYDX	PIMCO High Yield (2%r<30d)	*	*	*	1.1	3.5	7.1	5.9
FGOVX	Fidelity Government Income	*	*	*	-0.1	2.7	1.9	0.5	PTLCX	PIMCO Low Duration (2%r<7d)	B	*	*	-0.1	1.8	2.5	1.8
SPHIX	Fidelity High Income (1%r<90d)	*	*	*	1.4	2.7	5.5	4.3	PRRDY	PIMCO Real Return (2%r<7d)	*	*	*	-0.6	3.1	1.1	0.3
FINPX	Fidelity Inflation-Protected Bond	B	*	*	-0.4	4.0	2.6	0.9	PTTDX	PIMCO Total Return (2%r<7d)	*	*	*	-0.1	3.5	4.0	2.4

BOND FUNDS
Continued on Next Page

Bond Funds continued — data as of 11/3/06

Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
PTMDX	PIMCO Total Return Mortgage (2%r<7d)	*	*	*	0.2	4.1	5.1	3.6	MNTRX	Wells Fargo Adv Total Return Bond	*	*	*	0.1	4.0	4.1	2.7
SWBDX	Schwab S-T Bond Mkt Index	B	*	*	0.1	2.6	3.6	3.1	MNSGX	Wells Fargo Montgomery S Dur Govt (closed)	B	*	*	0.2	2.2	3.4	3.0
STHYX	Strong High Yield Bond (1%r<180d)	*	*	*	1.1	3.2	7.8	6.6	WTIBX	Westcore Plus Bond (2%r<90d)	*	*	*	0.4	4.8	6.1	4.7
SSTBX	Strong S-T Bond	B	*	*	0.3	2.4	3.6	3.1									
STHBX	Strong S-T High Yield	*	*	*	0.6	2.7	4.9	4.4									
PRPIX	T. Rowe Price Corporate Inc	*	*	*	0.5	4.8	4.9	3.1									
PRGMX	T. Rowe Price GNMA	*	*	*	0.2	3.5	3.9	2.4									
PRHYX	T. Rowe Price High Yld (closed,1%r<1yr)	*	*	*	1.3	3.6	7.4	6.5									
RPIBX	T. Rowe Price Int'l Bond (2%r<90d)	*	*	*	0.5	1.0	4.9	4.8									
PRCIX	T. Rowe Price New Income	*	*	*	0.2	4.0	4.1	2.6									
RPSIX	T. Rowe Price Spectrum Income	*	*	*	1.0	3.8	7.0	5.7									
PRWBX	T. Rowe Price S-T Bond	B	*	*	0.1	2.4	3.6	3.0									
PRULX	T. Rowe Price U.S. Treas. L-T	*	*	*	-0.4	6.9	3.5	0.0									
TGHNX	TCW Galileo High Yield Bond	*	*	*	1.5	3.5	8.3	6.9									
TGMNX	TCW Galileo Total Return Bond	*	*	*	-0.1	4.4	5.2	3.6									
USAIX	USAA Income	*	*	*	0.2	4.6	5.0	3.2									
VAGIX	Value Line Aggressive Inc (1%r<120d)	*	*	*	1.2	-0.3	0.4	0.1									
VALBX	Value Line U.S. Govt Sec	*	*	*	0.0	3.7	4.3	2.8									
VFIX	Vanguard GNMA	B	*	*	0.2	4.3	5.3	3.1									
VWEHX	Vanguard High Yield Corporate (1%r<1yr)	*	B	*	1.3	4.0	7.9	5.9									
VIPSX	Vanguard Inflation Protected Sec	B	*	*	-0.5	4.0	2.7	1.1									
VFITX	Vanguard Intermediate Term U.S. Treasury	*	*	*	-0.2	4.0	3.1	1.6									
VWESX	Vanguard Long-Term Investment-Grade	*	*	*	0.2	8.0	4.2	0.8									
VUSTX	Vanguard L-T U.S. Treasury	*	*	*	-0.4	7.1	3.4	-0.2									
VFSTX	Vanguard Short-Term Investment Grade	B	*	*	0.3	2.8	3.9	3.2									
VSGBX	Vanguard S-T Federal	*	*	*	0.1	2.7	3.6	2.8									
VFISX	Vanguard S-T Treasury	B	*	*	0.1	2.4	3.0	2.4									
VBMFX	Vanguard Total Bond Market Index	*	*	*	0.1	4.1	3.9	2.3									
STCBX	Wells Fargo Adv Corporate Bond Inv	*	*	*	0.3	4.2	4.1	2.5									
STVSX	Wells Fargo Adv Govt Sec Inv	*	*	*	0.0	3.5	3.5	2.3									

Shortcut to Finding Your Fund!

Once you're in Adobe, click "Edit", then "Search." Then type in the ticker symbol of your fund in the box. Make sure you search "in the current PDF document." The results should show every spot where your fund appears!

(continued from page 1)

strength came from Barton Biggs, the highly regarded hedge fund manager. He sees most hedge funds as having been under invested this year and now playing catch-up to improve performance. As a result, he looks for a bullish market for the rest of this year. Certainly, as we said earlier, our market is reasonably priced, a point also made by Biggs. We still favor international markets.

The Select Portfolio – There is no change.

PORTFOLIO HOLDINGS
Next Page

Advice **B = Buy, H = Hold, S = Sell, * = Not for this portfolio**

Weekly Performance of ML & MLP ETF Model Holdings — data as of 11/3/06

Ticker	Fund	Last Week	Ticker	Fund	Last Week
ACITX	Amer. Cent. Inflation Adj.	0.24	JKF	Morningstar Large Value (ETF)	-0.85
ICF	Cohen & Steers Realty Majors (ETF)	-3.28	EFV	MSCI EAFE Value (ETF)	-0.09
DREGX	Driehaus Emerging Mkts	2.56	EZU	MSCI EMU (ETF)	0.22
FBALX	Fidelity Balanced	-0.62	PWV	Powershares Dynamic LC Value (ETF)	-1.31
FDGFX	Fidelity Dividend Growth	-1.33	PRNEX	T. Rowe Price New Era	0.07
FEMKX	Fidelity Emerging Mkts	1.73	VBINX	Vanguard Balanced	-0.57
FEQIX	Fidelity Equity-Income	-0.76	VDIGX	Vanguard Dividend Growth	-0.71
FECAX	Fidelity Europe Cap Appr	0.26	VGEXX	Vanguard Energy	0.06
FINPX	Fidelity Inflation Protected	0.11	VDE	Vanguard Energy (ETF)	0.33
FSLVX	Fidelity Large Cap Value	-1.43	VEIPX	Vanguard Equity-Income	-0.81
FLATX	Fidelity Latin America	0.75	VGK	Vanguard European (ETF)	0.06
FNARX	Fidelity Natural Resources	-0.19	VFIIX	Vanguard GNMA	0.33
FSICX	Fidelity Strategic Income	0.44	VWEHX	Vanguard High Yield Corp	0.94
GATEX	Gateway Fund	0.33	VIPSX	Vanguard Inflation Protected Bond	-0.08
IGE	GS Natural Resources (ETF)	0.72	VWIGX	Vanguard International Growth	0.08
ICHKX	Guinness Atkinson China & Hong Kong	2.04	VTRIX	Vanguard International Value	0.00
ICSEX	ICON Europe	0.26	VOX	Vanguard Telecom Ser (ETF)	-1.57
JAOSX	Janus Overseas	2.18	VIVAX	Vanguard Value	-0.90
AGG	Lehman Aggregate Bond (ETF)	-0.07	VTV	Vanguard Value (ETF)	-0.90
LSBRX	Loomis Sayles Bond Retail	0.21	CBMDX	Wells Adv C&B MC Value	0.68
MPYMX	Metzler/Payden Eur Emg Mkts	-0.13			
			Indices:		
			DOW JONES INDUSTRIALS		-0.86%
			NASDAQ		-0.84
			S&P 500		-0.95

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