

# MONEYLETTER *Plus*

November 17, 2006

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Hotline # (410) 528-1804

## MONEYLETTER HOTLINE 11/15/06

### Sell RS Global

We are recommending the sale of RS Global Natural Resources (RSNRX) to all MONEYLETTER subscribers who have been following our Hold advice on the fund. We also recommend that the proceeds from the fund's sale be used to purchase T. Rowe Price New Era. This is a switch we have already made in the model portfolios. Please note that we are maintaining our allocation to natural resources funds.

Turning to the markets, obviously the election has not discouraged buyers. Undoubtedly, the ho-hum response of the market is based on the veto power residing in the White House. The markets have had a good run this month, with the Nasdaq and the Russell 2000 leading the way.

Risk is back, at least for now. Concern about the Fed has been put aside by the market after the latest inflation numbers. Somehow, the market overlooked October retail sales and revisions which tell us that sales have turned quite sluggish. The latest Fed musings on the economy show no sign that a rate cut is even a gleam in someone's eye. The stock market remains reasonably valued.

There is no change in our allocations.

**New Fund Ratings** – For domestic stock funds, Fidelity Dividend Growth is now rated Hold. For international stock funds, five funds are now rated Hold: Columbia Acorn International Select Z, MSCI EAFE Value (ETF), Fidelity Latin America, DWS Latin America Equity S, and S&P 40 Latin America (ETF). USAA International is now rated Sell.

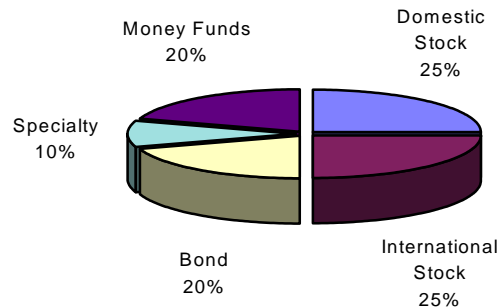
We are shifting some assets within our Vanguard Venturesome and Moderate model portfolios. In the Vanguard Venturesome portfolio we are selling \$10,000 of International Value and reinvesting the funds in Vanguard European ETF. In the Vanguard Moderate portfolio, we will be shifting \$8,000 from International Value into European ETF.

**The Economy** – The minutes of a Fed meeting held only three weeks ago were released today. Basically the Fed sees the economy running a little below its speed limit for at least the first half of next year. The market did not blink at that. But there is a catch. Estimates of the speed limit have been coming down. What the Fed may be content with is less than Wall Street now thinks. We see growth slow, about 2.5%, for some time, with profit estimates coming down.

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## 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
<b>TOTAL VALUE</b>					<b>\$100,476</b>

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

## Domestic Stock Funds — data as of 11/10/06

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	5.3%	12.4%	22.5%	19.4%	31	VEIPX	Vanguard Equity-Income	B	B	B	1.8	6.7	17.7	16.4
2	LSVRX	Loomis Sayles Value Retail	B	B	B	3.0	7.0	30.7	20.1	32	TGDVX	TCW Diversified Value N	H	H	H	2.9	5.8	18.2	15.9
3	WEHIX	Weitz Hickory	*	B	B	4.1	9.9	19.2	18.2	33	FEQIX	Fidelity Equity-Income	B	B	B	2.7	5.6	18.9	16.0
4	JKF	Morningstar Large Value (iS)	B	B	B	2.7	9.4	22.1	20.4	34	VWNDX	Vanguard Windsor	H	H	H	4.0	4.7	18.6	15.0
5	PWV	PowerShares Dyn LC Value	B	B	B	2.4	9.4	21.6	19.7	35	OAKLX	Oakmark Select (2%r<90d)	H	H	H	4.0	5.7	15.5	11.6
6	VASVX	Vanguard Selected Value (\$25k,1%r<1yr)	B	B	B	2.9	9.5	19.9	15.4	36	VDIGX	Vanguard Dividend Growth	H	H	H	1.7	6.8	16.1	14.9
7	LLPFX	Longleaf Partners (closed)	H	H	H	5.4	6.3	21.9	20.6	37	DGAGX	Dreyfus Appreciation	H	H	H	3.0	7.3	12.9	12.5
8	WVALX	Weitz Value Fund	B	B	B	3.6	8.7	18.2	16.4	38	VCVLX	Vanguard Capital Value	H	H	H	5.0	3.2	19.6	14.1
9	TWEIX	American Century Equity Income	B	B	B	2.5	9.1	17.8	16.5	39	TGIGX	TCW Dividend Focused N	H	H	H	2.1	5.9	16.9	15.0
10	DVY	DJ Select Dividend Index (iS)	B	B	B	3.1	9.4	16.1	16.2	40	VWNFX	Vanguard Windsor II (closed,\$10k)	H	H	H	1.7	5.7	18.1	13.7
11	CHTTX	ABN Amro Mid Cap	*	H	H	5.9	5.5	20.6	16.3	41	IWS	Russell MidCap Value (iS)	H	H	H	2.6	4.7	19.1	15.9
12	CBMDX	Wells Fargo Adv C&B Mid Cap Value	*	B	B	4.4	6.1	21.4	21.3	42	IVE	S&P 500 Value (iS)	H	H	H	2.3	5.0	18.4	16.3
13	XLG	Rydex Russell Top 50	B	B	B	2.7	9.6	14.5	14.1	43	YACKX	Yacktman Fund (2%r<30d)	H	H	H	1.5	7.0	14.7	13.2
14	VTV	Vanguard Value ETF	B	B	B	2.3	7.3	20.5	17.5	44	BPAVX	Robeco Boston Partners All Cap Value	H	H	H	3.6	5.4	15.3	13.1
15	THPGX	Thompson Plumb Growth	H	H	H	3.7	9.0	13.9	12.6	45	OAKMX	Oakmark Fund (2%r<90d)	H	H	H	2.6	6.2	14.6	13.9
16	VIVAX	Vanguard Value Index	B	B	B	2.4	7.2	20.2	17.4	46	NOIEX	Northern Income Equity	H	H	H	2.2	6.2	15.1	13.4
17	JSVAX	Janus Contrarian	*	H	H	5.1	3.3	25.7	18.2	47	SAIFX	Salomon Brothers Investors	H	H	H	2.6	5.1	17.1	14.4
18	HRTVX	Heartland Value (2%r<10d)	*	H	H	7.3	1.6	26.7	23.3	48	PEY	PowerShares HiYld Div Achievers	H	H	H	2.7	8.0	9.0	9.6
19	ELV	DJ WI US LargeCap Value (stTr)	B	B	B	2.2	7.6	19.1	17.1	49	SSHFX	Sound Shore (\$10k)	H	H	H	2.2	6.0	14.7	12.6
20	TWVLX	American Century Value (closed)	B	B	B	2.9	8.0	17.0	14.9	50	JMVCX	Janus Mid Cap Value	H	H	H	3.3	4.5	16.5	12.9
21	IWD	Russell 1000 Value (iS)	B	B	B	2.6	6.8	20.1	17.8	51	DODGX	Dodge & Cox Stock (closed)	H	H	H	2.4	4.4	18.3	14.8
22	CFIMX	Clipper Fund	H	H	H	4.6	7.9	14.2	11.7	52	SLASX	Selected American Shares	H	H	H	3.9	4.8	14.6	11.9
23	GEVTX	Columbia Disciplined Value CIZ	B	B	B	1.9	6.5	21.5	18.0	53	SMCDX	Wells Fargo Advantage MC Disciplined	H	H	H	2.4	4.1	18.7	14.8
24	WWNPX	Kinetics Paradigm (2%r<30d)	H	H	H	4.7	2.8	26.3	21.6	54	BIGRX	American Century Income & Growth	H	H	H	2.4	6.1	13.7	12.4
25	IWW	Russell 3000 Value (iS)	B	B	B	2.6	6.5	20.0	17.4	55	DGRIX	Dreyfus Growth & Income	H	H	H	2.6	6.0	13.6	11.9
26	IZZYX	Ironwood Isabelle Small Company Stock	H	H	H	6.6	1.6	25.8	21.1	56	IWN	Russell 2000 Value (iS)	*	H	H	2.9	2.9	20.5	19.8
27	GABAX	Gabelli Asset (2%r<7d)	H	H	H	4.2	5.1	20.5	18.1	57	MQIFX	Mutual Qualified (2%r<7d) CIZ	H	H	H	3.2	3.4	18.6	14.1
28	TRMCX	T. Rowe Price Mid Cap Value (closed)	H	H	H	3.1	5.8	19.6	15.4	58	JAVTX	Janus Venture (closed)	*	S	S	7.5	-0.2	21.1	17.7
29	PRFDX	T. Rowe Price Equity-Income	H	H	H	2.9	6.3	17.1	15.3	59	BPMCX	Robeco Boston Partners Mid Cap Value	S	S	S	3.5	4.9	14.4	11.2
30	OEF	S&P 100 (iS)	H	H	H	2.4	7.4	15.2	14.2	60	USCGX	USAA Capital Growth	*	S	S	4.6	0.1	24.4	16.7

**DOMESTIC STOCK FUNDS**  
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## Domestic Stock Funds continued — data as of 11/10/06

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	NYC	NYSE Composite (iS)	H	H	H	3.0	3.1	19.3	15.7	91	ARTQX	Artisan Mid Cap Value (closed)	S	S	S	3.1	3.7	14.9	11.6
62	KLD	KLD Select Social (iS)	S	S	S	2.4	5.8	13.4	10.9	92	CRMMX	CRM Mid Cap Value Inv (closed)	S	S	S	3.4	2.2	17.9	14.2
63	PVLDX	Allianz OCC Value D (2%r<7d)	*	H	H	1.6	5.6	14.9	14.1	93	IYY	DJ US Total Market (iS)	S	S	S	2.2	4.4	14.0	12.0
64	JKI	Morningstar Mid Value (iS)	S	S	S	2.5	3.9	17.2	14.0	94	VBR	Vanguard SmallCap Value ETF	S	S	S	2.9	2.6	17.4	15.9
65	<b>FSMKX</b>	<b>Fidelity Spartan 500 (\$10k)</b>	<b>S</b>	<b>S</b>	<b>S</b>	<b>2.2</b>	<b>5.3</b>	<b>14.2</b>	<b>12.4</b>	95	TWEBX	Tweedy, Browne American Value (closed)	S	S	S	1.1	6.4	10.6	9.7
66	HDPMX	Hodges Fund (2%r<90d)	*	H	H	5.6	-1.9	27.2	14.7	96	DSEFX	Domini Social Equity Fund (2%r<90d)	S	S	S	2.1	5.8	10.5	9.8
67	NY	NYSE 100 (iS)	H	H	H	1.5	5.7	14.3	12.6	97	IWV	Russell 3000 (iS)	S	S	S	2.3	4.3	14.0	12.1
68	<b>VFINX</b>	<b>Vanguard 500 Index</b>	<b>S</b>	<b>S</b>	<b>S</b>	<b>2.2</b>	<b>5.3</b>	<b>14.1</b>	<b>12.3</b>	98	DREVX	Dreyfus Fund	S	S	S	2.7	4.0	14.0	11.3
69	<b>IVV</b>	<b>S&amp;P 500 (iS)</b>	<b>S</b>	<b>S</b>	<b>S</b>	<b>2.2</b>	<b>5.3</b>	<b>14.1</b>	<b>12.5</b>	99	VTSMX	Vanguard Total Stk Mkt	S	S	S	2.3	4.1	14.3	12.2
70	DIA	Dow 30 Industrials (Diamonds)	H	H	H	2.3	4.6	15.7	14.7	100	FAIRX	Fairholme Fund (2%r<60d)	S	S	S	3.6	2.3	16.8	13.0
71	<b>SPY</b>	<b>S&amp;P 500 (SPDR)</b>	<b>S</b>	<b>S</b>	<b>S</b>	<b>2.2</b>	<b>5.2</b>	<b>14.1</b>	<b>12.5</b>	101	SCDGX	DWS Growth & Income S (closed,2%r<15d)	S	S	S	2.3	4.9	11.9	10.3
72	ICSLX	ICAP Select Equity	S	S	S	2.9	3.7	16.9	15.9	102	TMW	DJ WI Total Market (stTr)	S	S	S	2.3	4.3	13.7	11.4
73	HILVX	Harbor Large Cap Value Inv	S	S	S	2.6	5.4	12.9	11.4	103	MERDX	Meridian Fund (2%r<60d)	S	S	S	1.9	2.9	17.6	15.3
74	FSLSX	Fidelity Value Strategies	*	S	S	4.1	2.1	18.8	12.6	104	RSP	Rydex S&P Equal Weight	*	S	S	2.6	3.3	15.4	12.5
75	FSLVX	Fidelity Large Cap Value	H	H	H	2.0	4.3	16.4	13.6	105	SAOPX	Salomon Brothers Opportunity	S	S	S	0.4	3.7	17.5	13.7
76	FBRVX	FBR Small Cap (closed,1%r<90d)	S	S	S	1.6	1.7	23.2	20.2	106	ISI	S&P 1500 (iS)	S	S	S	2.1	4.3	13.6	11.8
77	VV	Vanguard LargeCap ETF	S	S	S	2.2	4.9	14.4	12.0	107	AVALX	Aegis Value Fund (\$10k)	S	S	S	5.0	0.6	18.4	11.4
78	JKD	Morningstar Large Core (iS)	H	H	H	1.6	5.3	14.3	12.2	108	FDVLX	Fidelity Value	S	S	S	3.1	2.0	17.7	11.7
79	MUTHX	Mutual Shares (1%) CIZ	H	H	H	2.8	3.5	16.9	12.9	109	PRGIX	T. Rowe Price Growth & Income	S	S	S	2.5	4.6	12.1	10.3
80	IWB	Russell 1000 (iS)	S	S	S	2.2	4.9	13.9	12.1	110	CAMOX	Cambiar Opportunity	S	S	S	3.0	3.3	14.5	12.0
81	HOVLX	Homestead Value (2%r<30d)	S	S	S	2.5	3.5	16.9	14.5	111	JKJ	Morningstar Small Core (iS)	S	S	S	3.3	0.6	20.9	18.6
82	FDGFX	Fidelity Dividend Growth	H	H	H	1.3	5.6	13.3	10.9	112	RYVPX	Royce Value Plus (1%r<180d)	*	S	S	5.9	-2.0	23.1	15.7
83	VHCOX	Vanguard Cap Opp (closed,\$25k,1%r<1yr)	*	S	S	2.5	3.1	17.8	14.6	113	VISVX	Vanguard Small-Cap Value Index	S	S	S	2.8	2.3	17.2	15.5
84	NEEGX	Needham Growth Fund (2%r<60d)	*	S	S	2.2	2.1	20.7	15.8	114	FDSVX	Fidelity Discovery	S	S	S	1.4	5.0	12.5	10.8
85	BEGRX	Mutual Beacon (2%r<7d) CIZ	H	H	H	2.9	2.9	17.3	13.5	115	PRDGX	T. Rowe Price Dividend Growth	S	S	S	1.7	4.0	14.2	12.4
86	PRWCX	T. Rowe Price Cap Appreciation	S	S	S	1.9	4.9	13.8	11.3	116	VQNPX	Vanguard Growth & Income	S	S	S	1.9	4.3	13.1	11.0
87	SNXFX	Schwab 1000 Fund (2%r<30d)	S	S	S	2.3	4.7	13.7	11.9	117	DSV	DJ WI US SmallCap Value (stTr)	*	S	S	3.0	1.6	17.8	16.0
88	PWY	PowerShares Dynamic SmCap Value	S	S	S	4.3	3.1	14.6	14.4	118	IWV	S&P 500 Growth (iS)	S	S	S	2.0	5.4	9.9	8.5
89	VTI	Vanguard Total Stock Mkt ETF	S	S	S	2.5	4.2	14.5	12.3	119	FVDFX	Fidelity Value Discovery	S	S	S	2.7	1.0	19.7	12.8
90	ATASX	ABN AMRO/TAMRO Small Cap N	*	S	S	3.9	-0.8	24.7	22.4	120	PWP	PowerShares Dynamic MC Value	S	S	S	1.4	3.9	14.5	10.5

**DOMESTIC STOCK FUNDS**  
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## Domestic Stock Funds continued — data as of 11/10/06

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	JAVLX	Janus Twenty (closed)	S	S	S	4.5	3.5	10.5	9.2	151	STCSX	Wells Fargo Adv Common Stock Z (closed)	S	S	S	2.4	0.1	17.7	12.5
122	JKL	Morningstar Small Value (iS)	S	S	S	2.3	2.2	17.0	15.2	152	JORNX	Janus Orion	*	S	S	3.5	-0.8	18.2	14.5
123	PRGFX	T. Rowe Price Growth Stock	S	S	S	1.9	4.4	11.8	10.1	153	FLPSX	Fidelity L P Stock (closed,1.5%r<90d)	S	S	S	3.5	-0.4	17.3	12.4
124	LMVTX	Legg Mason Value	S	S	S	4.7	4.8	6.4	2.9	154	FFIDX	Fidelity Fund	S	S	S	1.6	2.1	13.5	10.6
125	VUVLX	Vanguard U.S. Value	S	S	S	1.0	4.3	13.2	10.2	155	IWM	Russell 2000 (iS)	*	S	S	3.2	-0.3	17.1	15.5
126	BEQGX	American Century Equity Growth	S	S	S	1.8	3.8	13.1	10.7	156	FLCSX	Fidelity Large Cap Stock	S	S	S	1.9	2.4	12.6	9.4
127	RYVFX	Royce Value (1%r<180d)	S	S	S	6.7	-2.1	20.2	13.0	157	OAKBX	Oakmark Equity & Income (2%r<90d)	S	S	S	1.9	2.7	11.2	8.2
128	FGRTX	Fidelity Growth & Income II	S	S	S	2.1	3.7	12.7	10.5	158	WBSNX	WmBlair S-C Growth N (1%r<60d)	*	S	S	4.8	-0.4	14.6	13.1
129	BUFSX	Buffalo Small Cap (2%r<180d)	*	S	S	2.1	3.2	14.0	12.8	159	GEGTX	Columbia Large Cap Growth CIZ	S	S	S	3.0	2.5	9.9	8.5
130	SCOVX	Wells Fargo Adv SC Disciplined	*	S	S	4.9	-0.4	18.5	17.0	160	SLSSX	Selected Special Shares	*	S	S	1.7	0.4	17.2	13.2
131	FDSSX	Fidelity Stock Selector	S	S	S	2.1	3.4	13.1	10.8	161	RYLPX	Royce Low Priced Stock (closed,1%r<180d)	*	S	S	4.6	-3.3	22.0	15.2
132	FOCPX	Fidelity OTC Portfolio	*	S	S	4.1	3.3	10.3	7.7	162	RYTRX	Royce Total Return (1%r<180d)	S	S	S	2.8	0.8	13.9	11.8
133	VCVSX	Vanguard Convert Sec (\$10k,1%r<1yr)	S	S	S	1.8	2.4	15.9	11.1	163	DNLDX	Dreyfus New Leaders	S	S	S	2.7	0.9	13.4	8.7
134	VPCCX	Vanguard PRIMECAP Core (\$10k)	S	S	S	1.9	3.0	14.0	11.1	164	QQQQ	NASDAQ 100	*	S	S	3.4	3.4	6.1	6.6
135	IWR	Russell MidCap (iS)	*	S	S	2.6	1.7	15.9	12.2	165	PRWAX	T. Rowe Price New America	S	S	S	2.4	3.4	7.6	5.7
136	OBSWX	Old Mutual Small Cap (2%r<10d)	S	S	S	4.0	1.1	15.3	12.7	166	VPMCX	Vanguard PRIMECAP (closed,\$25k,1%r<1yr)	S	S	S	1.8	1.2	13.9	10.7
137	CAAPX	Ariel Appreciation	S	S	S	2.2	4.6	8.9	8.1	167	IJS	S&P 600 SmallCap Value (iS)	*	S	S	2.9	-0.8	16.9	16.5
138	JKG	Morningstar Mid Core (iS)	S	S	S	2.5	1.2	16.8	10.7	168	CIP SX	Champlain Small Company	S	S	S	2.2	1.7	11.5	10.9
139	NGUAX	Neuberger Berman Guardian	S	S	S	2.7	2.6	12.9	10.2	169	SCQGX	DWS Large Comp Growth S (closed,2%	S	S	S	2.3	2.4	9.3	5.5
140	FLVCX	Fidelity Leveraged Co (\$10k,1.5%r<90d)	*	S	S	3.6	-1.6	21.4	13.6	170	JAENX	Janus Enterprise	S	S	S	2.8	0.6	12.9	9.8
141	CRMSX	CRM Small Cap Value Inv (closed)	*	S	S	3.7	0.5	15.9	11.9	171	VMRGX	Vanguard/Morgan Growth	S	S	S	2.7	1.1	11.9	8.2
142	FDEQX	Fidelity Disciplined Equity	S	S	S	1.6	2.6	13.6	11.1	172	VIM SX	Vanguard Mid-Cap Index	S	S	S	2.7	-0.3	15.2	10.6
143	FTRNX	Fidelity Trend	S	S	S	2.0	2.7	12.7	10.3	173	VUG	Vanguard Growth (VIPER)	S	S	S	2.3	2.7	8.4	7.0
144	ONEQ	Fidelity NDQ Composite	*	S	S	3.3	3.5	8.6	8.8	174	VO	Vanguard MidCap ETF	S	S	S	2.7	-0.3	15.2	10.7
145	DRTHX	Dreyfus Premier Third Century (closed)	S	S	S	2.5	3.9	8.5	7.3	175	MX XIX	Marsico 21st Century (2%r<30d)	S	S	S	2.6	-0.5	16.0	13.8
146	WBG SX	William Blair Growth (1%r<60d)	S	S	S	2.5	2.2	12.8	10.1	176	PEN NX	Penn Mutual (1%r<180d)	S	S	S	4.3	-1.7	16.1	12.2
147	BPSCX	Robeco Boston Pttrs SCV (closed,1%	S	S	S	4.1	0.9	13.6	11.3	177	IWF	Russell 1000 Growth (iS)	S	S	S	1.9	3.0	8.0	6.8
148	FEQTX	Fidelity Equity-Income II	S	S	S	1.8	2.7	12.5	10.7	178	VIGRX	Vanguard Growth Index	S	S	S	2.1	2.7	8.3	6.9
149	BPTRX	Baron Partners	S	S	S	1.2	0.6	18.6	16.7	179	TAS CX	Third Avenue SC Value (closed,1%r<1yr)	S	S	S	2.7	1.0	11.6	8.9
150	MNSCX	WellsFargo Adv Small Cap Growth (closed)	S	S	S	5.3	-2.7	20.5	18.7	180	TWCGX	American Century Growth	*	S	S	1.5	3.1	8.1	7.1

**DOMESTIC STOCK FUNDS**  
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## Domestic Stock Funds continued — data as of 11/10/06

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	FCNTX	Fidelity Contrafund (closed)	S	S	S	3.6	-0.3	13.5	9.6	211	SOPFX	Wells Fargo Advantage Opportunity	S	S	S	1.7	-0.5	11.5	9.5
182	WPSRX	Westport Select Cap R (closed)	S	S	S	2.5	1.8	9.8	8.5	212	JAGIX	Janus Growth & Income	S	S	S	3.1	-1.5	11.7	6.7
183	TAVFX	Third Avenue Value (\$10k,1%r<60d)	S	S	S	1.9	0.4	13.9	11.1	213	RYPNX	Royce Opportunity (1%r<180d)	S	S	S	2.9	-4.5	19.4	15.3
184	IWZ	Russell 3000 Growth (iS)	S	S	S	2.1	2.4	8.5	7.0	214	JAMRX	Janus Mercury	*	S	S	1.6	0.8	7.9	5.4
185	JANSX	Janus Fund	S	S	S	2.1	1.6	10.5	8.4	215	PRSVX	T. Rowe Price S-C Value (closed,1%r<90d)	S	S	S	4.0	-3.1	14.2	13.6
186	VB	Vanguard SmallCap ETF	S	S	S	3.1	-1.1	15.5	13.0	216	PZI	PowerShares Zacks MicroCap	*	S	S	2.6	-3.2	15.8	13.5
187	VXF	Vanguard Extended Mkt ETF	*	S	S	3.1	-0.6	14.3	11.2	217	ARTMX	Artisan Midcap (closed)	S	S	S	3.4	-1.8	11.1	7.3
188	RIMEX	Rainier Core Equity (\$25k)	S	S	S	1.6	0.9	12.7	10.1	218	FDFFX	Fidelity Independence	S	S	S	2.0	-2.3	14.4	9.3
189	KAUFX	Federated Kaufmann Fund (0.2%r)	*	S	S	4.6	-1.4	14.0	10.2	219	FEXPX	Fidelity Export & Multinat'l (.75%r<30d)	S	S	S	3.1	-1.1	9.8	6.7
190	VEXMX	Vanguard Extended Market Index	S	S	S	3.2	-0.7	14.2	11.1	220	FFTYX	Fidelity Fifty	*	S	S	3.3	-2.3	12.5	7.9
191	NAESX	Vanguard SmallCap Index	S	S	S	3.1	-1.1	15.3	12.7	221	OTCFX	T. Rowe Price Small Cap Stock (closed)	S	S	S	2.4	-2.1	13.1	10.7
192	LSCRX	Loomis Sayles Small Cap Value Ret	S	S	S	2.5	-1.4	16.5	14.5	222	LMOPX	Legg Mason Opportunity Trust (1%r)	*	S	S	4.7	-2.9	11.9	7.6
193	DREQX	Dreyfus Growth Opportunity (2%r<60d)	S	S	S	2.5	2.2	7.3	5.5	223	FMCSX	Fidelity Mid-Cap Stock (closed,.75%r<30d)	*	S	S	1.8	-4.1	19.1	12.6
194	IJJ	S&P 400 MidCap Value (iS)	*	S	S	3.0	-1.2	15.0	12.0	224	IWC	Russell MicroCap (iS)	*	S	S	3.3	-2.5	12.8	11.1
195	PWC	PowerShares Dynamic Market Port	S	S	S	2.5	1.2	9.8	8.2	225	JKE	Morningstar Large Growth (iS)	S	S	S	1.9	2.1	3.5	3.1
196	TGLNX	TCW Galileo Equities N	S	S	S	3.2	-1.4	14.9	11.5	226	IJR	S&P 600 SmallCap (iS)	*	S	S	2.8	-2.6	13.8	12.4
197	ELG	DJ US WI LargeCap Growth (stTr)	S	S	S	2.1	1.9	8.1	6.3	227	MDY	S&P 400 MidCap (SPDR)	S	S	S	3.1	-2.1	11.9	8.5
198	FCV SX	Fidelity Convertible Securities	S	S	S	3.7	-2.0	15.6	10.5	228	DSG	DJ WI US SmallCap Growth (stTr)	*	S	S	3.4	-3.5	14.7	11.1
199	VSEQX	Vanguard Strategic Equity	S	S	S	3.1	-1.4	14.7	10.9	229	STDIX	Wells Fargo Advantage Discovery	*	S	S	3.1	-3.4	14.8	10.3
200	SSMVX	Wells Fargo Adv SC Value Cl Z (closed)	*	S	S	4.0	-2.6	16.2	10.2	230	BARAX	Baron Asset	S	S	S	1.7	-1.4	11.7	10.1
201	NMANX	Neuberger Berman Manhattan	*	S	S	3.2	-2.2	15.6	11.0	231	BGRFX	Baron Growth (closed)	S	S	S	3.3	-2.8	12.6	10.7
202	IWP	Russell Mid Cap Growth (iS)	*	S	S	2.9	-1.1	12.6	8.6	232	NCTWX	Nicholas II (\$100k)	S	S	S	1.1	0.0	8.9	7.1
203	FDGRX	Fidelity Growth Company (closed)	*	S	S	3.1	-0.5	10.5	6.4	233	TGVNX	TCW Value Opportunities	*	S	S	1.0	-1.4	12.4	10.4
204	TGSCX	TCW Galileo Small Cap Growth	*	S	S	3.6	-3.8	17.9	13.3	234	IJH	S&P 400 MidCap (iS)	S	S	S	2.8	-2.3	11.6	8.3
205	FIDYX	AIM Dynamics Inv (closed)	*	S	S	2.7	-2.9	17.0	12.8	235	NTHFX	Northeast Investors Growth	*	S	S	0.2	-0.2	10.3	7.5
206	NICSX	Nicholas Fund	S	S	S	1.3	1.4	8.2	7.1	236	IWO	Russell 2000 Growth (iS)	*	S	S	3.5	-3.6	13.8	11.4
207	POGSX	Pin Oak Aggressive Stock	S	S	S	7.0	2.2	-2.5	-4.7	237	FBGRX	Fidelity Blue Chip Growth	S	S	S	1.2	1.0	5.6	3.8
208	WMCVX	Wasatch Small Cap Value (closed,2%	*	S	S	2.6	-2.5	15.7	11.2	238	PESPX	Dreyfus Mid Cap Index (1%r<180d)	S	S	S	2.8	-2.4	11.4	8.1
209	FGRIX	Fidelity Growth & Income	S	S	S	1.5	0.9	8.7	7.0	239	NBSSX	Neuberger Berman Focus	*	S	S	1.9	-3.1	14.6	12.2
210	SNIGX	SIT Large Cap Growth (2%r<30d)	S	S	S	2.0	0.4	9.1	6.9	240	FDEGX	Fidelity Aggressive Growth (1.5%r<90d)	*	S	S	3.9	-2.2	9.4	5.8

**DOMESTIC STOCK FUNDS**  
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## Domestic Stock Funds continued — data as of 11/10/06

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	USGRX	USAA Growth & Income	S	S	S	1.8	-0.8	8.7	6.4	271	CSMVX	Century Select SC (closed,1%r<180d)	S	S	S	1.7	-2.6	7.2	6.3
242	MAVFX	Matrix Advisors Value (1%r<60d)	*	H	H	-1.7	1.2	8.5	6.3	272	ARTSX	Artisan Small Cap (closed)	S	S	S	3.7	-4.1	7.9	7.0
243	IYJ	DJ US Industrial (iS)	S	S	S	1.0	-3.1	14.6	10.4	273	RIMSX	Rainier Small/Mid Cap Equity (closed)	*	S	S	2.5	-6.7	16.0	11.3
244	BSCFX	Baron Small Cap (closed)	S	S	S	3.4	-4.0	13.2	7.9	274	PWJ	PowerShares Dynamic MidCap Grow	S	S	S	0.7	-3.5	10.7	6.4
245	TGONX	TCW Galileo Opportunity N	S	S	S	3.0	-4.6	15.0	9.4	275	JKH	Morningstar Mid Growth (iS)	S	S	S	2.6	-4.8	11.0	7.2
246	NPRTX	Neuberger Berman Partners	*	S	S	2.9	-3.2	11.6	7.1	276	CLSPX	Columbia Mid Cap Growth CIZ	S	S	S	2.3	-5.7	13.1	8.8
247	FSLCX	Fidelity SC Stock (closed,2%r<60d)	S	S	S	4.1	-5.1	14.4	10.6	277	NBGNX	Neuberger Berman Genesis (closed)	S	S	S	3.4	-4.2	7.8	5.0
248	NBNGX	Sit Mid Cap Growth (2%r<30d)	*	S	S	2.6	-2.3	9.8	5.9	278	JAOLX	Janus Olympus	S	S	S	2.3	-2.9	5.6	2.6
249	FDSCX	Fidelity Small Cap Ind. (1.5%r<90d)	S	S	S	5.0	-5.1	12.8	9.3	279	VEXPX	Vanguard Explorer (closed)	*	S	S	2.3	-5.1	11.1	7.5
250	VBK	Vanguard SC Growth ETF	*	S	S	3.5	-4.5	13.3	10.0	280	HCAIX	Harbor Capital Appreciation	*	S	S	1.0	-0.6	1.2	-0.3
251	UMBSX	UMB Scout Stock	S	S	S	0.9	-1.4	9.3	8.1	281	JKK	Morningstar Small Growth (iS)	*	S	S	3.1	-5.7	10.7	8.7
252	BUFMX	Buffalo Mid Cap (2%r<60d)	*	S	S	0.9	-1.0	8.2	4.8	282	VGEQX	Vanguard Growth Equity (\$10k)	*	S	S	2.0	-3.3	6.3	4.0
253	RYSEX	Royce Special Equity (1%r<180d)	S	S	S	-0.1	-1.5	10.8	10.1	283	TWHIX	American Century Heritage	S	S	S	4.8	-9.3	16.9	10.2
254	VISGX	Vanguard Small Cap Growth Index	S	S	S	3.5	-4.6	13.1	9.8	284	BRSIX	Bridgeway Ultra Small Co Mkt (2%r<180d)	*	S	S	2.5	-5.5	10.5	8.3
255	RYPXX	Royce Premier (closed,1%r<180d)	S	S	S	2.7	-4.4	13.6	7.0	285	PWO	PowerShares Dynamic OTC Portfol	*	S	S	1.9	-3.1	5.5	5.6
256	MOPIX	MainStay Small Cap Opportunity (closed)	S	S	S	2.2	-2.9	10.0	9.7	286	PWB	PowerShares Dynamic LargeCap Gr	S	S	S	0.8	-1.5	3.0	2.3
257	GABGX	GAMCO Growth AAA (2%r<7d)	S	S	S	1.7	-1.0	5.8	4.0	287	FFSCX	Forward Hoover Small Cap (2%r<180d)	S	S	S	3.4	-6.2	10.6	9.0
258	FDCAX	Fidelity Capital Appreciation	*	S	S	1.9	-4.0	12.9	10.0	288	WAHGX	Wasatch Heritage Growth (2%r<60d)	S	S	S	0.0	-1.7	4.4	2.3
259	USRAX	Undiscovered SC Growth A LW (closed)	*	S	S	2.5	-4.8	13.7	7.2	289	MFOCX	Marsico Focus (2%r<30d)	S	S	S	0.4	-2.5	5.2	3.0
260	WAAEX	Wasatch Small Cap Grth (closed,2%r<60d)	S	S	S	2.9	-2.7	7.8	5.7	290	CUCAX	CS Capital Appreciation Comm	S	S	S	0.5	-1.7	2.9	0.6
261	LMASX	Legg Mason Special Investment Trust	*	S	S	2.4	-1.9	6.5	4.5	291	IOLIX	ICON Long/Short	*	S	S	1.2	-6.0	12.3	8.9
262	HSGFX	Hussman Strategic Growth (1.5%r<180d)	S	S	S	-0.4	0.8	4.0	3.3	292	VWUSX	Vanguard U.S. Growth	S	S	S	0.6	-1.7	1.8	-0.5
263	BRWIX	Brandywine Fund (\$10k)	S	S	S	2.4	-4.2	12.0	8.8	293	FMAGX	Fidelity Magellan (closed)	S	S	S	1.2	-4.7	8.3	4.6
264	RPMGX	T. Rowe Price Mid Cap Growth (closed)	S	S	S	1.5	-3.1	10.4	4.4	294	BRSVX	Bridgeway Small Cap Value	S	S	S	1.4	-8.1	16.0	11.9
265	BLUEX	Brandywine Blue (\$10k)	S	S	S	0.7	-2.6	10.0	8.2	295	VALLX	Value Line Leveraged Growth	*	S	S	2.3	-7.0	11.5	7.7
266	VALSX	Value Line Special Situations	S	S	S	1.9	-3.9	11.4	8.6	296	WGRO	Wasatch Core Growth (closed,2%r<60d)	S	S	S	1.3	-4.5	6.6	3.7
267	IJT	S&P 600 SmallCap Growth (iS)	*	S	S	3.2	-4.4	10.4	8.6	297	MGRIX	Marsico Growth & Income (2%r<30d)	S	S	S	0.6	-3.3	4.2	2.2
268	ARGFX	Ariel Fund	S	S	S	1.2	-1.8	6.4	6.8	298	PGIFX	Pioneer Growth Opportunities (closed)	S	S	S	2.5	-5.0	5.6	3.3
269	FMILX	Fidelity New Millennium (closed)	*	S	S	2.7	-8.1	19.6	12.7	299	STRFX	Wells Fargo Advantage Large Cap Growth	S	S	S	0.7	-3.2	3.4	1.3
270	IJK	S&P 400 MidCap Growth (iS)	S	S	S	2.6	-3.6	8.3	4.8	300	NBFSX	Neuberger Berman Fasciano Inv	S	S	S	2.8	-5.0	4.4	3.9

**DOMESTIC STOCK FUNDS**  
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## Domestic Stock Funds continued — data as of 11/10/06

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	0.7	-5.0	7.4	6.1	331	UBRRX	Undiscovered Mgr Behavioral Grwth (\$10k)	*	S	S	1.8	-9.7	0.9	0.0
302	USAUX	USAA Aggressive Growth	*	S	S	0.5	-3.4	3.3	1.4	332	CGMFX	CGM Focus	*	*	S	1.0	-14.2	12.3	9.0
303	FSLGX	Fidelity Large Cap Growth	*	S	S	1.3	-4.5	4.6	1.3	333	PFGRX	Preferred Large Cap Growth	S	S	S	0.0	-7.5	-6.2	-7.5
304	BRMIX	Laudus Rosenberg Value L/S (2%r<30d)	S	S	S	-0.1	-2.7	2.2	1.2	334	BRSRX	Bridgeway Small Cap Growth	S	S	S	2.0	-15.5	7.3	3.8
305	PRNHX	T. Rowe Price New Horizons	*	S	S	0.9	-6.6	10.1	4.7	335	TGANX	TCW Aggressive Growth CIN	S	S	S	0.0	-10.6	-3.3	-5.6
306	BWAFX	Brandywine Advisors (\$10k)	S	S	S	2.2	-7.6	10.4	5.9	336	BOGLX	Bogle Small Cap Growth (closed)	*	S	S	-4.9	-13.0	6.1	3.7
307	BERWX	Berwyn Fund (closed,1%r<180d)	S	S	S	3.2	-4.4	0.9	2.0	337	GSETX	Columbia Small Company Equity CI Z	S	S	S	0.0	-19.0	-0.5	-2.3
308	FTQGX	Fidelity Focused Stock	*	S	S	-0.7	-4.3	6.3	2.6										
309	PWT	PowerShares Dynamic SmCap Growt	*	S	S	1.4	-6.8	8.8	5.0										
310	ICNIX	ICON Core Equity	*	S	S	2.9	-7.9	8.7	5.5										
311	SGROX	Wells Fargo Advantage Growth	S	S	S	2.1	-7.5	8.7	5.2										
312	SSMGX	Sit Small Cap Growth (2%r<30d)	*	S	S	3.4	-8.8	9.3	5.7										
313	OBHGX	Old Mutual Growth (2%r<10d)	*	S	S	1.3	-6.4	6.4	4.5										
314	MUHLX	Muhlenkamp Fund (2%r<30d)	S	S	S	1.7	-5.7	3.7	-0.2										
315	OBEHX	Old Mutual Emerging Growth (2%r<10d)	*	S	S	3.6	-8.3	6.7	5.2										
316	CUEGX	CS Mid Cap Growth (closed)	*	S	S	0.6	-5.9	4.5	0.3										
317	PFVLX	Preferred Value	S	S	S	0.0	-5.7	4.3	2.3										
318	USAAX	USAA Growth	S	S	S	1.0	-4.5	-1.2	-3.0										
319	TWCUX	American Century Ultra	S	S	S	1.5	-3.7	-4.4	-4.7										
320	TGCNX	TCW Select Equities N	*	S	S	1.3	-3.2	-6.6	-6.0										
321	TWCIX	American Century Select	S	S	S	2.9	-5.8	-3.5	-4.4										
322	FDISX	Dreyfus-Founders Discovery (closed)	*	S	S	3.6	-9.8	4.9	2.1										
323	BRAIX	Bridgeway Aggressive Investors 2	*	S	S	4.5	-12.8	11.2	4.4										
324	HENLX	Hennessy Cornerstone Gwth II (1.5%	S	S	S	2.2	-12.8	13.8	4.7										
325	TMGFX	Turner Mid Cap Growth	*	S	S	1.1	-9.6	7.2	4.2										
326	ACBGX	US Global Holmes Growth (.25%r<30d)	S	S	S	1.7	-10.5	8.0	4.9										
327	VWEGX	Van Wagoner Emerging Growth	*	S	S	2.2	-12.4	10.3	10.8										
328	OBEGX	Oberweis Emerging Growth (1%r<90d)	*	S	S	5.0	-10.8	0.0	-0.7										
329	TWCVX	American Century Vista	S	S	S	3.1	-13.4	9.0	4.9										
330	VLIFX	Value Line Fund	*	S	S	2.1	-11.6	5.4	2.0										

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## International Stock Funds — data as of 11/10/06

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%	3.0%	49.3%	36.5%	31	OAKIX	Oakmark International (2%r<90d)	*	H	H	3.8	3.4	29.6	24.5
2	FEZ	DJ Euro Stoxx 50 (stTr)	*	B	B	5.4	7.3	35.4	26.5	32	FECAX	Fidelity Europe Capital App (1%r<30d)	*	H	H	5.7	-0.9	37.3	27.3
3	EZU	MSCI EMU (iS)	*	B	B	5.5	6.3	37.2	28.7	33	FEMKX	Fidelity Emerging Mkts (1.5%r<90d)	*	S	S	8.0	-3.9	40.4	23.4
4	DREGX	Driehaus Emerging Mkts Gr (2%r<60d)	*	B	B	8.5	-0.9	50.0	31.6	34	PGJ	PowerShares Golden Dragon USX	*	S	S	8.1	-0.7	31.7	28.2
5	MPYMX	Metzler/Payden Europe Emg Mkts (2%	*	B	B	7.4	1.3	44.7	34.9	35	FLATX	Fidelity Latin America (1.5%r<90d)	*	*	H	4.7	-2.4	40.9	31.5
6	VEURX	Vanguard European Stock Index (2%	*	B	B	5.8	6.3	33.8	28.2	36	SLAFX	DWS Latin Amer Equity S (closed,2%r<30d)	*	H	H	6.8	-2.7	37.5	30.3
7	VGK	Vanguard European ETF	*	B	B	5.9	6.0	33.7	27.6	37	USIFX	USAA International (2%r<5d)	*	S	S	3.1	2.7	29.4	22.4
8	IEV	S&P 350 Europe Plus (iS)	*	B	B	5.4	6.4	33.1	27.0	38	DGT	DJ WI Global Titans (stTr)	*	S	S	2.7	7.6	17.7	16.1
9	FSEAX	Fidelity SE Asia (1.5%r<90d)	*	H	H	8.0	1.1	41.8	25.6	39	HIINX	Harbor International Inv (2%r<60d)	*	S	S	5.0	0.1	32.6	23.7
10	PRLAX	T. Rowe Price Latin America (2%r<90d)	*	*	B	6.9	-0.4	45.8	38.0	40	HLEMX	Harding Loevner Emerg Mkt (2%r<90d)	*	S	S	7.0	-1.6	33.6	20.7
11	ICHKX	Guinness Atkinson China & HK (2%r<90d)	*	H	H	9.1	3.3	32.1	27.4	41	ADRD	Develop Mrkts 100 ADR (BLDRS)	*	S	S	4.9	2.3	27.0	21.9
12	SCOPX	DWS Pacific Opp Eq. S (closed,2%r<30d)	*	H	H	6.5	1.6	40.1	26.0	42	PRMSX	T. Rowe Price Emerging Mkts Stk	*	S	S	7.9	-1.2	31.1	20.8
13	ICSEX	ICON Europe	*	H	H	5.6	-1.7	46.5	35.1	43	BJBIX	Julius Baer Intl Eq A (closed,2%r<90d)	*	S	S	5.4	-0.3	31.9	24.0
14	ADRU	Europe 100 ADR (BLDRS)	*	H	H	5.7	5.2	28.2	24.3	44	IOO	S&P 100 Global (iS)	*	S	S	3.7	5.7	19.4	16.7
15	PRASX	T. Rowe Price New Asia (2%r<90d)	*	H	H	8.4	1.4	33.4	22.7	45	ILF	S&P 40 Latin America (iS)	*	*	H	5.8	-2.1	35.1	28.5
16	FEU	DJ Stoxx 50 (stTr)	*	H	H	5.1	5.6	27.5	23.5	46	SWINX	Schwab International Index (1.5%r<180d)	*	S	S	4.1	1.9	27.2	20.2
17	OAKEX	Oakmark Intl Small Cap (closed,2%r<90d)	*	H	H	4.3	2.8	35.2	25.2	47	VTRIX	Vanguard International Value (2%r<60d)	*	H	H	3.7	0.7	30.8	21.6
18	ACFFX	Columbia Acorn Intl Select Z	*	H	H	4.8	2.2	35.9	26.6	48	JAWWX	Janus Worldwide (2%r<90d)	*	S	S	4.5	4.8	17.5	12.9
19	EFV	MSCI EAFE Value (iS)	*	H	H	4.3	3.8	31.5	23.6	49	SSEMXX	SSgA Emerging Markets	*	S	S	7.5	-4.2	35.2	22.9
20	SCOBX	DWS Global Thematic S (closed,2%r<30d)	*	H	H	5.2	2.6	33.2	24.7	50	VHGEX	Vanguard Global Equity	*	S	S	3.8	2.2	24.9	18.9
21	PRESX	T. Rowe Price European (2%r<90d)	*	H	H	6.2	3.5	28.8	23.7	51	VWIGX	Vanguard International Growth (2%r<60d)	*	S	S	4.0	0.4	28.3	20.0
22	OAKGX	Oakmark Global (2%r<90d)	*	H	H	4.0	6.0	25.4	19.6	52	FIEUX	Fidelity Europe (1%r<30d)	*	S	S	4.4	-0.2	29.2	19.8
23	ARTKX	Artisan Intl Value (2%r<90d)	*	H	H	4.4	2.4	33.3	27.4	53	ARTJX	Artisan Intl Small Cap (closed,2%r<90d)	*	S	S	6.6	-4.3	35.8	22.8
24	TREMX	T. Rowe Price Emg Europe & Med (2%	*	H	H	6.5	2.4	30.4	23.8	54	ACINX	Columbia Acorn Intl Z (2%r<60d)	*	S	S	5.4	-3.4	35.3	24.6
25	MAPTX	Matthews Pacific Tiger (closed,2%r<90d)	*	H	H	5.9	2.4	31.0	19.5	55	PRGSX	T. Rowe Price Global Stock (2%r<90d)	*	S	S	4.5	1.7	23.0	16.1
26	EPP	MSCI Pacific Ex-Japan (iS)	*	H	H	6.4	3.2	27.9	22.3	56	QFVOX	Quant Foreign Value (1%r<30d)	*	S	S	4.7	-2.0	31.5	21.2
27	FFINX	Forward International Equity (2%r<180d)	*	H	H	6.3	0.4	34.8	24.3	57	ICEUX	ICAP Euro Select Equity (2%r<30d)	*	S	S	4.1	0.2	26.7	18.4
28	SCGEX	DWS Europe Equity S (closed,2%r<30d)	*	H	H	5.0	0.8	35.5	26.4	58	LLINX	Longleaf Partners International	*	S	S	2.8	4.7	17.6	13.8
29	ADRE	Emerging Mkts 50 ADR (BLDRS)	*	H	H	7.0	-0.8	36.0	25.4	59	VEIEX	Vanguard Emerging Mkts Stk Index (.5%r)	*	S	S	7.2	-3.8	31.9	19.8
30	USAWX	USAA World Growth	*	H	H	3.1	6.0	24.6	20.3	60	VWO	Vanguard Emerging Mkts (VIPER)	*	S	S	6.8	-3.7	31.9	19.7

**INT'L STOCK FUNDS**  
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## International Stock Funds continued — data as of 11/10/06

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	SCINX	DWS International S (2%r<180d)	*	S	S	4.9	-1.1	28.1	19.8	91	WAIGX	Wasatch Intl Growth (closed,2%r<60d)	*	S	S	4.4	-9.0	25.3	14.1
62	VINEX	Vanguard Intl Expl (closed,\$25k,2%r<60d)	*	S	S	4.8	-2.8	32.3	21.5	92	FPBFX	Fidelity Pacific Basin (1.5%r<90d)	*	S	S	4.0	-8.1	22.7	7.6
63	DODFX	Dodge & Cox Intl Stock	*	S	S	4.3	-0.8	28.0	20.6	93	AIOIX	Amer. Cent. Intl Opp. (closed,2%r<180d)	*	S	S	6.1	-12.0	25.5	12.3
64	TWIEX	American Century Intl Growth (2%r<60d)	*	S	S	4.8	-0.8	26.9	18.1	94	DRIDX	Driehaus Intl Discovery (2%r<60d)	*	S	S	5.0	-13.1	27.8	8.8
65	DRFMX	Dreyfus Premier Emerging Market (1%r)	*	S	S	6.9	-3.7	30.3	19.2	95	VPACX	Vanguard Pacific Stock Index (2%r<60d)	*	S	S	0.7	-8.1	15.5	5.6
66	NBISX	Neuberger Berman Intl (2%r<60d)	*	S	S	6.8	-2.9	27.9	18.5	96	VPL	Vanguard Pacific ETF	*	S	S	0.6	-8.4	15.3	4.5
67	PISRX	Forward Intl Small Companies (2%r<180d)	*	S	S	5.4	-4.4	33.5	20.1	97	USPAX	Excelsior Pacific/Asia	*	S	S	2.7	-10.1	15.7	3.3
68	EEM	MSCI Emerging Markets (iS)	*	S	S	6.6	-3.6	29.6	20.1	98	FISMX	Fidelity Intl Small Cap (closed,2%r<90d)	*	S	S	5.1	-14.1	21.1	8.1
69	CMISX	Columbia Intl Stock CIZ (2%r<60d)	*	S	S	4.1	-0.8	26.2	18.9	99	ITF	S&P 150 Topix (iS)	*	S	S	-1.6	-11.7	12.4	2.2
70	EUROX	US Global Eastern Europe (2%r<180d)	*	S	S	8.6	-6.2	31.9	21.1	100	PFIFX	Preferred International	*	S	S	0.0	-12.8	10.3	3.4
71	ARTIX	Artisan International (2%r<90d)	*	S	S	3.2	-1.2	27.3	18.2	101	EWJ	MSCI Japan (iS)	*	S	S	-1.8	-12.3	10.5	-0.6
72	TBGVX	Tweedy, Browne Gbl Val (closed,2%	*	S	S	2.4	2.8	18.5	14.8	102	SJPNX	Japan Fund (Scudder) (2%r<180d)	*	S	S	-1.3	-13.1	6.7	-9.4
73	FDIVX	Fidelity Div Intl (closed,1%r<30d)	*	S	S	4.2	-1.6	26.3	16.8	103	PRJPX	T. Rowe Price Japan (2%r<90d)	*	S	S	-2.1	-14.4	4.8	-9.0
74	FIGRX	Fidelity Intl Discovery (1%r<30d)	*	S	S	4.1	-1.9	26.8	17.1	104	FJPNX	Fidelity Japan (1.5%r<90d)	*	S	S	-1.6	-16.2	8.0	-10.0
75	MACSX	Matthews Asia G & I (closed,2%r<90d)	*	S	S	4.1	-0.2	22.4	16.0	105	WPJGX	CS Warburg Pincus Japan Grth (2%r<30d)	*	S	S	-1.1	-17.2	5.5	-8.4
76	SGSCX	DWS Gbl Opportunities S (closed,2%	*	S	S	4.2	-1.9	26.4	16.0	106	MJFOX	Matthews Japan Fund (2%r<90d)	*	S	S	-3.0	-18.8	-1.0	-10.8
77	PRIDX	T. Rowe Price Intl Disc. (2%r<90d)	*	S	S	5.1	-4.6	31.0	19.3	107	FJSCX	Fidelity Japan SC (closed,1.5%r<90d)	*	S	S	0.0	-21.7	-4.3	-23.0
78	FOSFX	Fidelity Overseas (1%r<30d)	*	S	S	4.4	-2.4	25.8	14.1										
79	UMINX	Excelsior International	*	S	S	3.5	-2.0	25.8	16.8										
80	WBIGX	Wm. Blair Intl Growth N (closed,1%r<60d)	*	S	S	3.6	-2.0	25.2	15.6										
81	FWWFX	Fidelity Worldwide (1%r<30d)	*	S	S	3.3	0.2	20.0	12.4										
82	GIGRX	Gabelli Intl Growth (2%r<60d)	*	S	S	4.3	-2.9	21.7	14.1										
83	TWGGX	American Century Global Growth (2%	*	S	S	3.7	-2.2	20.2	12.9										
84	PRITX	T. Rowe Price Intl Stock (2%r<90d)	*	S	S	4.1	-2.2	19.7	12.3										
85	FIVFX	Fidelity Aggressive Intl. (1%r<30d)	*	S	S	5.0	-3.9	19.5	9.1										
86	FGBLX	Fidelity Global Balanced (1%r<30d)	*	S	S	2.9	-0.9	13.9	10.1										
87	SNGRX	SIT International Growth (2%r<30d)	*	S	S	3.3	-4.1	21.0	13.3										
88	ADRA	Asia 50 ADR (BLDRS)	*	S	S	2.8	-5.5	24.0	15.4										
89	FSCOX	Fidelity Int Small Cap Opp	*	S	S	5.0	-12.1	36.1	13.8										
90	MPACX	Matthews Asia Pacific (2%r<90d)	*	S	S	3.1	-5.3	19.3	8.8										

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**  
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## Specialty Funds — data as of 11/10/06

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	USERX	U.S. Global Gold Shares (.25%r<30d)	*	*	*	15.3%	-	81.1%	49.7%	31	XLY	Consumer Discretionary (SPDR)	*	*	*	2.7	7.8	14.5	14.8
2	FSCSX	Fidelity Software (.75%r<30d)	*	*	*	6.5	15.9	26.6	25.2	32	CGMRX	CGM Realty	*	*	*	1.5	1.8	31.1	22.2
3	ICF	Cohen & Steers Realty Majors (iS)	*	*	*	0.7	15.4	35.4	30.0	33	IXC	S&P Global Energy (iS)	*	*	*	9.6	-0.8	24.3	18.3
4	FSUTX	Fidelity Utilities Growth (.75%r<30d)	*	*	*	4.9	15.6	28.4	25.7	34	IYE	DJ US Energy (iS)	*	*	*	8.8	-0.7	25.1	17.0
5	TRREX	T. Rowe Price Real Estate (1%r<180d)	*	*	*	0.7	13.3	33.9	29.1	35	IYK	DJ US Consumer NonCyclical (iS)	*	*	*	2.5	8.0	12.6	11.4
6	CSRSX	Cohen & Steers Realty (\$10k,1%r<180d)	*	*	*	0.2	13.7	33.5	28.6	36	PJP	PowerShares Dyn Pharmaceuticals	*	*	*	0.8	9.3	11.7	9.0
7	VNQ	Vanguard REIT ETF	*	*	*	0.2	14.3	30.9	27.5	37	FSAGX	Fidelity Gold (.75%r<30d)	*	*	*	12.4	-9.2	39.9	16.0
8	RWR	DJ Wilshire REIT (stTr)	*	*	*	0.2	13.5	33.0	28.2	38	PEJ	PowerShares Dyn Leisure & Ent	*	*	*	2.3	5.0	18.7	15.8
9	VGSIX	Vanguard REIT Index (1%r<1yr)	*	*	*	0.3	13.9	31.1	27.4	39	XLF	Financial (SPDR)	*	*	*	1.5	6.2	16.3	15.0
10	IYR	DJ US Real Estate (iS)	*	*	*	0.7	13.0	30.5	27.4	40	PSJ	PowerShares Dyn Software	*	*	*	4.9	5.6	12.9	13.1
11	VPU	Vanguard Utilities ETF	*	*	*	5.1	14.2	20.8	18.1	41	RYLIX	Rydex Leisure (\$25k)	*	*	*	4.6	3.5	17.8	17.3
12	FRESX	Fidelity Real Estate (.75%r<90d)	*	*	*	0.3	12.8	31.3	25.8	42	VCR	Vanguard Consumer Discr ETF	*	*	*	3.1	6.0	13.2	12.8
13	IDU	DJ US Utilities	*	*	*	4.9	14.2	19.9	17.3	43	XLK	Technology (SPDR)	*	*	*	3.2	7.0	10.4	10.7
14	XLU	Utilities (SPDR)	*	*	*	4.3	14.4	20.0	17.2	44	IXG	S&P Global Financial (iS)	*	*	*	1.0	3.1	23.3	18.0
15	VOX	Vanguard Telecom Service ETF	*	*	*	1.4	12.1	30.0	29.1	45	VFH	Vanguard Financials ETF	*	*	*	1.0	5.9	16.2	14.6
16	RYUIX	Rydex Utilities (\$25k)	*	*	*	5.5	13.7	19.0	17.4	46	ICTUX	ICON Telecommunications & Utilities	*	*	*	4.0	2.3	20.6	17.9
17	CSEIX	Cohen & Steers Realty Income (1%r<180d)	*	*	*	-0.3	13.5	25.2	23.5	47	IYG	DJ US Financial Services (iS)	*	*	*	0.8	5.3	17.0	15.2
18	IXP	S&P Global Telecommunication (iS)	*	*	*	4.3	11.5	22.5	24.5	48	IYF	DJ US Financial (iS)	*	*	*	1.0	5.6	15.7	14.4
19	IYZ	DJ US Telecom (iS)	*	*	*	1.3	11.1	25.2	25.8	49	RYCIX	Rydex Consumer Products (\$25k)	*	*	*	1.0	6.2	13.6	13.5
20	STMDX	Stratton Mthly Div REIT (1.5%r<120d)	*	*	*	-1.1	12.3	22.8	23.0	50	VDC	Vanguard Consumer Staple ETF	*	*	*	1.2	6.6	12.0	12.2
21	PRMTX	T. Rowe Price Media & Telecommunica-	*	*	*	5.6	5.4	25.4	21.9	51	FSCPX	Fidelity Consumer Ind (.75%r<30d)	*	*	*	2.2	5.8	12.3	11.7
22	SCGDY	DWS Gold & Precious Metals S (closed)	*	*	*	15.1	-11.3	50.9	26.4	52	XLP	Consumer Staples (SPDR)	*	*	*	1.1	6.9	11.1	11.4
23	VGPMX	Vang Precious Metal (closed,\$10k,1%	*	*	*	11.7	-9.0	50.1	33.8	53	VDE	Vanguard Energy ETF	B	B	B	9.0	-3.1	23.9	16.1
24	PBE	PowerShares Dyn Biotech & Genome	*	*	*	5.3	10.1	8.7	8.3	54	XLE	Energy (SPDR)	*	*	*	8.7	-2.8	23.6	15.4
25	FSTCX	Fidelity Telecomm (.75%r<30d)	*	*	*	1.1	6.9	21.8	20.1	55	FBMPX	Fidelity Multimedia (.75%r<30d)	*	*	*	5.5	4.4	10.1	8.3
26	FSAVX	Fidelity Automotive (.75%r<30d)	*	*	*	7.0	3.7	20.3	13.5	56	FSRPX	Fidelity Retailing (.75%r<30d)	*	*	*	1.3	4.3	15.9	15.7
27	IGV	GS Software (iS)	*	*	*	2.6	10.4	9.4	12.3	57	RYPX	Rydex Precious Metals (\$25k)	*	*	*	15.6	-13.9	38.8	17.9
28	FBIOX	Fidelity Biotechnology (.75%r<30d)	*	*	*	4.2	9.1	9.5	6.7	58	FBSOX	Fidelity Bus Services (.75%r<30d)	*	*	*	7.3	0.9	13.5	10.6
29	FDFAV	Fidelity Food & Agr (.75%r<30d)	*	*	*	2.3	6.9	17.6	16.1	59	FSCHX	Fidelity Chemicals (.75%r<30d)	*	*	*	3.3	1.2	18.6	12.5
30	BGEIX	Amer. Cent. Global Gold (1%r<60d)	*	*	*	15.0	-14.6	52.3	24.2	60	RYBIX	Rydex Basic Materials (\$25k)	*	*	*	4.9	-2.7	25.6	16.7

**SPECIALTY FUNDS**  
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## Specialty Funds continued — data as of 11/10/06

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	VGENX	Vanguard Energy (\$25k,1%r<1yr)	B	B	B	9.5	-5.9	26.4	16.8	91	FSVLX	Fidelity Home Finance (.75%r<30d)	*	*	*	1.1	3.0	11.7	9.7
62	IYW	DJ US Technology (iS)	*	*	*	3.0	4.9	9.0	8.5	92	RYIIX	Rydex Internet (\$25k)	*	*	*	4.9	2.0	8.6	6.9
63	IGM	GS Technology (iS)	*	*	*	3.9	4.6	8.3	7.4	93	PRSCX	T. Rowe Price Science & Tech	*	*	*	5.3	2.3	6.9	5.8
64	RYOIX	Rydex Biotechnology (\$25k)	*	*	*	3.8	6.1	4.6	2.3	94	IAU	Comex Gold Trust (iS)	*	*	*	9.8	-11.4	34.3	20.8
65	PBJ	PowerShares Dyn Food & Beverage	*	*	*	2.1	3.9	12.4	11.6	95	IXN	S&P Global Information Tech (iS)	*	*	*	2.4	2.2	10.9	7.0
66	PRHSX	T. Rowe Price Health Sciences	*	*	*	0.6	5.8	9.8	5.9	96	FDCPX	Fidelity Computers (.75%r<30d)	*	*	*	4.8	1.1	9.3	6.2
67	VBINX	Vanguard Balanced Index	B	*	*	2.0	4.5	10.7	8.9	97	VHT	Vanguard Health Care ETF	*	*	*	-1.4	6.1	5.7	3.5
68	VGT	Vanguard Information Tec ETF	*	*	*	3.5	4.4	8.8	7.8	98	PRNEX	T. Rowe Price New Era	B	B	B	8.3	-7.1	24.0	14.2
69	MTK	Morgan Stanley Technology (stTr)	*	*	*	3.4	4.3	8.8	7.5	99	IGE	GS Natural Resources (iS)	B	B	B	8.3	-7.0	23.4	13.4
70	FSPCX	Fidelity Insurance (.75%r<30d)	*	*	*	1.8	5.5	8.0	7.8	100	IYH	DJ US Healthcare (iS)	*	*	*	-1.7	6.3	5.0	3.0
71	BERIX	Berwyn Income (1%r<180d)	B	*	*	1.7	4.9	9.1	7.5	101	IXJ	S&P Global Healthcare (iS)	*	*	*	-1.9	4.6	8.8	6.9
72	IYC	DJ US Consumer Cyclical (iS)	*	*	*	2.2	4.3	10.0	10.2	102	ICCCX	ICON Consumer Discretionary	*	*	*	3.4	0.2	12.0	11.3
73	FSAIX	Fidelity Air Transport (.75%r<30d)	*	*	*	4.1	-3.1	25.2	17.9	103	FSRBX	Fidelity Banking (.75%r<30d)	*	*	*	0.4	2.6	10.1	10.1
74	FIDSX	Fidelity Finl Serv (.75%r<30d)	*	*	*	1.0	4.1	11.7	9.6	104	RYEIX	Rydex Energy (\$25k)	*	*	*	8.9	-6.7	20.3	11.5
75	IBB	NASDAQ Biotechnology (iS)	*	*	*	4.7	5.1	3.6	3.8	105	FSPTX	Fidelity Technology (.75%r<30d)	*	*	*	4.6	0.7	8.2	6.4
76	FSLBX	Fidelity Brokerage (.75%r<30d)	*	*	*	-0.4	1.6	19.7	15.3	106	RYRIX	Rydex Retailing (\$25k)	*	*	*	1.5	1.8	9.3	9.2
77	ICFSX	ICON Financial	*	*	*	2.3	2.0	14.6	15.7	107	PSPFX	U.S. Global Inv Global Res (.25%r<30d)	B	B	B	11.8	-13.5	31.9	17.6
78	MERFX	Merger Fund (closed,2%r<30d)	*	*	*	0.3	4.5	10.9	9.4	108	PRISX	T. Rowe Price Financial Services	*	*	*	0.9	0.4	13.5	11.2
79	ICLEX	ICON Leisure & Consumer Staples	*	*	*	3.8	2.7	10.0	9.3	109	PXQ	PowerShares Dyn Networking	*	*	*	4.9	-0.9	10.1	9.3
80	XLB	Materials (SPDR)	*	*	*	4.0	-2.5	22.5	13.3	110	FDSLX	Fidelity Leisure (.75%r<30d)	*	*	*	2.9	-1.7	14.4	11.1
81	FBALX	Fidelity Balanced	B	*	*	2.4	1.8	13.8	9.5	111	FPHAX	Fidelity Pharmaceuticals (.75%r<30d)	*	*	*	-0.8	1.3	12.0	9.2
82	VGHGX	Vanguard Health (closed,\$25k&1%r<1yr)	*	*	*	-2.1	5.5	11.6	7.6	112	FSDAX	Fidelity Defense & Aero (.75%r<30d)	*	*	*	1.6	-3.3	19.6	13.2
83	RYMIX	Rydex Telecommunications (\$25k)	*	*	*	1.5	2.0	14.7	15.1	113	BEARX	Prudent Bear (1%r<30d)	*	*	*	2.1	0.3	9.4	9.1
84	GATEX	Gateway Fund	B	*	*	1.1	4.2	9.5	9.2	114	ICTEX	ICON Information Technology	*	*	*	3.4	-0.3	8.2	5.5
85	XLV	Health Care (SPDR)	*	*	*	-1.7	7.2	6.0	3.5	115	RYHIX	Rydex Health Care (\$25k)	*	*	*	-1.0	4.1	3.7	1.3
86	PBS	PowerShares Dyn Media	*	*	*	3.7	3.7	6.6	6.7	116	FNARX	Fidelity Natrl Resources (.75%r<30d)	B	B	B	8.5	-10.6	25.4	13.1
87	FSPFX	Fidelity Paper & Forest (.75%r<30d)	*	*	*	2.1	-0.9	20.4	4.7	117	RYTIX	Rydex Technology (\$25k)	*	*	*	2.5	0.4	6.5	6.1
88	VAW	Vanguard Materials ETF	*	*	*	4.5	-3.2	22.4	14.1	118	RYKIX	Rydex Banking (\$25k)	*	*	*	0.1	1.1	8.2	8.1
89	RYFIX	Rydex Financial Services (\$25k)	*	*	*	0.2	3.2	12.6	11.4	119	IYM	DJ US Basic Materials (iS)	*	*	*	4.4	-6.4	19.8	12.7
90	GLD	Gold (stTr)	*	*	*	9.6	-11.2	34.4	21.2	120	VIS	Vanguard Industrials (VIPER)	*	*	*	0.9	-3.3	16.4	12.0

**SPECIALTY FUNDS**  
Continued on Next Page

## Specialty Funds continued — data as of 11/10/06

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	XLI	Industrial (SPDR)	*	*	*	0.5	-2.6	15.1	11.0	151	ICTRX	ICON Industrials	*	*	*	0.7	-13.7	8.8	7.2
122	FSMEX	Fidelity Medical Equip (.75%r<30d)	*	*	*	0.6	3.0	0.5	1.7	152	FSDCX	Fidelity Developing Comm (.75%r<30d)	*	*	*	-2.6	-12.6	0.7	-1.2
123	IYT	DJ Transportation Average (iS)	*	*	*	1.9	-4.9	17.1	13.1	153	PSI	PowerShares Dyn Semiconductors	*	*	*	-2.2	-15.5	6.4	3.4
124	FSENX	Fidelity Energy (.75%r<30d)	*	*	*	8.5	-10.0	17.8	8.0	154	EUEYX	Alpine U.S. Real Estate Equity CIY	*	*	*	-3.3	-10.6	-4.9	-9.3
125	ICBMX	ICON Materials	*	*	*	5.1	-10.3	23.5	15.1	155	PBW	PowerShares WilderH Clean Energy	B	B	B	0.6	-26.0	11.1	8.6
126	FSDPX	Fidelity Indust Matrls (.75%r<30d)	*	*	*	4.5	-9.3	21.7	12.4										
127	FCYIX	Fidelity Cyclical Ind (.75%r<30d)	*	*	*	1.0	-5.3	16.5	10.6										
128	FSCGX	Fidelity Industrial Equip (.75%r<30d)	*	*	*	0.9	-6.2	17.9	12.6										
129	FSNGX	Fidelity Natural Gas (.75%r<30d)	*	*	*	8.1	-9.2	14.2	3.2										
130	FSPHX	Fidelity Health Care (.75%r<30d)	*	*	*	-1.5	4.0	-4.6	-6.4										
131	RYPIX	Rydex Transportation (\$25k)	*	*	*	2.0	-5.9	13.9	9.9										
132	FSRFX	Fidelity Transportation (.75%r<30d)	*	*	*	3.4	-7.2	13.8	10.9										
133	FSLEX	Fidelity Environmental Ser (.75%r<30d)	*	*	*	3.2	-8.1	15.0	11.0										
134	RYVIX	Rydex Energy Services (\$25k)	*	*	*	9.7	-15.6	22.3	10.1										
135	ICENX	ICON Energy	*	*	*	9.6	-15.2	18.4	7.2										
136	ICHCX	ICON Healthcare	*	*	*	-1.4	-2.0	0.6	-1.7										
137	FWRLX	Fidelity Wireless (.75%r<30d)	*	*	*	-0.3	-4.7	5.1	4.1										
138	RSNRX	RS Global Natural Res (\$5k, 4.75% load)	S	S	S	5.8	-13.7	17.6	7.1										
139	FSESX	Fidelity Energy Services (.75%r<30d)	*	*	*	9.7	-17.0	19.2	6.0										
130	FSHCX	Fidelity Med Del (.75%r<30d)	*	*	*	-4.0	0.9	-5.3	-9.5										
141	RYTVX	Royce Technology Value (2%r<180d)	*	*	*	5.4	-9.9	7.1	5.4										
142	RYURX	Rydex Ursa (\$25k)	*	*	*	-1.4	-1.4	-6.1	-5.3										
143	BRPIX	ProFunds Bear Inv (\$15k)	*	*	*	-1.4	-1.5	-6.3	-5.5										
144	FNINX	Fidelity Networking (.75%r<30d)	*	*	*	3.4	-10.4	5.2	3.0										
145	FSELX	Fidelity Electronics (.75%r<30d)	*	*	*	2.1	-9.2	3.4	-1.1										
146	RYSIX	Rydex Electronics (\$25k)	*	*	*	0.3	-9.8	7.5	5.9										
147	RYJUX	Rydex Juno (\$25k)	*	*	*	-2.6	-6.4	2.7	5.9										
148	FSHOX	Fidelity Const & Housing (.75%r<30d)	*	*	*	-0.8	-9.4	4.1	-0.9										
149	IGN	GS Networking (iS)	*	*	*	1.0	-9.7	1.2	1.1										
150	IGW	GS Semiconductor (iS)	*	*	*	-1.9	-8.6	1.4	-0.6										

**BOND FUNDS**  
Next Page

### PRI Financial Advisors Inc.

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## Bond Funds — data as of 11/10/06

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	*	*	*	1.3%	4.7%	5.2%	3.4%	FTHRX	Fidelity Intermediate Bond	*	*	*	1.1	4.3	5.2	3.9
CPTNX	American Century Government Bond	*	*	*	1.2	4.5	5.0	3.6	FSTGX	Fidelity Intermediate Govt	*	*	*	0.8	3.6	4.6	3.2
ACITX	American Century Inflation Adj	B	*	*	1.5	4.6	3.9	1.9	FBNDX	Fidelity Investment Grade	*	*	*	1.4	5.1	6.1	4.3
BEGBX	American Century Intl Bond	*	*	*	3.2	3.1	9.5	7.2	FNMIX	Fidelity New Markets Income (1%r<90d)	*	*	*	2.1	5.7	14.4	11.0
BTTNX	American Century Target 2010	*	*	*	0.9	4.1	4.0	2.7	FSHBX	Fidelity Short-Term Bond	B	*	*	0.6	3.1	4.8	3.9
BTFTX	American Century Target 2015	*	*	*	1.9	7.8	5.3	2.6	FSICX	Fidelity Strategic Income	B	B	*	1.7	4.3	8.5	6.3
BTTTX	American Century Target 2020	*	*	*	2.9	10.5	5.5	1.4	KIFIX	FifthThird Bond	*	*	*	1.3	4.5	4.3	3.4
BTRTX	American Century Target 2025	*	*	*	3.7	13.4	5.8	0.4	LQD	GS InvestTop Corp Bond (iS)	*	*	*	2.0	5.9	5.5	4.1
BBHIX	BBH Inflation Indexed Sec (1%r<30d)	B	*	*	1.1	3.8	2.4	1.0	JAFIX	Janus Flexible Bond	*	*	*	1.4	4.7	5.1	3.6
BUFHX	Buffalo High-Yield (2%r<180d)	*	*	*	1.7	4.3	8.8	8.0	JAHYX	Janus High Yield (2%r<90d)	*	*	*	1.9	4.7	10.8	8.9
CMHYX	Columbia High Yield CIZ (closed)	*	*	*	1.5	3.5	6.4	4.6	JASBX	Janus S-T Bond	B	*	*	0.3	2.8	4.1	3.5
SRINX	Columbia Income CIZ	*	*	*	1.8	5.0	5.7	4.1	SHY	Lehman 1-3 Year Treasuries (iS)	B	*	*	0.6	2.8	4.1	3.4
SRBFX	Columbia Intermediate Bond CIZ	*	*	*	1.4	5.5	6.1	4.4	TLT	Lehman 20+ Year Treasuries (iS)	*	*	*	2.7	9.9	5.3	1.6
DODIX	Dodge & Cox Income	*	*	*	1.4	4.8	5.6	4.8	IEF	Lehman 7-10 Year Treasuries (iS)	*	*	*	1.5	5.9	4.7	2.7
DRGBX	Dreyfus 100 Treasury L-T	*	*	*	2.4	8.5	5.3	2.1	AGG	Lehman Aggregate Bond (iS)	*	*	*	1.4	5.0	5.2	3.8
DRBDX	Dreyfus A Bonds Plus	*	*	*	1.4	4.9	5.4	3.9	TIP	Lehman TIPS Bond (iS)	B	*	*	1.3	4.3	3.5	2.1
DRGMX	Dreyfus GNMA	*	*	*	1.1	4.2	4.6	3.2	LSBDX	Loomis Sayles Bond Instl (\$100k,2%r<60d)	B	B	*	2.7	5.8	12.4	10.8
DSINX	Dreyfus Premier Core Bond (closed)	*	*	*	1.4	4.9	5.8	4.4	LSBRX	Loomis Sayles Bond Retail (2%r<60d)	B	B	*	2.7	5.7	12.1	10.5
DSTIX	Dreyfus Premier Short-Term Income	B	*	*	0.7	3.3	4.6	3.6	MGFIX	Managers Bond	*	*	*	2.7	7.6	8.9	8.0
SCSBX	DWS Core Plus Income S (closed,2%	*	*	*	1.4	4.8	5.5	4.3	MBDFX	Managers Fremont Bond	*	*	*	1.3	4.3	5.2	3.5
SSTGX	DWS Global Bond S (closed,2%r<30d)	*	*	*	1.9	2.4	6.6	4.7	MGIDX	Managers Int. Duration Govt	*	*	*	1.3	4.6	5.6	4.3
SCSTX	DWS Short-Term Bond S (closed,2%r<15d)	B	*	*	0.2	2.7	4.2	3.7	MGSDX	Managers Short Duration Govt	B	*	*	0.4	2.3	4.5	3.9
FTRGX	Federated Total Return Govt	*	*	*	1.3	4.9	4.9	3.4	MWLDX	MetroWest Low Duration	B	*	*	0.6	3.2	5.1	4.5
FSGVX	Federated U.S. Govt Sec. 1-3	B	*	*	0.6	2.7	4.2	3.4	MWTRX	MetroWest Total Return	*	*	*	1.4	5.3	6.3	5.1
FAGIX	Fidelity Capital & Income (1%r<90d)	*	*	*	2.1	4.6	13.0	10.0	NTHSX	Northeast Investors Trust	*	*	*	1.3	2.3	11.8	9.7
FFRHX	Fidelity Floating Rate High Inc (1%r<60d)	B	*	*	0.6	2.9	5.7	4.8	PYGFX	Payden Global Fixed Income	*	*	*	1.0	3.6	3.7	2.1
FGMNX	Fidelity GNMA	*	*	*	1.2	4.6	5.5	3.5	PHYDX	PIMCO High Yield (2%r<30d)	*	*	*	1.8	4.6	8.9	7.1
FGOVX	Fidelity Government Income	*	*	*	1.1	4.4	4.9	3.2	PTLCX	PIMCO Low Duration (2%r<7d)	B	*	*	0.7	2.4	3.1	2.4
SPHIX	Fidelity High Income (1%r<90d)	*	*	*	1.7	4.8	9.7	8.3	PRRDY	PIMCO Real Return (2%r<7d)	*	*	*	1.5	4.1	3.0	1.8
FINPX	Fidelity Inflation-Protected Bond	B	*	*	1.4	4.5	3.5	1.9	PTTDX	PIMCO Total Return (2%r<7d)	*	*	*	1.3	4.4	5.2	3.5

**BOND FUNDS**  
Continued on Next Page

## Bond Funds continued — data as of 11/10/06

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)	*	*	*	1.3	5.0	6.1	4.6	MNTRX	Wells Fargo Adv Total Return Bond	*	*	*	1.3	4.9	5.1	3.7
SWBDX	Schwab S-T Bond Mkt Index	B	*	*	0.7	3.4	4.6	3.8	MNSGX	Wells Fargo Montgomery S Dur Govt (closed)	B	*	*	0.5	2.7	4.2	3.4
STHYX	Strong High Yield Bond (1%r<180d)	*	*	*	1.4	4.2	9.5	7.7	WTIBX	Westcore Plus Bond (2%r<90d)	*	*	*	1.5	5.3	6.7	5.4
SSTBX	Strong S-T Bond	B	*	*	0.5	3.0	4.5	3.6									
STHBX	Strong S-T High Yield	*	*	*	0.7	2.7	5.0	4.4									
PRPIX	T. Rowe Price Corporate Inc	*	*	*	1.9	5.9	6.1	4.3									
PRGMX	T. Rowe Price GNMA	*	*	*	1.2	4.3	4.9	3.3									
PRHYX	T. Rowe Price High Yld (closed,1%r<1yr)	*	*	*	1.5	4.4	9.4	7.5									
RPIBX	T. Rowe Price Int'l Bond (2%r<90d)	*	*	*	3.2	0.9	8.3	6.2									
PRCIX	T. Rowe Price New Income	*	*	*	1.3	4.9	5.3	3.6									
RPSIX	T. Rowe Price Spectrum Income	*	*	*	1.9	4.5	8.6	6.9									
PRWBX	T. Rowe Price S-T Bond	B	*	*	0.6	3.0	4.6	3.6									
PRULX	T. Rowe Price U.S. Treas. L-T	*	*	*	2.3	8.2	4.8	1.7									
TGHNX	TCW Galileo High Yield Bond	*	*	*	1.6	3.7	8.9	7.4									
TGMNX	TCW Galileo Total Return Bond	*	*	*	1.1	5.1	5.8	4.4									
USAIX	USAA Income	*	*	*	1.4	5.1	5.2	3.9									
VAGIX	Value Line Aggressive Inc (1%r<120d)	*	*	*	1.2	2.3	6.8	5.4									
VALBX	Value Line U.S. Govt Sec	*	*	*	1.2	4.2	4.7	3.5									
VFIX	Vanguard GNMA	B	*	*	1.2	4.6	5.3	3.6									
VWEHX	Vanguard High Yield Corporate (1%r<1yr)	*	B	*	1.8	4.5	8.6	6.4									
VIPSX	Vanguard Inflation Protected Sec	B	*	*	1.4	4.5	3.8	2.2									
VFITX	Vanguard Intermediate Term U.S. Treasury	*	*	*	1.2	5.1	4.6	3.0									
VWESX	Vanguard Long-Term Investment-Grade	*	*	*	3.2	9.5	6.4	3.3									
VUSTX	Vanguard L-T U.S. Treasury	*	*	*	2.2	8.3	5.4	2.2									
VFSTX	Vanguard Short-Term Investment Grade	B	*	*	0.7	3.5	5.1	4.2									
VSGBX	Vanguard S-T Federal	*	*	*	0.7	3.4	4.8	3.8									
VFISX	Vanguard S-T Treasury	B	*	*	0.6	3.0	4.1	3.3									
VBMFX	Vanguard Total Bond Market Index	*	*	*	1.3	5.0	5.4	3.7									
STCBX	Wells Fargo Adv Corporate Bond Inv	*	*	*	1.7	5.3	5.3	3.7									
STVSX	Wells Fargo Adv Govt Sec Inv	*	*	*	1.2	4.4	4.6	3.2									

### 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)

**The Stock Market** – The Barton Biggs view mentioned in last week's Hotline appears to be on target. The daily grind up of the market, despite the news is a sign that institutional investors are stretching to catch up with the indexes as the year winds down. The fundamentals are OK as we have been saying, but they hardly justify the rally we are seeing. We still favor international markets.

**The Select Portfolio** – There is no change.

**PORTFOLIO HOLDINGS**  
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## Weekly Performance of ML & MLP ETF Model Holdings — data as of 11/10/06

Ticker	Fund	Last Week	Ticker	Fund	Last Week
ACITX	American Century Inflation Adjusted	1.03	JKF	Morningstar Large Value (ETF)	1.11
ICF	Cohen & Steers Realty Majors (ETF)	1.06	EFV	MSCI EAFE Value (ETF)	1.65
DREGX	Driehaus Emerging Mkts	2.11	EZU	MSCI EMU (ETF)	2.90
FBALX	Fidelity Balanced	1.10	PWV	Powershares Dynamic LC Value (ETF)	1.43
FDGFX	Fidelity Dividend Growth	0.58	PRNEX	T. Rowe Price New Era	2.02
FEMKX	Fidelity Emerging Markets	1.97	VBINX	Vanguard Balanced	1.10
FEQIX	Fidelity Equity-Income	1.45	VDIGX	Vanguard Dividend Growth	0.93
FECAX	Fidelity Europe Cap Appreciation	2.08	VGEXX	Vanguard Energy	2.20
FINPX	Fidelity Inflation Protected	1.01	VDE	Vanguard Energy (ETF)	1.64
FSLVX	Fidelity Large Cap Value	1.17	VEIPX	Vanguard Equity-Income	1.17
FLATX	Fidelity Latin America	1.47	VGK	Vanguard European (ETF)	2.58
FNARX	Fidelity Natural Resources	1.61	VFIIX	Vanguard GNMA	0.49
FSICX	Fidelity Strategic Income	0.57	VWEHX	Vanguard High Yield Corp	0.49
GATEX	Gateway Fund	0.33	VIPSX	Vanguard Inflation Protected Bond	1.10
IGE	GS Natural Resources (ETF)	1.38	VWIGX	Vanguard International Growth	1.25
ICHKX	Guinness Atkinson China & Hong Kong	2.68	VTRIX	Vanguard International Value	1.56
ICSEX	ICON Europe	2.77	VOX	Vanguard Telecom Ser (ETF)	-0.64
JAOSX	Janus Overseas	0.95	VIVAX	Vanguard Value	1.22
AGG	Lehman Aggregate Bond (ETF)	0.77	VTV	Vanguard Value (ETF)	1.20
LSBRX	Loomis Sayles Bond Retail	0.77	CBMDX	Wells Adv C&B MC Value	1.94
MPYMX	Metzler/Payden Europe Emg Mkts	2.82			
			<b>Indices:</b>		
			DOW JONES INDUSTRIALS		1.02%
			NASDAQ		2.53
			S&P 500		1.22

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