

MONEYLETTER HOTLINE 11/21/06

Economic Correction

The flow of new information is sparse this week going into the Thanksgiving weekend. Much of the market making news came from yesterday's spate of acquisitions which ranged over a broad spectrum of the market from copper (Phelps Dodge) to real estate. In our opinion there is no pattern to this activity.

A pattern we can make out is that the economy is in the throes of an inventory correction. This correction has two sources, housing and the auto industry. We are not saying anything we have not already spoken about, but the correction is now here in full bloom. The issue is how much will the correction hobble the economy and for how long? The auto part of the correction is relatively straightforward. It should be over by the end of next quarter. The housing correction is trickier. It will last longer.

The upshot is sluggish growth for months ahead. We believe slow growth will hang over the market for some time. Valuations are still reasonable in the U.S. market, but they have begun to creep up. We think the recent rally has borrowed some from next quarter's performance.

There is no change in our allocations.

New Fund Ratings – For domestic stock funds, two funds are now rated Buy: ABN Amro Mid Cap N and Heartland Value. Three funds are now rated Hold: Weitz Value Fund, Vanguard Equity-Income and Fidelity Equity-Income. NYSE Composite (NTF) is now rated Sell. We have split advice for Fidelity Large Cap Value. The fund is rated Sell for Venturesome investors, but remains a Hold for Conservative investors. For international stock funds, two funds are rated Buy: DWS Pacific Opportunities S and Fidelity Southeast Asia. Oakmark International is now rated Sell.

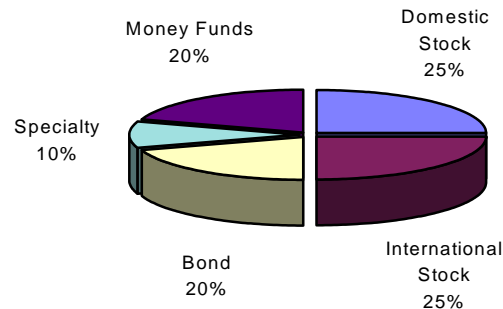
In the Fidelity Venturesome model portfolio, Fidelity Large Cap is to be sold, with the proceeds invested in Fidelity OTC Portfolio.

The Economy – As the inventory corrections continue, the critical issues are whether consumer spending and employment hold up. We think there are good reasons to believe they will. Unemployment is very low and wage increases continue at a normal

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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
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 11/17/06

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	LSVRX	Loomis Sayles Value Retail	B	B	B	2.9%	13.0%	31.1%	21.6%	31	BPTRX	Baron Partners	H	H	H	5.3	10.1	21.3	21.4
2	VASVX	Vanguard Selected Value (\$25k,1%r<1yr)	B	B	B	4.0	16.2	21.0	17.7	32	LLPFX	Longleaf Partners (closed)	H	H	H	3.0	11.6	20.8	21.4
3	LLSCX	Longleaf Partners Smallcap (closed)	B	B	B	2.7	16.5	21.4	20.9	33	FOCPX	Fidelity OTC Portfolio	*	H	H	6.3	13.2	11.6	10.9
4	PWV	PowerShares Dyn LC Value	B	B	B	2.4	14.8	22.2	21.2	34	GABAX	Gabelli Asset (2%r<7d)	H	H	H	3.6	10.6	21.7	19.4
5	JKF	Morningstar Large Value (iS)	B	B	B	2.5	14.6	22.1	21.2	35	OEF	S&P 100 (iS)	H	H	H	3.3	13.0	16.0	15.9
6	WEHIX	Weitz Hickory	*	B	B	4.2	14.4	19.8	19.8	36	VWNDX	Vanguard Windsor	H	H	H	4.6	10.9	19.2	16.6
7	CHTTX	ABN Amro Mid Cap	*	B	B	6.1	12.3	21.8	18.0	37	WWNP	Kinetics Paradigm (2%r<30d)	H	H	H	5.2	7.5	26.7	23.0
8	IZZYX	Ironwood Isabelle Small Company Stock	H	H	H	5.5	10.5	27.0	22.7	38	IWS	Russell MidCap Value (iS)	H	H	H	3.2	11.4	19.6	17.6
9	CBMDX	Wells Fargo Adv C&B Mid Cap Value	*	B	B	4.1	12.4	22.9	23.6	39	WVALX	Weitz Value Fund	H	H	H	3.9	11.3	18.6	17.5
10	HRTVX	Heartland Value (2%r<10d)	*	B	B	6.2	9.3	27.1	25.0	40	VCVLX	Vanguard Capital Value	H	H	H	5.5	9.8	20.1	15.9
11	JAVTX	Janus Venture (closed)	*	H	H	7.2	9.6	23.8	21.3	41	THPGX	Thompson Plumb Growth	H	H	H	3.8	13.2	14.0	13.7
12	ELV	DJ WI US LargeCap Value (stTr)	B	B	B	2.9	13.6	20.1	18.7	42	PRFDX	T. Rowe Price Equity-Income	H	H	H	3.4	11.7	18.1	16.9
13	IWN	Russell 2000 Value (iS)	*	H	H	3.1	12.1	23.2	22.6	43	VEIPX	Vanguard Equity-Income	H	H	H	2.7	11.7	18.9	17.8
14	DVY	DJ Select Dividend Index (iS)	B	B	B	3.4	14.2	17.5	17.5	44	FEQIX	Fidelity Equity-Income	H	H	H	2.7	11.5	18.9	17.2
15	VTV	Vanguard Value ETF	B	B	B	2.6	13.2	21.0	19.0	45	IVE	S&P 500 Value (iS)	H	H	H	2.5	11.6	18.8	17.9
16	XLG	Rydex Russell Top 50	B	B	B	3.5	14.7	15.8	15.9	46	PEY	PowerShares HiYld Div Achievers	H	H	H	3.6	13.7	11.6	11.6
17	VIVAX	Vanguard Value Index	B	B	B	2.6	13.1	20.8	18.9	47	JKL	Morningstar Small Value (iS)	H	H	H	3.4	10.5	19.7	18.5
18	IWD	Russell 1000 Value (iS)	B	B	B	2.7	12.9	20.6	19.0	48	VDIGX	Vanguard Dividend Growth	H	H	H	2.6	12.0	17.2	16.5
19	TRMCX	T. Rowe Price Mid Cap Value (closed)	H	H	H	3.4	12.2	20.9	17.4	49	TGDVX	TCW Diversified Value N	H	H	H	2.6	11.2	18.9	17.2
20	ATASX	ABN AMRO/TAMRO Small Cap N	*	H	H	4.6	8.7	27.6	25.6	50	HDPMX	Hodges Fund (2%r<90d)	*	H	H	5.5	6.5	26.4	16.6
21	MAVFX	Matrix Advisors Value (1%r<60d)	*	H	H	4.9	13.2	15.8	14.1	51	JKJ	Morningstar Small Core (iS)	H	H	H	3.1	9.2	22.9	21.2
22	TWVLX	American Century Value (closed)	B	B	B	3.6	12.8	18.3	16.7	52	MERDX	Meridian Fund (2%r<60d)	H	H	H	3.1	10.6	19.1	17.5
23	CFIMX	Clipper Fund	H	H	H	4.2	13.5	15.7	13.5	53	OAKLX	Oakmark Select (2%r<90d)	H	H	H	4.6	10.6	16.5	13.3
24	PVLDX	Allianz OCC Value D (2%r<7d)	*	H	H	3.4	13.4	17.0	16.7	54	BPMCX	Robeco Boston Partners Mid Cap Value	H	H	H	4.0	11.2	15.7	13.4
25	VHCOX	Vanguard Cap Opp (closed,\$25k,1%r<1yr)	*	H	H	3.6	12.4	19.5	17.6	55	VBR	Vanguard SmallCap Value ETF	H	H	H	3.0	10.3	19.4	18.4
26	DGRIX	Dreyfus Growth & Income	H	H	H	4.7	13.4	15.1	14.6	56	PWY	PowerShares Dynamic SmCap Value	H	H	H	4.3	10.6	16.8	16.7
27	FBRVX	FBR Small Cap (closed,1%r<90d)	H	H	H	3.4	10.2	25.1	23.4	57	VISVX	Vanguard Small-Cap Value Index	H	H	H	3.0	10.3	19.2	18.1
28	IWW	Russell 3000 Value (iS)	B	B	B	2.6	12.4	20.5	18.7	58	OAKMX	Oakmark Fund (2%r<90d)	H	H	H	3.2	11.3	16.2	15.8
29	TWEIX	American Century Equity Income	B	B	B	2.8	13.0	18.6	17.6	59	DGAGX	Dreyfus Appreciation	H	H	H	3.4	12.0	13.9	13.7
30	JSVAX	Janus Contrarian	*	H	H	5.0	9.1	24.5	19.1	60	IWM	Russell 2000 (iS)	*	S	S	3.4	9.7	19.6	18.5

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 11/17/06

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	DIA	Dow 30 Industrials (Diamonds)	S	S	S	3.2	10.8	16.8	16.7	91	JKD	Morningstar Large Core (iS)	S	S	S	2.5	10.7	15.3	14.2
62	TGIGX	TCW Dividend Focused N	H	H	H	2.1	11.3	17.3	16.0	92	CRMMX	CRM Mid Cap Value Inv (closed)	S	S	S	3.8	8.6	18.7	15.7
63	IVV	S&P 500 (iS)	S	S	S	3.0	11.7	14.9	14.3	93	IWV	Russell 3000 (iS)	S	S	S	2.9	10.5	15.0	14.0
64	JKI	Morningstar Mid Value (iS)	S	S	S	3.1	10.4	17.8	15.9	94	VTSMX	Vanguard Total Stk Mkt	S	S	S	3.0	10.5	14.9	14.0
65	DSV	DJ WI US SmallCap Value (stTr)	*	S	S	3.1	9.5	20.1	18.5	95	YACKX	Yacktman Fund (2%r<30d)	H	H	H	2.6	10.2	16.3	14.8
66	SPY	S&P 500 (SPDR)	S	S	S	2.9	11.7	14.7	14.2	96	SNLFX	Schwab 1000 Fund (2%r<30d)	S	S	S	3.0	10.8	14.3	13.6
67	VWNFX	Vanguard Windsor II (\$10k)	H	H	H	2.0	10.7	18.5	14.9	97	ICSLX	ICAP Select Equity	S	S	S	3.0	9.6	17.2	17.0
68	USCGX	USAA Capital Growth	*	S	S	3.6	7.8	23.3	16.7	98	KLD	KLD Select Social (iS)	S	S	S	2.5	11.1	13.9	12.6
69	JORNX	Janus Orion	*	S	S	4.3	8.7	19.6	16.5	99	IWV	S&P 500 Growth (iS)	S	S	S	3.4	11.7	11.0	10.7
70	QQQQ	NASDAQ 100	*	S	S	5.5	12.8	7.4	9.8	100	ISI	S&P 1500 (iS)	S	S	S	2.8	10.6	14.6	13.7
71	JAVLX	Janus Twenty (closed)	S	S	S	5.2	11.7	10.6	11.0	101	IYY	DJ US Total Market (iS)	S	S	S	2.9	10.5	14.7	13.8
72	VV	Vanguard LargeCap ETF	S	S	S	3.0	11.3	14.9	13.8	102	BUFSX	Buffalo Small Cap (2%r<180d)	*	S	S	2.5	10.4	15.5	15.0
73	BPAVX	Robeco Boston Partners All Cap Value	S	S	S	3.6	10.4	15.9	14.4	103	FDGFX	Fidelity Dividend Growth	S	S	S	2.5	10.8	14.5	12.8
74	JMCVX	Janus Mid Cap Value	H	H	H	3.6	10.2	16.7	14.3	104	WBSNX	WmBlair S-C Growth N (1%r<60d)	*	S	S	5.8	7.7	17.4	16.1
75	FSMKX	Fidelity Spartan 500 (\$10k)	S	S	S	2.9	11.3	14.8	14.1	105	NY	NYSE 100 (iS)	S	S	S	2.2	10.7	15.1	14.1
76	BIGRX	American Century Income & Growth	H	H	H	2.3	12.0	13.9	13.8	106	SCDGX	DWS Growth & Income S (closed,2%r<15d)	S	S	S	2.8	11.6	11.7	11.6
77	MNSCX	WellsFargo Adv Small Cap Growth (closed)	S	S	S	5.4	6.3	23.4	22.2	107	PRGFX	T. Rowe Price Growth Stock	S	S	S	3.8	10.6	12.7	12.1
78	VFINX	Vanguard 500 Index	S	S	S	2.9	11.3	14.7	14.0	108	IWR	Russell MidCap (iS)	*	S	S	3.5	9.2	16.4	14.4
79	NYC	NYSE Composite (iS)	S	S	S	2.9	9.4	19.4	16.7	109	TMW	DJ WI Total Market (stTr)	S	S	S	2.7	10.5	14.3	13.1
80	NOIEX	Northern Income Equity	S	S	S	2.5	10.7	16.6	14.8	110	FLVCX	Fidelity Leveraged Co (\$10k,1.5%r<90d)	*	S	S	3.2	7.9	20.1	15.5
81	SAIFX	Salomon Brothers Investors	H	H	H	3.0	10.0	17.6	15.5	111	SMCDX	Wells Fargo Advantage MC Disciplined	H	H	H	2.9	8.4	19.1	16.1
82	VTI	Vanguard Total Stock Mkt ETF	S	S	S	3.0	10.9	15.1	14.0	112	SSHFX	Sound Shore (\$10k)	H	H	H	2.3	10.9	13.8	13.8
83	FSLSX	Fidelity Value Strategies	*	S	S	4.0	9.1	18.1	14.0	113	DREVX	Dreyfus Fund	S	S	S	3.2	10.0	14.6	12.8
84	IWB	Russell 1000 (iS)	S	S	S	2.8	11.1	14.5	13.7	114	FSLVX	Fidelity Large Cap Value	H	S	S	1.2	10.5	16.2	14.6
85	PRGIX	T. Rowe Price Growth & Income	S	S	S	4.2	10.7	13.2	12.4	115	PRDGX	T. Rowe Price Dividend Growth	S	S	S	2.8	9.8	15.5	14.1
86	ONEQ	Fidelity NDQ Composite	*	S	S	4.4	11.9	9.9	11.3	116	AVALX	Aegis Value Fund (\$10k)	S	S	S	5.8	5.8	20.9	13.9
87	TGSCX	TCW Galileo Small Cap Growth	*	S	S	4.3	7.9	20.1	16.8	117	FDVLX	Fidelity Value	S	S	S	3.0	8.8	17.3	13.2
88	ARTQX	Artisan Mid Cap Value (closed)	S	S	S	3.7	10.2	15.3	13.4	118	WBG SX	William Blair Growth (1%r<60d)	S	S	S	4.4	9.5	13.4	12.6
89	RSP	Rydex S&P Equal Weight	*	S	S	3.1	10.1	16.0	14.5	119	NEEGX	Needham Growth Fund (2%r<60d)	*	S	S	1.9	8.1	20.6	17.3
90	SLASX	Selected American Shares	H	H	H	3.6	10.3	14.7	12.9	120	FDGRX	Fidelity Growth Company (closed)	*	S	S	5.9	9.2	11.8	9.7

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 11/17/06

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	HILVX	Harbor Large Cap Value Inv	S	S	S	2.9	10.4	13.4	12.8	151	TWEBX	Tweedy, Browne American Value (closed)	S	S	S	1.8	10.5	11.6	10.9
122	LMVTX	Legg Mason Value	S	S	S	6.6	11.3	5.4	4.6	152	KAUFX	Federated Kaufmann Fund (0.2%r)	*	S	S	5.2	7.0	15.2	12.7
123	SCOVX	Wells Fargo Adv SC Disciplined	*	S	S	3.3	6.7	21.9	19.0	153	VPCCX	Vanguard PRIMECAP Core (\$10k)	S	S	S	2.4	8.8	14.9	12.8
124	IJS	S&P 600 SmallCap Value (iS)	*	S	S	2.3	8.4	19.1	19.0	154	NAESX	Vanguard SmallCap Index	S	S	S	3.1	7.5	16.8	15.2
125	DSEFX	Domini Social Equity Fund (2%r<90d)	S	S	S	2.8	11.2	11.2	11.4	155	NMANX	Neuberger Berman Manhattan	*	S	S	4.4	6.9	16.2	13.8
126	DODGX	Dodge & Cox Stock (closed)	H	H	H	1.8	9.0	18.4	15.7	156	PRWAX	T. Rowe Price New America	S	S	S	4.3	9.9	8.9	8.3
127	JKG	Morningstar Mid Core (iS)	S	S	S	3.1	8.8	16.5	12.9	157	CAAPX	Ariel Appreciation	S	S	S	3.3	9.9	10.4	9.8
128	VUVLX	Vanguard U.S. Value	S	S	S	1.9	10.5	14.0	12.0	158	VXF	Vanguard Extended Mkt ETF	*	S	S	3.5	7.6	15.8	13.5
129	JAENX	Janus Enterprise	S	S	S	3.9	9.4	13.9	12.1	159	PWP	PowerShares Dynamic MC Value	S	S	S	1.7	9.3	14.3	12.6
130	MXXIX	Marsico 21st Century (2%r<30d)	S	S	S	4.0	8.0	17.0	16.2	160	DNLDX	Dreyfus New Leaders	S	S	S	2.9	8.7	13.7	10.7
131	POGSX	Pin Oak Aggressive Stock	S	S	S	9.5	12.2	-1.8	-1.7	161	VPMCX	Vanguard PRIMECAP (closed,\$25k,1%r<1yr)	S	S	S	2.6	8.2	15.1	12.9
132	SAOPX	Salomon Brothers Opportunity	S	S	S	1.6	9.2	17.4	15.2	162	BEQGX	American Century Equity Growth	S	S	S	2.0	9.3	13.0	12.0
133	OBSWX	Old Mutual Small Cap (2%r<10d)	S	S	S	3.2	8.4	17.0	14.4	163	VO	Vanguard MidCap ETF	S	S	S	3.2	7.6	15.3	12.6
134	CAMOX	Cambiar Opportunity	S	S	S	3.2	8.8	15.6	13.5	164	VEXMX	Vanguard Extended Market Index	S	S	S	3.3	7.5	15.3	13.4
135	FFIDX	Fidelity Fund	S	S	S	2.7	9.8	14.0	12.5	165	NGUAX	Neuberger Berman Guardian	S	S	S	3.5	7.8	14.0	11.7
136	FVDFX	Fidelity Value Discovery	S	S	S	2.6	8.0	18.6	14.2	166	FLPSX	Fidelity L P Stock (closed,1.5%r<90d)	S	S	S	3.9	6.0	17.8	14.1
137	PRWCX	T. Rowe Price Cap Appreciation	S	S	S	2.8	9.3	14.7	12.8	167	CRMSX	CRM Small Cap Value Inv (closed)	*	S	S	3.2	6.6	17.2	13.6
138	RYVPX	Royce Value Plus (1%r<180d)	*	S	S	3.8	5.8	21.8	16.4	168	FDEGX	Fidelity Aggressive Growth (1.5%r<90d)	*	S	S	4.7	8.2	10.8	8.7
139	FDSVX	Fidelity Discovery	S	S	S	2.6	9.9	13.3	12.7	169	FIDYX	AIM Dynamics Inv (closed)	*	S	S	3.4	5.8	18.1	15.4
140	VQNPX	Vanguard Growth & Income	S	S	S	2.2	10.1	13.1	12.3	170	VIMSX	Vanguard Mid-Cap Index	S	S	S	3.0	7.3	15.0	12.4
141	FDSSX	Fidelity Stock Selector	S	S	S	3.0	9.6	13.3	12.5	171	FDEQX	Fidelity Disciplined Equity	S	S	S	1.3	9.0	13.2	12.5
142	FGRTX	Fidelity Growth & Income II	S	S	S	3.0	9.8	12.8	12.2	172	LSCRX	Loomis Sayles Small Cap Value Ret	S	S	S	2.3	6.3	18.4	16.8
143	HOVLX	Homestead Value (2%r<30d)	S	S	S	1.7	8.8	17.0	15.6	173	IJJ	S&P 400 MidCap Value (iS)	*	S	S	3.1	6.9	15.2	14.0
144	FLCSX	Fidelity Large Cap Stock	S	S	S	3.5	9.2	13.3	11.6	174	BGRFX	Baron Growth (closed)	S	S	S	5.7	5.2	15.6	14.4
145	BPSCX	Robeco Boston Ptnrs SCV (closed,1%	S	S	S	4.7	7.4	15.5	13.6	175	IWC	Russell MicroCap (iS)	*	S	S	2.9	6.7	15.8	13.9
146	LMOPX	Legg Mason Opportunity Trust (1%r)	*	S	S	6.1	8.4	10.9	10.8	176	IWP	Russell Mid Cap Growth (iS)	*	S	S	3.7	7.3	13.0	10.9
147	FTRNX	Fidelity Trend	S	S	S	2.7	9.5	13.2	12.0	177	IWF	Russell 1000 Growth (iS)	S	S	S	3.1	9.3	9.0	8.9
148	SLSSX	Selected Special Shares	*	S	S	3.0	7.4	17.7	14.7	178	FEQTX	Fidelity Equity-Income II	S	S	S	1.4	8.7	13.1	11.7
149	VB	Vanguard SmallCap ETF	S	S	S	3.1	7.6	17.1	15.4	179	RYLPX	Royce Low Priced Stock (closed,1%r<180d)	*	S	S	3.0	4.5	21.0	15.8
150	RYVFX	Royce Value (1%r<180d)	S	S	S	5.0	5.7	19.0	13.9	180	TWCGX	American Century Growth	*	S	S	2.6	9.8	8.3	8.8

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 11/17/06

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	IWO	Russell 2000 Growth (iS)	*	S	S	3.2	6.5	15.6	14.2	211	CIPSX	Champlain Small Company	S	S	S	2.8	6.2	13.2	13.1
182	DREQX	Dreyfus Growth Opportunity (2%r<60d)	S	S	S	3.9	9.0	8.2	7.8	212	ELG	DJ US WI LargeCap Growth (stTr)	S	S	S	3.2	7.7	8.5	8.2
183	VSEQX	Vanguard Strategic Equity	S	S	S	2.8	6.9	15.1	12.8	213	PRSVX	T. Rowe Price S-C Value (closed,1%r<90d)	S	S	S	3.1	4.8	15.9	15.5
184	PZI	PowerShares Zacks MicroCap	*	S	S	2.3	5.8	18.4	16.2	214	NPRTX	Neuberger Berman Partners	*	S	S	3.8	6.2	11.3	9.3
185	RYTRX	Royce Total Return (1%r<180d)	S	S	S	2.8	6.9	14.9	13.6	215	SNIGX	SIT Large Cap Growth (2%r<30d)	S	S	S	2.9	7.3	9.6	8.7
186	RYPNX	Royce Opportunity (1%r<180d)	S	S	S	2.4	4.3	22.0	17.7	216	FMLIX	Fidelity New Millennium (closed)	*	S	S	4.0	2.7	19.3	15.2
187	VUG	Vanguard Growth ETF	S	S	S	3.4	8.9	8.8	9.0	217	BSCFX	Baron Small Cap (closed)	S	S	S	4.0	4.0	16.0	10.9
188	TGLNX	TCW Galileo Equities N	S	S	S	3.8	6.2	14.9	13.2	218	FDFFX	Fidelity Independence	S	S	S	3.0	5.4	13.8	11.2
189	VMRGX	Vanguard/Morgan Growth	S	S	S	3.1	7.8	12.0	10.1	219	USGRX	USAA Growth & Income	S	S	S	3.1	7.2	9.2	8.5
190	JANSX	Janus Fund	S	S	S	3.0	8.4	10.3	9.9	220	MDY	S&P 400 MidCap (SPDR)	S	S	S	3.1	5.8	12.3	10.3
191	VIGRX	Vanguard Growth Index	S	S	S	3.3	8.8	8.8	8.8	221	FDCAX	Fidelity Capital Appreciation	*	S	S	3.5	4.9	13.7	12.3
192	PENNX	Penn Mutual (1%r<180d)	S	S	S	3.5	5.4	16.9	13.8	222	WMCVX	Wasatch Small Cap Value (closed,2%r<60d)	*	S	S	2.5	4.0	17.3	13.8
193	DRTHX	Dreyfus Premier Third Century (closed)	S	S	S	2.7	9.3	8.3	8.7	223	SOPFX	Wells Fargo Advantage Opportunity	S	S	S	2.4	6.1	12.0	10.6
194	FCNTX	Fidelity Contrafund (closed)	S	S	S	3.9	6.9	12.5	10.8	224	IJH	S&P 400 MidCap (iS)	S	S	S	3.0	5.7	12.3	10.2
195	FEXPX	Fidelity Export & Multinatl (.75%r<30d)	S	S	S	4.3	7.4	10.3	8.8	225	JKE	Morningstar Large Growth (iS)	S	S	S	3.6	8.5	4.4	5.4
196	BARAX	Baron Asset	S	S	S	4.0	6.0	14.2	13.4	226	STDIX	Wells Fargo Advantage Discovery	*	S	S	2.2	5.3	14.2	11.8
197	SCQGX	DWS Large Comp Growth S (closed,2%	S	S	S	3.0	8.6	9.3	7.2	227	VBK	Vanguard SC Growth ETF	*	S	S	3.2	4.7	14.4	12.4
198	IWZ	Russell 3000 Growth (iS)	S	S	S	3.2	8.5	9.3	9.2	228	FCVSX	Fidelity Convertible Securities	S	S	S	2.9	4.5	15.1	12.0
199	DSG	DJ WI US SmallCap Growth (stTr)	*	S	S	3.3	5.6	16.1	13.6	229	NTHFX	Northeast Investors Growth	*	S	S	1.4	7.6	9.7	9.1
200	FGRIX	Fidelity Growth & Income	S	S	S	3.7	7.9	9.5	9.3	230	FDSCX	Fidelity Small Cap Ind.(1.5%r<90d)	S	S	S	4.3	4.0	14.0	11.3
201	ARTMX	Artisan Midcap(closed)	S	S	S	4.5	6.6	11.6	9.8	231	RIMSX	Rainier Small/Mid Cap Equity (closed)	*	S	S	3.2	3.6	16.7	13.9
202	IJR	S&P 600 SmallCap (iS)	*	S	S	2.8	6.0	15.4	15.0	232	VISGX	Vanguard Small Cap Growth Index	S	S	S	3.2	4.5	14.2	12.2
203	RIMEX	Rainier Core Equity (\$25k)	S	S	S	2.1	7.4	12.8	11.6	233	RYSEX	Royce Special Equity (1%r<180d)	S	S	S	0.2	6.1	14.4	13.2
204	OTCFX	T. Rowe Price Small Cap Stock (closed)	S	S	S	2.8	6.0	15.0	13.3	234	IYJ	DJ US Industrial (iS)	S	S	S	2.7	4.2	15.2	13.0
205	WPSRX	Westport Select Cap R (closed)	S	S	S	2.6	7.6	11.1	10.4	235	FMCSX	Fidelity Mid-Cap Stock (closed,.75%r<30d)	*	S	S	1.1	3.9	18.4	13.7
206	FAIRX	Fairholme Fund (2%r<60d)	S	S	S	2.2	5.9	16.1	12.9	236	USRAX	Undiscovered SC Growth A LW (closed)	*	S	S	2.2	4.2	15.6	9.5
207	NBNGX	Sit Mid Cap Growth (2%r<30d)	*	S	S	4.3	6.8	10.3	8.9	237	TASCX	Third Avenue SC Value (closed,1%r<1yr)	S	S	S	2.4	5.5	11.7	9.9
208	VCVSX	Vanguard Convert Sec (\$10k,1%r<1yr)	S	S	S	1.6	6.0	16.3	12.4	238	PESPX	Dreyfus Mid Cap Index (1%r<180d)	S	S	S	2.9	5.2	11.7	10.0
209	JAMRX	Janus Mercury	*	S	S	2.8	8.3	8.7	7.4	239	LMASX	Legg Mason Special Investment Trust	*	S	S	3.2	6.9	6.8	6.7
210	TGONX	TCW Galileo Opportunity N	S	S	S	2.7	4.9	16.9	11.9	240	PWC	PowerShares Dynamic Market Port	S	S	S	1.9	6.6	9.5	9.5

DOMESTIC STOCK FUNDS
Continued on Next Page

Domestic Stock Funds continued — data as of 11/17/06

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	NICSX	Nicholas Fund	S	S	S	2.1	6.7	8.8	8.3	271	MFOCX	Marsico Focus (2%r<30d)	S	S	S	2.5	5.2	6.2	5.4
242	OAKBX	Oakmark Equity & Income (2%r<90d)	S	S	S	1.7	5.9	11.2	8.8	272	VALSX	Value Line Special Situations	S	S	S	2.0	3.5	11.3	10.0
243	MOPIX	MainStay Small Cap Opportunity (closed)	S	S	S	2.1	5.4	11.7	11.7	273	PWO	PowerShares Dynamic OTC Portfol	*	S	S	2.5	4.9	6.8	7.5
244	FBGRX	Fidelity Blue Chip Growth	S	S	S	2.6	7.2	6.2	5.7	274	STRFX	Wells Fargo Advantage Large Cap Growth	S	S	S	2.9	5.5	4.6	4.0
245	FFTYX	Fidelity Fifty	*	S	S	3.1	4.9	11.0	9.0	275	BRSVX	Bridgeway Small Cap Value	S	S	S	0.2	2.0	17.0	14.6
246	RPMGX	T. Rowe Price Mid Cap Growth (closed)	S	S	S	3.0	4.6	11.6	6.9	276	SGROX	Wells Fargo Advantage Growth	S	S	S	4.0	2.4	9.8	8.4
247	TGVNX	TCW Value Opportunities	*	S	S	1.6	4.8	13.1	12.4	277	BRSIX	Bridgeway Ultra Small Co Mkt (2%r<180d)	*	S	S	1.8	2.5	12.5	10.4
248	UMBSX	UMB Scout Stock	S	S	S	1.7	5.7	10.6	9.9	278	WAHGX	Wasatch Heritage Growth (2%r<60d)	S	S	S	2.3	4.8	5.9	5.2
249	PWJ	PowerShares Dynamic MidCap Grow	S	S	S	1.7	5.4	11.3	8.9	279	BUFMX	Buffalo Mid Cap (2%r<60d)	*	S	S	1.7	4.2	8.4	5.6
250	WAAEX	Wasatch Small Cap Grth (closed,2%r<60d)	S	S	S	4.1	4.6	9.3	8.3	280	MGRIX	Marsico Growth & Income (2%r<30d)	S	S	S	2.7	4.8	5.0	4.5
251	FSLCX	Fidelity SC Stock (closed,2%r<60d)	S	S	S	3.3	2.7	15.4	12.2	281	NBGX	Neuberger Berman Genesis (closed)	S	S	S	3.0	3.6	7.5	6.7
252	ARTSX	Artisan Small Cap (closed)	S	S	S	3.8	4.0	11.2	9.9	282	CUCAX	CS Capital Appreciation Comm	S	S	S	2.5	5.5	3.3	2.7
253	TAVFX	Third Avenue Value (\$10k,1%r<60d)	S	S	S	1.6	4.4	13.3	10.9	283	OBHGX	Old Mutual Growth (2%r<10d)	*	S	S	2.8	3.4	8.0	7.3
254	GABGX	GAMCO Growth AAA (2%r<7d)	S	S	S	3.2	6.2	6.2	5.8	284	VWUSX	Vanguard U.S. Growth	S	S	S	2.8	5.6	2.3	1.7
255	TWHIX	American Century Heritage	S	S	S	5.7	0.5	16.6	12.9	285	PWB	PowerShares Dynamic LargeCap Gr	S	S	S	2.0	5.2	4.0	4.3
256	JKK	Morningstar Small Growth (iS)	*	S	S	2.7	3.8	12.8	11.3	286	WGRO	Wasatch Core Growth (closed,2%r<60d)	S	S	S	3.2	2.5	8.3	6.9
257	IJT	S&P 600 SmallCap Growth (iS)	*	S	S	3.5	3.5	11.7	11.3	287	ARGFX	Ariel Fund	S	S	S	2.6	3.1	7.6	8.9
258	JAGIX	Janus Growth & Income	S	S	S	2.4	4.6	10.6	7.4	288	PRNHX	T. Rowe Price New Horizons	*	S	S	1.7	1.9	11.5	7.4
259	JKH	Morningstar Mid Growth (iS)	S	S	S	3.3	3.7	11.3	9.4	289	USAUX	USAA Aggressive Growth	*	S	S	2.4	4.5	4.0	3.5
260	VGEQX	Vanguard Growth Equity (\$10k)	*	S	S	3.7	5.0	7.2	6.6	290	OBEHX	Old Mutual Emerging Growth (2%r<10d)	*	S	S	4.1	1.5	8.7	8.3
261	VEXPX	Vanguard Explorer (closed)	*	S	S	2.5	3.6	12.0	9.8	291	FMAGX	Fidelity Magellan (closed)	S	S	S	2.0	2.9	8.5	6.6
262	HCAIX	Harbor Capital Appreciation	*	S	S	3.2	7.0	2.5	2.0	292	FFSCX	Forward Hoover Small Cap (2%r<180d)	S	S	S	2.3	1.8	10.7	10.0
263	CSMVX	Century Select SC (closed,1%r<180d)	S	S	S	3.0	4.2	9.6	8.7	293	SSMGX	Sit Small Cap Growth (2%r<30d)	*	S	S	3.8	1.2	9.6	8.2
264	VALLX	Value Line Leveraged Growth	*	S	S	3.2	3.3	11.3	9.4	294	BWAFX	Brandywine Advisors (\$10k)	S	S	S	2.3	1.9	9.7	7.8
265	IJK	S&P 400 MidCap Growth (iS)	S	S	S	2.8	4.5	8.5	6.6	295	FSLGX	Fidelity Large Cap Growth	*	S	S	1.4	4.2	5.1	3.7
266	BRWIX	Brandywine Fund (\$10k)	S	S	S	2.0	3.8	11.4	10.3	296	JAOLX	Janus Olympus	S	S	S	1.9	4.2	3.6	2.6
267	BLUEX	Brandywine Blue (\$10k)	S	S	S	0.8	5.0	10.1	9.9	297	NBFSX	Neuberger Berman Fasciano Inv	S	S	S	2.7	2.2	6.2	6.2
268	RYPRX	Royce Premier (closed,1%r<180d)	S	S	S	2.4	2.9	12.7	8.0	298	IOLIX	ICON Long/Short	*	S	S	1.8	0.6	11.4	10.1
269	PGIFX	Pioneer Growth Opportunities (closed)	S	S	S	3.3	4.2	7.8	6.2	299	ICNIX	ICON Core Equity	*	S	S	3.3	0.6	8.7	7.1
270	NBSSX	Neuberger Berman Focus	*	S	S	1.3	2.6	14.7	12.7	300	PWT	PowerShares Dynamic SmCap Growt	*	S	S	1.4	1.4	9.3	6.8

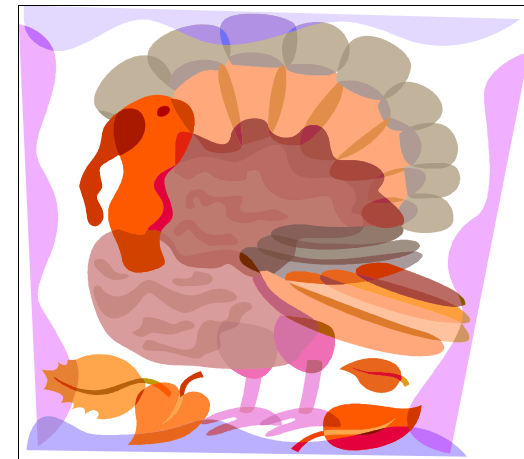
DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 11/17/06

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	-0.3	2.7	8.6	8.1
302	USAAX	USAA Growth	S	S	S	2.7	4.3	-0.6	-0.7
303	MUHLX	Muhlenkamp Fund (2%r<30d)	S	S	S	2.7	2.6	3.4	1.6
304	BERWX	Berwyn Fund (closed,1%r<180d)	S	S	S	3.0	2.5	3.1	3.7
305	CUEGX	CS Mid Cap Growth (closed)	*	S	S	1.8	1.7	5.9	2.2
306	VWEGX	Van Wagoner Emerging Growth	*	S	S	1.5	-0.8	12.4	13.5
307	TMGFX	Turner Mid Cap Growth	*	S	S	2.7	0.2	7.9	7.0
308	TGCNX	TCW Select Equities N	*	S	S	4.5	4.5	-7.1	-3.6
309	FTQGX	Fidelity Focused Stock	*	S	S	-1.0	2.2	5.6	4.0
310	TWCUX	American Century Ultra	S	S	S	3.5	3.0	-4.0	-2.9
311	BRAIX	Bridgeway Aggressive Investors 2	*	S	S	2.5	-1.9	9.7	5.9
312	TWCVX	American Century Vista	S	S	S	3.7	-2.3	8.1	6.9
313	OBEGX	Oberweis Emerging Growth (1%r<90d)	*	S	S	5.0	-0.9	2.0	2.3
314	TWCIX	American Century Select	S	S	S	3.1	2.3	-3.4	-3.2
315	FDISX	Dreyfus-Founders Discovery (closed)	*	S	S	2.8	-1.5	6.5	4.2
316	HENLX	Hennessy Cornerstone Gwth II (1.5%	S	S	S	2.1	-4.6	13.0	6.6
317	VLIFX	Value Line Fund	*	S	S	1.7	-1.4	5.3	3.7
318	CGMFX	CGM Focus	*	*	S	0.5	-3.8	12.4	10.8
319	HSGFX	Hussman Strategic Growth (1.5%r<180d)	S	S	S	-0.9	-0.5	3.1	2.8
320	UBRRX	Undiscovered Mgr Behavioral Grwth (\$10k)	*	S	S	1.4	-1.0	0.3	1.3
321	PFVLX	Preferred Value	S	S	S	0.0	-2.0	3.5	2.3
322	ACBGX	US Global Holmes Growth (.25%r<30d)	S	S	S	0.6	-4.1	7.7	5.8
323	BOGLX	Bogle Small Cap Growth (closed)	*	S	S	-4.5	-4.1	7.9	6.3
324	BRMIX	Laudus Rosenberg Value L/S (2%r<30d)	S	S	S	-2.2	-3.0	0.1	-0.1
325	BRSGX	Bridgeway Small Cap Growth	S	S	S	-0.5	-6.2	5.5	5.0
326	TGANX	TCW Aggressive Growth CIN	S	S	S	0.0	-3.3	-6.0	-5.6
327	PFGRX	Preferred Large Cap Growth	S	S	S	0.0	-2.9	-7.3	-7.5

**Next Issue Available: Thursday
11/30 by Midnight (ET).**

Email delivery: Friday 12/1



Happy Thanksgiving!

**INT'L STOCK FUNDS
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International Stock Funds — data as of 11/17/06

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	7.8%	13.7%	49.0%	38.5%	31	PRASX	T. Rowe Price New Asia (2%r<90d)	*	H	H	7.6	6.7	31.4	23.4
2	PRLAX	T. Rowe Price Latin America (2%r<90d)	*	*	B	4.8	13.9	42.4	37.9	32	OAKGX	Oakmark Global (2%r<90d)	*	H	H	4.1	11.0	25.3	20.9
3	EZU	MSCI EMU (iS)	*	B	B	5.9	15.3	36.4	29.4	33	HIINX	Harbor International Inv (2%r<60d)	*	S	S	4.4	8.8	30.4	23.8
4	FEZ	DJ Euro Stoxx 50 (stTr)	*	B	B	5.7	16.0	34.5	27.2	34	ICHKX	Guinness Atkinson China & HK (2%r<90d)	*	H	H	6.8	6.5	32.2	27.2
5	PGJ	PowerShares Golden Dragon USX	*	H	H	10.0	10.2	34.6	33.0	35	EEM	MSCI Emerging Markets (iS)	*	S	S	6.1	8.3	28.6	21.2
6	VGK	Vanguard European ETF	*	B	B	4.8	13.7	33.1	27.2	36	HLEMX	Harding Loevner Emerg Mkt (2%r<90d)	*	S	S	5.1	7.9	30.7	20.4
7	VEURX	Vanguard European Stock Index (2%	*	B	B	4.9	13.4	33.6	28.0	37	USAWX	USAA World Growth	*	H	H	3.5	11.4	24.3	21.1
8	MPYMX	Metzler/Payden Europe Emg Mkts (2%	*	B	B	4.2	10.6	40.8	33.4	38	FEMKX	Fidelity Emerging Mkts (1.5%r<90d)	*	S	S	5.4	5.3	36.1	22.9
9	IEV	S&P 350 Europe Plus (iS)	*	B	B	4.5	13.8	32.4	26.8	39	MAPTX	Matthews Pacific Tiger (closed,2%r<90d)	*	H	H	4.7	8.2	29.4	19.9
10	FLATX	Fidelity Latin America (1.5%r<90d)	*	*	H	3.7	11.2	37.9	32.2	40	PRMSX	T. Rowe Price Emerging Mkts Stk	*	S	S	5.2	8.1	28.6	20.6
11	DREGX	Driehaus Emerging Mkts Gr (2%r<60d)	*	B	B	6.7	6.3	44.7	31.1	41	BJBIX	Julius Baer Intl Eq A (closed,2%r<90d)	*	S	S	4.9	7.0	31.5	24.1
12	PRESX	T. Rowe Price European (2%r<90d)	*	H	H	6.2	12.2	29.1	23.9	42	FIEUX	Fidelity Europe (1%r<30d)	*	S	S	4.4	8.4	28.1	20.0
13	SCOPX	DWS Pacific Opp Eq. S (closed,2%r<30d)	*	B	B	6.5	7.8	39.6	27.5	43	JAWWX	Janus Worldwide (2%r<90d)	*	S	S	5.7	11.5	18.1	14.4
14	OAKEX	Oakmark Intl Small Cap (closed,2%r<90d)	*	H	H	5.2	9.7	36.7	26.7	44	OAKIX	Oakmark International (2%r<90d)	*	S	S	3.7	7.9	29.5	24.8
15	ILF	S&P 40 Latin America (iS)	*	*	H	4.3	12.2	31.5	29.0	45	DGT	DJ WI Global Titans (stTr)	*	S	S	3.0	12.7	18.5	17.3
16	SLAFX	DWS Latin Amer Equity S (closed,2%	*	H	H	4.6	10.9	34.1	30.2	46	USIFX	USAA International (2%r<5d)	*	S	S	3.1	8.6	28.3	22.4
17	FSEAX	Fidelity SE Asia (1.5%r<90d)	*	B	B	7.2	6.9	40.1	26.5	47	ADRD	Develop Mrkts 100 ADR (BLDRS)	*	S	S	3.7	9.2	25.7	21.6
18	ADRE	Emerging Mrkts 50 ADR (BLDRS)	*	H	H	4.9	10.9	32.3	25.9	48	IOO	S&P 100 Global (iS)	*	S	S	3.4	11.7	19.1	17.4
19	ICSEX	ICON Europe	*	H	H	5.8	4.8	45.5	35.3	49	VVO	Vanguard Emerging Mkts (VIPER)	*	S	S	5.1	6.5	28.8	19.5
20	SCGEX	DWS Europe Equity S (closed,2%r<30d)	*	H	H	4.7	9.1	34.8	26.3	50	VHGEX	Vanguard Global Equity	*	S	S	3.2	9.4	24.4	19.5
21	FEU	DJ Stoxx 50 (stTr)	*	H	H	3.6	12.4	27.3	23.2	51	SSEMXX	SSgA Emerging Markets	*	S	S	5.0	5.2	32.2	22.6
22	ADRU	Europe 100 ADR (BLDRS)	*	H	H	4.2	11.8	27.8	24.0	52	VTRIX	Vanguard International Value (2%r<60d)	*	H	H	2.9	7.3	29.1	21.2
23	EPP	MSCI Pacific Ex-Japan (iS)	*	H	H	6.4	11.0	26.5	23.4	53	SWINX	Schwab International Index (1.5%r<180d)	*	S	S	3.2	8.4	25.6	19.9
24	PRGSX	T. Rowe Price Global Stock (2%r<90d)	*	H	H	6.0	11.8	24.3	18.6	54	VWIGX	Vanguard International Growth (2%r<60d)	*	H	H	2.8	7.6	27.4	19.7
25	SCOBX	DWS Global Thematic S (closed,2%r<30d)	*	H	H	4.4	9.9	31.5	25.2	55	ARTJX	Artisan Intl Small Cap (closed,2%r<90d)	*	S	S	4.5	4.0	33.8	22.1
26	ARTKX	Artisan Intl Value (2%r<90d)	*	H	H	4.0	8.8	34.5	27.7	56	VINEX	Vanguard Intl Expl (closed,\$25k,2%r<60d)	*	S	S	4.4	4.5	32.3	22.0
27	EFV	MSCI EAFE Value (iS)	*	H	H	3.8	10.6	29.5	23.6	57	TWIEX	American Century Intl Growth (2%r<60d)	*	S	S	4.3	7.2	25.6	18.2
28	FECAX	Fidelity Europe Capital App (1%r<30d)	*	H	H	5.5	6.8	35.8	27.4	58	DRFMX	Dreyfus Premier Emerging Market (1%r)	*	S	S	5.9	4.5	29.6	20.3
29	TREMX	T. Rowe Price Emg Europe & Med (2%	*	H	H	2.5	11.6	28.1	22.7	59	VEIEX	Vanguard Emerging Mkts Stk Index (.5%r)	*	S	S	5.3	4.9	29.1	20.0
30	FFINX	Forward International Equity (2%r<180d)	*	H	H	5.1	7.4	33.6	24.4	60	SCINX	DWS International S (2%r<180d)	*	S	S	3.8	6.8	25.9	19.3

INT'L STOCK FUNDS
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International Stock Funds continued — data as of 11/17/06

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	PISRX	Forward Intl Small Companies (2%r<180d)	*	S	S	5.0	2.8	33.8	20.6	91	DRIDX	Driehaus Intl Discovery (2%r<60d)	*	S	S	3.4	-7.0	24.3	8.2
62	SGSCX	DWS Gbl Opportunities S (closed,2%	*	S	S	3.9	6.6	25.4	16.7	92	VPL	Vanguard Pacific ETF	*	S	S	-0.5	-2.7	13.1	4.0
63	QFVOX	Quant Foreign Value (1%r<30d)	*	S	S	3.8	5.0	29.7	20.5	93	VPACX	Vanguard Pacific Stock Index (2%r<60d)	*	S	S	-0.3	-2.9	13.3	5.3
64	DODFX	Dodge & Cox Intl Stock	*	S	S	3.2	5.9	27.3	20.6	94	USPAX	Excelsior Pacific/Asia	*	S	S	1.7	-4.7	13.5	3.5
65	FIGRX	Fidelity Intl Discovery (1%r<30d)	*	S	S	3.7	5.8	25.3	17.3	95	FISMX	Fidelity Intl Small Cap (closed,2%r<90d)	*	S	S	2.6	-7.8	19.0	7.2
66	ARTIX	Artisan International (2%r<90d)	*	S	S	2.2	6.5	25.0	18.2	96	PFIFX	Preferred International	*	S	S	0.0	-7.0	10.2	3.4
67	WBIGX	Wm. Blair Intl Growth N (closed,1%r<60d)	*	S	S	3.5	6.0	23.9	16.3	97	ITF	S&P 150 Topix (iS)	*	S	S	-2.2	-5.8	10.1	2.0
68	TBGVX	Tweedy, Browne Gbl Val (closed,2%	*	S	S	3.0	8.3	18.9	15.6	98	EWJ	MSCI Japan (iS)	*	S	S	-2.3	-6.6	7.9	-0.8
69	ICEUX	ICAP Euro Select Equity (2%r<30d)	*	S	S	3.0	5.8	24.6	17.4	99	SJPNX	Japan Fund (Scudder) (2%r<180d)	*	S	S	-2.3	-6.8	4.4	-9.3
70	NBISX	Neuberger Berman Intl (2%r<60d)	*	S	S	4.8	4.0	26.4	17.2	100	FJPNX	Fidelity Japan (1.5%r<90d)	*	S	S	-3.1	-9.5	4.6	-10.3
71	LLINX	Longleaf Partners International	*	S	S	2.4	9.2	16.9	14.5	101	PRJPX	T. Rowe Price Japan (2%r<90d)	*	S	S	-3.1	-9.1	2.5	-9.2
72	FDIVX	Fidelity Div Intl (closed,1%r<30d)	*	S	S	3.6	5.4	24.1	16.8	102	WPJGX	CS Warburg Pincus Japan Grth (2%r<30d)	*	S	S	-4.3	-14.4	2.5	-9.4
73	FWWFX	Fidelity Worldwide (1%r<30d)	*	S	S	3.3	7.5	18.9	13.2	103	MJFOX	Matthews Japan Fund (2%r<90d)	*	S	S	-4.9	-13.4	-2.9	-11.0
74	PRIDX	T. Rowe Price Intl Disc. (2%r<90d)	*	S	S	4.4	2.2	29.5	19.4	104	FJSCX	Fidelity Japan SC (closed,1.5%r<90d)	*	S	S	-3.6	-15.9	-7.7	-23.8
75	FOSFX	Fidelity Overseas (1%r<30d)	*	S	S	3.3	5.0	23.8	14.1										
76	UMINX	Excelsior International	*	S	S	3.1	4.7	24.3	16.9										
77	TWGGX	American Century Global Growth (2%	*	S	S	3.4	5.7	18.4	13.6										
78	MACSX	Matthews Asia G & I (closed,2%r<90d)	*	S	S	3.9	4.0	21.8	16.4										
79	PRITX	T. Rowe Price Intl Stock (2%r<90d)	*	S	S	3.3	5.3	18.9	12.2										
80	GIGRX	Gabelli Intl Growth (2%r<60d)	*	S	S	3.3	4.2	20.4	14.0										
81	FIVFX	Fidelity Aggressive Intl. (1%r<30d)	*	S	S	4.6	3.8	18.0	9.1										
82	EUROX	US Global Eastern Europe (2%r<180d)	*	S	S	4.7	0.2	27.0	18.9										
83	ADRA	Asia 50 ADR (BLDRS)	*	S	S	2.6	2.8	21.4	15.9										
84	FSCOX	Fidelity Int Small Cap Opp	*	S	S	3.3	-2.1	32.3	14.3										
85	WAIGX	Wasatch Intl Growth (closed,2%r<60d)	*	S	S	4.2	-0.9	25.0	14.9										
86	AIOIX	Amer. Cent. Intl Opp. (closed,2%r<180d)	*	S	S	6.5	-2.4	25.3	12.9										
87	FGBLX	Fidelity Global Balanced (1%r<30d)	*	S	S	2.7	3.9	13.1	10.5										
88	SNGRX	SIT International Growth (2%r<30d)	*	S	S	2.2	1.3	20.2	12.9										
89	MPACX	Matthews Asia Pacific (2%r<90d)	*	S	S	1.4	0.4	17.9	9.0										
90	FPBFX	Fidelity Pacific Basin (1.5%r<90d)	*	S	S	3.4	-2.2	20.5	8.0										

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 11/17/06

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	FSCSX	Fidelity Software (.75%r<30d)	*	*	*	7.1%	24.5%	26.9%	26.9%	31	XLK	Technology (SPDR)	*	*	*	4.6	15.4	11.3	13.3
2	ICF	Cohen & Steers Realty Majors (iS)	*	*	*	1.1	23.4	35.7	32.6	32	FSLBX	Fidelity Brokerage (.75%r<30d)	*	*	*	3.7	11.9	21.2	17.8
3	TRREX	T. Rowe Price Real Estate (1%r<180d)	*	*	*	1.1	20.5	34.8	31.6	33	RYLIX	Rydex Leisure (\$25k)	*	*	*	5.5	9.9	20.6	19.9
4	RWR	DJ Wilshire REIT (stTr)	*	*	*	0.5	21.4	33.1	30.6	34	MTK	Morgan Stanley Technology (stTr)	*	*	*	5.1	14.3	10.0	10.7
5	CSRSX	Cohen & Steers Realty (\$10k,1%r<180d)	*	*	*	0.5	21.1	33.9	30.9	35	VCR	Vanguard Consumer Discr ETF	*	*	*	4.6	12.4	15.4	15.0
6	VGSIX	Vanguard REIT Index (1%r<1yr)	*	*	*	0.6	21.3	31.9	29.8	36	IXG	S&P Global Financial (iS)	*	*	*	2.3	10.6	23.3	19.1
7	VNQ	Vanguard REIT ETF	*	*	*	0.6	21.3	31.7	30.0	37	IYK	DJ US Consumer NonCyclical (iS)	*	*	*	4.3	12.5	14.6	13.3
8	FSUTX	Fidelity Utilities Growth (.75%r<30d)	*	*	*	4.1	20.9	27.4	26.5	38	PJP	PowerShares Dyn Pharmaceuticals	*	*	*	1.8	14.1	14.1	11.4
9	IYR	DJ US Real Estate (iS)	*	*	*	0.9	20.6	31.2	29.7	39	FDFAX	Fidelity Food & Agr (.75%r<30d)	*	*	*	3.5	11.0	19.1	17.3
10	FRESX	Fidelity Real Estate (.75%r<90d)	*	*	*	0.0	20.3	31.9	27.9	40	PSJ	PowerShares Dyn Software	*	*	*	3.9	13.2	12.7	14.0
11	IXP	S&P Global Telecommunication (iS)	*	*	*	4.8	19.3	27.3	26.1	41	PEJ	PowerShares Dyn Leisure & Ent	*	*	*	2.5	10.7	20.5	17.6
12	VOX	Vanguard Telecom Service ETF	*	*	*	1.3	18.8	30.8	30.8	42	IGM	GS Technology (iS)	*	*	*	4.8	13.7	9.2	10.0
13	PRMTX	T. Rowe Price Media & Telecommunica-	*	*	*	7.6	14.8	28.1	25.2	43	IYW	DJ US Technology (iS)	*	*	*	4.1	13.8	10.0	11.5
14	CSEIX	Cohen & Steers Realty Income (1%r<180d)	*	*	*	-0.3	19.7	26.9	25.5	44	VFH	Vanguard Financials ETF	*	*	*	2.2	11.6	17.4	16.1
15	VPU	Vanguard Utilities ETF	*	*	*	3.6	18.8	20.4	18.5	45	IYF	DJ US Financial (iS)	*	*	*	2.2	11.5	17.1	16.0
16	RYUIX	Rydex Utilities (\$25k)	*	*	*	4.2	18.8	19.1	18.0	46	RYIIX	Rydex Internet (\$25k)	*	*	*	7.0	11.7	9.2	9.6
17	STMDX	Stratton Mthly Div REIT (1.5%r<120d)	*	*	*	-0.9	19.3	25.3	25.4	47	VGT	Vanguard Information Tec ETF	*	*	*	4.5	13.0	9.4	10.5
18	IDU	DJ US Utilities	*	*	*	3.4	19.0	19.5	17.7	48	XLF	Financial (SPDR)	*	*	*	2.0	11.3	16.8	15.6
19	XLU	Utilities (SPDR)	*	*	*	3.4	18.8	19.2	17.6	49	IYG	DJ US Financial Services (iS)	*	*	*	2.2	10.7	18.1	16.3
20	IYZ	DJ US Telecom (iS)	*	*	*	1.2	16.5	25.8	26.4	50	FSRPX	Fidelity Retailing (.75%r<30d)	*	*	*	1.6	11.5	16.3	16.7
21	USERX	U.S. Global Gold Shares (.25%r<30d)	*	*	*	6.5	-2.0	62.2	42.3	51	IXN	S&P Global Information Tech (iS)	*	*	*	3.7	12.0	11.4	10.0
22	FSAIX	Fidelity Air Transport (.75%r<30d)	*	*	*	8.6	9.5	29.1	23.7	52	PRSCX	T. Rowe Price Science & Tech	*	*	*	7.0	11.0	8.9	9.2
23	PBE	PowerShares Dyn Biotech & Genome	*	*	*	4.8	19.3	9.7	10.3	53	IYE	DJ US Energy (iS)	*	*	*	4.8	7.8	20.1	16.5
24	IGV	GS Software (iS)	*	*	*	2.3	19.6	11.0	13.7	54	FSCHX	Fidelity Chemicals (.75%r<30d)	*	*	*	4.1	7.9	20.6	14.5
25	FSAVX	Fidelity Automotive (.75%r<30d)	*	*	*	7.0	12.1	21.2	15.9	55	FSPTX	Fidelity Technology (.75%r<30d)	*	*	*	6.1	10.9	9.8	9.8
26	FBIOX	Fidelity Biotechnology (.75%r<30d)	*	*	*	5.4	17.1	10.6	9.5	56	RYBIX	Rydex Basic Materials (\$25k)	*	*	*	3.8	6.8	23.6	18.1
27	CGMRX	CGM Realty	*	*	*	0.7	11.2	30.5	23.7	57	FSCPX	Fidelity Consumer Ind (.75%r<30d)	*	*	*	2.0	12.1	12.9	12.7
28	XLY	Consumer Discretionary (SPDR)	*	*	*	4.5	14.3	16.8	17.2	58	RYMIX	Rydex Telecommunications (\$25k)	*	*	*	2.0	10.2	16.5	16.9
29	FSTCX	Fidelity Telecomm (.75%r<30d)	*	*	*	0.2	14.3	22.1	20.8	59	RYOIX	Rydex Biotechnology (\$25k)	*	*	*	3.6	14.0	4.5	4.1
30	ICTUX	ICON Telecommunications & Utilities	*	*	*	3.6	12.5	20.9	18.9	60	PXQ	PowerShares Dyn Networking	*	*	*	5.0	10.1	12.2	12.7

SPECIALTY FUNDS
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Specialty Funds continued — data as of 11/17/06

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	IBB	NASDAQ Biotechnology (iS)	*	*	*	4.9	12.8	4.8	6.0	91	FSPFX	Fidelity Paper & Forest (.75%r<30d)	*	*	*	2.9	7.1	12.9	6.4
62	FBMPX	Fidelity Multimedia (.75%r<30d)	*	*	*	5.2	10.4	10.2	9.4	92	ICCCX	ICON Consumer Discretionary	*	*	*	3.8	6.1	13.6	12.5
63	ICFSX	ICON Financial	*	*	*	3.1	9.3	15.8	17.0	93	FBALX	Fidelity Balanced	B	*	*	2.3	6.8	13.4	10.5
64	RYCIX	Rydex Consumer Products (\$25k)	*	*	*	2.4	9.6	16.0	15.1	94	PRISX	T. Rowe Price Financial Services	*	*	*	1.9	6.5	14.3	12.4
65	FSDAX	Fidelity Defense & Aero (.75%r<30d)	*	*	*	3.2	6.4	22.4	17.0	95	PBJ	PowerShares Dyn Food & Beverage	*	*	*	1.6	6.7	13.7	12.7
66	FBSOX	Fidelity Bus Services (.75%r<30d)	*	*	*	8.3	6.7	13.7	13.0	96	VGENX	Vanguard Energy (\$25k,1%r<1yr)	B	B	B	4.5	1.9	21.0	15.5
67	PRHSX	T. Rowe Price Health Sciences	*	*	*	2.2	11.3	11.4	8.5	97	VIS	Vanguard Industrials (VIPER)	*	*	*	2.6	4.4	17.6	15.1
68	VDC	Vanguard Consumer Staple ETF	*	*	*	2.3	10.1	14.1	13.6	98	RYPMX	Rydex Precious Metals (\$25k)	*	*	*	6.4	-0.8	24.0	13.3
69	XLP	Consumer Staples (SPDR)	*	*	*	2.4	10.3	13.2	12.9	99	XLV	Health Care (SPDR)	*	*	*	-0.2	9.4	8.2	5.8
70	FDCPX	Fidelity Computers (.75%r<30d)	*	*	*	4.9	9.6	10.3	8.7	100	ICBMX	ICON Materials	*	*	*	4.7	0.6	22.2	16.9
71	IYC	DJ US Consumer Cyclical (iS)	*	*	*	3.2	10.0	11.5	12.1	101	VHT	Vanguard Health Care ETF	*	*	*	0.2	8.9	7.6	5.8
72	VAW	Vanguard Materials ETF	*	*	*	3.9	6.1	20.1	15.3	102	IYH	DJ US Healthcare (iS)	*	*	*	0.0	9.3	7.0	5.3
73	IXC	S&P Global Energy (iS)	*	*	*	4.5	6.3	18.5	16.4	103	XLI	Industrial (SPDR)	*	*	*	2.3	4.2	16.2	13.9
74	VDE	Vanguard Energy ETF	B	B	B	4.7	5.6	19.1	15.7	104	BERIX	Berwyn Income (1%r<180d)	B	*	*	1.9	7.0	9.4	8.2
75	FDSLX	Fidelity Leisure (.75%r<30d)	*	*	*	4.1	6.9	16.4	13.9	105	VGHCX	Vanguard Health (closed,\$25k&1%r<1yr)	*	*	*	-1.6	7.7	12.3	8.9
76	FIDSX	Fidelity Finl Serv (.75%r<30d)	*	*	*	2.1	9.7	12.1	10.6	106	FSAGX	Fidelity Gold (.75%r<30d)	*	*	*	5.1	-1.4	24.7	11.6
77	SCGDG	DWS Gold & Precious Metals S (closed)	*	*	*	4.5	-0.2	33.3	19.3	107	IYM	DJ US Basic Materials (iS)	*	*	*	3.2	2.4	17.9	13.3
78	XLE	Energy (SPDR)	*	*	*	4.5	5.9	18.0	14.7	108	BGEIX	Amer. Cent. Global Gold (1%r<60d)	*	*	*	4.1	-4.5	33.8	17.5
79	RYFIX	Rydex Financial Services (\$25k)	*	*	*	1.5	9.1	13.9	13.2	109	FSVLX	Fidelity Home Finance (.75%r<30d)	*	*	*	1.6	6.0	11.2	10.2
80	ICLEX	ICON Leisure & Consumer Staples	*	*	*	3.9	8.6	11.2	10.9	110	PRNEX	T. Rowe Price New Era	B	B	B	4.1	1.2	19.5	13.4
81	ICTEX	ICON Information Technology	*	*	*	4.8	8.6	9.9	8.4	111	FPHAX	Fidelity Pharmaceuticals (.75%r<30d)	*	*	*	-0.4	6.1	13.9	11.4
82	XLB	Materials (SPDR)	*	*	*	3.3	5.5	18.8	13.7	112	IGE	GS Natural Resources (iS)	B	B	B	3.8	1.9	17.4	12.5
83	FSPCX	Fidelity Insurance (.75%r<30d)	*	*	*	2.6	10.0	8.4	9.3	113	RYEIX	Rydex Energy (\$25k)	*	*	*	4.5	2.3	15.1	11.0
84	VGPMX	Vang Precious Metal (closed,\$10k,1%	*	*	*	2.5	-1.5	37.0	26.6	114	FSRBX	Fidelity Banking (.75%r<30d)	*	*	*	0.6	6.3	10.6	10.4
85	PBS	PowerShares Dyn Media	*	*	*	4.7	8.1	9.4	8.4	115	FSRFX	Fidelity Transportation (.75%r<30d)	*	*	*	4.2	2.2	15.2	13.2
86	RYRIX	Rydex Retailing (\$25k)	*	*	*	2.1	9.0	10.5	10.6	116	GATEX	Gateway Fund	B	*	*	1.3	6.0	9.8	9.6
87	RYTIX	Rydex Technology (\$25k)	*	*	*	3.0	9.4	7.5	8.7	117	IXJ	S&P Global Healthcare (iS)	*	*	*	-0.7	6.4	11.7	8.9
88	VBINX	Vanguard Balanced Index	B	*	*	2.3	8.4	10.9	10.0	118	FCYIX	Fidelity Cyclical Ind (.75%r<30d)	*	*	*	2.3	2.5	16.6	12.8
89	IYT	DJ Transportation Average (iS)	*	*	*	4.2	3.9	19.0	15.8	119	FSCGX	Fidelity Industrial Equip (.75%r<30d)	*	*	*	2.4	1.9	17.8	15.3
90	RYPIX	Rydex Transportation (\$25k)	*	*	*	5.6	4.1	16.2	13.5	120	FNARX	Fidelity Natrl Resources (.75%r<30d)	B	B	B	4.7	-0.4	19.4	13.1

SPECIALTY FUNDS
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Specialty Funds continued — data as of 11/17/06

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	FSMEX	Fidelity Medical Equip (.75%r<30d)	*	*	*	1.6	8.0	1.8	3.9	151	FSHCX	Fidelity Med Del (.75%r<30d)	*	*	*	-2.0	1.4	-5.8	-8.2
122	RYHIX	Rydex Health Care (\$25k)	*	*	*	0.7	7.0	5.2	3.5	152	RYJUX	Rydex Juno (\$25k)	*	*	*	-2.9	-7.6	4.2	5.9
123	MERFX	Merger Fund (closed,2%r<30d)	*	*	*	0.1	5.0	10.9	9.5	153	PBW	PowerShares WilderH Clean Energy	B	B	B	-0.6	-12.9	11.6	10.9
124	RYKIX	Rydex Banking (\$25k)	*	*	*	0.7	4.9	9.3	9.0	154	RYURX	Rydex Ursa (\$25k)	*	*	*	-2.0	-6.5	-6.4	-6.5
125	FSDPX	Fidelity Indust Matrls (.75%r<30d)	*	*	*	2.4	-0.5	18.9	11.9	155	BRPIX	ProFunds Bear Inv (\$15k)	*	*	*	-2.1	-6.7	-6.7	-6.8
126	FSNGX	Fidelity Natural Gas (.75%r<30d)	*	*	*	4.7	2.0	9.0	4.0										
127	PSPFX	U.S. Global Inv Global Res (.25%r<30d)	B	B	B	4.8	-5.3	25.5	14.8										
128	RYSIX	Rydex Electronics (\$25k)	*	*	*	2.5	1.3	11.8	11.0										
129	FSENX	Fidelity Energy (.75%r<30d)	*	*	*	4.8	-0.7	12.8	8.1										
130	FWRLX	Fidelity Wireless (.75%r<30d)	*	*	*	0.4	3.8	7.2	5.9										
131	FSHOX	Fidelity Const & Housing (.75%r<30d)	*	*	*	4.1	2.4	4.3	3.2										
132	FNINX	Fidelity Networking (.75%r<30d)	*	*	*	4.6	0.8	7.3	6.4										
133	FSELX	Fidelity Electronics (.75%r<30d)	*	*	*	4.3	1.0	7.0	3.4										
134	FSLEX	Fidelity Environmental Ser (.75%r<30d)	*	*	*	1.0	-0.7	14.9	11.9										
135	IGW	GS Semiconductor (iS)	*	*	*	1.3	2.5	6.0	4.3										
136	FSPHX	Fidelity Health Care (.75%r<30d)	*	*	*	-0.2	7.2	-4.0	-4.4										
137	IGN	GS Networking (iS)	*	*	*	3.3	1.3	3.8	4.9										
138	GLD	Gold (stTr)	*	*	*	5.3	-9.4	27.4	19.8										
139	IAU	Comex Gold Trust (iS)	*	*	*	5.4	-9.4	27.4	19.4										
130	RYVIX	Rydex Energy Services (\$25k)	*	*	*	5.1	-5.7	15.7	9.5										
141	RYTVX	Royce Technology Value (2%r<180d)	*	*	*	3.8	-3.1	9.1	7.2										
142	ICHCX	ICON Healthcare	*	*	*	-0.2	2.3	0.8	0.0										
143	ICTRX	ICON Industrials	*	*	*	2.9	-3.9	10.7	10.1										
144	ICENX	ICON Energy	*	*	*	4.9	-6.0	12.6	6.3										
145	FSEX	Fidelity Energy Services (.75%r<30d)	*	*	*	5.2	-7.0	12.8	5.7										
146	BEARX	Prudent Bear (1%r<30d)	*	*	*	1.1	-3.2	8.0	7.2										
147	RSNRX	RS Global Natural Res (\$5k,4.75% load)	H	H	H	1.5	-6.4	14.2	5.6										
148	EUEYX	Alpine U.S. Real Estate Equity CIY	*	*	*	0.8	0.2	-3.0	-5.5										
149	PSI	PowerShares Dyn Semiconductors	*	*	*	-1.6	-4.4	9.1	6.9										
150	FSDCX	Fidelity Developing Comm (.75%r<30d)	*	*	*	-1.7	-2.2	3.0	1.9										

BOND FUNDS
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Bond Funds — data as of 11/17/06

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	*	*	*	1.2%	4.9%	4.9%	3.4%	FBNDX	Fidelity Investment Grade	*	*	*	1.4	5.2	5.7	4.3
CPTNX	American Century Government Bond	*	*	*	1.3	4.7	4.6	3.6	FNMIK	Fidelity New Markets Income (1%r<90d)	*	*	*	1.7	7.6	13.0	10.8
ACITX	American Century Inflation Adj	B	*	*	1.4	4.2	3.0	1.3	FSHBX	Fidelity Short-Term Bond	B	*	*	0.7	3.1	4.7	3.9
BEGBX	American Century Intl Bond	*	*	*	2.6	2.8	8.3	6.8	FSICX	Fidelity Strategic Income	B	B	*	1.7	5.1	8.4	6.4
BTTNX	American Century Target 2010	*	*	*	0.8	3.9	3.4	2.7	KIFIX	FifthThird Bond	*	*	*	1.3	4.5	4.0	3.5
BTFTX	American Century Target 2015	*	*	*	2.0	8.1	4.3	2.6	LQD	GS InvestTop Corp Bond (iS)	*	*	*	2.0	6.3	5.1	4.2
BTTTX	American Century Target 2020	*	*	*	3.3	11.7	3.9	1.3	JAFIX	Janus Flexible Bond	*	*	*	1.4	4.9	4.8	3.6
BTRTX	American Century Target 2025	*	*	*	4.2	15.1	3.6	0.4	JAHYX	Janus High Yield (2%r<90d)	*	*	*	1.9	5.8	11.5	9.1
BBHIX	BBH Inflation Indexed Sec (1%r<30d)	B	*	*	0.8	3.2	1.2	0.3	JASBX	Janus S-T Bond	B	*	*	0.3	2.8	4.1	3.5
BUFHX	Buffalo High-Yield (2%r<180d)	*	*	*	2.2	6.0	9.7	8.8	SHY	Lehman 1-3 Year Treasuries (iS)	B	*	*	0.5	2.8	3.9	3.5
SRBFX	Columbia Intermediate Bond ClZ	*	*	*	1.4	5.6	5.6	4.3	TLT	Lehman 20+ Year Treasuries (iS)	*	*	*	3.1	10.9	4.1	1.7
DODIX	Dodge & Cox Income	*	*	*	1.4	4.9	5.5	4.8	IEF	Lehman 7-10 Year Treasuries (iS)	*	*	*	1.4	6.1	3.9	2.7
DRGBX	Dreyfus 100 Treasury L-T	*	*	*	2.5	9.1	4.0	1.9	AGG	Lehman Aggregate Bond (iS)	*	*	*	1.4	5.1	5.0	3.8
DRBDX	Dreyfus A Bonds Plus	*	*	*	1.4	5.1	4.9	3.9	TIP	Lehman TIPS Bond (iS)	B	*	*	1.0	3.8	2.3	1.3
DRGMX	Dreyfus GNMA	*	*	*	1.1	4.5	4.4	3.3	LSBDX	Loomis Sayles Bond Instl (\$100k,2%r<60d)	B	B	*	2.3	7.1	12.4	10.7
DSINX	Dreyfus Premier Core Bond (closed)	*	*	*	1.4	5.0	5.5	4.3	LSBRX	Loomis Sayles Bond Retail (2%r<60d)	B	B	*	2.1	6.9	12.1	10.4
DSTIX	Dreyfus Premier Short-Term Income	B	*	*	0.7	3.3	4.4	3.6	MGFIX	Managers Bond	*	*	*	2.6	8.2	8.8	8.0
SCSBX	DWS Core Plus Income S (closed,2%	*	*	*	1.4	5.1	5.3	4.3	MBDFX	Managers Fremont Bond	*	*	*	1.3	4.4	4.6	3.4
SSTGX	DWS Global Bond S (closed,2%r<30d)	*	*	*	1.6	2.9	6.0	4.6	MGIDX	Managers Int. Duration Govt	*	*	*	1.2	4.9	5.1	4.4
SCSTX	DWS Short-Term Bond S (closed,2%r<15d)	B	*	*	0.3	2.7	4.2	3.8	MGSDX	Managers Short Duration Govt	B	*	*	0.4	2.4	4.6	4.0
FTRGX	Federated Total Return Govt	*	*	*	1.2	4.9	4.3	3.3	MWLDX	MetroWest Low Duration	B	*	*	0.6	3.0	5.2	4.5
FSGVX	Federated U.S. Govt Sec. 1-3	B	*	*	0.5	2.6	4.0	3.3	MWTRX	MetroWest Total Return	*	*	*	1.4	5.4	6.2	5.1
FAGIX	Fidelity Capital & Income (1%r<90d)	*	*	*	2.4	6.8	14.4	10.7	NTHFX	Northeast Investors Trust	*	*	*	1.4	3.3	11.8	9.9
FFRHX	Fidelity Floating Rate High Inc(1%r<60d)	B	*	*	0.5	3.0	5.7	4.8	PYGFX	Payden Global Fixed Income	*	*	*	1.1	3.8	3.2	2.1
FGMNX	Fidelity GNMA	*	*	*	1.2	4.7	5.2	3.5	PHYDX	PIMCO High Yield (2%r<30d)	*	*	*	2.0	5.7	10.0	7.4
FGOVX	Fidelity Government Income	*	*	*	1.2	4.5	4.5	3.2	PTLCX	PIMCO Low Duration (2%r<7d)	B	*	*	0.7	2.4	2.9	2.4
SPHIX	Fidelity High Income (1%r<90d)	*	*	*	1.6	5.6	10.3	8.6	PRRDX	PIMCO Real Return (2%r<7d)	*	*	*	1.1	3.5	1.9	1.0
FINPX	Fidelity Inflation-Protected Bond	B	*	*	1.1	3.9	2.2	1.2	PTTDX	PIMCO Total Return (2%r<7d)	*	*	*	1.3	4.6	4.7	3.5
FTHRFX	Fidelity Intermediate Bond	*	*	*	1.0	4.3	4.8	3.8	PTMDX	PIMCO Total Return Mortgage (2%r<7d)	*	*	*	1.2	5.2	5.7	4.6
FSTGX	Fidelity Intermediate Govt	*	*	*	0.9	3.6	4.2	3.2	SWBDX	Schwab S-T Bond Mkt Index	B	*	*	0.7	3.3	4.4	3.7

BOND FUNDS
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Bond Funds continued — data as of 11/17/06

Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
STHYX	Strong High Yield Bond (1%r<180d)	*	*	*	1.4	5.0	9.9	7.8	WTIBX	Westcore Plus Bond (2%r<90d)	*	*	*	1.5	5.6	6.6	5.5
SSTBX	Strong S-T Bond	B	*	*	0.6	3.0	4.4	3.6									
STHBX	Strong S-T High Yield	*	*	*	0.7	2.9	5.2	4.5									
PRPIX	T. Rowe Price Corporate Inc	*	*	*	1.9	6.6	5.7	4.3									
PRGMX	T. Rowe Price GNMA	*	*	*	1.1	4.5	4.7	3.3									
PRHYX	T. Rowe Price High Yld (closed,1%r<1yr)	*	*	*	1.6	5.3	10.0	7.8									
RPIBX	T. Rowe Price Int'l Bond (2%r<90d)	*	*	*	2.3	1.2	7.9	5.8									
PRCIX	T. Rowe Price New Income	*	*	*	1.3	5.2	4.8	3.6									
RPSIX	T. Rowe Price Spectrum Income	*	*	*	1.8	5.8	8.5	7.1									
PRWBX	T. Rowe Price S-T Bond	B	*	*	0.6	3.0	4.3	3.6									
PRULX	T. Rowe Price U.S. Treas. L-T	*	*	*	2.4	8.9	3.6	1.6									
TGHNX	TCW Galileo High Yield Bond	*	*	*	1.6	4.7	9.9	7.8									
TGMNX	TCW Galileo Total Return Bond	*	*	*	1.1	5.1	5.1	4.4									
USAIX	USAA Income	*	*	*	1.3	5.2	4.7	3.9									
VAGIX	Value Line Aggressive Inc (1%r<120d)	*	*	*	1.4	3.1	7.1	5.6									
VALBX	Value Line U.S. Govt Sec	*	*	*	1.1	4.2	4.2	3.5									
VFIIX	Vanguard GNMA	B	*	*	1.2	4.9	5.1	3.6									
VWEHX	Vanguard High Yield Corporate (1%r<1yr)	*	B	*	1.8	5.2	8.9	6.6									
VIPSX	Vanguard Inflation Protected Sec	B	*	*	1.2	4.0	2.5	1.5									
VFITX	Vanguard Intermediate Term U.S. Treasury	*	*	*	1.2	5.1	4.1	2.9									
VWESX	Vanguard Long-Term Investment-Grade	*	*	*	3.5	10.6	5.4	3.2									
VUSTX	Vanguard L-T U.S. Treasury	*	*	*	2.4	8.9	4.3	2.1									
VFSTX	Vanguard Short-Term Investment Grade	B	*	*	0.8	3.4	5.0	4.2									
VSGBX	Vanguard S-T Federal	*	*	*	0.7	3.2	4.5	3.7									
VFISX	Vanguard S-T Treasury	B	*	*	0.7	3.0	3.9	3.3									
VBMFX	Vanguard Total Bond Market Index	*	*	*	1.3	5.3	4.9	3.7									
STCBX	Wells Fargo Adv Corporate Bond Inv	*	*	*	1.8	5.9	4.9	3.7									
STVSX	Wells Fargo Adv Govt Sec Inv	*	*	*	1.2	4.7	4.2	3.2									
MNTRX	Wells Fargo Adv Total Return Bond	*	*	*	1.3	5.1	4.8	3.7									
MNSGX	Wells Fargo Montgomery S Dur Govt	B	*	*	0.6	2.6	4.1	3.4									

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!

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rate. The stock market rally has helped shore up consumer spirits. Also, export demand remains sturdy. We see steady, slower growth ahead.

The Stock Market – The market rally has ground to a halt in recent days. We believe that makes sense. Going forward, the profit outlook is dimmer than it has been. With overall profit growth slowing we have entered a period where stock-picking is becoming more difficult. Growth is slowing globally, still absolute rapid growth continues in Asia. We still favor international markets.

The Select Portfolio – There is no changes.

PORTFOLIO HOLDINGS
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Weekly Performance of ML & MLP ETF Model Holdings — data as of 11/17/06

Ticker	Fund	Last Week	Ticker	Fund	Last Week
ACITX	American Century Inflation Adjusted	-0.65	JKF	Morningstar Large Value (ETF)	0.65
ICF	Cohen & Steers Realty Majors (ETF)	1.96	EFV	MSCI EAFE Value (ETF)	-0.04
DREGX	Driehaus Emerging Markets	-0.43	EZU	MSCI EMU (ETF)	0.56
FBALX	Fidelity Balanced	0.88	PWV	Powershares Dynamic LC Value (ETF)	1.26
FDGFX	Fidelity Dividend Growth	1.76	PRNEX	T. Rowe Price New Era	-0.66
FEMKX	Fidelity Emerging Markets	-0.40	VBINX	Vanguard Balanced	0.99
FEQIX	Fidelity Equity-Income	1.01	VDIGX	Vanguard Dividend Growth	1.34
FECAX	Fidelity Europe Cap Appreciation	0.11	VGENX	Vanguard Energy	-1.12
FINPX	Fidelity Inflation Protected	-0.73	VDE	Vanguard Energy (ETF)	-0.32
FSLVX	Fidelity Large Cap Value	0.82	VEIPX	Vanguard Equity-Income	1.19
FLATX	Fidelity Latin America	0.52	VGK	Vanguard European (ETF)	-0.24
FNARX	Fidelity Natural Resources	-0.04	VFIIX	Vanguard GNMA	0.00
FSICX	Fidelity Strategic Income	0.09	VWEHX	Vanguard High Yield Corp	0.16
GATEX	Gateway Fund	0.37	VIPSX	Vanguard Inflation Protected Bond	-0.67
IGE	GS Natural Resources (ETF)	-0.84	VWIGX	Vanguard International Growth	-0.24
ICHKX	Guinness Atkinson China & Hong Kong	-0.12	VTRIX	Vanguard International Value	-0.33
ICSEX	ICON Europe	0.15	VOX	Vanguard Telecom Ser (ETF)	1.28
JAOSX	Janus Overseas	1.45	VIVAX	Vanguard Value	1.20
AGG	Lehman Aggregate Bond (ETF)	0.00	VTV	Vanguard Value (ETF)	1.21
LSBRX	Loomis Sayles Bond Retail	-0.14	CBMDX	Wells Adv C&B MC Value	1.91
MPYMX	Metzler/Payden Europe Emg Markets	-1.08			
Indices:					
			DOW JONES INDUSTRIALS		1.93%
			NASDAQ		2.35
			S&P 500		1.47

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