

MONEYLETTER *Plus*

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Economy Hanging Tough

The blue chips have moved ahead this past week, but without much enthusiasm. At the same time the rest of the market sagged. The year-end outlooks have been pouring out filled with modified optimism in general. That is, the strategists are looking for a positive market, but the gains they are forecasting—7-8%—do not stir investors much when money funds are offering a near 5% yield. What investors need is strong evidence that an interest-rate cut is just around the corner. The economy refuses to oblige.

Outside of housing, we are not seeing sustained downward pressure on the economy. Even in housing there was a surprise, as November starts rose by more than 6.5%. We have seen no good explanation, dismissing the starts as a fluke. Permits did continue their drop and we expect starts to resume their slide. But the economy keeps continuing to put potholes on the way to the rate cut. Lacking a clear message from the economy, investors appear to be going through the motions at this year-end.

There is no change in our recommended allocations.

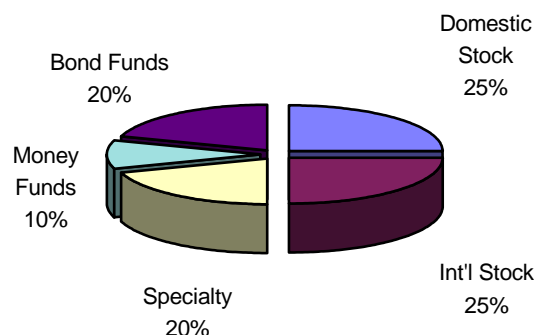
New Fund Ratings – For domestic stock funds, two funds are now rated Buy: Hodges Fund and Longleaf Partners (closed). Allianz OCC Value D is now rated Hold. DJ Select Dividend Index (ETF) is now rated Sell. For international stock funds, DWS Pacific Opportunity S (closed) is now rated Hold. Two funds are now rated Sell: DJ Euro Stoxx 50 (ETF) and Artisan International Value.

The Economy – The Federal Reserve apparently remains wary of inflation. That is their traditional stance. Meanwhile the consumer price index keeps saying, “What inflation?” Consumer prices last month were flat. The producer price report did show a jump in prices and would normally indicate trouble, but it turns out the huge price rise was confined to the auto industry, reflecting problems in adjustment. Inflation is well under control. We see the Fed standing pat as slow growth continues.

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ETF MODEL PORTFOLIO

MONEYLETTER Plus ETF



Holdings as of 11/30

Fund	Purchase Date	Return Since Buy	Shares	Share Price	Value 10/31/06
Schwab MMF			17,667	\$1.00	\$17,667
Morningstar Large Value (iS) (JKF)	7/28/06	7.8	121	82.15	9,909
Dynamic LC Value (Power-shares) (PWV)	6/14/06	18.2	841	19.41	16,328
MSCI EMU (iS) (EZU)	6/14/06	25.9	153	101.90	15,591
MSCI EAFE Value (iS) (EFV)	10/6/06	6.1	167	70.61	11,792
GS Natural Resources (iS) (IGE)	5/15/06	5.6	101	104.54	10,519
Lehman Aggregate Bond (iS) (AGG)	5/15/06	6.1	210	101.70	21,230
TOTAL VALUE					\$103,036

Inception = 5/15/06	1-Month	6-Month	Since Inception
TOTAL RETURNS (as of 11/30/06)	2.5%	6.5%	3.0%

Domestic Stock Funds — data as of 12/15/06

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	WWNPX	Kinetics Paradigm (2%r<30d)	B	B	B	3.5%	21.1%	26.4%	27.5%	31	HRTVX	Heartland Value (2%r<10d)	*	B	B	1.3	13.9	27.1	27.1
2	JSVAX	Janus Contrarian	*	B	B	3.7	21.1	25.3	23.8	32	TRMCX	T. Rowe Price Mid Cap Value (closed)	H	H	H	2.8	15.9	19.7	20.6
3	LLSCX	Longleaf Partners Smallcap (closed)	B	B	B	1.8	21.3	23.2	23.3	33	BPTRX	Baron Partners	H	H	H	1.6	15.8	21.2	22.3
4	LSVRX	Loomis Sayles Value Retail	B	B	B	3.0	17.2	30.9	24.8	34	FEQIX	Fidelity Equity-Income	H	H	H	2.6	16.2	18.7	20.0
5	JKF	Morningstar Large Value (iS)	B	B	B	3.6	18.8	23.2	25.2	35	BPMCX	Robeco Boston Partners Mid Cap Value	H	H	H	3.5	16.4	16.8	17.1
6	USCGX	USAA Capital Growth	*	B	B	3.5	19.2	22.3	21.7	36	GABAX	Gabelli Asset (2%r<7d)	H	H	H	2.1	15.6	20.7	22.0
7	JAVTX	Janus Venture (closed)	*	B	B	1.6	19.6	23.7	23.9	37	BIGRX	American Century Income & Growth	H	H	H	2.9	17.2	15.5	17.1
8	HDPMX	Hodges Fund (2%r<90d)	*	B	B	2.3	17.9	26.5	19.6	38	FLVCX	Fidelity Leveraged Co (\$10k,1.5%r<90d)	*	H	H	3.9	15.6	17.8	20.4
9	PWV	PowerShares Dyn LC Value	B	B	B	3.1	18.4	22.8	24.3	39	NYC	NYSE Composite (iS)	H	H	H	2.8	15.7	19.2	20.2
10	WEHIX	Weitz Hickory	*	B	B	2.8	18.8	22.1	23.6	40	THPGX	Thompson Plumb Growth	H	H	H	1.7	18.3	14.0	15.4
11	TWHIX	American Century Heritage	H	H	H	4.2	19.8	17.2	17.9	41	BPAVX	Robeco Boston Partners All Cap Value	H	H	H	3.0	16.1	17.2	17.5
12	ATASX	Aston/TAMRO SmallCap N	*	B	B	1.7	17.3	26.7	28.2	42	IWS	Russell MidCap Value (iS)	H	H	H	2.9	15.2	19.4	20.7
13	FBRVX	FBR Small Cap (closed,1%r<90d)	H	H	H	2.0	17.5	25.6	25.6	43	FDEGX	Fidelity Aggressive Growth (1.5%r<90d)	*	H	H	3.0	18.6	10.7	11.8
14	MAVFX	Matrix Advisors Value (1%r<60d)	*	H	H	2.6	21.2	15.3	16.5	44	XLG	Rydex Russell Top 50	H	H	H	2.1	17.3	15.4	17.7
15	IZZYX	Ironwood Isabelle Small Company Stock	*	B	B	0.7	17.9	25.2	24.8	45	VEIPX	Vanguard Equity-Income	H	H	H	2.9	14.9	19.1	20.7
16	CBMDX	Wells Fargo Adv C&B Mid Cap Value	*	B	B	2.3	16.7	24.3	26.0	46	TWVLX	American Century Value (closed)	H	H	H	2.2	15.7	18.1	18.7
17	VTV	Vanguard Value ETF	H	H	H	3.1	17.2	20.9	22.3	47	NOIEX	Northern Income Equity	H	H	H	2.8	15.7	17.0	17.9
18	WVALX	Weitz Value Fund	H	H	H	3.7	16.5	21.3	21.9	48	IWN	Russell 2000 Value (iS)	*	H	H	0.5	15.3	21.6	23.8
19	VIVAX	Vanguard Value Index	H	H	H	3.2	17.0	20.8	22.2	49	IVE	S&P 500 Value (iS)	H	H	H	2.6	15.1	18.7	20.7
20	LLPFX	Longleaf Partners (closed)	B	B	B	1.7	17.5	21.1	24.2	50	CFIMX	Clipper Fund	H	H	H	2.5	16.5	15.2	15.7
21	IWD	Russell 1000 Value (iS)	H	H	H	3.2	16.8	20.6	22.5	51	VWNFX	Vanguard Windsor II (\$10k)	H	H	H	3.1	14.4	19.4	18.0
22	IWW	Russell 3000 Value (iS)	H	H	H	2.9	16.8	20.7	22.0	52	RIMSX	Rainier Small/Mid Cap Equity (closed)	*	H	H	2.2	16.3	15.9	16.5
23	CHTTX	Aston/Optimum MidCap N	*	B	B	2.4	17.6	19.1	20.7	53	ICSLX	ICAP Select Equity	H	H	H	3.2	14.4	18.8	20.3
24	JORNX	Janus Orion	*	H	H	2.8	16.9	19.3	19.8	54	PRFDX	T. Rowe Price Equity-Income	H	H	H	2.6	15.1	17.9	19.3
25	VCVLX	Vanguard Capital Value	H	H	H	2.6	16.7	19.0	19.0	55	OEF	S&P 100 (iS)	H	H	H	2.0	16.2	15.9	17.9
26	VASVX	Vanguard Selected Value (\$25k,1%r<1yr)	B	B	B	1.7	17.4	18.6	19.0	56	SAOPX	Barrett Opportunity	H	H	H	3.4	14.3	18.2	19.0
27	VWNDX	Vanguard Windsor	H	H	H	2.9	16.5	18.9	19.6	57	TWEIX	American Century Equity Income	H	H	H	2.1	14.7	18.6	19.8
28	ELV	DJ WI US LargeCap Value (stTr)	B	B	B	2.2	16.7	19.4	20.8	58	LMOPX	Legg Mason Opportunity Trust (1%r)	I	H	H	3.1	17.1	11.2	13.8
29	VHCOX	Vanguard Cap Opp (closed,\$25k,1%r<1yr)	*	B	B	1.8	17.4	18.3	19.0	59	FSLVX	Fidelity Large Cap Value	H	S	S	2.9	15.2	16.1	17.7
30	VDIGX	Vanguard Dividend Growth	H	H	H	3.4	16.2	18.5	20.0	60	NPRTX	Neuberger Berman Partners	*	H	H	4.2	16.0	11.9	14.2

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 12/15/06

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	SSHFX	Sound Shore (\$10k)	S	S	S	2.6	15.6	15.2	16.5	91	VISVX	Vanguard Small-Cap Value Index	*	S	S	1.2	13.8	18.0	19.7
62	PVLDX	Allianz OCC Value D (2%r<7d)	H	H	H	0.7	16.8	15.1	17.0	92	ARTQX	Artisan Mid Cap Value (closed)	H	H	H	1.7	15.4	13.3	15.4
63	OAKMX	Oakmark Fund (2%r<90d)	S	S	S	2.5	15.0	16.6	18.2	93	JAENX	Janus Enterprise	H	H	H	2.8	14.5	13.6	14.8
64	JKI	Morningstar Mid Value (iS)	S	S	S	3.1	14.1	17.7	19.1	94	PRGFX	T. Rowe Price Growth Stock	S	S	S	2.1	15.4	12.6	14.3
65	TGIGX	TCW Dividend Focused N	S	S	S	2.0	14.7	17.5	18.0	95	TGDVX	TCW Diversified Value N	S	S	S	1.5	13.5	18.0	18.7
66	FSLSX	Fidelity Value Strategies	*	S	S	2.7	14.5	16.7	17.1	96	VTI	Vanguard Total Stock Mkt ETF	S	S	S	2.2	14.4	14.6	16.3
67	JAVLX	Janus Twenty (closed)	S	S	S	2.8	16.6	11.4	13.8	97	IVV	S&P 500 (iS)	S	S	S	2.2	14.5	14.3	16.4
68	DGAGX	Dreyfus Appreciation	S	S	S	2.6	15.6	14.1	16.5	98	FOCPX	Fidelity OTC Portfolio	*	H	H	0.9	17.3	9.0	11.5
69	DVY	DJ Select Dividend Index (iS)	S	S	S	1.9	14.8	17.0	19.2	99	JMCVX	Janus Mid Cap Value	S	S	S	1.9	14.2	15.4	16.4
70	KAUFX	Federated Kaufmann Fund (0.2%r)	*	H	H	2.5	15.0	15.4	15.2	100	NMANX	Neuberger Berman Manhattan	*	H	H	3.0	13.4	15.6	16.9
71	DGRIX	Dreyfus Growth & Income	S	S	S	1.5	16.4	13.4	15.5	101	FVDFX	Fidelity Value Discovery	S	S	S	2.4	13.4	16.4	17.0
72	DODGX	Dodge & Cox Stock (closed)	S	S	S	2.6	13.5	18.6	18.7	102	JKG	Morningstar Mid Core (iS)	H	H	H	2.2	14.3	14.5	15.2
73	SAIFX	Salomon Brothers Investors	S	S	S	2.4	14.3	16.9	18.0	103	VTSMX	Vanguard Total Stk Mkt	S	S	S	2.2	14.4	14.4	16.2
74	CAMOX	Cambiar Opportunity	S	S	S	3.1	14.4	15.4	17.1	104	SLSSX	Selected Special Shares	*	S	S	2.9	12.7	17.5	17.6
75	FLPSX	Fidelity L P Stock (closed,1.5%r<90d)	S	S	S	2.6	14.0	17.1	17.4	105	SNXFX	Schwab 1000 Fund (2%r<30d)	S	S	S	2.3	14.4	14.0	15.9
76	STDIX	Wells Fargo Advantage Discovery	*	H	H	1.8	15.6	13.8	15.0	106	RIMEX	Rainier Core Equity (\$25k)	S	S	S	2.1	15.5	11.7	13.6
77	NY	NYSE 100 (iS)	S	S	S	2.9	14.4	15.3	16.9	107	FDGFX	Fidelity Dividend Growth	H	H	H	2.7	14.1	14.1	15.3
78	CRMMX	CRM Mid Cap Value Inv (closed)	S	S	S	2.2	13.7	17.6	17.9	108	IYY	DJ US Total Market (iS)	S	S	S	2.3	14.2	14.3	16.2
79	VV	Vanguard LargeCap ETF	S	S	S	2.4	14.8	14.5	16.2	109	RYVFX	Royce Value (1%r<180d)	H	H	H	1.9	13.5	16.6	17.2
80	FIDYX	AIM Dynamics Inv (closed)	*	H	H	2.7	13.3	17.9	18.5	110	RYVPX	Royce Value Plus (1%r<180d)	*	S	S	1.1	12.9	19.2	18.8
81	SLASX	Selected American Shares	S	S	S	2.7	14.5	14.4	15.7	111	IWB	Russell 1000 (iS)	S	S	S	2.3	14.2	14.1	16.1
82	MXXIX	Marsico 21st Century (2%r<30d)	*	H	H	2.2	13.3	18.1	18.4	112	FDSCX	Fidelity Small Cap Ind. (1.5%r<90d)	H	H	H	2.4	14.2	13.9	14.7
83	DREVX	Dreyfus Fund	S	S	S	2.7	14.8	13.5	15.4	113	IWV	Russell 3000 (iS)	S	S	S	2.1	14.2	14.4	16.1
84	VBR	Vanguard SmallCap Value ETF	S	S	S	1.2	13.8	18.2	20.0	114	BEQGX	American Century Equity Growth	S	S	S	2.8	14.3	12.9	14.9
85	JKL	Morningstar Small Value (iS)	S	S	S	1.2	13.8	18.3	20.0	115	JKJ	Morningstar Small Core (iS)	S	S	S	0.0	13.0	20.0	21.9
86	HILVX	Harbor Large Cap Value Inv	S	S	S	2.6	14.6	14.0	15.4	116	ISI	S&P 1500 (iS)	S	S	S	2.1	14.1	14.0	15.9
87	FSMKX	Fidelity Spartan 500 (\$10k)	S	S	S	2.3	14.6	14.4	16.4	117	FDVLX	Fidelity Value	S	S	S	2.3	13.3	15.3	15.8
88	VFINX	Vanguard 500 Index	S	S	S	2.3	14.6	14.3	16.3	118	IWM	Russell 2000 (iS)	*	S	S	0.3	13.8	17.3	19.2
89	TMW	DJ WI Total Market (stTr)	S	S	S	1.9	15.2	13.4	15.2	119	DSV	DJ WI US SmallCap Value (stTr)	*	S	S	0.9	12.9	18.3	19.8
90	PRDGX	T. Rowe Price Dividend Growth	S	S	S	2.7	14.0	15.3	16.8	120	FFIDX	Fidelity Fund	S	S	S	2.1	14.2	13.3	14.5

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 12/15/06

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	FLCSX	Fidelity Large Cap Stock	S	S	S	2.6	14.1	12.6	14.2	151	IVW	S&P 500 Growth (iS)	S	S	S	1.8	14.1	10.0	12.3
122	OBSWX	Old Mutual Small Cap (2%r<10d)	S	S	S	1.3	13.6	15.9	16.3	152	JANSX	Janus Fund	S	S	S	2.3	13.6	10.5	12.2
123	PRGIX	T. Rowe Price Growth & Income	S	S	S	2.1	14.3	12.7	14.6	153	OAKLX	Oakmark Select (2%r<90d)	S	S	S	1.2	13.1	13.5	14.3
124	IWR	Russell MidCap (iS)	*	S	S	2.0	13.4	14.9	16.5	154	VEXMX	Vanguard Extended Market Index	*	S	S	1.4	12.7	14.1	15.3
125	PWY	PowerShares Dynamic SmCap Value	S	S	S	0.8	13.9	15.6	18.1	155	PWP	PowerShares Dynamic MC Value	S	S	S	1.7	12.8	13.1	14.4
126	WBG SX	William Blair Growth (1%r<60d)	S	S	S	2.0	14.2	12.8	14.4	156	VB	Vanguard SmallCap ETF	S	S	S	0.9	12.4	15.4	16.9
127	DSEFX	Domini Social Equity Fund (2%r<90d)	S	S	S	2.4	14.4	11.2	13.6	157	FCV SX	Fidelity Convertible Securities	S	S	S	3.5	10.7	15.5	16.4
128	HOVLX	Homestead Value (2%r<30d)	S	S	S	2.4	12.0	17.3	18.1	158	BARAX	Baron Asset	S	S	S	2.4	11.9	14.2	15.6
129	SPY	S&P 500 (SPDR)	S	S	S	1.7	13.9	13.7	15.8	159	NAESX	Vanguard SmallCap Index	S	S	S	0.9	12.4	15.1	16.6
130	FDSVX	Fidelity Discovery	S	S	S	2.1	13.7	13.5	14.5	160	VXF	Vanguard Extended Mkt ETF	*	S	S	1.3	12.5	14.2	15.2
131	YACKX	Yacktman Fund (2%r<30d)	S	S	S	1.8	12.9	15.9	16.0	161	FEQTX	Fidelity Equity-Income II	S	S	S	2.1	12.7	12.5	13.9
132	FDEQX	Fidelity Disciplined Equity	S	S	S	2.4	13.5	13.1	15.1	162	TAVFX	Third Avenue Value (\$10k,1%r<60d)	S	S	S	2.8	11.6	14.1	14.2
133	VQNPX	Vanguard Growth & Income	S	S	S	2.1	13.9	12.6	14.5	163	TGLNX	TCW Galileo Equities N	S	S	S	2.2	11.7	14.7	15.9
134	VUVLX	Vanguard U.S. Value	S	S	S	2.1	13.8	12.5	14.0	164	VPMCX	Vanguard PRIMECAP (closed,\$25k,1%r<1yr)	S	S	S	1.3	12.6	13.6	14.3
135	DIA	Dow 30 Industrials (Diamonds)	S	S	S	1.2	13.0	15.9	17.6	165	KLD	KLD Select Social (iS)	S	S	S	1.4	13.0	12.4	14.0
136	JKD	Morningstar Large Core (iS)	S	S	S	1.8	13.4	13.9	15.5	166	RYSEX	Royce Special Equity (1%r<180d)	S	S	S	1.1	12.4	14.1	14.6
137	IJS	S&P 600 SmallCap Value (iS)	*	S	S	0.2	12.8	17.8	20.1	167	NEEGX	Needham Growth Fund (2%r<60d)	*	S	S	1.2	11.1	17.2	18.6
138	FAIRX	Fairholme Fund (2%r<60d)	S	S	S	3.7	10.9	17.1	18.1	168	JAMRX	Janus Mercury	*	S	S	2.1	14.1	8.3	9.6
139	FTRNX	Fidelity Trend	S	S	S	2.1	13.7	12.2	14.0	169	ONEQ	Fidelity NDQ Composite	*	S	S	0.4	15.0	8.5	11.8
140	DNLDX	Dreyfus New Leaders	S	S	S	2.4	13.5	12.0	13.3	170	FMLX	Fidelity New Millennium (closed)	*	S	S	1.5	11.2	16.4	17.0
141	RSP	Rydex S&P Equal Weight	*	S	S	1.6	13.1	14.3	16.2	171	VMRGX	Vanguard/Morgan Growth	S	S	S	2.2	12.8	10.9	12.3
142	RYLPX	Royce Low Priced Stock (closed,1%	*	S	S	1.3	11.4	18.9	18.7	172	PEY	PowerShares HiYld Div Achievers	S	S	S	1.3	13.3	10.8	12.8
143	VIMSX	Vanguard Mid-Cap Index	S	S	S	2.4	12.7	13.9	15.0	173	VSEQX	Vanguard Strategic Equity	S	S	S	1.5	12.1	13.5	14.8
144	NGUAX	Neuberger Berman Guardian	S	S	S	2.4	13.1	12.9	14.1	174	BUFSX	Buffalo Small Cap (2%r<180d)	*	S	S	-1.0	13.9	12.5	14.4
145	BPSCX	Robeco Boston Ptnrs SCV (closed,1%	S	S	S	1.3	13.3	14.2	15.2	175	PZI	PowerShares Zacks MicroCap	*	S	S	0.6	11.2	16.7	17.8
146	VO	Vanguard MidCap ETF	S	S	S	2.3	12.7	13.9	15.1	176	NBNGX	Sit Mid Cap Growth (2%r<30d)	*	S	S	2.6	12.5	10.0	11.4
147	PRWCX	T. Rowe Price Cap Appreciation	S	S	S	2.4	12.5	14.1	14.9	177	WBSNX	WmBlair S-C Growth N (1%r<60d)	*	S	S	-0.2	12.5	14.0	16.0
148	FDSSX	Fidelity Stock Selector	S	S	S	1.8	13.5	12.3	14.2	178	QQQQ	NASDAQ 100	*	S	S	0.7	15.1	6.0	10.1
149	FGRTX	Fidelity Growth & Income II	S	S	S	1.7	13.6	12.1	13.9	179	AVALX	Aegis Value Fund (\$10k)	S	S	S	1.8	9.8	17.7	15.3
150	BGRFX	Baron Growth (closed)	S	S	S	2.0	12.1	15.5	16.7	180	VPCCX	Vanguard PRIMECAP Core (\$10k)	S	S	S	1.2	11.9	13.0	14.0

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 12/15/06

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	MERDX	Meridian Fund (2%r<60d)	*	S	S	-1.1	12.4	15.1	16.6	211	TGSCX	TCW Galileo Small Cap Growth	*	S	S	-2.0	11.5	14.8	15.4
182	CRMSX	CRM Small Cap Value Inv (closed)	*	S	S	0.6	11.8	14.0	15.2	212	BRWIX	Brandywine Fund (\$10k)	S	S	S	1.9	11.0	10.2	12.4
183	FDFFX	Fidelity Independence	S	S	S	2.3	11.5	12.0	13.3	213	RYPNX	Royce Opportunity (1%r<180d)	S	S	S	-0.6	9.6	17.3	17.7
184	FDGRX	Fidelity Growth Company (closed)	*	S	S	1.7	12.5	10.3	10.9	214	PWJ	PowerShares Dynamic MidCap Grow	S	S	S	1.0	11.1	11.2	10.7
185	FMCSX	Fidelity Mid-Cap Stock (closed,.75%r<30d)	*	S	S	2.1	10.1	15.7	16.6	215	PENNX	Penn Mutual (1%r<180d)	S	S	S	0.1	10.6	13.7	14.6
186	LMASX	Legg Mason Special Investment Trust	*	S	S	2.5	13.5	6.4	9.1	216	IWF	Russell 1000 Growth (iS)	S	S	S	1.6	12.0	8.0	10.3
187	IJJ	S&P 400 MidCap Value (iS)	*	S	S	1.5	11.1	13.8	15.6	217	JAGIX	Janus Growth & Income	S	S	S	1.8	11.4	9.0	9.8
188	FCNTX	Fidelity Contrafund (closed)	S	S	S	1.7	11.8	11.6	12.7	218	MUHLX	Muhlenkamp Fund (2%r<30d)	S	S	S	2.2	13.8	2.5	4.0
189	DSG	DJ WI US SmallCap Growth (stTr)	*	S	S	0.4	11.8	13.5	14.6	219	OBHGX	Old Mutual Growth (2%r<10d)	*	S	S	2.2	11.2	8.8	9.5
190	ARTMX	Artisan Midcap (closed)	S	S	S	1.6	12.2	10.3	11.3	220	IJR	S&P 600 SmallCap (iS)	*	S	S	0.2	10.5	13.6	15.9
191	FGRIX	Fidelity Growth & Income	S	S	S	2.6	11.8	9.5	11.9	221	JKH	Morningstar Mid Growth (iS)	S	S	S	1.9	10.6	10.9	11.7
192	BSCFX	Baron Small Cap (closed)	S	S	S	1.1	11.7	12.0	12.2	222	IWZ	Russell 3000 Growth (iS)	S	S	S	1.3	11.9	8.2	10.5
193	USGRX	USAA Growth & Income	S	S	S	2.0	12.4	8.6	10.3	223	SCQGX	DWS Large Comp Growth S (closed,2%	S	S	S	1.7	11.5	8.4	8.7
194	DREQX	Dreyfus Growth Opportunity (2%r<60d)	S	S	S	2.0	12.9	7.5	9.3	224	DRTHX	Dreyfus Premier Third Century (closed)	S	S	S	1.4	11.7	8.2	9.9
195	LSCRX	Loomis Sayles Small Cap Value Ret	S	S	S	0.8	9.9	16.6	18.2	225	PRSVX	T. Rowe Price S-C Value (closed,1%r<90d)	S	S	S	0.4	9.6	14.9	16.6
196	RYTRX	Royce Total Return (1%r<180d)	S	S	S	0.8	11.1	13.7	14.7	226	PWC	PowerShares Dynamic Market Port	S	S	S	1.8	10.9	9.7	11.6
197	WPSRX	Westport Select Cap R (closed)	S	S	S	1.7	11.7	10.7	12.1	227	TASCX	Third Avenue SC Value (closed,1%r<1yr)	S	S	S	2.3	9.8	11.4	12.6
198	MOPIX	MainStay Small Cap Opportunity (closed)	S	S	S	1.4	11.4	11.7	13.7	228	ELG	DJ US WI LargeCap Growth (stTr)	S	S	S	1.8	11.5	7.6	9.9
199	TWEBX	Tweedy, Browne American Value (closed)	S	S	S	1.2	11.6	11.4	12.0	229	TWCVX	American Century Vista	S	S	S	3.1	9.8	9.8	10.5
200	LMVTX	Legg Mason Value	S	S	S	2.0	14.0	4.1	6.6	230	TWCGX	American Century Growth	*	S	S	0.5	12.5	7.0	9.2
201	IWC	Russell MicroCap (iS)	*	S	S	0.5	11.1	13.3	15.0	231	NTHFX	Northeast Investors Growth	*	S	S	1.6	11.3	8.0	10.6
202	FFTYX	Fidelity Fifty	*	S	S	2.5	11.2	10.1	11.5	232	FEXPX	Fidelity Export & Multinat'l (.75%r<30d)	S	S	S	1.1	11.5	8.0	9.9
203	IWP	Russell Mid Cap Growth (iS)	*	S	S	1.3	11.6	10.7	12.3	233	CAAPX	Ariel Appreciation	S	S	S	0.2	11.6	9.0	9.8
204	VUG	Vanguard Growth ETF	S	S	S	1.6	12.4	8.1	10.5	234	VALLX	Value Line Leveraged Growth	*	S	S	2.6	10.1	9.2	11.8
205	VIGRX	Vanguard Growth Index	S	S	S	1.6	12.3	8.0	10.3	235	PESPX	Dreyfus Mid Cap Index (1%r<180d)	S	S	S	1.3	10.2	10.3	11.5
206	FDCAX	Fidelity Capital Appreciation	*	S	S	1.9	10.3	12.3	14.0	236	USRAX	Undiscovered SC Growth A LW (closed)	*	S	S	-0.5	11.1	10.3	9.8
207	SNIGX	SIT Large Cap Growth (2%r<30d)	S	S	S	2.2	11.4	9.0	10.8	237	IJH	S&P 400 MidCap (iS)	S	S	S	1.1	10.0	10.3	11.5
208	VISGX	Vanguard Small Cap Growth Index	S	S	S	0.7	11.0	12.1	13.4	238	UMBSX	UMB Scout Stock	S	S	S	2.2	9.4	10.2	11.8
209	IWO	Russell 2000 Growth (iS)	*	S	S	-0.2	11.4	12.4	14.4	239	WMCVX	Wasatch Small Cap Value (closed,2%r<60d)	*	S	S	0.5	8.7	14.5	14.6
210	VBK	Vanguard SC Growth ETF	*	S	S	0.7	10.9	12.2	13.6	240	VCVX	Vanguard Convert Sec (\$10k,1%r<1yr)	S	S	S	1.2	8.7	13.4	13.6

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 12/15/06

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	BLUEX	Brandywine Blue (\$10k)	S	S	S	1.8	9.9	9.2	11.8	271	BRSVX	Bridgeway Small Cap Value	S	S	S	-0.4	7.6	13.6	15.1
242	NICSX	Nicholas Fund	S	S	S	1.7	10.1	8.6	10.2	272	PWB	PowerShares Dynamic LargeCap Gr	S	S	S	2.2	9.9	3.6	6.5
243	BWAFX	Brandywine Advisors (\$10k)	S	S	S	1.4	10.7	7.7	9.4	273	CSMVX	Century Select SC (closed,1%r<180d)	S	S	S	0.7	9.1	7.8	9.6
244	TGVNX	TCW Value Opportunities	*	S	S	1.3	8.9	12.2	13.7	274	HCAIX	Harbor Capital Appreciation	*	S	S	1.5	11.4	0.9	3.1
245	MDY	S&P 400 MidCap (SPDR)	S	S	S	0.8	9.9	10.1	11.1	275	SOPFX	Wells Fargo Advantage Opportunity	S	S	S	-0.2	9.1	9.2	10.7
246	PGIFX	Pioneer Growth Opportunities (closed)	S	S	S	0.9	11.7	5.3	7.3	276	TWCIX	American Century Select	S	S	S	2.4	12.3	-3.0	-0.8
247	PRWAX	T. Rowe Price New America	S	S	S	0.4	11.4	6.8	8.7	277	IJT	S&P 600 SmallCap Growth (iS)	*	S	S	0.4	8.3	9.6	11.9
248	VGEQX	Vanguard Growth Equity (\$10k)	*	S	S	2.0	10.6	6.1	8.2	278	UBRRX	Undiscovered Mgr Behavioral Grwth (\$10k)	*	S	S	3.1	9.1	3.5	5.4
249	JKE	Morningstar Large Growth (iS)	S	S	S	1.6	11.6	4.3	7.1	279	SSMGX	Sit Small Cap Growth (2%r<30d)	*	S	S	1.1	8.5	8.0	9.8
250	FSLCX	Fidelity SC Stock (closed,2%r<60d)	S	S	S	0.4	9.0	12.5	13.0	280	MGRIX	Marsico Growth & Income (2%r<30d)	S	S	S	1.7	9.4	4.5	5.9
251	MFOCX	Marsico Focus (2%r<30d)	S	S	S	2.5	10.1	6.3	7.5	281	RYPRX	Royce Premier (closed,1%r<180d)	S	S	S	0.7	7.7	10.0	9.6
252	OBEHX	Old Mutual Emerging Growth (2%r<10d)	*	S	S	0.5	10.9	7.0	8.7	282	IJK	S&P 400 MidCap Growth (iS)	S	S	S	0.5	9.0	6.8	7.5
253	CGMFX	CGM Focus	*	*	S	3.7	5.9	14.8	14.9	283	PRNHX	T. Rowe Price New Horizons	*	S	S	0.7	7.9	9.1	8.4
254	VALSX	Value Line Special Situations	S	S	S	1.1	9.1	10.1	11.5	284	STRFX	Wells Fargo Advantage Large Cap Growth	S	S	S	1.9	9.5	3.4	5.4
255	OAKBX	Oakmark Equity & Income (2%r<90d)	S	S	S	2.1	8.5	10.1	11.1	285	NBSSX	Neuberger Berman Focus	*	S	S	-0.2	7.4	11.6	12.9
256	FBGRX	Fidelity Blue Chip Growth	S	S	S	1.4	10.9	5.0	6.8	286	OBEGX	Oberweis Emerging Growth (1%r<90d)	*	S	S	2.2	9.2	3.3	4.9
257	SMCDX	Wells Fargo Advantage MC Disciplined	S	S	S	-0.8	8.3	14.8	15.0	287	BERWX	Berwyn Fund (closed,1%r<180d)	S	S	S	2.1	8.5	5.0	6.2
258	TGONX	TCW Galileo Opportunity N	S	S	S	-0.6	8.9	12.1	12.0	288	PWO	PowerShares Dynamic OTC Portfol	*	S	S	-0.6	9.6	6.1	7.8
259	CIPX	Champlain Small Company	S	S	S	0.0	8.4	12.4	13.2	289	BUFMX	Buffalo Mid Cap (2%r<60d)	*	S	S	-0.1	9.3	5.9	6.2
260	FMAGX	Fidelity Magellan (closed)	S	S	S	1.5	9.3	7.7	8.4	290	VEXPX	Vanguard Explorer (closed)	*	S	S	-0.4	8.3	8.6	9.6
261	OTCFX	T. Rowe Price Small Cap Stock (closed)	S	S	S	-0.5	9.0	11.6	13.1	291	POGSX	Pin Oak Aggressive Stock	S	S	S	0.0	13.0	-3.7	-2.1
262	NBGNX	Neuberger Berman Genesis (closed)	S	S	S	1.7	9.7	6.4	8.6	292	ACBGX	US Global Holmes Growth (.25%r<30d)	S	S	S	2.4	6.6	8.0	9.0
263	TMGFX	Turner Mid Cap Growth	*	S	S	2.0	8.9	7.8	9.1	293	VWUSX	Vanguard U.S. Growth	S	S	S	1.9	9.7	0.9	3.2
264	FSLGX	Fidelity Large Cap Growth	*	S	S	2.2	10.3	4.2	5.8	294	VWEGX	Van Wagoner Emerging Growth	*	S	S	-1.3	7.1	11.7	12.5
265	GABGX	GAMCO Growth AAA (2%r<7d)	S	S	S	2.0	9.9	5.3	7.6	295	BRSIX	Bridgeway Ultra Small Co Mkt (2%r<180d)	*	S	S	0.1	7.0	9.8	11.0
266	RPMGX	T. Rowe Price Mid Cap Growth (closed)	S	S	S	1.3	8.7	9.1	8.2	296	ARGFX	Ariel Fund	S	S	S	0.1	7.5	8.5	9.1
267	WAAEX	Wasatch Small Cap Grth (closed,2%r<60d)	S	S	S	0.4	9.9	7.4	8.8	297	WAHGX	Wasatch Heritage Growth (2%r<60d)	S	S	S	1.2	8.7	3.9	6.4
268	IYJ	DJ US Industrial (iS)	S	S	S	0.8	7.6	12.6	13.4	298	MNSCX	Wells Fargo Adv Small Cap Growth (closed)	*	S	S	-4.8	7.8	14.4	16.4
269	JKK	Morningstar Small Growth (iS)	*	S	S	-0.5	9.4	9.5	11.4	299	PWT	PowerShares Dynamic SmCap Growt	*	S	S	-0.8	9.0	5.5	6.8
270	SGROX	Wells Fargo Advantage Growth	S	S	S	1.5	8.7	8.0	9.8	300	CUCAX	CS Capital Appreciation Comm	S	S	S	1.4	9.2	1.7	3.5

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 12/15/06

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
301	IOLIX	ICON Long/Short	*	S	S	1.5	5.7	10.3	11.8
302	USAUX	USAA Aggressive Growth	*	S	S	1.5	8.5	3.1	4.7
303	ICNIX	ICON Core Equity	*	S	S	1.2	6.7	6.9	8.3
304	WGROX	Wasatch Core Growth (closed,2%r<60d)	S	S	S	0.2	7.6	5.5	6.8
305	BRAIX	Bridgeway Aggressive Investors 2	*	S	S	0.7	6.9	5.5	7.3
306	USAAX	USAA Growth	S	S	S	1.4	9.2	-1.4	0.3
307	NESGX	Needham Small Cap Growth (2%r<60d)	S	S	S	0.1	5.8	8.7	8.5
308	VLIFX	Value Line Fund	*	S	S	0.9	7.4	2.7	5.0
309	SCOVX	Wells Fargo Adv SC Disciplined	*	S	S	-3.4	5.5	13.7	15.1
310	ARTSX	Artisan Small Cap (closed)	S	S	S	-2.5	7.4	6.8	7.7
311	FTQGX	Fidelity Focused Stock	*	S	S	1.5	5.6	5.1	5.9
312	HENLX	Hennessy Cornerstone Gwth II (1.5%	S	S	S	-1.2	6.5	6.9	6.5
313	JAOLX	Janus Olympus	S	S	S	0.0	7.7	2.1	2.6
314	FDISX	Dreyfus-Founders Discovery (closed)	*	S	S	0.1	6.3	4.3	4.9
315	CUEGX	CS Mid Cap Growth (closed)	*	S	S	1.0	6.3	1.6	2.9
316	BOGLX	Bogle Small Cap Growth (closed)	*	S	S	1.5	3.1	6.4	8.1
317	NBFSX	Neuberger Berman Fasciano Inv	S	S	S	-1.3	4.8	3.5	4.9
318	BRSGX	Bridgeway Small Cap Growth	S	S	S	1.3	2.5	5.2	7.2
319	SCDGX	DWS Growth & Income S (closed,2%	S	S	S	-5.5	6.9	3.5	5.2
320	FFSCX	Forward Hoover Small Cap (2%r<180d)	S	S	S	-3.5	4.3	5.3	7.1
321	TGCNX	TCW Select Equities N	*	S	S	1.3	6.0	-7.1	-2.7
322	TWCUX	American Century Ultra	S	S	S	0.6	4.6	-5.1	-2.4
323	HSGFX	Hussman Strategic Growth (1.5%r<180d)	S	S	S	0.5	0.4	3.9	3.4
324	BRMIX	Laudus Rosenberg Value L/S (2%r<30d)	S	S	S	1.1	-0.7	1.7	1.5
325	PFVLX	Preferred Value	S	S	S	0.0	-0.3	1.4	2.3
326	TGANX	TCW Aggressive Growth CIN	S	S	S	0.0	0.7	-7.9	-5.6
327	PFGRX	Preferred Large Cap Growth	S	S	S	0.0	-0.4	-9.4	-7.5

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**INT'L STOCK FUNDS
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International Stock Funds — data as of 12/15/06

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	PRLAX	T. Rowe Price Latin America (2%r<90d)	*	*	B	6.3%	39.6%	48.7%	48.6%	31	FECAX	Fidelity Europe Capital App (1%r<30d)	*	H	H	4.5	20.8	35.9	33.8
2	MPYMX	Metzler/Payden Europe Emg Mkts (2%	*	B	B	8.2	37.9	45.8	45.4	32	MAPTX	Matthews Pacific Tiger (closed,2%r<90d)	*	H	H	2.8	25.6	25.8	23.4
3	JAOSX	Janus Overseas (2%r<90d)	*	B	B	5.0	35.6	49.5	45.9	33	HIINX	Harbor International Inv (2%r<60d)	*	S	S	4.1	22.5	31.6	29.7
4	EUROX	US Global Eastern Europe (2%r<180d)	*	H	H	8.8	38.9	32.8	30.7	34	TWIEX	American Century Intl Growth (2%r<60d)	*	S	S	4.2	25.0	24.7	23.6
5	FLATX	Fidelity Latin America (1.5%r<90d)	*	*	B	6.1	36.2	42.1	41.7	35	VEURX	Vanguard European Stock Index (2%r<60d)	*	H	H	3.7	21.8	33.0	32.9
6	ILF	S&P 40 Latin America (iS)	*	*	B	6.1	37.0	37.8	39.1	36	IEV	S&P 350 Europe Plus (iS)	*	S	S	3.2	22.0	31.7	31.4
7	TREMX	T. Rowe Price Emg Europe & Med (2%	*	B	B	6.5	37.5	34.2	31.5	37	VGK	Vanguard European ETF	B	H	H	3.4	21.5	32.2	31.9
8	SLAFX	DWS Latin Amer Equity S (closed,2%	*	H	H	5.5	35.8	39.9	39.6	38	FEZ	DJ Euro Stoxx 50 (stTr)	*	S	S	2.4	22.1	31.5	30.6
9	PGJ	PowerShares Golden Dragon USX	*	B	B	9.5	31.8	43.5	44.6	39	SCGEX	DWS Europe Equity S (closed,2%r<30d)	*	S	S	3.9	20.6	32.7	31.9
10	PRASX	T. Rowe Price New Asia (2%r<90d)	*	B	B	6.4	34.2	33.3	30.4	40	OAKEX	Oakmark Intl Small Cap (closed,2%r<90d)	*	H	H	3.0	20.4	31.8	29.9
11	DREGX	Driehaus Emerging Mkts Gr (2%r<60d)	*	B	B	4.8	30.3	41.4	37.8	41	SCOBX	DWS Global Thematic S (closed,2%r<30d)	*	S	S	3.3	20.6	31.0	30.0
12	ICHKX	Guinness Atkinson China & HK (2%r<90d)	*	H	H	4.9	32.6	32.3	33.1	42	AIOIX	Amer. Cent. Intl Opp. (closed,2%r<180d)	*	S	S	6.2	22.0	23.1	20.0
13	ADRE	Emerging Mkts 50 ADR (BLDRS)	*	B	B	5.1	31.2	35.2	33.9	43	ARTKX	Artisan Intl Value (2%r<90d)	*	S	S	4.1	19.0	33.1	33.1
14	PRMSX	T. Rowe Price Emerging Mkts Stk	*	B	B	5.6	32.3	31.5	28.4	44	PRIDX	T. Rowe Price Intl Disc. (2%r<90d)	*	S	S	4.9	19.5	28.5	25.8
15	FSEAX	Fidelity SE Asia (1.5%r<90d)	*	B	B	5.0	29.6	36.5	32.4	45	VTRIX	Vanguard International Value (2%r<60d)	*	H	H	4.1	19.8	28.2	26.8
16	FEMKX	Fidelity Emerging Mkts (1.5%r<90d)	*	B	B	5.3	29.6	34.9	30.7	46	SCINX	DWS International S (2%r<180d)	*	S	S	4.7	19.9	26.5	25.6
17	ICSEX	ICON Europe	*	H	H	5.1	23.1	45.5	42.6	47	EFV	MSCI EAFE Value (iS)	*	S	S	3.0	20.1	28.8	27.9
18	SSEMXX	SSgA Emerging Markets	*	H	H	5.2	28.0	32.8	30.2	48	PRGSX	T. Rowe Price Global Stock (2%r<90d)	*	S	S	2.9	22.2	22.6	22.2
19	HLEMX	Harding Loevner Emerg Mkt (2%r<90d)	*	H	H	4.2	29.8	29.9	26.5	49	FSCOX	Fidelity Int Small Cap Opp	*	S	S	6.8	16.7	29.3	23.8
20	VEIEX	Vanguard Emerging Mkts Stk Index (.5%r)	*	H	H	5.0	27.9	30.0	26.7	50	VWIGX	Vanguard International Growth (2%r<60d)	*	H	H	3.8	19.6	26.5	24.9
21	EEM	MSCI Emerging Markets (iS)	*	H	H	5.0	27.3	30.8	28.7	51	ARTIX	Artisan International (2%r<90d)	*	S	S	4.6	19.3	25.6	24.6
22	SCOPX	DWS Pacific Opp Eq. S (closed,2%r<30d)	*	H	H	3.6	25.8	36.6	31.7	52	FIGRX	Fidelity Intl Discovery (1%r<30d)	*	S	S	4.2	19.1	25.4	22.8
23	VWO	Vanguard Emerging Mkts (VIPER)	*	H	H	4.7	27.5	30.0	26.8	53	WBIGX	Wm. Blair Intl Growth N (closed,1%r<60d)	*	S	S	3.9	19.8	23.8	21.3
24	PRESX	T. Rowe Price European (2%r<90d)	*	H	H	4.8	25.0	30.9	30.2	54	DODFX	Dodge & Cox Intl Stock	*	S	S	4.1	17.8	27.4	26.2
25	ARTJX	Artisan Intl Small Cap (closed,2%r<90d)	*	H	H	5.8	23.1	33.4	30.2	55	NBISX	Neuberger Berman Intl (2%r<60d)	*	S	S	4.5	18.4	25.1	23.7
26	EZU	MSCI EMU (iS)	*	H	H	3.1	24.1	34.6	33.8	56	TWGGX	American Century Global Growth (2%r<60d)	*	S	S	3.9	21.4	17.6	18.0
27	BJBIX	Julius Baer Intl Eq A (closed,2%r<90d)	*	H	H	5.1	22.9	32.1	30.6	57	FIEUX	Fidelity Europe (1%r<30d)	*	S	S	3.1	18.5	26.0	24.4
28	EPP	MSCI Pacific Ex-Japan (iS)	*	H	H	5.1	23.3	30.5	29.4	58	ADRU	Europe 100 ADR (BLDRS)	*	S	S	2.0	18.7	27.1	27.4
29	QFVOX	Quant Foreign Value (1%r<30d)	*	H	H	6.0	22.8	30.0	28.3	59	PRITX	T. Rowe Price Intl Stock (2%r<90d)	*	S	S	4.6	19.4	20.4	18.3
30	DRFMX	Dreyfus Premier Emerging Market (1%r)	*	H	H	3.9	24.4	28.0	25.2	60	SGSCX	DWS Gbl Opportunities S (closed,2%r<30d)	*	S	S	3.5	18.4	24.1	21.7

INT'L STOCK FUNDS
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International Stock Funds continued — data as of 12/15/06

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	OAKIX	Oakmark International (2%r<90d)	*	S	S	3.1	16.6	28.9	28.7	91	VPACX	Vanguard Pacific Stock Index (2%r<60d)	*	S	S	4.6	12.8	14.3	11.0
62	VHGX	Vanguard Global Equity	*	S	S	3.1	18.5	24.2	23.6	92	VPL	Vanguard Pacific ETF	*	S	S	4.2	12.0	13.7	9.9
63	FOSFX	Fidelity Overseas (1%r<30d)	*	S	S	4.1	18.3	22.9	19.7	93	FISMX	Fidelity Intl Small Cap (closed,2%r<90d)	*	S	S	4.3	9.1	15.8	12.6
64	USIFX	USAA International (2%r<5d)	*	S	S	2.2	17.8	26.9	25.6	94	FGBLX	Fidelity Global Balanced (1%r<30d)	*	S	S	2.4	10.4	12.8	13.3
65	FDIVX	Fidelity Div Intl (closed,1%r<30d)	*	S	S	3.6	18.1	23.9	22.0	95	ITF	S&P 150 Topix (iS)	*	S	S	3.4	10.0	11.1	7.3
66	ADRD	Develop Mrkts 100 ADR (BLDRS)	*	S	S	2.6	17.8	26.0	25.5	96	EWJ	MSCI Japan (iS)	*	S	S	3.7	8.4	8.5	4.7
67	JAWWX	Janus Worldwide (2%r<90d)	*	S	S	3.6	20.1	18.2	18.7	97	SJPNX	Japan Fund (Scudder) (2%r<180d)	*	S	S	3.6	7.9	1.4	-4.2
68	MACSX	Matthews Asia G & I (closed,2%r<90d)	*	S	S	4.7	17.6	22.5	21.3	98	FJPNX	Fidelity Japan (1.5%r<90d)	*	S	S	3.5	5.4	-0.2	-5.7
69	PISRX	Forward Intl Small Companies (2%r<180d)	*	S	S	2.4	16.6	27.9	23.6	99	PRJPX	T. Rowe Price Japan (2%r<90d)	*	S	S	2.8	5.0	-0.7	-5.3
70	UMINX	Excelsior International	*	S	S	3.5	17.4	24.2	21.9	100	WPJGX	CS Warburg Pincus Japan Grth (2%r<30d)	*	S	S	3.7	1.0	0.4	-5.0
71	ICEUX	ICAP Euro Select Equity (2%r<30d)	*	S	S	4.1	16.9	23.7	22.9	101	MJFOX	Matthews Japan Fund (2%r<90d)	*	S	S	4.0	-0.3	-2.2	-6.1
72	GIGRX	Gabelli Intl Growth (2%r<60d)	*	S	S	5.0	17.0	21.6	20.2	102	PFIFX	Preferred International	*	S	S	0.0	-1.0	4.7	3.4
73	FEU	DJ Stoxx 50 (stTr)	*	S	S	1.8	17.2	25.9	25.9	103	FJSCX	Fidelity Japan SC (closed,1.5%r<90d)	*	S	S	2.4	-6.1	-14.5	-20.8
74	ADRA	Asia 50 ADR (BLDRS)	*	S	S	2.9	17.4	23.2	20.5										
75	OAKGX	Oakmark Global (2%r<90d)	*	S	S	2.4	17.7	23.1	23.6										
76	SWINX	Schwab International Index (1.5%r<180d)	*	S	S	2.4	17.1	24.3	23.4										
77	WAIGX	Wasatch Intl Growth (closed,2%r<60d)	*	S	S	4.7	15.2	25.0	21.3										
78	MPACX	Matthews Asia Pacific (2%r<90d)	*	S	S	4.8	17.6	17.8	14.8										
79	FIVFX	Fidelity Aggressive Intl. (1%r<30d)	*	S	S	4.2	17.3	17.2	14.6										
80	FPBFX	Fidelity Pacific Basin (1.5%r<90d)	*	S	S	4.9	16.3	18.3	13.6										
81	USAWX	USAA World Growth	*	S	S	1.5	16.1	22.7	22.9										
82	IOO	S&P 100 Global (iS)	*	S	S	1.9	17.2	18.8	19.7										
83	TBGVX	Tweedy, Browne Gbl Val (closed,2%	*	S	S	2.4	15.9	20.5	18.8										
84	SNGRX	SIT International Growth (2%r<30d)	*	S	S	3.5	16.1	18.1	17.7										
85	FWWFX	Fidelity Worldwide (1%r<30d)	*	S	S	3.1	16.4	17.9	17.0										
86	USPAX	Excelsior Pacific/Asia	*	S	S	4.8	16.7	14.3	9.9										
87	DGT	DJ WI Global Titians (stTr)	*	S	S	1.6	16.9	18.1	19.1										
88	LLINX	Longleaf Partners International	*	S	S	2.0	16.4	18.2	17.9										
89	DRIDX	Driehaus Intl Discovery (2%r<60d)	*	S	S	4.5	12.5	18.2	14.3										
90	FFINX	Forward International Equity (2%r<180d)	*	S	S	-3.8	15.7	22.2	20.6										

Total Return % - 11/30/06					
1 mo	Model Portfolio	6 mo	1 yr	3 yr	YTD
2.1%	ML Conservative	3.7%	8.6%	33.1%	7.9%
2.1	Fidelity Conservative	5.1	10.8	33.3	9.4
2.0	Vanguard Conservative	6.3	10.0	29.1	9.2
3.0	ML Moderate	6.1	15.6	52.0	13.4
3.2	Fidelity Moderate	5.0	13.3	48.6	8.6
2.6	Vanguard Moderate	5.0	11.4	37.3	9.0
4.1	ML Venturesome	7.2	17.2	57.9	14.1
3.8	Fidelity Venturesome	6.7	15.4	52.1	10.6
2.9	Vanguard Venturesome	5.4	13.1	41.7	9.7
5.1	ML Select	4.6	13.2	68.4	9.9
Benchmarks					
1.8%	S&P 500	11.3%	14.2%	39.7%	14.1%
2.2	Asset Allocation Funds Avg (213)	8.3	12.3	33.7	11.1

SPECIALTY FUNDS
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Specialty Funds — data as of 12/15/06

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	FIREX	Fidelity Int'l Real Estate (1.5%r<90d)	B	B	B	8.7%	29.4%	42.6%	38.5%	31	FSTCX	Fidelity Telecomm (.75%r<30d)	*	*	*	4.3	17.2	22.3	25.9
2	IRFAX	Cohen & Steers Int'l Real E A (1%r<180d)	B	B	B	6.9	27.2	43.6	39.9	32	IYE	DJ US Energy (iS)	*	*	*	5.2	17.5	20.2	24.8
3	EGLRX	Alpine Int'l Real Estate (1%r<60d)	B	B	B	7.2	29.0	37.3	35.7	33	IGV	GS Software (iS)	*	*	*	-1.2	24.4	12.2	13.2
4	ICF	Cohen & Steers Realty Majors (iS)	*	*	*	5.0	25.6	38.0	38.7	34	VPU	Vanguard Utilities ETF	*	*	*	3.8	18.0	19.5	22.8
5	IXP	S&P Global Telecommunication (iS)	*	*	*	5.6	25.8	31.7	32.7	35	RYUIX	Rydex Utilities (\$25k)	*	*	*	3.3	17.9	18.4	21.7
6	CSRSX	Cohen & Steers Realty (\$10k,1%r<180d)	*	*	*	4.8	22.8	36.1	36.5	36	VDE	Vanguard Energy ETF	B	B	B	5.1	16.4	19.3	24.1
7	USERX	U.S. Global Gold Shares (.25%r<30d)	*	*	*	1.4	13.3	64.1	49.4	37	FSAGX	Fidelity Gold (.75%r<30d)	*	*	*	3.1	15.1	25.4	18.6
8	VGSIX	Vanguard REIT Index (1%r<1yr)	*	*	*	4.4	22.7	34.2	35.0	38	IDU	DJ US Utilities	*	*	*	3.6	17.4	18.6	21.8
9	IYR	DJ US Real Estate (iS)	*	*	*	4.5	22.8	33.5	35.0	39	XLB	Materials (SPDR)	*	*	*	3.5	15.6	20.3	18.9
10	TRREX	T. Rowe Price Real Estate (1%r<180d)	*	*	*	4.3	21.8	35.9	36.7	40	IYM	DJ US Basic Materials (iS)	*	*	*	4.8	14.5	20.0	19.5
11	FRESX	Fidelity Real Estate (.75%r<90d)	*	*	*	4.6	22.8	32.8	33.4	41	IXC	S&P Global Energy (iS)	*	*	*	3.6	15.3	19.3	23.0
12	VNQ	Vanguard REIT ETF	*	*	*	4.2	22.3	34.1	35.0	42	XLE	Energy (SPDR)	*	*	*	4.8	15.0	17.8	22.5
13	BGEIX	Amer. Cent. Global Gold (1%r<60d)	*	*	*	3.0	22.3	35.8	25.4	43	FSDAX	Fidelity Defense & Aero (.75%r<30d)	*	*	*	3.0	14.7	20.3	19.9
14	VOX	Vanguard Telecom Service ETF	*	*	*	4.8	21.8	33.0	35.9	44	VFH	Vanguard Financials ETF	*	*	*	2.7	15.7	18.0	18.8
15	PRMTX	T. Rowe Price Media & Telecommunica-	*	*	*	3.2	23.8	28.4	28.8	45	XLU	Utilities (SPDR)	*	*	*	3.0	15.9	17.1	20.5
16	FSCSX	Fidelity Software (.75%r<30d)	*	*	*	0.3	26.3	25.4	26.9	46	FSAIX	Fidelity Air Transport (.75%r<30d)	*	*	*	0.7	13.7	25.7	24.6
17	RWR	DJ Wilshire REIT (stTr)	*	*	*	2.6	20.6	32.9	33.7	47	FDFA	Fidelity Food & Agr (.75%r<30d)	*	*	*	2.9	15.3	18.3	20.0
18	CGMRX	CGM Realty	*	*	*	4.3	20.0	29.6	28.7	48	FSPFX	Fidelity Paper & Forest (.75%r<30d)	*	*	*	5.4	15.3	14.0	11.8
19	SCGD	DWS Gold & Precious Metals S (closed)	*	*	*	2.6	18.5	35.4	27.1	49	IYF	DJ US Financial (iS)	*	*	*	2.6	15.5	17.4	18.4
20	CSEIX	Cohen & Steers Realty Income (1%r<180d)	*	*	*	3.7	20.2	28.6	29.7	50	RYLIX	Rydex Leisure (\$25k)	*	*	*	1.2	15.3	19.5	20.8
21	ICTUX	ICON Telecommunications & Utilities	*	*	*	5.5	21.4	22.6	24.7	51	IYG	DJ US Financial Services (iS)	*	*	*	2.6	14.9	17.6	18.8
22	FSUTX	Fidelity Utilities Growth (.75%r<30d)	*	*	*	4.1	20.1	27.3	31.3	52	FNARX	Fidelity Natrl Resources (.75%r<30d)	B	B	B	6.1	11.6	19.5	22.1
23	IYZ	DJ US Telecom (iS)	*	*	*	5.1	19.0	28.6	31.7	53	ICFSX	ICON Financial	*	*	*	1.7	15.2	17.1	18.9
24	VGPMX	Vang Precious Metal (closed,\$10k,1%	*	*	*	3.3	15.4	37.7	34.3	54	IGE	GS Natural Resources (iS)	B	B	B	5.0	13.1	17.3	20.3
25	STMDX	Stratton Mthly Div REIT (1.5%r<120d)	*	*	*	2.7	18.5	26.6	28.0	55	VCR	Vanguard Consumer Discr ETF	*	*	*	1.7	16.0	14.8	16.7
26	RYBIX	Rydex Basic Materials (\$25k)	*	*	*	4.5	18.1	24.5	23.8	56	XLY	Consumer Discretionary (SPDR)	*	*	*	1.4	15.9	15.3	18.3
27	RYPMX	Rydex Precious Metals (\$25k)	*	*	*	2.8	17.3	28.1	21.2	57	FSCHX	Fidelity Chemicals (.75%r<30d)	*	*	*	2.2	14.4	17.8	17.2
28	FSLBX	Fidelity Brokerage (.75%r<30d)	*	*	*	2.1	21.3	19.1	19.8	58	XLF	Financial (SPDR)	*	*	*	1.9	15.0	16.7	17.5
29	VAW	Vanguard Materials ETF	*	*	*	4.8	17.6	22.1	21.3	59	VGEX	Vanguard Energy (\$25k,1%r<1yr)	B	B	B	4.2	12.4	19.5	22.4
30	IXG	S&P Global Financial (iS)	*	*	*	2.7	18.0	23.3	22.6	60	PSPFX	U.S. Global Inv Global Res (.25%r<30d)	B	B	B	5.3	10.1	23.5	23.4

SPECIALTY FUNDS
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Specialty Funds continued — data as of 12/15/06

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	RYMIX	Rydex Telecommunications (\$25k)	*	*	*	2.8	14.1	17.0	19.8	91	VDC	Vanguard Consumer Staple ETF	*	*	*	2.4	12.1	13.4	15.7
62	FIDSX	Fidelity Finl Serv (.75%r<30d)	*	*	*	2.4	15.8	13.0	13.0	92	IYC	DJ US Consumer Cyclical (iS)	*	*	*	1.9	12.8	12.1	14.5
63	PBS	PowerShares Dyn Media	*	*	*	3.9	15.7	10.8	12.6	93	ICTEX	ICON Information Technology	*	*	*	0.5	15.3	7.2	8.5
64	FBMPX	Fidelity Multimedia (.75%r<30d)	*	*	*	3.4	16.1	10.4	12.6	94	PRHSX	T. Rowe Price Health Sciences	*	*	*	1.5	13.6	9.9	9.5
65	PRNEX	T. Rowe Price New Era	B	B	B	4.4	12.2	18.7	20.3	95	FBSOX	Fidelity Bus Services (.75%r<30d)	*	*	*	2.0	11.8	13.4	14.6
66	FSDPX	Fidelity Indust Matrls (.75%r<30d)	*	*	*	4.8	11.2	20.5	18.4	96	FWRLX	Fidelity Wireless (.75%r<30d)	*	*	*	4.3	12.4	7.9	9.5
67	PEJ	PowerShares Dyn Leisure & Ent	*	*	*	0.0	14.8	18.1	17.8	97	FSCPX	Fidelity Consumer Ind (.75%r<30d)	*	*	*	-0.2	13.8	10.9	12.7
68	PJP	PowerShares Dyn Pharmaceuticals	*	*	*	1.7	15.3	12.4	12.2	98	FSRPX	Fidelity Retailing (.75%r<30d)	*	*	*	-0.3	12.0	14.9	17.0
69	PXQ	PowerShares Dyn Networking	*	*	*	0.5	16.0	12.3	13.5	99	FSHOX	Fidelity Const & Housing (.75%r<30d)	*	*	*	4.2	13.4	4.1	7.0
70	PSJ	PowerShares Dyn Software	*	*	*	-2.5	17.8	12.0	12.6	100	EUEYX	Alpine U.S. Real Estate Equity CIY	*	*	*	5.8	15.1	-3.1	-0.7
71	ICBMX	ICON Materials	*	*	*	2.7	10.8	21.5	20.4	101	PBJ	PowerShares Dyn Food & Beverage	*	*	*	1.7	10.7	14.0	15.2
72	IXN	S&P Global Information Tech (iS)	*	*	*	0.4	16.9	9.1	10.3	102	VGHCX	Vanguard Health (closed,\$25k&1%r<1yr)	*	*	*	2.8	10.8	11.6	11.3
73	FSPCX	Fidelity Insurance (.75%r<30d)	*	*	*	2.4	14.8	11.4	11.3	103	FPHAX	Fidelity Pharmaceuticals (.75%r<30d)	*	*	*	1.6	10.8	12.6	12.1
74	IYK	DJ US Consumer NonCyclical (iS)	*	*	*	1.5	14.8	12.5	14.1	104	FBALX	Fidelity Balanced	B	*	*	1.8	10.7	12.3	12.5
75	ICLEX	ICON Leisure & Consumer Staples	*	*	*	2.8	14.6	11.1	13.4	105	ICENX	ICON Energy	*	*	*	6.1	8.5	10.9	14.9
76	XLK	Technology (SPDR)	*	*	*	0.2	16.8	9.3	13.0	106	FSPTX	Fidelity Technology (.75%r<30d)	*	*	*	-0.4	14.0	6.3	9.4
77	RYFIX	Rydex Financial Services (\$25k)	*	*	*	2.8	12.9	14.9	15.9	107	RYVIX	Rydex Energy Services (\$25k)	*	*	*	5.9	6.8	14.4	18.9
78	IYW	DJ US Technology (iS)	*	*	*	0.1	17.2	8.1	11.4	108	ICCCX	ICON Consumer Discretionary	*	*	*	0.4	11.3	11.5	13.2
79	MTK	Morgan Stanley Technology (stTr)	*	*	*	-0.1	17.3	7.7	10.5	109	VBINX	Vanguard Balanced Index	B	*	*	1.6	10.7	10.7	11.5
80	RYCIX	Rydex Consumer Products (\$25k)	*	*	*	2.6	12.5	15.7	17.4	110	XLP	Consumer Staples (SPDR)	*	*	*	1.5	10.4	11.1	13.7
81	FDCPX	Fidelity Computers (.75%r<30d)	*	*	*	2.2	16.1	7.3	10.4	111	FSVLX	Fidelity Home Finance (.75%r<30d)	*	*	*	1.7	10.1	11.1	12.3
82	IGM	GS Technology (iS)	*	*	*	0.3	17.0	6.9	10.0	112	IXJ	S&P Global Healthcare (iS)	*	*	*	2.0	10.2	10.4	10.5
83	FSNGX	Fidelity Natural Gas (.75%r<30d)	*	*	*	5.6	14.0	6.3	11.3	113	FSESX	Fidelity Energy Services (.75%r<30d)	*	*	*	6.5	6.6	11.6	15.7
84	FDLSX	Fidelity Leisure (.75%r<30d)	*	*	*	1.7	13.1	14.3	15.4	114	FSRBX	Fidelity Banking (.75%r<30d)	*	*	*	2.1	9.1	11.3	12.7
85	VGT	Vanguard Information Tec ETF	*	*	*	0.2	16.7	7.5	10.6	115	RYTIX	Rydex Technology (\$25k)	*	*	*	-0.6	13.0	5.5	8.3
86	RYEIX	Rydex Energy (\$25k)	*	*	*	4.1	12.0	13.2	17.4	116	IAU	Comex Gold Trust (iS)	*	*	*	-1.3	6.9	21.7	18.2
87	FSENX	Fidelity Energy (.75%r<30d)	*	*	*	6.0	10.8	12.9	16.8	117	GLD	Gold (stTr)	*	*	*	-1.4	6.4	21.4	18.3
88	PRISX	T. Rowe Price Financial Services	*	*	*	3.3	11.3	14.7	15.6	118	VIS	Vanguard Industrials (VIPER)	*	*	*	0.8	7.8	14.9	15.3
89	RYIIX	Rydex Internet (\$25k)	*	*	*	1.0	15.2	8.3	10.7	119	XLV	Health Care (SPDR)	*	*	*	1.3	10.5	6.7	6.4
90	PRSCX	T. Rowe Price Science & Tech	*	*	*	0.4	16.3	6.4	9.3	120	FSCGX	Fidelity Industrial Equip (.75%r<30d)	*	*	*	1.2	7.3	14.7	16.2

SPECIALTY FUNDS
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Specialty Funds continued — data as of 12/15/06

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	PBE	PowerShares Dyn Biotech & Genome	*	*	*	-3.2	13.2	6.3	6.0	151	PSI	PowerShares Dyn Semiconductors	*	*	*	-0.4	1.9	4.4	7.7
122	IYH	DJ US Healthcare (iS)	*	*	*	1.5	10.4	6.4	6.1	152	FSELX	Fidelity Electronics (.75%r<30d)	*	*	*	-2.2	4.8	-0.7	1.6
123	VHT	Vanguard Health Care ETF	*	*	*	1.4	10.3	6.7	6.6	153	RYTVX	Royce Technology Value (2%r<180d)	*	*	*	-1.9	2.2	5.1	5.4
124	FSAVX	Fidelity Automotive (.75%r<30d)	*	*	*	-4.9	12.0	11.5	10.5	154	BEARX	Prudent Bear (1%r<30d)	*	*	*	0.3	-2.5	9.6	7.8
125	RYRIX	Rydex Retailing (\$25k)	*	*	*	0.0	9.9	9.1	11.3	155	RYJUX	Rydex Juno (\$25k)	*	*	*	0.5	-5.2	4.5	6.5
126	FSMEX	Fidelity Medical Equip (.75%r<30d)	*	*	*	2.3	10.7	3.3	5.4	156	PBW	PowerShares WilderH Clean Energ	B	B	B	-3.0	-6.5	7.7	10.3
127	FCYIX	Fidelity Cyclical Ind (.75%r<30d)	*	*	*	0.6	7.7	13.3	13.1	157	RYURX	Rydex Ursa (\$25k)	*	*	*	-1.7	-9.2	-5.9	-7.9
128	FBIOX	Fidelity Biotechnology (.75%r<30d)	*	*	*	-2.1	11.3	6.7	5.6	158	BRPIX	ProFunds Bear Inv (\$15k)	*	*	*	-1.7	-9.3	-6.2	-8.0
129	RYHIX	Rydex Health Care (\$25k)	*	*	*	2.1	9.3	4.8	5.1										
130	BERIX	Berwyn Income (1%r<180d)	B	*	*	0.6	7.7	9.0	8.7										
131	RYKIX	Rydex Banking (\$25k)	*	*	*	1.3	7.2	8.7	10.3										
132	FNINX	Fidelity Networking (.75%r<30d)	*	*	*	1.2	8.6	5.0	7.2										
133	XLI	Industrial (SPDR)	*	*	*	-0.1	6.3	12.5	13.2										
134	GATEX	Gateway Fund	B	*	*	0.3	6.7	9.5	9.8										
135	IBB	NASDAQ Biotechnology (iS)	*	*	*	-2.1	10.1	2.9	3.2										
136	MERFX	Merger Fund (closed,2%r<30d)	*	*	*	0.9	4.7	9.9	10.1										
137	FSPHX	Fidelity Health Care (.75%r<30d)	*	*	*	1.5	10.0	-4.4	-3.5										
138	FSRFX	Fidelity Transportation (.75%r<30d)	*	*	*	-1.1	3.7	12.4	11.8										
139	FSDCX	Fidelity Developing Comm (.75%r<30d)	*	*	*	2.2	5.6	2.2	3.9										
130	IGN	GS Networking (iS)	*	*	*	0.4	6.0	1.4	4.9										
141	FSHCX	Fidelity Med Del (.75%r<30d)	*	*	*	2.3	7.7	-5.9	-5.1										
142	RYSIX	Rydex Electronics (\$25k)	*	*	*	-2.2	5.6	5.1	9.0										
143	RSNRX	RS Global Natural Res (\$5k,4.75% load)	S	S	S	1.5	2.2	7.8	8.7										
144	ICHCX	ICON Healthcare	*	*	*	1.1	4.9	0.4	1.0										
145	IYT	DJ Transportation Average (iS)	*	*	*	-2.5	1.5	13.5	12.4										
146	RYPIX	Rydex Transportation (\$25k)	*	*	*	-2.7	1.7	11.9	10.3										
147	RYOIX	Rydex Biotechnology (\$25k)	*	*	*	-3.7	7.0	-0.3	-0.5										
148	IGW	GS Semiconductor (iS)	*	*	*	-2.1	6.1	-0.8	2.4										
149	FSLEX	Fidelity Environmental Ser (.75%r<30d)	*	*	*	-2.5	2.8	7.6	10.0										
150	ICTRX	ICON Industrials	*	*	*	0.2	0.1	9.5	10.2										

BOND FUNDS
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Bond Funds — data as of 12/15/06

Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
BGNMX	American Century Ginnie Mae	*	*	*	0.6%	4.9%	4.6%	3.9%	FBNDX	Fidelity Investment Grade	*	*	*	0.3	5.2	5.4	4.5
CPTNX	American Century Government Bond	*	*	*	0.6	4.7	4.6	4.0	FNMIK	Fidelity New Markets Income (1%r<90d)	*	*	*	0.8	9.3	12.8	11.9
ACITX	American Century Inflation Adj	S	*	*	-0.4	3.7	2.1	1.2	FSHBX	Fidelity Short-Term Bond	B	*	*	0.1	2.9	4.3	3.9
BEGBX	American Century Intl Bond	*	*	*	1.6	5.0	7.5	8.3	FSICX	Fidelity Strategic Income	B	B	*	1.0	6.4	8.1	7.4
BTTNX	American Century Target 2010	*	*	*	0.6	4.3	3.6	3.2	KIFIX	FifthThird Bond	*	*	*	0.7	5.0	4.5	4.0
BTFTX	American Century Target 2015	*	*	*	0.6	7.3	4.3	3.0	LQD	GS InvestTop Corp Bond (iS)	*	*	*	0.7	6.6	5.6	4.7
BTTTX	American Century Target 2020	*	*	*	0.3	9.4	3.9	1.5	JAFIX	Janus Flexible Bond	*	*	*	0.6	5.2	4.8	4.1
BTRTX	American Century Target 2025	*	*	*	-0.1	10.7	3.5	0.2	JAHYX	Janus High Yield (2%r<90d)	*	*	*	1.1	7.6	11.1	10.3
BBHIX	BBH Inflation Indexed Sec (1%r<30d)	S	*	*	-0.3	2.7	1.0	0.2	JASBX	Janus S-T Bond	B	*	*	0.3	2.7	4.1	3.8
BUFHX	Buffalo High-Yield (2%r<180d)	*	*	*	-0.3	5.8	8.7	8.5	SHY	Lehman 1-3 Year Treasuries (iS)	B	*	*	0.5	3.0	4.0	3.9
SRBFX	Columbia Intermediate Bond ClZ	*	*	*	0.5	6.0	5.7	4.9	TLT	Lehman 20+ Year Treasuries (iS)	*	*	*	0.2	8.7	4.0	1.8
DODIX	Dodge & Cox Income	*	*	*	0.6	5.3	5.7	5.3	IEF	Lehman 7-10 Year Treasuries (iS)	*	*	*	0.5	5.9	4.0	3.1
DRGBX	Dreyfus 100 Treasury L-T	*	*	*	-0.1	7.1	3.6	1.8	AGG	Lehman Aggregate Bond (iS)	*	*	*	0.6	5.1	4.9	4.2
DRBDX	Dreyfus A Bonds Plus	*	*	*	0.5	5.4	4.9	4.3	TIP	Lehman TIPS Bond (iS)	S	*	*	-0.3	3.4	2.0	1.3
DRGMX	Dreyfus GNMA	*	*	*	0.6	4.5	4.1	3.6	LSBDX	Loomis Sayles Bond Instl (\$100k,2%r<60d)	B	B	*	0.8	8.6	12.1	11.5
DSINX	Dreyfus Premier Core Bond (closed)	*	*	*	0.3	5.2	5.2	4.6	LSBRX	Loomis Sayles Bond Retail (2%r<60d)	B	B	*	0.7	8.4	11.8	11.2
DSTIX	Dreyfus Premier Short-Term Income	B	*	*	0.2	3.4	4.1	3.7	MGFIX	Managers Bond	*	*	*	0.4	8.5	8.6	8.3
SCSBX	DWS Core Plus Income S (closed,2%	*	*	*	0.6	5.5	5.3	4.8	MBDFX	Managers Fremont Bond	*	*	*	0.5	4.9	4.4	3.7
SSTGX	DWS Global Bond S (closed,2%r<30d)	*	*	*	0.8	4.1	5.3	5.3	MGIDX	Managers Int. Duration Govt	*	*	*	0.7	5.1	5.3	4.9
SCSTX	DWS Short-Term Bond S (closed,2%r<15d)	B	*	*	0.5	3.0	4.3	4.3	MGSDX	Managers Short Duration Govt	B	*	*	0.5	2.5	4.6	4.4
FTRGX	Federated Total Return Govt	*	*	*	0.5	4.7	4.4	3.7	MWLDX	MetroWest Low Duration	B	*	*	0.1	3.0	4.9	4.6
FSGVX	Federated U.S. Govt Sec. 1-3	B	*	*	0.5	3.0	4.1	3.8	MWTRX	MetroWest Total Return	*	*	*	0.2	5.1	5.7	5.2
FAGIX	Fidelity Capital & Income (1%r<90d)	*	*	*	1.3	9.0	13.2	12.0	NTHFX	Northeast Investors Trust	*	*	*	1.6	5.4	12.1	11.7
FFRHX	Fidelity Floating Rate High Inc(1%r<60d)	S	*	*	0.1	2.9	5.4	4.9	PYGFX	Payden Global Fixed Income	*	*	*	0.4	3.5	3.0	2.5
FGMNX	Fidelity GNMA	*	*	*	0.2	4.5	4.7	3.6	PHYDX	PIMCO High Yield (2%r<30d)	*	*	*	0.9	7.1	9.0	8.3
FGOVX	Fidelity Government Income	*	*	*	0.1	4.1	4.2	3.2	PTLCX	PIMCO Low Duration (2%r<7d)	B	*	*	0.5	3.1	2.9	2.8
SPHIX	Fidelity High Income (1%r<90d)	*	*	*	0.6	6.7	9.3	9.2	PRRDX	PIMCO Real Return (2%r<7d)	*	*	*	-0.4	3.4	1.9	1.0
FINPX	Fidelity Inflation-Protected Bond	S	*	*	-0.3	3.4	2.1	1.2	PTTDX	PIMCO Total Return (2%r<7d)	*	*	*	0.7	5.2	4.6	3.9
FTHRFX	Fidelity Intermediate Bond	*	*	*	0.2	4.2	4.5	3.9	PTMDX	PIMCO Total Return Mortgage (2%r<7d)	*	*	*	0.8	5.6	5.7	5.2
FSTGX	Fidelity Intermediate Govt	*	*	*	0.3	3.5	4.1	3.3	SWBDX	Schwab S-T Bond Mkt Index	B	*	*	0.5	3.5	4.6	4.2

BOND FUNDS
Continued on Next Page

Bond Funds continued — data as of 12/15/06

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)	*	*	*	0.8	6.4	9.4	8.7	WTIBX	Westcore Plus Bond (2%r<90d)	*	*	*	0.6	5.7	6.4	6.0
SSTBX	Strong S-T Bond	B	*	*	0.5	3.2	4.5	4.2									
STHBX	Strong S-T High Yield	*	*	*	0.6	3.2	5.0	5.0									
PRPIX	T. Rowe Price Corporate Inc	*	*	*	0.6	7.1	5.9	5.0									
PRGMX	T. Rowe Price GNMA	*	*	*	0.5	4.8	4.5	3.7									
PRHYX	T. Rowe Price High Yld (closed,1%r<1yr)	*	*	*	1.0	7.0	9.7	8.9									
RPIBX	T. Rowe Price Int'l Bond (2%r<90d)	*	*	*	1.9	4.8	6.9	7.5									
PRCIX	T. Rowe Price New Income	*	*	*	0.7	5.7	4.9	4.2									
RPSIX	T. Rowe Price Spectrum Income	*	*	*	1.2	7.3	8.5	8.2									
PRWBX	T. Rowe Price S-T Bond	B	*	*	0.6	3.5	4.6	4.2									
PRULX	T. Rowe Price U.S. Treas. L-T	*	*	*	-0.5	6.4	2.8	1.0									
TGHNX	TCW Galileo High Yield Bond	*	*	*	1.1	6.9	9.1	8.8									
TGMNX	TCW Galileo Total Return Bond	*	*	*	1.1	5.6	5.8	5.4									
USAIX	USAA Income	*	*	*	0.7	5.1	5.0	4.5									
VAGIX	Value Line Aggressive Inc (1%r<120d)	*	*	*	1.8	5.7	8.0	7.5									
VALBX	Value Line U.S. Govt Sec	*	*	*	0.5	4.3	4.4	3.9									
VFIIX	Vanguard GNMA	B	*	*	0.6	5.1	5.0	4.2									
VWEHX	Vanguard High Yield Corporate (1%r<1yr)	*	B	*	0.9	6.7	8.2	7.4									
VIPSX	Vanguard Inflation Protected Sec	S	*	*	-0.3	3.5	2.3	1.5									
VFITX	Vanguard Intermediate Term U.S. Treasury	*	*	*	0.6	5.2	4.2	3.4									
VWESX	Vanguard Long-Term Investment-Grade	*	*	*	0.1	9.2	5.4	3.4									
VUSTX	Vanguard L-T U.S. Treasury	*	*	*	0.3	7.6	4.2	2.3									
VFSTX	Vanguard Short-Term Investment Grade	B	*	*	0.6	3.7	5.0	4.7									
VSGBX	Vanguard S-T Federal	*	*	*	0.5	3.5	4.6	4.2									
VFISX	Vanguard S-T Treasury	B	*	*	0.5	3.2	4.0	3.7									
VBMFX	Vanguard Total Bond Market Index	*	*	*	0.6	5.5	5.1	4.3									
STCBX	Wells Fargo Adv Corporate Bond Inv	*	*	*	0.5	6.1	5.0	4.1									
STVSX	Wells Fargo Adv Govt Sec Inv	*	*	*	0.6	4.6	4.2	3.6									
MNTRX	Wells Fargo Adv Total Return Bond	*	*	*	0.6	5.3	4.8	4.2									
MMSGX	Wells Fargo Montgomery S Dur Govt	B	*	*	0.6	3.0	4.1	3.9									

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!

(Hotline, continued from page 1)

The Stock Market – While the U.S. outlook is relatively muted, the latest news shows optimism taking hold in Japan and Germany. This is good news for the world economy, and, in particular, for the European funds. German business confidence hit a new high since reunification, sixteen years ago. All this in the face of a scheduled tax increase. We continue positive on Europe.

The Select Portfolio – There are no changes for this portfolio.

PORTFOLIO HOLDINGS
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Weekly Performance of ML & MLP ETF Model Holdings — data as of 12/15/06

Ticker	Fund	Last Week	Ticker	Fund	Last Week
ICF	Cohen & Steers Realty Majors (ETF)	-1.55	JKF	Morningstar Large Value (ETF)	2.19
DREGX	Driehaus Emerging Markets	1.04	EFV	MSCI EAFE Value (ETF)	1.38
FBALX	Fidelity Balanced	0.31	EZU	MSCI EMU (ETF)	1.27
FDGFX	Fidelity Dividend Growth	1.53	PWV	Powershares Dynamic LC Value (ETF)	1.54
FEMKX	Fidelity Emerging Markets	1.01	PRNEX	T. Rowe Price New Era	0.47
FEQIX	Fidelity Equity-Income	1.51	VBINX	Vanguard Balanced	0.60
FECAX	Fidelity Europe Cap Appreciation	1.43	VDIGX	Vanguard Dividend Growth	1.58
FIREX	Fidelity International Real Estate	-2.31	VGEX	Vanguard Energy	0.97
FSLVX	Fidelity Large Cap Value	1.08	VDE	Vanguard Energy (ETF)	1.38
FLATX	Fidelity Latin America	1.43	VEIPX	Vanguard Equity-Income	1.61
FNARX	Fidelity Natural Resources	0.07	VGK	Vanguard European (ETF)	1.27
FOCPX	Fidelity OTC	0.69	VFIIX	Vanguard GNMA	0.10
FSICX	Fidelity Strategic Income	-0.19	VWEHX	Vanguard High Yield Corp	-0.16
GATEX	Gateway Fund	0.26	VWIGX	Vanguard International Growth	0.81
IGE	GS Natural Resources (ETF)	0.62	VTRIX	Vanguard International Value	0.89
ICHKX	Guinness Atkinson China & Hong Kong	2.14	VIVAX	Vanguard Value	1.83
ICSEX	ICON Europe	2.12	VTV	Vanguard Value (ETF)	1.81
JAOSX	Janus Overseas	-0.13	CBMDX	Wells Adv C&B MC Value	0.03
AGG	Lehman Aggregate Bond (ETF)	-0.21			
LSBRX	Loomis Sayles Bond Retail	-1.86			
MPYMX	Metzler/Payden Europe Emerging Markets	0.99			
			Indices:		
			DOW JONES INDUSTRIALS		1.12%
			NASDAQ		0.81
			S&P 500		1.22

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