

MONEYLETTER HOTLINE 12/27/06

Santa Claus Rally

Santa Claus finally arrived on Wall Street this shortened week and we appear to have a year-end rally at last. There is no particular reason for the rally, just a sense that the market dodged some bullets during the year and is standing tall.

The strong showing today is being attributed to new home sales. The news was good, but there was other news about housing that was not. Investors preferred to focus on the positive and ignore the negative. That is a market determined to rally. Year-end rallies this year are global. Europe rallied today as did Asia, including Japan. We doubt that this has any significance.

Only as we get into the middle of next month, will we have any feel of how the early months market is developing. As our year-end outlook detailed we look for a moderately positive domestic market next year. That was our outlook for this year, and, in fact, the year turned out better than we expected. As Briefing.com pointed out that is because earnings turned out much better than expected. We doubt lightning will strike again.

There is no change in our allocations.

New Fund Ratings – For domestic stock funds, two funds are now rated Buy: FBR Small Cap (closed) and Wells Fargo C&B Mid Cap Value. Three funds are now rated Hold: Longleaf Partners (closed), Vanguard Capital Opportunity (closed), and Hodges Fund. For international stock funds, two funds are now rated Buy: U.S. Global Eastern Europe and DWS Latin America S (closed). Vanguard International Value is now rated Sell.

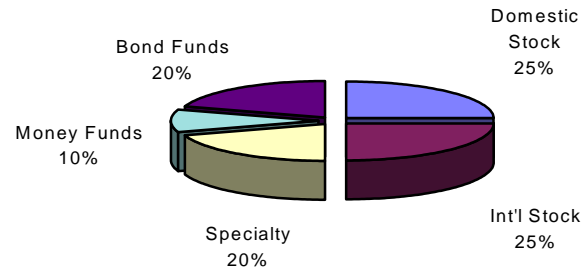
Vanguard International Value is in the Vanguard Venturesome and Moderate portfolios. We will switch the fund into Vanguard Emerging Markets Index in both portfolios.

The Economy – Today's new home sales report lends weight to the argument that housing is bottoming, and that the economy has endured the worst of the housing slump. We are a little wary of that argument, but there is strong evidence that the housing industry is slowly beginning to whittle away at the huge inventory of unsold homes that is behind the slump.

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ETF MODEL PORTFOLIO

MONEYLETTER Plus ETF



Holdings as of 11/30

<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			17,667	\$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

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

Domestic Stock Funds — data as of 12/22/06

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
1	LLSCX	Longleaf Partners Smallcap (closed)	B	B	B	0.4%	21.9%	21.1%	21.8%	31	ICSLX	ICAP Select Equity	H	H	H	2.5	15.2	18.1	19.9
2	LSVRX	Loomis Sayles Value Retail	B	B	B	1.8	17.5	29.6	24.0	32	BPAVX	Robeco Boston Partners All Cap Value	H	H	H	1.8	16.3	16.1	16.9
3	JSVAX	Janus Contrarian	*	B	B	2.2	19.7	23.0	23.0	33	VWNDX	Vanguard Windsor	H	H	H	1.1	16.2	17.4	18.6
4	FBRVX	FBR Small Cap (closed,1%r<90d)	B	B	B	1.9	17.7	26.8	27.0	34	VDIGX	Vanguard Dividend Growth	H	H	H	1.7	15.9	17.1	18.8
5	JKF	Morningstar Large Value (iS)	B	B	B	2.7	18.5	22.5	24.3	35	TWVLX	American Century Value (closed)	H	H	H	1.1	16.2	16.9	17.9
6	PWV	PowerShares Dyn LC Value	B	B	B	2.0	18.4	22.0	23.8	36	VCVLX	Vanguard Capital Value	H	H	H	0.5	16.3	17.3	18.0
7	USCGX	USAA Capital Growth	*	B	B	2.4	18.5	20.4	21.0	37	VEIPX	Vanguard Equity-Income	H	H	H	1.7	15.0	18.3	19.8
8	PVLDX	Allianz OCC Value D (2%r<7d)	H	H	H	1.8	19.7	18.1	19.4	38	NOIEX	Northern Income Equity	H	H	H	1.7	15.7	16.5	17.4
9	WEHIX	Weitz Hickory	*	B	B	1.5	18.3	21.4	22.4	39	IVE	S&P 500 Value (iS)	H	H	H	1.4	15.2	18.1	19.8
10	ATASX	Aston/TAMRO SmallCap N	*	B	B	-0.2	17.5	25.6	26.8	40	DVY	DJ Select Dividend Index (iS)	H	H	H	1.7	15.5	17.0	18.8
11	JAVTX	Janus Venture (closed)	*	B	B	-1.0	19.0	22.1	22.3	41	IWN	Russell 2000 Value (iS)	*	H	H	-1.2	16.0	19.9	22.0
12	CBMDX	Wells Fargo Adv C&B Mid Cap Value	*	B	B	0.6	17.3	23.9	25.2	42	VWNFX	Vanguard Windsor II (\$10k)	H	H	H	2.4	15.0	16.2	17.6
13	WWNPX	Kinetics Paradigm (2%r<30d)	B	B	B	0.0	16.7	25.5	26.3	43	BIGRX	American Century Income & Growth	H	H	H	1.1	16.4	14.3	15.9
14	IZZYX	Ironwood Isabelle Small Company Stock	*	B	B	-0.1	17.6	23.0	22.4	44	SSHFX	Sound Shore (\$10k)	H	H	H	1.6	15.8	14.6	15.9
15	WVALX	Weitz Value Fund	H	H	H	2.7	16.8	20.4	21.2	45	OAKMX	Oakmark Fund (2%r<90d)	H	H	H	1.3	15.3	16.3	17.7
16	CHTTX	Aston/Optimum MidCap N	*	B	B	1.0	18.0	18.8	19.9	46	IWS	Russell MidCap Value (iS)	H	H	H	0.7	14.9	18.2	19.6
17	VIVAX	Vanguard Value Index	H	H	H	1.9	17.0	19.8	21.3	47	HILVX	Harbor Large Cap Value Inv	H	H	H	2.1	15.7	13.7	15.2
18	VTV	Vanguard Value ETF	H	H	H	1.9	16.8	20.1	21.4	48	TWEIX	American Century Equity Income	H	H	H	1.1	14.6	17.8	18.9
19	ELV	DJ WI US LargeCap Value (stTr)	B	B	B	1.7	17.3	19.2	20.8	49	SAOPX	Barrett Opportunity	H	H	H	1.7	14.1	18.1	18.4
20	IWD	Russell 1000 Value (iS)	H	H	H	1.8	16.7	19.5	21.4	50	PRFDX	T. Rowe Price Equity-Income	H	H	H	1.1	15.0	16.8	18.2
21	MAVFX	Matrix Advisors Value (1%r<60d)	*	H	H	0.9	19.2	13.9	15.8	51	THPGX	Thompson Plumb Growth	H	H	H	0.3	16.9	13.0	14.4
22	TRMCX	T. Rowe Price Mid Cap Value (closed)	H	H	H	1.9	16.5	18.9	19.9	52	OEF	S&P 100 (iS)	H	H	H	0.6	15.7	15.1	16.9
23	HRTVX	Heartland Value (2%r<10d)	*	B	B	0.9	13.7	26.5	26.4	53	LLPFX	Longleaf Partners (closed)	H	H	H	-1.0	14.7	19.6	21.3
24	VASVX	Vanguard Selected Value (\$25k,1%r<1yr)	B	B	B	-0.1	17.4	18.0	18.4	54	CAMOX	Cambiar Opportunity	H	H	H	2.2	14.8	14.4	16.2
25	IWW	Russell 3000 Value (iS)	H	H	H	1.1	16.1	19.0	20.5	55	NY	NYSE 100 (iS)	H	H	H	1.8	14.7	15.1	16.2
26	XLG	Rydex Russell Top 50	H	H	H	1.1	17.4	15.3	17.3	56	FLPSX	Fidelity L P Stock (closed,1.5%r<90d)	H	H	H	1.6	14.4	16.2	16.9
27	BPMCX	Robeco Boston Partners Mid Cap Value	H	H	H	1.6	16.7	16.0	16.3	57	DGAGX	Dreyfus Appreciation	H	H	H	1.6	15.3	13.8	15.6
28	GABAX	Gabelli Asset (2%r<7d)	H	H	H	0.6	15.5	20.1	20.9	58	RYVPX	Royce Value Plus (1%r<180d)	*	S	S	0.3	14.0	18.7	18.5
29	NYC	NYSE Composite (iS)	H	H	H	1.6	15.7	18.2	19.4	59	TGIGX	TCW Dividend Focused N	S	S	S	1.0	14.4	16.3	17.1
30	FEQIX	Fidelity Equity-Income	H	H	H	1.5	16.0	17.6	19.0	60	DODGX	Dodge & Cox Stock (closed)	S	S	S	1.9	13.5	16.9	17.9

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 12/22/06

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	MNSCX	WellsFargo Adv Small Cap Growth (closed)	*	S	S	-1.3	14.3	19.5	21.3	91	PRGFX	T. Rowe Price Growth Stock	S	S	S	0.0	14.8	12.1	13.3
62	FSLVX	Fidelity Large Cap Value	H	S	S	1.2	14.6	14.9	16.3	92	IYY	DJ US Total Market (iS)	S	S	S	0.4	14.1	13.2	14.8
63	JKI	Morningstar Mid Value (iS)	S	S	S	1.0	13.9	16.9	17.9	93	RYLPX	Royce Low Priced Stock (closed,1%r<180d)	*	S	S	0.5	12.1	17.7	18.0
64	SAIFX	Salomon Brothers Investors	S	S	S	1.2	14.1	15.7	17.2	94	VTI	Vanguard Total Stock Mkt ETF	S	S	S	0.1	14.0	13.2	14.9
65	CFIMX	Clipper Fund	H	H	H	0.5	15.7	12.7	14.8	95	DSV	DJ WI US SmallCap Value (stTr)	*	S	S	-0.9	13.0	17.2	18.6
66	SCDGX	DWS Growth & Income S (closed,2%r<15d)	S	S	S	1.2	15.8	11.5	13.1	96	VTSMX	Vanguard Total Stk Mkt	S	S	S	0.2	13.9	13.2	14.8
67	JKL	Morningstar Small Value (iS)	S	S	S	-0.7	14.7	16.7	18.5	97	VUVLX	Vanguard U.S. Value	S	S	S	1.2	13.9	11.8	13.2
68	BPSCX	Robeco Boston Ptnrs SCV (closed,1%	S	S	S	1.0	14.6	14.1	14.8	98	VQNPX	Vanguard Growth & Income	S	S	S	0.9	14.1	11.6	13.5
69	JORNX	Janus Orion	*	H	H	-0.5	14.1	17.4	17.6	99	FDVLX	Fidelity Value	S	S	S	0.7	13.5	13.5	14.6
70	BPTRX	Baron Partners	H	H	H	-2.2	14.4	19.4	20.2	100	SMCDX	Wells Fargo Advantage MC Disciplined	S	S	S	1.2	11.7	17.1	17.9
71	VHCOX	Vanguard Cap Opp (closed,\$25k,1%r<1yr)	*	H	H	-2.5	16.0	15.4	16.5	101	HOVLX	Homestead Value (2%r<30d)	S	S	S	1.3	12.0	16.2	17.4
72	TGDVX	TCW Diversified Value N	S	S	S	1.0	13.2	17.0	17.9	102	TMW	DJ WI Total Market (stTr)	S	S	S	0.4	14.0	12.7	14.2
73	SLASX	Selected American Shares	S	S	S	1.5	14.3	13.3	14.9	103	SNXFX	Schwab 1000 Fund (2%r<30d)	S	S	S	0.3	13.9	12.9	14.6
74	PRDGX	T. Rowe Price Dividend Growth	S	S	S	1.1	14.0	14.4	15.8	104	FDEGX	Fidelity Aggressive Growth (1.5%r<90d)	*	H	H	-1.5	16.8	8.2	9.4
75	FDGFX	Fidelity Dividend Growth	H	H	H	1.3	14.5	12.7	14.1	105	JKJ	Morningstar Small Core (iS)	S	S	S	-2.1	13.2	18.0	19.5
76	FSLSX	Fidelity Value Strategies	*	S	S	0.2	14.4	14.4	15.4	106	JAVLX	Janus Twenty (closed)	S	S	S	-0.6	15.4	10.1	11.8
77	CRMMX	CRM Mid Cap Value Inv (closed)	S	S	S	0.0	13.9	16.0	16.7	107	IWB	Russell 1000 (iS)	S	S	S	0.3	13.8	12.8	14.7
78	OBSWX	Old Mutual Small Cap (2%r<10d)	S	S	S	0.3	14.0	15.2	15.6	108	DGRIX	Dreyfus Growth & Income	S	S	S	-1.9	15.3	12.1	13.4
79	RYVFX	Royce Value (1%r<180d)	S	S	S	0.4	13.7	15.5	16.1	109	JMCVX	Janus Mid Cap Value	S	S	S	-0.5	13.6	14.1	14.8
80	PEY	PowerShares HiYld Div Achievers	S	S	S	1.4	15.0	10.7	12.4	110	FLVCX	Fidelity Leveraged Co (\$10k,1.5%r<90d)	*	H	H	0.6	12.5	15.4	17.1
81	DREVX	Dreyfus Fund	S	S	S	1.0	14.4	12.7	14.3	111	WPSRX	Westport Select Cap R (closed)	S	S	S	1.7	13.3	11.5	12.6
82	FSMKX	Fidelity Spartan 500 (\$10k)	S	S	S	0.5	14.3	13.3	15.1	112	PWY	PowerShares Dynamic SmCap Value	S	S	S	-1.6	14.0	14.6	16.1
83	NPRTX	Neuberger Berman Partners	*	S	S	0.5	15.4	10.7	12.3	113	ARTQX	Artisan Mid Cap Value (closed)	S	S	S	-0.7	14.1	13.1	13.8
84	VFINX	Vanguard 500 Index	S	S	S	0.5	14.3	13.2	15.0	114	IWM	Russell 2000 (iS)	*	S	S	-1.8	14.0	14.9	17.0
85	SLSSX	Selected Special Shares	*	S	S	1.3	12.7	16.0	16.7	115	MXXIX	Marsico 21st Century (2%r<30d)	*	S	S	0.4	12.4	15.8	17.6
86	VISVX	Vanguard Small-Cap Value Index	*	S	S	-0.9	13.6	16.8	18.1	116	BEQGX	American Century Equity Growth	S	S	S	0.9	13.6	11.9	13.5
87	SPY	S&P 500 (SPDR)	S	S	S	0.4	14.2	13.2	15.1	117	AVALX	Aegis Value Fund (\$10k)	S	S	S	1.8	11.2	16.3	16.1
88	VBR	Vanguard SmallCap Value ETF	S	S	S	-1.1	13.5	16.9	18.3	118	NGUAX	Neuberger Berman Guardian	S	S	S	1.1	13.4	11.9	12.9
89	IVV	S&P 500 (iS)	S	S	S	0.4	14.1	13.2	15.1	119	YACKX	Yacktman Fund (2%r<30d)	S	S	S	0.7	12.4	15.1	15.7
90	VV	Vanguard LargeCap ETF	S	S	S	0.3	14.2	13.1	14.7	120	JKD	Morningstar Large Core (iS)	S	S	S	0.2	13.5	13.0	14.7

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 12/22/06

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	BUFSX	Buffalo Small Cap (2%r<180d)	*	S	S	-2.0	15.1	12.1	13.4	151	FGRTX	Fidelity Growth & Income II	S	S	S	-0.4	13.0	10.8	12.3
122	PRGIX	T. Rowe Price Growth & Income	S	S	S	0.1	14.0	11.6	13.1	152	FIDYX	AIM Dynamics Inv (closed)	*	S	S	-1.0	11.8	14.7	15.9
123	KAUFX	Federated Kaufmann Fund (0.2%r)	*	S	S	-0.5	13.8	13.2	13.6	153	FAIRX	Fairholme Fund (2%r<60d)	S	S	S	0.9	10.1	16.0	16.2
124	FDEQX	Fidelity Disciplined Equity	S	S	S	1.0	13.2	12.2	14.0	154	FDSSX	Fidelity Stock Selector	S	S	S	-0.4	12.8	11.0	12.6
125	PWP	PowerShares Dynamic MC Value	S	S	S	0.9	13.0	12.8	13.9	155	STDIX	Wells Fargo Advantage Discovery	*	S	S	-1.6	13.5	11.2	12.3
126	DIA	Dow 30 Industrials (Diamonds)	S	S	S	0.2	12.4	15.1	17.0	156	NAESX	Vanguard SmallCap Index	S	S	S	-1.2	12.2	13.3	14.8
127	FDSCX	Fidelity Small Cap Ind. (1.5%r<90d)	S	S	S	0.2	13.6	11.9	13.4	157	PENNX	Penn Mutual (1%r<180d)	S	S	S	-0.5	11.8	13.3	14.1
128	ISI	S&P 1500 (iS)	S	S	S	0.1	13.5	12.5	14.3	158	JAENX	Janus Enterprise	S	S	S	-0.9	12.7	11.5	12.5
129	NEEGX	Needham Growth Fund (2%r<60d)	*	S	S	0.2	11.8	16.3	17.7	159	RYPNX	Royce Opportunity (1%r<180d)	S	S	S	-0.9	10.5	17.0	17.4
130	LMOPX	Legg Mason Opportunity Trust (1%r)	*	S	S	-1.1	14.9	10.5	12.3	160	CRMSX	CRM Small Cap Value Inv (closed)	*	S	S	-0.7	12.0	12.8	13.6
131	IWV	Russell 3000 (iS)	S	S	S	-0.3	13.5	12.6	14.3	161	DNLDX	Dreyfus New Leaders	S	S	S	-0.5	12.7	10.6	11.8
132	PRWCX	T. Rowe Price Cap Appreciation	S	S	S	1.0	12.4	13.2	14.1	162	TGLNX	TCW Galileo Equities N	S	S	S	0.2	11.4	12.8	14.1
133	DSEFX	Domini Social Equity Fund (2%r<90d)	S	S	S	0.5	13.9	10.3	12.2	163	MERDX	Meridian Fund (2%r<60d)	*	S	S	-2.3	12.2	14.3	15.1
134	RSP	Rydex S&P Equal Weight	*	S	S	-0.2	13.1	13.2	15.0	164	IWC	Russell MicroCap (iS)	*	S	S	-0.5	12.0	12.0	13.6
135	FDSVX	Fidelity Discovery	S	S	S	0.0	13.4	12.0	13.3	165	VEXMX	Vanguard Extended Market Index	*	S	S	-1.1	12.3	12.2	13.5
136	FFIDX	Fidelity Fund	S	S	S	-0.1	13.7	11.5	13.1	166	VB	Vanguard SmallCap ETF	S	S	S	-1.5	12.1	13.3	14.7
137	IJS	S&P 600 SmallCap Value (iS)	*	S	S	-1.7	12.4	16.4	18.0	167	IVW	S&P 500 Growth (iS)	S	S	S	-0.5	13.3	8.5	10.5
138	JKG	Morningstar Mid Core (iS)	S	S	S	-0.8	13.4	12.6	13.5	168	VXF	Vanguard Extended Mkt ETF	*	S	S	-1.2	12.1	12.5	13.4
139	FEQTX	Fidelity Equity-Income II	S	S	S	0.9	12.6	11.6	12.9	169	VIMSX	Vanguard Mid-Cap Index	S	S	S	-0.6	11.9	11.9	13.1
140	HDPMX	Hodges Fund (2%r<90d)	*	H	H	-0.9	12.0	15.7	16.8	170	RYTRX	Royce Total Return (1%r<180d)	S	S	S	-0.5	11.4	13.1	13.7
141	FLCSX	Fidelity Large Cap Stock	S	S	S	0.0	13.3	10.8	12.4	171	BGRFX	Baron Growth (closed)	S	S	S	-0.8	11.2	14.1	14.9
142	OAKLX	Oakmark Select (2%r<90d)	S	S	S	-0.3	12.7	12.5	13.4	172	CAAPX	Ariel Appreciation	S	S	S	0.0	12.6	9.3	10.0
143	FTRNX	Fidelity Trend	S	S	S	0.1	13.1	10.8	12.6	173	LSCRX	Loomis Sayles Small Cap Value Ret	S	S	S	-0.6	10.4	15.6	16.7
144	FVDFX	Fidelity Value Discovery	S	S	S	-0.2	12.1	13.8	15.0	174	BARAX	Baron Asset	S	S	S	-0.5	11.1	13.4	14.0
145	PZI	PowerShares Zacks MicroCap	*	S	S	-0.1	11.4	15.2	16.5	175	PWC	PowerShares Dynamic Market Port	S	S	S	0.9	11.6	9.5	11.2
146	TWHIX	American Century Heritage	H	H	H	0.4	11.5	14.2	15.5	176	VO	Vanguard MidCap ETF	S	S	S	-0.8	11.7	11.8	13.1
147	IWR	Russell MidCap (iS)	*	S	S	-0.8	12.4	13.2	14.7	177	TWEBX	Tweedy, Browne American Value (closed)	S	S	S	0.8	11.2	10.4	11.3
148	TAVFX	Third Avenue Value (\$10k,1%r<60d)	S	S	S	1.1	11.4	12.8	13.6	178	WBSNX	WmBlair S-C Growth N (1%r<60d)	*	S	S	-2.6	12.3	12.6	13.7
149	KLD	KLD Select Social (iS)	S	S	S	0.1	12.6	11.3	12.7	179	FOCPX	Fidelity OTC Portfolio	*	H	H	-3.5	15.2	6.6	8.7
150	RYSEX	Royce Special Equity (1%r<180d)	S	S	S	-1.1	12.9	12.2	13.0	180	FCVSX	Fidelity Convertible Securities	S	S	S	1.7	9.3	13.6	14.7

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 12/22/06

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	PGIFX	Pioneer Growth Opportunities (closed)	S	S	S	0.5	13.2	5.6	7.3	211	SNIGX	SIT Large Cap Growth (2%r<30d)	S	S	S	-0.2	11.0	7.6	9.2
182	NMANX	Neuberger Berman Manhattan	*	S	S	-1.0	11.3	12.6	14.2	212	SCOVX	Wells Fargo Adv SC Disciplined	*	S	S	-1.4	8.3	16.1	17.4
183	WBG SX	William Blair Growth (1%r<60d)	S	S	S	-1.6	12.4	10.6	12.1	213	VBK	Vanguard SC Growth ETF	*	S	S	-1.5	10.8	9.9	11.6
184	MOPIX	MainStay Small Cap Opportunity (closed)	S	S	S	-0.8	11.9	10.5	12.1	214	VISGX	Vanguard Small Cap Growth Index	S	S	S	-1.5	10.8	9.8	11.3
185	VMRGX	Vanguard/Morgan Growth	S	S	S	-0.4	12.2	9.1	10.7	215	VALLX	Value Line Leveraged Growth	*	S	S	0.9	9.8	8.5	10.8
186	SOPFX	Wells Fargo Advantage Opportunity	S	S	S	0.1	11.3	10.5	11.5	216	VPCCX	Vanguard PRIMECAP Core (\$10k)	S	S	S	-1.8	10.5	10.9	11.9
187	JAMRX	Janus Mercury	*	S	S	-0.4	12.8	7.2	8.0	217	FDFFX	Fidelity Independence	S	S	S	-0.8	10.3	9.7	11.3
188	VSEQX	Vanguard Strategic Equity	S	S	S	-1.2	11.3	11.4	13.0	218	TGSCX	TCW Galileo Small Cap Growth	*	S	S	-3.5	11.0	11.9	13.2
189	CIP SX	Champlain Small Company	S	S	S	-0.1	10.4	12.0	13.2	219	WMCVX	Wasatch Small Cap Value (closed,2%r<60d)	*	S	S	-0.2	8.8	12.1	13.4
190	BSCFX	Baron Small Cap (closed)	S	S	S	-0.9	11.6	10.2	10.6	220	ELG	DJ US WI LargeCap Growth (stTr)	S	S	S	-0.4	11.0	6.9	8.5
191	LMVTX	Legg Mason Value	S	S	S	-0.2	13.9	3.5	5.5	221	VIGRX	Vanguard Growth Index	S	S	S	-1.1	11.4	6.7	8.6
192	JANSX	Janus Fund	S	S	S	-0.8	12.2	8.5	10.1	222	PWJ	PowerShares Dynamic MidCap Grow	S	S	S	-0.8	10.4	8.6	9.3
193	ONEQ	Fidelity NDQ Composite	*	S	S	-2.6	13.6	7.5	9.4	223	VUG	Vanguard Growth ETF	S	S	S	-1.1	11.3	6.8	8.7
194	DSG	DJ WI US SmallCap Growth (stTr)	*	S	S	-1.7	11.5	11.5	12.7	224	SCQGX	DWS Large Comp Growth S (closed,2%	S	S	S	-0.7	10.9	7.2	7.0
195	USGRX	USAA Growth & Income	S	S	S	-0.4	12.1	7.8	9.1	225	FCNTX	Fidelity Contrafund (closed)	S	S	S	-0.9	10.0	9.6	10.7
196	LMASX	Legg Mason Special Investment Trust	*	S	S	-0.3	12.8	5.8	7.4	226	FDGRX	Fidelity Growth Company (closed)	*	S	S	-1.4	11.0	7.8	9.1
197	RIMSX	Rainier Small/Mid Cap Equity (closed)	*	S	S	-1.3	10.5	12.7	14.1	227	VCV SX	Vanguard Convert Sec (\$10k,1%r<1yr)	S	S	S	-0.4	8.7	12.1	12.6
198	IJJ	S&P 400 MidCap Value (iS)	*	S	S	-1.2	10.5	12.3	13.7	228	VPMCX	Vanguard PRIMECAP (closed,\$25k,1%r<1yr)	S	S	S	-2.1	10.4	10.5	11.7
199	RIMEX	Rainier Core Equity (\$25k)	S	S	S	-0.6	11.0	10.2	11.9	229	FDCAX	Fidelity Capital Appreciation	*	S	S	-1.1	9.5	11.1	12.6
200	IJR	S&P 600 SmallCap (iS)	*	S	S	-1.6	10.7	12.2	14.1	230	NBNGX	Sit Mid Cap Growth (2%r<30d)	*	S	S	-1.0	10.8	7.7	9.0
201	PRSVX	T. Rowe Price S-C Value (closed,1%r<90d)	S	S	S	-0.8	9.6	13.8	15.0	231	MFOCX	Marsico Focus (2%r<30d)	S	S	S	0.9	10.5	5.5	7.2
202	OAKBX	Oakmark Equity & Income (2%r<90d)	S	S	S	1.7	9.4	10.2	11.0	232	UMBSX	UMB Scout Stock	S	S	S	0.6	9.2	9.1	10.8
203	IWO	Russell 2000 Growth (iS)	*	S	S	-2.3	11.8	10.2	12.4	233	BRWIX	Brandywine Fund (\$10k)	S	S	S	-0.3	9.8	8.8	10.3
204	USRAX	Undiscovered SC Growth A LW (closed)	*	S	S	-1.9	12.7	7.3	8.1	234	ARTMX	Artisan Midcap (closed)	S	S	S	-1.7	10.9	8.2	9.4
205	FGRIX	Fidelity Growth & Income	S	S	S	-0.2	11.1	8.0	9.9	235	TWCGX	American Century Growth	*	S	S	-1.6	11.7	6.0	7.8
206	DRTHX	Dreyfus Premier Third Century (closed)	S	S	S	-0.2	11.3	7.3	8.9	236	OTCFX	T. Rowe Price Small Cap Stock (closed)	S	S	S	-1.5	9.8	10.6	11.8
207	TASCX	Third Avenue SC Value (closed,1%r<1yr)	S	S	S	0.7	9.5	10.4	11.2	237	IWP	Russell Mid Cap Growth (iS)	*	S	S	-1.9	10.7	8.7	10.2
208	DREQX	Dreyfus Growth Opportunity (2%r<60d)	S	S	S	-0.7	12.1	6.0	7.7	238	FFTYX	Fidelity Fifty	*	S	S	-0.2	9.8	8.5	10.0
209	FMILX	Fidelity New Millennium (closed)	*	S	S	-1.1	9.3	13.3	15.1	239	IWF	Russell 1000 Growth (iS)	S	S	S	-1.1	11.0	6.5	8.5
210	FMCSX	Fidelity Mid-Cap Stock (closed,.75%r<30d)	*	S	S	-0.6	9.1	13.1	14.3	240	TGVNX	TCW Value Opportunities	*	S	S	-1.1	9.1	11.3	12.4

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 12/22/06

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	IWZ	Russell 3000 Growth (iS)	S	S	S	-1.3	11.0	6.7	8.6	271	OBEHX	Old Mutual Emerging Growth (2%r<10d)	*	S	S	-1.6	9.8	4.7	7.1
242	NBGNX	Neuberger Berman Genesis (closed)	S	S	S	-0.5	10.6	5.5	7.1	272	IJT	S&P 600 SmallCap Growth (iS)	*	S	S	-1.5	8.4	7.7	10.1
243	NICSX	Nicholas Fund	S	S	S	-0.1	9.4	7.8	8.7	273	RPMGX	T. Rowe Price Mid Cap Growth (closed)	S	S	S	-1.3	8.4	7.2	6.6
244	BWAFX	Brandywine Advisors (\$10k)	S	S	S	-0.7	10.3	6.3	7.8	274	BRSIX	Bridgeway Ultra Small Co Mkt (2%r<180d)	*	S	S	-0.6	7.4	8.9	10.0
245	PESPX	Dreyfus Mid Cap Index (1%r<180d)	S	S	S	-1.2	9.7	8.4	9.6	275	CGMFX	CGM Focus	*	*	S	-0.8	6.1	12.2	13.1
246	JAGIX	Janus Growth & Income	S	S	S	-0.8	9.9	7.1	7.9	276	MUHLX	Muhlenkamp Fund (2%r<30d)	S	S	S	0.2	9.8	1.2	2.7
247	IJH	S&P 400 MidCap (iS)	S	S	S	-1.3	9.6	8.5	9.7	277	BERWX	Berwyn Fund (closed,1%r<180d)	S	S	S	0.6	8.6	3.3	5.1
248	PWB	PowerShares Dynamic LargeCap Gr	S	S	S	0.6	10.4	3.5	5.6	278	FMAGX	Fidelity Magellan (closed)	S	S	S	-1.2	8.8	5.5	6.6
249	FSLCX	Fidelity SC Stock (closed,2%r<60d)	S	S	S	-1.4	8.6	11.1	11.5	279	GABGX	GAMCO Growth AAA (2%r<7d)	S	S	S	-0.9	9.1	4.2	6.0
250	BUFMX	Buffalo Mid Cap (2%r<60d)	*	S	S	-0.7	10.6	4.9	5.6	280	OBHGX	Old Mutual Growth (2%r<10d)	*	S	S	-1.9	8.9	5.8	6.9
251	IYJ	DJ US Industrial (iS)	S	S	S	-0.4	7.7	11.5	12.9	281	OBEGX	Oberweis Emerging Growth (1%r<90d)	*	S	S	0.0	9.2	2.0	3.8
252	NTHFX	Northeast Investors Growth	*	S	S	-1.0	9.8	7.0	8.8	282	RYPRX	Royce Premier (closed,1%r<180d)	S	S	S	-1.4	7.6	8.1	8.3
253	QQQQ	NASDAQ 100	*	S	S	-3.9	12.6	4.0	6.5	283	WAHGX	Wasatch Heritage Growth (2%r<60d)	S	S	S	-0.5	8.8	3.8	5.1
254	MDY	S&P 400 MidCap (SPDR)	S	S	S	-1.4	9.2	8.1	9.4	284	NBSSX	Neuberger Berman Focus	*	S	S	-1.5	6.8	9.6	11.5
255	ARGFX	Ariel Fund	S	S	S	-0.4	8.2	8.8	8.9	285	HCAIX	Harbor Capital Appreciation	*	S	S	-1.7	10.5	-0.2	1.5
256	TGONX	TCW Galileo Opportunity N	S	S	S	-2.0	8.8	9.7	10.5	286	TWC VX	American Century Vista	S	S	S	-1.1	7.4	6.2	7.7
257	VALSX	Value Line Special Situations	S	S	S	-0.9	8.5	8.6	10.0	287	VGEQX	Vanguard Growth Equity (\$10k)	*	S	S	-1.9	8.8	4.1	5.9
258	BLUEX	Brandywine Blue (\$10k)	S	S	S	-0.6	8.5	8.0	9.5	288	USAUX	USAA Aggressive Growth	*	S	S	-0.3	8.6	2.1	4.0
259	JKE	Morningstar Large Growth (iS)	S	S	S	-1.4	10.9	3.2	5.1	289	FFSCX	Forward Hoover Small Cap (2%r<180d)	S	S	S	-2.3	7.8	6.9	8.5
260	VEXPX	Vanguard Explorer (closed)	*	S	S	-1.6	9.2	7.7	9.1	290	UBRRX	Undiscovered Mgr Behavioral Grwth (\$10k)	*	S	S	0.6	8.3	1.3	3.3
261	FEXPX	Fidelity Export & Multinat'l (.75%r<30d)	S	S	S	-2.1	10.1	6.1	7.8	291	NEG SX	Needham Small Cap Growth (2%r<60d)	S	S	S	-0.5	6.7	6.8	7.5
262	WAAEX	Wasatch Small Cap Grth (closed,2%r<60d)	S	S	S	-1.1	9.5	6.2	7.3	292	IJK	S&P 400 MidCap Growth (iS)	S	S	S	-1.7	8.3	4.2	5.6
263	PRWAX	T. Rowe Price New America	S	S	S	-2.3	10.4	5.6	6.8	293	IOLIX	ICON Long/Short	*	S	S	0.0	5.0	9.2	10.5
264	JKH	Morningstar Mid Growth (iS)	S	S	S	-1.7	9.1	7.9	9.1	294	BRSVX	Bridgeway Small Cap Value	S	S	S	-3.1	6.3	10.4	12.1
265	JKK	Morningstar Small Growth (iS)	*	S	S	-2.3	9.6	7.5	9.4	295	PWT	PowerShares Dynamic SmCap Growt	*	S	S	-2.6	8.8	3.2	4.5
266	CSMVX	Century Select SC (closed,1%r<180d)	S	S	S	-1.2	9.0	6.9	8.1	296	PWO	PowerShares Dynamic OTC Portfol	*	S	S	-2.2	8.3	3.6	5.6
267	FBGRX	Fidelity Blue Chip Growth	S	S	S	-0.9	10.2	3.5	5.2	297	SSMGX	Sit Small Cap Growth (2%r<30d)	*	S	S	-1.5	7.1	5.5	7.4
268	MGRIX	Marsico Growth & Income (2%r<30d)	S	S	S	0.0	9.6	3.5	5.3	298	VWUSX	Vanguard U.S. Growth	S	S	S	-1.4	9.3	-0.3	1.3
269	PRNHX	T. Rowe Price New Horizons	*	S	S	-1.1	8.4	8.0	6.8	299	CUCAX	CS Capital Appreciation Comm	S	S	S	-0.7	8.4	0.7	2.2
270	FSLGX	Fidelity Large Cap Growth	*	S	S	-0.5	10.4	2.2	4.9	300	FDISX	Dreyfus-Founders Discovery (closed)	*	S	S	-1.0	7.4	3.3	4.0

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 12/22/06

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
301	ARTSX	Artisan Small Cap (closed)	S	S	S	-3.4	8.0	5.1	6.0
302	ICNIX	ICON Core Equity	*	S	S	-0.7	6.0	5.4	6.8
303	STRFX	Wells Fargo Advantage Large Cap Growth	S	S	S	-1.8	8.2	1.4	3.3
304	TMGFX	Turner Mid Cap Growth	*	S	S	-2.3	6.9	5.0	6.4
305	WGROX	Wasatch Core Growth (closed,2%r<60d)	S	S	S	-1.9	7.1	3.7	5.1
306	VLIFX	Value Line Fund	*	S	S	-0.5	6.8	1.6	3.7
307	SGROX	Wells Fargo Advantage Growth	S	S	S	-2.3	6.5	4.8	6.9
308	USAAX	USAA Growth	S	S	S	-1.3	8.4	-2.9	-1.2
309	FTQGX	Fidelity Focused Stock	*	S	S	0.8	4.4	3.6	4.9
310	TWCIX	American Century Select	S	S	S	-0.6	8.1	-3.9	-2.4
311	NBFSX	Neuberger Berman Fasciano Inv	S	S	S	-2.1	5.7	3.0	3.7
312	VWEGX	Van Wagoner Emerging Growth	*	S	S	-5.0	4.8	9.4	9.6
313	POGSX	Pin Oak Aggressive Stock	S	S	S	-5.1	10.9	-6.3	-4.8
314	ACBGX	US Global Holmes Growth (.25%r<30d)	S	S	S	-1.7	4.1	4.8	6.0
315	BOGLX	Bogle Small Cap Growth (closed)	*	S	S	-0.1	2.7	5.4	6.8
316	CUEGX	CS Mid Cap Growth (closed)	*	S	S	-1.7	5.1	0.1	1.3
317	BRAIX	Bridgeway Aggressive Investors 2	*	S	S	-1.7	4.2	1.9	4.6
318	HSGFX	Hussman Strategic Growth (1.5%r<180d)	S	S	S	0.6	0.2	3.7	3.5
319	HENLX	Hennessy Cornerstone Gwth II (1.5%	S	S	S	-2.5	1.6	4.3	4.6
320	BRSGX	Bridgeway Small Cap Growth	S	S	S	-1.2	1.2	2.0	4.5
321	TWCUX	American Century Ultra	S	S	S	-1.4	4.3	-5.5	-3.8
322	TGCNX	TCW Select Equities N	*	S	S	-2.2	4.2	-8.0	-5.3
323	BRMIX	Laudus Rosenberg Value L/S (2%r<30d)	S	S	S	1.3	-1.8	1.0	1.1

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**INT'L STOCK FUNDS
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International Stock Funds — data as of 12/22/06

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	4.4%	35.2%	46.2%	46.4%	31	EZU	MSCI EMU (iS)	*	H	H	1.6	22.7	32.5	33.1
2	PGJ	PowerShares Golden Dragon USX	*	B	B	6.8	33.3	46.1	47.2	32	QFVOX	Quant Foreign Value (1%r<30d)	*	H	H	5.5	21.4	29.8	29.3
3	MPYMX	Metzler/Payden Europe Emg Mkts (2%	*	B	B	6.1	34.9	43.0	43.4	33	HIINX	Harbor International Inv (2%r<60d)	*	S	S	3.9	22.1	30.2	30.2
4	TREMX	T. Rowe Price Emg Europe & Med (2%	*	B	B	6.4	38.6	32.9	31.7	34	BJBIX	Julius Baer Intl Eq A (closed,2%r<90d)	*	H	H	3.8	22.3	29.9	30.1
5	EUROX	US Global Eastern Europe (2%r<180d)	*	B	B	7.8	38.5	30.4	29.8	35	ARTKX	Artisan Intl Value (2%r<90d)	*	S	S	4.1	20.1	34.1	33.6
6	JAOSX	Janus Overseas (2%r<90d)	*	B	B	1.8	30.3	45.1	43.9	36	VEURX	Vanguard European Stock Index (2%r<60d)	*	H	H	2.3	21.4	31.6	32.4
7	FLATX	Fidelity Latin America (1.5%r<90d)	*	*	B	3.3	31.9	39.0	39.2	37	VGK	Vanguard European ETF	B	H	H	2.3	21.3	31.3	31.5
8	ILF	S&P 40 Latin America (iS)	*	*	B	3.5	32.9	35.4	36.5	38	MAPTX	Matthews Pacific Tiger (closed,2%r<90d)	*	S	S	2.1	23.8	24.9	23.8
9	SLAFX	DWS Latin Amer Equity S (closed,2%	*	S	S	3.7	31.6	37.1	37.4	39	EFV	MSCI EAFE Value (iS)	*	S	S	3.8	21.5	28.1	28.8
10	ADRE	Emerging Mkts 50 ADR (BLDRS)	*	B	B	3.7	31.6	33.4	33.9	40	SCGEX	DWS Europe Equity S (closed,2%r<30d)	*	S	S	2.9	20.6	31.2	31.2
11	PRASX	T. Rowe Price New Asia (2%r<90d)	*	B	B	4.1	31.5	32.8	31.4	41	PISRX	Forward Intl Small Companies (2%r<180d)	*	S	S	5.1	19.8	29.1	27.8
12	DREGX	Driehaus Emerging Mkts Gr (2%r<60d)	*	B	B	2.8	29.4	39.3	37.6	42	IEV	S&P 350 Europe Plus (iS)	*	S	S	1.8	20.7	30.1	30.6
13	PRMSX	T. Rowe Price Emerging Mkts Stk	*	B	B	3.8	32.5	29.9	28.4	43	SCOBX	DWS Global Thematic S (closed,2%r<30d)	*	S	S	1.9	20.4	28.6	28.9
14	FSEAX	Fidelity SE Asia (1.5%r<90d)	*	B	B	3.6	29.7	37.1	33.7	44	FEZ	DJ Euro Stoxx 50 (stTr)	*	S	S	0.8	20.5	28.5	29.5
15	FEMKX	Fidelity Emerging Mkts (1.5%r<90d)	*	B	B	3.7	29.1	32.8	30.5	45	PRIDX	T. Rowe Price Intl Disc. (2%r<90d)	*	S	S	4.5	18.7	26.7	25.6
16	SCOPX	DWS Pacific Opp Eq. S (closed,2%r<30d)	*	H	H	3.1	27.3	36.5	33.3	46	SCINX	DWS International S (2%r<180d)	*	S	S	3.4	19.9	24.6	24.8
17	EEM	MSCI Emerging Markets (iS)	*	H	H	4.1	29.5	28.3	28.6	47	DODFX	Dodge & Cox Intl Stock	*	S	S	3.8	18.6	26.3	26.6
18	ICHKX	Guinness Atkinson China & HK (2%r<90d)	*	H	H	3.6	27.2	33.1	34.1	48	VTRIX	Vanguard International Value (2%r<60d)	*	S	S	3.3	19.0	25.5	26.1
19	SSEMXX	SSgA Emerging Markets	*	H	H	4.2	27.6	31.2	30.3	49	TWIEXX	American Century Intl Growth (2%r<60d)	*	S	S	3.1	20.0	23.4	23.4
20	HLEMX	Harding Loevner Emerg Mkt (2%r<90d)	*	H	H	3.0	29.8	26.4	25.9	50	ADRA	Asia 50 ADR (BLDRS)	*	S	S	5.6	19.0	21.7	22.0
21	VVO	Vanguard Emerging Mkts (VIPER)	*	H	H	3.5	28.8	27.7	26.7	51	NBISX	Neuberger Berman Intl (2%r<60d)	*	S	S	4.6	18.5	24.2	23.7
22	ARTJX	Artisan Intl Small Cap (closed,2%r<90d)	*	H	H	5.3	24.9	32.6	31.1	52	AIOIX	Amer. Cent. Intl Opp. (closed,2%r<180d)	*	S	S	6.1	18.2	22.4	21.3
23	FFINX	Forward International Equity (2%r<180d)	*	H	H	5.0	24.8	32.5	32.2	53	FSCOX	Fidelity Int Small Cap Opp	*	S	S	6.0	16.9	25.6	23.3
24	VEIEX	Vanguard Emerging Mkts Stk Index (.5%r)	*	H	H	3.7	27.1	27.6	26.7	54	OAKIX	Oakmark International (2%r<90d)	*	S	S	2.8	17.3	29.0	29.2
25	ICSEX	ICON Europe	*	H	H	2.7	21.6	41.8	40.8	55	VWIGX	Vanguard International Growth (2%r<60d)	*	H	H	3.1	19.1	24.1	24.5
26	OAKEX	Oakmark Intl Small Cap (closed,2%r<90d)	*	H	H	3.7	23.4	34.4	33.0	56	ADRU	Europe 100 ADR (BLDRS)	*	S	S	1.7	18.6	26.7	27.1
27	EPP	MSCI Pacific Ex-Japan (iS)	*	H	H	4.0	23.7	30.4	29.8	57	WBIGX	Wm. Blair Intl Growth N (closed,1%r<60d)	*	S	S	3.0	19.6	21.5	21.0
28	PRESX	T. Rowe Price European (2%r<90d)	*	H	H	3.1	24.6	29.5	29.4	58	FIGRX	Fidelity Intl Discovery (1%r<30d)	*	S	S	3.4	18.6	23.2	22.5
29	FECAX	Fidelity Europe Capital App (1%r<30d)	*	H	H	3.0	22.5	34.1	33.8	59	SGSCX	DWS Gbl Opportunities S (closed,2%r<30d)	*	S	S	2.7	19.1	22.4	21.1
30	DRFMX	Dreyfus Premier Emerging Market (1%r)	*	H	H	3.1	24.7	25.9	24.9	60	PRGSX	T. Rowe Price Global Stock (2%r<90d)	*	S	S	-0.1	21.4	20.3	20.7

INT'L STOCK FUNDS
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International Stock Funds continued — data as of 12/22/06

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	USIFX	USAA International (2%r<5d)	*	S	S	2.2	17.8	25.8	25.9	91	LLINX	Longleaf Partners International	*	S	S	-0.1	14.6	15.8	16.3
62	ARTIX	Artisan International (2%r<90d)	*	S	S	3.1	18.3	23.1	23.5	92	VPACX	Vanguard Pacific Stock Index (2%r<60d)	*	S	S	5.6	12.1	10.8	11.1
63	ADRD	Develop Mrkts 100 ADR (BLDRS)	*	S	S	2.3	17.4	24.6	25.1	93	FISMV	Fidelity Intl Small Cap (closed,2%r<90d)	*	S	S	4.5	8.9	14.4	12.6
64	OAKGX	Oakmark Global (2%r<90d)	*	S	S	1.4	18.1	23.2	23.4	94	ITF	S&P 150 Topix (iS)	*	S	S	6.7	10.0	6.6	7.8
65	SWINX	Schwab International Index (1.5%r<180d)	*	S	S	2.4	17.2	23.2	23.6	95	FGBLX	Fidelity Global Balanced (1%r<30d)	*	S	S	1.3	10.9	12.4	13.0
66	FIEUX	Fidelity Europe (1%r<30d)	*	S	S	1.7	17.5	23.6	23.8	96	EWJ	MSCI Japan (iS)	*	S	S	7.3	9.5	4.5	5.3
67	FEU	DJ Stoxx 50 (stTr)	*	S	S	0.8	17.4	24.8	25.1	97	SJPNX	Japan Fund (Scudder) (2%r<180d)	*	S	S	6.4	8.4	-4.0	-4.3
68	VHGX	Vanguard Global Equity	*	S	S	1.5	17.9	22.0	22.6	98	FJPX	Fidelity Japan (1.5%r<90d)	*	S	S	6.1	5.0	-4.2	-6.0
69	MACSX	Matthews Asia G & I (closed,2%r<90d)	*	S	S	3.4	16.4	22.0	21.4	99	PRJPX	T. Rowe Price Japan (2%r<90d)	*	S	S	5.0	4.3	-5.9	-5.9
70	FDIVX	Fidelity Div Intl (closed,1%r<30d)	*	S	S	2.4	17.0	21.5	21.1	100	WPJGX	CS Warburg Pincus Japan Grth (2%r<30d)	*	S	S	4.7	0.0	-5.4	-6.0
71	ICEUX	ICAP Euro Select Equity (2%r<30d)	*	S	S	3.6	16.0	22.1	22.8	101	MJFOX	Matthews Japan Fund (2%r<90d)	*	S	S	5.3	-1.0	-5.9	-6.8
72	WAIGX	Wasatch Intl Growth (closed,2%r<60d)	*	S	S	4.5	15.1	23.2	21.3	102	FJSCX	Fidelity Japan SC (closed,1.5%r<90d)	*	S	S	4.7	-5.7	-19.3	-21.6
73	PRITX	T. Rowe Price Intl Stock (2%r<90d)	*	S	S	3.1	18.3	17.0	17.1										
74	UMINX	Excelsior International	*	S	S	2.3	16.8	21.0	20.9										
75	FOSFX	Fidelity Overseas (1%r<30d)	*	S	S	2.5	17.1	19.7	18.6										
76	GIGRX	Gabelli Intl Growth (2%r<60d)	*	S	S	3.0	15.8	20.2	19.4										
77	USAWX	USAA World Growth	*	S	S	0.7	16.4	22.2	22.9										
78	MPACX	Matthews Asia Pacific (2%r<90d)	*	S	S	4.6	16.6	15.6	14.9										
79	JAWWX	Janus Worldwide (2%r<90d)	*	S	S	0.5	18.8	16.2	16.9										
80	FPBFX	Fidelity Pacific Basin (1.5%r<90d)	*	S	S	4.9	15.8	16.1	14.2										
81	TBGVX	Tweedy, Browne Gbl Val (closed,2%	*	S	S	2.8	15.4	19.6	19.1										
82	DGT	DJ WI Global Titians (stTr)	*	S	S	1.6	16.7	18.1	19.0										
83	IOO	S&P 100 Global (iS)	*	S	S	1.1	16.3	17.8	19.0										
84	TWGGX	American Century Global Growth (2%	*	S	S	1.4	16.5	16.2	16.8										
85	FIVFX	Fidelity Aggressive Intl. (1%r<30d)	*	S	S	2.3	16.0	15.2	13.9										
86	FWWFX	Fidelity Worldwide (1%r<30d)	*	S	S	1.6	15.7	16.0	16.2										
87	DRIDX	Driehaus Intl Discovery (2%r<60d)	*	S	S	3.9	14.1	15.7	14.1										
88	USPAX	Excelsior Pacific/Asia	*	S	S	4.2	15.8	10.4	9.1										
89	VPL	Vanguard Pacific ETF	*	S	S	6.6	13.2	10.7	10.6										
90	SNGRX	SIT International Growth (2%r<30d)	*	S	S	1.9	13.4	16.2	16.6										

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 12/22/06

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	7.0%	31.3%	40.5%	39.4%	31	STMDX	Stratton Mthly Div REIT (1.5%r<120d)	*	*	*	-3.4	17.3	23.9	25.4
2	IRFAX	Cohen & Steers Int'l Real E A (1%r<180d)	B	B	B	5.0	29.2	42.2	40.5	32	RYLIX	Rydex Leisure (\$25k)	*	*	*	-0.4	16.5	20.1	21.0
3	EGLRX	Alpine Int'l Real Estate (1%r<60d)	B	B	B	5.2	28.5	37.1	35.8	33	PBS	PowerShares Dyn Media	*	*	*	3.0	17.5	11.5	12.7
4	IXP	S&P Global Telecommunication (iS)	*	*	*	3.8	24.6	30.4	30.8	34	XLF	Financial (SPDR)	*	*	*	1.7	16.3	16.4	18.2
5	VOX	Vanguard Telecom Service ETF	*	*	*	3.0	20.6	32.0	33.8	35	XLY	Consumer Discretionary (SPDR)	*	*	*	0.6	16.8	16.7	18.0
6	FSUTX	Fidelity Utilities Growth (.75%r<30d)	*	*	*	2.2	20.2	28.3	29.9	36	FDFAX	Fidelity Food & Agr (.75%r<30d)	*	*	*	2.2	14.9	18.5	19.8
7	CSRSX	Cohen & Steers Realty (\$10k,1%r<180d)	*	*	*	-3.4	21.0	33.2	33.6	37	IYF	DJ US Financial (iS)	*	*	*	1.4	16.1	16.6	18.2
8	ICF	Cohen & Steers Realty Majors (iS)	*	*	*	-5.0	21.9	32.8	33.9	38	VFH	Vanguard Financials ETF	*	*	*	1.3	15.9	16.9	18.3
9	IYZ	DJ US Telecom (iS)	*	*	*	3.2	18.5	28.3	30.0	39	RYBIX	Rydex Basic Materials (\$25k)	*	*	*	-0.1	15.5	19.9	20.7
10	ICTUX	ICON Telecommunications & Utilities	*	*	*	3.2	21.1	21.6	22.9	40	IYE	DJ US Energy (iS)	*	*	*	1.8	15.2	17.9	19.7
11	PRMTX	T. Rowe Price Media & Telecommunica-	*	*	*	-0.7	21.7	26.0	26.7	41	IYG	DJ US Financial Services (iS)	*	*	*	1.9	15.3	16.8	18.5
12	IYR	DJ US Real Estate (iS)	*	*	*	-3.1	21.2	30.3	32.3	42	FSDAX	Fidelity Defense & Aero (.75%r<30d)	*	*	*	0.8	15.2	18.0	18.8
13	VNQ	Vanguard REIT ETF	*	*	*	-3.7	20.9	30.8	32.2	43	PEJ	PowerShares Dyn Leisure & Ent	*	*	*	-0.8	16.2	17.9	17.7
14	VGSIX	Vanguard REIT Index (1%r<1yr)	*	*	*	-3.7	20.8	30.7	31.7	44	VCR	Vanguard Consumer Discr ETF	*	*	*	0.4	16.1	15.1	15.9
15	TRREX	T. Rowe Price Real Estate (1%r<180d)	*	*	*	-3.7	19.9	32.6	33.4	45	FBMPX	Fidelity Multimedia (.75%r<30d)	*	*	*	2.6	16.4	10.8	12.4
16	FRESX	Fidelity Real Estate (.75%r<90d)	*	*	*	-3.5	21.0	29.5	30.2	46	ICFSX	ICON Financial	*	*	*	-0.3	15.8	16.5	18.0
17	RWR	DJ Wilshire REIT (stTr)	*	*	*	-4.2	20.3	31.2	32.3	47	IXC	S&P Global Energy (iS)	*	*	*	1.7	13.9	18.2	19.7
18	FSTCX	Fidelity Telecomm (.75%r<30d)	*	*	*	3.4	18.4	22.8	24.6	48	BGEIX	Amer. Cent. Global Gold (1%r<60d)	*	*	*	1.1	10.3	27.8	23.2
19	FSCSX	Fidelity Software (.75%r<30d)	*	*	*	-3.9	22.7	22.5	23.9	49	VAW	Vanguard Materials ETF	*	*	*	-0.3	14.9	17.6	18.3
20	USERX	U.S. Global Gold Shares (.25%r<30d)	*	*	*	-1.0	8.1	52.4	45.6	50	FSPFX	Fidelity Paper & Forest (.75%r<30d)	*	*	*	3.7	15.3	10.4	10.8
21	IXG	S&P Global Financial (iS)	*	*	*	2.0	18.7	21.0	22.1	51	VDE	Vanguard Energy ETF	B	B	B	1.6	14.0	16.4	19.0
22	CSEIX	Cohen & Steers Realty Income (1%r<180d)	*	*	*	-2.6	19.0	26.3	27.4	52	FSPCX	Fidelity Insurance (.75%r<30d)	*	*	*	1.8	15.9	10.8	11.0
23	FSLBX	Fidelity Brokerage (.75%r<30d)	*	*	*	-0.4	20.5	17.9	19.0	53	FSAGX	Fidelity Gold (.75%r<30d)	*	*	*	1.4	12.6	19.0	16.9
24	VPU	Vanguard Utilities ETF	*	*	*	2.0	18.2	20.1	21.3	54	RYPMX	Rydex Precious Metals (\$25k)	*	*	*	0.0	12.6	20.4	18.1
25	IDU	DJ US Utilities	*	*	*	2.1	17.9	19.3	20.4	55	XLB	Materials (SPDR)	*	*	*	-0.5	14.3	16.6	17.2
26	RYUIX	Rydex Utilities (\$25k)	*	*	*	1.6	18.3	18.8	20.1	56	ICLEX	ICON Leisure & Consumer Staples	*	*	*	1.5	15.2	11.4	13.0
27	XLU	Utilities (SPDR)	*	*	*	2.3	17.7	18.9	20.4	57	FIDSX	Fidelity Finl Serv (.75%r<30d)	*	*	*	0.9	15.6	11.1	12.2
28	VGPMX	Vang Precious Metal (closed,\$10k,1%	*	*	*	1.2	12.1	33.0	32.0	58	RYMIX	Rydex Telecommunications (\$25k)	*	*	*	0.2	13.9	15.9	17.6
29	CGMRX	CGM Realty	*	*	*	-3.5	17.4	24.8	25.3	59	XLE	Energy (SPDR)	*	*	*	1.9	12.9	15.5	18.0
30	SCGDY	DWS Gold & Precious Metals S (closed)	*	*	*	1.1	12.8	28.9	25.2	60	IGV	GS Software (iS)	*	*	*	-3.9	19.2	8.3	10.3

SPECIALTY FUNDS
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Specialty Funds continued — data as of 12/22/06

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	FDLSX	Fidelity Leisure (.75%r<30d)	*	*	*	-0.1	14.1	14.8	15.7	91	FSCGX	Fidelity Industrial Equip (.75%r<30d)	*	*	*	0.4	9.3	14.9	16.7
62	PJP	PowerShares Dyn Pharmaceuticals	*	*	*	-0.1	16.5	8.7	10.5	92	IGM	GS Technology (iS)	*	*	*	-3.3	15.3	5.5	7.7
63	FSCHX	Fidelity Chemicals (.75%r<30d)	*	*	*	0.0	13.6	15.0	15.7	93	FSVLX	Fidelity Home Finance (.75%r<30d)	*	*	*	1.7	10.3	10.1	11.7
64	PRISX	T. Rowe Price Financial Services	*	*	*	2.5	12.3	14.0	15.4	94	VGHGX	Vanguard Health (closed,\$25k&1%r<1yr)	*	*	*	1.4	10.8	9.1	10.5
65	IYK	DJ US Consumer NonCyclical (iS)	*	*	*	0.4	13.8	12.5	13.8	95	XLV	Health Care (SPDR)	*	*	*	1.2	12.4	5.1	6.9
66	RYFIX	Rydex Financial Services (\$25k)	*	*	*	0.7	13.1	13.7	15.1	96	IYW	DJ US Technology (iS)	*	*	*	-3.8	14.9	6.4	8.7
67	VGENX	Vanguard Energy (\$25k,1%r<1yr)	B	B	B	1.8	10.9	17.6	18.9	97	GLD	Gold (stTr)	*	*	*	-1.4	6.8	23.0	19.5
68	PRHSX	T. Rowe Price Health Sciences	*	*	*	1.3	14.9	8.1	9.3	98	FWRLX	Fidelity Wireless (.75%r<30d)	*	*	*	0.2	12.8	5.8	7.2
69	RYCIX	Rydex Consumer Products (\$25k)	*	*	*	1.7	11.6	15.6	17.1	99	PSJ	PowerShares Dyn Software	*	*	*	-3.6	13.9	8.6	10.0
70	PXQ	PowerShares Dyn Networking	*	*	*	-2.7	15.9	9.8	11.6	100	FBALX	Fidelity Balanced	B	*	*	0.2	10.5	10.6	11.4
71	IYC	DJ US Consumer Cyclical (iS)	*	*	*	0.6	12.7	12.3	13.5	101	ICCCX	ICON Consumer Discretionary	*	*	*	-0.4	10.8	10.6	11.7
72	PSPFX	U.S. Global Inv Global Res (.25%r<30d)	B	B	B	1.8	8.5	20.6	20.4	102	VGT	Vanguard Information Tec ETF	*	*	*	-3.5	14.5	5.9	8.0
73	FSDPX	Fidelity Indust MatrIs (.75%r<30d)	*	*	*	0.8	10.5	16.9	16.6	103	VBINX	Vanguard Balanced Index	B	*	*	0.2	10.7	9.8	10.7
74	VDC	Vanguard Consumer Staple ETF	*	*	*	1.7	11.2	13.7	15.6	104	FPHAX	Fidelity Pharmaceuticals (.75%r<30d)	*	*	*	-0.5	11.0	9.7	10.8
75	XLK	Technology (SPDR)	*	*	*	-2.7	15.6	8.8	11.1	105	IAU	Comex Gold Trust (iS)	*	*	*	-1.8	6.7	22.6	19.1
76	IXN	S&P Global Information Tech (iS)	*	*	*	-2.1	15.5	7.3	8.8	106	FSAIX	Fidelity Air Transport (.75%r<30d)	*	*	*	-3.8	8.6	19.8	21.0
77	FDCPX	Fidelity Computers (.75%r<30d)	*	*	*	-1.7	15.2	6.9	8.9	107	PBE	PowerShares Dyn Biotech & Genome	*	*	*	-4.5	15.7	2.9	4.2
78	IYM	DJ US Basic Materials (iS)	*	*	*	-1.1	11.5	15.0	15.8	108	IXJ	S&P Global Healthcare (iS)	*	*	*	0.7	10.2	8.0	9.7
79	PBJ	PowerShares Dyn Food & Beverage	*	*	*	1.4	10.4	13.8	15.2	109	IYH	DJ US Healthcare (iS)	*	*	*	0.7	11.6	4.3	6.0
80	PRNEX	T. Rowe Price New Era	B	B	B	0.4	10.4	15.0	16.1	110	RYIIX	Rydex Internet (\$25k)	*	*	*	-3.1	13.1	5.9	8.0
81	FSCPX	Fidelity Consumer Ind (.75%r<30d)	*	*	*	-1.2	13.0	10.7	11.7	111	VHT	Vanguard Health Care ETF	*	*	*	0.7	11.3	4.5	6.2
82	FSAVX	Fidelity Automotive (.75%r<30d)	*	*	*	-2.5	13.1	12.1	11.5	112	FSHOX	Fidelity Const & Housing (.75%r<30d)	*	*	*	0.7	11.9	2.7	4.8
83	IGE	GS Natural Resources (iS)	B	B	B	0.8	10.3	13.8	15.5	113	EUEYX	Alpine U.S. Real Estate Equity CIY	*	*	*	-0.2	14.8	-3.6	-2.6
84	FSRBX	Fidelity Banking (.75%r<30d)	*	*	*	2.6	10.3	11.0	12.8	114	RYEIX	Rydex Energy (\$25k)	*	*	*	-0.1	9.3	9.8	12.2
85	FBSOX	Fidelity Bus Services (.75%r<30d)	*	*	*	-0.1	11.2	12.6	13.4	115	FCYIX	Fidelity Cyclical Ind (.75%r<30d)	*	*	*	-0.3	8.4	12.2	13.1
86	ICBMX	ICON Materials	*	*	*	0.0	9.0	17.8	18.1	116	PRSCX	T. Rowe Price Science & Tech	*	*	*	-4.6	14.0	4.6	6.3
87	XLP	Consumer Staples (SPDR)	*	*	*	1.4	10.3	12.2	14.3	117	ICTEX	ICON Information Technology	*	*	*	-3.1	13.2	4.3	6.0
88	FNARX	Fidelity Natrl Resources (.75%r<30d)	B	B	B	1.0	9.2	15.5	17.3	118	FSENX	Fidelity Energy (.75%r<30d)	*	*	*	1.3	8.4	9.3	11.6
89	MTK	Morgan Stanley Technology (stTr)	*	*	*	-3.8	15.9	5.9	8.1	119	VIS	Vanguard Industrials (VIPER)	*	*	*	-0.6	7.6	13.6	14.7
90	FSRPX	Fidelity Retailing (.75%r<30d)	*	*	*	-1.7	11.3	14.1	15.2	120	RYKIX	Rydex Banking (\$25k)	*	*	*	1.4	8.4	8.1	10.0

SPECIALTY FUNDS
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Specialty Funds continued — data as of 12/22/06

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	FSHCX	Fidelity Med Del (.75%r<30d)	*	*	*	6.2	10.4	-4.4	-3.2	151	PSI	PowerShares Dyn Semiconductors	*	*	*	-4.8	1.4	1.5	3.9
122	FSMEX	Fidelity Medical Equip (.75%r<30d)	*	*	*	-0.2	11.6	2.2	4.1	152	FSRFX	Fidelity Transportation (.75%r<30d)	*	*	*	-5.2	-1.7	7.0	7.9
123	RYHIX	Rydex Health Care (\$25k)	*	*	*	1.0	10.3	2.8	4.5	153	RYJUX	Rydex Juno (\$25k)	*	*	*	2.0	-6.0	6.3	7.4
124	RYRIX	Rydex Retailing (\$25k)	*	*	*	-1.3	9.0	8.9	9.6	154	RYPIX	Rydex Transportation (\$25k)	*	*	*	-7.0	-4.3	5.3	6.3
125	BERIX	Berwyn Income (1%r<180d)	B	*	*	0.2	8.0	8.5	8.5	155	IYT	DJ Transportation Average (iS)	*	*	*	-7.4	-5.2	6.4	7.7
126	XLI	Industrial (SPDR)	*	*	*	-0.7	6.9	12.2	13.5	156	PBW	PowerShares WilderH Clean Energy	B	B	B	-4.2	-8.3	5.7	6.9
127	FSPTX	Fidelity Technology (.75%r<30d)	*	*	*	-4.4	11.9	4.6	6.6	157	RYURX	Rydex Ursa (\$25k)	*	*	*	0.2	-8.8	-4.9	-6.6
128	FSNGX	Fidelity Natural Gas (.75%r<30d)	*	*	*	-0.7	10.4	2.5	5.4	158	BRPIX	ProFunds Bear Inv (\$15k)	*	*	*	0.1	-9.0	-5.3	-6.9
129	GATEX	Gateway Fund	B	*	*	0.1	6.9	9.4	9.7										
130	RYTIX	Rydex Technology (\$25k)	*	*	*	-3.9	11.4	3.6	5.6										
131	FBIOX	Fidelity Biotechnology (.75%r<30d)	*	*	*	-3.8	11.5	3.0	3.9										
132	FSPHX	Fidelity Health Care (.75%r<30d)	*	*	*	1.2	11.7	-5.1	-3.5										
133	IBB	NASDAQ Biotechnology (iS)	*	*	*	-3.7	12.3	-0.4	1.5										
134	MERFX	Merger Fund (closed,2%r<30d)	*	*	*	1.3	4.5	10.5	10.6										
135	ICENX	ICON Energy	*	*	*	0.8	6.2	6.8	9.5										
136	RYVIX	Rydex Energy Services (\$25k)	*	*	*	0.3	4.2	9.3	12.2										
137	FSESX	Fidelity Energy Services (.75%r<30d)	*	*	*	0.8	4.4	6.4	9.2										
138	ICHCX	ICON Healthcare	*	*	*	1.3	5.9	-0.2	0.6										
139	RYTVX	Royce Technology Value (2%r<180d)	*	*	*	-0.3	4.1	6.0	7.2										
130	RSNRX	RS Global Natural Res (\$5k,4.75% load)	S	S	S	-0.3	3.2	7.9	7.5										
141	FNINX	Fidelity Networking (.75%r<30d)	*	*	*	-4.3	7.5	2.5	4.3										
142	IGN	GS Networking (iS)	*	*	*	-3.6	6.9	0.9	3.0										
143	FSDCX	Fidelity Developing Comm (.75%r<30d)	*	*	*	-2.1	5.6	0.0	1.5										
144	FSLEX	Fidelity Environmental Ser (.75%r<30d)	*	*	*	-2.6	2.7	7.2	8.8										
145	RYOIX	Rydex Biotechnology (\$25k)	*	*	*	-4.9	8.1	-3.8	-2.3										
146	RYSIX	Rydex Electronics (\$25k)	*	*	*	-5.7	4.5	3.0	5.5										
147	BEARX	Prudent Bear (1%r<30d)	*	*	*	0.7	-2.3	10.1	8.7										
148	ICTRX	ICON Industrials	*	*	*	-1.0	-0.9	8.3	9.2										
149	FSELX	Fidelity Electronics (.75%r<30d)	*	*	*	-5.0	4.6	-2.1	-0.5										
150	IGW	GS Semiconductor (iS)	*	*	*	-5.6	5.1	-2.8	-0.6										

BOND FUNDS
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Bond Funds — data as of 12/22/06

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	*	*	*	0.4%	5.5%	4.4%	3.9%	FBNDX	Fidelity Investment Grade	*	*	*	-0.1	5.6	5.1	4.3
CPTNX	American Century Government Bond	*	*	*	0.2	5.1	4.3	3.9	FNMIX	Fidelity New Markets Income (1%r<90d)	*	*	*	0.9	10.3	12.3	11.9
ACITX	American Century Inflation Adj	S	*	*	-0.9	3.9	1.2	0.5	FSHBX	Fidelity Short-Term Bond	B	*	*	0.0	3.1	4.3	3.9
BEGBX	American Century Intl Bond	*	*	*	0.4	6.1	8.2	8.3	FSICX	Fidelity Strategic Income	B	B	*	0.7	7.0	8.0	7.3
BTTNX	American Century Target 2010	*	*	*	0.3	4.7	3.4	3.2	KIFIX	FifthThird Bond	*	*	*	0.2	5.4	4.2	3.9
BTFTX	American Century Target 2015	*	*	*	-0.1	8.1	3.5	2.9	LQD	GS InvestTop Corp Bond (iS)	*	*	*	0.2	7.3	5.2	4.7
BTTTX	American Century Target 2020	*	*	*	-0.9	10.2	2.2	1.0	JAFIX	Janus Flexible Bond	*	*	*	0.3	5.6	4.5	4.0
BTRTX	American Century Target 2025	*	*	*	-1.5	11.7	1.3	-0.5	JAHYX	Janus High Yield (2%r<90d)	*	*	*	1.5	8.3	11.2	10.4
BBHIX	BBH Inflation Indexed Sec (1%r<30d)	S	*	*	-1.0	2.6	0.2	-0.5	JASBX	Janus S-T Bond	B	*	*	0.3	2.7	4.1	3.8
BUFHX	Buffalo High-Yield (2%r<180d)	*	*	*	0.1	6.3	8.6	8.6	SHY	Lehman 1-3 Year Treasuries (iS)	B	*	*	0.4	3.2	4.1	4.0
SRBFX	Columbia Intermediate Bond Clz	*	*	*	0.5	6.6	5.7	5.0	TLT	Lehman 20+ Year Treasuries (iS)	*	*	*	-0.8	9.5	2.6	1.5
DODIX	Dodge & Cox Income	*	*	*	0.3	5.7	5.5	5.3	IEF	Lehman 7-10 Year Treasuries (iS)	*	*	*	0.0	6.4	3.6	3.0
DRGBX	Dreyfus 100 Treasury L-T	*	*	*	-0.9	7.8	2.5	1.4	AGG	Lehman Aggregate Bond (iS)	*	*	*	0.3	6.0	4.7	4.4
DRBDX	Dreyfus A Bonds Plus	*	*	*	0.2	5.8	4.6	4.3	TIP	Lehman TIPS Bond (iS)	S	*	*	-0.8	3.4	1.3	0.8
DRGMX	Dreyfus GNMA	*	*	*	0.3	5.0	3.9	3.6	LSBDX	Loomis Sayles Bond Instl (\$100k,2%r<60d)	B	B	*	0.3	9.3	11.9	11.5
DSINX	Dreyfus Premier Core Bond (closed)	*	*	*	0.0	5.7	5.0	4.5	LSBRX	Loomis Sayles Bond Retail (2%r<60d)	B	B	*	0.3	9.1	11.6	11.2
DSTIX	Dreyfus Premier Short-Term Income	B	*	*	0.1	3.6	4.1	3.7	MGFIX	Managers Bond	*	*	*	-0.2	8.8	8.4	8.1
SCSBX	DWS Core Plus Income S (closed,2%	*	*	*	0.3	5.9	5.0	4.8	MBDFX	Managers Fremont Bond	*	*	*	0.1	5.4	4.2	3.6
SSTGX	DWS Global Bond S (closed,2%r<30d)	*	*	*	0.1	4.8	5.4	5.2	MGIDX	Managers Int. Duration Govt	*	*	*	0.4	5.5	5.1	4.9
SCSTX	DWS Short-Term Bond S (closed,2%r<15d)	B	*	*	0.4	3.0	4.4	4.4	MGSDX	Managers Short Duration Govt	B	*	*	0.5	2.5	4.6	4.5
FTRGX	Federated Total Return Govt	*	*	*	0.1	5.1	4.1	3.6	MWLDX	MetroWest Low Duration	B	*	*	0.9	4.1	5.8	5.5
FSGVX	Federated U.S. Govt Sec. 1-3	B	*	*	0.4	3.2	4.2	3.8	MWTRX	MetroWest Total Return	*	*	*	1.1	6.7	6.9	6.4
FAGIX	Fidelity Capital & Income (1%r<90d)	*	*	*	1.0	9.6	12.9	11.9	NTHFX	Northeast Investors Trust	*	*	*	1.7	6.2	12.6	12.0
FFRHX	Fidelity Floating Rate High Inc (1%r<60d)	S	*	*	0.1	3.0	5.4	4.9	PYGFX	Payden Global Fixed Income	*	*	*	0.0	3.7	2.7	2.4
FGMNX	Fidelity GNMA	*	*	*	-0.1	5.0	4.4	3.5	PHYDX	PIMCO High Yield (2%r<30d)	*	*	*	1.2	8.1	9.1	8.4
FGOVX	Fidelity Government Income	*	*	*	-0.2	4.5	3.9	3.1	PTLCX	PIMCO Low Duration (2%r<7d)	B	*	*	0.2	3.3	2.7	2.6
SPHIX	Fidelity High Income (1%r<90d)	*	*	*	0.9	7.6	9.4	9.4	PRRDX	PIMCO Real Return (2%r<7d)	*	*	*	-1.0	3.5	0.9	0.2
FINPX	Fidelity Inflation-Protected Bond	S	*	*	-0.9	3.3	1.0	0.5	PTTDX	PIMCO Total Return (2%r<7d)	*	*	*	0.2	5.6	4.3	3.7
FTHRFX	Fidelity Intermediate Bond	*	*	*	-0.1	4.5	4.3	3.8	PTMDX	PIMCO Total Return Mortgage (2%r<7d)	*	*	*	0.3	6.0	5.4	5.0
FSTGX	Fidelity Intermediate Govt	*	*	*	-0.1	3.8	3.8	3.2	SWBDX	Schwab S-T Bond Mkt Index	B	*	*	0.5	3.9	4.7	4.3

BOND FUNDS
Continued on Next Page

Bond Funds continued — data as of 12/22/06

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)	*	*	*	1.1	6.9	9.4	8.7	WTIBX	Westcore Plus Bond (2%r<90d)	*	*	*	0.4	6.4	6.4	6.1
SSTBX	Strong S-T Bond	B	*	*	0.4	3.4	4.4	4.1									
STHBX	Strong S-T High Yield	*	*	*	0.6	3.5	5.0	5.0									
PRPIX	T. Rowe Price Corporate Inc	*	*	*	0.2	7.7	5.5	4.7									
PRGMX	T. Rowe Price GNMA	*	*	*	0.3	5.4	4.4	3.7									
PRHYX	T. Rowe Price High Yld (closed,1%r<1yr)	*	*	*	1.0	7.6	9.8	8.9									
RPIBX	T. Rowe Price Int'l Bond (2%r<90d)	*	*	*	0.4	5.1	7.0	7.1									
PRCIX	T. Rowe Price New Income	*	*	*	0.4	6.1	4.7	4.1									
RPSIX	T. Rowe Price Spectrum Income	*	*	*	0.5	7.6	8.2	7.9									
PRWBX	T. Rowe Price S-T Bond	B	*	*	0.6	3.7	4.6	4.2									
PRULX	T. Rowe Price U.S. Treas. L-T	*	*	*	-1.5	7.1	1.7	0.6									
TGHNX	TCW Galileo High Yield Bond	*	*	*	1.2	7.6	9.3	9.0									
TGMNX	TCW Galileo Total Return Bond	*	*	*	0.6	5.8	5.6	5.3									
USAIX	USAA Income	*	*	*	0.3	5.8	4.7	4.5									
VAGIX	Value Line Aggressive Inc (1%r<120d)	*	*	*	2.0	6.4	8.0	7.5									
VALBX	Value Line U.S. Govt Sec	*	*	*	0.1	4.6	4.1	3.9									
VFIIX	Vanguard GNMA	B	*	*	0.3	5.7	4.6	4.1									
VWEHX	Vanguard High Yield Corporate (1%r<1yr)	*	B	*	1.1	7.4	8.4	7.6									
VIPSX	Vanguard Inflation Protected Sec	S	*	*	-0.8	3.5	1.3	0.9									
VFITX	Vanguard Intermediate Term U.S. Treasury	*	*	*	0.2	5.7	4.0	3.3									
VWESX	Vanguard Long-Term Investment-Grade	*	*	*	-0.8	10.0	4.3	2.9									
VUSTX	Vanguard L-T U.S. Treasury	*	*	*	-0.5	8.2	3.2	2.0									
VFSTX	Vanguard Short-Term Investment Grade	B	*	*	0.5	4.0	5.1	4.8									
VSGBX	Vanguard S-T Federal	*	*	*	0.4	3.7	4.6	4.2									
VFISX	Vanguard S-T Treasury	B	*	*	0.3	3.3	3.9	3.6									
VBMFX	Vanguard Total Bond Market Index	*	*	*	0.3	5.9	4.8	4.2									
STCBX	Wells Fargo Adv Corporate Bond Inv	*	*	*	0.2	6.7	4.6	4.0									
STVSX	Wells Fargo Adv Govt Sec Inv	*	*	*	0.2	5.1	4.0	3.5									
MNTRX	Wells Fargo Adv Total Return Bond	*	*	*	0.2	5.7	4.5	4.1									
MMSGX	Wells Fargo Montgomery S Dur Govt	B	*	*	0.5	3.3	4.3	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)

This is the first step to ending the slump. Meanwhile, the weekly store sales survey shows sales flat last week.

The Stock Market – Much of the market activity this week is noise. What we do find significant is that the 10-year Treasury yield is rising as hopes for an interest rate cut fade. We continue to favor equities as global growth continues.

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

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

Weekly Performance of ML & MLP ETF Model Holdings — data as of 12/22/06

Ticker	Fund	Last Week	Ticker	Fund	Last Week
ICF	Cohen & Steers Realty Majors (ETF)	-3.42	JKF	Morningstar Large Value (ETF)	-0.71
DREGX	Driehaus Emerging Markets	-0.13	EFV	MSCI EAFE Value (ETF)	0.74
FBALX	Fidelity Balanced	-1.02	EZU	MSCI EMU (ETF)	-0.57
FDGFX	Fidelity Dividend Growth	-1.07	PWV	Powershares Dynamic LC Value (ETF)	-0.41
FEMKX	Fidelity Emerging Markets	-0.08	PRNEX	T. Rowe Price New Era	-3.46
FEQIX	Fidelity Equity-Income	-0.84	VBINX	Vanguard Balanced	-0.74
FECAX	Fidelity Europe Cap Appreciation	0.04	VDIGX	Vanguard Dividend Growth	-0.96
FIREX	Fidelity International Real Estate	0.68	VGEX	Vanguard Energy	-2.87
FSLVX	Fidelity Large Cap Value	-1.20	VDE	Vanguard Energy (ETF)	-4.17
FLATX	Fidelity Latin America	-1.71	VEIPX	Vanguard Equity-Income	-0.71
FNARX	Fidelity Natural Resources	-3.87	VGK	Vanguard European (ETF)	-0.29
FOCPX	Fidelity OTC	-2.54	VFIIX	Vanguard GNMA	-0.10
FSICX	Fidelity Strategic Income	-0.09	VWEHX	Vanguard High Yield Corp	0.16
GATEX	Gateway Fund	-0.07	VWIGX	Vanguard International Growth	-0.90
IGE	GS Natural Resources (ETF)	-4.05	VTRIX	Vanguard International Value	-0.57
ICKX	Guinness Atkinson China & Hong Kong	0.71	VNQ	Vanguard Reit (ETF)	-2.10
ICSEX	ICON Europe	-1.27	VIVAX	Vanguard Value	-0.75
JAOSX	Janus Overseas	-1.35	VTV	Vanguard Value (ETF)	-0.76
AGG	Lehman Aggregate Bond (ETF)	0.20	CBMDX	Wells Adv C&B MC Value	-0.56
LSBRX	Loomis Sayles Bond Retail	-0.07			
MPYMX	Metzler/Payden Europe Emerging Markets	-1.36			
			Indices:		
			DOW JONES INDUSTRIALS		-0.82%
			NASDAQ		-2.28
			S&P 500		-1.14

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