

MONEYLETTER *Plus*

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MONEYLETTER HOTLINE 1/10/07

Tough Start

The opening days of the year could have been better, to say the least, from the perspective of our portfolios. The collapse of the price of crude was at the heart of the market's unease. Think back a few years, and the market would have celebrated a drop in crude prices. But the investment world is more complicated now. The drop in crude touched off a decline in most hard commodities. The commodity decline in turn set off alarm bells for those invested in emerging markets since they are the primary producers of many of the key hard commodities. Consequently there was a sharp one or two-day sell-off of emerging market stocks.

The selling appears to have abated today. Our own view is that the selling has been well overdone. Oil prices are now noticeably below where industry specialists believe they will settle this year. Also, the demand for commodities will persist. China and India are not going away. What we are seeing is a short-term phenomenon. There is much profit-taking occurring.

There is no change in our allocations.

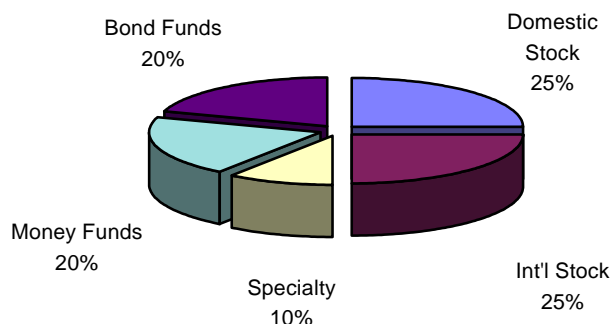
New Fund Ratings – For domestic stock funds, Allianz OCC Value D is now rated Buy. Two funds are now rated Hold: Heartland Value and Ironwood Isabelle Small Company Stock. For international stock funds, two funds are now rated Buy: Guinness Atkinson China & Hong Kong and DWS Pacific Opportunity S (closed). Fidelity Emerging Markets is now rated Hold.

The Economy – The December employment report changed minds quickly about just how weak the economy is. Job growth has been moderately good, though there important areas of weakness. Wages are rising faster than previously. Incomes are rising at about a 6% clip, well above inflation. The labor market is tight. The Fed is aware of all this and consequently they are more concerned about inflation than about any economic weakness. We see the economy growing a bit under its 3% speed limit over the first half of this year.

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ETF MODEL PORTFOLIO

MONEYLETTER Plus ETF



Holdings as of 12/31

<u>Fund</u>	<u>Purchase Date</u>	<u>Return Since Buy</u>	<u>Shares</u>	<u>Share Price</u>	<u>Value 10/31/06</u>
Schwab MMF			17,734	\$1.00	\$17,734
Morningstar Large Value (iS) (JKF)	7/28/06	10.6	121	83.77	10,174
Dynamic LC Value (Power-shares) (PWV)	6/14/06	21.0	846	19.77	16,724
MSCI EMU (iS) (EZU)	6/14/06	30.0	156	103.45	16,114
MSCI EAFE Value (iS) (EFV)	10/6/06	10.3	170	72.20	12,259
GS Natural Resources (iS) (IGE)	5/15/06	3.0	101	101.60	10,255
Lehman Aggregate Bond (iS) (AGG)	5/15/06	5.4	212	99.70	21,103
TOTAL VALUE					\$104,363
Inception = 5/15/06			<u>1-Month</u>	<u>6-Month</u>	<u>Since Inception</u>
TOTAL RETURNS (as of 12/31/06)			1.3%	9.6%	4.4%

Domestic Stock Funds — data as of 1/5/07

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	0.0%	19.0%	21.0%	0.1%	31	VDIGX	Vanguard Dividend Growth	H	H	H	0.1	13.5	16.2	-1.0
2	JSVAX	Janus Contrarian	*	B	B	0.7	18.0	21.4	-0.1	32	OEF	S&P 100 (iS)	H	H	H	0.6	13.6	15.0	-0.5
3	MAVFX	Matrix Advisors Value (1%r<60d)	*	B	B	1.9	19.2	14.4	0.6	33	IWD	Russell 1000 Value (iS)	B	B	B	0.0	12.7	18.0	-1.2
4	WEHIX	Weitz Hickory	*	B	B	0.5	17.3	19.9	-0.1	34	LLPFX	Longleaf Partners (closed)	H	H	H	-1.4	12.6	19.8	0.3
5	WVALX	Weitz Value Fund	B	B	B	1.8	16.5	19.6	0.0	35	DVY	DJ Select Dividend Index (iS)	H	H	H	0.0	13.1	16.2	-0.8
6	CBMDX	Wells Fargo Adv C & B Mid Cap Value	*	B	B	-1.0	16.4	22.1	-1.0	36	DGRIX	Dreyfus Growth & Income	H	H	H	-0.4	14.8	12.6	0.4
7	FBRVX	FBR Small Cap (closed,1%r<90d)	B	B	B	0.4	14.1	24.3	-1.1	37	VEIPX	Vanguard Equity-Income	H	H	H	0.4	12.4	17.4	-0.9
8	PWV	PowerShares Dyn LC Value	B	B	B	0.7	15.3	20.5	-1.2	38	FEQIX	Fidelity Equity-Income	H	H	H	0.2	12.8	16.2	-0.9
9	CHTTX	Aston/Optimum MidCap N	*	B	B	0.4	16.7	17.1	-0.4	39	HRTVX	Heartland Value (2%r<10d)	*	H	H	-0.8	10.4	23.6	-1.8
10	WWNPX	Kinetics Paradigm (2%r<30d)	B	B	B	-0.5	13.5	25.0	-0.7	40	ICSLX	ICAP Select Equity	H	H	H	1.0	11.9	17.2	-0.9
11	XLG	Rydex Russell Top 50	H	H	H	1.3	15.8	15.4	-0.2	41	GABAX	Gabelli Asset (2%r<7d)	H	H	H	-0.6	12.2	18.7	-0.9
12	LSVRX	Loomis Sayles Value Retail	B	B	B	0.3	14.0	21.0	-1.2	42	BPAVX	Robeco Boston Partners All Cap Value	H	H	H	0.7	13.2	14.2	-0.6
13	PVLDX	Allianz OCC Value D (2%r<7d)	B	B	B	0.1	15.7	15.9	-1.6	43	HILVX	Harbor Large Cap Value Inv	H	H	H	1.4	13.1	13.4	-0.5
14	VWNDX	Vanguard Windsor	H	H	H	1.3	14.8	16.3	-0.1	44	TWEIX	American Century Equity Income	H	H	H	0.0	12.4	17.1	-0.7
15	VASVX	Vanguard Selected Value (\$25k,1%r<1yr)	B	B	B	-0.5	15.7	16.7	-0.4	45	VWNFX	Vanguard Windsor II (\$10k)	H	H	H	1.2	12.3	15.4	-0.7
16	VCVLX	Vanguard Capital Value	H	H	H	0.8	15.3	15.7	-0.1	46	PRFDX	T. Rowe Price Equity-Income	H	H	H	0.0	12.6	16.0	-0.7
17	JKF	Morningstar Large Value (iS)	B	B	B	0.3	13.2	20.5	-1.6	47	IVE	S&P 500 Value (iS)	H	H	H	0.2	12.0	17.2	-0.9
18	ELV	DJ WI US LargeCap Value (stTr)	B	B	B	0.6	13.9	18.1	-0.9	48	BPTRX	Baron Partners	H	H	H	-1.8	11.9	20.2	0.3
19	ATASX	Aston/TAMRO SmallCap N	*	B	B	-1.8	12.9	23.8	-1.2	49	JKD	Morningstar Large Core (iS)	H	H	H	0.7	12.7	13.9	-0.3
20	TRMCX	T. Rowe Price Mid Cap Value (closed)	H	H	H	-0.2	14.3	17.6	-0.8	50	TGIGX	TCW Dividend Focused N	H	H	H	0.5	12.0	15.5	-0.8
21	USCGX	USAA Capital Growth	*	B	B	0.4	14.0	17.5	-1.1	51	IWW	Russell 3000 Value (iS)	H	H	H	-0.6	12.0	17.3	-1.1
22	TWVLX	American Century Value (closed)	H	H	H	0.2	14.4	16.4	-0.7	52	TGDVX	TCW Diversified Value N	H	H	H	0.8	11.5	16.4	-0.3
23	NOIEX	Northern Income Equity	H	H	H	1.1	13.7	16.1	-0.3	53	CFIMX	Clipper Fund	H	H	H	0.3	13.0	13.1	-0.8
24	VIVAX	Vanguard Value Index	B	B	B	0.4	13.1	18.4	-1.1	54	FDGFX	Fidelity Dividend Growth	H	H	H	0.6	13.2	12.2	-0.2
25	OAKMX	Oakmark Fund (2%r<90d)	H	H	H	0.4	14.1	16.0	-0.5	55	PRGFX	T. Rowe Price Growth Stock	H	H	H	0.4	13.3	11.8	-0.1
26	JAVTX	Janus Venture (closed)	*	B	B	-2.3	14.6	18.4	-1.4	56	SAIFX	Salomon Brothers Investors	H	H	H	0.4	11.9	15.5	-0.6
27	VTV	Vanguard Value ETF	B	B	B	0.2	13.1	18.4	-1.4	57	AVALX	Aegis Value Fund (\$10k)	S	S	S	2.2	10.6	15.7	0.1
28	THPGX	Thompson Plumb Growth	H	H	H	1.0	15.1	11.5	-0.2	58	YACKX	Yacktman Fund (2%r<30d)	S	S	S	0.8	11.8	14.7	-0.1
29	SSHFX	Sound Shore (\$10k)	H	H	H	0.8	14.3	13.4	-0.7	59	DIA	Dow 30 Industrials (Diamonds)	S	S	S	0.6	11.6	15.4	-0.5
30	BPMCX	Robeco Boston Partners Mid Cap Value	H	H	H	0.0	14.1	15.0	-0.4	60	FOCPX	Fidelity OTC Portfolio	*	H	H	-1.0	16.0	6.5	1.0

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 1/5/07

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	DODGX	Dodge & Cox Stock (closed)	S	S	S	0.9	11.2	15.4	-0.5	91	SNXFX	Schwab 1000 Fund (2%r<30d)	S	S	S	-0.4	11.4	12.3	-0.5
62	NY	NYSE 100 (iS)	H	H	H	0.7	11.7	14.2	-0.8	92	MNSCX	Wells Fargo Adv Small Cap Growth (closed)	*	S	S	-1.8	10.0	17.8	-0.9
63	IZZYX	Ironwood Isabelle Small Company Stock	*	H	H	-1.9	11.4	18.5	-2.2	93	CRMMX	CRM Mid Cap Value Inv (closed)	S	S	S	-1.6	11.0	14.8	-0.7
64	VHCOX	Vanguard Cap Opp (closed,\$25k,1%r<1yr)	*	S	S	-2.3	13.8	13.1	0.0	94	NGUAX	Neuberger Berman Guardian	S	S	S	-0.7	12.1	10.6	-0.7
65	IWS	Russell MidCap Value (iS)	S	S	S	-1.0	11.6	16.4	-0.7	95	VV	Vanguard LargeCap ETF	S	S	S	-0.7	11.4	12.2	-0.9
66	NYC	NYSE Composite (iS)	H	H	H	-0.4	11.3	15.9	-1.5	96	ISI	S&P 1500 (iS)	S	S	S	-0.3	11.2	12.2	-0.5
67	DREVX	Dreyfus Fund	S	S	S	0.1	12.5	12.0	-0.7	97	PRWCX	T. Rowe Price Cap Appreciation	S	S	S	0.4	10.8	12.0	-0.3
68	FDSVX	Fidelity Discovery	S	S	S	1.1	12.3	10.9	0.1	98	ONEQ	Fidelity NDQ Composite	*	S	S	-0.8	13.3	7.5	0.6
69	LMOPX	Legg Mason Opportunity Trust (1%r)	*	S	S	-0.5	13.4	10.4	-0.6	99	VTSMX	Vanguard Total Stk Mkt	S	S	S	-0.6	11.2	12.4	-0.7
70	PRDGX	T. Rowe Price Dividend Growth	S	S	S	0.1	11.8	13.5	-0.7	100	VTI	Vanguard Total Stock Mkt ETF	S	S	S	-0.6	11.2	12.4	-0.8
71	SCDGX	DWS Growth & Income S (closed,2%r<15d)	S	S	S	-0.2	12.9	10.6	-0.7	101	OBSWX	Old Mutual Small Cap (2%r<10d)	S	S	S	-0.7	10.7	13.6	-1.0
72	JKI	Morningstar Mid Value (iS)	S	S	S	-0.7	11.1	15.8	-0.5	102	OAKLX	Oakmark Select (2%r<90d)	S	S	S	-0.9	11.6	11.6	-0.3
73	BIGRX	American Century Income & Growth	H	H	H	-0.4	12.2	12.6	-1.3	103	FLPSX	Fidelity L P Stock (closed,1.5%r<90d)	S	S	S	-0.8	10.9	13.3	-1.5
74	FSMKX	Fidelity Spartan 500 (\$10k)	S	S	S	-0.2	11.9	12.7	-0.6	104	PRGIX	T. Rowe Price Growth & Income	S	S	S	-0.7	11.7	10.8	-0.6
75	VFINX	Vanguard 500 Index	S	S	S	-0.2	11.9	12.7	-0.6	105	FSLSX	Fidelity Value Strategies	*	S	S	-1.5	11.5	12.6	-0.9
76	SLSSX	Selected Special Shares	*	S	S	0.3	11.1	13.7	-1.1	106	SMCDX	Wells Fargo Advantage MC Disciplined	S	S	S	-1.2	10.3	15.0	-0.8
77	DGAGX	Dreyfus Appreciation	H	H	H	0.2	11.5	13.0	-1.2	107	JKL	Morningstar Small Value (iS)	S	S	S	-2.1	10.9	14.9	-1.6
78	BUFSX	Buffalo Small Cap (2%r<180d)	*	S	S	-1.2	12.6	12.1	0.2	108	IYY	DJ US Total Market (iS)	S	S	S	-0.7	11.1	12.1	-0.7
79	MXXIX	Marsico 21st Century (2%r<30d)	*	S	S	-0.4	10.1	17.1	0.1	109	TMW	DJ WI Total Market (stTr)	S	S	S	-0.7	11.1	11.9	-0.8
80	MERDX	Meridian Fund (2%r<60d)	*	S	S	-1.3	11.2	15.6	0.6	110	VQNPX	Vanguard Growth & Income	S	S	S	-0.4	11.2	11.0	-0.7
81	VUVLX	Vanguard U.S. Value	S	S	S	0.7	11.8	10.9	-0.7	111	PEY	PowerShares HiYld Div Achievers	S	S	S	-0.8	11.8	9.9	-1.2
82	IWB	Russell 1000 (iS)	S	S	S	-0.4	11.8	12.4	-0.5	112	IWV	Russell 3000 (iS)	S	S	S	-1.0	11.0	11.9	-0.7
83	IVV	S&P 500 (iS)	S	S	S	-0.4	11.8	12.4	-0.8	113	SLASX	Selected American Shares	S	S	S	0.0	10.4	12.0	-1.1
84	CAMOX	Cambiar Opportunity	S	S	S	-0.6	11.6	12.9	-0.9	114	PWY	PowerShares Dynamic SmCap Value	S	S	S	-2.0	10.8	13.8	-1.2
85	SPY	S&P 500 (SPDR)	S	S	S	-0.4	11.7	12.4	-0.8	115	JAENX	Janus Enterprise	S	S	S	-2.0	11.5	11.0	0.0
86	QQQQ	NASDAQ 100	*	S	S	-1.2	15.2	4.9	1.6	116	RSP	Rydex S&P Equal Weight	*	S	S	-1.2	10.5	12.0	-0.8
87	IWN	Russell 2000 Value (iS)	*	H	H	-2.2	10.4	18.1	-1.6	117	FTRNX	Fidelity Trend	S	S	S	-0.5	10.6	10.2	-0.5
88	JORNX	Janus Orion	*	S	S	-0.9	10.8	14.9	-0.1	118	PZI	PowerShares Zacks MicroCap	*	S	S	-0.6	9.0	14.4	-0.7
89	CAAPX	Ariel Appreciation	S	S	S	0.3	12.5	8.9	-0.2	119	KAUFX	Federated Kaufmann Fund (0.2%r)	*	S	S	-1.8	10.8	11.6	-0.9
90	DSEFX	Domini Social Equity Fund (2%r<90d)	S	S	S	-0.6	12.6	9.7	-0.6	120	FDVLX	Fidelity Value	S	S	S	-1.2	10.4	11.7	-0.9

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 1/5/07

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	IWW	S&P 500 Growth (iS)	S	S	S	-0.8	11.5	8.0	-0.3	151	JAMRX	Janus Mercury	*	S	S	-1.2	11.4	6.3	-0.1
122	FLCSX	Fidelity Large Cap Stock	S	S	S	-0.7	10.8	9.6	-0.5	152	BARAX	Baron Asset	S	S	S	-1.0	8.4	13.4	0.0
123	FEQTX	Fidelity Equity-Income II	S	S	S	0.0	10.0	10.6	-0.7	153	JAVLX	Janus Twenty (closed)	S	S	S	-1.8	10.5	8.9	-0.6
124	TAVFX	Third Avenue Value (\$10k,1%r<60d)	S	S	S	0.4	9.0	12.3	-0.3	154	IWF	Russell 1000 Growth (iS)	S	S	S	-0.8	10.5	6.9	0.2
125	KLD	KLD Select Social (iS)	S	S	S	-0.6	10.6	9.8	-0.5	155	MFOCX	Marsico Focus (2%r<30d)	S	S	S	0.9	9.4	7.0	-0.1
126	FFIDX	Fidelity Fund	S	S	S	-0.8	10.5	10.4	-0.7	156	VPCCX	Vanguard PRIMECAP Core (\$10k)	S	S	S	-1.1	9.4	9.9	0.2
127	FGRTX	Fidelity Growth & Income II	S	S	S	-0.7	10.5	9.9	-0.5	157	JKG	Morningstar Mid Core (iS)	S	S	S	-2.3	9.8	10.4	-1.3
128	WPSRX	Westport Select Cap R (closed)	S	S	S	-0.4	10.0	10.5	-0.6	158	NEEGX	Needham Growth Fund (2%r<60d)	*	S	S	-1.5	7.8	13.7	-1.2
129	HOVLX	Homestead Value (2%r<30d)	S	S	S	-0.5	8.3	14.9	-0.8	159	VIGRX	Vanguard Growth Index	S	S	S	-1.1	10.3	6.8	0.0
130	SAOPX	Barrett Opportunity	S	S	S	-1.7	8.9	15.3	-1.7	160	BUFMX	Buffalo Mid Cap (2%r<60d)	*	S	S	0.1	10.2	5.2	0.9
131	LMASX	Legg Mason Special Investment Trust	*	S	S	-0.7	12.1	5.7	-0.5	161	RYPNX	Royce Opportunity (1%r<180d)	S	S	S	-1.4	7.5	14.1	-1.1
132	FDSSX	Fidelity Stock Selector	S	S	S	-0.7	10.3	10.1	-0.5	162	WBG SX	William Blair Growth (1%r<60d)	S	S	S	-2.4	9.5	10.5	-0.4
133	JMCVX	Janus Mid Cap Value	S	S	S	-2.1	10.0	12.8	-0.9	163	VUG	Vanguard Growth ETF	S	S	S	-1.2	10.2	6.7	-0.1
134	ARTQX	Artisan Mid Cap Value (closed)	S	S	S	-2.6	10.8	11.6	-0.7	164	BGRFX	Baron Growth (closed)	S	S	S	-2.0	8.1	13.1	-0.6
135	JKJ	Morningstar Small Core (iS)	S	S	S	-2.8	9.0	16.2	-1.5	165	USGRX	USAA Growth & Income	S	S	S	-0.6	9.5	7.5	-0.1
136	BPSCX	Robeco Boston Ptnrs SCV (closed,1%	S	S	S	-1.9	10.2	11.6	-2.2	166	SOPFX	Wells Fargo Advantage Opportunity	S	S	S	-1.4	9.3	8.9	-0.6
137	VISVX	Vanguard Small-Cap Value Index	*	S	S	-2.2	9.2	14.7	-1.5	167	ARGFX	Ariel Fund	S	S	S	-0.1	8.7	8.5	-0.6
138	TWEBX	Tweedy, Browne American Value (closed)	S	S	S	0.8	9.3	9.6	-0.4	168	IJS	S&P 600 SmallCap Value (iS)	*	S	S	-2.7	7.9	14.3	-1.5
139	LMVTX	Legg Mason Value	S	S	S	0.5	11.9	3.5	0.0	169	VCV SX	Vanguard Convert Sec (\$10k,1%r<1yr)	S	S	S	-0.4	7.8	11.0	0.1
140	IWR	Russell MidCap (iS)	*	S	S	-1.8	9.9	11.8	-0.5	170	TWCGX	American Century Growth	*	S	S	-0.8	9.9	6.3	0.4
141	JANSX	Janus Fund	S	S	S	-0.6	10.6	8.2	0.3	171	IWZ	Russell 3000 Growth (iS)	S	S	S	-1.2	9.9	6.8	0.0
142	DREQX	Dreyfus Growth Opportunity (2%r<60d)	S	S	S	-0.3	11.3	6.0	0.2	172	CIP SX	Champlain Small Company	S	S	S	-1.2	8.0	11.3	-1.0
143	RYVPX	Royce Value Plus (1%r<180d)	*	S	S	-2.0	9.0	14.4	-1.3	173	FDCAX	Fidelity Capital Appreciation	*	S	S	-0.3	7.8	10.5	-0.3
144	DRTHX	Dreyfus Premier Third Century (closed)	S	S	S	-0.3	10.8	7.2	0.0	174	VMRGX	Vanguard/Morgan Growth	S	S	S	-1.5	9.6	7.6	-0.6
145	BEQGX	American Century Equity Growth	S	S	S	-0.8	9.7	10.6	-1.1	175	DNLDX	Dreyfus New Leaders	S	S	S	-1.9	9.3	8.8	-0.9
146	DSV	DJ WI US SmallCap Value (stTr)	*	S	S	-2.3	8.9	15.0	-1.4	176	NMANX	Neuberger Berman Manhattan	*	S	S	-2.1	7.9	12.3	0.0
147	PWP	PowerShares Dynamic MC Value	S	S	S	-0.7	9.5	10.8	-0.8	177	FIDYX	AIM Dynamics Inv (closed)	*	S	S	-2.8	7.9	13.3	-0.9
148	FSLVX	Fidelity Large Cap Value	H	S	S	-1.5	9.0	13.1	-1.7	178	BSCFX	Baron Small Cap (closed)	S	S	S	-1.5	8.6	9.4	-1.0
149	VBR	Vanguard SmallCap Value ETF	S	S	S	-2.6	9.1	14.5	-1.7	179	WAHGX	Wasatch Heritage Growth (2%r<60d)	S	S	S	-0.6	9.9	5.0	0.5
150	FDEQX	Fidelity Disciplined Equity	S	S	S	-0.9	9.3	11.1	-1.0	180	RYTRX	Royce Total Return (1%r<180d)	S	S	S	-1.7	8.0	11.4	-1.1

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 1/5/07

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	RYVFX	Royce Value (1%r<180d)	S	S	S	-3.6	8.7	12.3	-1.7	211	IWP	Russell Mid Cap Growth (iS)	*	S	S	-2.5	8.4	7.6	-0.3
182	FDGRX	Fidelity Growth Company (closed)	*	S	S	-1.0	9.7	5.8	0.1	212	HCAIX	Harbor Capital Appreciation	*	S	S	-0.3	10.2	-0.3	0.7
183	IWM	Russell 2000 (iS)	*	S	S	-2.9	8.0	12.8	-1.8	213	IJJ	S&P 400 MidCap Value (iS)	*	S	S	-2.2	7.0	10.6	-0.9
184	ELG	DJ US WI LargeCap Growth (stTr)	S	S	S	-1.1	9.4	6.5	-0.2	214	VSEQX	Vanguard Strategic Equity	S	S	S	-2.1	7.1	10.0	-0.5
185	CRMSX	CRM Small Cap Value Inv (closed)	*	S	S	-2.8	8.7	10.9	-1.7	215	MGRIX	Marsico Growth & Income (2%r<30d)	S	S	S	-0.2	8.0	4.9	-0.2
186	VO	Vanguard MidCap ETF	S	S	S	-2.1	8.4	10.4	-0.9	216	JKE	Morningstar Large Growth (iS)	S	S	S	-1.5	9.6	2.8	0.2
187	VPMCX	Vanguard PRIMECAP (closed,\$25k,1%	S	S	S	-1.4	8.4	9.1	-0.1	217	OAKBX	Oakmark Equity & Income (2%r<90d)	S	S	S	-0.6	6.6	9.2	-0.6
188	VIMSX	Vanguard Mid-Cap Index	S	S	S	-2.1	8.4	10.2	-0.8	218	VALLX	Value Line Leveraged Growth	*	S	S	0.1	6.7	7.7	-0.3
189	VXF	Vanguard Extended Mkt ETF	*	S	S	-2.1	8.1	10.9	-0.7	219	ARTMX	Artisan Midcap (closed)	S	S	S	-1.8	8.0	7.5	-0.4
190	RIMEX	Rainier Core Equity (\$25k)	S	S	S	-1.3	8.2	9.4	-0.4	220	POGSX	Pin Oak Aggressive Stock	S	S	S	-1.2	13.1	-6.5	1.6
191	RYLPX	Royce Low Priced Stock (closed,1%	*	S	S	-2.4	7.1	13.4	-2.0	221	FFTYX	Fidelity Fifty	*	S	S	-0.1	6.6	7.9	-0.4
192	FVDFX	Fidelity Value Discovery	S	S	S	-2.2	7.9	10.9	-1.3	222	TWHIX	American Century Heritage	S	S	S	-1.7	5.8	12.1	-1.2
193	VEXMX	Vanguard Extended Market Index	*	S	S	-2.2	8.0	10.6	-0.8	223	FCNTX	Fidelity Contrafund (closed)	S	S	S	-1.4	7.1	8.3	-0.4
194	FGRIX	Fidelity Growth & Income	S	S	S	-1.2	8.8	7.2	-0.7	224	PWB	PowerShares Dynamic LargeCap Gr	S	S	S	-0.3	8.6	2.9	-0.3
195	HDPMX	Hodges Fund (2%r<90d)	*	S	S	-2.8	7.2	13.0	-1.4	225	SCOVX	Wells Fargo Adv SC Disciplined	*	S	S	-2.2	5.3	13.9	-1.4
196	FDEGX	Fidelity Aggressive Growth (1.5%r<90d)	*	S	S	-4.0	11.3	4.6	-1.3	226	FMLX	Fidelity New Millennium (closed)	*	S	S	-1.7	5.6	12.0	-0.7
197	PRWAX	T. Rowe Price New America	S	S	S	-1.6	9.4	5.5	-0.1	227	SNIGX	SIT Large Cap Growth (2%r<30d)	S	S	S	-1.4	7.6	6.6	-0.6
198	FCV SX	Fidelity Convertible Securities	S	S	S	-0.7	6.4	11.6	-1.0	228	SCQGX	DWS Large Comp Growth S (closed,2%	S	S	S	-1.3	8.3	4.5	-0.6
199	UMBSX	UMB Scout Stock	S	S	S	0.5	6.7	8.9	-0.3	229	TGLNX	TCW Galileo Equities N	S	S	S	-2.6	6.4	11.1	-1.8
200	PWC	PowerShares Dynamic Market Port	S	S	S	-0.5	7.5	8.0	-1.0	230	NPRTX	Neuberger Berman Partners	*	S	S	-4.2	8.9	6.9	-3.5
201	RYSEX	Royce Special Equity (1%r<180d)	S	S	S	-3.0	7.6	11.6	-1.5	231	FLVCX	Fidelity Leveraged Co (\$10k,1.5%r<90d)	*	S	S	-3.3	5.8	12.8	-1.8
202	NAESX	Vanguard SmallCap Index	S	S	S	-2.6	7.5	11.3	-1.3	232	NTHFX	Northeast Investors Growth	*	S	S	-0.9	6.9	6.5	-0.2
203	PENN X	Penn Mutual (1%r<180d)	S	S	S	-2.4	7.5	10.7	-1.4	233	NBSSX	Neuberger Berman Focus	*	S	S	-1.0	6.1	8.4	-0.8
204	FBGRX	Fidelity Blue Chip Growth	S	S	S	-0.5	9.3	3.6	0.3	234	NICSX	Nicholas Fund	S	S	S	-1.6	7.2	6.3	-1.3
205	FDSCX	Fidelity Small Cap Ind. (1.5%r<90d)	S	S	S	-2.2	8.0	9.0	-1.5	235	NBNGX	Sit Mid Cap Growth (2%r<30d)	*	S	S	-2.5	7.3	7.0	-0.6
206	IWC	Russell MicroCap (iS)	*	S	S	-1.6	7.3	9.8	-1.6	236	MOPIX	MainStay Small Cap Opportunity (closed)	S	S	S	-2.4	6.3	8.9	-1.7
207	LSCRX	Loomis Sayles Small Cap Value Ret	S	S	S	-2.2	6.3	13.1	-1.7	237	FDFFX	Fidelity Independence	S	S	S	-2.1	6.5	8.1	-1.2
208	TGVNX	TCW Value Opportunities	*	S	S	-1.7	7.8	8.5	-0.7	238	DSG	DJ WI US SmallCap Growth (stTr)	*	S	S	-2.8	6.5	9.2	-1.1
209	VB	Vanguard SmallCap ETF	S	S	S	-2.9	7.4	11.1	-1.4	239	WBSNX	WmBlair S-C Growth N (1%r<60d)	*	S	S	-4.0	6.9	9.8	-1.5
210	IYJ	DJ US Industrial (iS)	S	S	S	-0.3	5.6	11.5	-0.4	240	STDIX	Wells Fargo Advantage Discovery	*	S	S	-3.0	6.7	8.9	-1.0

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 1/5/07

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	IJR	S&P 600 SmallCap (iS)	*	S	S	-2.9	5.8	10.6	-1.3	271	USRAX	Undiscovered SC Growth A LW (closed)	*	S	S	-4.0	8.2	2.4	-2.4
242	USAUX	USAA Aggressive Growth	*	S	S	-0.2	7.1	3.5	-0.1	272	RIMSX	Rainier Small/Mid Cap Equity (closed)	*	S	S	-3.3	4.8	9.8	-1.1
243	VGEQX	Vanguard Growth Equity (\$10k)	*	S	S	-1.1	7.5	3.5	0.5	273	BLUEX	Brandywine Blue (\$10k)	S	S	S	-2.6	5.4	6.7	-1.3
244	WAAEX	Wasatch Small Cap Grth (closed,2%r<60d)	S	S	S	-2.3	7.6	4.6	-1.6	274	PWJ	PowerShares Dynamic MidCap Grow	S	S	S	-2.6	5.7	5.8	-0.8
245	VWUSX	Vanguard U.S. Growth	S	S	S	-1.1	8.8	-0.4	0.1	275	RPMGX	T. Rowe Price Mid Cap Growth (closed)	S	S	S	-1.9	5.8	4.2	-0.5
246	BRWIX	Brandywine Fund (\$10k)	S	S	S	-2.3	6.3	7.7	-1.1	276	OBEHX	Old Mutual Emerging Growth (2%r<10d)	*	S	S	-2.7	5.8	5.5	-1.4
247	GABGX	GAMCO Growth AAA (2%r<7d)	S	S	S	-0.9	7.0	3.9	-0.2	277	TGONX	TCW Galileo Opportunity N	S	S	S	-2.3	5.2	6.3	-1.4
248	FSLCX	Fidelity SC Stock (closed,2%r<60d)	S	S	S	-2.2	6.1	7.8	-1.1	278	BRSIX	Bridgeway Ultra Small Co Mkt (2%r<180d)	*	S	S	-1.3	3.9	7.6	-1.5
249	CSMVX	Century Select SC (closed,1%r<180d)	S	S	S	-1.7	6.3	6.6	-0.7	279	USAAAX	USAA Growth	S	S	S	-0.6	7.0	-1.9	0.4
250	OTCFX	T. Rowe Price Small Cap Stock (closed)	S	S	S	-2.5	5.7	9.1	-1.3	280	BWAFX	Brandywine Advisors (\$10k)	S	S	S	-2.7	5.6	4.9	-1.3
251	FMCSX	Fidelity Mid-Cap Stock (closed,.75%r<30d)	*	S	S	-2.3	4.8	11.0	-0.9	281	TGSCX	TCW Galileo Small Cap Growth	*	S	S	-3.7	4.4	9.2	-1.1
252	IWO	Russell 2000 Growth (iS)	*	S	S	-3.1	6.1	8.4	-1.1	282	NEGSX	Needham Small Cap Growth (2%r<60d)	S	S	S	-1.2	4.4	4.7	-0.9
253	FEXPX	Fidelity Export & Multinat'l (.75%r<30d)	S	S	S	-2.1	6.7	5.0	-0.2	283	JAGIX	Janus Growth & Income	S	S	S	-2.8	5.4	3.7	-1.0
254	STFRX	Wells Fargo Advantage Large Cap Growth	S	S	S	-1.2	7.4	1.9	0.3	284	UBRRX	Undiscovered Mgr Behavioral Grwth (\$10k)	*	S	S	-2.2	6.6	-0.2	-0.3
255	PESPX	Dreyfus Mid Cap Index (1%r<180d)	S	S	S	-2.4	5.9	7.0	-0.5	285	FMAGX	Fidelity Magellan (closed)	S	S	S	-2.4	5.1	3.7	-0.7
256	FSLGX	Fidelity Large Cap Growth	*	S	S	-1.7	7.5	2.0	-0.8	286	JKK	Morningstar Small Growth (iS)	*	S	S	-3.4	4.9	5.0	-0.9
257	WGROX	Wasatch Core Growth (closed,2%r<60d)	S	S	S	-1.7	6.6	4.0	-0.6	287	VALSX	Value Line Special Situations	S	S	S	-2.6	3.3	7.5	-1.1
258	IJH	S&P 400 MidCap (iS)	S	S	S	-2.5	5.9	6.8	-0.6	288	IJK	S&P 400 MidCap Growth (iS)	S	S	S	-2.8	5.0	3.1	-0.3
259	CUCAX	CS Capital Appreciation Comm	S	S	S	-0.7	7.3	0.7	-0.1	289	PRNHX	T. Rowe Price New Horizons	*	S	S	-2.7	4.9	3.3	-1.3
260	TASCX	Third Avenue SC Value (closed,1%r<1yr)	S	S	S	-2.5	5.2	8.6	-1.5	290	OBHGX	Old Mutual Growth (2%r<10d)	*	S	S	-3.3	4.3	5.5	-0.8
261	VEXPX	Vanguard Explorer (closed)	*	S	S	-2.1	5.9	6.2	-0.6	291	SGROX	Wells Fargo Advantage Growth	S	S	S	-2.1	3.7	4.5	0.0
262	WMCVX	Wasatch Small Cap Value (closed,2%	*	S	S	-2.1	4.4	9.7	-1.8	292	ICNIX	ICON Core Equity	*	S	S	-0.3	2.5	4.5	-0.3
263	VISGX	Vanguard Small Cap Growth Index	S	S	S	-3.0	5.8	7.8	-1.0	293	ARTSX	Artisan Small Cap (closed)	S	S	S	-3.2	4.8	3.1	-0.8
264	VBK	Vanguard SC Growth ETF	*	S	S	-3.2	5.8	7.8	-1.1	294	RYPRX	Royce Premier (closed,1%r<180d)	S	S	S	-3.0	3.5	5.8	-1.0
265	BERWX	Berwyn Fund (closed,1%r<180d)	S	S	S	-0.9	6.8	2.0	-1.6	295	IJT	S&P 600 SmallCap Growth (iS)	*	S	S	-3.4	3.4	6.4	-1.5
266	FAIRX	Fairholme Fund (2%r<60d)	S	S	S	-3.7	4.6	11.5	-2.8	296	PWT	PowerShares Dynamic SmCap Growt	*	S	S	-3.4	4.8	2.5	-0.9
267	PWO	PowerShares Dynamic OTC Portfol	*	S	S	-1.3	6.3	3.4	0.2	297	IOLIX	ICON Long/Short	*	S	S	-0.9	1.2	7.4	-1.1
268	JKH	Morningstar Mid Growth (iS)	S	S	S	-2.3	5.6	6.6	-0.1	298	MUHLX	Muhlenkamp Fund (2%r<30d)	S	S	S	-2.5	5.5	-0.9	-2.3
269	PRSVX	T. Rowe Price S-C Value (closed,1%r<90d)	S	S	S	-2.8	4.0	11.1	-2.0	299	VWEGX	Van Wagoner Emerging Growth	*	S	S	-2.8	2.9	5.8	-0.4
270	MDY	S&P 400 MidCap (SPDR)	S	S	S	-2.8	5.8	6.7	-0.7	300	TMGFX	Turner Mid Cap Growth	*	S	S	-2.2	3.4	3.3	0.0

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 1/5/07

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
301	TWCIX	American Century Select	S	S	S	-1.4	5.4	-3.7	-0.7
302	OBEGX	Oberweis Emerging Growth (1%r<90d)	*	S	S	-1.9	4.2	-0.3	-1.6
303	NBGNX	Neuberger Berman Genesis (closed)	S	S	S	-3.7	3.5	3.1	-1.9
304	VLIFX	Value Line Fund	*	S	S	-0.5	2.1	0.9	0.0
305	FFSCX	Forward Hoover Small Cap (2%r<180d)	S	S	S	-4.3	2.9	4.2	-1.8
306	TWCUX	American Century Ultra	S	S	S	-0.7	4.0	-4.5	0.2
307	HSGFX	Hussman Strategic Growth (1.5%r<180d)	S	S	S	-0.1	0.7	3.0	-0.1
308	FDISX	Dreyfus-Founders Discovery (closed)	*	S	S	-2.5	2.8	0.7	-1.8
309	TGCNX	TCW Select Equities N	*	S	S	-0.3	4.6	-7.4	1.1
310	TWCVX	American Century Vista	S	S	S	-2.6	1.5	3.5	-1.3
311	CUEGX	CS Mid Cap Growth (closed)	*	S	S	-2.4	2.7	-0.4	-0.4
312	SSMGX	Sit Small Cap Growth (2%r<30d)	*	S	S	-3.9	1.4	4.1	-1.4
313	BRSVX	Bridgeway Small Cap Value	S	S	S	-5.4	-0.3	7.2	-2.0
314	BOGLX	Bogle Small Cap Growth (closed)	*	S	S	-1.6	-1.4	3.5	-1.5
315	NBFSX	Neuberger Berman Fasciano Inv	S	S	S	-3.3	0.5	1.2	-2.0
316	ACBGX	US Global Holmes Growth (.25%r<30d)	S	S	S	-4.0	-0.7	2.5	-0.9
317	FTQGX	Fidelity Focused Stock	*	S	S	-2.1	-1.4	1.3	-1.4
318	BRMIX	Laudus Rosenberg Value L/S (2%r<30d)	S	S	S	1.1	-3.8	0.5	-0.3
319	CGMFX	CGM Focus	*	*	S	-4.5	-3.5	7.5	-3.0
320	BRAIX	Bridgeway Aggressive Investors 2	*	S	S	-4.0	-2.8	-0.1	-1.4
321	HENLX	Hennessy Cornerstone Gwth II (1.5%	S	S	S	-4.0	-5.1	0.2	-1.6
322	BRSGX	Bridgeway Small Cap Growth	S	S	S	-4.4	-4.8	-0.4	-2.1

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**INT'L STOCK FUNDS
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International Stock Funds — data as of 1/5/07

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	PGJ	PowerShares Golden Dragon USX	*	B	B	7.1%	31.6%	45.3%	-0.7%	31	ARTKX	Artisan Intl Value (2%r<90d)	*	H	H	1.2	15.9	28.9	-0.8
2	PRASX	T. Rowe Price New Asia (2%r<90d)	*	B	B	2.5	30.3	29.7	-1.5	32	HIINX	Harbor International Inv (2%r<60d)	*	H	H	1.4	17.2	25.0	-1.7
3	TREMX	T. Rowe Price Emg Europe & Med (2%	*	B	B	4.0	28.0	27.7	-1.0	33	BJBIX	Julius Baer Intl Eq A (closed,2%r<90d)	*	H	H	0.9	17.6	24.4	-1.1
4	ICCHKX	Guinness Atkinson China & HK (2%r<90d)	*	B	B	5.9	24.1	34.4	-0.3	34	FEZ	DJ Euro Stoxx 50 (stTr)	*	H	H	0.6	17.2	25.1	-1.2
5	PRLAX	T. Rowe Price Latin America (2%r<90d)	*	*	B	0.2	24.7	37.6	-3.3	35	VEIEX	Vanguard Emerging Mkts Stk Index (.5%r)	*	H	H	-0.4	19.6	20.3	-2.4
6	FSEAX	Fidelity SE Asia (1.5%r<90d)	*	B	B	3.0	24.4	30.5	-1.1	36	EFV	MSCI EAFE Value (iS)	*	H	H	1.5	16.9	24.2	-1.5
7	JAOSX	Janus Overseas (2%r<90d)	*	B	B	-0.8	23.0	37.1	-2.3	37	EEM	MSCI Emerging Markets (iS)	*	H	H	-1.6	20.2	20.4	-3.5
8	SCOPX	DWS Pacific Opp Eq. S (closed,2%r<30d)	*	B	B	2.1	23.7	29.4	-0.7	38	DRFMX	Dreyfus Premier Emerging Market (1%r)	*	H	H	0.2	19.1	20.2	-1.8
9	FLATX	Fidelity Latin America (1.5%r<90d)	*	*	B	0.6	23.0	32.8	-2.8	39	IEV	S&P 350 Europe Plus (iS)	*	S	S	0.6	16.5	25.7	-1.5
10	PRMSX	T. Rowe Price Emerging Mkts Stk	*	B	B	1.3	25.3	23.3	-2.3	40	OAKIX	Oakmark International (2%r<90d)	*	S	S	1.5	15.4	25.3	-0.7
11	DREGX	Driehaus Emerging Mkts Gr (2%r<60d)	*	B	B	0.5	21.4	31.5	-2.3	41	SCGEX	DWS Europe Equity S (closed,2%r<30d)	*	S	S	0.8	15.3	25.9	-1.3
12	SLAFX	DWS Latin Amer Equity S (closed,2%	*	B	B	0.0	22.1	29.0	-3.2	42	VWO	Vanguard Emerging Mkts (VIPER)	*	H	H	-1.8	19.5	19.5	-3.2
13	ADRE	Emerging Mrkts 50 ADR (BLDRS)	*	B	B	-0.3	22.7	28.0	-3.3	43	PISRX	Forward Intl Small Companies (2%r<180d)	*	S	S	1.9	15.9	22.7	-1.3
14	ILF	S&P 40 Latin America (iS)	*	*	B	-0.4	22.3	28.2	-3.6	44	QFVOX	Quant Foreign Value (1%r<30d)	*	S	S	1.0	15.4	23.5	-2.5
15	MPYMX	Metzler/Payden Europe Emg Mkts (2%	*	B	B	-1.7	21.2	32.1	-3.1	45	SCOBX	DWS Global Thematic S (closed,2%r<30d)	*	S	S	-0.3	16.0	23.7	-1.3
16	HLEMX	Harding Loevner Emerg Mkt (2%r<90d)	*	H	H	0.5	22.9	21.1	-1.9	46	OAKGX	Oakmark Global (2%r<90d)	*	S	S	1.0	16.1	20.7	0.0
17	OAKEX	Oakmark Intl Small Cap (closed,2%r<90d)	*	H	H	1.2	19.5	28.2	-1.7	47	PRGSX	T. Rowe Price Global Stock (2%r<90d)	*	S	S	0.4	17.2	18.6	-0.3
18	PRESX	T. Rowe Price European (2%r<90d)	*	H	H	1.9	20.1	25.2	-1.1	48	TBGVX	Tweedy, Browne Gbl Val (closed,2%r<60d)	*	S	S	4.2	14.8	18.4	0.2
19	EUROX	US Global Eastern Europe (2%r<180d)	*	B	B	-0.6	23.1	19.9	-3.5	49	AIOIX	Amer. Cent. Intl Opp. (closed,2%r<180d)	*	S	S	3.3	15.6	17.3	-1.0
20	EZU	MSCI EMU (iS)	*	H	H	1.0	18.7	28.4	-1.3	50	DODFX	Dodge & Cox Intl Stock	*	S	S	1.7	14.5	22.0	-1.2
21	FFINX	Forward International Equity (2%r<180d)	*	H	H	1.6	19.1	25.9	-1.5	51	JAWWX	Janus Worldwide (2%r<90d)	*	S	S	0.3	17.7	15.0	0.1
22	ICSEX	ICON Europe	*	H	H	0.8	16.2	33.5	-1.0	52	TWIEX	American Century Intl Growth (2%r<60d)	*	S	S	1.5	15.6	18.3	-1.2
23	ARTJX	Artisan Intl Small Cap (closed,2%r<90d)	*	H	H	1.6	18.8	25.0	-1.9	53	PRIDX	T. Rowe Price Intl Disc. (2%r<90d)	*	S	S	0.8	14.8	21.3	-1.2
24	SSEMXX	SSgA Emerging Markets	*	H	H	0.5	19.8	23.5	-2.5	54	MACSX	Matthews Asia G & I (closed,2%r<90d)	*	S	S	1.4	14.8	20.1	-1.0
25	EPP	MSCI Pacific Ex-Japan (iS)	*	H	H	1.1	18.9	24.7	-3.0	55	VWIGX	Vanguard International Growth (2%r<60d)	*	H	H	1.3	14.9	19.8	-1.0
26	MAPTX	Matthews Pacific Tiger (closed,2%r<90d)	*	H	H	0.7	20.7	19.6	-1.8	56	ARTIX	Artisan International (2%r<90d)	*	S	S	1.5	14.6	19.5	-1.1
27	FEMKX	Fidelity Emerging Mkts (1.5%r<90d)	*	H	H	-0.5	19.6	23.4	-3.0	57	WBIGX	Wm. Blair Intl Growth N (closed,1%r<60d)	*	S	S	1.5	15.6	16.9	-1.2
28	VEURX	Vanguard European Stock Index (2%	*	H	H	0.9	17.2	26.8	-1.0	58	USIFX	USAA International (2%r<5d)	*	S	S	1.2	14.1	21.3	-0.9
29	VGK	Vanguard European ETF	B	H	H	0.9	17.2	26.5	-1.0	59	SCINX	DWS International S (2%r<180d)	*	S	S	0.9	14.6	19.7	-1.2
30	FECAX	Fidelity Europe Capital App (1%r<30d)	*	H	H	0.1	17.2	27.7	-2.0	60	VTRIX	Vanguard International Value (2%r<60d)	*	S	S	0.5	14.4	20.6	-1.3

INT'L STOCK FUNDS
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International Stock Funds continued — data as of 1/5/07

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	ADRU	Europe 100 ADR (BLDRS)	*	S	S	0.3	13.7	22.2	-1.2	91	VPACX	Vanguard Pacific Stock Index (2%r<60d)	*	S	S	1.6	9.1	7.3	-0.9
62	FIGRX	Fidelity Intl Discovery (1%r<30d)	*	S	S	1.3	14.4	17.8	-1.4	92	DRIDX	Driehaus Intl Discovery (2%r<60d)	*	S	S	0.4	7.9	8.5	-1.9
63	ADRA	Asia 50 ADR (BLDRS)	*	S	S	2.6	13.3	18.2	-1.9	93	FGBLX	Fidelity Global Balanced (1%r<30d)	*	S	S	-1.2	8.2	9.7	-1.1
64	FEU	DJ Stoxx 50 (stTr)	*	S	S	0.6	13.5	20.7	-0.9	94	ITF	S&P 150 Topix (iS)	*	S	S	1.3	6.0	3.6	-1.0
65	FIEUX	Fidelity Europe (1%r<30d)	*	S	S	1.1	13.9	18.5	-1.0	95	FISMX	Fidelity Intl Small Cap (closed,2%r<90d)	*	S	S	-0.1	4.9	7.6	-2.0
66	USAWX	USAA World Growth	*	S	S	0.4	13.7	19.6	-0.5	96	EWJ	MSCI Japan (iS)	*	S	S	0.6	4.9	0.7	-1.6
67	DGT	DJ WI Global Titians (stTr)	*	S	S	1.4	13.8	16.3	-0.2	97	SJPNX	Japan Fund (Scudder) (2%r<180d)	*	S	S	-0.7	4.0	-8.9	-2.1
68	SWINX	Schwab International Index (1.5%r<180d)	*	S	S	0.5	13.1	19.2	-1.1	98	PRJPX	T. Rowe Price Japan (2%r<90d)	*	S	S	-1.3	-0.2	-9.6	-1.3
69	ADRD	Develop Mrkts 100 ADR (BLDRS)	*	S	S	0.8	12.5	20.3	-1.3	99	FJPNX	Fidelity Japan (1.5%r<90d)	*	S	S	-1.3	-0.7	-11.1	-2.5
70	PRITX	T. Rowe Price Intl Stock (2%r<90d)	*	S	S	1.2	14.6	13.9	-1.0	100	WPJGX	CS Warburg Pincus Japan Grth (2%r<30d)	*	S	S	-1.3	-2.3	-9.9	-0.7
71	SGSCX	DWS Gbl Opportunities S (closed,2%	*	S	S	0.1	14.1	16.8	-1.0	101	MJFOX	Matthews Japan Fund (2%r<90d)	*	S	S	-0.9	-2.8	-10.1	-0.4
72	ICEUX	ICAP Euro Select Equity (2%r<30d)	*	S	S	1.3	12.5	18.3	-1.2	102	FJSCX	Fidelity Japan SC (closed,1.5%r<90d)	*	S	S	-2.6	-9.1	-26.1	-1.6
73	IOO	S&P 100 Global (iS)	*	S	S	1.1	13.6	15.7	-0.4										
74	VHGEX	Vanguard Global Equity	*	S	S	-0.2	12.7	18.7	-1.1										
75	FSCOX	Fidelity Int Small Cap Opp	*	S	S	0.7	12.3	17.3	-2.3										
76	NBISX	Neuberger Berman Intl (2%r<60d)	*	S	S	0.2	12.3	17.4	-2.3										
77	WAIGX	Wasatch Intl Growth (closed,2%r<60d)	*	S	S	1.3	11.4	17.8	-1.7										
78	LLINX	Longleaf Partners International	*	S	S	0.0	13.2	14.8	0.0										
79	MPACX	Matthews Asia Pacific (2%r<90d)	*	S	S	1.0	13.7	11.4	-1.4										
80	FDIVX	Fidelity Div Intl (closed,1%r<30d)	*	S	S	0.1	12.2	16.3	-1.5										
81	TWGGX	American Century Global Growth (2%	*	S	S	0.5	12.9	13.9	-0.8										
82	UMINX	Excelsior International	*	S	S	-0.2	12.1	15.6	-0.9										
83	FOSFX	Fidelity Overseas (1%r<30d)	*	S	S	-0.2	12.1	14.7	-2.1										
84	FWWFX	Fidelity Worldwide (1%r<30d)	*	S	S	0.0	11.8	13.1	-1.1										
85	FPBFX	Fidelity Pacific Basin (1.5%r<90d)	*	S	S	1.1	12.0	10.6	-1.4										
86	GIGRX	Gabelli Intl Growth (2%r<60d)	*	S	S	0.1	10.8	13.9	-2.3										
87	SNGRX	SIT International Growth (2%r<30d)	*	S	S	0.3	9.4	12.5	-1.2										
88	USPAX	Excelsior Pacific/Asia	*	S	S	0.0	12.5	4.3	-1.1										
89	FIVFX	Fidelity Aggressive Intl. (1%r<30d)	*	S	S	-1.1	10.7	9.8	-2.4										
90	VPL	Vanguard Pacific ETF	*	S	S	1.4	9.5	7.0	-1.5										

Total Return % - 12/31/06				
1 mo	Model Portfolio	6 mo	1 yr	3 yr
0.7%	ML Conservative	4.6%	8.6%	30.2%
0.6	Fidelity Conservative	5.6	10.1	31.4
0.7	Vanguard Conservative	7.8	10.0	28.1
2.0	ML Moderate	9.2	15.7	49.3
1.7	Fidelity Moderate	8.5	10.5	45.9
1.9	Vanguard Moderate	8.8	11.0	36.9
2.5	ML Venturesome	11.7	17.0	56.4
2.3	Fidelity Venturesome	10.6	13.2	50.9
2.6	Vanguard Venturesome	10.6	12.6	42.7
2.9	ML Select	8.0	13.0	70.3
Benchmarks				
1.4%	S&P 500	12.7%	15.7%	34.6%
0.5	Asset Allocation Funds Avg (213)	8.8	11.6	29.7

SPECIALTY FUNDS
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Specialty Funds — data as of 1/5/07

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	3.1%	26.7%	37.0%	-1.8%	31	XLF	Financial (SPDR)	*	*	*	1.7	14.1	15.9	-0.7
2	IRFAX	Cohen & Steers Int'l Real E A (1%r<180d)	B	B	B	3.7	25.0	39.6	-0.5	32	XLK	Technology (SPDR)	*	*	*	0.0	17.5	9.3	1.0
3	EGLRX	Alpine Int'l Real Estate (1%r<60d)	B	B	B	1.6	25.6	31.9	-1.3	33	FSDAX	Fidelity Defense & Aero (.75%r<30d)	*	*	*	-0.5	13.9	18.7	0.0
4	IXP	S&P Global Telecommunication (iS)	*	*	*	2.9	23.1	29.1	-0.2	34	FBMPX	Fidelity Multimedia (.75%r<30d)	*	*	*	2.7	15.0	10.1	0.8
5	PRMTX	T. Rowe Price Media & Telecommunica-	*	*	*	1.4	21.0	26.2	1.0	35	RYMIX	Rydex Telecommunications (\$25k)	*	*	*	1.4	13.5	15.5	0.4
6	VOX	Vanguard Telecom Service ETF	*	*	*	1.1	18.4	32.0	-1.7	36	VFH	Vanguard Financials ETF	*	*	*	1.1	13.5	15.9	-1.0
7	FSCSX	Fidelity Software (.75%r<30d)	*	*	*	-0.2	23.0	20.8	1.1	37	IYF	DJ US Financial (iS)	*	*	*	1.4	13.3	15.8	-0.6
8	IYZ	DJ US Telecom (iS)	*	*	*	1.9	16.2	28.3	-1.5	38	ICFSX	ICON Financial	*	*	*	0.9	13.1	16.9	-0.3
9	FSTCX	Fidelity Telecomm (.75%r<30d)	*	*	*	2.8	16.5	24.1	-0.5	39	PJP	PowerShares Dyn Pharmaceuticals	*	*	*	0.7	16.0	9.7	1.4
10	ICF	Cohen & Steers Realty Majors (iS)	*	*	*	-4.4	17.2	30.9	-1.2	40	IGM	GS Technology (iS)	*	*	*	0.2	17.4	5.7	1.3
11	CSRSX	Cohen & Steers Realty (\$10k,1%r<180d)	*	*	*	-3.1	16.2	30.7	-1.5	41	STMDX	Stratton Mthly Div REIT (1.5%r<120d)	*	*	*	-3.1	12.3	22.5	-1.5
12	IYR	DJ US Real Estate (iS)	*	*	*	-3.0	16.4	28.6	-1.0	42	IYW	DJ US Technology (iS)	*	*	*	-0.4	16.9	6.2	1.2
13	ICTUX	ICON Telecommunications & Utilities	*	*	*	0.7	17.5	19.8	-0.7	43	FDFAX	Fidelity Food & Agr (.75%r<30d)	*	*	*	0.6	11.6	17.9	-0.6
14	FSLBX	Fidelity Brokerage (.75%r<30d)	*	*	*	1.1	18.6	16.4	-0.2	44	XLU	Utilities (SPDR)	*	*	*	-1.8	13.3	17.2	-1.7
15	VGSIX	Vanguard REIT Index (1%r<1yr)	*	*	*	-3.5	16.1	28.6	-1.5	45	VPU	Vanguard Utilities ETF	*	*	*	-2.3	13.2	17.9	-1.6
16	VNQ	Vanguard REIT ETF	*	*	*	-3.6	15.7	28.6	-1.6	46	MTK	Morgan Stanley Technology (stTr)	*	*	*	-0.8	17.0	5.8	0.7
17	FSUTX	Fidelity Utilities Growth (.75%r<30d)	*	*	*	-2.3	15.7	26.5	-1.3	47	IYC	DJ US Consumer Cyclical (iS)	*	*	*	0.7	12.9	13.6	0.3
18	TRREX	T. Rowe Price Real Estate (1%r<180d)	*	*	*	-3.7	14.8	30.2	-1.7	48	VGT	Vanguard Information Tec ETF	*	*	*	-0.6	16.7	5.8	1.2
19	PXQ	PowerShares Dyn Networking	*	*	*	2.5	18.1	11.8	2.3	49	IDU	DJ US Utilities	*	*	*	-2.2	13.0	17.3	-1.6
20	RWR	DJ Wilshire REIT (stTr)	*	*	*	-4.0	15.1	28.7	-1.5	50	RYIIX	Rydex Internet (\$25k)	*	*	*	1.1	15.3	6.3	2.6
21	CSEIX	Cohen & Steers Realty Income (1%r<180d)	*	*	*	-2.5	15.0	25.0	-1.0	51	CGMRX	CGM Realty	*	*	*	-3.1	11.2	22.5	-1.5
22	IGV	GS Software (iS)	*	*	*	-0.8	20.4	8.6	0.9	52	RYUIX	Rydex Utilities (\$25k)	*	*	*	-2.5	13.0	16.8	-1.5
23	IXG	S&P Global Financial (iS)	*	*	*	1.8	14.8	18.7	-1.8	53	FSAVX	Fidelity Automotive (.75%r<30d)	*	*	*	0.1	13.8	10.9	-0.8
24	FRESX	Fidelity Real Estate (.75%r<90d)	*	*	*	-4.3	14.9	26.7	-1.7	54	FSAIX	Fidelity Air Transport (.75%r<30d)	*	*	*	-0.4	8.9	23.4	2.0
25	XLY	Consumer Discretionary (SPDR)	*	*	*	0.1	16.1	16.6	-0.3	55	IYK	DJ US Consumer NonCyclical (iS)	*	*	*	0.0	12.9	12.7	-0.2
26	PBS	PowerShares Dyn Media	*	*	*	2.8	16.8	10.4	0.2	56	PEJ	PowerShares Dyn Leisure & Ent	*	*	*	-0.6	12.0	15.5	-1.1
27	RYLIX	Rydex Leisure (\$25k)	*	*	*	-0.6	14.4	19.6	-0.4	57	FSPFX	Fidelity Paper & Forest (.75%r<30d)	*	*	*	1.3	12.6	10.8	-0.5
28	FDCPX	Fidelity Computers (.75%r<30d)	*	*	*	0.6	18.7	7.1	1.6	58	PRSCX	T. Rowe Price Science & Tech	*	*	*	-1.3	16.6	4.6	1.6
29	VCR	Vanguard Consumer Discr ETF	*	*	*	-0.1	15.6	15.2	-0.4	59	IXN	S&P Global Information Tech (iS)	*	*	*	-0.2	15.5	5.4	0.6
30	IYG	DJ US Financial Services (iS)	*	*	*	2.3	13.5	16.9	-0.4	60	FIDSX	Fidelity Finl Serv (.75%r<30d)	*	*	*	0.8	13.2	9.7	-0.6

SPECIALTY FUNDS
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Specialty Funds continued — data as of 1/5/07

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	PRISX	T. Rowe Price Financial Services	*	*	*	2.2	10.9	12.6	-0.7	91	RYRIX	Rydex Retailing (\$25k)	*	*	*	-1.4	9.7	9.1	0.0
62	FSPCX	Fidelity Insurance (.75%r<30d)	*	*	*	0.8	13.3	8.2	-0.9	92	XLB	Materials (SPDR)	*	*	*	-2.2	8.4	13.3	-1.7
63	ICLEX	ICON Leisure & Consumer Staples	*	*	*	0.3	12.1	11.6	-0.8	93	RYTIX	Rydex Technology (\$25k)	*	*	*	-1.7	12.1	2.9	0.5
64	VDC	Vanguard Consumer Staple ETF	*	*	*	0.8	10.2	15.2	-0.1	94	RYTVX	Royce Technology Value (2%r<180d)	*	*	*	1.6	8.7	6.6	0.5
65	RYFIX	Rydex Financial Services (\$25k)	*	*	*	0.5	11.0	12.9	-0.6	95	FNINX	Fidelity Networking (.75%r<30d)	*	*	*	-0.4	11.5	1.6	2.0
66	FWRLX	Fidelity Wireless (.75%r<30d)	*	*	*	1.4	12.4	6.5	1.0	96	IGN	GS Networking (iS)	*	*	*	-0.2	11.2	0.4	1.6
67	FSCHX	Fidelity Chemicals (.75%r<30d)	*	*	*	0.4	10.4	13.1	-1.1	97	RYHIX	Rydex Health Care (\$25k)	*	*	*	0.7	9.3	3.2	0.5
68	XLP	Consumer Staples (SPDR)	*	*	*	0.9	9.4	14.0	0.1	98	FSCGX	Fidelity Industrial Equip (.75%r<30d)	*	*	*	0.3	5.4	13.3	-0.8
69	RYCIX	Rydex Consumer Products (\$25k)	*	*	*	-0.3	9.4	15.9	-0.6	99	VIS	Vanguard Industrials (VIPER)	*	*	*	-0.4	5.4	13.6	-0.5
70	FSPTX	Fidelity Technology (.75%r<30d)	*	*	*	-1.0	14.3	4.4	1.7	100	RYKIX	Rydex Banking (\$25k)	*	*	*	0.7	6.9	7.4	-0.8
71	XLV	Health Care (SPDR)	*	*	*	1.8	12.1	5.6	0.6	101	GATEX	Gateway Fund	B	*	*	0.8	5.9	9.6	0.2
72	FSPCX	Fidelity Consumer Ind (.75%r<30d)	*	*	*	-1.0	11.8	10.2	0.4	102	BERIX	Berwyn Income (1%r<180d)	B	*	*	-0.2	7.1	7.8	0.1
73	FSRPX	Fidelity Retailing (.75%r<30d)	*	*	*	-1.9	11.0	13.5	-0.2	103	FBALX	Fidelity Balanced	B	*	*	-1.6	7.6	8.8	-0.8
74	IXJ	S&P Global Healthcare (iS)	*	*	*	2.5	10.1	9.1	1.3	104	FSMEX	Fidelity Medical Equip (.75%r<30d)	*	*	*	-1.6	10.2	1.7	-0.5
75	FDLSX	Fidelity Leisure (.75%r<30d)	*	*	*	-1.1	10.4	13.2	-0.7	105	XLI	Industrial (SPDR)	*	*	*	-0.6	5.1	12.5	-0.1
76	RYBIX	Rydex Basic Materials (\$25k)	*	*	*	-2.7	9.7	17.1	-1.8	106	MERFX	Merger Fund (closed,2%r<30d)	*	*	*	1.0	4.8	10.4	0.1
77	ICCCX	ICON Consumer Discretionary	*	*	*	-0.9	10.7	10.6	-0.1	107	FSHOX	Fidelity Const & Housing (.75%r<30d)	*	*	*	-1.9	9.5	1.8	-1.6
78	ICTEX	ICON Information Technology	*	*	*	-0.3	12.5	4.3	1.4	108	FCYIX	Fidelity Cyclical Ind (.75%r<30d)	*	*	*	-0.4	4.7	11.0	-0.6
79	FBSOX	Fidelity Bus Services (.75%r<30d)	*	*	*	0.9	8.7	11.6	-0.2	109	FSPHX	Fidelity Health Care (.75%r<30d)	*	*	*	0.8	9.1	-5.4	-0.2
80	FSRBX	Fidelity Banking (.75%r<30d)	*	*	*	1.5	9.0	10.0	-0.7	110	FBIOX	Fidelity Biotechnology (.75%r<30d)	*	*	*	-3.4	8.5	2.1	1.0
81	IYH	DJ US Healthcare (iS)	*	*	*	1.3	11.1	4.9	0.7	111	PBE	PowerShares Dyn Biotech & Genome	*	*	*	-5.0	10.4	-0.5	0.6
82	PSJ	PowerShares Dyn Software	*	*	*	-1.3	11.5	7.5	0.2	112	FSDPX	Fidelity Indust MatrIs (.75%r<30d)	*	*	*	-1.9	2.8	13.8	-2.1
83	VAW	Vanguard Materials ETF	*	*	*	-2.3	9.2	14.6	-1.6	113	IBB	NASDAQ Biotechnology (iS)	*	*	*	-2.8	9.1	-1.1	1.4
84	PRHSX	T. Rowe Price Health Sciences	*	*	*	0.0	10.9	6.7	-0.2	114	IYM	DJ US Basic Materials (iS)	*	*	*	-4.0	4.3	11.3	-2.4
85	VHT	Vanguard Health Care ETF	*	*	*	1.1	10.9	5.1	0.7	115	ICBMX	ICON Materials	*	*	*	-2.5	2.0	14.3	-2.0
86	FPHAX	Fidelity Pharmaceuticals (.75%r<30d)	*	*	*	0.8	9.2	9.6	1.3	116	EUEYX	Alpine U.S. Real Estate Equity CIY	*	*	*	-3.1	10.0	-7.0	-2.9
87	FSVLX	Fidelity Home Finance (.75%r<30d)	*	*	*	0.9	9.0	9.5	-0.2	117	FSHCX	Fidelity Med Del (.75%r<30d)	*	*	*	1.5	6.0	-5.6	-1.6
88	VGHCX	Vanguard Health (closed,\$25k&1%r<1yr)	*	*	*	0.6	9.2	8.4	0.3	118	ICHCX	ICON Healthcare	*	*	*	0.6	4.2	-0.7	0.4
89	PBJ	PowerShares Dyn Food & Beverage	*	*	*	-0.3	7.4	13.9	-0.4	119	FSELX	Fidelity Electronics (.75%r<30d)	*	*	*	-2.3	7.0	-4.6	0.9
90	VBINX	Vanguard Balanced Index	B	*	*	-0.5	9.1	9.2	-0.2	120	FSDCX	Fidelity Developing Comm (.75%r<30d)	*	*	*	-1.6	5.6	-2.3	0.6

SPECIALTY FUNDS
Continued on Next Page

Specialty Funds continued — data as of 1/5/07

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	RYSIX	Rydex Electronics (\$25k)	*	*	*	-4.1	6.1	-0.2	0.0	151	RYEIX	Rydex Energy (\$25k)	*	*	*	-9.6	-6.3	2.4	-5.0
122	IGW	GS Semiconductor (iS)	*	*	*	-4.0	7.1	-6.1	-0.3	152	FSENX	Fidelity Energy (.75%r<30d)	*	*	*	-9.3	-7.7	0.8	-5.4
123	IXC	S&P Global Energy (iS)	*	*	*	-6.2	1.1	11.4	-4.7	153	PBW	PowerShares WilderH Clean Energy	B	B	B	-7.1	-10.5	1.2	-2.0
124	BEARX	Prudent Bear (1%r<30d)	*	*	*	-0.7	-1.7	9.5	-0.4	154	RSNRX	RS Global Natural Res (\$5k,4.75% load)	S	S	S	-10.6	-8.3	-0.4	-5.6
125	VGPMX	Vang Precious Metal (closed,\$10k,1%)	*	*	*	-8.2	-1.0	18.6	-6.7	155	ICENX	ICON Energy	*	*	*	-9.5	-9.9	-1.8	-6.0
126	FSLEX	Fidelity Environmental Ser (.75%r<30d)	*	*	*	-2.7	-0.2	6.4	-2.1	156	FSNGX	Fidelity Natural Gas (.75%r<30d)	*	*	*	-11.5	-8.4	-4.0	-4.7
127	RYOIX	Rydex Biotechnology (\$25k)	*	*	*	-4.0	4.6	-4.3	1.2	157	RYVIX	Rydex Energy Services (\$25k)	*	*	*	-11.1	-12.4	-1.6	-6.7
128	FSAGX	Fidelity Gold (.75%r<30d)	*	*	*	-7.7	1.3	7.8	-5.3	158	FSESX	Fidelity Energy Services (.75%r<30d)	*	*	*	-11.4	-13.2	-4.2	-7.1
129	IYE	DJ US Energy (iS)	*	*	*	-8.0	-0.3	10.6	-5.0										
130	IAU	Comex Gold Trust (iS)	*	*	*	-5.8	-3.6	15.0	-4.8										
131	USERX	U.S. Global Gold Shares (.25%r<30d)	*	*	*	-12.0	-6.0	30.0	-7.8										
132	GLD	Gold (stTr)	*	*	*	-5.7	-3.7	15.0	-4.8										
133	PSI	PowerShares Dyn Semiconductors	*	*	*	-4.0	2.0	-2.6	0.2										
134	RYJUX	Rydex Juno (\$25k)	*	*	*	3.1	-6.6	7.4	-1.0										
135	SCGDY	DWS Gold & Precious Metals S (closed)	*	*	*	-10.0	-1.3	13.3	-7.3										
136	FSRFX	Fidelity Transportation (.75%r<30d)	*	*	*	-4.0	-3.6	9.3	0.4										
137	RYPIX	Rydex Transportation (\$25k)	*	*	*	-2.3	-5.2	9.5	2.1										
138	ICTRX	ICON Industrials	*	*	*	-1.8	-5.1	6.9	-1.1										
139	XLE	Energy (SPDR)	*	*	*	-7.9	-2.3	8.6	-4.6										
130	VDE	Vanguard Energy ETF	B	B	B	-8.5	-2.1	8.8	-5.1										
141	VGENX	Vanguard Energy (\$25k,1%r<1yr)	B	B	B	-7.2	-3.4	9.1	-5.2										
142	IYT	DJ Transportation Average (iS)	*	*	*	-3.9	-6.4	9.2	1.0										
143	PRNEX	T. Rowe Price New Era	B	B	B	-8.2	-2.9	6.9	-5.5										
144	BGEIX	Amer. Cent. Global Gold (1%r<60d)	*	*	*	-10.3	-3.8	11.7	-6.9										
145	IGE	GS Natural Resources (iS)	B	B	B	-8.2	-3.8	6.7	-5.1										
146	RYPMX	Rydex Precious Metals (\$25k)	*	*	*	-10.7	-3.3	6.4	-7.2										
147	RYURX	Rydex Ursa (\$25k)	*	*	*	1.1	-6.8	-4.3	0.8										
148	FNARX	Fidelity Natrl Resources (.75%r<30d)	B	B	B	-8.9	-5.4	6.8	-5.2										
149	PSPFX	U.S. Global Inv Global Res (.25%r<30d)	B	B	B	-9.4	-6.3	9.6	-6.9										
150	BRPIX	ProFunds Bear Inv (\$15k)	*	*	*	1.0	-6.9	-4.6	0.7										

BOND FUNDS
Next Page

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Bond Funds — data as of 1/5/07

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	*	*	*	0.0%	5.9%	3.9%	0.4%	FBNDX	Fidelity Investment Grade	*	*	*	-1.1	4.8	3.9	0.3
CPTNX	American Century Government Bond	*	*	*	-0.3	5.4	4.2	0.4	FNMIX	Fidelity New Markets Income (1%r<90d)	*	*	*	0.1	9.8	10.6	0.0
ACITX	American Century Inflation Adj	S	*	*	-2.4	3.0	0.3	0.3	FSHBX	Fidelity Short-Term Bond	B	*	*	-0.3	2.7	3.7	0.1
BEGBX	American Century Intl Bond	*	*	*	-3.8	4.1	4.5	-1.2	FSICX	Fidelity Strategic Income	B	B	*	-0.3	6.6	7.1	-0.1
BTTNX	American Century Target 2010	*	*	*	-0.5	4.5	2.8	0.3	KIFIX	FifthThird Bond	*	*	*	-0.4	5.6	3.8	0.4
BTFTX	American Century Target 2015	*	*	*	-1.4	8.1	2.4	0.6	LQD	GS InvestTop Corp Bond (iS)	*	*	*	-0.7	7.6	4.1	0.5
BTTTX	American Century Target 2020	*	*	*	-2.1	10.6	1.1	1.0	JAFIX	Janus Flexible Bond	*	*	*	-0.2	5.8	4.3	0.4
BTRTX	American Century Target 2025	*	*	*	-2.5	12.9	0.2	1.4	JAHYX	Janus High Yield (2%r<90d)	*	*	*	1.0	8.0	10.9	0.1
BBHIX	BBH Inflation Indexed Sec (1%r<30d)	S	*	*	-2.4	2.4	-0.6	0.2	JASBX	Janus S-T Bond	B	*	*	0.0	2.7	4.2	0.0
BUFHX	Buffalo High-Yield (2%r<180d)	*	*	*	0.3	6.2	8.6	0.5	SHY	Lehman 1-3 Year Treasuries (iS)	B	*	*	0.0	3.1	3.8	0.1
SRBFX	Columbia Intermediate Bond ClZ	*	*	*	-0.1	6.6	5.1	0.3	TLT	Lehman 20+ Year Treasuries (iS)	*	*	*	-1.8	9.7	1.6	0.9
DODIX	Dodge & Cox Income	*	*	*	-0.1	5.8	5.3	0.3	IEF	Lehman 7-10 Year Treasuries (iS)	*	*	*	-1.0	6.1	2.7	0.3
DRGBX	Dreyfus 100 Treasury L-T	*	*	*	-1.8	8.3	1.9	0.7	AGG	Lehman Aggregate Bond (iS)	*	*	*	-0.5	5.8	4.0	0.4
DRBDX	Dreyfus A Bonds Plus	*	*	*	-0.4	6.0	4.3	0.5	TIP	Lehman TIPS Bond (iS)	S	*	*	-2.4	2.8	0.6	0.2
DRGMX	Dreyfus GNMA	*	*	*	-0.1	5.3	3.4	0.4	LSBDX	Loomis Sayles Bond Instl (\$100k,2%r<60d)	B	B	*	-0.7	8.1	10.5	0.1
DSINX	Dreyfus Premier Core Bond (closed)	*	*	*	-0.4	6.1	4.9	0.4	LSBRX	Loomis Sayles Bond Retail (2%r<60d)	B	B	*	-0.8	7.9	10.2	0.1
DSTIX	Dreyfus Premier Short-Term Income	B	*	*	-0.1	4.1	4.3	0.2	MGFIX	Managers Bond	*	*	*	-0.9	8.5	8.0	0.5
SCSBX	DWS Core Plus Income S (closed,2%	*	*	*	-0.3	6.0	4.7	0.5	MBDFX	Managers Fremont Bond	*	*	*	-1.0	5.4	3.5	0.4
SSTGX	DWS Global Bond S (closed,2%r<30d)	*	*	*	-1.7	4.2	3.6	-0.3	MGIDX	Managers Int. Duration Govt	*	*	*	-0.1	5.7	4.7	0.5
SCSTX	DWS Short-Term Bond S (closed,2%r<15d)	B	*	*	0.0	3.0	4.3	0.2	MGSDX	Managers Short Duration Govt	B	*	*	0.3	2.5	4.6	0.1
FTRGX	Federated Total Return Govt	*	*	*	-1.0	4.7	3.2	0.4	MWLDX	MetroWest Low Duration	B	*	*	0.6	3.7	5.4	0.2
FSGVX	Federated U.S. Govt Sec. 1-3	B	*	*	-0.5	2.7	3.5	0.1	MWTRX	MetroWest Total Return	*	*	*	0.5	6.4	6.0	0.3
FAGIX	Fidelity Capital & Income (1%r<90d)	*	*	*	0.1	8.0	11.2	-0.2	NTHFX	Northeast Investors Trust	*	*	*	1.2	5.4	11.1	0.0
FFRHX	Fidelity Floating Rate High Inc(1%r<60d)	S	*	*	0.2	2.6	5.0	0.0	PYGFX	Payden Global Fixed Income	*	*	*	-0.9	3.7	1.9	0.2
FGMNX	Fidelity GNMA	*	*	*	-0.4	4.9	3.3	0.4	PHYDX	PIMCO High Yield (2%r<30d)	*	*	*	0.0	7.0	7.8	0.0
FGOVX	Fidelity Government Income	*	*	*	-1.0	4.1	2.8	0.2	PTLCX	PIMCO Low Duration (2%r<7d)	B	*	*	-1.0	2.9	2.4	0.2
SPHIX	Fidelity High Income (1%r<90d)	*	*	*	0.4	7.2	9.7	0.0	PRRDX	PIMCO Real Return (2%r<7d)	*	*	*	-2.8	2.6	0.0	0.2
FINPX	Fidelity Inflation-Protected Bond	S	*	*	-2.5	2.7	0.2	0.2	PTTDX	PIMCO Total Return (2%r<7d)	*	*	*	-1.3	5.4	3.4	0.5
FTHRX	Fidelity Intermediate Bond	*	*	*	-0.8	3.9	3.5	0.2	PTMDX	PIMCO Total Return Mortgage (2%r<7d)	*	*	*	-0.5	6.0	4.7	0.5
FSTGX	Fidelity Intermediate Govt	*	*	*	-1.1	3.1	2.6	0.2	SWBDX	Schwab S-T Bond Mkt Index	B	*	*	-0.1	3.9	4.5	0.1

BOND FUNDS
Continued on Next Page

Bond Funds continued — data as of 1/5/07

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)	*	*	*	0.7	6.6	8.9	0.0	WTIBX	Westcore Plus Bond (2%r<90d)	*	*	*	-0.2	6.3	5.8	0.4
SSTBX	Strong S-T Bond	B	*	*	0.1	3.4	4.4	0.1									
STHBX	Strong S-T High Yield	*	*	*	0.4	3.4	5.3	0.0									
PRPIX	T. Rowe Price Corporate Inc	*	*	*	-0.5	7.6	5.0	0.3									
PRGMX	T. Rowe Price GNMA	*	*	*	-0.1	5.6	3.8	0.3									
PRHYX	T. Rowe Price High Yld (closed,1%r<1yr)	*	*	*	0.8	7.4	9.3	0.0									
RPIBX	T. Rowe Price Int'l Bond (2%r<90d)	*	*	*	-3.2	3.5	4.1	-1.0									
PRCIX	T. Rowe Price New Income	*	*	*	-0.5	6.0	4.1	0.2									
RPSIX	T. Rowe Price Spectrum Income	*	*	*	-0.4	7.0	7.4	-0.2									
PRWBX	T. Rowe Price S-T Bond	B	*	*	-0.1	3.5	4.2	0.0									
PRULX	T. Rowe Price U.S. Treas. L-T	*	*	*	-2.5	7.2	0.8	0.7									
TGHNX	TCW Galileo High Yield Bond	*	*	*	0.9	7.3	8.9	0.1									
TGMNX	TCW Galileo Total Return Bond	*	*	*	-0.5	6.0	5.2	0.3									
USAIX	USAA Income	*	*	*	-0.3	5.9	4.4	0.5									
VAGIX	Value Line Aggressive Inc (1%r<120d)	*	*	*	0.0	5.5	7.1	-0.2									
VALBX	Value Line U.S. Govt Sec	*	*	*	-0.4	4.8	3.8	0.4									
VFIIX	Vanguard GNMA	B	*	*	0.1	6.1	4.2	0.4									
VWEHX	Vanguard High Yield Corporate (1%r<1yr)	*	B	*	0.6	7.1	7.9	0.0									
VIPSX	Vanguard Inflation Protected Sec	S	*	*	-2.2	3.1	0.8	0.3									
VFITX	Vanguard Intermediate Term U.S. Treasury	*	*	*	-0.9	5.4	3.2	0.3									
VWESX	Vanguard Long-Term Investment-Grade	*	*	*	-1.6	10.5	3.8	0.8									
VUSTX	Vanguard L-T U.S. Treasury	*	*	*	-1.5	8.4	2.4	0.6									
VFSTX	Vanguard Short-Term Investment Grade	B	*	*	0.1	3.9	5.0	0.2									
VSGBX	Vanguard S-T Federal	*	*	*	-0.1	3.8	4.4	0.2									
VFISX	Vanguard S-T Treasury	B	*	*	-0.2	3.2	3.8	0.1									
VBMFX	Vanguard Total Bond Market Index	*	*	*	-0.4	6.0	4.4	0.3									
STCBX	Wells Fargo Adv Corporate Bond Inv	*	*	*	-0.6	6.7	4.1	0.4									
STVSX	Wells Fargo Adv Govt Sec Inv	*	*	*	-0.5	5.1	3.5	0.3									
MNTRX	Wells Fargo Adv Total Return Bond	*	*	*	-0.5	5.7	4.2	0.3									
MNSGX	Wells Fargo Montgomery S Dur Govt	B	*	*	0.0	3.2	4.1	0.0									

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 – The domestic market has found favor as foreign markets are sold. Apple is leading the tech stocks to market leadership. The real test of the U.S. market is just beginning, as earnings season gets underway. We look for good but not spectacular earnings. We also look for foreign markets to begin a recovery shortly. We continue to favor equities as global growth continues.

The Select Portfolio – Cohen & Steers Realty Majors (ETF, Ticker: ICF) is to be sold and the proceeds invested in T. Rowe Price New Asia Fund.

PORTFOLIO HOLDINGS
Next Page

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

Weekly Performance of ML & MLP ETF Model Holdings — data as of 1/5/07

Ticker	Fund	Last Week	Ticker	Fund	Last Week
ICF	Cohen & Steers Realty Majors (ETF)	-1.48	JKF	Morningstar Large Value (ETF)	-1.60
DREGX	Driehaus Emerging Markets	-2.30	EFV	MSCI EAFE Value (ETF)	-1.50
FBALX	Fidelity Balanced	-0.82	EZU	MSCI EMU (ETF)	-1.06
FDGFX	Fidelity Dividend Growth	-0.22	PWV	Powershares Dynamic LC Value (ETF)	-1.16
FEMKX	Fidelity Emerging Markets	-2.95	PRNEX	T. Rowe Price New Era	-5.54
FEQIX	Fidelity Equity-Income	-0.94	VBINX	Vanguard Balanced	-0.23
FECAX	Fidelity Europe Cap Appreciation	-2.02	VDIGX	Vanguard Dividend Growth	-0.96
FIREX	Fidelity International Real Estate	-1.75	VEIEX	Vanguard Emerging Markets Index	-2.43
FSLVX	Fidelity Large Cap Value	-1.67	VGENX	Vanguard Energy	-5.23
FLATX	Fidelity Latin America	-2.79	VDE	Vanguard Energy (ETF)	-5.08
FNARX	Fidelity Natural Resources	-5.24	VEIPX	Vanguard Equity-Income	-0.91
FOCPX	Fidelity OTC	1.04	VGK	Vanguard European (ETF)	-0.97
FSICX	Fidelity Strategic Income	-0.09	VFIIX	Vanguard GNMA	0.39
GATEX	Gateway Fund	0.18	VWEHX	Vanguard High Yield Corp	0.00
IGE	GS Natural Resources (ETF)	-5.14	VWIGX	Vanguard International Growth	-0.96
ICHKX	Guinness Atkinson China & Hong Kong	-0.34	VNQ	Vanguard Reit (ETF)	-1.57
ICSEX	ICON Europe	-0.95	VIVAX	Vanguard Value	-1.13
JAOSX	Janus Overseas	-2.29	VTV	Vanguard Value (ETF)	-1.38
AGG	Lehman Aggregate Bond (ETF)	0.35	CBMDX	Wells Adv C&B MC Value	-1.03
LSBRX	Loomis Sayles Bond Retail	0.07			
MPYMX	Metzler/Payden Europe Emerging Markets	-3.12			
			Indices:		
			DOW JONES INDUSTRIALS		-0.52%
			NASDAQ		0.78
			S&P 500		-0.61

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