

MONEYLETTER *Plus*

January 26, 2007

Volume 11, Issue 4

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MONEYLETTER HOTLINE 1/24/07

Whipsaw

The Street is still sorting things out as we come to the end of the first month of the year. It appears that the Street is finally coming to grips with the fact that the economy and the markets are not developing as expected. The result is that we are seeing some whipsaw action.

The economic news continues relatively favorable. There is still no sign that the housing slump has materially affected overall activity. The inflation news shows inflation holding steady. It is not what the Fed would like but they are not being spurred into action. With the overall picture moderately positive, the Street is focusing on earnings, this being earnings season. Last week, tech earnings disappointed. Today, tech earnings pleased, and the Nasdaq popped, bringing the rest of the market along.

Meanwhile, the overseas markets, which were fearful about the course of our economy, have taken heart. The better news here has produced a bull reaction in the Asian markets, in particular. Stocks remain our asset of choice.

There is no change in our allocations.

New Fund Ratings – For domestic stock funds, two funds are now rated Buy: Vanguard Capital Value and Vanguard Windsor. Five funds are now rated Sell: Russell 1000 Value (ETF), Robeco Boston Partners All Cap Value, Vanguard Equity-Income, Morningstar Large Value (ETF), and Russell 3000 Value (ETF). For international stock funds, three funds are now rated Buy: Oakmark International Small Cap (closed), T. Rowe Price European, and Driehaus Emerging Markets Growth (closed). Three funds are now rated Hold: Emerging Markets 50 ADR (ETF), S&P 40 Latin America (ETF), and DWS Latin America Equity S (closed). Two funds are now rated Sell: Fidelity Emerging Markets and US Global Eastern Europe.

Vanguard Equity-Income (VEIPX) is in the Vanguard Conservative portfolio. We will switch the fund into Vanguard Capital Value. Morningstar Large Value (ETF, Ticker symbol, JKF) is in all three *MONEYLETTER* portfolios. In the Venturesome

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ETF MODEL PORTFOLIO

ETF Portfolio News

We are making a trade in the *MONEYLETTER Plus* ETF Portfolio, effective today 1/26/07.

We are selling iShares Morningstar Large Value (JKF). The fund is being replaced by Rydex Russell Top 50 (XLG).

The trade will be made based on the closing prices as of Friday January 26, 2007. We will have an updated detail on the portfolio positions in next week's issue.

Russell Top 50 (Rydex)

Ticker:	XLG
Inception:	May 10, 2005
Objective:	Large Cap
Share Price:	\$109.43 (1/24/07)
1-Year Return:	+19.2% (1/24)
3-Year Return:	n/a
P/E Ratio:	15.4 (12/31/06)
Expense Ratio:	0.20%
Avg Mkt Cap:	\$154.9 Billion
Index:	Russell Top 50
Top 5 Holdings: (11/30/06)	Exxon Mobil (7.6%), GE (6.0), Microsoft (4.3), Citigroup (4.0), Bank of America (4.0)

Domestic Stock Funds — data as of 1/19/07

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	JSVAX	Janus Contrarian	*	B	B	6.1%	27.3%	26.4%	4.5%	31	HRTVX	Heartland Value (2%r<10d)	*	H	H	0.7	15.8	20.4	-0.9
2	BPTRX	Baron Partners	H	H	H	4.6	22.3	25.0	4.5	32	PWV	PowerShares Dyn LC Value	B	B	B	0.0	16.0	20.5	0.1
3	FBRVX	FBR Small Cap (1%r<90d)	B	B	B	3.9	21.7	26.4	2.9	33	PVLDX	Allianz OCC Value D (2%r<7d)	H	H	H	0.0	17.2	17.3	-0.3
4	WWNPX	Kinetics Paradigm (2%r<30d)	B	B	B	2.8	19.8	25.2	2.4	34	DGRIX	Dreyfus Growth & Income	H	H	H	1.3	17.9	13.4	2.0
5	CHTTX	Aston/Optimum MidCap N	*	B	B	2.5	22.9	17.3	1.7	35	BPMCX	Robeco Boston Partners Mid Cap Value	H	H	H	0.9	17.7	14.5	0.8
6	LLSCX	Longleaf Partners Smallcap (closed)	B	B	B	1.7	21.5	20.6	2.0	36	TAVFX	Third Avenue Value (\$10k,1%r<60d)	H	H	H	4.0	15.1	15.9	2.7
7	MAVFX	Matrix Advisors Value (1%r<60d)	*	B	B	1.8	23.3	15.4	1.9	37	XLG	Rydex Russell Top 50	H	H	H	0.6	17.1	15.9	0.8
8	WEHIX	Weitz Hickory	*	B	B	1.5	20.4	21.0	1.5	38	JKD	Morningstar Large Core (iS)	H	H	H	1.4	16.5	16.1	1.8
9	VCVLX	Vanguard Capital Value	B	B	B	2.1	20.5	18.9	2.2	39	TWVLX	American Century Value (closed)	H	H	H	0.7	16.5	17.1	0.7
10	JAVTX	Janus Venture (closed)	*	B	B	1.7	21.5	16.5	0.6	40	JAENX	Janus Enterprise	H	H	H	2.2	17.8	11.3	2.7
11	CBMDX	Wells Fargo Adv C&B Mid Cap Value	*	B	B	0.8	19.7	21.3	0.4	41	MFOCX	Marsico Focus (2%r<30d)	H	H	H	4.6	16.8	9.9	4.0
12	WVALX	Weitz Value Fund	B	B	B	1.8	18.9	20.6	1.7	42	NGUAX	Neuberger Berman Guardian	H	H	H	1.7	16.8	13.3	2.0
13	MXXIX	Marsico 21st Century (2%r<30d)	*	H	H	4.0	16.7	19.0	3.8	43	VDIGX	Vanguard Dividend Growth	H	H	H	0.8	15.7	17.5	1.0
14	LSVRX	Loomis Sayles Value Retail	B	B	B	1.0	17.3	21.9	1.1	44	BUFSX	Buffalo Small Cap (2%r<180d)	*	H	H	2.5	17.1	11.0	1.9
15	ATASX	Aston/TAMRO SmallCap N	*	B	B	1.1	17.8	20.4	0.2	45	MNSCX	Wells Fargo Adv Small Cap Growth (closed)	*	H	H	1.0	16.1	15.9	-0.1
16	LMOPX	Legg Mason Opportunity Trust (1%r)	*	H	H	2.1	20.5	11.8	1.4	46	QQQQ	NASDAQ 100	*	H	H	0.7	20.8	4.1	2.3
17	VASVX	Vanguard Selected Value (\$25k,1%r<1yr)	B	B	B	1.6	18.0	18.5	1.2	47	ELV	DJ WI US LargeCap Value (stTr)	H	H	H	0.3	15.2	18.6	0.3
18	IZZYX	Ironwood Isabelle Small Company Stock	H	H	H	0.0	19.4	16.7	-0.5	48	PRGFX	T. Rowe Price Growth Stock	H	H	H	1.4	16.9	12.5	1.6
19	GABAX	Gabelli Asset (2%r<7d)	H	H	H	1.8	17.0	20.0	1.7	49	IVE	S&P 500 Value (iS)	H	H	H	0.7	15.0	18.3	0.8
20	VWNDX	Vanguard Windsor	B	B	B	0.9	18.4	17.1	1.1	50	CAAPX	Ariel Appreciation	H	H	H	2.7	16.5	11.1	2.1
21	OAKMX	Oakmark Fund (2%r<90d)	H	H	H	1.6	17.5	18.2	1.6	51	JAMRX	Janus Mercury	*	H	H	2.4	17.6	8.8	2.7
22	USCGX	USAA Capital Growth	*	H	H	0.8	17.8	18.4	0.1	52	CFIMX	Clipper Fund	H	H	H	0.3	16.3	15.1	0.8
23	LLPFX	Longleaf Partners (closed)	H	H	H	0.5	17.2	20.1	1.9	53	SLSSX	Selected Special Shares	*	H	H	0.5	16.3	14.5	0.0
24	AVALX	Aegis Value Fund (\$10k)	H	H	H	4.8	15.9	15.9	2.6	54	OEF	S&P 100 (iS)	H	H	H	0.5	15.7	16.1	0.9
25	FOCPX	Fidelity OTC Portfolio	*	H	H	0.6	22.1	5.9	1.4	55	TGDVX	TCW Diversified Value N	H	H	H	1.2	15.1	16.3	1.1
26	JORNX	Janus Orion	*	H	H	2.0	17.1	16.5	2.3	56	FEQIX	Fidelity Equity-Income	H	H	H	0.4	15.3	16.9	0.5
27	TRMCX	T. Rowe Price Mid Cap Value (closed)	H	H	H	1.1	17.1	17.8	1.0	57	BGRFX	Baron Growth (closed)	H	H	H	2.0	15.2	14.8	1.8
28	NOIEX	Northern Income Equity	H	H	H	2.0	16.5	17.4	1.4	58	IWS	Russell MidCap Value (iS)	H	H	H	1.2	14.7	17.3	1.3
29	MERDX	Meridian Fund (2%r<60d)	*	H	H	2.9	16.3	16.3	2.9	59	FDGFX	Fidelity Dividend Growth	H	H	H	1.0	16.3	13.5	1.3
30	KAUFX	Federated Kaufmann Fund (0.2%r)	*	H	H	2.3	18.1	12.4	1.6	60	PRFDX	T. Rowe Price Equity-Income	H	H	H	0.7	15.1	17.0	0.9

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 1/19/07

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	TGIGX	TCW Dividend Focused N	H	H	H	0.9	15.3	16.1	0.5	91	FLPSX	Fidelity L P Stock (closed,1.5%r<90d)	S	S	S	0.7	14.9	13.3	0.1
62	DODGX	Dodge & Cox Stock (closed)	H	H	H	1.3	15.0	16.1	1.6	92	VUVLX	Vanguard U.S. Value	S	S	S	1.3	14.9	12.3	1.2
63	DIA	Dow 30 Industrials (Diamonds)	H	H	H	0.9	14.7	17.3	0.9	93	IVV	S&P 500 (iS)	S	S	S	0.6	14.9	13.4	0.9
64	VTV	Vanguard Value ETF	H	H	H	0.1	14.6	18.7	0.0	94	FDVLX	Fidelity Value	S	S	S	1.3	14.9	12.1	1.4
65	FSLSX	Fidelity Value Strategies	*	H	H	1.2	16.3	12.7	1.3	95	WBG SX	William Blair Growth (1%r<60d)	S	S	S	0.5	15.7	10.9	1.6
66	THPGX	Thompson Plumb Growth	H	H	H	0.0	17.2	12.2	0.5	96	OBSWX	Old Mutual Small Cap (2%r<10d)	S	S	S	1.3	14.4	13.0	0.3
67	BARAX	Baron Asset	H	H	H	1.9	14.7	15.5	2.1	97	SPY	S&P 500 (SPDR)	S	S	S	0.4	14.8	13.4	0.9
68	SSHFX	Sound Shore (\$10k)	H	H	H	0.3	16.0	14.1	0.3	98	VTI	Vanguard Total Stock Mkt ETF	S	S	S	0.7	14.7	13.0	1.0
69	JKG	Morningstar Mid Core (iS)	S	S	S	1.6	16.1	11.9	1.7	99	VHCOX	Vanguard Cap Opp (closed,\$25k,1%r<1yr)	*	H	H	-1.0	17.2	9.4	-0.1
70	IWD	Russell 1000 Value (iS)	S	S	S	0.2	14.4	18.4	0.4	100	IWW	Russell 3000 Value (iS)	S	S	S	-0.5	13.7	17.2	0.2
71	VIVAX	Vanguard Value Index	H	H	H	0.0	14.4	18.5	0.0	101	IWR	Russell MidCap (iS)	*	S	S	1.2	14.5	12.5	1.9
72	BPAVX	Robeco Boston Partners All Cap Value	S	S	S	0.8	15.7	14.0	0.6	102	SNXFX	Schwab 1000 Fund (2%r<30d)	S	S	S	0.7	14.6	13.0	1.2
73	NYC	NYSE Composite (iS)	S	S	S	0.5	14.7	16.7	0.3	103	FSMKX	Fidelity Spartan 500 (\$10k)	S	S	S	0.5	14.6	13.4	0.9
74	YACKX	Yacktman Fund (2%r<30d)	S	S	S	1.7	14.3	15.7	1.7	104	ARTQX	Artisan Mid Cap Value (closed)	S	S	S	0.6	15.2	11.7	0.7
75	ONEQ	Fidelity NDQ Composite	*	H	H	0.8	18.2	7.0	1.4	105	BSCFX	Baron Small Cap (closed)	S	S	S	2.0	14.9	10.3	1.5
76	FDCAX	Fidelity Capital Appreciation	*	S	S	3.3	14.8	11.6	3.2	106	VFINX	Vanguard 500 Index	S	S	S	0.5	14.6	13.3	0.9
77	CRMMX	CRM Mid Cap Value Inv (closed)	S	S	S	0.8	14.8	15.2	1.4	107	ICSLX	ICAP Select Equity	S	S	S	0.5	13.3	16.2	0.3
78	VEIPX	Vanguard Equity-Income	S	S	S	0.5	13.8	18.1	0.4	108	IYY	DJ US Total Market (iS)	S	S	S	0.6	14.5	12.9	1.1
79	PRDGX	T. Rowe Price Dividend Growth	S	S	S	0.8	14.7	15.1	1.2	109	BIGRX	American Century Income & Growth	S	S	S	0.1	14.5	13.8	0.1
80	MGRIX	Marsico Growth & Income (2%r<30d)	S	S	S	4.4	15.2	8.2	4.2	110	DREVX	Dreyfus Fund	S	S	S	0.4	14.8	12.3	0.8
81	HILVX	Harbor Large Cap Value Inv	S	S	S	0.6	15.0	14.5	0.6	111	VTSMX	Vanguard Total Stk Mkt	S	S	S	0.7	14.4	12.8	1.0
82	OAKLX	Oakmark Select (2%r<90d)	S	S	S	1.0	14.8	13.7	1.6	112	CAMOX	Cambiar Opportunity	S	S	S	-0.3	14.7	13.3	0.3
83	NMANX	Neuberger Berman Manhattan	*	S	S	1.4	15.3	12.0	2.7	113	FIDYX	AIM Dynamics Inv (closed)	*	S	S	1.1	14.0	12.8	1.6
84	JKF	Morningstar Large Value (iS)	S	S	S	-0.7	13.3	19.9	-0.7	114	IWN	Russell 2000 Value (iS)	*	H	H	0.3	13.1	16.2	-0.6
85	SAOPX	Barrett Opportunity	S	S	S	1.5	12.4	18.7	1.3	115	SCDGX	DWS Growth & Income S (closed,2%r<15d)	S	S	S	0.1	14.8	11.9	0.7
86	RSP	Rydex S&P Equal Weight	*	S	S	0.8	15.2	12.6	1.3	116	IWF	Russell 1000 Growth (iS)	S	S	S	1.5	15.4	8.4	2.2
87	SAIFX	Salomon Brothers Investors	S	S	S	1.0	13.7	16.1	1.0	117	FDSVX	Fidelity Discovery	S	S	S	1.1	14.4	11.3	1.3
88	IWB	Russell 1000 (iS)	S	S	S	0.8	14.9	13.3	1.2	118	IWV	Russell 3000 (iS)	S	S	S	0.4	14.3	12.7	1.1
89	JKI	Morningstar Mid Value (iS)	S	S	S	1.1	13.6	15.9	1.0	119	USAUX	USAA Aggressive Growth	*	S	S	4.6	14.1	6.9	4.2
90	VV	Vanguard LargeCap ETF	S	S	S	0.7	14.9	13.3	1.2	120	FFIDX	Fidelity Fund	S	S	S	1.0	14.5	11.2	1.4

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 1/19/07

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	JKL	Morningstar Small Value (iS)	S	S	S	0.8	13.4	14.3	-0.1	151	IWP	Russell Mid Cap Growth (iS)	*	S	S	1.4	14.5	7.7	2.4
122	NY	NYSE 100 (iS)	S	S	S	0.3	13.5	14.6	0.5	152	FGRTX	Fidelity Growth & Income II	S	S	S	0.5	13.8	10.5	1.2
123	DSEFX	Domini Social Equity Fund (2%r<90d)	S	S	S	0.2	15.2	10.4	0.7	153	FDSSX	Fidelity Stock Selector	S	S	S	0.6	13.7	10.6	1.2
124	VQNPX	Vanguard Growth & Income	S	S	S	0.3	14.5	12.1	1.0	154	SOPFX	Wells Fargo Advantage Opportunity	S	S	S	0.9	14.3	8.6	1.5
125	LMASX	Legg Mason Special Investment Trust	*	S	S	1.1	16.8	4.9	0.9	155	FTRNX	Fidelity Trend	S	S	S	0.7	13.6	10.6	1.2
126	VUG	Vanguard Growth ETF	S	S	S	1.5	15.3	8.1	2.3	156	IJS	S&P 600 SmallCap Value (iS)	*	S	S	1.0	12.5	12.8	0.4
127	ISI	S&P 1500 (iS)	S	S	S	0.5	14.2	12.3	0.9	157	RYVPX	Royce Value Plus (1%r<180d)	*	S	S	0.2	13.2	12.4	-0.1
128	VWNFX	Vanguard Windsor II (\$10k)	S	S	S	0.1	13.2	15.3	0.1	158	IWZ	Russell 3000 Growth (iS)	S	S	S	1.1	14.4	7.8	1.9
129	TWEIX	American Century Equity Income	S	S	S	0.0	12.5	17.2	0.1	159	PWP	PowerShares Dynamic MC Value	S	S	S	0.6	12.8	12.5	1.2
130	DRTHX	Dreyfus Premier Third Century (closed)	S	S	S	1.3	15.1	8.7	2.0	160	PRWCX	T. Rowe Price Cap Appreciation	S	S	S	0.8	12.5	13.1	0.9
131	PRGIX	T. Rowe Price Growth & Income	S	S	S	0.3	14.2	11.9	0.9	161	ARGFX	Ariel Fund	S	S	S	3.2	12.8	8.8	1.5
132	TMW	DJ WI Total Market (stTr)	S	S	S	0.4	14.0	12.2	0.8	162	HDPMX	Hodges Fund (2%r<90d)	*	S	S	0.3	13.1	12.0	1.0
133	VIGRX	Vanguard Growth Index	S	S	S	1.4	15.1	8.0	2.2	163	VPCCX	Vanguard PRIMECAP Core (\$10k)	S	S	S	1.2	13.2	10.4	1.9
134	DREQX	Dreyfus Growth Opportunity (2%r<60d)	S	S	S	1.2	15.5	7.2	2.0	164	VISVX	Vanguard Small-Cap Value Index	*	S	S	0.7	12.0	13.8	0.1
135	JMCVX	Janus Mid Cap Value	S	S	S	0.8	13.6	12.8	1.1	165	JANSX	Janus Fund	S	S	S	0.5	14.2	8.7	1.5
136	BUFMX	Buffalo Mid Cap (2%r<60d)	*	S	S	2.8	15.0	6.1	2.8	166	FDEGX	Fidelity Aggressive Growth (1.5%r<90d)	*	S	S	-1.2	17.2	3.7	0.3
137	JKJ	Morningstar Small Core (iS)	S	S	S	0.5	12.9	14.3	-0.2	167	DSV	DJ WI US SmallCap Value (stTr)	*	S	S	0.4	12.1	14.0	-0.1
138	SLASX	Selected American Shares	S	S	S	0.0	13.6	13.2	0.6	168	DGAGX	Dreyfus Appreciation	S	S	S	-0.3	12.5	13.9	0.2
139	WPSRX	Westport Select Cap R (closed)	S	S	S	0.9	14.0	10.7	0.9	169	VBR	Vanguard SmallCap Value ETF	S	S	S	0.6	12.0	13.7	-0.1
140	FMILX	Fidelity New Millennium (closed)	*	S	S	1.3	13.5	11.6	1.4	170	TWHIX	American Century Heritage	S	S	S	0.8	12.6	11.8	0.9
141	RYPNX	Royce Opportunity (1%r<180d)	S	S	S	1.4	13.1	12.2	0.4	171	IVW	S&P 500 Growth (iS)	S	S	S	0.2	14.2	8.6	1.1
142	DVY	DJ Select Dividend Index (iS)	S	S	S	0.0	12.3	16.3	-0.2	172	VMRGX	Vanguard/Morgan Growth	S	S	S	0.3	14.3	8.2	1.2
143	DNLDX	Dreyfus New Leaders	S	S	S	0.7	14.5	9.8	1.5	173	FEQTX	Fidelity Equity-Income II	S	S	S	0.6	12.8	11.5	0.7
144	VIMSX	Vanguard Mid-Cap Index	S	S	S	1.2	13.9	10.3	1.7	174	SMCDX	Wells Fargo Advantage MC Disciplined	S	S	S	-0.1	11.9	14.6	0.1
145	VXF	Vanguard Extended Mkt ETF	*	S	S	1.6	13.4	10.6	1.4	175	TWCGX	American Century Growth	*	S	S	1.3	14.0	7.2	2.2
146	VO	Vanguard MidCap ETF	S	S	S	1.0	13.9	10.2	1.4	176	JAVLX	Janus Twenty (closed)	S	S	S	0.1	13.8	9.5	1.2
147	BPSCX	Robeco Boston Ptrns SCV (closed,1%	S	S	S	0.4	13.9	11.0	-0.9	177	VSEQX	Vanguard Strategic Equity	S	S	S	1.4	12.8	10.1	1.7
148	VEXMX	Vanguard Extended Market Index	*	S	S	1.5	13.4	10.4	1.4	178	PZI	PowerShares Zacks MicroCap	*	S	S	0.8	13.0	10.2	-0.6
149	FLCSX	Fidelity Large Cap Stock	S	S	S	0.2	14.2	10.3	0.8	179	FDEQX	Fidelity Disciplined Equity	S	S	S	0.4	12.6	11.9	0.9
150	FDSCX	Fidelity Small Cap Ind. (1.5%r<90d)	S	S	S	0.4	15.0	7.9	-0.3	180	FDGRX	Fidelity Growth Company (closed)	*	S	S	0.8	15.0	5.3	1.3

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 1/19/07

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	CRMSX	CRM Small Cap Value Inv (closed)	*	S	S	0.6	13.0	10.4	-0.3	211	TGLNX	TCW Galileo Equities N	S	S	S	-0.2	11.3	11.8	0.4
182	ELG	DJ US WI LargeCap Growth (stTr)	S	S	S	1.0	14.1	7.0	2.0	212	TGVNX	TCW Value Opportunities	*	S	S	0.8	12.3	7.8	1.1
183	POGSX	Pin Oak Aggressive Stock	S	S	S	-0.1	20.0	-6.2	0.4	213	STDIX	Wells Fargo Advantage Discovery	*	S	S	0.2	12.1	9.0	1.1
184	IWM	Russell 2000 (iS)	*	S	S	0.4	12.8	10.8	-0.4	214	SNIGX	SIT Large Cap Growth (2%r<30d)	S	S	S	0.7	12.2	7.6	1.6
185	USGRX	USAA Growth & Income	S	S	S	1.0	13.4	8.1	1.5	215	RIMSX	Rainier Small/Mid Cap Equity (closed)	*	S	S	0.6	11.5	9.6	1.1
186	RYTRX	Royce Total Return (1%r<180d)	S	S	S	1.2	12.1	11.0	0.7	216	FFTYX	Fidelity Fifty	*	S	S	1.2	11.6	8.2	1.0
187	IYJ	DJ US Industrial (iS)	S	S	S	0.9	11.4	13.1	1.4	217	LMVTX	Legg Mason Value	S	S	S	-0.4	14.4	3.6	-0.2
188	RYLPX	Royce Low Priced Stock (closed,1%	*	S	S	-0.2	12.5	11.5	-0.6	218	VALLX	Value Line Leveraged Growth	*	S	S	1.4	12.2	6.5	1.9
189	RYVFX	Royce Value (1%r<180d)	S	S	S	-1.1	13.2	11.0	-0.6	219	WAAEX	Wasatch Small Cap Grth (closed,2%r<60d)	S	S	S	1.2	12.9	4.9	0.3
190	FSLVX	Fidelity Large Cap Value	H	S	S	-0.3	11.8	13.1	0.1	220	ARTMX	Artisan Midcap (closed)	S	S	S	-0.2	13.1	6.2	0.5
191	OBEHX	Old Mutual Emerging Growth (2%r<10d)	*	S	S	1.9	13.6	5.3	1.2	221	PWB	PowerShares Dynamic LargeCap Gr	S	S	S	1.1	13.1	4.2	2.0
192	WAHGX	Wasatch Heritage Growth (2%r<60d)	S	S	S	1.8	13.9	4.5	1.5	222	DSG	DJ WI US SmallCap Growth (stTr)	*	S	S	0.6	12.0	7.8	0.5
193	KLD	KLD Select Social (iS)	S	S	S	-0.5	12.8	10.5	0.3	223	WMCVX	Wasatch Small Cap Value (closed,2%r<60d)	*	S	S	2.7	9.6	10.5	1.0
194	VB	Vanguard SmallCap ETF	S	S	S	0.7	12.1	10.3	0.5	224	PWJ	PowerShares Dynamic MidCap Grow	S	S	S	0.4	12.4	6.9	1.4
195	BEQGX	American Century Equity Growth	S	S	S	0.2	11.8	11.6	0.6	225	PWC	PowerShares Dynamic Market Port	S	S	S	0.8	11.4	8.6	0.8
196	RYSEX	Royce Special Equity (1%r<180d)	S	S	S	0.2	12.4	9.9	-0.1	226	FSLGX	Fidelity Large Cap Growth	*	S	S	1.0	13.7	2.5	1.3
197	RIMEX	Rainier Core Equity (\$25k)	S	S	S	0.5	12.4	9.6	1.3	227	PWY	PowerShares Dynamic SmCap Value	S	S	S	-0.9	11.6	10.6	-1.4
198	HOVLX	Homestead Value (2%r<30d)	S	S	S	0.5	10.5	14.3	0.8	228	FVDFX	Fidelity Value Discovery	S	S	S	-0.3	11.5	10.0	0.3
199	VPMCX	Vanguard PRIMECAP (closed,\$25k,1%	S	S	S	0.7	12.5	9.0	1.4	229	FBGRX	Fidelity Blue Chip Growth	S	S	S	1.0	12.7	4.6	1.9
200	NAESX	Vanguard SmallCap Index	S	S	S	0.7	12.0	10.1	0.3	230	USAAX	USAA Growth	S	S	S	2.8	13.7	-0.5	3.4
201	FEXPX	Fidelity Export & Multinat'l (.75%r<30d)	S	S	S	1.7	13.0	5.9	2.2	231	FGRIX	Fidelity Growth & Income	S	S	S	-0.5	12.4	7.7	0.3
202	NPRTX	Neuberger Berman Partners	*	S	S	-1.4	14.5	6.6	-1.3	232	VBK	Vanguard SC Growth ETF	*	S	S	0.7	12.0	6.6	0.7
203	WGROX	Wasatch Core Growth (closed,2%r<60d)	S	S	S	2.9	12.8	4.6	1.9	233	IWC	Russell MicroCap (iS)	*	S	S	0.6	11.9	7.0	-0.7
204	HCAIX	Harbor Capital Appreciation	*	S	S	1.0	15.5	0.5	1.9	234	FCNTX	Fidelity Contrafund (closed)	S	S	S	0.6	11.2	8.4	1.2
205	FMCSX	Fidelity Mid-Cap Stock (closed,.75%r<30d)	*	S	S	1.2	11.3	10.2	1.6	235	VISGX	Vanguard Small Cap Growth Index	S	S	S	0.6	12.0	6.3	0.6
206	PRWAX	T. Rowe Price New America	S	S	S	0.3	13.9	5.1	1.1	236	FLVCX	Fidelity Leveraged Co (\$10k,1.5%r<90d)	*	S	S	-1.3	11.0	11.6	-0.1
207	LSCRX	Loomis Sayles Small Cap Value Ret	S	S	S	1.0	10.5	12.5	0.0	237	JKH	Morningstar Mid Growth (iS)	S	S	S	0.6	12.3	5.3	1.9
208	IJJ	S&P 400 MidCap Value (iS)	*	S	S	0.8	11.4	10.6	0.9	238	VGEQX	Vanguard Growth Equity (\$10k)	*	S	S	0.8	13.1	2.9	2.3
209	JKE	Morningstar Large Growth (iS)	S	S	S	1.0	13.9	3.7	2.1	239	FCV SX	Fidelity Convertible Securities	S	S	S	0.2	10.5	10.3	0.8
210	PENNX	Penn Mutual (1%r<180d)	S	S	S	0.2	12.2	9.2	-0.2	240	TWEBX	Tweedy, Browne American Value (closed)	S	S	S	0.3	10.6	10.0	0.5

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 1/19/07

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	VWUSX	Vanguard U.S. Growth	S	S	S	1.1	14.0	0.1	2.1	271	OTCFX	T. Rowe Price Small Cap Stock (closed)	S	S	S	0.7	9.4	7.8	-0.1
242	VEXPX	Vanguard Explorer (closed)	*	S	S	1.2	11.8	5.3	1.2	272	BWAFX	Brandywine Advisors (\$10k)	S	S	S	0.2	11.1	4.2	0.4
243	FSLCX	Fidelity SC Stock (closed,2%r<60d)	S	S	S	0.1	12.1	6.2	-0.6	273	SGROX	Wells Fargo Advantage Growth	S	S	S	1.1	10.4	4.3	1.9
244	IJH	S&P 400 MidCap (iS)	S	S	S	1.2	11.0	7.1	1.7	274	UMBSX	UMB Scout Stock	S	S	S	0.6	8.8	9.0	0.9
245	CIP SX	Champlain Small Company	S	S	S	0.0	10.7	9.3	-0.2	275	NEEGX	Needham Growth Fund (2%r<60d)	*	S	S	-1.4	10.0	9.0	-1.3
246	IWO	Russell 2000 Growth (iS)	*	S	S	0.1	11.9	5.6	-0.2	276	SCOVX	Wells Fargo Adv SC Disciplined	*	S	S	-0.3	8.6	10.4	-1.0
247	MDY	S&P 400 MidCap (SPDR)	S	S	S	1.0	10.9	6.8	1.5	277	FMAGX	Fidelity Magellan (closed)	S	S	S	0.8	10.0	4.3	1.3
248	BRWIX	Brandywine Fund (\$10k)	S	S	S	0.2	11.2	7.0	0.6	278	WBSNX	WmBlair S-C Growth N (1%r<60d)	*	S	S	-1.9	10.7	6.7	-1.7
249	PESPX	Dreyfus Mid Cap Index (1%r<180d)	S	S	S	1.0	10.7	6.7	1.5	279	TMGFX	Turner Mid Cap Growth	*	S	S	1.1	10.7	1.9	2.4
250	SCQGX	DWS Large Comp Growth S (closed,2%	S	S	S	0.0	12.1	4.6	1.0	280	OAKBX	Oakmark Equity & Income (2%r<90d)	S	S	S	0.0	8.0	9.9	0.6
251	STRFX	Wells Fargo Advantage Large Cap Growth	S	S	S	1.1	12.5	2.0	2.2	281	FAIRX	Fairholme Fund (2%r<60d)	S	S	S	-1.5	8.3	11.2	-1.1
252	NTHFX	Northeast Investors Growth	*	S	S	0.7	11.3	5.4	1.5	282	UBRRX	Undiscovered Mgr Behavioral Grwth (\$10k)	*	S	S	0.4	11.9	-1.1	1.0
253	VCVSX	Vanguard Convert Sec (\$10k,1%r<1yr)	S	S	S	0.8	9.2	10.2	1.0	283	JKK	Morningstar Small Growth (iS)	*	S	S	-0.1	10.7	2.5	-0.1
254	FDFFX	Fidelity Independence	S	S	S	-0.1	10.7	7.5	0.4	284	RYPRX	Royce Premier (closed,1%r<180d)	S	S	S	0.6	8.7	5.9	0.6
255	CUCAX	CS Capital Appreciation Comm	S	S	S	1.5	12.0	1.7	2.1	285	TASCX	Third Avenue SC Value (closed,1%r<1yr)	S	S	S	-0.4	8.4	7.9	-0.2
256	IJR	S&P 600 SmallCap (iS)	*	S	S	0.1	10.0	8.8	-0.2	286	TWC VX	American Century Vista	S	S	S	0.9	9.2	3.8	1.3
257	GABGX	GAMCO Growth AAA (2%r<7d)	S	S	S	0.6	11.5	4.1	1.4	287	PEY	PowerShares HiYld Div Achievers	S	S	S	-1.5	8.7	8.4	-2.0
258	TGONX	TCW Galileo Opportunity N	S	S	S	1.6	10.8	4.6	1.1	288	BLU EX	Brandywine Blue (\$10k)	S	S	S	-0.4	9.1	5.3	0.3
259	NBNGX	Sit Mid Cap Growth (2%r<30d)	*	S	S	-0.8	12.3	4.1	0.2	289	PRNHX	T. Rowe Price New Horizons	*	S	S	0.6	9.6	2.5	0.3
260	MOPIX	MainStay Small Cap Opportunity (closed)	S	S	S	0.4	10.3	7.2	-0.3	290	BRSIX	Bridgeway Ultra Small Co Mkt (2%r<180d)	*	S	S	0.8	8.3	4.6	-1.0
261	BERWX	Berwyn Fund (closed,1%r<180d)	S	S	S	1.9	11.3	2.4	0.2	291	USRAX	Undiscovered SC Growth A LW (closed)	*	S	S	-1.9	12.4	-1.8	-2.7
262	TGSCX	TCW Galileo Small Cap Growth	*	S	S	0.0	10.2	8.1	0.3	292	TWCIX	American Century Select	S	S	S	1.0	10.2	-0.8	1.7
263	VALSX	Value Line Special Situations	S	S	S	1.3	9.3	8.2	1.7	293	VLIFX	Value Line Fund	*	S	S	2.0	9.3	-0.3	2.2
264	NBSSX	Neuberger Berman Focus	*	S	S	0.0	10.1	8.1	0.1	294	FFSCX	Forward Hoover Small Cap (2%r<180d)	S	S	S	0.6	8.5	3.6	0.4
265	PRSVX	T. Rowe Price S-C Value (closed,1%r<90d)	S	S	S	0.7	8.8	10.0	-0.1	295	ICNIX	ICON Core Equity	*	S	S	1.2	7.7	4.3	1.5
266	OBHGX	Old Mutual Growth (2%r<10d)	*	S	S	0.7	10.5	5.6	1.6	296	JAGIX	Janus Growth & Income	S	S	S	-1.1	9.6	2.9	0.0
267	IJK	S&P 400 MidCap Growth (iS)	S	S	S	1.3	10.9	3.4	2.2	297	PWO	PowerShares Dynamic OTC Portfol	*	S	S	-0.7	10.0	1.4	-0.2
268	RPMGX	T. Rowe Price Mid Cap Growth (closed)	S	S	S	0.8	10.9	4.1	1.3	298	MUHLX	Muhlenkamp Fund (2%r<30d)	S	S	S	-0.4	10.1	-0.3	-0.5
269	CSMVX	Century Select SC (closed,1%r<180d)	S	S	S	1.1	10.2	5.4	0.3	299	IJT	S&P 600 SmallCap Growth (iS)	*	S	S	-0.5	8.0	4.9	-0.3
270	NICSX	Nicholas Fund	S	S	S	0.4	9.9	7.3	0.9	300	ARTSX	Artisan Small Cap (closed)	S	S	S	0.2	9.0	0.5	-0.4

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data as of 1/19/07

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
301	OBEGX	Oberweis Emerging Growth (1%r<90d)	*	S	S	-0.7	11.8	-5.2	-1.5
302	VWEGX	Van Wagoner Emerging Growth	*	S	S	-1.3	8.9	1.8	-1.5
303	TWCUX	American Century Ultra	S	S	S	1.2	9.0	-3.0	2.0
304	BRSVX	Bridgeway Small Cap Value	S	S	S	-0.3	5.9	6.7	0.1
305	SSMGX	Sit Small Cap Growth (2%r<30d)	*	S	S	-0.7	7.6	2.3	0.0
306	NBGX	Neuberger Berman Genesis (closed)	S	S	S	-1.0	8.0	1.4	-0.2
307	PWT	PowerShares Dynamic SmCap Growt	*	S	S	-1.1	8.8	-0.9	-0.8
308	CUEGX	CS Mid Cap Growth (closed)	*	S	S	0.8	6.6	-0.5	1.2
309	IOLIX	ICON Long/Short	*	S	S	0.5	3.9	5.6	0.3
310	CGMFX	CGM Focus	*	*	S	1.1	2.3	7.9	1.2
311	FDISX	Dreyfus-Founders Discovery (closed)	*	S	S	-0.1	6.7	-1.3	-1.0
312	ACBGX	USGlobal Holmes Growth (.25%r<30d)	S	S	S	0.1	5.1	1.9	1.2
313	NESGX	Needham Small Cap Growth (2%r<60d)	S	S	S	-0.8	5.2	2.8	-1.6
314	TGCNX	TCW Select Equities N	*	S	S	-0.8	8.8	-6.8	0.6
315	NBFSX	Neuberger Berman Fasciano Inv	S	S	S	-0.2	5.4	0.2	-0.8
316	BOGLX	Bogle Small Cap Growth (closed)	*	S	S	1.0	4.2	0.9	-0.2
317	BRAIX	Bridgeway Aggressive Investors 2	*	S	S	0.8	5.3	-3.2	1.2
318	FTQGX	Fidelity Focused Stock	*	S	S	0.2	2.2	1.3	0.9
319	HENLX	Hennessy Cornerstone Gwth II (1.5%	S	S	S	0.5	2.4	0.3	0.8
320	HSGFX	Hussman Strategic Growth (1.5%r<180d)	S	S	S	-0.3	0.8	2.4	-0.2
321	BRSGX	Bridgeway Small Cap Growth	S	S	S	-0.7	2.7	-2.8	-0.5
322	BRMIX	Laudus Rosenberg Value L/S (2%r<30d)	S	S	S	-0.9	-3.3	0.9	-0.8

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**INT'L STOCK FUNDS
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International Stock Funds — data as of 1/19/07

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	5.6%	36.0%	38.0%	0.5%	31	HIINX	Harbor International Inv (2%r<60d)	*	H	H	2.1	22.1	26.8	0.4
2	PRASX	T. Rowe Price New Asia (2%r<90d)	*	B	B	5.3	36.6	31.0	0.1	32	VEURX	Vanguard European Stock Index (2%r<60d)	*	H	H	1.0	21.7	29.1	0.9
3	JAOSX	Janus Overseas (2%r<90d)	*	B	B	1.3	31.5	37.2	-0.2	33	PRGSX	T. Rowe Price Global Stock (2%r<90d)	*	H	H	2.9	24.3	19.4	2.1
4	SCOPX	DWS Pacific Opp Eq. S (closed,2%r<30d)	*	B	B	5.6	29.2	31.5	0.8	34	HLEMX	Harding Loevner Emerg Mkt (2%r<90d)	*	H	H	1.2	25.3	18.9	-1.8
5	ICCHKX	Guinness Atkinson China & HK (2%	*	B	B	6.6	27.7	31.8	1.4	35	VGK	Vanguard European ETF	B	H	H	0.8	20.9	29.8	0.7
6	FSEAX	Fidelity SE Asia (1.5%r<90d)	*	B	B	3.5	28.6	29.8	-0.9	36	QFVOX	Quant Foreign Value (1%r<30d)	*	S	S	1.4	21.9	26.2	-0.6
7	PRLAX	T. Rowe Price Latin America (2%r<90d)	*	*	B	2.0	26.9	35.9	-0.7	37	ARTKX	Artisan Intl Value (2%r<90d)	*	H	H	1.4	20.6	29.3	0.5
8	OAKEX	Oakmark Intl Small Cap (closed,2%r<90d)	*	B	B	2.8	26.9	31.2	1.3	38	EFV	MSCI EAFE Value (iS)	*	S	S	1.4	21.4	26.7	0.1
9	MAPTX	Matthews Pacific Tiger (closed,2%r<90d)	*	H	H	6.3	27.7	23.4	1.1	39	FEMKX	Fidelity Emerging Mkts (1.5%r<90d)	*	S	S	1.1	23.6	21.1	-2.0
10	EPP	MSCI Pacific Ex-Japan (iS)	*	H	H	4.6	25.2	29.9	1.8	40	VEIEX	Vanguard Emerging Mkts Stk Index (.5%r)	*	H	H	1.8	23.4	19.8	-1.2
11	ARTJX	Artisan Intl Small Cap (closed,2%r<90d)	*	H	H	3.0	27.3	26.6	0.4	41	IEV	S&P 350 Europe Plus (iS)	*	H	H	0.8	20.5	28.6	0.5
12	FFINX	Forward International Equity (2%r<180d)	*	H	H	2.7	26.8	27.7	0.6	42	MPACX	Matthews Asia Pacific (2%r<90d)	*	S	S	5.4	22.4	15.6	1.5
13	PRMSX	T. Rowe Price Emerging Mkts Stk	*	B	B	2.3	29.4	20.9	-1.2	43	OAKIX	Oakmark International (2%r<90d)	*	S	S	1.8	19.9	26.9	0.5
14	PRESX	T. Rowe Price European (2%r<90d)	*	B	B	1.8	26.9	27.1	1.1	44	OAKGX	Oakmark Global (2%r<90d)	*	S	S	2.0	21.2	22.8	1.6
15	FSCOX	Fidelity Int Small Cap Opp	*	H	H	3.8	28.1	21.0	1.5	45	WAIGX	Wasatch Intl Growth (closed,2%r<60d)	*	S	S	3.7	21.0	20.3	1.4
16	FLATX	Fidelity Latin America (1.5%r<90d)	*	*	B	2.3	24.9	31.3	-0.7	46	SSEMXX	SSG Emerging Markets	*	S	S	1.6	22.1	20.6	-2.1
17	TREMX	T. Rowe Price Emg Europe & Med (2%	*	B	B	0.9	30.4	18.6	-2.3	47	SCOBX	DWS Global Thematic S (closed,2%r<30d)	*	S	S	1.3	20.7	24.6	0.6
18	AIOIX	Amer. Cent. Intl Opp. (closed,2%r<180d)	*	H	H	5.4	26.6	20.8	2.0	48	DRFMX	Dreyfus Premier Emerging Market (1%r)	*	S	S	1.7	22.6	18.8	-0.8
19	DREGX	Driehaus Emerg Mkts Gr (closed,2%	*	B	B	2.4	24.7	29.7	-1.3	49	JAWWX	Janus Worldwide (2%r<90d)	*	H	H	1.2	23.5	17.2	1.4
20	PISRXX	Forward Intl Small Companies (2%r<180d)	*	H	H	3.1	25.8	25.0	1.1	50	MACSX	Matthews Asia G & I (closed,2%r<90d)	*	S	S	4.7	19.2	22.1	1.5
21	ADRE	Emerging Mkts 50 ADR (BLDRS)	*	H	H	2.0	24.4	26.7	-1.4	51	VVO	Vanguard Emerging Mkts (VIPER)	*	H	H	2.0	21.6	19.7	-1.0
22	ILF	S&P 40 Latin America (iS)	*	*	H	1.5	24.4	27.2	-1.2	52	WBIGX	Wm. Blair Intl Growth N (closed,1%r<60d)	*	S	S	2.2	21.7	19.2	0.4
23	EZU	MSCI EMU (iS)	*	H	H	0.8	23.2	30.9	0.1	53	FEZ	DJ Euro Stoxx 50 (stTr)	*	S	S	-0.4	19.7	27.5	-0.6
24	MPYMX	Metzler/Payden Europe Emg Mkts (2%	*	H	H	1.0	23.4	29.8	-1.1	54	SCINX	DWS International S (2%r<180d)	*	S	S	1.2	20.9	22.1	0.7
25	SLAFX	DWS Latin Amer Equity S (closed,2%	*	H	H	1.9	24.2	26.1	-1.0	55	DODFX	Dodge & Cox Intl Stock	*	S	S	2.0	19.1	25.0	0.9
26	SCGEX	DWS Europe Equity S (closed,2%r<30d)	*	H	H	1.6	22.6	29.2	1.4	56	EUROX	US Global Eastern Europe (2%r<180d)	*	S	S	0.2	24.6	13.6	-3.0
27	FECAX	Fidelity Europe Capital App (1%r<30d)	*	H	H	1.4	22.7	28.7	0.4	57	TWIEX	American Century Intl Growth (2%r<60d)	*	S	S	1.3	21.2	20.4	-0.1
28	BJBIX	Julius Baer Intl Eq A (closed,2%r<90d)	*	H	H	2.3	23.1	25.9	1.2	58	VWIGX	Vanguard International Growth (2%r<60d)	*	H	H	2.0	19.9	22.4	0.8
29	PRIDX	T. Rowe Price Intl Disc. (2%r<90d)	*	H	H	2.9	23.8	22.6	1.0	59	EEM	MSCI Emerging Markets (iS)	*	H	H	1.9	21.1	19.3	-1.3
30	ICSEX	ICON Europe	*	H	H	1.0	20.9	32.7	0.6	60	USIFX	USAA International (2%r<5d)	*	S	S	1.9	18.9	24.3	1.2

INT'L STOCK FUNDS
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International Stock Funds continued — data as of 1/19/07

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	SGSCX	DWS Gbl Opportunities S (closed,2%	*	S	S	2.0	21.6	17.3	1.3	91	SNGRX	SIT International Growth (2%r<30d)	*	S	S	1.0	15.1	13.9	-0.2
62	PRITX	T. Rowe Price Intl Stock (2%r<90d)	*	S	S	1.9	21.2	16.7	0.8	92	VPL	Vanguard Pacific ETF	*	S	S	2.8	14.4	11.3	0.6
63	TBGVX	Tweedy, Browne Gbl Val (closed,2%	*	S	S	3.5	18.7	20.5	2.3	93	FISMX	Fidelity Intl Small Cap (closed,2%r<90d)	*	S	S	2.2	13.4	8.8	0.5
64	ADRA	Asia 50 ADR (BLDRS)	*	S	S	2.6	18.5	20.8	-0.2	94	FGBLX	Fidelity Global Balanced (1%r<30d)	*	S	S	0.5	11.0	10.5	0.2
65	VTRIX	Vanguard International Value (2%r<60d)	*	S	S	1.1	18.9	21.9	0.2	95	ITF	S&P 150 Topix (iS)	*	S	S	2.0	11.2	7.6	0.1
66	FIGRX	Fidelity Intl Discovery (1%r<30d)	*	S	S	1.2	19.6	19.6	0.2	96	EWJ	MSCI Japan (iS)	*	S	S	2.1	11.4	5.1	-0.1
67	USAWX	USAA World Growth	*	S	S	1.8	17.9	22.3	1.8	97	SJPNX	Japan Fund (Scudder) (2%r<180d)	*	S	S	1.8	11.3	-4.3	-0.2
68	ARTIX	Artisan International (2%r<90d)	*	S	S	1.3	18.7	21.1	-0.2	98	PRJPX	T. Rowe Price Japan (2%r<90d)	*	S	S	1.1	9.3	-4.8	0.5
69	USPAX	Excelsior Pacific/Asia	*	S	S	3.5	22.1	8.2	1.3	99	MJFOX	Matthews Japan Fund (2%r<90d)	*	S	S	3.3	7.6	-4.7	2.2
70	FPBFX	Fidelity Pacific Basin (1.5%r<90d)	*	S	S	3.2	19.8	13.3	0.2	100	WPJGX	CS Warburg Pincus Japan Grth (2%r<30d)	*	S	S	1.7	8.1	-7.4	0.7
71	UMINX	Excelsior International	*	S	S	1.7	18.6	18.6	1.4	101	FJPNX	Fidelity Japan (1.5%r<90d)	*	S	S	0.8	6.9	-6.2	-1.4
72	ADRU	Europe 100 ADR (BLDRS)	*	S	S	0.1	17.0	24.4	0.3	102	FJSCX	Fidelity Japan SC (closed,1.5%r<90d)	*	S	S	0.4	1.8	-22.1	0.0
73	ICEUX	ICAP Euro Select Equity (2%r<30d)	*	S	S	1.6	17.6	20.4	0.5										
74	SWINX	Schwab International Index (1.5%r<180d)	*	S	S	0.9	17.2	21.9	0.6										
75	FEU	DJ Stoxx 50 (stTr)	*	S	S	0.4	16.7	23.0	0.5										
76	FDIVX	Fidelity Div Intl (closed,1%r<30d)	*	S	S	1.0	18.0	18.3	0.4										
77	FIEUX	Fidelity Europe (1%r<30d)	*	S	S	0.6	18.0	19.0	0.3										
78	VHGEX	Vanguard Global Equity	*	S	S	1.0	16.9	20.7	0.7										
79	ADRD	Develop Mrkts 100 ADR (BLDRS)	*	S	S	0.3	16.5	22.2	0.1										
80	LLINX	Longleaf Partners International	*	S	S	1.9	17.3	17.8	2.1										
81	FOSFX	Fidelity Overseas (1%r<30d)	*	S	S	0.8	17.6	16.8	-0.5										
82	NBISX	Neuberger Berman Intl (2%r<60d)	*	S	S	-0.3	18.2	16.6	-1.4										
83	TWGGX	American Century Global Growth (2%	*	S	S	1.0	18.3	14.4	0.7										
84	FIVFX	Fidelity Aggressive Intl. (1%r<30d)	*	S	S	1.1	18.1	13.3	0.5										
85	FWWFX	Fidelity Worldwide (1%r<30d)	*	S	S	1.3	16.7	15.0	0.9										
86	DRIDX	Driehaus Intl Discovery (2%r<60d)	*	S	S	2.6	17.5	10.8	0.4										
87	IOO	S&P 100 Global (iS)	*	S	S	0.4	16.0	17.2	0.7										
88	DGT	DJ WI Global Titians (stTr)	*	S	S	0.1	15.7	17.3	0.5										
89	VPACX	Vanguard Pacific Stock Index (2%r<60d)	*	S	S	2.7	15.6	11.0	0.9										
90	GIGRX	Gabelli Intl Growth (2%r<60d)	*	S	S	0.0	15.7	14.8	-1.2										

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 1/19/07

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	IRFAX	Cohen & Steers Intl Real E A (1%r<180d)	B	B	B	5.1%	30.2%	43.4%	1.6%	31	PJP	PowerShares Dyn Pharmaceuticals	*	*	*	4.4	20.5	13.3	4.8
2	EGLRX	Alpine Intl Real Estate (1%r<60d)	B	B	B	4.6	32.2	33.2	1.0	32	PBS	PowerShares Dyn Media	*	*	*	2.2	22.2	11.9	2.0
3	FIRESX	Fidelity Intl Real Estate (1.5%r<90d)	B	B	B	2.9	30.9	38.8	-0.7	33	FSCHX	Fidelity Chemicals (.75%r<30d)	*	*	*	2.7	18.5	18.5	2.7
4	IXP	S&P Global Telecommunication (iS)	*	*	*	2.4	28.4	34.5	1.6	34	PXQ	PowerShares Dyn Networking	*	*	*	1.4	25.0	3.8	0.9
5	ICF	Cohen & Steers Realty Majors (iS)	*	*	*	6.2	23.7	38.0	5.9	35	FDSLX	Fidelity Leisure (.75%r<30d)	*	*	*	2.6	19.2	16.4	2.4
6	PRMTX	T. Rowe Price Media & Telecommunica-	*	*	*	4.4	28.4	28.9	3.9	36	FDCPX	Fidelity Computers (.75%r<30d)	*	*	*	0.9	24.7	4.8	1.3
7	CSRSX	Cohen & Steers Realty (\$10k,1%r<180d)	*	*	*	7.2	22.3	37.8	5.3	37	FSDAX	Fidelity Defense & Aero (.75%r<30d)	*	*	*	2.1	17.2	20.9	1.8
8	VNQ	Vanguard REIT ETF	*	B	B	6.9	21.9	34.8	5.1	38	ICTUX	ICON Telecommunications & Utilities	*	*	*	0.5	18.7	19.1	0.3
9	VGSIX	Vanguard REIT Index (1%r<1yr)	*	*	*	6.7	21.6	34.4	4.9	39	RYBIX	Rydex Basic Materials (\$25k)	*	*	*	1.4	17.1	21.3	2.2
10	IYR	DJ US Real Estate (iS)	*	*	*	6.4	21.6	34.5	5.4	40	VAW	Vanguard Materials ETF	*	*	*	1.6	17.1	20.6	2.7
11	RWR	DJ Wilshire REIT (stTr)	*	*	*	6.6	21.0	35.1	5.0	41	FSCPX	Fidelity Consumer Ind (.75%r<30d)	*	*	*	3.6	18.2	14.3	4.5
12	TRREX	T. Rowe Price Real Estate (1%r<180d)	*	*	*	6.3	20.1	35.8	4.6	42	ICCCX	ICON Consumer Discretionary	*	*	*	3.9	17.3	15.9	4.0
13	FRESX	Fidelity Real Estate (.75%r<90d)	*	*	*	5.6	21.7	32.4	4.5	43	PEJ	PowerShares Dyn Leisure & Ent	*	*	*	1.3	19.0	15.2	1.0
14	VOX	Vanguard Telecom Service ETF	*	*	*	2.2	22.7	32.5	0.6	44	XLB	Materials (SPDR)	*	*	*	1.4	16.1	20.1	2.8
15	FSTCX	Fidelity Telecomm (.75%r<30d)	*	*	*	4.2	24.5	24.5	2.8	45	RYRIX	Rydex Retailing (\$25k)	*	*	*	3.6	18.0	12.0	4.0
16	FSAVX	Fidelity Automotive (.75%r<30d)	*	*	*	7.2	23.4	17.7	4.2	46	RYMIX	Rydex Telecommunications (\$25k)	*	*	*	1.0	18.6	13.6	0.6
17	CGMRX	CGM Realty	*	*	*	8.1	18.3	28.1	6.0	47	XLK	Technology (SPDR)	*	*	*	0.3	21.0	7.9	0.5
18	XLY	Consumer Discretionary (SPDR)	*	*	*	3.0	24.3	19.1	3.3	48	FSUTX	Fidelity Utilities Growth (.75%r<30d)	*	*	*	-1.8	15.5	23.9	-1.2
19	FSLBX	Fidelity Brokerage (.75%r<30d)	*	*	*	3.8	24.3	17.2	3.1	49	PRSCX	T. Rowe Price Science & Tech	*	*	*	0.7	22.2	3.3	1.1
20	CSEIX	Cohen & Steers Realty Income (1%r<180d)	*	*	*	5.2	18.4	29.0	3.7	50	IYW	DJ US Technology (iS)	*	*	*	0.3	21.7	4.5	0.8
21	VCR	Vanguard Consumer Discr ETF	*	*	*	3.3	24.0	17.7	3.3	51	IXN	S&P Global Information Tech (iS)	*	*	*	0.1	21.0	5.4	-0.3
22	FBMPX	Fidelity Multimedia (.75%r<30d)	*	*	*	3.8	24.7	14.1	4.1	52	FDFAV	Fidelity Food & Agr (.75%r<30d)	*	*	*	2.2	13.3	21.1	2.2
23	FSCSX	Fidelity Software (.75%r<30d)	*	*	*	0.2	24.5	19.0	0.5	53	IGM	GS Technology (iS)	*	*	*	0.2	21.4	3.6	0.5
24	IYZ	DJ US Telecom (iS)	*	*	*	1.2	19.0	28.7	-0.2	54	FSHOX	Fidelity Const & Housing (.75%r<30d)	*	*	*	3.4	19.3	4.0	2.5
25	RYLIX	Rydex Leisure (\$25k)	*	*	*	2.4	21.7	20.3	2.4	55	XLF	Financial (SPDR)	*	*	*	0.6	14.9	18.4	0.6
26	FSRPX	Fidelity Retailing (.75%r<30d)	*	*	*	4.2	20.9	17.5	4.4	56	FSPFX	Fidelity Paper & Forest (.75%r<30d)	*	*	*	2.3	15.9	12.8	1.9
27	FSAIX	Fidelity Air Transport (.75%r<30d)	*	*	*	4.3	15.8	30.0	5.6	57	IGV	GS Software (iS)	*	*	*	-1.1	21.1	4.3	-0.7
28	STMDX	Stratton Mthly Div REIT (1.5%r<120d)	*	*	*	5.4	16.3	25.7	3.4	58	VFH	Vanguard Financials ETF	*	*	*	0.7	14.5	18.1	0.3
29	IYC	DJ US Consumer Cyclical (iS)	*	*	*	3.4	20.4	15.9	3.8	59	IYF	DJ US Financial (iS)	*	*	*	0.8	14.4	17.8	0.7
30	IXG	S&P Global Financial (iS)	*	*	*	1.5	18.4	23.5	-0.1	60	VGT	Vanguard Information Tec ETF	*	*	*	-0.1	20.4	3.8	0.4

SPECIALTY FUNDS
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Specialty Funds continued — data as of 1/19/07

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	ICLEX	ICON Leisure & Consumer Staples	*	*	*	1.8	14.9	14.4	1.5	91	PSJ	PowerShares Dyn Software	*	*	*	-1.0	15.9	4.4	-0.5
62	RYTVX	Royce Technology Value (2%r<180d)	*	*	*	3.5	17.3	5.6	1.3	92	ICBMX	ICON Materials	*	*	*	2.1	9.1	16.7	2.6
63	FWRLX	Fidelity Wireless (.75%r<30d)	*	*	*	2.2	18.1	5.8	1.9	93	FSPCX	Fidelity Insurance (.75%r<30d)	*	*	*	-0.5	13.1	10.2	-0.5
64	RYIIX	Rydex Internet (\$25k)	*	*	*	-0.6	20.6	3.3	0.4	94	XLI	Industrial (SPDR)	*	*	*	1.1	10.3	14.6	1.7
65	IYK	DJ US Consumer NonCyclical (iS)	*	*	*	2.2	14.3	14.9	1.8	95	VGHCX	Vanguard Health (closed,\$25k&1%r<1yr)	*	*	*	3.0	10.4	11.3	3.1
66	IYG	DJ US Financial Services (iS)	*	*	*	0.3	13.4	18.2	0.2	96	FCYIX	Fidelity Cyclical Ind (.75%r<30d)	*	*	*	0.9	11.0	12.9	1.3
67	ICFSX	ICON Financial	*	*	*	0.7	13.4	17.0	0.5	97	FNINX	Fidelity Networking (.75%r<30d)	*	*	*	-0.4	18.8	-4.6	0.0
68	MTK	Morgan Stanley Technology (stTr)	*	*	*	-1.6	20.4	2.4	-1.2	98	RYHIX	Rydex Health Care (\$25k)	*	*	*	3.5	12.1	6.0	3.9
69	PBE	PowerShares Dyn Biotech & Genome	*	*	*	2.6	18.4	0.7	5.3	99	RYTIX	Rydex Technology (\$25k)	*	*	*	-0.4	16.4	0.6	-0.2
70	EUEYX	Alpine U.S. Real Estate Equity CIY	*	*	*	2.5	19.4	-3.2	0.5	100	ICTEX	ICON Information Technology	*	*	*	0.0	15.3	1.8	0.6
71	FIDSX	Fidelity Finl Serv (.75%r<30d)	*	*	*	0.8	14.5	11.4	0.7	101	FSMEX	Fidelity Medical Equip (.75%r<30d)	*	*	*	1.9	14.0	1.7	2.4
72	IYM	DJ US Basic Materials (iS)	*	*	*	0.5	12.4	17.0	2.1	102	FBSOX	Fidelity Bus Services (.75%r<30d)	*	*	*	0.4	10.8	11.7	0.1
73	RYFIX	Rydex Financial Services (\$25k)	*	*	*	1.5	12.5	15.0	1.0	103	VPU	Vanguard Utilities ETF	*	*	*	-2.2	10.8	14.7	-1.5
74	VDC	Vanguard Consumer Staple ETF	*	*	*	2.2	11.2	17.1	1.9	104	VGPMX	Vang Precious Metal (closed,\$10k,1%r<1yr)	*	*	*	-1.1	7.3	21.0	-1.6
75	FSPTX	Fidelity Technology (.75%r<30d)	*	*	*	-0.2	18.5	1.9	0.4	105	RYUIX	Rydex Utilities (\$25k)	*	*	*	-1.9	10.7	13.8	-1.3
76	FSCGX	Fidelity Industrial Equip (.75%r<30d)	*	*	*	1.1	12.7	13.9	1.5	106	IDU	DJ US Utilities	*	*	*	-2.1	10.4	13.8	-1.6
77	PRHSX	T. Rowe Price Health Sciences	*	*	*	2.8	14.4	7.3	2.6	107	IGN	GS Networking (iS)	*	*	*	-1.1	18.2	-7.6	-0.9
78	FPHAX	Fidelity Pharmaceuticals (.75%r<30d)	*	*	*	3.0	12.3	10.9	3.6	108	VBINX	Vanguard Balanced Index	B	*	*	0.3	10.4	9.2	0.6
79	FSDPX	Fidelity Indust Matrils (.75%r<30d)	*	*	*	1.7	10.3	18.0	2.4	109	XLU	Utilities (SPDR)	*	*	*	-2.1	10.1	13.2	-1.8
80	XLV	Health Care (SPDR)	*	*	*	3.0	13.3	7.9	3.5	110	FSRFX	Fidelity Transportation (.75%r<30d)	*	*	*	4.2	5.6	14.7	5.4
81	VIS	Vanguard Industrials (VIPER)	*	*	*	1.3	11.4	15.3	1.6	111	FBALX	Fidelity Balanced	B	*	*	0.1	10.0	8.5	0.5
82	FBIOX	Fidelity Biotechnology (.75%r<30d)	*	*	*	3.1	15.0	3.4	4.4	112	RYOIX	Rydex Biotechnology (\$25k)	*	*	*	3.6	11.9	-1.8	5.3
83	PRISX	T. Rowe Price Financial Services	*	*	*	0.9	11.4	15.0	0.6	113	IYT	DJ Transportation Average (iS)	*	*	*	4.8	3.6	15.6	6.5
84	IYH	DJ US Healthcare (iS)	*	*	*	3.3	12.9	7.3	3.8	114	RYPIX	Rydex Transportation (\$25k)	*	*	*	5.1	4.2	13.6	6.8
85	VHT	Vanguard Health Care ETF	*	*	*	3.2	12.8	7.2	3.7	115	FSPHX	Fidelity Health Care (.75%r<30d)	*	*	*	2.1	11.6	-3.5	2.7
86	PBJ	PowerShares Dyn Food & Beverage	*	*	*	1.2	10.8	15.1	1.3	116	BERIX	Berwyn Income (1%r<180d)	B	*	*	0.5	7.5	8.0	0.6
87	RYCIX	Rydex Consumer Products (\$25k)	*	*	*	0.9	10.2	16.7	0.9	117	GATEX	Gateway Fund	B	*	*	1.1	6.2	9.9	0.8
88	XLP	Consumer Staples (SPDR)	*	*	*	2.1	9.8	15.5	1.9	118	FSVLX	Fidelity Home Finance (.75%r<30d)	*	*	*	-1.0	7.9	8.6	-1.4
89	IXJ	S&P Global Healthcare (iS)	*	*	*	3.5	10.7	11.1	3.6	119	FSRBX	Fidelity Banking (.75%r<30d)	*	*	*	-0.7	6.3	11.5	-1.0
90	IBB	NASDAQ Biotechnology (iS)	*	*	*	2.9	15.6	-0.5	4.3	120	MERFX	Merger Fund (closed,2%r<30d)	*	*	*	1.3	5.0	10.4	0.8

SPECIALTY FUNDS
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Specialty Funds continued — data as of 1/19/07

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	FSDCX	Fidelity Developing Comm (.75%r<30d)	*	*	*	-0.3	12.4	-6.4	-0.5	151	RYEIX	Rydex Energy (\$25k)	*	*	*	-6.5	-1.7	-3.0	-3.5
122	ICHCX	ICON Healthcare	*	*	*	2.9	6.8	1.2	3.1	152	FSENX	Fidelity Energy (.75%r<30d)	*	*	*	-6.8	-1.6	-4.3	-3.5
123	FSELX	Fidelity Electronics (.75%r<30d)	*	*	*	-0.8	11.0	-8.2	-0.6	153	PBW	PowerShares WilderH Clean Energy	B	B	B	-3.1	-4.6	-8.2	-2.8
124	ICTRX	ICON Industrials	*	*	*	2.3	2.8	7.5	1.8	154	RYURX	Rydex Ursa (\$25k)	*	*	*	0.3	-8.9	-4.8	-0.4
125	FSHCX	Fidelity Med Del (.75%r<30d)	*	*	*	2.1	6.3	-2.7	1.2	155	BRPIX	ProFunds Bear Inv (\$15k)	*	*	*	0.3	-9.0	-5.1	-0.5
126	RYKIX	Rydex Banking (\$25k)	*	*	*	-1.5	4.1	7.4	-1.9	156	ICENX	ICON Energy	*	*	*	-7.4	-3.5	-8.9	-4.8
127	FSAGX	Fidelity Gold (.75%r<30d)	*	*	*	-4.0	6.5	4.6	-4.0	157	RYVIX	Rydex Energy Services (\$25k)	*	*	*	-8.8	-4.9	-8.3	-4.9
128	RYSIX	Rydex Electronics (\$25k)	*	*	*	-2.4	8.9	-5.2	-1.9	158	FSESX	Fidelity Energy Services (.75%r<30d)	*	*	*	-9.0	-6.0	-11.0	-5.4
129	FSLEX	Fidelity Environmental Ser (.75%r<30d)	*	*	*	-0.1	3.8	3.8	-1.2										
130	IGW	GS Semiconductor (iS)	*	*	*	-2.3	10.5	-10.1	-1.6										
131	IAU	Comex Gold Trust (iS)	*	*	*	2.1	-1.7	13.5	-0.2										
132	GLD	Gold (stTr)	*	*	*	1.9	-1.6	13.3	-0.3										
133	SCGDY	DWS Gold & Precious Metals S (closed)	*	*	*	-4.5	3.0	11.4	-5.5										
134	RYJUX	Rydex Juno (\$25k)	*	*	*	2.6	-2.2	9.5	1.1										
135	USERX	U.S. Global Gold Shares (.25%r<30d)	*	*	*	-6.8	-3.0	24.2	-6.7										
136	PSI	PowerShares Dyn Semiconductors	*	*	*	-1.8	5.9	-8.7	-0.9										
137	PRNEX	T. Rowe Price New Era	B	B	B	-4.9	2.2	4.3	-3.3										
138	IXC	S&P Global Energy (iS)	*	*	*	-6.0	2.1	5.3	-4.8										
139	IYE	DJ US Energy (iS)	*	*	*	-5.9	2.2	4.3	-3.7										
140	FNARX	Fidelity Natrl Resources (.75%r<30d)	B	B	B	-5.1	2.0	3.0	-2.7										
141	BGEIX	Amer. Cent. Global Gold (1%r<60d)	*	*	*	-5.9	0.0	7.1	-6.4										
142	BEARX	Prudent Bear (1%r<30d)	*	*	*	-0.3	-4.3	8.2	-0.9										
143	VDE	Vanguard Energy ETF	B	B	B	-6.6	1.1	2.3	-4.1										
144	VGENX	Vanguard Energy (\$25k,1%r<1yr)	B	B	B	-5.8	0.1	3.4	-4.3										
145	XLE	Energy (SPDR)	*	*	*	-6.1	0.6	2.1	-3.5										
146	RYPMX	Rydex Precious Metals (\$25k)	*	*	*	-7.4	0.6	3.6	-6.4										
147	IGE	GS Natural Resources (iS)	B	B	B	-5.6	0.0	2.0	-3.7										
148	PSPFX	U.S. Global Inv Global Res (.25%r<30d)	B	B	B	-6.1	-1.0	4.6	-5.8										
149	RSNRX	RS Global Natural Res (\$5k,4.75% load)	S	S	S	-3.8	-1.3	-2.4	-2.3										
150	FSNGX	Fidelity Natural Gas (.75%r<30d)	*	*	*	-5.6	0.5	-8.0	-1.4										

BOND FUNDS
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Bond Funds — data as of 1/19/07

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	*	*	*	-0.2%	4.4%	3.2%	-0.3%	FBNDX	Fidelity Investment Grade	*	*	*	-0.8	3.4	3.2	-0.3
CPTNX	American Century Government Bond	*	*	*	-0.2	3.9	3.6	-0.2	FNMIX	Fidelity New Markets Income (1%r<90d)	*	*	*	-0.5	8.1	9.5	-0.2
ACITX	American Century Inflation Adj	S	*	*	-1.3	1.0	-0.7	-0.5	FSHBX	Fidelity Short-Term Bond	H	*	*	-0.2	2.2	3.6	-0.1
BEGBX	American Century Intl Bond	*	*	*	-2.2	3.4	4.2	-1.7	FSICX	Fidelity Strategic Income	B	B	*	0.1	6.1	6.8	-0.2
BTTNX	American Century Target 2010	*	*	*	-0.4	3.2	2.4	-0.1	KIFIX	FifthThird Bond	*	*	*	-0.3	4.1	3.3	0.1
BTFTX	American Century Target 2015	*	*	*	-1.1	5.2	1.5	-0.3	LQD	GS InvestTop Corp Bond (iS)	*	*	*	-0.3	5.7	3.7	0.1
BTTTX	American Century Target 2020	*	*	*	-1.5	6.2	-0.6	-0.5	JAFIX	Janus Flexible Bond	*	*	*	-0.1	4.6	3.8	-0.1
BTRTX	American Century Target 2025	*	*	*	-1.8	6.9	-2.1	-0.6	JAHYX	Janus High Yield (2%r<90d)	*	*	*	1.4	8.7	11.6	0.6
BBHIX	BBH Inflation Indexed Sec (1%r<30d)	S	*	*	-1.3	0.2	-1.7	-0.6	JASBX	Janus S-T Bond	H	*	*	0.4	2.7	4.2	0.0
BUFHX	Buffalo High-Yield (2%r<180d)	*	*	*	1.4	6.9	9.0	1.4	SHY	Lehman 1-3 Year Treasuries (iS)	H	*	*	0.1	2.6	3.6	0.0
SRBFX	Columbia Intermediate Bond ClZ	*	*	*	0.0	5.2	4.7	-0.1	TLT	Lehman 20+ Year Treasuries (iS)	*	*	*	-1.5	5.6	-0.1	-0.5
DODIX	Dodge & Cox Income	*	*	*	0.1	4.8	4.9	0.1	IEF	Lehman 7-10 Year Treasuries (iS)	*	*	*	-0.9	4.0	2.1	-0.3
DRGBX	Dreyfus 100 Treasury L-T	*	*	*	-1.4	4.9	0.5	-0.7	AGG	Lehman Aggregate Bond (iS)	*	*	*	-0.2	4.4	3.6	0.1
DRBDX	Dreyfus A Bonds Plus	*	*	*	0.1	4.6	3.9	0.3	TIP	Lehman TIPS Bond (iS)	S	*	*	-1.2	0.8	-0.5	-0.4
DRGMX	Dreyfus GNMA	*	*	*	-0.2	3.9	2.8	0.0	LSBDX	Loomis Sayles Bond Instl (\$100k,2%r<60d)	B	B	*	0.1	7.6	10.1	0.3
DSINX	Dreyfus Premier Core Bond (closed)	*	*	*	-0.1	4.7	4.4	-0.1	LSBRX	Loomis Sayles Bond Retail (2%r<60d)	B	B	*	0.1	7.4	9.9	0.3
DSTIX	Dreyfus Premier Short-Term Income	H	*	*	0.1	3.4	4.0	-0.1	MGFIX	Managers Bond	*	*	*	-0.3	6.4	7.3	0.1
SCSBX	DWS Core Plus Income S (closed,2%	*	*	*	-0.2	4.7	4.2	0.2	MBDFX	Managers Fremont Bond	*	*	*	-0.6	3.6	2.5	-0.5
SSTGX	DWS Global Bond S (closed,2%r<30d)	*	*	*	-1.1	3.1	3.1	-0.8	MGIDX	Managers Int. Duration Govt	*	*	*	-0.1	4.3	4.2	0.1
SCSTX	DWS Short-Term Bond S (closed,2%r<15d)	H	*	*	0.2	2.6	4.2	0.2	MGSDX	Managers Short Duration Govt	H	*	*	0.3	2.4	4.5	0.2
FTRGX	Federated Total Return Govt	*	*	*	-0.9	3.3	2.6	-0.3	MWLDX	MetroWest Low Duration	H	*	*	0.6	3.2	5.1	0.0
FSGVX	Federated U.S. Govt Sec. 1-3	B	*	*	-0.4	2.2	3.3	-0.2	MWTRX	MetroWest Total Return	*	*	*	0.6	5.0	5.5	-0.2
FAGIX	Fidelity Capital & Income (1%r<90d)	*	*	*	0.5	9.1	11.7	0.6	NTHFX	Northeast Investors Trust	*	*	*	1.2	6.6	12.2	0.9
FFRHX	Fidelity Floating Rate High Inc(1%r<60d)	S	*	*	0.3	2.8	5.1	0.2	PYGFX	Payden Global Fixed Income	*	*	*	-0.3	2.7	1.7	0.0
FGMNX	Fidelity GNMA	*	*	*	-0.6	3.5	2.6	-0.3	PHYDX	PIMCO High Yield (2%r<30d)	*	*	*	0.2	7.0	7.8	0.1
FGOVX	Fidelity Government Income	*	*	*	-0.7	2.8	2.3	-0.3	PTLCX	PIMCO Low Duration (2%r<7d)	H	*	*	-0.7	2.0	1.8	-0.3
SPHIX	Fidelity High Income (1%r<90d)	*	*	*	0.4	7.5	9.8	0.2	PRRDX	PIMCO Real Return (2%r<7d)	*	*	*	-1.6	0.5	-1.3	-0.7
FINPX	Fidelity Inflation-Protected Bond	S	*	*	-1.5	0.6	-0.8	-0.6	PTTDX	PIMCO Total Return (2%r<7d)	*	*	*	-1.0	3.6	2.3	-0.4
FTHRX	Fidelity Intermediate Bond	*	*	*	-0.6	2.9	3.1	-0.2	PTMDX	PIMCO Total Return Mortgage (2%r<7d)	*	*	*	-0.5	4.4	4.0	-0.1
FSTGX	Fidelity Intermediate Govt	*	*	*	-1.0	1.9	2.1	-0.3	SWBDX	Schwab S-T Bond Mkt Index	H	*	*	0.1	3.2	4.2	-0.2

BOND FUNDS
Continued on Next Page

Bond Funds continued — data as of 1/19/07

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)	*	*	*	1.1	7.1	9.6	0.4	WTIBX	Westcore Plus Bond (2%r<90d)	*	*	*	0.0	5.1	5.4	0.2
SSTBX	Strong S-T Bond	H	*	*	0.2	2.9	4.2	-0.1									
STHBX	Strong S-T High Yield	*	*	*	0.6	3.5	5.5	0.1									
PRPIX	T. Rowe Price Corporate Inc	*	*	*	-0.3	6.0	4.5	-0.2									
PRGMX	T. Rowe Price GNMA	*	*	*	-0.2	4.2	3.2	-0.2									
PRHYX	T. Rowe Price High Yld (closed,1%r<1yr)	*	*	*	1.2	8.0	10.1	0.4									
RPIBX	T. Rowe Price Int'l Bond (2%r<90d)	*	*	*	-2.1	3.2	3.2	-1.8									
PRCIX	T. Rowe Price New Income	*	*	*	-0.3	4.5	3.6	-0.3									
RPSIX	T. Rowe Price Spectrum Income	*	*	*	0.1	6.8	7.2	-0.2									
PRWBX	T. Rowe Price S-T Bond	H	*	*	-0.1	3.0	3.9	-0.2									
PRULX	T. Rowe Price U.S. Treas. L-T	*	*	*	-1.3	3.9	-0.5	-0.6									
TGHNX	TCW Galileo High Yield Bond	*	*	*	1.1	8.1	9.5	0.9									
TGMNX	TCW Galileo Total Return Bond	*	*	*	-0.3	4.7	4.7	0.0									
USAIX	USAA Income	*	*	*	-0.2	4.5	3.9	0.1									
VAGIX	Value Line Aggressive Inc (1%r<120d)	*	*	*	0.2	6.0	7.1	0.0									
VALBX	Value Line U.S. Govt Sec	*	*	*	-0.4	3.6	3.1	0.0									
VFIIX	Vanguard GNMA	B	*	*	-0.1	4.7	3.6	-0.2									
VWEHX	Vanguard High Yield Corporate (1%	*	B	*	0.9	7.3	8.2	0.2									
VIPSX	Vanguard Inflation Protected Sec	S	*	*	-1.3	0.9	-0.3	-0.4									
VFITX	Vanguard Intermediate Term U.S. Treasury	*	*	*	-0.6	3.8	2.7	-0.4									
VWESX	Vanguard Long-Term Investment-Grade	*	*	*	-0.8	7.3	2.6	-0.4									
VUSTX	Vanguard L-T U.S. Treasury	*	*	*	-1.1	5.2	1.1	-0.6									
VFSTX	Vanguard Short-Term Investment Grade	H	*	*	0.1	3.4	4.7	-0.1									
VSGBX	Vanguard S-T Federal	*	*	*	0.1	3.2	4.1	-0.1									
VFISX	Vanguard S-T Treasury	H	*	*	-0.1	2.6	3.5	-0.2									
VBMFX	Vanguard Total Bond Market Index	*	*	*	-0.3	4.5	3.8	-0.3									
STCBX	Wells Fargo Adv Corporate Bond Inv	*	*	*	-0.3	5.1	3.6	-0.2									
STVSX	Wells Fargo Adv Govt Sec Inv	*	*	*	-0.3	3.7	3.0	-0.3									
MNTRX	Wells Fargo Adv Total Return Bond	*	*	*	-0.3	4.4	3.7	-0.2									
MMSGX	Wells Fargo Montgomery S Dur Govt	H	*	*	0.1	2.8	3.9	-0.2									

Shortcut to Finding Your Fund!

Once you're in Adobe, click "Edit", then "Search." Then type in the ticker symbol of your fund in the box. Make sure you search "in the current PDF document." The results should show every spot where your fund appears!

(Hotline, continued from page 1)

and Moderate portfolios we will switch the fund into Janus Contrarian. In the Conservative portfolio, we will switch the fund into FBR Small Cap (now open again).

The Economy – Housing starts rose last month, but this was mostly due to volatile multifamily starts. The weather is playing a role. Housing industry sources remain gloomy on the mid-range outlook. The 10-year Treasury has risen to 4.8%, so far Wall Street has not noticed. It will. We see a slower economy ahead.

The Select Portfolio – There is no change 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 1/19/07

Ticker	Fund	Last Week	Ticker	Fund	Last Week
DREGX	Driehaus Emerging Markets	1.45	EFV	MSCI EAFE Value (ETF)	0.81
FBALX	Fidelity Balanced	0.05	EZU	MSCI EMU (ETF)	0.46
FDGFX	Fidelity Dividend Growth	0.19	PWV	Powershares Dynamic LC Value (ETF)	0.30
FEMKX	Fidelity Emerging Markets	1.49	PRASX	T. Rowe Price New Asia	1.64
FEQIX	Fidelity Equity-Income	0.22	PRNEX	T. Rowe Price New Era	1.14
FECAX	Fidelity Europe Cap Appreciation	1.78	VBINX	Vanguard Balanced	-0.05
FIREX	Fidelity International Real Estate	2.17	VDIGX	Vanguard Dividend Growth	0.48
FSLVX	Fidelity Large Cap Value	0.34	VEIEX	Vanguard Emerging Markets Index	1.27
FLATX	Fidelity Latin America	0.91	VGENX	Vanguard Energy	1.16
FNARX	Fidelity Natural Resources	1.73	VDE	Vanguard Energy (ETF)	1.78
FOCPX	Fidelity OTC	-2.90	VEIPX	Vanguard Equity-Income	0.43
FSICX	Fidelity Strategic Income	0.19	VGK	Vanguard European (ETF)	0.82
GATEX	Gateway Fund	0.33	VFIIX	Vanguard GNMA	-0.10
IGE	GS Natural Resources (ETF)	1.19	VWEHX	Vanguard High Yield Corp	0.16
ICKX	Guinness Atkinson China & Hong Kong	2.95	VWIGX	Vanguard International Growth	0.84
ICSEX	ICON Europe	0.81	VNQ	Vanguard Reit (ETF)	2.26
JAOSX	Janus Overseas	0.61	VIVAX	Vanguard Value	0.38
AGG	Lehman Aggregate Bond (ETF)	0.17	VTV	Vanguard Value (ETF)	0.40
LSBRX	Loomis Sayles Bond Retail	0.35	CBMDX	Wells Adv C&B MC Value	-0.54
MPYMX	Metzler/Payden Europe Emerging Markets	3.45			
JKF	Morningstar Large Value (ETF)	0.37			
			Indices:		
			DOW JONES INDUSTRIALS		0.08%
			NASDAQ		-2.06
			S&P 500		-0.02

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