

# Equity Funds

# MUTUAL FUND SCOREBOARD

## How to Use the Tables

### BUSINESS WEEK RATINGS

Overall ratings are based on five-year, risk-adjusted returns. They are calculated by subtracting a fund's risk-of-loss factor (see RISK) from historical pretax total return. To get a positive rating, the fund must beat the S&P 500 on a risk-adjusted basis. Category ratings are based on risk-adjusted returns of the funds in that category. The ratings are as follows:

<b>A</b>	SUPERIOR
<b>B+</b>	VERY GOOD
<b>B</b>	ABOVE AVERAGE
<b>C</b>	AVERAGE
<b>C-</b>	BELOW AVERAGE
<b>D</b>	POOR
<b>F</b>	VERY POOR

### MANAGEMENT CHANGES

b indicates the fund's manager has held the job at least 10 years; a indicates a new manager since Dec. 31, 1998.

### S&P 500 COMPARISON

The pretax total returns for the S&P 500 are as follows: 1999, 21.0%; three-year average (1997-1999), 27.6%; five-year average (1995-99), 28.5%; 10-year average (1990-99), 18.2%.

### CATEGORY

Each U.S. diversified fund is classified by market capitalization of the stocks in the portfolio and by the nature of those stocks. If the median market cap is greater than \$10.7 billion, the fund is large-cap; from \$1.7 billion to \$10.7 billion,

mid-cap; and less than \$1.7 billion, small-cap. "Value" funds are those whose stocks have price-to-earnings and price-to-book ratios lower than the average of the stocks in their market capitalizations.

"Growth" funds have higher than average p-e and p-b ratios. "Blend" funds are those in which the ratios are about average. Hybrids mix stocks and bonds, and possibly other assets. World funds generally include U.S. stocks; foreign funds do not. Sector and regional foreign funds are as indicated.

FUND	OVERALL RATING <small>(COMPARES RISK-ADJUSTED PERFORMANCE OF EACH FUND AGAINST ALL FUNDS)</small>	CATEGORY <small>(COMPARES RISK-ADJUSTED PERFORMANCE OF FUND WITHIN CATEGORY)</small>	RATING	SIZE		FEES		1999 RETURNS (%)		
				ASSETS \$MIL.	% CHG. 1998-99	SALES CHARGE (%)	EXPENSE RATIO (%)	PRE-TAX	AFTER-TAX	YIELD
<b>AARP BALANCED STOCK &amp; BOND</b>	<b>B</b>	Domestic Hybrid	<b>C-</b>	672.1	-13	No load	0.84	2.9	1.5	3.3
<b>AARP CAPITAL GROWTH</b> <sup>b</sup>	<b>B+</b>	Large-cap Blend	<b>B</b>	1997.8	29	No load	0.87	35.4	33.5	0.0
<b>AARP GROWTH &amp; INCOME</b> <sup>b</sup>	<b>C</b>	Large-cap Value	<b>C</b>	6171.1	-11	No load	0.67	7.4	5.9	1.9
<b>AARP U.S. STOCK INDEX</b>		Large-cap Blend		734.5	267	No load	0.50	22.0	21.5	1.1
<b>ACCESSOR GROWTH ADV.</b> (a)	<b>A</b>	Large-cap Growth	<b>B+</b>	338.6	115	No load	0.92	25.9	25.0	0.0
<b>ACCESSOR SMALL TO MID CAP ADV.</b> (b)	<b>B</b>	Mid-cap Blend	<b>B+</b>	446.2	73	No load	1.22	28.0	25.0	0.0
<b>ACORN</b> <sup>b</sup>	<b>C</b>	Small Blend	<b>B+</b>	3610.2	1	No load	0.84	33.4	28.6	0.4
<b>ACORN INTERNATIONAL</b>	<b>B</b>	Foreign	<b>B+</b>	2412.7	40	No load	1.12	79.2	77.1	0.6
<b>ACORN USA</b>		Small Blend		371.5	32	No load	1.20	23.0	21.0	0.0
<b>AIM ADV. FLEX</b> <sup>c</sup> <sup>b</sup>	<b>B</b>	Large-cap Value	<b>B</b>	611.7	-9	1.00**	2.20†	-1.6	-4.0	1.7
<b>AIM AGGRESSIVE GROWTH A</b>	<b>D</b>	Small Growth	<b>C-</b>	3027.7	-1	5.50	1.06†	45.0	42.0	0.0
<b>AIM BALANCED A</b>	<b>B+</b>	Domestic Hybrid	<b>B</b>	1787.1	35	4.75	0.95†	19.0	18.0	2.5
<b>AIM BLUE CHIP A</b>	<b>B+</b>	Large-cap Blend	<b>B</b>	2400.9	76	5.50	1.22†	25.7	25.7	0.0
<b>AIM CAPITAL DEVELOPMENT A</b>		Small Growth		621.7	-25	5.50	1.28†	27.8	27.8	0.0
<b>AIM CHARTER A</b>	<b>B</b>	Large-cap Blend	<b>C</b>	5157.2	21	5.50	1.08†	33.9	31.4	0.1
<b>AIM CONSTELLATION A</b> <sup>a</sup>	<b>C-</b>	Mid-cap Growth	<b>C</b>	15522.0	9	5.50	1.10†	44.4	42.1	0.0
<b>AIM EUROLAND GROWTH A</b> (c)	<b>C-</b>	Europe	<b>D</b>	446.2	7	5.50	1.75†	35.1	32.6	0.0
<b>AIM GLOBAL AGGRESSIVE GROWTH B</b>	<b>C-</b>	World	<b>C-</b>	1070.1	6	5.00**	2.32†	69.7	67.8	0.0
<b>AIM GLOBAL GROWTH &amp; INCOME B</b>	<b>B</b>	International Hybrid	<b>C</b>	355.2	-30	5.00**	2.29†	-0.4	-2.6	1.5
<b>AIM GLOBAL GROWTH B</b>	<b>B+</b>	World	<b>B+</b>	473.2	50	5.00**	2.26†	51.4	49.8	0.0
<b>AIM GLOBAL HEALTH CARE A</b>	<b>D</b>	Health	<b>C</b>	357.2	-10	4.75	1.83†	5.5	3.5	0.0
<b>AIM GLOBAL TELECOMM. AND TECH. A</b> (d) <sup>a</sup>	<b>D</b>	Technology	<b>D</b>	1217.1	55	4.75	1.87†	108.1	103.5	0.0
<b>AIM INTERNATIONAL EQUITY A</b>		Foreign		2305.7	28	5.50	1.45†	55.1	54.0	0.0
<b>AIM SELECT GROWTH B</b>	<b>C</b>	Large-cap Growth	<b>D</b>	523.4	66	5.00**	1.93†	40.3	39.0	0.0
<b>AIM SMALL CAP GROWTH A</b>		Small Growth		352.9	NM	5.50†	1.75†	90.6	89.6	0.0
<b>AIM SMALL CAP OPPORTUNITIES A</b>		Small-cap Growth		381.0	139	5.50†	1.59†	84.2	81.6	0.0
<b>AIM SUMMIT</b>	<b>C</b>	Large-cap Growth	<b>C-</b>	2873.5	28	8.50	0.67	50.8	46.3	0.0
<b>AIM VALUE B</b>	<b>B+</b>	Large-cap Blend	<b>C</b>	14333.4	48	5.00**	1.80†	28.9	27.0	0.0
<b>AIM WEINGARTEN A</b> <sup>b</sup>	<b>B</b>	Large-cap Growth	<b>C</b>	8657.3	19	5.50	1.04†	34.9	31.9	0.0
<b>ALGER CAPITAL APPRECIATION B</b>	<b>B</b>	Large-cap Growth	<b>C</b>	685.1	136	5.00**	2.19†	72.9	67.5	0.0
<b>ALGER GROWTH B</b> <sup>b</sup>	<b>C</b>	Large-cap Growth	<b>C-</b>	792.8	63	5.00**	2.00†	32.6	27.0	0.0
<b>ALGER MIDCAP GROWTH B</b>	<b>C-</b>	Mid-cap Growth	<b>C</b>	271.7	30	5.00**	2.10†	34.3	27.8	0.0
<b>ALGER SMALL CAPITALIZATION B</b> <sup>b</sup>	<b>D</b>	Mid-cap Growth	<b>D</b>	455.2	-12	5.00**	2.12†	32.1	26.7	0.0
<b>ALLEGHANY/CHICAGO TRUST BALANCED</b> (e)		Domestic Hybrid		303.3	26	No load	1.08†	12.9	11.5	2.0
<b>ALLEGHANY/CHICAGO TR. GRTH. &amp; INC.</b> (f) <sup>a</sup>	<b>A</b>	Large-cap Growth	<b>B+</b>	540.7	26	No load	1.08†	23.3	21.6	0.0
<b>ALLEGHANY/MONTAG &amp; CALDWELL GR. N</b> (g)	<b>B+</b>	Large-cap Growth	<b>B</b>	1735.9	50	No load	1.12†	22.5	21.4	0.0
<b>ALLIANCE A</b>	<b>C-</b>	Mid-cap Blend	<b>C-</b>	1141.1	13	4.25	1.03†	33.9	31.0	0.0
<b>ALLIANCE GROWTH &amp; INCOME B</b>	<b>B</b>	Large-cap Value	<b>B</b>	1899.0	111	4.00**	1.72†	10.2	8.9	0.4
<b>ALLIANCE GROWTH B</b> <sup>b</sup>	<b>C</b>	Large-cap Blend	<b>D</b>	5545.8	13	4.00**	1.94†	24.7	20.3	0.0
<b>ALLIANCE PREMIER GROWTH B</b>	<b>B+</b>	Large-cap Growth	<b>B</b>	8162.6	137	4.00**	2.27†	28.1	26.2	0.0
<b>ALLIANCE QUASAR B</b>	<b>D</b>	Small-cap Growth	<b>C</b>	589.5	-21	4.00**	2.45†	12.0	12.0	0.0
<b>ALLIANCE TECHNOLOGY B</b>	<b>C-</b>	Technology	<b>C-</b>	3917.6	112	4.00**	2.38†	70.6	68.9	0.0
<b>ALLIANCE WORLDWIDE PRIVATIZATION A</b>	<b>C</b>	Foreign	<b>C</b>	374.3	3	4.25	1.92†	56.3	53.2	0.0
<b>AMCAP</b> <sup>b</sup>	<b>B</b>	Large-cap Growth	<b>C</b>	6721.0	15	5.75	0.67†	21.8	18.5	0.5
<b>AMERICAN BALANCED</b> <sup>a</sup>	<b>B+</b>	Domestic Hybrid	<b>C</b>	6038.9	3	5.75	0.63†	3.5	0.6	3.6

\*Includes redemption fee. \*\*Includes deferred sales charge. †(b)-1 plan in effect. ‡Not currently accepting new accounts. \$Less than 0.5% of assets. NA=Not available. NM=Not meaningful. (a) Formerly Accessor Growth Portfolio. (b) Formerly Accessor Small to Mid Cap Portfolio. (c) Formerly AIM Europe Growth A. (d) Formerly AIM Global Telecommunications A. (e) Formerly Chica-

**SALES CHARGE**

The cost of buying a fund. Many funds take this "load" out of the initial investment, and for ratings purposes, returns are reduced by these charges. Loads may be levied on withdrawals.

**EXPENSE RATIO**

Expenses for 1999 as a percentage of average net assets, a measure of how much shareholders pay for management. Footnotes indicate if the ratio includes a 12(b)-1 plan, which spends shareholder money on marketing. The average is 1.45%.

**PRETAX TOTAL RETURN**

A fund's net gain to investors, including reinvestment of dividends and capital gains at month-end prices.

**AFTERTAX TOTAL RETURN**

Pretax return adjusted for federal taxes. Assumes ordinary income

and capital gains taxed at highest rate applicable in each year; uses 31% tax rate on income since 1994. Capital gains are assumed to be long-term.

**YIELD**

Income distributions as a percent of net asset value, adjusted for capital-gains distributions.

**HISTORY**

A fund's returns relative to all other funds for four periods, which from left to right are: Jan., 1990-June, 1992; July, 1992-Dec., 1994; Jan., 1995-June, 1997; July, 1997-Dec., 1999. The numbers designate which quartile the fund was in during the period: 1 for the top quartile; 2 for the second quartile; 3 for the third quartile; 4 for the bottom quartile. No number indicates no data for that period.

**TURNOVER**

Trading activity, the lesser of purchases or sales divided by average monthly assets.

**% CASH**

Portion of fund assets not invested in stocks or bonds. A negative number means the fund has borrowed to buy securities.

**% FOREIGN**

Portion of funds assets invested in non-U.S. securities.

**PRICE-EARNINGS RATIO**

The average, weighted price-earnings ratio of stocks in a fund's portfolio, based on last 12 months' earnings.

**UNTAXED GAINS**

Percentage of assets in portfolio that are unrealized and undistributed capital gains. A negative figure indicates losses that may offset future gains.

**LARGEST HOLDING**

Comes from the latest available fund reports.

**RISK**

Potential for losing money in a fund, or risk-of-loss factor. For each fund, the three-month Treasury bill return is subtracted from the monthly total return for each of the 60 months in the ratings period. When a fund has not performed as well as Treasury bills, the monthly result is negative. The sum of these negative numbers is divided by the number of months. The result is a negative number, and the greater its magnitude, the higher the risk of loss. This number is the basis for BW ratings, category ratings, and the RISK column.

**BEST & WORST QUARTERS**

The fund's highest and lowest quarterly returns of the past five years.

AVERAGE ANNUAL TOTAL RETURNS (%)						HISTORY				PORTFOLIO DATA				RISK				TELEPHONE
3 YEARS		5 YEARS		10 YEARS		RESULTS VS. ALL FUNDS	TURNOVER	CASH %	FOREIGN %	P-E RATIO	UNTAXED GAINS (%)	LARGEST HOLDING COMPANY (% ASSETS)	LEVEL	BEST		WORST		
PRETAX	AFTERTAX	PRETAX	AFTERTAX	PRETAX	AFTERTAX									QTR	%RET	QTR	%RET	
10.1	8.0	13.3	11.4	NA	NA	3 4	Average	7	13	26	12	Corning (3)	Very low	IV 97 10.4	III 99 -7.4	800-322-2282		
31.3	29.0	28.9	26.6	16.5	14.5	4 4 1 1	Average	3	4	42	46	Microsoft (3)	Average	IV 98 25.8	III 98 -15.4	800-322-2282		
14.3	11.8	19.1	16.7	14.5	12.4	2 2 1 3	Low	0	12	26	26	Corning (5)	Average	IV 97 15.5	III 98 -13.8	800-322-2282		
NA	NA	NA	NA	NA	NA	1	Very low	5	2	35	17	Microsoft (4)		NA	NA	800-322-2282		
35.0	32.1	31.7	28.6	NA	NA	1 1	High	0	NA	43	25	Microsoft (8)	Average	IV 98 27.7	III 98 -7.1	800-882-9612		
26.2	22.8	27.0	23.4	NA	NA	1 1	High	2	NA	31	23	Berkshire Hathaway Cl. A (3)	Average	IV 98 23.6	III 98 -18.6	800-882-9612		
20.9	18.1	21.2	18.2	17.1	14.7	2 1 3 2	Low	7	15	32	62	Softbank (3)	Average	IV 99 21.9	III 98 -19.5	800-922-6769		
27.5	26.2	22.2	21.3	NA	NA	4 1	Low	13	92	38	63	WM-Data Cl. B (3)	Low	IV 99 41.6	III 98 -16.1	800-922-6769		
19.9	18.3	NA	NA	NA	NA	2	Low	7	NA	28	18	Midamerican Energy Hldgs. (8)		NA	NA	800-922-6769		
11.0	8.9	14.6	12.7	11.7	9.7	2 3 3 4	Very low	2	8	23	27	IBM (2)	Low	IV 97 11.5	III 99 -9.2	800-554-1156		
19.5	18.3	22.6	21.2	23.0	21.3	1 1 2 2	Average	2	3	38	58	Alpha Industries (2)	High	IV 99 31.4	III 98 -22.8	800-347-4246		
18.5	17.3	21.8	20.5	16.0	14.9	2 2 2 2	Low	5	5	39	21	S&P 500 Index (Fut.) (4)	Low	IV 99 16.2	III 98 -8.9	800-347-4246		
29.3	29.1	28.7	26.9	18.2	16.9	2 3 1 1	Low	8	4	41	27	Microsoft (4)	Low	IV 98 24.5	III 98 -11.0	800-347-4246		
18.2	18.2	NA	NA	NA	NA	2	Average	5	4	33	29	Microchip Tech. (1)		NA	NA	800-347-4246		
28.4	25.9	28.0	25.2	18.4	16.3	1 4 1 1	High	1	1	43	44	Tyco International (6)	Average	IV 98 26.1	III 98 -11.9	800-347-4246		
24.7	23.2	25.0	23.6	21.2	20.3	1 1 2 1	Average	7	2	43	55	Lucent Technologies (2)	High	IV 99 36.6	III 98 -15.6	800-347-4246		
20.6	19.1	18.2	17.1	8.2	7.6	4 4 4 2	Average	3	100	42	47	EM.TV & Merchandising (4)	Average	IV 99 41.5	III 98 -21.0	800-347-4246		
22.0	21.5	24.0	23.7	NA	NA	2 2	Average	5	67	40	56	JDS Uniphase (5)	High	IV 99 49.1	III 98 -20.9	800-347-4246		
11.8	9.4	13.2	11.3	NA	NA	4 3	Average	1	45	24	30	Royal Dutch Petroleum (3)	Very low	IV 98 12.0	III 98 -7.9	800-347-4246		
27.7	26.7	26.3	25.6	NA	NA	2 1	Average	9	61	42	40	Intel (1)	Low	IV 99 37.8	III 98 -12.5	800-347-4246		
10.5	7.4	18.0	14.6	13.8	11.8	1 4 2 3	Very high	5	19	35	31	Warner-Lambert (9)	High	IV 98 21.6	III 98 -11.3	800-347-4246		
40.7	38.7	26.0	24.0	NA	NA	1 4 1	Average	5	23	48	42	JDS Uniphase (5)	High	IV 99 62.2	III 98 -24.0	800-347-4246		
23.0	22.5	20.8	20.1	NA	NA	1 3 2	Average	5	100	39	45	Mannesmann (2)	Average	IV 99 43.1	III 98 -14.6	800-347-4246		
28.0	26.3	26.8	25.0	NA	NA	2 1	Average	5	3	40	47	MCI WorldCom (3)	High	IV 99 30.2	III 98 -14.5	800-347-4246		
39.7	38.8	NA	NA	NA	NA	1	Very high	11	2	34	23	Russell 2000 Index (Fut.) (3)		NA	NA	800-347-4246		
NA	NA	NA	NA	NA	NA			2	2	38	39	Bank United Cl. A (2)		NA	NA	800-347-4246		
36.0	33.2	32.5	29.4	20.6	18.0	1 3 1 1	Average	4	3	41	54	Microsoft (3)	High	IV 99 37.1	III 98 -12.3	800-347-4246		
27.8	25.5	26.0	23.8	NA	NA	2 1	High	10	5	38	39	MCI WorldCom (4)	Average	IV 98 27.1	III 98 -12.3	800-347-4246		
31.2	28.2	29.1	25.3	18.7	16.3	1 4 2 1	High	6	4	44	51	Microsoft (4)	Average	IV 98 28.0	III 98 -12.2	800-347-4246		
41.8	38.8	42.1	40.0	NA	NA	1 1	Very high	13	1	51	44	America Online (5)	High	IV 99 40.3	III 98 -12.6	800-992-3863		
33.0	28.7	29.6	26.3	21.5	18.9	1 1 2 1	High	19	NA	44	37	Microsoft (5)	Average	IV 98 25.0	III 98 -8.3	800-992-3863		
26.6	21.8	27.2	23.6	NA	NA	2 1	Very high	9	6	43	34	CNET (4)	High	IV 98 27.3	III 98 -14.5	800-992-3863		
16.6	13.7	19.7	16.3	16.3	14.0	1 1 3 2	High	11	4	42	47	Linens 'N Things (3)	High	IV 99 26.3	III 98 -20.2	800-992-3863		
19.7	17.7	NA	NA	NA	NA	2	Low	6	NA	43	29	EMC (3)		NA	NA	800-992-8151		
28.4	26.7	29.2	27.8	NA	NA	1 1	Low	6	NA	42	46	Sun Microsystems (6)	Low	IV 98 23.7	III 98 -9.0	800-992-8151		
28.7	27.9	31.4	30.9	NA	NA	1 1	Low	3	NA	42	33	Procter & Gamble (5)	Average	IV 98 26.9	III 98 -14.3	800-992-8151		
21.0	16.7	22.9	18.1	16.5	11.8	2 2 2 2	High	0	11	26	30	Royal Caribbean Cruises (5)	High	IV 99 26.4	III 98 -24.3	800-227-4618		
19.2	16.4	23.2	19.8	NA	NA	4 1 2	Average	3	3	27	15	Household Intl. (4)	Average	IV 98 22.9	III 98 -14.1	800-227-4618		
26.1	23.1	25.8	23.6	20.7	18.1	1 1 2 1	Average	-1	14	37	42	AT&T Liberty Media Cl. A (5)	Average	IV 98 28.6	III 98 -16.4	800-227-4618		
35.8	34.2	35.1	32.9	NA	NA	1 1	Average	7	8	41	24	Dell Computer (5)	Average	IV 98 30.8	III 98 -12.3	800-227-4618		
7.3	6.4	19.0	15.7	NA	NA	3 1 4	Average	5	9	27	1	Legg Mason (6)	High	I 96 18.7	III 98 -28.6	800-227-4618		
42.1	40.8	37.6	36.3	NA	NA	2 1	Average	8	5	52	51	Cisco Systems (6)	High	IV 99 44.3	IV 97 -16.6	800-227-4618		
24.4	20.6	20.0	16.8	NA	NA	3 2	Average	0	95	29	33	Japan Tobacco (3)	Average	IV 99 34.2	III 98 -17.4	800-227-4618		
27.4	23.7	24.9	21.3	16.8	13.7	2 3 3 1	Low	17	3	38	22	Medtronic (3)	Low	IV 98 22.0	III 98 -8.6	800-421-4120		
11.7	8.7	14.9	11.9	11.6	9.0	2 3 3 3	Average	14	7	24	12	US West (1)	Very low	IV 97 10.0	III 99 -5.2	800-421-4120		

go Trust Balanced. (f) Formerly Chicago Trust Growth & Income. (g) Formerly Montag & Caldwell Growth N.

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FUND	OVERALL RATING <small>(COMPARES RISK-ADJUSTED PERFORMANCE OF EACH FUND AGAINST ALL FUNDS)</small>	CATEGORY <small>(COMPARES RISK-ADJUSTED PERFORMANCE OF FUND WITHIN CATEGORY)</small>	RATING	SIZE	FEES			1999 RETURNS (%)		
					ASSETS \$MIL.	% CHG. 1998-99	SALES CHARGE (%)	EXPENSE RATIO (%)	PRE-TAX	AFTER-TAX
<b>AMERICAN CENTURY BALANCED INV.</b>	<b>B</b>	Domestic Hybrid	<b>C-</b>	950.2	-5	No load	1.00	10.1	5.6	2.4
<b>AMERICAN CENTURY EQUITY GROWTH INV.</b>	<b>A</b>	Large-cap Value	<b>A</b>	2317.0	15	No load	0.69	18.5	17.7	0.7
<b>AMERICAN CENTURY EQUITY INCOME INV.</b>	<b>B+</b>	Mid-cap Value	<b>A</b>	327.8	1	No load	1.00	-0.2	-3.7	3.6
<b>AMERICAN CENTURY GIFTRUST INV. (h)</b>	<b>F</b>	Mid-cap Growth	<b>F</b>	1451.0	58	No load	1.00	87.3	87.3	0.0
<b>AMERICAN CENTURY GROWTH INV. (i)</b>	<b>C</b>	Large-cap Growth	<b>D</b>	8835.1	25	No load	1.00	34.7	31.2	0.0
<b>AMERICAN CENTURY HERITAGE INV. (j)</b>	<b>C-</b>	Mid-cap Growth	<b>C</b>	1116.0	4	No load	1.00	51.3	47.5	0.3
<b>AMERICAN CENTURY INCOME &amp; GROWTH</b>	<b>A</b>	Large-cap Value	<b>A</b>	6346.8	48	No load	0.69	18.0	17.5	1.0
<b>AMERICAN CENTURY INTL. DISC. INV (k)</b>	<b>B+</b>	Foreign	<b>A</b>	1408.1	76	2.00*	1.64	88.5	86.4	0.0
<b>AMERICAN CENTURY INTL. GROWTH (l)</b>	<b>C</b>	Foreign	<b>B+</b>	3713.1	41	No load	1.33	64.4	62.5	0.0
<b>AMERICAN CENTURY SELECT INV. (m) a</b>	<b>B</b>	Large-cap Growth	<b>C</b>	7674.4	18	No load	1.00	22.2	19.2	0.0
<b>AMERICAN CENT. STRAT. ALLOC.: MOD. INV.</b>		Domestic Hybrid		404.6	49	No load	1.10	22.3	20.8	1.9
<b>AMERICAN CENTURY ULTRA INV. (n) b</b>	<b>C</b>	Large-cap Growth	<b>D</b>	37604.5	25	No load	1.00	41.5	40.6	0.0
<b>AMERICAN CENTURY UTILITIES INV.</b>	<b>B+</b>	Utilities	<b>C</b>	319.3	4	No load	0.69	11.5	9.5	2.0
<b>AMERICAN CENTURY VALUE INV.</b>	<b>C</b>	Mid-cap Value	<b>C</b>	1605.4	-23	No load	1.00	-0.8	-3.4	1.5
<b>AMERICAN CENTURY VISTA INV. (o)</b>	<b>D</b>	Mid-cap Growth	<b>F</b>	1349.9	41	No load	1.00	119.1	116.1	0.0
<b>AMERICAN MUTUAL b</b>	<b>B</b>	Large-cap Value	<b>B+</b>	10156.4	-4	5.75	0.56†	-0.1	-4.3	2.6
<b>AMERINDO TECHNOLOGY D</b>		Technology		407.1	534	3.00*	2.25†	248.9	220.5	0.0
<b>AMSOUTH BALANCED PREMIER</b>		Domestic Hybrid		282.3	-14	No load	1.10	1.5	-2.1	3.3
<b>AMSOUTH EQUITY PREMIER</b>		Large-cap Value		869.8	-9	No load	1.09	4.0	0.6	1.2
<b>ARIEL APPRECIATION b</b>	<b>C</b>	Mid-cap Blend	<b>B</b>	334.6	18	No load	1.26†	-3.8	-5.9	0.1
<b>ARMADA EQUITY INDEX I (p)</b>		Large-cap Blend		507.8	225	No load	0.20†	20.6	20.1	1.0
<b>ARTISAN INTERNATIONAL</b>		Foreign		1718.9	241	No load	1.38	81.3	80.1	0.1
<b>ASAF JANUS CAPITAL GROWTH B</b>		Large-cap Growth		796.3	608	6.00**	2.20†	49.4	49.4	0.0
<b>ASAF MARSICO CAPITAL GROWTH B</b>		Large-cap Growth		333.0	649	6.00**	2.25†	52.3	52.3	0.0
<b>ATLAS GROWTH &amp; INCOME A</b>	<b>A</b>	Large-cap Growth	<b>B+</b>	377.6	52	No load	1.06†	31.7	29.1	0.5
<b>AXP BLUE CHIP ADVANTAGE A (q)</b>	<b>B</b>	Large-cap Blend	<b>C</b>	2398.4	36	5.00	0.73†	20.4	17.6	0.2
<b>AXP DISCOVERY A (r)</b>	<b>D</b>	Mid-cap Growth	<b>F</b>	671.8	-25	5.00	1.05†	-0.1	-0.6	0.0
<b>AXP DIVERSIFIED EQUITY-INCOME A (s)</b>	<b>C</b>	Large-cap Value	<b>C</b>	2078.6	1	5.00	0.86†	9.2	6.8	1.4
<b>AXP EMERGING MARKETS A (t)</b>		Diversified Emerging Mkts.		277.7	45	5.00	1.93†	78.9	78.9	0.0
<b>AXP EQUITY SELECT A (u)</b>	<b>B</b>	Mid-cap Growth	<b>B+</b>	1317.8	14	5.00	0.82†	33.3	31.5	0.0
<b>AXP EQUITY VALUE B (v)</b>	<b>C</b>	Large-cap Value	<b>C</b>	1526.5	-10	5.00**	1.62†	9.8	7.5	0.2
<b>AXP GLOBAL GROWTH A (w)</b>	<b>C-</b>	World	<b>D</b>	1374.6	27	5.00	1.22†	37.1	34.2	0.4
<b>AXP GROWTH A (x)</b>	<b>C</b>	Large-cap Growth	<b>D</b>	5185.4	32	5.00	0.89†	39.5	39.1	0.0
<b>AXP INTERNATIONAL A (y)</b>	<b>C-</b>	Foreign	<b>C-</b>	980.4	15	5.00	1.26†	43.8	38.8	0.9
<b>AXP MANAGED ALLOCATION A (z)</b>	<b>C</b>	Domestic Hybrid	<b>F</b>	2009.1	-15	5.00	0.80†	12.0	9.3	2.4
<b>AXP MUTUAL A (aa)</b>	<b>B</b>	Domestic Hybrid	<b>C</b>	3201.9	-2	5.00	0.80†	7.4	5.0	2.6
<b>AXP NEW DIMENSIONS A (bb)</b>	<b>B+</b>	Large-cap Growth	<b>B</b>	15220.4	28	5.00	0.86†	31.5	30.0	0.2
<b>AXP PROGRESSIVE A (cc)</b>	<b>C-</b>	Mid-cap Blend	<b>D</b>	382.5	-25	5.00	1.02†	-2.2	-2.5	0.9
<b>AXP RESEARCH OPPORTUNITIES A (dd)</b>		Large-cap Blend		536.5	40	5.00	NA	22.0	18.8	0.0
<b>AXP SMALL COMPANY INDEX A (ee)</b>		Small-cap Blend		602.9	1	5.00	0.94†	11.3	9.7	0.0
<b>AXP STOCK A (ff)</b>	<b>C</b>	Large-cap Blend	<b>C-</b>	3347.0	3	5.00	0.77†	16.6	13.9	0.7
<b>AXP STRATEGY AGGRESSIVE B (gg)</b>	<b>C</b>	Mid-cap Growth	<b>B</b>	997.0	21	5.00**	1.78†	71.9	64.1	0.0
<b>AXP UTILITIES INCOME A (hh)</b>	<b>B+</b>	Utilities	<b>C</b>	1443.1	22	5.00	0.86†	8.7	6.3	2.0
<b>BABSON GROWTH</b>	<b>B</b>	Large-cap Growth	<b>C</b>	500.4	-2	No load	0.79	12.6	9.8	0.0
<b>BABSON VALUE a</b>	<b>C-</b>	Large-cap Value	<b>D</b>	918.5	-37	No load	0.96	1.1	-0.0	1.5
<b>BARON ASSET b</b>	<b>C-</b>	Mid-cap Growth	<b>C-</b>	5952.1	5	No load	1.31†	16.3	16.3	0.0
<b>BARON GROWTH (ii)</b>	<b>C</b>	Small-cap Growth	<b>A</b>	525.1	53	No load	1.37†	44.7	42.9	0.0
<b>BARON SMALL CAP</b>		Small-cap Growth		900.6	92	No load	1.34†	70.8	70.8	0.0
<b>BEAR STEARNS S&amp;P STARS A</b>		Large-cap Growth		373.2	116	5.50	1.50†	37.5	37.3	0.0
<b>BERGER GROWTH &amp; INCOME</b>	<b>B+</b>	Large-cap Growth	<b>B+</b>	468.0	35	No load	1.35†	61.3	56.3	0.0
<b>BERGER NEW GENERATION INV. a</b>		Small-cap Growth		327.6	122	No load	1.54†	144.2	135.3	0.0
<b>BERGER 100 a</b>	<b>C-</b>	Large-cap Growth	<b>F</b>	1600.0	2	No load	1.36†	52.3	45.1	0.0
<b>BERGER SMALL CAP VALUE INV.</b>		Small-cap Value		372.5	121	No load	1.37†	14.3	13.7	0.9
<b>BERGER SMALL COMPANY GROWTH INV.</b>	<b>D</b>	Small-cap Growth	<b>C</b>	922.6	38	No load	1.60†	104.4	95.8	0.0
<b>BERNSTEIN EMERGING MKTS. VALUE</b>		Diversified Emerging Mkts.		719.9	54	2.00*	1.77	73.0	72.7	0.5
<b>BERNSTEIN TAX-MGD. INTL. VALUE (jj)</b>	<b>C</b>	Foreign	<b>B</b>	3886.5	-29	No load	1.26	22.7	22.4	0.0
<b>BLACKROCK INDEX EQUITY INV. C</b>		Large-cap Blend		450.3	20	1.00**	1.38†	19.1	18.9	0.2
<b>BNY HAMILTON LRG. CAP. GROWTH INST.</b>		Large-cap Blend		538.2	29	No load	0.82†	37.3	35.1	0.3
<b>BNY HAMILTON SM. CAP. GROWTH INST.</b>		Small-cap Growth		320.4	69	No load	0.97†	97.2	93.1	0.0
<b>BOSTON 1784 GROWTH &amp; INCOME</b>	<b>C</b>	Large-cap Growth	<b>C-</b>	559.0	-3	No load	0.89†	18.1	15.9	0.0
<b>BOSTON 1784 INTERNATIONAL EQUITY</b>	<b>C</b>	Foreign	<b>C</b>	484.8	9	No load	1.20†	56.3	49.9	0.0
<b>BRANDYWINE b</b>	<b>C-</b>	Mid-cap Growth	<b>C</b>	5055.1	3	No load	1.05	53.5	51.0	0.0
<b>BRANDYWINE BLUE</b>	<b>C-</b>	Mid-cap Growth	<b>C</b>	398.7	12	No load	1.08	49.4	47.4	0.0
<b>BRAZOS/JMIC SMALL CAP GROWTH</b>		Small-cap Growth		582.3	52	No load	1.21	37.0	36.8	0.0
<b>BRINSON GLOBAL (EX-US) EQUITY I</b>	<b>C</b>	Foreign	<b>C</b>	522.6	7	No load	1.00	19.2	18.5	1.1
<b>BRINSON U.S. EQUITY I</b>	<b>C</b>	Large-cap Value	<b>C</b>	445.6	-36	No load	0.80	-4.1	-6.1	0.5
<b>BT INVESTMENT EQUITY 500 INDEX</b>	<b>A</b>	Large-cap Blend	<b>B+</b>	1037.8	19	No load	0.25	20.6	19.8	1.1
<b>BT INVESTMENT INTL. EQUITY</b>	<b>C</b>	Foreign	<b>B+</b>	2024.6	23	No load	1.50	32.2	32.2	0.0
<b>BT INVESTMENT SMALL CAP</b>	<b>D</b>	Small-cap Growth	<b>C-</b>	265.8	20	No load	1.25	44.8	40.4	0.0
<b>CALVERT SOCIAL INV. BALANCED A</b>	<b>B</b>	Domestic Hybrid	<b>C-</b>	749.5	1	4.75	1.11†	6.8	4.9	1.9

\*Includes redemption fee. \*\*Includes deferred sales charge. †12(b)-1 plan in effect. ‡Not currently accepting new accounts. \$Less than 0.5% of assets. NA=Not available. NM=Not meaningful. (h) Formerly American Century 20th Cent Giftrust. (i) Formerly American Century 20th Cent Gr Inv. (j) Formerly American Century 20th Cent Heritage Inv. (k) Formerly American Century 20th Cent Intl Disclnv. (l) Formerly American Century 20th Cent Intl Gr Inv. (m) Formerly American Century 20th Cent Select Inv. (n) Formerly American Century 20th Cent Ultra Inv. (o) Formerly American Century 20th Cent Vista Inv. (p) Formerly Armada Equity Index Instl. (q) Formerly IDS Blue Chip Advantage A. (r) Formerly IDS Discovery A. (s) Formerly IDS Diversified Equity-Income A.

AVERAGE ANNUAL TOTAL RETURNS (%) HISTORY												PORTFOLIO DATA				RISK				TELEPHONE
3 YEARS		5 YEARS		10 YEARS		RESULTS VS. ALL FUNDS	TURNOVER	CASH %	FOREIGN %	P-E RATIO	UNTAXED GAINS (%)	LARGEST HOLDING COMPANY (% ASSETS)	LEVEL	BEST		WORST				
PRETAX	AFTERTAX	PRETAX	AFTERTAX	PRETAX	AFTERTAX									QTR	%RET	QTR	%RET			
14.4	10.9	15.4	12.0	11.9	9.7	1443	High	1	1	33	23	Microsoft (3)	Low	IV 97 12.3	III 98 -6.9	800-345-2021				
26.5	24.2	28.2	25.2	NA	NA	211	Average	1	1	31	25	Microsoft (4)	Low	IV 98 23.1	III 98 -13.9	800-345-2021				
13.1	7.9	18.3	13.4	NA	NA	23	Very high	2	NA	16	1	First Virginia Banks (5)	Low	IV 98 14.2	III 98 -6.2	800-345-2021				
17.2	16.9	18.7	17.6	20.3	18.7	2142	High	4	2	42	38	Gemstar Intl. Group (5)	Very high	IV 99 56.3	III 98 -30.3	800-345-2021				
33.6	29.1	27.0	23.1	18.0	15.0	1431	High	1	8	47	43	General Electric (5)	High	IV 99 23.6	IV 95 -8.4	800-345-2021				
21.7	18.5	21.4	18.5	15.0	12.9	3232	High	2	10	39	46	Gemstar Intl. Group (7)	High	IV 99 40.4	III 98 -21.2	800-345-2021				
26.5	24.5	28.0	25.6	NA	NA	211	Average	1	1	31	23	Microsoft (4)	Low	IV 98 22.2	III 98 -11.3	800-345-2021				
37.8	36.5	30.4	29.3	NA	NA	21	Very high	6	74	38	56	Marseille-Kliniken (3)	Average	IV 99 50.9	III 98 -19.9	800-345-2021				
32.8	30.4	24.6	22.4	NA	NA	231	Very high	6	96	39	44	Mannesmann (3)	Average	IV 99 48.2	III 98 -17.9	800-345-2021				
29.9	25.3	26.2	21.9	15.5	12.2	3421	High	1	3	40	36	Microsoft (5)	Average	IV 98 22.4	III 98 -7.4	800-345-2021				
16.7	15.1	NA	NA	NA	NA	2	High	3	23	32	17	Microsoft (1)		NA	NA	800-345-2021				
32.8	29.3	29.7	26.8	24.4	22.9	1121	High	1	2	44	47	Microsoft (6)	High	IV 99 32.1	III 98 -11.8	800-345-2021				
24.5	21.4	22.4	19.9	NA	NA	31	Average	1	12	27	28	Bell Atlantic (5)	Low	IV 97 18.1	III 96 -4.8	800-345-2021				
9.5	5.0	16.7	12.4	NA	NA	14	High	2	NA	21	-3	First Virginia Banks (4)	Average	II 99 18.5	III 99 -11.0	800-345-2021				
19.7	18.7	22.0	20.2	15.6	14.1	3241	Very high	2	4	38	58	JDS Uniphase (6)	Very high	IV 99 72.2	III 98 -27.5	800-345-2021				
13.2	9.7	17.2	13.8	12.6	9.6	3323	Low	18	2	22	33	Sprint (FON Group) (2)	Low	IV 98 12.4	III 99 -7.6	800-421-4120				
74.1	69.2	NA	NA	NA	NA	1	Average	18	NA	60	36	Yahoo (26)	NA	NA	NA	888-832-4386				
NA	NA	NA	NA	NA	NA		Low	4	NA	23	24	Cabletron Systems (2)	NA	NA	NA	800-451-8382				
NA	NA	NA	NA	NA	NA		Low	6	NA	25	41	Kerr-McGee (3)	NA	NA	NA	800-451-8382				
16.6	14.4	19.5	17.1	13.6	12.1	2423	Low	6	2	23	30	Hasbro (4)	Average	IV 98 23.4	III 98 -12.9	800-292-7435				
NA	NA	NA	NA	NA	NA			5	3	35	9	Microsoft (4)		NA	NA	800-342-5734				
35.3	33.5	NA	NA	NA	NA	1	Average	2	92	39	31	AT&T Canada Cl. B Dep. Rec. (4)		NA	NA	800-344-1770				
NA	NA	NA	NA	NA	NA		Average	52	11	54	22	America Online (8)		NA	NA	800-752-6342				
NA	NA	NA	NA	NA	NA			NA	9	47	19	Qualcomm (5)		NA	NA	800-752-6342				
28.0	25.1	27.4	24.2	NA	NA	321	High	8	4	46	33	JDS Uniphase (12)	Low	IV 99 21.0	III 98 -9.5	800-933-2852				
23.1	20.5	25.4	22.8	NA	NA	312	High	2	0	37	26	General Electric (4)	Average	IV 98 20.2	III 98 -10.6	800-328-8300				
6.6	4.7	12.4	8.7	11.6	9.2	1234	Very high	4	6	28	8	Metris (5)	High	IV 98 24.7	III 98 -21.8	800-328-8300				
13.6	10.4	16.6	13.7	NA	NA	233	Average	3	3	28	16	Citigroup (3)	Low	IV 98 15.4	III 98 -10.7	800-328-8300				
9.9	9.5	NA	NA	NA	NA	4	High	10	93	27	-10	Korea Telecom (4)		NA	NA	800-328-8300				
27.5	24.3	27.0	23.4	17.3	14.3	2321	Average	8	2	40	43	Tyco International (8)	Average	IV 99 31.4	III 98 -15.8	800-328-8300				
13.6	10.1	17.6	14.3	13.2	10.3	2323	High	5	2	27	20	American Intl. Group (3)	Low	IV 98 16.2	III 98 -12.4	800-328-8300				
22.8	21.1	17.7	16.0	NA	NA	341	Average	2	64	37	35	Total Fina Cl. B (4)	High	IV 99 32.2	III 98 -16.9	800-328-8300				
27.4	26.6	29.4	28.3	20.9	17.4	1111	Very low	2	3	46	52	Cisco Systems (6)	High	IV 98 27.1	III 98 -17.5	800-328-8300				
19.1	17.2	15.4	13.6	10.1	8.5	4242	Average	9	94	37	44	Mannesmann (4)	High	IV 99 31.5	III 98 -19.9	800-328-8300				
11.6	8.0	13.2	9.6	12.5	9.2	1243	High	3	0	34	11	Bristol-Myers Squibb (2)	Low	IV 98 12.0	III 98 -11.1	800-328-8300				
11.7	8.3	14.6	11.5	11.3	8.1	2333	Average	-4	3	27	11	Citigroup (2)	Very low	IV 98 10.2	III 98 -6.6	800-328-8300				
28.1	26.4	28.8	27.1	20.7	18.8	1211	Low	6	1	43	49	Cisco Systems (5)	Average	IV 98 24.3	III 98 -11.5	800-328-8300				
6.5	4.3	12.0	9.7	9.5	7.5	4234	High	5	3	22	-3	TCF Financial (3)	Average	IV 98 16.6	III 98 -19.0	800-328-8300				
23.8	21.1	NA	NA	NA	NA	2		1	NA	41	NA	General Electric (5)		NA	NA	800-328-8300				
20.2	9.2	NA	NA	NA	NA	4	Low	0	0	26	3	IDEC Pharmaceuticals (1)		NA	NA	800-328-8300				
20.3	17.2	21.2	18.4	15.2	11.9	2222	Average	7	3	41	37	Microsoft (4)	Average	IV 98 19.3	III 98 -11.5	800-328-8300				
32.7	28.6	30.1	26.8	18.7	16.3	2431	Average	9	3	47	73	Cisco Systems (4)	High	IV 99 54.7	III 98 -19.1	800-328-8300				
19.9	16.6	19.5	16.7	13.5	10.8	2332	Average	2	11	24	24	SBC Communications (5)	Low	IV 97 13.7	III 99 -5.3	800-328-8300				
24.0	21.0	25.0	21.6	15.3	12.8	4312	Low	5	NA	40	52	Freddie Mac (4)	Average	IV 98 26.2	III 98 -9.5	800-422-2766				
10.7	9.5	17.0	15.8	13.8	12.4	2114	Low	0	10	23	36	Apple Computer (4)	Average	IV 98 14.1	III 98 -17.8	800-422-2766				
17.5	17.5	21.8	21.8	16.0	15.7	4113	Very low	2	4	39	27	Charles Schwab (14)	High	IV 98 26.6	III 98 -23.5	800-992-2766				
23.8	23.3	29.9	29.4	NA	NA	12	Average	0	8	31	30	Choice Hotels Intl. (8)	High	IV 99 23.9	III 98 -22.1	800-992-2766				
NA	NA	NA	NA	NA	NA		Low	2	5	31	26	UnitedGlobalCom A (10)		NA	NA	800-992-2766				
31.4	29.1	NA	NA	NA	NA	1	Average	2	4	39	30	Cisco Systems (6)		NA	NA	800-766-4111				
34.3	29.5	28.3	24.4	19.7	17.4	1331	High	2	17	49	42	Microsoft (4)	Average	IV 99 40.6	III 98 -7.9	800-333-1001				
55.1	52.8	NA	NA	NA	NA	1	High	1	3	51	61	AT&T Liberty Media Cl. A (2)		NA	NA	800-333-1001				
26.2	20.3	22.6	17.8	19.8	17.0	1141	Very high	1	8	48	46	Microsoft (5)	High	IV 99 42.9	III 98 -19.4	800-333-1001				
NA	NA	NA	NA	NA	NA	3	Average	1	4	19	11	Wolverine World Wide (3)		NA	NA	800-333-1001				
34.8	30.5	30.8	27.9	NA	NA	31	High	1	7	47	64	Cox Radio Cl. A (2)	High	IV 99 59.0	III 98 -29.2	800-333-1001				
1.3	0.8	NA	NA	NA	NA	4	Low	5	100	25	-2	Commercial Bank Greece (3)		NA	NA	212-756-4097				
14.2	12.2	13.6	11.7	NA	NA	243	Low	0	100	29	14	Banca Commerciale Italiana (3)	Average	IV 98 18.6	III 98 -17.7	212-756-4097				
25.6	25.4	NA	NA	NA	NA	2	Very low	0	NA	27	23	NA		NA	NA	800-441-7762				
NA	NA	NA	NA	NA	NA	1		3	6	42	61	Cisco Systems (4)		NA	NA	800-426-9363				
NA	NA	NA	NA	NA	NA	1		2	4	43	46	MedImmune (4)		NA	NA	800-426-9363				
20.2	19.0	22.9	21.9	NA	NA	22	Average	3	13	43	52	Microsoft (7)	Average	IV 99 21.9	III 98 -12.8	800-252-1784				
20.3	18.3	17.5	16.1	NA	NA	42	High	3	96	38	33	Nokia Cl. A (3)	Average	IV 99 37.2	III 98 -16.3	800-252-1784				
19.5	17.0	23.7	20.9	20.0	17.2	1112	Very high	3	7	47	42	Sun Microsystems (5)	High	IV 99 32.5	III 98 -18.9	800-656-3017				
20.8	18.5	23.5	21.7	NA	NA	122	Very high	2	8	46	36	Apple Computer (5)	High	IV 99 31.4	III 98 -19.9	800-656-3017				
34.0	33.1	NA	NA	NA	NA	1	High	4	2	38	22	Outdoor Systems (3)		NA	NA	800-426-9157				
13.0	11.9	13.4	11.9	NA	NA	43	Low	2	100	31	18	BP Amoco (2)	Average	IV 98 17.2	III 98 -13.7	800-448-2430				
12.4	10.4	20.2	18.1	NA	NA	14	Average	1	NA	24	14	Xerox (4)	Average	IV 98 16.4	III 99 -14.3	800-448-2430				
27.3	26.2	28.3	27.2	NA	NA	11	Very low	1	3	36	59	Microsoft (4)	Low	IV 98 21.1	III 98 -9.9	800-730-1313				
23.3	23.0	21.4	20.7	NA	NA	22	Average	3	98	36	23	Mannesmann (2)	Average	IV 99 32.4	III 98 -16.6	800-730-1313				
20.3	17.8	24.1	21.5	NA	NA	21	High	6	NA	39	40	DII Gr. (2)	Very high	III 97 30.1	III 98 -24.4	800-730-1313				
14.3	11.5	15.4	12.1	10.3	7.9	3443	Very high	2	2	40	19	Sun Microsystems (2)	Low	IV 98 12.4	III 98 -6.5	800-368-2748				

(t) Formerly IDS Emerging Markets A. (u) Formerly IDS Equity Select A. (v) Formerly IDS Equity Value B. (w) Formerly IDS Global Growth A. (x) Formerly IDS Growth A. (y) Formerly IDS International A. (z) Formerly IDS Managed Allocation A. (aa) Formerly IDS Mutual A. (bb) Formerly IDS New Dimensions A. (cc) Formerly IDS Progressive A. (dd) Formerly IDS Research Opportunities A. (ee) Formerly IDS Small Company Index A. (ff) Formerly IDS Stock A. (gg) Formerly IDS Strategy Aggressive B. (hh) Formerly IDS Utilities Income A. (ii) Formerly Baron Growth & Income. (jj) Formerly Bernstein International Value. DATA: MORNINGSTAR, INC., CHICAGO, IL.

# MUTUAL FUND SCOREBOARD

FUND	OVERALL RATING <small>(COMPARES RISK-ADJUSTED PERFORMANCE OF EACH FUND AGAINST ALL FUNDS)</small>	CATEGORY <small>(COMPARES RISK-ADJUSTED PERFORMANCE OF FUND WITHIN CATEGORY)</small>	RATING	SIZE	FEES		1999 RETURNS (%)			
					ASSETS \$MIL.	% CHG. 1998-99	SALES CHARGE (%)	EXPENSE RATIO (%)	PRE-TAX	AFTER-TAX
<b>CALVERT WORLD VALUE INTL. EQ. A</b>	<b>C-</b>	Foreign	<b>C</b>	269.7	20	4.75	1.86†	30.1	28.7	0.0
<b>CAPITAL INCOME BUILDER a</b>	<b>B</b>	Domestic Hybrid	<b>C</b>	8476.1	-8	5.75	0.64†	-2.7	-4.7	4.5
<b>CAPITAL WORLD GROWTH &amp; INCOME a</b>	<b>B+</b>	World	<b>B+</b>	9442.2	9	5.75	0.78†	27.3	25.0	1.6
<b>CENTURY SHARES b</b>	<b>C-</b>	Financial	<b>D</b>	333.0	-20	No load	0.78	-12.4	-14.6	1.1
<b>CGM CAPITAL DEVELOPMENT b</b>	<b>D</b>	Mid-cap Blend	<b>D</b>	593.0	-16	No load†	1.07	7.7	7.1	0.4
<b>CGM MUTUAL b</b>	<b>C-</b>	Large-cap Blend	<b>F</b>	865.0	-8	No load	1.02	20.5	15.2	2.7
<b>CGM REALTY</b>	<b>C-</b>	Real Estate	<b>B</b>	360.0	-17	No load	1.04	2.6	0.4	7.3
<b>CHASE VISTA CAPITAL GROWTH A a</b>	<b>C-</b>	Mid-cap Blend	<b>C</b>	583.1	-24	5.75	1.27†	12.8	9.9	0.0
<b>CHASE VISTA GROWTH &amp; INCOME A a</b>	<b>C</b>	Large-cap Value	<b>C-</b>	1376.9	-14	5.75	1.25†	8.1	4.9	0.3
<b>CHESAPEAKE AGGRESSIVE GROWTH</b>	<b>D</b>	Mid-cap Growth	<b>F</b>	298.5	-30	3.00†	1.42	49.4	46.0	0.0
<b>CITIFUNDS LARGE CAP GROWTH A (kk)</b>	<b>B</b>	Large-cap Growth	<b>C</b>	540.0	11	5.00	1.05†	17.2	14.0	0.0
<b>CITIZENS INDEX</b>		Large-cap Growth		681.2	56	No load	1.58†	27.5	26.1	0.0
<b>CLIPPER b</b>	<b>A</b>	Large-cap Value	<b>A</b>	1041.6	-16	No load	1.06	-2.0	-4.8	3.2
<b>COHEN &amp; STEERS REALTY SHARES</b>	<b>C-</b>	Real Estate	<b>C</b>	1415.9	-27	No load	1.03	2.7	1.0	5.4
<b>COLUMBIA BALANCED</b>	<b>A</b>	Domestic Hybrid	<b>A</b>	1014.1	4	No load	0.67	12.7	10.9	2.7
<b>COLUMBIA COMMON STOCK</b>	<b>A</b>	Large-cap Blend	<b>B+</b>	902.2	13	No load	0.80	25.8	24.0	0.1
<b>COLUMBIA GROWTH</b>	<b>B</b>	Large-cap Growth	<b>C</b>	2025.0	16	No load	0.68	26.0	23.5	0.0
<b>COLUMBIA SPECIAL</b>	<b>C-</b>	Mid-cap Growth	<b>C</b>	801.4	-17	No load	1.03	36.3	34.1	0.0
<b>CONCERT INVMT. GROWTH &amp; INCOME 1</b>	<b>B</b>	Large-cap Blend	<b>C-</b>	1177.5	4	8.50	0.83	17.2	13.3	0.3
<b>CONCERT INVESTMENT GROWTH 1</b>	<b>B</b>	Large-cap Blend	<b>C</b>	4580.4	16	8.50	0.78	29.2	27.5	0.3
<b>DAVIS FINANCIAL A</b>	<b>C</b>	Financial	<b>B+</b>	425.2	-8	4.75	1.06†	-0.9	-0.9	0.0
<b>DAVIS N.Y. VENTURE A</b>	<b>B</b>	Large-cap Value	<b>B</b>	8139.4	19	4.75	0.91†	17.6	17.0	0.0
<b>DELAWARE BALANCED A a</b>	<b>C</b>	Domestic Hybrid	<b>D</b>	534.9	-17	5.75	0.98†	-8.0	-10.8	2.1
<b>DELAWARE DECATUR EQUITY INC. A (ll)</b>	<b>C</b>	Large-cap Value	<b>C</b>	1615.6	-17	5.75	0.90†	-3.7	-5.0	2.8
<b>DELAWARE DELCAP A</b>	<b>C-</b>	Mid-cap Growth	<b>C</b>	791.7	17	5.75	1.40†	64.7	60.0	0.0
<b>DELAWARE GROWTH &amp; INCOME A (mm)</b>	<b>C</b>	Large-cap Value	<b>C-</b>	841.5	-17	5.75	1.13†	-3.2	-4.6	1.4
<b>DELAWARE SELECT GROWTH B (nn)</b>		Mid-cap Growth		353.2	569	5.00**	2.35†	76.9	74.0	0.0
<b>DELAWARE TREND A</b>	<b>C-</b>	Small-cap Growth	<b>B+</b>	599.2	34	5.75	1.45†	71.3	66.3	0.0
<b>DODGE &amp; COX BALANCED</b>	<b>B+</b>	Domestic Hybrid	<b>B</b>	5116.8	-10	No load	0.54	12.1	9.2	3.1
<b>DODGE &amp; COX STOCK</b>	<b>B</b>	Large-cap Value	<b>B</b>	4485.6	3	No load	0.57	20.2	18.0	1.4
<b>DOMINI SOCIAL EQUITY</b>	<b>A</b>	Large-cap Blend	<b>B+</b>	1343.8	88	No load	0.98†	22.6	22.4	0.0
<b>DREYFUS</b>	<b>C</b>	Large-cap Value	<b>D</b>	2834.9	9	No load	0.73	24.1	22.1	0.4
<b>DREYFUS APPRECIATION</b>	<b>B+</b>	Large-cap Blend	<b>B</b>	4750.9	14	No load	0.89	10.0	9.7	0.5
<b>DREYFUS DISCIPLINED STOCK b</b>	<b>B+</b>	Large-cap Blend	<b>B</b>	3523.4	25	No load	0.99†	18.2	17.4	0.2
<b>DREYFUS EMERGING LEADERS</b>		Small-cap Blend		514.0	230	1.00*	1.38	38.3	38.2	0.0
<b>DREYFUS FOUNDERS DISCOVERY (oo)</b>	<b>C-</b>	Small-cap Growth	<b>C</b>	647.5	171	No load	1.55†	94.6	87.0	0.0
<b>DREYFUS FOUNDERS GROWTH (pp)</b>	<b>B</b>	Large-cap Growth	<b>C</b>	2936.8	24	No load	1.08†	39.1	33.9	0.0
<b>DREYFUS FOUNDERS GROWTH &amp; INCOME (qq) a</b>	<b>B</b>	Large-cap Blend	<b>C</b>	509.1	-6	No load	1.08†	15.1	12.5	0.0
<b>DREYFUS GROWTH &amp; INCOME</b>	<b>C</b>	Large-cap Value	<b>C-</b>	1628.7	-8	No load	1.10	16.8	13.8	0.4
<b>DREYFUS GROWTH OPPORTUNITY</b>	<b>C</b>	Large-cap Value	<b>C</b>	506.6	8	No load	1.04	23.3	20.6	0.1
<b>DREYFUS INTERNATIONAL VALUE</b>		Foreign		320.8	78	1.00*	1.44	25.7	24.2	0.6
<b>DREYFUS MIDCAP INDEX</b>	<b>C</b>	Mid-cap Blend	<b>C</b>	323.0	18	1.00*	0.50	14.0	9.2	0.8
<b>DREYFUS NEW LEADERS</b>	<b>C-</b>	Mid-cap Blend	<b>C</b>	676.1	-2	1.00*	1.14	37.4	34.4	0.0
<b>DREYFUS PREMIER CORE VALUE A</b>	<b>C</b>	Large-cap Value	<b>C</b>	589.9	6	5.75	1.15†	17.2	14.2	0.4
<b>DREYFUS PREMIER TECH. GROWTH A (rr)</b>		Technology		747.8	NM	5.75	NA	158.0	157.6	0.0
<b>DREYFUS PREMIER THIRD CENTURY Z (ss)</b>	<b>B+</b>	Large-cap Growth	<b>B</b>	1397.3	33	No load†	0.96	30.2	27.6	0.0
<b>DREYFUS PREMIER WORLDWIDE GROWTH B</b>	<b>B+</b>	Large-cap Growth	<b>B</b>	1021.0	55	4.00**	1.95†	15.4	15.3	0.0
<b>DREYFUS S&amp;P 500 INDEX</b>	<b>A</b>	Large-cap Blend	<b>B+</b>	3056.7	42	1.00*	0.50	20.3	19.6	0.7
<b>DREYFUS SMALL COMPANY VALUE</b>	<b>C-</b>	Small-cap Value	<b>C</b>	304.6	-7	1.00*†	1.21	21.3	18.9	0.0
<b>DRIEHAUS INTERNATIONAL GROWTH</b>		Foreign		274.9	24	No load	2.00	99.0	94.9	3.8
<b>EATON VANCE TAX-MGD. GROWTH B</b>		Large-cap Growth		3199.3	46	5.00**	1.37†	16.2	16.2	0.0
<b>EATON VANCE UTILITIES A a</b>	<b>B+</b>	Utilities	<b>B</b>	510.0	25	5.75	1.13†	40.8	34.9	1.2
<b>ENTERPRISE GROWTH A b</b>	<b>B+</b>	Large-cap Growth	<b>B</b>	1262.3	53	4.75	1.48†	22.1	21.0	0.0
<b>EUROPACIFIC GROWTH a</b>	<b>B</b>	Foreign	<b>A</b>	30363.5	46	5.75	0.84†	57.0	55.5	0.7
<b>EVERGREEN B a</b>	<b>C</b>	Mid-cap Blend	<b>B</b>	683.1	-6	5.00**	2.19†	14.9	14.0	0.0
<b>EVERGREEN BALANCED A</b>		Domestic Hybrid		1163.2	-1	4.75	0.96†	11.9	8.4	2.3
<b>EVERGREEN BLUE CHIP A</b>		Large-cap Blend		452.6	51	4.75	1.20†	28.1	26.4	0.0
<b>EVERGREEN CAPITAL GROWTH A (tt)</b>	<b>B</b>	Large-cap Blend	<b>C</b>	262.0	2	5.75	1.34	5.5	5.1	0.0
<b>EVERGREEN FOUNDATION B a</b>	<b>B+</b>	Domestic Hybrid	<b>C</b>	1553.5	13	5.00**	2.01†	12.5	11.6	1.0
<b>EVERGREEN GROWTH &amp; INCOME B a</b>	<b>B</b>	Mid-cap Blend	<b>B+</b>	834.9	-18	5.00**	2.21†	13.4	12.9	0.0
<b>EVERGREEN GROWTH CL (uu)</b>		Small-cap Growth		349.7	850	1.00**	NA	20.3	19.1	0.0
<b>EVERGREEN OMEGA B</b>	<b>C</b>	Large-cap Growth	<b>C-</b>	490.8	245	5.00**	2.10†	43.3	42.2	0.0
<b>EVERGREEN SMALL CO. GROWTH A</b>		Small-cap Growth		867.4	24	4.75	1.15†	75.7	75.7	0.0
<b>EVERGREEN STRATEGIC GROWTH A</b>		Large-cap Growth		965.3	16	4.75	1.10†	37.4	33.1	0.0
<b>EVERGREEN VALUE A</b>	<b>C</b>	Large-cap Value	<b>D</b>	408.7	-13	4.75	1.01†	4.5	1.6	0.8
<b>EXCELSIOR BLENDED EQUITY</b>	<b>B</b>	Large-cap Blend	<b>C</b>	855.3	29	No load	0.95	22.8	22.0	0.1
<b>EXCELSIOR INTERNATIONAL</b>	<b>C-</b>	Foreign	<b>C</b>	310.1	35	No load	1.44	56.2	56.2	0.0
<b>EXCELSIOR LARGE CAP GROWTH</b>		Large-cap Growth		354.5	143	No load	1.04	47.5	47.5	0.0
<b>EXCELSIOR VALUE &amp; RESTRUCTURING</b>	<b>B</b>	Large-cap Value	<b>B+</b>	821.5	38	No load	0.93	42.0	41.8	0.3
<b>EXPEDITION EQUITY INSTL.</b>		Large-cap Blend		397.9	25	No load	1.08	26.4	23.6	0.0

\*Includes redemption fee. \*\*Includes deferred sales charge. †12(b)-1 plan in effect. ‡Not currently accepting new accounts. \$Less than 0.5% of assets. NA=Not available. NM=Not meaningful. (kk) Formerly Citifunds Large Cap Growth. (ll) Formerly Delaware Decatur Income A. (mm) Formerly Delaware Decatur Total Return A. (nn) Formerly Delaware Aggressive Growth B. (oo) Formerly Founders Discovery. (pp) Formerly Founders Growth. (qq) Formerly Founders Blue Chip. (rr) Formerly Dreyfus Technology Growth. (ss) Formerly Dreyfus Third Century. (tt) Formerly Mentor Capital Growth A. (uu) Formerly Mentor Growth BL.

AVERAGE ANNUAL TOTAL RETURNS (%) HISTORY										PORTFOLIO DATA				RISK				TELEPHONE
3 YEARS		5 YEARS		10 YEARS		RESULTS VS. ALL FUNDS	TURNOVER	CASH %	FOREIGN %	P-E RATIO	UNTAXED GAINS (%)	LARGEST HOLDING COMPANY (% ASSETS)	LEVEL	BEST		WORST		
PRETAX	AFTERTAX	PRETAX	AFTERTAX	PRETAX	AFTERTAX									QTR	%RET	QTR	%RET	
17.2	15.4	15.1	13.6	NA	NA	4 2	Average	8	100	36	30	NTT Mobile Comms. (3)	Average	IV 99 20.4	III 98 -14.8	800-368-2748		
10.3	8.0	14.6	12.2	12.3	10.2	1 3 3 3	Low	28	46	21	2	Deutsche Telekom (2)	Very low	IV 96 9.8	III 99 -5.3	800-421-4120		
20.4	17.7	20.8	18.4	NA	NA	2 2	Low	12	65	28	29	Deutsche Telekom (2)	Low	IV 99 16.4	III 98 -9.7	800-421-4120		
12.1	10.2	17.4	15.5	12.6	10.8	2 4 1 4	Very low	1	2	18	73	Progressive (9)	High	II 97 19.9	III 99 -19.8	800-321-1928		
13.3	9.3	21.3	17.0	20.0	15.4	1 2 1 3	Very high	0	14	26	6	Nokia Cl. A ADR (8)	High	IV 98 29.4	III 98 -21.7	800-345-4048		
12.2	8.0	16.8	12.7	13.7	10.4	1 3 2 3	Very high	0	17	29	14	Philip Morris (7)	Average	IV 98 19.3	III 98 -13.8	800-345-4048		
0.8	-1.7	12.1	9.4	NA	NA	1 4	Average	0	NA	17	-34	SL Green Realty (9)	Average	IV 96 22.0	III 98 -11.6	800-345-4048		
13.7	10.9	17.4	14.6	17.0	15.3	1 1 3 3	High	3	NA	32	40	AT&T Liberty Media Cl. A (8)	Average	IV 98 17.5	III 98 -19.6	800-348-4782		
16.9	13.5	19.5	16.2	17.2	14.8	1 3 2 3	Average	11	2	29	40	Citigroup (3)	Average	IV 98 16.6	III 98 -12.2	800-348-4782		
18.5	16.3	19.1	16.9	NA	NA	3 2	High	3	1	40	48	Jones Apparel Group (5)	Very high	IV 99 37.1	III 98 -29.3	800-525-3863		
28.3	23.6	25.1	21.5	NA	NA	2 2 1	Average	7	NA	42	35	General Electric (12)	Average	IV 98 22.6	III 98 -7.7	800-721-1899		
34.9	33.9	NA	NA	NA	NA	1	Low	1	1	40	47	Microsoft (9)	Average	NA	NA	800-223-7010		
15.1	11.3	21.5	17.9	15.1	12.1	2 3 1 3	Average	36	5	19	17	Fannie Mae (10)	Very low	II 97 14.2	III 99 -4.3	800-776-5033		
0.6	-1.3	9.4	7.5	NA	NA	1 3 4	Low	4	1	19	-8	Vornado Realty Trust (10)	Average	IV 96 19.7	III 98 -11.9	800-437-9912		
17.1	14.5	17.6	14.7	NA	NA	3 3 2	High	1	5	42	22	Microsoft (2)	Very low	IV 98 12.9	III 98 -4.8	800-547-1707		
25.8	23.2	25.8	22.6	NA	NA	2 2 2	High	1	5	42	41	Microsoft (4)	Low	IV 98 23.3	III 98 -11.5	800-547-1707		
27.5	25.2	27.2	23.9	18.5	15.5	2 2 1 1	High	1	2	43	47	Tyco International (5)	Average	IV 98 25.6	III 98 -14.6	800-547-1707		
21.5	19.9	21.2	18.1	17.2	14.5	2 1 3 2	High	2	2	41	60	Univision Comms. A (3)	High	IV 99 37.4	III 98 -12.8	800-547-1707		
20.3	16.8	22.9	18.9	15.0	12.0	2 4 1 2	Low	1	1	31	43	General Electric (4)	Average	IV 98 19.5	III 98 -12.3	800-544-5445		
28.5	25.3	27.4	23.7	17.8	14.8	2 3 2 1	High	5	3	42	52	Sepracor (3)	Average	IV 98 23.6	III 98 -11.7	800-544-5445		
17.8	17.7	26.5	25.2	NA	NA	1 1 1 3	Very low	0	1	24	21	American Express (12)	Average	IV 98 20.1	III 98 -15.9	800-279-0279		
21.7	20.9	26.3	24.8	18.8	16.8	1 2 1 2	Very low	6	2	31	34	American Express (7)	Average	IV 98 21.4	III 98 -14.4	800-279-0279		
10.4	7.5	14.0	10.8	10.9	8.0	2 3 3 4	Average	1	4	27	14	Tyco International (3)	Low	IV 98 15.1	III 99 -9.0	800-523-4640		
11.2	7.8	17.0	13.0	11.3	8.0	4 3 1 4	Average	0	14	26	1	Bank of America (3)	Low	II 97 13.7	III 98 -9.8	800-523-4640		
30.3	26.0	26.7	22.3	17.1	14.5	3 2 3 1	High	5	0	46	54	Clear Channel Comms. (5)	High	IV 99 48.1	III 98 -16.3	800-523-4640		
12.0	9.4	18.1	14.8	12.1	9.1	4 3 1 4	Average	1	13	28	8	GTE (3)	Average	II 97 15.3	III 98 -10.9	800-523-4640		
51.8	48.8	NA	NA	NA	NA	1	Very high	7	2	46	25	Gemstar Intl. Group (4)	Average	NA	NA	800-523-4640		
32.5	28.9	29.7	26.3	20.6	17.7	2 1 3 1	Average	6	4	41	48	Applied Micro Circuits (5)	High	IV 99 35.0	III 98 -15.8	800-523-4640		
13.2	10.7	16.3	14.0	13.0	11.0	2 2 3 3	Low	4	10	32	20	Alcoa (2)	Very low	II 97 11.0	III 98 -7.9	800-621-3979		
17.6	15.4	21.6	19.4	15.5	13.7	3 1 1 3	Low	3	10	32	30	Alcoa (3)	Low	IV 99 16.6	III 98 -14.3	800-621-3979		
30.4	30.2	29.6	29.2	NA	NA	3 1 1	Very low	1	0	37	29	Microsoft (9)	Low	IV 98 24.6	III 98 -9.8	800-762-6814		
17.2	14.6	18.2	13.6	11.9	8.7	3 4 3 2	High	1	4	39	32	General Electric (6)	Average	IV 98 20.3	III 98 -12.9	800-373-9387		
22.5	22.2	26.1	25.7	16.8	16.0	1 4 1 2	Very low	1	6	34	35	Intel (6)	Low	IV 98 20.5	III 98 -10.2	800-373-9387		
25.5	23.6	27.5	25.5	18.3	16.6	1 3 1 2	Average	0	6	37	34	Microsoft (4)	Average	IV 98 22.6	III 98 -12.2	800-373-9387		
26.2	24.9	NA	NA	NA	NA	1	High	3	8	32	22	Applied Micro. Circuits (2)	Average	NA	NA	800-373-9387		
35.5	31.5	31.7	27.3	24.0	21.6	1 2 3 1	High	9	3	39	47	Cree Research (3)	High	IV 99 41.9	III 98 -22.7	800-525-2440		
30.1	26.2	30.2	26.1	20.1	17.1	3 1 1 1	High	7	3	47	37	Cisco Systems (4)	Average	IV 99 31.8	III 98 -13.6	800-525-2440		
17.4	13.0	21.1	16.2	14.4	10.2	3 2 2 2	Very high	10	4	40	11	Cisco Systems (4)	Low	IV 99 17.9	III 98 -7.2	800-525-2440		
15.2	11.9	16.9	13.5	NA	NA	2 3 3	High	14	4	32	29	General Electric (4)	Average	IV 98 18.5	III 98 -11.7	800-373-9387		
18.1	15.1	20.9	17.1	12.8	9.5	3 4 2 2	High	0	4	40	27	General Electric (6)	Average	IV 98 20.5	III 98 -11.4	800-373-9387		
14.7	13.3	NA	NA	NA	NA	3	Low	4	100	25	13	Murata Mfg. (2)	Average	NA	NA	800-373-9387		
21.1	16.7	22.4	18.8	NA	NA	2 2 2	Average	1	NA	31	22	Veritas Software (2)	Average	IV 98 27.8	III 98 -14.6	800-373-9387		
16.4	14.6	19.2	16.9	14.7	12.1	3 1 2 2	High	4	6	36	54	Tiffany (3)	Average	IV 99 24.5	III 98 -20.4	800-373-9387		
16.3	12.3	21.0	16.4	12.8	9.5	4 2 1 3	Average	1	7	26	23	Citigroup (3)	Average	II 97 15.3	III 98 -14.6	888-338-8084		
NA	NA	NA	NA	NA	NA			15	9	52	38	Taiwan Semicon ADR (4)	Average	NA	NA	800-645-6561		
29.9	27.2	29.9	26.6	18.0	15.3	2 4 1 1	Average	1	3	41	44	Sun Microsystems (4)	Average	IV 98 24.3	III 98 -11.4	800-373-9387		
21.9	21.8	23.0	22.8	NA	NA	2 2	Very low	4	44	37	23	Intel (5)	Low	IV 98 19.9	III 98 -13.0	800-554-4611		
26.9	26.2	27.9	26.9	17.5	16.2	3 3 1 2	Very low	2	3	37	40	Microsoft (4)	Low	IV 98 21.3	III 98 -10.1	800-373-9387		
12.7	11.8	21.2	19.2	NA	NA	1 3	High	2	2	25	3	Quest Diagnostics (2)	High	II 99 29.4	III 98 -27.2	800-373-9387		
37.9	35.0	NA	NA	NA	NA	1	Very high	6	97	48	57	Television Francaise 1-TF1 (2)	Average	NA	NA	800-560-6111		
23.8	23.8	NA	NA	NA	NA	2	Very low	5	5	37	20	American Intl. Group (3)	Average	NA	NA	800-225-6265		
26.5	22.4	22.5	18.9	13.4	10.0	3 4 4 1	High	5	17	21	49	Energis (9)	Low	IV 99 23.6	III 98 -6.0	800-225-6265		
28.2	27.2	31.4	30.0	20.2	18.1	2 2 1 1	Low	2	NA	42	32	Procter & Gamble (5)	Average	IV 98 26.8	III 98 -14.0	800-432-4320		
25.6	23.8	21.5	19.9	16.0	14.7	2 1 3 1	Low	9	98	34	46	Mannesmann ADR (3)	Low	IV 99 29.1	III 98 -13.6	800-421-4120		
16.3	15.8	20.1	19.4	NA	NA	2 3	Very low	18	4	41	51	Clear Channel Comms. (8)	Average	IV 99 15.6	III 98 -14.7	800-343-2898		
NA	NA	NA	NA	NA	NA		High	1	3	42	19	General Electric (3)	Average	NA	NA	800-343-2898		
NA	NA	NA	NA	NA	NA		High	13	4	43	29	General Electric (4)	Average	NA	NA	800-343-2898		
21.4	19.5	23.4	20.3	NA	NA	4 1 2	High	5	NA	33	14	Tyco International (5)	Low	IV 98 20.5	III 98 -11.4	800-225-2618		
15.9	14.9	17.2	16.0	NA	NA	3 3	Very low	5	5	40	27	Intel (3)	Low	IV 99 11.5	III 98 -6.4	800-343-2898		
15.4	14.7	20.0	19.2	NA	NA	1 3	Low	15	6	33	28	Sony ADR (3)	Low	IV 99 16.8	III 98 -14.6	800-343-2898		
12.6	11.5	NA	NA	NA	NA	3	Average	4	4	38	NA	Benchmark Electronics (1)	Average	NA	NA	800-225-2618		
30.7	28.0	27.3	24.2	NA	NA	3 1	High	10	NA	48	26	Monsanto (3)	Average	IV 99 28.9	III 98 -10.5	800-343-2898		
NA	NA	NA	NA	NA	NA		Average	8	2	42	21	Roper Industries (3)	Average	NA	NA	800-343-2898		
NA	NA	NA	NA	NA	NA		High	8	6	49	32	Intel (4)	Average	NA	NA	800-343-2898		
12.9	9.9	17.7	14.2	12.5	9.9	3 3 2 3	Average	9	1	27	19	ExxonMobil (5)	Average	II 97 11.7	III 99 -9.7	800-343-2898		
27.1	26.0	26.0	24.2	17.7	16.3	3 1 2 1	Low	1	1	36	53	Pfizer (5)	Average	IV 98 22.4	III 98 -12.1	800-446-1012		
22.6	22.2	16.2	15.7	9.5	8.8	4 2 4 2	Low	2	99	42	33	Datacraft Asia (4)	Average	IV 99 38.7	III 98 -14.9	800-446-1012		
NA	NA	NA	NA	NA	NA		Very low	0	2	48	36	America Online (11)	Average	NA	NA	800-446-1012		
27.9	27.6	29.4	28.7	NA	NA	1 1	Low	-1	10	26	30	Texas Instruments (3)	Average	IV 99 28.0	III 98 -20.5	800-446-1012		
NA	NA	NA	NA	NA	NA	1	Average	1	2	38	37	General Electric (4)	Average	NA	NA	800-922-2085		

DATA: MORNINGSTAR, INC., CHICAGO, IL.

# MUTUAL FUND SCOREBOARD

FUND	OVERALL RATING	CATEGORY	RATING	SIZE	FEES		1999 RETURNS (%)			
	(COMPARES RISK-ADJUSTED PERFORMANCE OF EACH FUND AGAINST ALL FUNDS)		(COMPARES RISK-ADJUSTED PERFORMANCE OF FUND WITHIN CATEGORY)		ASSETS \$MIL.	% CHG. 1998-99	SALES CHARGE (%)	EXPENSE RATIO (%)	PRE-TAX	AFTER-TAX
FAM VALUE <sup>b</sup>	C-	Small-cap Value	B	373.0	-1	No load	1.19	-4.8	-5.8	0.9
FASCIANO <sup>b</sup>	B	Small-cap Growth	A	376.7	62	No load	1.20	6.2	5.8	1.2
FEDERATED AMERICAN LEADERS B	B	Large-cap Value	B	1894.0	17	5.50**	1.86†	5.9	5.4	0.0
FEDERATED CAPITAL APPRECIATION A	B+	Large-cap Blend	B	292.4	62	6.25**	1.29†	43.4	41.3	0.2
FEDERATED EQUITY-INCOME B <sup>a</sup>	B+	Large-cap Blend	C	1377.0	12	5.50**	1.86†	16.6	16.4	0.6
FEDERATED GROWTH STRATEGIES A	B	Mid-cap Growth	B+	860.7	43	5.50	1.20	70.7	66.8	0.0
FEDERATED INTL. EQUITY A <sup>a</sup>	C-	Foreign	C	392.3	104	5.50	1.63	78.4	73.0	0.0
FEDERATED INTL. SMALL CO. A	C	Foreign	C	511.9	229	5.50	1.95†	126.2	120.0	0.0
FEDERATED STOCK	B	Large-cap Value	B	1614.8	5	No load	0.96	6.1	4.1	0.9
FEDERATED UTILITY A	C	Utilities	C-	740.2	-9	5.50	1.23	1.2	-2.1	2.8
FIDELITY ADV. BALANCED T	C	Domestic Hybrid	D	2809.7	-8	3.50	1.15†	4.5	2.8	2.4
FIDELITY ADV. DIVIDEND GROWTH T <sup>a</sup>	C	Large-cap Value	C	274.0	NM	3.50	NA	7.1	7.1	0.0
FIDELITY ADV. EQUITY GROWTH T	B+	Large-cap Growth	B	8047.8	43	3.50	1.27†	36.3	33.5	0.0
FIDELITY ADV. EQUITY INCOME T	C	Large-cap Value	C-	2514.5	46	3.50	1.20†	3.2	0.9	0.6
FIDELITY ADV. GROWTH & INCOME T	C	Large-cap Blend	C	996.7	115	3.50	1.30†	25.0	24.9	0.1
FIDELITY ADV. GROWTH OPPORT. T <sup>b</sup>	B	Large-cap Value	B+	24245.9	-7	3.50	1.13†	3.9	1.6	0.7
FIDELITY ADV. LARGE CAP T	C	Large-cap Growth	C	323.2	250	3.50	1.44†	28.8	28.0	0.0
FIDELITY ADV. MID CAP T <sup>a</sup>	C	Mid-cap Growth	C	505.4	28	3.50	1.39†	38.3	36.1	0.0
FIDELITY ADV. NATURAL RESOURCES T <sup>a</sup>	D	Natural Resources	C	260.6	1	4.50*	1.40†	34.4	34.4	0.0
FIDELITY ADV. OVERSEAS T	C	Foreign	B	1599.1	39	3.50	1.72†	42.0	40.3	0.5
FIDELITY ADV. SMALL CAP T	C	Small-cap Growth	C	456.0	355	3.50	1.93†	68.5	67.2	0.0
FIDELITY ADV. TECHNOLOGY T	C	Technology	C	593.7	292	4.50*	1.46†	89.4	86.5	0.0
FIDELITY ADV. VALUE STRATEGIES T (vv)	C-	Small-cap Blend	C	407.8	-10	3.50	1.15†	18.8	12.6	0.0
FIDELITY AGGRESSIVE GROWTH (vvv)	B	Large-cap Growth	C	11541.0	298	0.75*	1.05	103.0	98.9	0.0
FIDELITY ASSET MANAGER	B+	Domestic Hybrid	C	12729.8	-1	No load	0.74	13.6	11.6	3.0
FIDELITY ASSET MANAGER: GROWTH	B	Large-cap Value	B+	5260.6	3	No load	0.80	14.0	11.8	2.2
FIDELITY ASSET MANAGER: INCOME	A	Domestic Hybrid	B+	892.8	-5	No load	0.69	5.7	3.7	4.9
FIDELITY BALANCED	B	Domestic Hybrid	C	5949.2	12	No load	0.65	8.9	4.8	2.7
FIDELITY BLUE CHIP GROWTH	B	Large-cap Growth	C	25869.1	30	No load	0.70	24.3	23.2	0.2
FIDELITY CAPITAL APPRECIATION	C	Mid-cap Blend	B	3180.9	22	No load	0.67	45.8	42.8	1.8
FIDELITY CONTRAFUND	B+	Large-cap Growth	B	43510.7	12	3.00†	0.61	25.0	20.7	0.4
FIDELITY CONTRAFUND II	B	Large-cap Growth	B	1058.9	78	3.00	0.87	42.5	40.0	0.0
FIDELITY DESTINY I <sup>b</sup>	B	Large-cap Value	B+	7220.3	-2	8.67	0.33†	5.0	1.8	1.6
FIDELITY DESTINY II	B+	Large-cap Blend	B	5715.2	14	8.67	0.48†	25.4	23.0	0.6
FIDELITY DISCIPLINED EQUITY <sup>b</sup>	B	Large-cap Blend	C	3395.1	8	No load	0.64	22.4	18.1	0.8
FIDELITY DIVERSIFIED INTERNATIONAL	B+	Foreign	A	4070.7	89	No load	1.19	50.7	49.1	1.0
FIDELITY DIVIDEND GROWTH	B+	Large-cap Blend	B+	13266.4	28	No load	0.84	8.8	6.7	0.5
FIDELITY EMERGING MARKETS	F	Diversified Emerging Mkts.	F	435.7	61	4.50*	1.56	70.5	70.5	0.0
FIDELITY EQUITY-INCOME	C	Large-cap Value	C	23078.5	-3	No load	0.66	7.2	4.7	1.4
FIDELITY EQUITY-INCOME II	C	Large-cap Value	C	18206.8	-6	No load	0.66	4.4	1.6	1.2
FIDELITY EUROPE	B	Europe	B	1091.4	-33	4.00*	1.09	18.7	17.3	0.5
FIDELITY EUROPE CAPITAL APPRECIATION	B	Europe	C	598.1	-13	4.00*	1.08	23.8	23.0	0.6
FIDELITY EXPORT & MULTINATIONAL	C	Large-cap Growth	D	442.4	7	3.75*	0.88	41.8	33.8	0.2
FIDELITY FIFTY <sup>a</sup>	C	Large-cap Blend	D	543.5	204	3.00	0.79	45.8	42.8	0.1
FIDELITY FREEDOM 2000	C	Domestic Hybrid	C	675.4	35	No load	0.08	12.2	10.3	3.9
FIDELITY FREEDOM 2010	C	Domestic Hybrid	C	1492.9	63	No load	0.08	19.0	17.1	3.2
FIDELITY FREEDOM 2020	C	Large-cap Blend	C	1384.2	61	No load	0.08	25.3	23.3	2.7
FIDELITY FREEDOM 2030	C	Large-cap Blend	C	657.4	133	No load	0.08	28.5	26.7	2.4
FIDELITY FREEDOM INCOME	C	Domestic Hybrid	C	289.3	60	No load	0.08	7.2	5.5	4.5
FIDELITY FUND	A	Large-cap Blend	A	14323.5	36	No load	0.55	24.2	22.3	0.7
FIDELITY GROWTH & INCOME	B+	Large-cap Blend	B+	47564.0	-2	No load†	0.66	10.4	8.8	0.8
FIDELITY GROWTH COMPANY	A	Large-cap Growth	B+	19209.0	68	No load	0.63	79.5	76.2	0.0
FIDELITY INTL. GROWTH & INCOME	C	Foreign	B+	1209.2	39	No load	1.13	53.7	51.3	1.0
FIDELITY INTERNATIONAL VALUE <sup>a</sup>	C	Foreign	B	569.1	31	No load	1.21	58.9	57.1	0.4
FIDELITY JAPAN	D	Japan	C	1091.4	249	4.50*	1.48	146.1	144.6	1.7
FIDELITY JAPAN SMALL CO. (xx)	C	Japan	C	1774.6	NM	4.50*	1.23	237.4	236.7	0.6
FIDELITY LARGE CAP STOCK	C	Large-cap Growth	C	928.3	193	No load	0.90	30.2	29.4	0.2
FIDELITY LATIN AMERICA	F	Latin America	C	358.5	17	4.50*	1.33	54.9	54.4	0.9
FIDELITY LOW-PRICED STOCK <sup>b</sup>	C	Small-cap Value	B+	6701.6	-27	4.50*	1.08	5.1	3.8	0.6
FIDELITY MAGELLAN	B	Large-cap Blend	C	99184.0	19	3.00†	0.60	24.1	21.6	0.5
FIDELITY MID-CAP STOCK <sup>a</sup>	C	Mid-cap Growth	B+	1928.7	8	No load	0.74	39.8	35.4	0.0
FIDELITY NEW MILLENNIUM	B	Mid-cap Growth	A	2895.5	72	3.00†	0.83	108.8	102.4	0.0
FIDELITY OTC	B	Mid-cap Growth	A	9476.3	73	No load	0.74	72.5	68.4	0.0
FIDELITY OVERSEAS	C	Foreign	B	4832.4	26	No load	1.24	42.9	40.6	0.9
FIDELITY PACIFIC BASIN	D	Diversified Pacific/Asia	B	814.4	258	4.00*	1.72	119.6	118.9	0.9
FIDELITY PURITAN	B	Domestic Hybrid	C	24713.5	-4	No load	0.63	2.9	0.8	3.2
FIDELITY REAL ESTATE INVESTMENT	C-	Real Estate	C	733.6	-41	0.75*	0.86	-1.0	-2.4	4.7
FIDELITY RETIREMENT GROWTH	C	Large-cap Blend	C-	5910.6	19	No load	0.57	47.0	41.3	0.2
FIDELITY SEL. BANKING (yy) <sup>a</sup>	C-	Financial	C-	632.4	-46	3.75*	1.16	-10.1	-13.6	0.9
FIDELITY SEL. BIOTECHNOLOGY	C	Health	B	1243.2	76	3.75*	1.30	77.7	75.5	0.0

\*Includes redemption fee. \*\*Includes deferred sales charge. †12(b)-1 plan in effect. ‡Not currently accepting new accounts. \$Less than 0.5% of assets. NA=Not available. NM=Not meaningful. (vv) Formerly Fidelity Advisor Strategic Opp T. (vvv) Formerly Fidelity Emerging Growth. (xx) Formerly Fidelity Japan Small Companies. (yy) Formerly Fidelity Select Regional Banks.

AVERAGE ANNUAL TOTAL RETURNS (%) HISTORY										PORTFOLIO DATA				RISK				TELEPHONE
3 YEARS		5 YEARS		10 YEARS		RESULTS VS. ALL FUNDS	TURNOVER	CASH %	FOREIGN %	P-E RATIO	UNTAXED GAINS (%)	LARGEST HOLDING COMPANY (% ASSETS)	LEVEL	BEST		WORST		
PRETAX	AFTERTAX	PRETAX	AFTERTAX	PRETAX	AFTERTAX									QTR	%RET	QTR	%RET	
12.0	10.7	13.4	12.2	13.3	12.3	1 2 3 3	Very low	18	NA	17	31	Conmed (5)	Average	97	17.0	98	-15.2	800-932-3271
11.4	10.6	18.1	16.9	14.0	12.7	1 3 2 3	Low	20	4	26	5	Intl. Speedway Cl. A (2)	Average	97	14.3	98	-13.4	800-848-6050
17.4	15.0	21.2	18.8	NA	NA	1 3	Low	2	4	25	15	Sun Microsystems (4)	Average	98	15.8	98	-11.9	800-341-7400
31.0	28.9	29.6	27.1	18.5	16.7	2 3 1 1	Average	1	9	38	41	Cisco Systems (2)	Average	99	27.6	98	-15.3	800-341-7400
18.5	17.1	21.8	20.0	NA	NA	1 3	Average	3	2	30	25	GTE (2)	Low	98	16.1	98	-9.3	800-341-7400
36.2	33.1	34.2	29.8	19.0	16.1	2 4 1 1	High	0	3	36	47	America Online (2)	High	99	42.0	98	-20.3	800-341-7400
33.5	30.9	21.8	19.4	12.2	10.8	4 3 4 1	Very high	6	94	44	42	Sony (2)	Average	99	55.4	98	-16.6	800-341-7400
49.7	48.1	NA	NA	NA	NA	1	Very high	2	90	43	50	Vestas Wind Systems (1)			NA		NA	800-341-7400
18.7	15.5	22.4	18.8	15.5	12.5	2 3 1 3	Low	0	5	26	20	Sun Microsystems (3)	Low	98	16.5	98	-11.3	800-341-7400
13.3	9.3	15.4	11.9	11.7	8.9	2 4 3 3	Average	3	7	23	11	GTE (4)	Low	97	12.9	99	-7.1	800-341-7400
13.9	11.3	12.8	10.7	11.4	9.4	1 3 4 3	Average	3	3	30	10	MCI WorldCom (3)	Low	97	12.6	98	-5.9	800-522-7297
NA	NA	NA	NA	NA	NA			NA	1	31	NA	Fannie Mae (5)			NA		NA	800-522-7297
32.8	29.5	30.5	27.9	NA	NA	1 1	High	8	6	36	43	Philip Morris (3)	Average	98	24.1	98	-6.0	800-522-7297
14.7	12.7	18.1	16.2	NA	NA	2 3	Average	6	4	26	17	Waste Mgmt. (2)	Average	98	17.8	98	-12.3	800-522-7297
27.6	27.4	NA	NA	NA	NA	1	Average	4	3	34	19	General Electric (3)			NA		NA	800-843-3001
18.3	16.3	21.0	19.2	18.1	16.3	1 1 2 2	Low	6	7	29	39	Fannie Mae (5)	Low	98	20.5	99	-8.2	800-522-7297
29.3	27.7	NA	NA	NA	NA	1	High	4	3	38	21	Microsoft (4)			NA		NA	800-522-7297
26.3	24.0	NA	NA	NA	NA	1	High	4	1	31	31	Leggett & Platt (2)			NA		NA	800-522-7297
3.7	2.1	13.4	11.6	12.0	10.2	3 1 2 4	High	6	14	41	6	Mobil (8)	High	99	19.3	97	-13.2	800-522-7297
20.7	19.4	16.5	15.4	NA	NA	2 4 2	Average	5	98	34	37	Elf Aquitaine (2)	Average	99	25.0	98	-17.8	800-522-7297
NA	NA	NA	NA	NA	NA		Very high	10	2	34	27	Canandaigua Brands Cl. A (3)			NA		NA	800-522-7297
51.6	49.1	NA	NA	NA	NA	1	High	14	10	52	33	Microsoft (8)			NA		NA	800-522-7297
14.7	11.2	16.2	13.0	11.8	8.9	3 3 3 3	Average	1	2	23	26	Foodmaker (5)	High	99	23.9	98	-18.0	800-522-7297
51.5	46.9	40.5	37.4	NA	NA	1 2 1	Very high	1	1	45	42	Exodus Communications (6)	High	99	48.3	98	-8.4	800-544-8888
17.3	14.0	16.5	13.8	13.8	11.4	1 3 4 2	High	9	6	38	19	General Electric (2)	Very low	98	14.1	98	-5.8	800-544-8888
19.4	16.3	19.1	16.5	NA	NA	2 3 2	High	9	NA	36	22	Wal-Mart Stores (3)	Low	98	16.1	98	-8.2	800-544-8888
9.4	7.2	10.5	8.4	NA	NA	4 3	High	25	NA	36	6	Amgen (1)	Very low	97	5.7	99	-0.4	800-544-8888
17.3	13.6	15.2	12.3	12.1	9.5	2 3 4 2	High	4	1	26	7	Unisys (4)	Very low	98	12.7	98	-4.4	800-544-8888
28.6	27.2	25.8	23.7	22.0	20.2	1 1 2 1	Low	4	3	39	38	General Electric (4)	Average	98	23.4	98	-8.1	800-544-8888
29.2	26.5	24.2	21.3	15.9	12.9	4 1 3 1	High	2	7	38	41	Viacom Cl. B (4)	Average	99	29.8	98	-15.8	800-544-8888
26.5	23.1	27.5	24.1	22.4	20.0	1 1 1 1	Very high	7	11	37	44	MCI WorldCom (5)	Low	98	23.7	98	-9.4	800-544-8888
NA	NA	NA	NA	NA	NA		Very high	8	3	32	16	Microsoft (4)			NA		NA	800-544-8888
20.0	16.9	22.9	19.8	19.1	15.3	1 1 1 2	Low	4	7	30	46	Fannie Mae (6)	Low	98	20.8	99	-7.9	800-752-2347
27.7	24.2	27.3	24.2	21.6	18.2	1 1 1 1	High	3	8	38	33	General Electric (4)	Low	98	25.6	98	-10.9	800-752-2347
25.7	22.2	24.2	20.7	18.1	15.4	1 2 2 2	High	3	0	34	39	Microsoft (5)	Average	98	21.0	98	-13.1	800-544-8888
25.1	23.9	22.6	21.3	NA	NA	2 3 2	Average	4	96	33	29	BP Amoco ADR (2)	Low	99	30.4	98	-14.5	800-544-8888
23.7	20.8	27.6	25.1	NA	NA	1 2	High	3	1	31	19	Fannie Mae (5)	Low	98	19.5	99	-9.6	800-544-8888
-9.5	-9.7	-4.6	-5.0	NA	NA	1 4 4	Average	6	97	19	-21	Telebras ADR (4)	Very high	99	33.4	98	-24.4	800-544-8888
16.2	14.1	20.1	17.9	14.5	12.4	3 2 1 3	Low	0	9	28	39	General Electric (4)	Average	98	16.2	98	-12.9	800-544-8888
17.7	14.8	19.6	17.0	NA	NA	1 2 3	Average	7	6	30	37	Citigroup (5)	Average	98	20.6	98	-12.0	800-544-8888
20.8	18.8	21.3	19.3	13.2	11.9	4 3 2 2	High	1	96	36	30	Glaxo Wellcome (4)	Low	99	21.7	98	-17.4	800-544-8888
23.5	21.5	22.1	20.0	NA	NA	2 2	Very high	2	95	34	27	Mannesmann (3)	Average	99	23.1	98	-19.9	800-544-8888
29.0	23.8	31.5	27.4	NA	NA	1 1	Very high	2	3	34	16	Microsoft (5)	High	99	28.4	98	-11.3	800-544-8888
27.5	24.9	26.0	23.1	NA	NA	2 1	Very high	6	5	39	12	Slumberland (5)	Average	98	28.6	98	-20.7	800-544-8888
14.2	12.6	NA	NA	NA	NA	3	Low	18	20	27	9	Fidelity MM: Retirement (19)			NA		NA	800-544-8888
19.2	17.6	NA	NA	NA	NA	2	Low	4	21	29	14	Fidelity Investment Grade Bond (11)			NA		NA	800-544-8888
22.7	21.2	NA	NA	NA	NA	2	Low	0	19	31	18	Fidelity Disciplined Equity (10)			NA		NA	800-544-8888
23.9	22.4	NA	NA	NA	NA	2	Very low	0	19	32	15	Fidelity Disciplined Equity (10)			NA		NA	800-544-8888
9.7	8.0	NA	NA	NA	NA	3	Low	40	16	25	3	Fidelity MM: Retirement (40)			NA		NA	800-544-8888
29.1	26.8	27.9	25.2	18.2	15.5	3 2 1 1	Average	3	5	35	-6	General Electric (3)	Low	98	23.8	98	-10.8	800-544-8888
22.6	21.0	24.6	22.7	18.4	16.1	1 2 1 2	Low	6	3	34	42	General Electric (4)	Low	98	20.5	98	-8.3	800-544-8888
39.5	36.8	34.7	32.3	23.6	21.6	1 1 2 1	Average	4	5	41	56	Microsoft (3)	Average	99	44.5	98	-8.3	800-544-8888
21.9	20.3	18.0	16.6	11.8	10.7	4 3 4 2	High	1	96	35	41	BP Amoco (2)	Low	99	29.4	98	-17.4	800-544-8888
24.2	23.3	19.0	18.1	NA	NA	4 2	High	8	91	35	35	Elf Aquitaine (6)	Average	99	34.9	98	-19.4	800-544-8888
35.4	34.9	16.6	16.4	NA	NA	4 1	Average	5	99	46	42	NTT Mobile Comms. (3)	High	99	37.5	97	-15.5	800-544-8888
45.5	45.4	NA	NA	NA	NA	1	Low	10	100	47	43	Shohkoh Fund (3)			NA		NA	800-544-8888
30.3	27.9	NA	NA	NA	NA	1	High	5	3	38	18	General Electric (4)			NA		NA	800-544-8888
8.3	7.8	6.7	6.3	NA	NA	3 4	Low	10	95	23	-17	Telefonos de Mex. L ADR (13)	Very high	99	35.7	98	-30.8	800-544-8888
10.2	8.2	16.2	13.8	17.6	14.9	1 1 2 4	Low	0	23	18	15	USEC (1)	Average	99	15.5	98	-16.8	800-544-8888
28.0	25.9	26.2	23.3	18.9	15.9	1 2 2 1	Low	3	4	39	45	General Electric (5)	Average	98	27.2	98	-11.1	800-544-8888
27.0	23.8	26.5	23.5	NA	NA	2 1	High	4	1	31	29	Leggett & Platt (2)	Average	99	28.5	98	-17.2	800-544-8888
49.2	45.2	44.2	40.9	NA	NA	1 1	High	2	4	40	61	CMGI (11)	High	99	53.7	98	-14.7	800-544-8888
38.6	35.9	35.4	32.2	22.9	19.9	1 2 2 1	High	6	4	42	44	Microsoft (9)	Average	99	46.2	97	-11.0	800-544-8888
21.4	20.0	17.1	15.7	10.9	9.3	4 3 4 2	Average	5	97	34	41	Elf Aquitaine (2)	Average	99	25.1	98	-17.4	800-544-8888
26.4	26.0	13.0	12.7	8.3	7.6	4 1 4 1	Average	2	99	42	30	Nippon Telegraph & Tele. (4)	High	99	37.5	97	-17.2	800-544-8888
13.6	11.0	15.5	12.6	13.1	10.2	2 1 3 3	Average	4	8	30	16	Citigroup (3)	Low	98	12.7	98	-6.7	800-544-8888
-0.5	-2.3	8.3	6.4	10.0	8.3	1 2 3 4	Low	4	4	22	1	Public Storage (8)	Average	96	19.0	98	-11.5	800-544-8888
33.3	28.2	26.1	21.5	18.9	14.8	2 1 3 1	Very high	1	11	38	34	Safeway (4)	Average	99	35.7	98	-9.5	800-544-8888
13.5	11.1	23.9	21.5	20.3	17.7	1 2 1 4	Low	6	NA	19	46	Bank of New York (10)	High	98	18.7	98	-16.4	800-544-8888
39.0	36.2	33.4	30.8	24.5	22.3	1 4 3 1	Average	6	4	45	43	Amgen (8)	High	99	40.7	98	-6.3	800-544-8888

DATA: MORNINGSTAR, INC., CHICAGO, IL.

# MUTUAL FUND SCOREBOARD

FUND	OVERALL RATING	CATEGORY	RATING	SIZE	FEES		1999 RETURNS (%)			
	(COMPARES RISK-ADJUSTED PERFORMANCE OF EACH FUND AGAINST ALL FUNDS)		(COMPARES RISK-ADJUSTED PERFORMANCE OF FUND WITHIN CATEGORY)		ASSETS \$MIL.	% CHG. 1998-99	SALES CHARGE (%)	EXPENSE RATIO (%)	PRE-TAX	AFTER-TAX
FIDELITY SEL. BROKERAGE & INVMT. <sup>a</sup>	C-	Financial	C-	447.6	-19	3.75*	1.24	30.6	28.8	0.1
FIDELITY SEL. COMPUTERS <sup>a</sup>	C-	Technology	C-	2701.8	78	3.75*	1.23	81.0	74.3	0.0
FIDELITY SEL. DEVELOPING COMMUN.	C-	Communications	F	1620.6	264	3.75*	1.34	122.4	118.9	0.0
FIDELITY SEL. ELECTRONICS	C	Technology	C	5654.2	108	3.75*	1.15	106.6	102.9	0.0
FIDELITY SEL. ENERGY SERVICE	F	Natural Resources	D	618.1	57	3.75*	1.35	72.2	72.2	0.0
FIDELITY SEL. FINANCIAL SERVICES	C	Financial	B+	498.5	-17	3.75*	1.18	1.5	0.3	0.6
FIDELITY SEL. HEALTH CARE <sup>a</sup>	B	Health	B+	2704.4	-11	3.75*	1.05	-2.9	-4.2	0.1
FIDELITY SEL. HOME FINANCE <sup>a</sup>	D	Financial	F	397.6	-60	3.75*	1.18	-12.4	-12.8	0.5
FIDELITY SEL. LEISURE <sup>a</sup>	B+	Large-cap Growth	B	354.8	12	3.75*	1.24	32.8	30.3	0.0
FIDELITY SEL. SOFTWARE & COMPUTERS	C	Technology	C	1023.7	56	3.75*	1.27	93.2	89.8	0.0
FIDELITY SEL. TECHNOLOGY	C	Technology	C	3608.4	240	3.75*	1.20	131.7	120.1	0.0
FIDELITY SEL. TELECOMMUNICATIONS	B	Communications	C-	1365.7	68	3.75*	1.25	66.6	61.5	0.0
FIDELITY SEL. UTILITIES GROWTH <sup>a</sup>	A	Utilities	A	598.1	19	3.75*	1.16	26.0	21.4	0.6
FIDELITY SMALL CAP SELECTOR	D	Small-cap Blend	C-	572.4	-23	1.50*	0.85	14.1	13.9	0.6
FIDELITY SMALL CAP STOCK		Small-cap Growth		579.8	5	3.00*	0.99	42.7	42.7	0.0
FIDELITY SOUTHEAST ASIA	F	Pacific/Asia ex-Japan Stock	B	420.3	79	4.50*	1.79	91.5	91.5	0.1
FIDELITY SPARTAN MARKET INDEX	A	Large-cap Blend	B+	9813.3	37	0.50*	0.19	20.7	20.0	1.2
FIDELITY SPARTAN TOTAL MKT. INDEX		Large-cap Blend		639.1	226	No load	0.27	23.2	22.8	0.8
FIDELITY STOCK SELECTOR	C	Large-cap Blend	D	1671.5	-4	No load	0.64	26.2	22.5	0.3
FIDELITY TREND	D	Large-cap Blend	F	1341.1	12	No load	0.54	40.7	37.4	0.3
FIDELITY UTILITIES	A	Utilities	B+	2763.4	30	No load	0.83	26.8	23.2	0.6
FIDELITY VALUE	C-	Mid-cap Value	C-	4509.1	-18	No load	0.61	8.6	5.4	1.5
FIDELITY WORLDWIDE	C	World	C-	1024.5	1	No load	1.12	30.8	28.5	0.5
FIRST EAGLE FUND OF AMERICA Y <sup>b</sup>	B+	Mid-cap Blend	B+	528.5	16	No load	1.50	12.1	8.8	0.0
FIRST INVESTORS BLUE CHIP A	B	Large-cap Blend	C	521.1	17	6.25	1.37†	24.7	23.3	0.0
FIRST INVESTORS GLOBAL A	C	World	C	1672.3	452	6.25	1.82†	31.7	28.9	0.0
FIRST INVESTORS GROWTH & INCOME A	B	Large-cap Blend	C	2183.8	587	6.25	1.39†	23.2	20.8	0.1
FIRST INVESTORS MID-CAP A	C-	Mid-cap Growth	C	1122.0	NM	6.25	1.50†	40.3	37.4	0.0
FIRSTAR STELLAR RELATIVE VALUE Y <sup>(zz)</sup>		Large-cap Value		466.3	17	No load	1.00	7.4	7.2	0.8
FIRSTHAND TECHNOLOGY INNOVATORS		Technology		420.2	NM	No load	1.92	212.3	211.1	0.0
FIRSTHAND TECHNOLOGY LEADERS		Technology		266.5	522	No load	1.94	152.6	151.5	0.0
FIRSTHAND TECHNOLOGY VALUE	B	Technology	B+	884.9	397	No load	1.95	190.4	187.8	0.0
FLAG INVESTORS COMMUNICATIONS A <sup>b</sup>	A	Communications	B	1950.2	56	4.50	1.05†	45.5	41.7	0.4
FLAG INVESTORS EQUITY PARTNERS A		Large-cap Blend		279.5	14	4.50	1.20†	7.3	6.4	0.0
FLAG INVESTORS VALUE BUILDER A	B+	Domestic Hybrid	B+	716.2	17	4.50	1.12†	13.8	12.3	2.1
FORTIS CAPITAL A	C	Large-cap Growth	C-	546.0	1	4.75	1.10†	34.7	28.3	0.0
FORTIS GROWTH A	C-	Mid-cap Growth	C	730.0	-21	4.75	1.05†	53.7	47.8	0.0
FPA CAPITAL <sup>b</sup>	C	Mid-cap Value	C	538.8	-20	6.50†	0.86	14.2	10.6	0.6
FRANKLIN BALANCE SHEET INVESTMENT	C	Small-cap Value	B+	1153.7	-24	1.50†	0.93†	-1.5	-2.1	1.2
FRANKLIN CALIFORNIA GROWTH A <sup>(aaa)</sup>	A	Mid-cap Growth	A	1254.6	66	5.75	0.99†	95.2	95.0	0.2
FRANKLIN DYNATECH A <sup>(bbb)</sup> <sup>b</sup>	B	Large-cap Growth	C	574.6	100	5.75	1.02†	37.2	36.6	1.3
FRANKLIN EQUITY A <sup>(ccc)</sup>	B	Large-cap Blend	C-	807.4	29	5.75	0.92†	52.4	51.0	0.4
FRANKLIN EQUITY INCOME A <sup>(ddd)</sup> <sup>b</sup>	C	Large-cap Value	C	375.8	-16	5.75	0.94†	0.8	-1.5	3.0
FRANKLIN GROWTH A <sup>(eee)</sup> <sup>b</sup>	A	Large-cap Blend	B+	2146.1	13	5.75	0.88†	12.2	11.6	1.3
FRANKLIN INCOME A <sup>(fff)</sup> <sup>b</sup>	C	Domestic Hybrid	D	6458.9	-17	4.25	0.72†	-0.7	-3.3	8.3
FRANKLIN REAL ESTATE SECURITIES A <sup>(ggg)</sup>	C-	Real Estate	B	289.9	-2	5.75	0.96†	-5.6	-7.2	4.8
FRANKLIN RISING DIVIDENDS A <sup>(hhh)</sup> <sup>b</sup>	C-	Mid-cap Blend	C	350.5	-25	5.75	1.39†	-10.3	-11.9	0.8
FRANKLIN SMALL CAP GROWTH A <sup>(iii)</sup>	C-	Small-cap Growth	B+	6865.6	73	5.75	0.94†	97.1	96.8	0.1
FRANKLIN UTILITIES A <sup>(jjj)</sup> <sup>b</sup>	C-	Utilities	F	1482.3	-30	4.25	0.76†	-15.0	-17.0	5.6
FREMONT GLOBAL <sup>b</sup>	B	International Hybrid	C	772.6	19	No load	0.85	22.4	18.8	3.0
FREMONT U.S. MICRO-CAP	C	Small-cap Growth	A	415.9	152	No load	1.94	129.5	116.8	0.0
FUNDAMENTAL INVESTORS <sup>b</sup>	B+	Large-cap Value	A	15558.6	22	5.75	0.63†	24.6	22.0	1.1
GABELLI ASSET <sup>b</sup>	A	Mid-cap Blend	A	1994.0	25	No load	1.36†	28.5	25.7	0.0
GABELLI GL. INTERACTIVE COUCH POTATO	A	Communications	B+	345.4	367	No load	1.63†	116.1	113.7	0.0
GABELLI GLOBAL TELECOMMUNICATIONS	A	Communications	B	459.3	170	No load	1.60†	80.3	76.1	0.2
GABELLI GROWTH	A	Large-cap Growth	A	2752.1	48	No load	1.41†	46.3	42.8	0.0
GABELLI SMALL CAP GROWTH	C	Small-cap Blend	B+	338.2	5	No load	1.44†	14.2	11.7	0.0
GABELLI VALUE <sup>b</sup>	B+	Mid-cap Blend	B+	1204.4	51	5.50	1.40†	31.9	29.4	0.0
GALAXY ASSET ALLOCATION RET. A	A	Domestic Hybrid	B+	393.8	9	3.75	1.33	7.2	6.2	2.0
GALAXY EQUITY GROWTH RET. A	B+	Large-cap Growth	B	503.8	39	3.75	1.34	26.0	24.4	0.0
GALAXY II LARGE CO. INDEX RET.	A	Large-cap Blend	B+	1047.1	40	No load	0.47	20.5	19.8	0.8
GALAXY II SMALL CO. INDEX RET.	C-	Small-cap Blend	C	273.2	-12	No load	0.40	11.7	9.2	0.5
GAM INTERNATIONAL A	C-	Foreign	C-	1272.9	-53	5.00	1.66†	7.3	7.3	0.0
GATEWAY	A	Domestic Hybrid	A	922.1	99	No load	0.99†	13.0	12.9	0.3
GOLDMAN SACHS CAPITAL GROWTH A	B+	Large-cap Blend	C	2198.0	16	5.50	1.42†	27.2	25.1	0.0
GOLDMAN SACHS CORE LARGE CAP A		Large-cap Growth		413.2	169	5.50	0.97†	36.3	36.2	0.0
GOLDMAN SACHS CORE U.S. EQUITY A	B	Large-cap Blend	C	681.6	23	5.50	1.23†	22.9	20.2	0.0
GOLDMAN SACHS GROWTH & INCOME A	C	Large-cap Value	D	750.8	-36	5.50	1.22†	5.8	3.9	0.9
GOLDMAN SACHS INTL. EQUITY A	C	Foreign	B	1065.1	17	5.50	1.73†	31.0	27.7	1.2
GOVERNOR ESTABLISHED GROWTH <sup>(kkk)</sup> <sup>a</sup>		Large-cap Blend		271.1	4	4.50	0.71	24.2	18.7	0.2

\*Includes redemption fee. \*\*Includes deferred sales charge. †12(b)-1 plan in effect. ‡Not currently accepting new accounts. §Less than 0.5% of assets. NA=Not available. NM=Not meaningful. (zz) Formerly Star Relative Value Y. (aaa) Formerly Franklin CA Growth I. (bbb) Formerly Franklin DynaTech I. (ccc) Formerly Franklin Equity I. (ddd) Formerly Franklin Equity Income I. (eee) Formerly Franklin Growth I. (fff) Formerly Franklin Income I. (ggg) Formerly Franklin Real Estate Securities I. (hhh) Formerly Franklin Rising Dividends I. (iii) Formerly Franklin Small Cap Growth I. (jjj) Formerly Franklin Utilities I. (kkk) Formerly KeyPremier Established Growth.

AVERAGE ANNUAL TOTAL RETURNS (%) HISTORY										PORTFOLIO DATA					RISK				TELEPHONE
3 YEARS		5 YEARS		10 YEARS		RESULTS VS. ALL FUNDS	TURNOVER	CASH %	FOREIGN %	P-E RATIO	UNTAXED GAINS (%)	LARGEST HOLDING COMPANY (% ASSETS)	LEVEL	BEST		WORST			
PRETAX	AFTERTAX	PRETAX	AFTERTAX	PRETAX	AFTERTAX									QTR	%RET	QTR	%RET		
31.0	29.9	31.1	29.6	22.6	21.5	1 1 1 1 1	Average	2	8	21	41	Lehman Brothers Hldgs. (7)	High	IV 98	29.1	III 98	-33.1	800-544-8888	
52.1	45.5	47.6	42.2	35.3	32.3	1 1 1 1 1	High	13	0	50	52	Microsoft (9)	Very high	IV 99	41.7	I 97	-25.8	800-544-8888	
57.9	53.8	39.6	35.4	NA	NA	1 4 1	Very high	14	15	52	43	Nokia Cl. A ADR (10)	Very high	IV 99	63.5	I 97	-15.5	800-544-8888	
52.8	47.5	53.6	48.7	37.5	34.6	1 1 1 1 1	High	7	2	54	55	Micron Tech. (7)	Very high	IV 98	56.8	IV 97	-22.3	800-544-8888	
10.2	8.7	22.9	21.4	10.7	9.8	4 3 1 4	Average	5	2	44	-8	Noble Drilling (7)	Very high	III 97	36.9	III 98	-34.8	800-544-8888	
18.9	15.9	26.7	24.1	20.5	18.0	1 2 1 2	Average	6	1	19	29	Citigroup (6)	High	IV 98	20.2	III 98	-19.8	800-544-8888	
21.9	18.7	25.0	21.4	21.7	18.3	1 2 1 2	Average	7	1	36	33	Eli Lilly (8)	Average	IV 97	21.3	III 99	-9.1	800-544-8888	
3.2	1.4	18.2	16.3	20.9	18.9	1 1 1 4	Low	0	NA	13	16	Fannie Mae (6)	High	I 97	19.4	III 98	-25.8	800-544-8888	
37.4	34.3	30.2	27.0	19.3	17.2	4 1 3 1	High	9	4	41	40	America Online (6)	Average	IV 98	32.2	III 98	-15.3	800-544-8888	
47.9	44.4	41.9	38.2	31.3	28.1	1 1 1 1 1	Average	8	1	52	60	Microsoft (17)	High	IV 99	57.1	I 97	-7.6	800-544-8888	
64.5	57.0	49.2	43.3	35.1	31.4	1 1 1 1 1	Very high	10	4	55	44	Microsoft (10)	High	IV 99	62.2	IV 97	-19.9	800-544-8888	
44.0	40.0	32.5	28.5	21.4	18.8	4 1 3 1	High	8	10	44	49	MCI WorldCom (11)	Average	IV 99	36.0	III 98	-15.4	800-544-8888	
33.0	28.3	28.7	25.0	17.3	14.3	3 4 2 1	High	7	4	36	35	MCI WorldCom (9)	Very low	IV 98	23.0	III 99	-4.2	800-544-8888	
10.4	9.3	14.1	12.7	NA	NA	3 4	Average	5	3	21	13	VISX (4)	High	I 97	17.4	III 98	-24.5	800-544-8888	
NA	NA	NA	NA	NA	NA		High	12	25	30	-3	Videotron Groupe (4)			NA	NA		800-544-8888	
3.3	3.2	6.4	6.0	NA	NA	4 4	Average	1	100	32	4	HSBC Hldgs. (HK) (8)	Very high	IV 99	43.2	IV 97	-28.6	800-544-8888	
27.3	26.4	28.2	27.1	NA	NA	3 1 1	Very low	0	2	35	4	Microsoft (4)	Low	IV 98	21.4	III 98	-10.0	800-544-8888	
NA	NA	NA	NA	NA	NA		Very low	0	0	33	12	S&P 500 Index (Fut.) (4)			NA	NA		800-544-8888	
23.1	19.9	24.4	21.1	NA	NA	2 1 2	High	3	5	31	41	Microsoft (5)	Average	IV 98	19.7	III 98	-15.9	800-544-8888	
16.3	14.0	17.6	14.5	13.2	10.8	3 2 3 2	Very high	1	5	35	29	Microsoft (3)	High	IV 99	24.9	III 98	-27.0	800-544-8888	
29.1	25.7	25.7	22.8	16.7	14.1	2 3 3 1	Average	10	7	33	40	MCI WorldCom (13)	Very low	IV 98	18.5	III 99	-5.0	800-544-8888	
9.6	6.1	14.4	11.1	13.2	10.8	3 1 2 4	Low	7	2	24	7	Nalco Chemical (4)	Average	I 99	25.6	III 98	-20.1	800-544-8888	
16.3	14.5	14.9	13.5	NA	NA	1 4 3	High	2	50	31	30	General Electric (2)	Average	IV 99	20.4	III 98	-21.2	800-544-8888	
20.6	17.1	25.4	21.6	16.6	13.3	4 1 1 2	Average	16	NA	30	5	General Dynamics (6)	Average	IV 98	16.8	III 98	-13.5	800-451-3623	
22.9	21.4	24.6	22.8	15.2	13.4	3 4 1 2	Average	4	5	35	36	General Electric (3)	Low	IV 98	20.0	III 98	-12.9	800-423-4026	
18.4	16.5	17.5	15.1	10.0	8.6	4 4 3 2	Average	3	63	34	9	Telecom Italia (2)	Low	IV 99	20.1	III 98	-15.7	800-423-4026	
24.6	23.4	24.8	23.8	NA	NA	1 2	Low	7	4	31	8	General Electric (3)	Low	IV 98	19.4	III 98	-10.8	800-423-4026	
23.0	21.6	21.7	20.1	NA	NA	3 2	Average	19	8	32	11	Whole Foods Market (2)	High	IV 98	30.7	III 98	-20.2	800-423-4026	
NA	NA	NA	NA	NA	NA		Low	2	7	29	47	IBM (9)			NA	NA		800-677-3863	
NA	NA	NA	NA	NA	NA			NA	4	54	33	TransSwitch (7)			NA	NA		408-294-2200	
NA	NA	NA	NA	NA	NA		High	13	0	55	45	QUALCOMM (9)			NA	NA		408-294-2200	
56.4	54.7	58.2	55.9	NA	NA	1 1	High	2	6	53	47	TriQuint Semicon. (7)	Very high	IV 98	60.6	III 98	-29.7	408-294-2200	
54.7	51.7	41.2	38.0	23.0	20.7	4 2 2 1	Very low	13	10	42	62	America Online (11)	Average	IV 98	51.2	III 99	-6.6	800-767-3524	
18.7	18.1	NA	NA	NA	NA	2	Low	14	13	27	29	America Online (8)			NA	NA		800-767-3524	
18.3	16.9	22.3	20.9	NA	NA	3 1 2	Very low	8	12	32	29	America Online (10)	Low	IV 98	17.9	III 98	-9.7	800-767-3524	
29.3	23.3	25.5	21.1	16.8	13.6	2 3 3 1	High	1	9	40	10	American Intl. Group (3)	Average	IV 99	29.8	III 98	-11.1	800-800-2638	
27.6	22.6	25.1	21.0	17.3	14.4	1 3 3 1	Average	6	4	38	17	Waters (2)	High	IV 99	43.9	III 98	-16.4	800-800-2638	
10.2	6.9	20.6	17.4	19.0	15.9	1 1 1 3	Low	1	NA	29	30	Kemet (9)	Average	I 99	21.0	III 98	-23.6	800-982-4372	
7.2	6.0	13.5	11.7	NA	NA	1 2 4	Very low	17	5	14	5	Niagara Mohawk Hldgs. (3)	Low	I 99	17.6	III 98	-13.6	800-342-5236	
35.7	34.8	36.9	35.1	NA	NA	1 1 1 1	Average	9	1	45	48	JDS Uniphase (4)	Average	IV 99	56.4	III 98	-15.3	800-342-5236	
26.0	25.1	26.6	25.6	18.3	17.3	1 3 2 1	Very low	46	6	48	39	Intel (7)	Average	IV 99	21.9	IV 97	-5.7	800-342-5236	
30.0	27.8	29.1	26.9	16.5	14.0	4 4 1 1	Average	5	9	38	37	Cisco Systems (3)	Average	IV 99	37.2	III 98	-19.3	800-342-5236	
11.0	8.7	14.2	11.8	11.7	9.3	2 2 3 3	Low	7	9	23	15	Bell Atlantic (3)	Low	I 99	10.4	III 99	-7.7	800-342-5236	
16.4	15.7	20.6	19.9	14.1	13.4	2 3 2 3	Very low	25	3	35	46	Tiffany (3)	Very low	IV 98	12.3	III 99	-3.9	800-342-5236	
5.4	2.8	9.4	6.6	10.2	7.1	1 3 4 4	Low	5	10	14	-4	Florida Progress (2)	Very low	I 95	7.3	III 98	-3.5	800-342-5236	
-1.4	-2.9	8.4	7.0	NA	NA	2 4	Low	6	5	20	-21	Equity Residential Ppty. Tr. (4)	Average	IV 96	14.5	III 98	-11.3	800-342-5236	
8.0	5.7	15.1	13.0	10.8	9.4	1 4 1 4	Low	2	1	19	16	Family Dollar Stores (6)	Average	IV 98	19.1	III 98	-14.7	800-342-5236	
31.6	31.0	32.8	31.3	NA	NA	1 1 1 1	Average	10	3	38	40	PMC Sierra (3)	High	IV 99	59.8	III 98	-23.6	800-342-5236	
4.5	2.3	8.8	6.3	7.4	5.1	2 4 4 4	Very low	2	NA	15	7	FPL Group (4)	Average	IV 97	15.0	I 99	-11.4	800-342-5236	
14.0	11.3	15.0	11.8	11.0	8.8	3 3 4 3	Average	1	46	35	15	Microsoft (1)	Low	IV 99	16.0	III 98	-8.9	800-548-4539	
36.2	32.2	42.1	38.9	NA	NA	1 1 1	High	16	6	40	35	Netopia (5)	High	IV 99	49.7	III 98	-29.0	800-548-4539	
22.6	19.8	24.3	21.5	16.9	14.2	3 2 1 2	Average	3	19	35	31	Texas Instruments (3)	Low	IV 98	15.5	III 98	-10.4	800-421-4120	
27.2	24.8	23.8	21.2	16.3	14.4	3 2 2 1	Low	3	9	33	58	AT&T Liberty Media Cl. A (5)	Low	IV 98	18.2	III 98	-14.2	800-422-3554	
58.0	55.0	39.3	36.4	NA	NA	3 1	High	0	44	45	41	AT&T Liberty Media Cl. A (9)	Low	IV 99	47.4	III 98	-12.8	800-422-3554	
47.4	44.5	32.3	30.0	NA	NA	4 1	Low	20	40	39	52	Telephone & Data Systems (4)	Low	IV 99	31.0	III 98	-10.7	800-422-3554	
39.4	36.3	33.8	30.0	20.3	17.7	3 3 1 1 1	Low	0	NA	43	46	Texas Instruments (5)	Low	IV 98	30.2	III 98	-14.5	800-422-3554	
15.9	13.7	16.9	14.3	NA	NA	2 2 3	Low	3	3	24	35	Liberty (3)	Average	I 99	17.1	III 98	-20.3	800-422-3554	
34.1	30.8	26.3	23.0	18.6	15.5	4 1 3 1	Average	4	4	34	44	Viacom Cl. A (9)	Low	I 97	21.3	III 98	-13.2	800-422-3554	
14.8	13.0	17.8	16.1	NA	NA	4 3 3	High	25	2	39	20	Cisco Systems (3)	Very low	IV 98	11.7	III 98	-3.8	800-628-0414	
27.4	24.8	27.2	24.9	NA	NA	3 1 1	Average	2	4	39	43	General Electric (3)	Average	IV 98	24.0	III 98	-11.7	800-628-0414	
27.0	25.9	28.1	26.8	NA	NA	3 1 2	Very low	3	3	37	46	Microsoft (4)	Low	IV 98	21.2	III 98	-10.0	800-628-0414	
10.7	6.2	16.6	13.1	NA	NA	3 2 3	Low	3	0	27	9	Express Scripts Cl. A (1)	High	IV 98	17.4	III 98	-20.9	800-628-0414	
13.9	13.2	16.0	15.2	14.1	11.8	3 1 2 3	Average	6	100	43	18	Nokia (5)	High	IV 99	31.0	III 98	-10.8	800-426-4685	
12.5	11.7	11.8	11.1	10.5	8.7	1 4 4 3	Very low	7	3	37	18	General Electric (6)	Very low	IV 98	7.2	III 98	-2.5	800-354-6339	
32.3	29.5	28.8	24.9	NA	NA	2 1 1 1	Low	4	2	41	39	Microsoft (4)	Average	IV 98	24.3	III 98	-11.4	800-526-7384	
NA	NA	NA	NA	NA	NA	1	Average	5	1	43	23	General Electric (6)			NA	NA		800-526-7384	
25.2	23.2	26.4	24.6	NA	NA	2 1 2	Average	0	4	36	35	Microsoft (4)	Average	IV 98	21.4	III 98	-14.7	800-526-7384	
8.6	6.9	16.6	14.5	NA	NA	1 4	High	1	5	33	5	S&P 500 Index (Fut.) (8)	Average	I 97	15.2	III 98	-17.0	800-526-7384	
17.3	15.2	17.9	16.0	NA	NA	3 2	High	6	100	36	29	Vodafone Airtouch (2)	Average	IV 99	21.7	III 98	-14.4	800-526-7384	
23.3	21.0	NA	NA	NA	NA	2	Very low	0	6	35	46	Schering-Plough (5)			NA	NA		800-766-3960	

DATA: MORNINGSTAR, INC., CHICAGO, IL.

# MUTUAL FUND SCOREBOARD

FUND	OVERALL RATING <small>(COMPARES RISK-ADJUSTED PERFORMANCE OF EACH FUND AGAINST ALL FUNDS)</small>	CATEGORY <small>(COMPARES RISK-ADJUSTED PERFORMANCE OF FUND WITHIN CATEGORY)</small>	RATING	SIZE ASSETS \$MIL.	% CHG. 1998-99	FEES SALES CHARGE (%)	EXPENSE RATIO (%)	1999 RETURNS (%)		
								PRE-TAX	AFTER-TAX	YIELD
GROWTH FUND OF AMERICA <b>b</b>	<b>B+</b>	Large-cap Blend	<b>B</b>	23806.5	47	5.75	0.70†	45.7	42.6	0.1
GUARDIAN PARK AVENUE A	<b>A</b>	Large-cap Blend	<b>B+</b>	3072.2	3	4.50	0.78†	30.3	27.0	0.1
HANCOCK CORE EQUITY B (III)		Large-cap Blend		664.1	91	5.00**	2.09†	11.6	11.1	0.0
HANCOCK FINANCIAL INDUSTRIES B		Financial		2078.8	-25	5.00**	2.07†	-1.6	-1.6	0.0
HANCOCK GLOBAL TECHNOLOGY B	<b>C-</b>	Technology	<b>C-</b>	724.5	519	5.00**	2.20†	130.8	128.2	0.0
HANCOCK LARGE CAP GROWTH A (mmm)	<b>C-</b>	Large-cap Growth	<b>F</b>	520.8	20	5.00	1.16†	20.5	17.8	0.0
HANCOCK LARGE CAP VALUE B (nnn)	<b>B+</b>	Large-cap Blend	<b>B</b>	694.7	27	5.00**	1.91†	37.0	34.3	0.0
HANCOCK REGIONAL BANK B <b>b</b>	<b>C-</b>	Financial	<b>C</b>	3353.2	-32	5.00**	1.92†	-16.4	-18.2	0.9
HANCOCK SMALL CAP GROWTH B (ooo)	<b>C-</b>	Small-cap Growth	<b>B</b>	539.6	24	5.00**	2.07†	63.6	59.7	0.0
HANCOCK SOVEREIGN INVESTOR A <b>b</b>	<b>B</b>	Large-cap Blend	<b>C-</b>	1787.6	-5	5.00	1.03†	5.9	4.8	1.4
HARBOR CAPITAL APPRECIATION	<b>B</b>	Large-cap Growth	<b>C</b>	6924.9	47	No load	0.68	45.8	43.3	0.0
HARBOR INTERNATIONAL <b>b</b>	<b>C</b>	Foreign	<b>B</b>	5842.6	9	No load†	0.94	23.9	21.6	1.5
HARBOR INTERNATIONAL GROWTH	<b>C</b>	Foreign	<b>B</b>	1458.2	10	No load	0.96	20.2	18.4	0.6
HARTFORD ADVISERS A		Domestic Hybrid		645.4	105	5.50	1.38†	12.1	11.0	1.4
HARTFORD CAPITAL APPRECIATION A		Mid-cap Growth		634.1	74	5.50	1.44†	66.8	63.2	0.0
HARTFORD STOCK A		Large-cap Blend		657.5	146	5.50	1.44†	22.3	21.7	0.0
HEARTLAND VALUE <b>b</b>	<b>C-</b>	Small-cap Value	<b>C</b>	1040.5	-33	No load	1.15†	25.0	24.9	0.0
HIBERNIA CAPITAL APPRECIATION A	<b>B+</b>	Large-cap Blend	<b>B</b>	360.6	5	4.50	1.21†	18.7	15.6	0.0
HIGHMARK BALANCED FIDUCIARY	<b>B+</b>	Domestic Hybrid	<b>C</b>	430.3	-6	No load	0.92	5.9	3.2	2.7
HIGHMARK GROWTH FIDUCIARY	<b>B+</b>	Large-cap Growth	<b>B</b>	792.1	38	No load	0.90	22.1	19.7	0.0
HIGHMARK INCOME EQUITY FIDUCIARY	<b>C</b>	Large-cap Value	<b>C</b>	568.0	-14	No load	0.88	1.7	-3.7	1.6
HOMESTEAD VALUE	<b>C</b>	Mid-cap Value	<b>C</b>	424.5	-5	No load	0.72	-3.2	-5.0	1.6
HOTCHKIS & WILEY INTERNATIONAL	<b>C</b>	Foreign	<b>C</b>	1424.3	1	No load	0.95	23.4	20.7	2.7
ICAP EQUITY	<b>B</b>	Large-cap Value	<b>B</b>	939.2	31	No load	0.80	16.3	15.0	1.2
IDEX JCC GLOBAL A (ppp)	<b>A</b>	World	<b>A</b>	561.9	60	5.50	1.82†	63.3	62.4	0.0
IDEX JCC GROWTH A (qqq)	<b>B+</b>	Large-cap Growth	<b>B</b>	1322.5	31	5.50	1.51†	58.5	53.5	0.0
INCOME FUND OF AMERICA <b>a</b>	<b>B+</b>	Domestic Hybrid	<b>C</b>	21403.5	-7	5.75	0.59†	0.5	-2.0	5.3
INDEPENDENCE ONE EQUITY PLUS		Large-cap Blend		319.8	23	No load	0.39	31.2	30.3	0.7
INTERNET		Technology		701.0	NM	No load	3.08	216.4	216.4	0.0
INVESCO BALANCED	<b>A</b>	Domestic Hybrid	<b>A</b>	435.9	67	No load	1.21†	16.8	15.4	1.8
INVESCO BLUE CHIP GROWTH	<b>B+</b>	Large-cap Growth	<b>B+</b>	1480.8	21	No load	1.03†	38.5	34.9	0.0
INVESCO DYNAMICS	<b>B+</b>	Mid-cap Growth	<b>A</b>	3725.0	140	No load	1.03†	71.8	70.1	0.0
INVESCO EQUITY INCOME (rrr)	<b>B+</b>	Large-cap Blend	<b>B</b>	4484.9	-9	No load	0.91†	12.8	10.1	1.6
INVESCO EUROPEAN	<b>B</b>	Europe	<b>C</b>	543.3	-30	2.00*	1.34†	38.0	37.2	0.3
INVESCO FINANCIAL SERVICES	<b>C</b>	Financial	<b>B</b>	1159.8	-24	No load	1.05†	0.7	-1.2	0.3
INVESCO HEALTH SCIENCES	<b>C</b>	Health	<b>C</b>	1579.0	1	No load	1.12†	0.6	-1.8	0.5
INVESCO LEISURE	<b>B+</b>	Mid-cap Blend	<b>A</b>	480.3	73	No load	1.41†	65.6	62.7	0.0
INVESCO SMALL COMPANY GROWTH	<b>C-</b>	Small-cap Growth	<b>C</b>	509.6	61	No load	1.51†	81.6	75.2	0.0
INVESCO TELECOMMUNICATIONS (sss)	<b>A</b>	Communications	<b>B+</b>	1329.7	311	No load	1.32†	144.3	144.1	0.0
INVESCO TOTAL RETURN <b>b</b>	<b>B</b>	Domestic Hybrid	<b>C</b>	3018.8	-1	No load	0.83†	-1.4	-3.0	2.7
INVESCO VALUE EQUITY	<b>C</b>	Large-cap Value	<b>C-</b>	339.1	-22	No load	1.27†	1.1	-0.8	0.6
INVESTMENT CO. OF AMERICA	<b>B+</b>	Large-cap Value	<b>A</b>	53747.4	11	5.75	0.55†	16.6	13.9	1.4
ISG LARGE CAP EQUITY A	<b>A</b>	Large-cap Growth	<b>B+</b>	768.1	0	3.50	0.99†	18.9	15.4	0.1
IVY GROWTH A	<b>C-</b>	Large-cap Growth	<b>D</b>	363.7	19	5.75	1.38†	31.9	27.5	0.0
IVY INTERNATIONAL A <b>b</b>	<b>C-</b>	Foreign	<b>C-</b>	1575.7	-3	5.75†	1.58†	21.1	19.6	0.5
J.P. MORGAN DIVERSIFIED	<b>A</b>	Domestic Hybrid	<b>B+</b>	338.4	40	No load	0.98	13.9	12.2	2.1
J.P. MORGAN U.S. EQUITY	<b>B</b>	Large-cap Blend	<b>C-</b>	428.0	0	No load	0.79	14.7	10.5	0.6
J.P. MORGAN U.S. SMALL COMPANY	<b>C-</b>	Small-cap Blend	<b>B</b>	289.0	42	No load	0.97	44.0	44.0	0.1
J.P. MORGAN U.S. SMALL CO. OPPORT.		Small-cap Growth		445.0	112	No load	1.07	61.7	61.7	0.0
JANUS BALANCED <b>a</b>	<b>A</b>	Domestic Hybrid	<b>A</b>	3078.2	171	No load	1.03	23.5	22.4	1.9
JANUS ENTERPRISE	<b>B</b>	Mid-cap Growth	<b>B+</b>	3157.3	334	No load	1.08	128.7	123.8	2.8
JANUS EQUITY-INCOME <b>a</b>		Large-cap Growth		835.5	139	No load	1.21	38.5	37.6	0.6
JANUS FUND <b>b</b>	<b>A</b>	Large-cap Growth	<b>A</b>	37853.4	48	No load	0.87	48.2	44.5	0.7
JANUS GLOBAL LIFE SCIENCES <b>a</b>		Health		382.0	185	No load	NA	61.0	61.0	0.0
JANUS GLOBAL TECHNOLOGY <b>a</b>		Technology		4878.6	NM	No load	NA	211.6	210.9	0.1
JANUS GROWTH & INCOME	<b>A</b>	Large-cap Growth	<b>A</b>	6451.9	84	No load	0.96	51.2	49.7	0.2
JANUS MERCURY	<b>A</b>	Large-cap Growth	<b>B+</b>	10679.7	243	No load	0.97	105.6	98.7	4.5
JANUS OLYMPUS		Large-cap Growth		4753.8	269	No load	1.01	100.1	98.6	0.0
JANUS OVERSEAS	<b>A</b>	Foreign	<b>A</b>	7050.2	63	No load†	0.96	86.1	85.9	0.0
JANUS SPECIAL SITUATIONS		Mid-cap Growth		1281.3	43	No load	1.08	64.0	55.2	7.2
JANUS TWENTY	<b>A</b>	Large-cap Growth	<b>A</b>	31343.9	98	No load†	0.91	64.9	63.2	0.2
JANUS VENTURE	<b>C</b>	Small-cap Growth	<b>A</b>	2266.2	82	No load†	0.94	151.9	141.6	4.2
JANUS WORLDWIDE	<b>A</b>	World	<b>A</b>	28420.1	74	No load	0.92	64.4	63.8	0.0
JAPAN <b>b</b>	<b>D</b>	Japan	<b>C</b>	1090.0	213	No load	1.26	119.9	114.1	0.4
KAUFMANN <b>b</b>	<b>D</b>	Mid-cap Growth	<b>C-</b>	3032.9	-35	0.20*	1.95†	26.0	21.8	0.0
KEMPER BLUE CHIP A	<b>B+</b>	Large-cap Blend	<b>B</b>	568.6	35	5.75	1.29	26.1	25.2	0.0
KEMPER GLOBAL DISCOVERY S	<b>B</b>	World	<b>B</b>	472.0	33	No load†	1.65	64.6	62.1	0.0
KEMPER GROWTH A <b>a</b>	<b>C-</b>	Large-cap Growth	<b>D</b>	2362.6	13	5.75	1.04	36.9	34.5	0.0
KEMPER INTERNATIONAL A	<b>C</b>	Foreign	<b>C</b>	443.3	2	5.75	1.64†	41.3	39.2	0.0
KEMPER NEW EUROPE M	<b>A</b>	Europe	<b>B+</b>	259.1	-17	2.00*†	1.41	51.0	44.2	0.0

\*Includes redemption fee. \*\*Includes deferred sales charge. †12(b)-1 plan in effect. ‡Not currently accepting new accounts. \$Less than 0.5% of assets. NA=Not available. NM=Not meaningful. (III) Formerly John Hancock Independence Equity B. (mmm) Formerly John Hancock Growth A. (nnn) Formerly John Hancock Growth & Income B. (ooo) Formerly John Hancock Emerging Growth B. (ppp) Formerly IDEX Global A. (qqq) Formerly IDEX Growth A. (rrr) Formerly Invesco Industrial Income. (sss) Formerly Invesco Worldwide Communications.

AVERAGE ANNUAL TOTAL RETURNS (%) HISTORY												PORTFOLIO DATA				RISK				TELEPHONE
3 YEARS		5 YEARS		10 YEARS		RESULTS VS. ALL FUNDS	TURNOVER	CASH %	FOREIGN %	P-E RATIO	UNTAXED GAINS (%)	LARGEST HOLDING COMPANY (% ASSETS)	LEVEL	BEST		WORST				
PRETAX	AFTERTAX	PRETAX	AFTERTAX	PRETAX	AFTERTAX									QTR	%RET	QTR	%RET			
34.6	31.6	29.4	26.6	19.2	17.1	2 2 2 1	Low	10	12	44	54	Time Warner (4)	Average	IV 98 27.2	III 98 -9.5	800-421-4120				
28.7	26.0	29.3	26.3	19.9	17.3	3 1 1 1	Average	5	2	39	44	Microsoft (5)	Low	IV 99 25.1	III 98 -12.8	800-221-3253				
22.4	21.5	NA	NA	NA	NA	2	Average	2	2	38	16	Microsoft (5)		NA	NA	800-225-5291				
NA	NA	NA	NA	NA	NA	3	Low	7	14	21	5	American Express (3)		NA	NA	800-225-5291				
53.6	51.9	42.5	40.7	NA	NA	3 1	High	7	9	53	40	America Online (4)	Very high	IV 99 60.2	IV 97 -14.3	800-225-5291				
21.2	17.9	22.2	19.2	16.1	13.2	1 2 2 2	Average	1	NA	44	22	Microsoft (4)	High	IV 98 22.4	III 98 -9.5	800-225-5291				
28.9	26.8	28.6	26.5	NA	NA	4 1 1	Average	0	9	31	38	Media One Group (5)	Average	IV 99 31.4	III 98 -13.1	800-225-5291				
8.8	7.6	19.5	18.4	18.9	17.2	1 1 1 4	Very low	9	NA	15	58	AmSouth Bancorp (4)	High	IV 98 15.4	III 98 -16.5	800-225-5291				
27.9	24.8	29.0	26.5	21.5	20.2	1 1 2 1	High	2	3	41	48	Allegiance Telecom (1)	High	IV 99 43.6	III 98 -21.8	800-225-5291				
16.5	14.6	19.2	17.2	13.8	11.8	1 4 2 3	Average	5	1	29	37	General Electric (4)	Low	IV 98 15.6	III 98 -7.9	800-225-5291				
37.9	35.2	34.1	32.1	23.7	21.5	1 1 1 1	Average	2	7	48	47	MCI WorldCom (4)	Average	IV 98 30.0	III 98 -13.2	800-422-1050				
16.5	14.8	17.1	15.7	14.0	12.8	3 1 3 3	Very low	5	100	27	51	LM Ericsson Tele. B (5)	Average	IV 98 18.3	III 98 -16.6	800-422-1050				
15.4	14.3	20.3	19.4	NA	NA	2	Average	5	100	36	25	Rhone-Poulenc Cl. A (6)	Average	IV 99 25.7	III 98 -15.2	800-422-1050				
18.7	17.8	NA	NA	NA	NA	2	Low	3	2	37	8	Microsoft (2)		NA	NA	888-843-7824				
38.7	37.2	NA	NA	NA	NA	1	High	2	13	37	23	C-Cube Microsystems (2)		NA	NA	888-843-7824				
28.4	28.1	NA	NA	NA	NA	1	Low	7	2	37	14	Microsoft (4)		NA	NA	888-843-7824				
10.9	9.7	16.5	14.8	16.4	14.7	1 1 2 4	Low	0	13	18	19	ICN Pharmaceuticals (4)	High	II 99 21.7	III 98 -18.6	800-432-7856				
25.4	22.5	27.3	24.2	17.0	14.3	3 3 1 2	Average	2	3	36	40	Microsoft (5)	Average	IV 98 23.2	III 98 -12.1	800-999-0124				
11.8	9.5	15.7	13.4	NA	NA	3 3 3	Low	0	4	31	29	IBM (2)	Very low	IV 98 11.3	III 98 -7.2	800-433-6884				
28.6	25.1	27.9	24.8	NA	NA	1 1	Average	6	2	39	41	Berkshire Hathaway Cl. B (3)	Average	IV 98 26.0	III 98 -14.4	800-433-6884				
14.2	10.0	18.6	14.7	13.0	9.9	3 3 2 3	Average	1	3	26	27	IBM (3)	Average	IV 98 16.7	III 99 -11.1	800-433-6884				
9.9	8.5	16.0	14.5	NA	NA	2 1 4	Very low	6	3	22	26	Southwest Air (3)	Average	II 99 14.7	III 99 -14.7	800-258-3030				
11.4	9.9	14.4	13.1	NA	NA	2 3 3	Low	3	99	23	22	Nintendo (4)	Average	IV 98 15.5	III 98 -18.4	800-236-4479				
18.7	17.1	24.0	22.1	NA	NA	1 3	High	3	17	24	20	Bell Atlantic (4)	Average	II 97 17.2	III 98 -17.5	888-221-4227				
34.9	33.5	30.2	28.3	NA	NA	2 1	Average	7	63	42	49	Cisco Systems (4)	Low	IV 99 43.3	III 98 -16.0	888-233-4339				
44.8	41.6	39.2	35.3	23.0	20.1	1 4 1 1	Low	9	12	49	72	Dell Computer (10)	High	IV 99 31.8	III 98 -6.4	888-233-4339				
10.4	7.3	14.9	11.8	11.6	8.8	2 3 3 3	Low	10	20	23	10	US West (2)	Very low	IV 98 8.2	III 98 -4.9	800-421-4120				
30.5	29.2	NA	NA	NA	NA	1		3	1	38	51	Microsoft (8)		NA	NA	800-334-2292				
119.4	119.4	NA	NA	NA	NA	1	Average	NA	3	51	33	NTL (5)		NA	NA	888-386-3999				
18.2	15.5	20.9	18.0	NA	NA	2 2	High	5	3	38	14	General Electric (2)	Very low	IV 98 13.7	III 98 -6.6	800-525-8085				
35.7	30.3	31.4	25.9	19.8	15.7	2 3 2 1	High	0	2	46	36	America Online (6)	Average	IV 99 31.2	III 98 -5.9	800-525-8085				
38.1	35.1	33.1	29.5	24.1	20.8	1 1 2 1		6	4	40	36	Harrah's Entertainment (2)	Average	IV 99 38.8	III 98 -17.8	800-525-8085				
17.6	14.5	19.3	16.3	15.0	12.2	1 3 2 3	Average	4	3	33	1	General Electric (3)	Low	II 97 13.3	III 98 -7.4	800-525-8085				
28.3	25.2	26.7	23.5	14.8	13.0	4 4 2 1	High	1	98	43	38	Nokia (3)	Average	IV 99 44.0	III 98 -17.7	800-525-8085				
18.3	15.5	24.7	21.6	21.3	18.5	1 2 1 3	Average	7	NA	25	13	Citigroup (6)	High	IV 98 19.9	III 98 -18.2	800-525-8085				
19.6	16.2	24.8	20.9	19.5	17.1	1 4 1 2	Average	5	12	39	17	Johnson & Johnson (6)	Average	III 95 19.5	II 99 -5.8	800-525-8085				
39.6	37.1	28.0	25.3	22.2	19.6	1 1 4 1	Low	8	14	36	48	AT&T Liberty Media Cl. A (8)	Average	IV 99 25.6	III 98 -12.6	800-525-8085				
35.2	29.2	29.1	25.2	NA	NA	1 3 1	Very high	11	7	40	31	Digital Microwave (2)	High	IV 99 46.7	III 98 -16.9	800-525-8085				
64.9	63.6	46.2	43.7	NA	NA	2 1	Average	6	19	52	42	EchoStar Comms. Cl. A (3)	Average	IV 99 62.2	III 98 -21.7	800-525-8085				
11.9	10.4	15.3	13.8	12.4	10.7	2 3 3 3	Very low	6	7	22	11	IBM (1)	Very low	II 97 11.9	III 99 -8.4	800-525-8085				
14.2	12.1	18.2	16.3	13.5	11.4	2 3 2 3	Average	3	5	28	29	Sun Microsystems (3)	Average	IV 98 16.7	III 98 -11.7	800-525-8085				
23.0	20.2	23.7	21.1	16.0	13.8	2 3 2 2	Low	15	12	33	52	Philip Morris (2)	Low	IV 98 17.3	III 98 -7.4	800-421-4120				
30.6	28.8	28.7	27.0	NA	NA	1 1	Very low	7	NA	41	77	General Electric (4)	Low	IV 98 24.8	III 98 -6.0	800-748-8500				
18.9	16.5	20.2	17.6	13.7	10.9	3 3 3 2	Average	3	24	37	30	Cisco Systems (5)	Average	IV 99 22.8	III 98 -17.0	800-456-5111				
12.8	12.0	14.1	13.4	11.8	10.9	4 1 3 3	Very low	4	100	27	24	Richemont Cl. A (Unit) (3)	Average	IV 98 16.4	III 98 -15.7	800-456-5111				
16.9	15.1	18.0	16.1	NA	NA	3 2	Average	2	22	33	18	Microsoft (2)	Very low	IV 98 13.4	III 98 -6.2	800-521-5411				
22.4	17.5	24.1	19.5	17.0	13.3	1 3 1 2	Average	3	4	29	30	Monsanto (3)	Average	IV 98 21.3	III 98 -11.2	800-521-5411				
18.7	16.2	21.6	18.5	14.6	12.2	4 1 2 2	Average	4	4	26	17	Mueller Industries (1)	High	IV 99 34.7	III 98 -21.6	800-521-5411				
NA	NA	NA	NA	NA	NA	1	High	3	5	35	26	Education Mgmt. (2)		NA	NA	800-521-5411				
25.4	23.5	23.7	21.1	NA	NA	3 1	Average	2	7	41	18	Viacom Cl. B (5)	Very low	IV 98 18.8	III 98 -4.5	800-525-8983				
50.2	47.4	37.0	34.5	NA	NA	4 1	High	2	8	58	47	Paychex (6)	High	IV 99 62.8	III 98 -14.6	800-525-8983				
36.5	35.1	NA	NA	NA	NA	1	High	2	8	40	26	Bank of New York (4)		NA	NA	800-525-8983				
36.2	32.8	31.4	28.1	20.6	18.2	1 3 2 1	Average	6	5	47	51	Sun Microsystems (6)	Low	IV 98 28.4	III 98 -11.0	800-525-8983				
NA	NA	NA	NA	NA	NA			NA	18	39	NA	QLT Phototherapeutics (11)		NA	NA	800-525-8983				
NA	NA	NA	NA	NA	NA			NA	23	57	NA	Sun Microsystems (4)		NA	NA	800-525-8983				
40.0	37.7	36.4	33.2	NA	NA	4 1 1 1	Average	14	7	47	41	Cisco Systems (4)	Average	IV 99 29.2	III 98 -9.0	800-525-8983				
53.9	49.7	41.6	37.2	NA	NA	2 1	High	4	13	51	45	Nokia Cl. A ADR (7)	High	IV 99 49.5	III 98 -6.9	800-525-8983				
58.5	57.4	NA	NA	NA	NA	1	High	17	16	50	47	Nokia Cl. A ADR (5)		NA	NA	800-525-8983				
36.7	36.1	32.0	31.4	NA	NA	1 1	High	5	91	44	51	NTT Mobile Comms. (6)	Low	IV 99 60.6	III 98 -19.6	800-525-8983				
44.3	40.9	NA	NA	NA	NA	1	High	1	15	36	45	Viacom Cl. B (7)		NA	NA	800-525-8983				
54.8	52.4	45.2	40.8	26.9	24.6	1 4 1 1	Average	10	16	54	49	America Online (7)	Average	IV 99 38.4	II 99 -4.3	800-525-8983				
51.8	46.7	36.7	32.2	24.1	21.0	1 2 4 1	Average	25	8	40	76	Enzon (4)	High	IV 99 91.2	III 98 -14.1	800-525-8983				
35.6	34.5	30.9	29.4	NA	NA	1 2 1	Average	4	63	47	46	NTT Mobile Comms. (5)	Low	IV 99 42.1	III 98 -16.1	800-525-8983				
32.8	30.8	13.7	12.5	6.4	4.9	4 1 4 1	Average	5	100	48	36	Benesse (5)	Very high	III 99 29.5	IV 97 -18.1	800-535-2726				
12.6	10.2	18.8	16.8	19.0	17.9	1 1 2 3	Average	12	10	35	43	Cendant (10)	High	IV 99 35.6	III 98 -18.7	800-237-0132				
22.1	20.1	25.1	21.7	16.0	13.7	1 4 1 2	High	6	2	40	29	General Electric (3)	Low	IV 98 19.2	III 98 -13.0	800-621-1048				
28.2	26.6	24.7	23.1	NA	NA	3 3 1	Low	6	45	40	68	VISX (10)	Average	IV 99 41.5	III 98 -16.6	800-621-1048				
22.2	19.9	22.9	18.8	16.4	13.7	1 4 3 2	High	1	3	45	37	Microsoft (5)	High	IV 99 29.1	III 98 -22.2	800-621-1048				
18.4	16.3	17.1	15.2	10.7	8.9	4 3 4 2	High	3	98	30	30	Telecom Italia (3)	Average	IV 99 30.0	III 98 -17.9	800-621-1048				
32.5	28.4	30.0	27.5	NA	NA	4 2 1	Low	NA	NA	NA	40	NA	Low	IV 99 37.9	III 98 -16.8	800-621-1048				

DATA: MORNINGSTAR, INC., CHICAGO, IL.

# MUTUAL FUND SCOREBOARD

FUND	OVERALL RATING <small>(COMPARES RISK-ADJUSTED PERFORMANCE OF EACH FUND AGAINST ALL FUNDS)</small>	CATEGORY <small>(COMPARES RISK-ADJUSTED PERFORMANCE OF FUND WITHIN CATEGORY)</small>	RATING	SIZE	FEES		1999 RETURNS (%)			
					ASSETS \$MIL.	% CHG. 1998-99	SALES CHARGE (%)	EXPENSE RATIO (%)	PRE-TAX	AFTER-TAX
KEMPER SMALL CAP EQUITY A <sup>a</sup>	D	Small-cap Growth	C	590.1	-11	5.75	1.01	33.6	32.4	0.0
KEMPER SMALL CAP VALUE A <sup>a</sup>	D	Small-cap Value	C-	299.6	-40	5.75	1.42	0.7	0.7	0.0
KEMPER TECHNOLOGY A	C	Technology	C	2601.1	91	5.75	0.92	114.3	111.1	0.0
KEMPER TOTAL RETURN A	B	Domestic Hybrid	C	2918.5	12	5.75	1.01	14.6	12.7	2.6
KEMPER VALUE S	B	Large-cap Value	B	401.7	-26	No load	1.23	4.0	3.0	0.7
KEMPER-DREMAN HIGH RET. EQ. A <sup>b</sup>	C	Large-cap Value	D	2052.0	-18	5.75	1.19	-13.2	-15.4	2.6
KOPP EMERGING GROWTH A		Small-cap Growth		468.2	54	3.50	1.50†	148.2	148.2	0.0
LEGG MASON AMERICAN LEADING COS. PRIM.	C	Large-cap Blend	D	332.8	39	No load	1.93†	5.3	4.9	0.0
LEGG MASON INTL. EQUITY PRIMARY		Foreign		265.3	3	No load	2.14†	20.6	18.9	0.3
LEGG MASON SPECIAL INVMNT. PRIMARY <sup>b</sup>	C	Mid-cap Blend	C	2422.6	40	No load	1.84†	35.5	30.2	0.0
LEGG MASON TOTAL RETURN PRIMARY	C	Mid-cap Value	C	492.2	-23	No load	1.87†	-6.6	-8.1	1.5
LEGG MASON VALUE PRIMARY <sup>b</sup>	A	Large-cap Value	A	13564.7	68	No load	1.69†	26.7	25.8	0.0
LExINGTON CORPORATE LEADERS <sup>b</sup>	B	Large-cap Value	B+	454.7	-6	No load	0.65	13.7	12.6	3.2
LIBERTY-COLONIAL A (ttt)	B	Domestic Hybrid	C	943.5	-5	5.75	1.12†	8.7	5.7	1.9
LIBERTY-COLONIAL SEL. VALUE A (uuu)	C	Mid-cap Blend	B	407.1	-3	5.75	1.32†	9.1	6.9	0.0
LIBERTY-COLONIAL SMALL CAP VALUE B (vvv)	D	Small-cap Blend	C-	267.8	-23	5.00**	2.24†	3.4	3.4	0.0
LIBERTY-COLONIAL U.S. GR. & INC. B (www)		Large-cap Blend		907.4	16	5.00**	2.16†	10.5	8.9	0.0
LIBERTY-COLONIAL UTILITIES B (xxx)	B+	Utilities	B	733.6	-6	5.00**	1.94†	12.5	10.5	1.0
LIBERTY-NEWPORT TIGER B (yyy)		Pacific/Asia ex-Japan Stock		361.8	29	5.00**	2.53†	72.2	72.2	0.0
LIBERTY-STEINROE ADV. GRTH. STK. B (zzz)		Large-cap Growth		383.2	264	5.00**	2.10†	34.9	34.9	0.0
LIBERTY-STEINROE ADV. TAX-MGD. B (aaaa)		Large-cap Blend		319.9	125	5.00**	NA	27.2	27.2	0.0
LINDNER ASSET ALLOCATION INV. (bbbb) <sup>b</sup>	C	Domestic Hybrid	F	639.4	-45	2.00*	0.61	10.0	7.6	6.9
LINDNER LARGE-CAP INV. (cccc) <sup>b</sup>	D	Small-cap Value	D	398.2	-35	2.00*	0.57	11.3	9.8	1.3
LONGLEAF PARTNERS <sup>b</sup>	C	Mid-cap Blend	C	3630.7	-2	No load†	0.93	2.2	-1.7	1.2
LONGLEAF PARTNERS INTERNATIONAL		Foreign		294.1	292	No load	NA	24.4	23.2	0.5
LONGLEAF PARTNERS REALTY		Real Estate		641.4	-17	No load	1.17	-10.5	-11.2	2.6
LONGLEAF PARTNERS SMALL-CAP	B	Small-cap Value	A	1431.1	6	No load†	1.01	4.1	1.5	0.3
LOOMIS SAYLES SMALL CAP VALUE INS.	C-	Small-cap Blend	C	300.7	-13	No load	0.92	0.4	-0.3	0.8
LORD ABBETT AFFILIATED A <sup>b</sup>	B	Large-cap Value	B	9268.2	8	5.75	0.63†	16.9	13.9	1.4
LORD ABBETT DEVELOPING GROWTH A	C-	Small-cap Growth	B	1504.0	82	5.75†	0.98†	38.2	37.0	0.0
LORD ABBETT MID-CAP VALUE A <sup>b</sup>	C-	Mid-cap Value	C	337.4	-8	5.75	1.16†	4.2	3.2	0.4
MAINSTAY CAPITAL APPREC. B	C	Large-cap Growth	C-	3486.5	27	5.00**	1.79†	23.9	22.3	0.0
MAINSTAY EQUITY INDEX A <sup>a</sup>	B+	Large-cap Blend	B+	1254.0	57	3.00	0.96†	23.1	22.4	0.4
MAINSTAY TOTAL RETURN B <sup>b</sup>	B+	Domestic Hybrid	C	1678.7	13	5.00**	1.91†	15.6	14.2	0.5
MAINSTAY VALUE B	C-	Large-cap Value	D	1012.8	-14	5.00**	1.84†	7.5	7.1	0.1
MAIRS & POWER GROWTH <sup>b</sup>	B	Mid-cap Blend	B+	546.8	-1	No load	0.82	7.2	5.7	1.0
MANAGERS INTL. EQUITY <sup>a</sup>	C	Foreign	B+	656.7	19	No load	1.41	25.3	24.1	0.6
MANAGERS SPECIAL EQUITY <sup>a</sup>	C	Small-cap Growth	B+	1288.8	35	No load	1.34	53.9	52.7	0.0
MARSHALL EQUITY-INCOME Y	C	Large-cap Value	C	520.4	-3	No load	1.17	1.7	-1.0	1.7
MARSHALL INTERNATIONAL STOCK Y <sup>a</sup>	C	Foreign	B	279.5	19	No load	1.50	54.5	51.9	0.8
MARSHALL LARGE-CAP GROWTH & INCOME Y	B	Large-cap Blend	C	431.8	20	No load	1.20	18.1	16.7	0.2
MARSHALL MID-CAP GROWTH Y	C-	Mid-cap Growth	C	359.8	37	No load	1.21	61.1	58.1	0.0
MARSICO FOCUS		Large-cap Growth		2685.0	123	No load	1.56†	55.7	55.5	0.0
MARSICO GROWTH & INCOME		Large-cap Growth		885.0	137	No load	1.51†	52.9	52.8	0.0
MAS BALANCED INSTL.	A	Domestic Hybrid	B+	358.3	-14	No load	0.57	16.3	11.5	3.3
MAS EQUITY INSTL. <sup>b</sup>	B	Large-cap Value	B+	693.9	-24	No load	0.59	28.8	20.3	0.4
MAS MID CAP GROWTH INSTL.	C	Mid-cap Growth	B+	1046.9	85	No load	0.60	68.2	62.3	0.0
MAS MID CAP VALUE INSTL.	B	Mid-cap Blend	B+	874.1	61	No load	0.88	19.8	15.6	0.3
MAS SMALL CAP VALUE INSTL. <sup>a</sup>	C-	Small-cap Blend	B	933.5	13	No load	0.86	26.0	23.2	0.7
MAS VALUE INSTL. <sup>b</sup>	C-	Mid-cap Value	C-	974.9	-54	No load	0.59	-2.1	-5.2	2.2
MASTERS' SELECT EQUITY <sup>a</sup>		Large-cap Blend		423.6	4	No load	1.38	26.5	20.9	0.1
MERCURY PAN-EUROPEAN GROWTH B		Europe		293.9	3	4.00**	NA†	15.3	14.9	0.3
MERGER <sup>b</sup>	A	Domestic Hybrid	A	660.3	91	No load†	1.33†	17.4	14.6	0.5
MERRILL LYNCH BASIC VALUE B <sup>b</sup>	B	Large-cap Value	B	4364.4	-8	4.00**	1.56†	10.0	7.8	0.8
MERRILL LYNCH CAPITAL B	C	Domestic Hybrid	D	3742.4	-31	4.00**	1.59†	3.5	1.1	1.9
MERRILL LYNCH EUROFUND B	B	Europe	C-	707.4	-15	4.00**	2.03†	14.1	8.7	1.2
MERRILL LYNCH FUNDAMENTAL GROWTH B	A	Large-cap Growth	B+	2283.8	106	4.00**	1.88†	35.0	32.6	0.0
MERRILL LYNCH GLOBAL ALLOCATION B <sup>b</sup>	B+	International Hybrid	B	4510.4	-27	4.00**	1.86†	26.5	22.1	4.8
MERRILL LYNCH GLOBAL GROWTH B		World		1926.8	16	4.00**	NA	40.7	39.1	0.0
MERRILL LYNCH GLOBAL TECHNOLOGY B		Technology		709.3	42	4.00**	NA	86.7	86.7	0.0
MERRILL LYNCH GLOBAL UTILITIES B	B	Utilities	C	299.9	-11	4.00**	1.59†	12.1	10.8	0.9
MERRILL LYNCH GLOBAL VALUE B		World		1717.5	-14	4.00**	1.92†	9.3	8.6	0.3
MERRILL LYNCH GROWTH B <sup>a</sup>	D	Large-cap Growth	F	1278.0	-42	4.00**	1.83†	26.2	26.2	0.0
MERRILL LYNCH PACIFIC B <sup>b</sup>	D	Diversified Pacific/Asia	A	754.8	54	4.00**	1.92†	85.9	85.9	0.0
MERRILL LYNCH S&P 500 INDEX D		Large-cap Blend		784.0	80	No load	0.64†	20.2	19.5	0.7
MERRILL LYNCH SPECIAL VALUE B	D	Small-cap Blend	C	431.4	-8	4.00**	2.10†	31.9	29.2	0.0
MFS CAPITAL OPPORTUNITIES A <sup>a</sup>	A	Large-cap Blend	A	1763.3	73	5.75	1.23†	47.7	42.0	0.0
MFS EMERGING GROWTH B <sup>b</sup>	C-	Large-cap Growth	F	8425.3	22	4.00**	1.91†	48.9	48.8	0.0
MFS GLOBAL EQUITY A	C	World	B	408.2	36	5.75	1.60†	20.9	18.6	0.0
MFS GLOBAL GROWTH B	C	World	C	377.7	31	4.00**	2.24†	63.1	60.8	0.0

\*Includes redemption fee. \*\*Includes deferred sales charge. †12(b)-1 plan in effect. ‡Not currently accepting new accounts. \$Less than 0.5% of assets. NA=Not available. NM=Not meaningful. (ttt) Formerly Colonial A. (uuu) Formerly Colonial Select Value A. (vvv) Formerly Colonial Small Cap Value B. (www) Formerly Colonial U.S. Growth and Income B. (xxx) Formerly Colonial Utilities B. (yyy) Formerly Newport Tiger B. (zzz) Formerly Stein Roe Adv Growth Stock B. (aaaa) Formerly Stein Roe Adv Tax-Managed Growth B. (bbbb) Formerly Lindner Dividend Inv. (cccc) Formerly Lindner Growth Inv.

AVERAGE ANNUAL TOTAL RETURNS (%) HISTORY												PORTFOLIO DATA				RISK				TELEPHONE
3 YEARS		5 YEARS		10 YEARS		RESULTS VS. ALL FUNDS	TURNOVER	CASH %	FOREIGN %	P-E RATIO	UNTAXED GAINS (%)	LARGEST HOLDING COMPANY (% ASSETS)	LEVEL	BEST		WORST				
PRETAX	AFTERTAX	PRETAX	AFTERTAX	PRETAX	AFTERTAX									QTR	%RET	QTR	%RET			
16.0	14.2	18.5	15.6	15.5	12.8	1 2 2 3	High	6	6	33	39	Comverse Technologies (4)	High	IV 99 32.1	III 98 -22.9	800-621-1048				
1.7	1.5	14.4	13.5	NA	NA	3 1 4	Average	7	3	19	-12	Young Broadcasting Cl. A (2)	High	II 95 16.4	III 98 -24.1	800-621-1048				
48.8	45.6	41.5	36.9	26.0	21.8	3 1 2 1	High	5	5	51	66	Lucent Technologies (4)	High	IV 99 57.8	IV 97 -13.8	800-621-1048				
16.5	13.5	18.3	14.7	13.4	10.5	1 4 3 3	Average	1	2	40	23	General Electric (2)	Low	II 97 13.1	III 98 -6.7	800-621-1048				
16.3	14.9	20.3	18.4	NA	NA	1 3	Average	14	6	26	15	Bell Atlantic (4)	Low	IV 98 17.1	III 98 -15.3	800-621-1048				
8.6	6.5	19.4	17.4	15.5	14.0	1 3 1 4	Very low	6	1	22	0	S&P 500 Index (Fut.) (11)	Average	IV 98 14.2	III 99 -12.7	800-621-1048				
NA	NA	NA	NA	NA	NA		Low	0	1	54	50	SDL (12)	Low	NA	NA	612-841-0400				
16.5	15.1	20.1	18.9	NA	NA	1 3	Average	1	4	29	22	IBM (5)	Average	IV 98 24.0	III 99 -14.7	800-577-8589				
10.0	9.0	NA	NA	NA	NA	4	Average	2	100	33	12	Total Fina Cl. B (2)	Low	NA	NA	800-577-8589				
26.9	24.1	26.3	24.1	18.8	17.0	1 2 2 1	Average	6	10	37	28	America Online (12)	High	IV 98 40.1	III 98 -20.5	800-577-8589				
8.6	6.5	17.0	15.0	12.0	10.3	3 4 1 4	Low	4	10	17	14	IBM (7)	Average	II 97 13.8	III 98 -15.8	800-577-8589				
37.0	35.9	38.0	36.4	21.6	20.5	4 2 1 1	Low	5	12	35	48	America Online (15)	Average	IV 98 35.9	III 98 -11.6	800-577-8589				
15.4	13.3	21.3	19.4	14.4	12.1	3 2 1 3	Low	0	1	32	33	ExxonMobil (11)	Low	II 97 13.5	III 98 -9.5	800-526-0056				
15.7	12.9	18.4	15.4	13.1	10.6	3 3 2 3	Average	3	4	33	33	Bristol-Myers Squibb (2)	Low	II 97 15.6	III 98 -7.5	800-426-3750				
18.5	16.6	22.5	19.9	14.7	12.1	3 3 1 2	Low	7	NA	27	33	Applied Micro Circuits (2)	Average	IV 98 19.7	III 98 -15.6	800-426-3750				
5.8	5.3	13.8	12.8	NA	NA	2 4	Average	4	1	23	8	CEC Entertainment (2)	High	IV 98 18.5	III 98 -26.2	800-426-3750				
20.9	18.9	22.0	19.6	NA	NA	3 2 2	Average	7	3	33	29	Microsoft (4)	Average	IV 98 21.4	III 98 -14.2	800-426-3750				
20.2	18.7	19.6	18.1	NA	NA	4 3 2	Low	2	18	28	41	GTE (5)	Low	IV 97 14.7	I 99 -5.6	800-426-3750				
-0.5	-0.6	NA	NA	NA	NA	4	Very low	3	100	32	-10	DBS Group Holdings (8)	Low	NA	NA	800-426-3750				
NA	NA	NA	NA	NA	NA		Low	2	NA	46	21	Cisco Systems (5)	Low	NA	NA	800-426-3750				
23.7	23.7	NA	NA	NA	NA	2	Low	0	3	40	NA	General Electric (3)	Low	NA	NA	800-426-3750				
6.4	3.3	10.3	7.3	10.1	7.1	1 3 4 4	Low	5	9	26	-8	Credit Lyonnais Cap. ADR (2)	Low	IV 99 8.9	III 98 -7.9	314-727-5305				
0.6	-2.1	8.1	5.1	8.1	5.5	3 2 3 4	Average	6	7	30	18	Alliant Tech. Systems (2)	High	IV 99 16.7	III 98 -19.5	314-727-5305				
14.4	10.6	18.2	14.9	15.8	13.0	3 1 2 3	Low	2	27	17	-3	Waste Mgmt. (15)	Average	IV 98 18.5	III 98 -18.4	800-445-9469				
NA	NA	NA	NA	NA	NA		Low	21	89	27	9	Brierley Investments (Reg.) (10)	Low	NA	NA	800-445-9469				
0.4	-0.7	NA	NA	NA	NA	4	Low	1	11	17	-17	Promus Hotel (11)	Low	NA	NA	800-445-9469				
14.8	12.5	18.6	16.1	10.7	9.1	4 1 2 3	Average	8	13	15	2	Promus Hotel (9)	Low	IV 98 14.5	III 98 -13.4	800-445-9469				
7.8	5.8	16.6	13.7	NA	NA	1 1 4	Average	6	0	21	-3	Viad (1)	High	IV 98 18.1	III 98 -18.6	800-633-3330				
18.7	16.0	21.5	18.2	15.0	11.8	3 2 1 2	Average	2	2	31	7	Mobil (3)	Low	IV 98 17.1	III 98 -11.6	800-874-3733				
25.1	23.7	28.3	24.8	19.4	16.8	3 1 1 1	Low	2	4	34	16	Security First Tech. (2)	High	IV 98 28.3	III 98 -22.0	800-874-3733				
10.9	8.2	15.8	12.4	12.2	9.3	2 3 2 4	Average	3	2	22	-5	Dynergy (4)	Average	II 99 17.6	III 98 -17.3	800-874-3733				
28.3	27.1	27.6	26.8	22.2	20.8	1 1 2 1	Low	3	1	45	54	Sun Microsystems (4)	Average	IV 98 26.9	III 98 -8.3	800-624-6782				
27.6	27.0	28.1	26.9	NA	NA	4 1 1	Very low	2	3	37	34	Microsoft (4)	Low	IV 98 21.2	III 98 -10.1	800-624-6782				
19.7	17.7	19.8	18.3	14.8	13.3	1 3 3 2	High	4	1	42	42	Sun Microsystems (3)	Low	IV 98 16.9	III 98 -4.3	800-624-6782				
6.5	4.3	13.4	11.2	12.9	10.7	1 2 2 4	Average	1	2	24	4	Union Pacific Resources Grp. (3)	Average	II 99 13.2	III 98 -16.6	800-624-6782				
14.7	13.7	23.3	22.1	18.3	17.0	1 2 1 3	Very low	5	NA	26	34	Medtronic (5)	Average	II 97 19.0	III 98 -13.2	800-304-7404				
16.7	15.2	15.8	14.3	12.6	11.4	4 1 4 3	Average	3	100	30	27	Sony (2)	Low	IV 98 13.9	III 98 -14.3	800-835-3879				
24.3	23.6	26.3	24.4	18.4	16.1	3 1 2 1	Average	7	2	36	41	Ennis Broadcasting Cl. A (2)	Average	IV 99 35.8	III 98 -21.0	800-835-3879				
12.7	10.2	18.4	15.9	NA	NA	1 3	Average	8	6	26	26	S&P 500 Index (Fut.) (7)	Low	IV 98 11.7	III 99 -8.6	800-236-8560				
20.9	19.6	18.7	17.6	NA	NA	3 2	Very high	2	97	42	40	STMicroelectronics (3)	Average	IV 99 40.5	III 98 -19.1	800-236-8560				
23.4	21.8	23.5	20.9	NA	NA	2 2	Low	7	5	37	42	Microsoft (4)	Average	IV 98 22.7	III 98 -10.1	800-236-8560				
31.8	29.1	29.9	27.0	NA	NA	2 1	High	5	1	44	49	JDS Uniphase (5)	High	IV 99 41.0	III 98 -22.9	800-236-8560				
NA	NA	NA	NA	NA	NA		Low	11	3	45	27	Qualcomm (9)	Low	NA	NA	888-860-8686				
NA	NA	NA	NA	NA	NA		Low	10	4	44	30	Qualcomm (8)	Low	NA	NA	888-860-8686				
17.1	13.0	18.7	14.7	NA	NA	3 2	High	5	7	33	-2	Microsoft (3)	Very low	IV 98 12.2	III 98 -6.8	800-354-8185				
24.7	17.2	25.5	18.8	17.5	13.0	1 3 1 2	Average	0	6	33	12	Microsoft (5)	Average	IV 98 21.3	III 98 -14.4	800-354-8185				
45.4	40.5	37.9	32.4	NA	NA	2 2 1	High	4	4	41	45	Qualcomm (2)	High	IV 99 39.2	III 98 -19.1	800-354-8185				
24.7	21.6	29.4	25.9	NA	NA	1 2	Very high	5	4	26	17	Valassis Comms. (3)	Average	IV 98 22.5	III 98 -13.8	800-354-8185				
17.5	14.3	21.6	17.4	18.6	15.7	1 1 1 3	High	9	4	25	12	Bally Total Fitness Hldg. (2)	Average	III 97 18.3	III 98 -18.3	800-354-8185				
5.5	2.2	15.8	12.2	13.8	9.8	1 2 1 4	Average	11	1	17	-14	General Motors (4)	Average	II 99 15.3	III 98 -19.1	800-354-8185				
23.3	20.4	NA	NA	NA	NA	2	High	3	4	32	18	Pioneer Natural Res. Canada (4)	Low	NA	NA	800-960-0188				
NA	NA	NA	NA	NA	NA		Low	NA	100	31	NA	Novartis (Reg.) (3)	Low	NA	NA	888-763-2260				
11.4	8.7	11.6	9.0	10.5	8.2	3 2 4 3	Very high	45	5	36	11	Republic New York (8)	Very low	IV 98 7.3	III 98 -6.0	800-343-8959				
15.9	13.9	19.0	17.1	13.2	11.4	3 2 2 3	Low	10	11	27	38	IBM (4)	Low	II 97 14.2	III 98 -11.5	800-637-3863				
9.3	7.4	13.9	11.3	10.7	8.4	3 3 3 4	Low	4	15	29	24	Kansas City Southern Inds. (3)	Low	IV 98 10.8	III 98 -11.7	800-637-3863				
20.4	14.8	19.4	14.2	13.0	10.0	4 2 3 2	Average	6	100	21	4	Telecom Italia (RNC) (4)	Low	IV 98 22.6	III 98 -18.7	800-637-3863				
33.0	30.5	29.7	27.4	NA	NA	1 1	Low	6	5	36	27	General Electric (4)	Low	IV 98 27.1	III 98 -12.8	800-637-3863				
11.6	8.2	14.4	11.1	12.5	9.6	1 3 3 3	Average	2	48	26	13	Nikkei 225 Index (Fut.) (3)	Very low	II 99 12.2	III 98 -13.2	800-637-3863				
NA	NA	NA	NA	NA	NA		Low	NA	49	32	NA	Cisco Systems (4)	Low	NA	NA	800-637-3863				
NA	NA	NA	NA	NA	NA		Low	5	7	51	NA	America Online (6)	Low	NA	NA	800-637-3863				
19.8	17.8	19.1	17.1	NA	NA	3 3 2	Very low	7	57	26	52	Telefonica (6)	Low	IV 99 17.9	I 99 -4.7	800-637-3863				
19.1	17.3	NA	NA	NA	NA	2	Average	3	43	32	15	Berkshire Hathaway Cl. A (5)	Low	NA	NA	609-282-2800				
3.9	3.3	14.3	12.8	13.1	11.4	4 1 1 4	Low	15	15	44	24	Safra Republic Hldgs. (6)	High	IV 99 24.2	III 98 -19.5	800-637-3863				
22.7	20.9	15.8	14.0	10.3	8.6	4 2 4 2	Very low	0	100	36	30	Murata Manufacturing (7)	High	IV 99 36.2	IV 97 -19.0	800-637-3863				
NA	NA	NA	NA	NA	NA	2	Low	3	2	34	20	Microsoft (3)	Low	NA	NA	609-282-2800				
15.2	12.7	17.8	14.8	12.9	10.8	4 2 2 3	Average	13	4	27	3	DSP Comms. (3)	High	II 99 27.3	III 98 -26.0	800-637-3863				
33.4	29.8	31.9	28.3	20.2	16.9	4 1 1 1	High	7	14	37	35	Tyco International (5)	Low	IV 99 28.7	III 98 -14.1	800-637-2929				
30.1	29.9	28.6	28.4	24.9	24.5	1 1 2 1	Very low	2	2	47	57	Cisco Systems (11)	High	IV 99 35.6	III 98 -18.1	800-637-2929				
18.2	16.6	18.7	16.6	NA	NA	3 2	Average	7	57	33	28	BMC Software (4)	Low	IV 98 19.2	III 98 -13.5	800-637-2929				
27.0	24.8	21.6	19.4	NA	NA	4 1	High	2	53	42	42	Cisco Systems (3)	Average	IV 99 44.4	III 98 -17.0	800-637-2929				

DATA: MORNINGSTAR, INC., CHICAGO, IL.

# MUTUAL FUND SCOREBOARD

FUND	OVERALL RATING <small>(COMPARES RISK-ADJUSTED PERFORMANCE OF EACH FUND AGAINST ALL FUNDS)</small>	CATEGORY <small>(COMPARES RISK-ADJUSTED PERFORMANCE OF FUND WITHIN CATEGORY)</small>	RATING	SIZE		FEES		1999 RETURNS (%)		
				ASSETS \$MIL.	% CHG. 1998-99	SALES CHARGE (%)	EXPENSE RATIO (%)	PRE-TAX	AFTER-TAX	YIELD
<b>MFS GROWTH OPPORTUNITIES A</b>	<b>C</b>	Large-cap Growth	<b>D</b>	1157.6	4	5.75	0.81†	32.8	30.1	0.0
<b>MFS LARGE CAP GROWTH B</b> <i>a</i>	<b>B+</b>	Large-cap Growth	<b>B+</b>	492.7	4	4.00**	1.99†	34.7	32.0	0.0
<b>MFS MANAGED SECTORS A</b> <i>a</i>	<b>C</b>	Large-cap Growth	<b>C-</b>	414.1	38	5.75	1.36†	84.6	80.4	0.0
<b>MFS MASS. INVESTORS A</b>	<b>B+</b>	Large-cap Blend	<b>B</b>	8208.4	15	5.75	0.73†	7.0	6.2	0.5
<b>MFS MASS. INVESTORS GROWTH A</b> <i>a</i>	<b>A</b>	Large-cap Growth	<b>A</b>	6828.1	65	5.75	0.79†	38.8	36.3	0.0
<b>MFS NEW DISCOVERY A</b>		Small-cap Growth		334.3	163	5.75	1.51†	59.3	57.9	0.0
<b>MFS RESEARCH A</b> <i>a</i>	<b>B</b>	Large-cap Blend	<b>C-</b>	3328.1	4	5.75	0.91†	23.8	22.0	0.0
<b>MFS STRATEGIC GROWTH B</b> <i>a</i>		Large-cap Growth		833.2	131	4.00**	2.03†	42.9	41.1	0.0
<b>MFS TOTAL RETURN A</b>	<b>B+</b>	Domestic Hybrid	<b>B</b>	3699.0	-3	4.75	0.90†	2.3	-0.1	3.2
<b>MFS UTILITIES B</b>	<b>A</b>	Utilities	<b>A</b>	735.9	66	4.00**	1.80†	30.7	27.0	1.1
<b>MONTGOMERY EMERGING MARKETS R</b>	<b>F</b>	Diversified Emerging Mkts.	<b>D</b>	317.2	-6	No load	2.05	63.2	63.2	0.0
<b>MONTGOMERY GLOBAL COMMUN. R</b>	<b>B</b>	Communications	<b>C-</b>	477.9	69	No load	1.68	104.0	96.0	0.0
<b>MONTGOMERY GLOBAL LONG-SHORT R</b> (dddd)		International Hybrid		346.1	589	2.00*‡	2.35†	135.1	130.3	0.0
<b>MONTGOMERY GROWTH R</b>	<b>C-</b>	Mid-cap Blend	<b>C</b>	551.6	-47	No load	1.35	20.6	17.2	0.7
<b>MONTGOMERY U.S. EMERG. GROWTH R</b>	<b>C-</b>	Small-cap Growth	<b>B</b>	273.9	-33	No load	1.66	18.8	16.0	0.0
<b>MSDW AMERICAN OPPORTUNITY B</b> (eeee) <i>b</i>	<b>B+</b>	Large-cap Growth	<b>B</b>	8662.3	51	5.00**	1.39†	46.1	41.3	0.0
<b>MSDW CAPITAL GROWTH SECS. B</b>	<b>C</b>	Large-cap Growth	<b>D</b>	487.1	-3	5.00**	1.84†	30.1	21.6	0.0
<b>MSDW COMP. EDGE BEST IDEAS B</b>		World		1708.7	-6	5.00**	1.86†	28.3	28.3	0.0
<b>MSDW DEVELOPING GROWTH B</b> <i>a</i>	<b>C-</b>	Small-cap Growth	<b>B</b>	978.0	38	5.00**	1.70†	99.0	91.8	0.0
<b>MSDW DIVIDEND GROWTH SECS. B</b> <i>b</i>	<b>C</b>	Large-cap Value	<b>C</b>	17070.8	-8	5.00**	1.11†	-1.1	-2.2	1.1
<b>MSDW EQUITY B</b>		Large-cap Blend		322.3	44	5.00**	NA	26.8	26.6	0.0
<b>MSDW EUROPEAN GROWTH B</b>	<b>B+</b>	Europe	<b>B+</b>	2237.0	0	5.00**	2.10†	27.7	24.6	0.0
<b>MSDW FINANCIAL SERVICES B</b>		Financial		433.9	3	5.00**	NA	12.7	4.6	0.0
<b>MSDW GLOBAL DIV. GROWTH SECS. B</b>	<b>C</b>	World	<b>C</b>	3307.1	-7	5.00**	1.78†	13.6	10.4	1.3
<b>MSDW GLOBAL UTILITIES B</b>	<b>B+</b>	Utilities	<b>B</b>	842.5	62	5.00**	1.71†	24.9	22.0	0.4
<b>MSDW GROWTH B</b>	<b>C</b>	Large-cap Blend	<b>D</b>	1049.6	21	5.00**	1.60†	39.6	36.6	0.0
<b>MSDW HEALTH SCIENCES B</b>	<b>D</b>	Health	<b>C-</b>	294.1	-20	5.00**	2.27†	14.1	12.3	0.0
<b>MSDW INCOME BUILDER B</b>		Domestic Hybrid		331.5	-23	5.00**	NA	1.7	-0.2	3.9
<b>MSDW INFORMATION B</b> <i>a</i>		Technology		1708.1	342	5.00**	1.95†	146.0	133.5	0.0
<b>MSDW MARKET LEADER B</b>		Large-cap Blend		267.8	81	5.00**	NA	49.5	48.0	0.0
<b>MSDW MID-CAP EQUITY B</b> (ffff)		Mid-cap Growth		1315.0	418	5.00**	2.20†	124.6	123.5	0.0
<b>MSDW PACIFIC GROWTH B</b>	<b>F</b>	Diversified Pacific/Asia	<b>F</b>	684.4	61	5.00**	2.65†	68.4	68.3	0.2
<b>MSDW S&amp;P 500 INDEX B</b>		Large-cap Blend		1772.1	90	5.00**	1.50†	19.0	19.0	0.0
<b>MSDW SMALL CAP GROWTH B</b> (gggg)	<b>C-</b>	Mid-cap Growth	<b>C-</b>	598.2	75	5.00**	2.25†	132.5	129.1	0.0
<b>MSDW STRATEGIST B</b> <i>b</i>	<b>B+</b>	Domestic Hybrid	<b>C</b>	1874.9	10	5.00**	1.54†	22.0	19.6	0.7
<b>MSDW UTILITIES B</b> <i>b</i>	<b>B+</b>	Utilities	<b>B</b>	2680.6	-3	5.00**	1.65†	10.1	8.3	1.7
<b>MSDW VALUE-ADDED MKT. EQUITY B</b>	<b>C</b>	Large-cap Value	<b>C-</b>	1340.9	-10	5.00**	1.42†	10.9	8.4	0.1
<b>MUNDER INDEX 500 A</b>	<b>B+</b>	Large-cap Blend	<b>B+</b>	451.3	83	2.50	0.44†	20.4	19.7	0.9
<b>MUNDER NETNET B</b>		Technology		2096.1	NM	5.00**	2.34†	173.6	173.0	0.0
<b>MUTUAL BEACON Z</b> <i>b</i>	<b>B</b>	Mid-cap Value	<b>B+</b>	3220.1	-20	No load‡	0.76	16.8	14.3	1.8
<b>MUTUAL DISCOVERY Z</b>	<b>B+</b>	World	<b>B+</b>	1944.5	-23	No load‡	1.00	26.8	25.6	2.0
<b>MUTUAL EUROPEAN Z</b>		Europe		464.1	-4	No load‡	1.05	46.8	43.5	2.8
<b>MUTUAL QUALIFIED Z</b>	<b>B</b>	Mid-cap Value	<b>B+</b>	3200.1	-19	No load‡	0.76	13.6	11.2	1.6
<b>MUTUAL SHARES Z</b> <i>b</i>	<b>B</b>	Mid-cap Value	<b>B+</b>	5601.6	-11	No load‡	0.73	15.0	12.6	1.9
<b>NATIONS MARSICO FOCUS EQ. INV. B</b>		Large-cap Growth		638.5	254	5.00**	2.07†	52.0	51.4	0.0
<b>NATIONWIDE D</b> <i>b</i>	<b>B</b>	Large-cap Blend	<b>C</b>	2429.2	5	4.50‡	0.66	-0.2	-1.8	0.8
<b>NATIONWIDE GROWTH D</b> <i>b</i>	<b>C</b>	Large-cap Blend	<b>C-</b>	1042.6	2	4.50	0.73	16.6	13.6	0.2
<b>NEUBERGER BERMAN FOCUS</b> <i>b</i>	<b>C-</b>	Large-cap Value	<b>F</b>	1548.0	9	No load	0.84	26.0	22.8	0.0
<b>NEUBERGER BERMAN GENESIS</b>	<b>C-</b>	Small-cap Blend	<b>C</b>	735.9	-38	No load	1.17	4.0	3.9	0.5
<b>NEUBERGER BERMAN GUARDIAN</b>	<b>D</b>	Large-cap Value	<b>F</b>	3131.6	-29	No load	0.79	8.5	3.1	0.8
<b>NEUBERGER BERMAN MANHATTAN</b>	<b>C-</b>	Mid-cap Growth	<b>C</b>	686.4	9	No load	1.00	50.8	48.5	0.0
<b>NEUBERGER BERMAN PARTNERS</b>	<b>C</b>	Large-cap Value	<b>C-</b>	2667.5	-18	No load	0.80	7.8	4.7	1.1
<b>NEW ECONOMY</b> <i>b</i>	<b>B+</b>	Large-cap Blend	<b>B+</b>	9521.7	46	5.75	0.79†	45.9	42.6	0.6
<b>NEW ENGLAND GROWTH A</b> <i>b</i>	<b>C</b>	Large-cap Blend	<b>F</b>	1876.1	3	5.75	1.12†	15.2	10.3	0.0
<b>NEW ENGLAND GROWTH AND INCOME A</b> (hhhh)	<b>B</b>	Large-cap Value	<b>B</b>	375.6	25	5.75	1.23†	9.5	5.5	2.2
<b>NEW ENGLAND STAR ADVISERS B</b> <i>a</i>	<b>B</b>	Large-cap Growth	<b>C</b>	635.6	25	5.00**	2.37†	45.6	39.2	0.0
<b>NEW PERSPECTIVE</b> <i>a</i>	<b>B+</b>	World	<b>B+</b>	28980.0	36	5.75	0.77†	40.1	37.6	0.5
<b>NICHOLAS</b> <i>b</i>	<b>C</b>	Large-cap Blend	<b>D</b>	5154.2	-11	No load	0.71	1.7	0.2	0.4
<b>NICHOLAS II</b>	<b>C-</b>	Mid-cap Growth	<b>C</b>	940.9	-15	No load	0.59	1.2	0.9	0.0
<b>NICHOLAS LIMITED EDITION</b>	<b>D</b>	Small-cap Growth	<b>C</b>	278.8	-24	No load	0.85	-3.9	-4.4	0.2
<b>NORTHEAST INVESTORS GROWTH</b> <i>b</i>	<b>B+</b>	Large-cap Growth	<b>B+</b>	287.3	37	No load	0.94	29.1	28.8	0.1
<b>NORTHERN GROWTH EQUITY</b>	<b>B</b>	Large-cap Growth	<b>C</b>	1149.0	93	No load	1.00	23.7	21.5	0.1
<b>NORTHERN INTL. GROWTH EQUITY</b>	<b>C-</b>	Foreign	<b>C</b>	499.2	141	No load	1.25	35.2	30.3	1.3
<b>NORTHERN MID CAP GROWTH</b>		Mid-cap Growth		296.2	601	No load	1.00	90.2	90.0	0.0
<b>NORTHERN SELECT EQUITY</b>	<b>A</b>	Large-cap Growth	<b>A</b>	275.3	67	No load	1.00	54.6	53.4	0.0
<b>NORTHERN STOCK INDEX</b> <i>a</i>		Large-cap Blend		538.7	281	No load	0.55	20.3	19.9	0.7
<b>NORTHERN TECHNOLOGY</b>		Technology		1055.8	363	No load	1.23	134.5	127.0	0.0
<b>NUVEEN GROWTH &amp; INCOME STOCK A</b>		Large-cap Value		747.3	5	5.25	1.24†	14.6	13.1	1.0
<b>NUVEEN RITTENHOUSE GROWTH B</b>		Large-cap Growth		275.2	86	5.00**	2.10†	13.3	13.2	0.0
<b>OAK VALUE</b>	<b>C</b>	Mid-cap Blend	<b>B</b>	469.9	-16	No load	1.10	-3.1	-4.0	0.3

\*Includes redemption fee. \*\*Includes deferred sales charge. †12(b)-1 plan in effect. ‡Not currently accepting new accounts. §Less than 0.5% of assets. NA=Not available. NM=Not meaningful. (dddd) Formerly Montgomery Global Long-Short A. (eeee) Formerly MSDW American Value B. (ffff) Formerly TCW/DW Mid-Cap Equity B. (gggg) Formerly TCW/DW Small Cap Growth B. (hhhh) Formerly New England Growth Opportunities A.

AVERAGE ANNUAL TOTAL RETURNS (%)						HISTORY		PORTFOLIO DATA					RISK				TELEPHONE				
3 YEARS		5 YEARS		10 YEARS		RESULTS VS. ALL FUNDS		TURNOVER	CASH %	FOREIGN %	P-E RATIO	UNTAXED GAINS (%)	LARGEST HOLDING COMPANY (% ASSETS)	LEVEL	BEST		WORST				
PRETAX	AFTERTAX	PRETAX	AFTERTAX	PRETAX	AFTERTAX	1	2								3	4	QTR	%RET		QTR	%RET
28.4	25.4	28.2	24.6	17.2	14.0	4	3	1	1	Average	3	3	41	47	Microsoft (7)	High	IV 99	30.2	III 98	-13.6	800-637-2929
29.8	26.3	28.8	23.8	17.6	14.3	3	4	2	1	Very high	5	5	40	41	Tyco International (5)	Average	IV 99	27.2	III 98	-12.2	800-637-2929
38.5	33.8	32.9	27.7	NA	NA			2	1	Very high	2	13	50	47	Tyco International (7)	High	IV 99	58.7	III 98	-19.1	800-637-2929
20.1	18.6	24.9	22.5	16.3	12.8	2	3	1	2	Average	7	6	33	21	Microsoft (4)	Low	IV 98	18.6	III 98	-10.9	800-637-2929
42.2	38.7	35.3	30.2	21.9	18.0	2	2	1	1	Average	18	6	43	29	Tyco International (5)	Average	IV 99	28.2	III 98	-10.1	800-637-2929
38.6	35.9	NA	NA	NA	NA			1		High	5	2	37	30	Gemstar Intl. Group (4)			NA		NA	800-637-2929
22.4	21.0	25.9	24.2	18.2	15.8	3	1	1	2	Average	1	8	39	36	Microsoft (5)	Average	IV 98	22.0	III 98	-15.0	800-637-2929
NA	NA	NA	NA	NA	NA			1		High	17	5	43	27	Microsoft (7)			NA		NA	800-637-2929
11.4	8.0	15.0	11.5	11.4	8.7	2	3	3	3	High	4	9	24	8	Nisource (3)	Very low	II 97	9.3	III 99	-4.6	800-637-2929
25.9	22.1	25.6	22.0	NA	NA			2	1	High	2	24	26	18	GTE (4)	Very low	IV 99	21.8	III 98	-3.8	800-637-2929
-0.8	-1.1	-0.1	-0.3	NA	NA	1	4	4		Average	0	100	26	-74	Samsung Electronics (4)	Very high	IV 99	35.9	III 98	-24.7	800-572-3863
54.1	48.7	35.8	32.5	NA	NA	4	1			High	12	63	41	65	Global TeleSystems Group (4)	High	IV 99	62.5	III 98	-20.2	800-572-3863
NA	NA	NA	NA	NA	NA					Very high	64	50	37	40	Intl. Integration (2)			NA		NA	800-572-3863
15.2	12.5	17.8	14.6	NA	NA	2	3			Low	8	10	31	41	Golden West Financial (4)	Average	II 99	17.5	III 98	-19.3	800-572-3863
17.7	15.9	20.1	18.4	NA	NA	2	2			Average	7	NA	25	59	Duane Reade (4)	High	IV 99	32.7	III 98	-17.2	800-572-3863
36.1	30.6	31.7	26.8	21.6	18.5	1	2	2	1	Very high	3	15	47	30	Microsoft (2)	Average	IV 99	34.9	III 98	-7.3	800-869-6397
24.0	18.6	22.6	18.2	NA	NA	4	2	2		Very high	0	7	45	37	General Electric (3)	High	IV 99	25.6	III 98	-15.0	800-869-3863
NA	NA	NA	NA	NA	NA					Average	0	45	41	19	America Online (3)			NA		NA	800-869-6397
34.5	31.7	32.2	28.7	21.5	19.6	4	1	2	1	High	6	7	42	62	ANTEC (2)	High	IV 99	59.3	III 98	-20.4	800-869-6397
13.6	12.5	18.7	17.6	12.8	11.8	3	4	1	3	Very low	5	7	27	49	IBM (3)	Low	II 97	15.7	III 99	-10.3	800-869-3863
NA	NA	NA	NA	NA	NA						1	7	36	NA	Microsoft (5)			NA		NA	800-869-3863
21.4	18.9	23.5	21.0	NA	NA	1	2	2		Average	3	100	33	0	BP Amoco (3)	Low	IV 99	24.9	III 98	-15.8	800-869-3863
NA	NA	NA	NA	NA	NA			2			5	15	30	NA	American Express (5)			NA		NA	800-869-6397
12.3	9.4	14.7	12.0	NA	NA	3	3			Average	4	69	25	16	Eastman Kodak (1)	Low	IV 98	16.6	III 98	-12.6	800-869-3863
26.9	24.4	21.4	19.8	NA	NA	4	1			Low	14	34	30	34	BellSouth (3)	Low	I 98	19.7	III 98	-5.4	800-869-3863
27.4	23.5	25.1	22.2	NA	NA	3	2	1		High	0	0	44	48	Tyco International (7)	Average	IV 98	25.1	III 98	-14.2	800-869-3863
12.5	9.7	18.5	15.8	NA	NA	3	2			High	3	15	41	34	MedImmune (6)	High	IV 99	20.5	I 97	-13.5	800-869-3863
8.7	6.2	NA	NA	NA	NA			4			2	2	18	NA	GTE (1)			NA		NA	800-869-6397
64.0	59.9	NA	NA	NA	NA	1				Very high	7	5	55	42	Cisco Systems (3)			NA		NA	800-869-3863
NA	NA	NA	NA	NA	NA			1			2	8	39	NA	Microsoft (3)			NA		NA	800-869-6397
59.5	59.2	NA	NA	NA	NA	1				Average	5	5	49	27	Yahoo (6)			NA		NA	800-869-3863
-2.7	-2.9	0.1	-0.3	NA	NA	1	4	4		Average	5	99	34	-33	Fujitsu (2)	Very high	IV 98	26.6	IV 97	-28.6	800-869-3863
NA	NA	NA	NA	NA	NA						4	3	36	21	Microsoft (4)			NA		NA	800-869-3863
45.3	44.6	41.1	40.7	NA	NA	2	1			Average	2	8	53	61	Citrix Systems (6)	Very high	IV 99	82.3	III 98	-22.1	800-869-3863
17.7	15.7	18.5	15.9	13.7	11.7	1	4	3	2	Average	12	3	39	30	Sun Microsystems (2)	Low	IV 99	12.4	III 98	-8.8	800-869-3863
19.1	16.7	17.9	15.9	11.6	9.7	3	4	4	2	Very low	4	15	26	4	Enron (3)	Low	IV 97	13.2	III 99	-4.0	800-869-3863
16.1	14.2	18.7	17.3	13.3	12.4	3	2	2	3	Very low	0	2	28	51	Sun Microsystems (\$)	Average	IV 98	16.5	III 98	-14.1	800-869-3863
26.9	25.5	28.0	26.3	NA	NA	1	2			Very low	2	3	37	31	Microsoft (4)	Low	IV 98	21.1	III 98	-10.0	800-438-5789
NA	NA	NA	NA	NA	NA					Low	13	3	56	32	InfoSpace.com (5)			NA		NA	800-438-5789
13.7	11.0	17.6	14.5	14.5	12.0	3	1	2	3	Average	14	33	23	32	Canary Wharf Group (3)	Low	IV 98	12.6	III 98	-17.5	800-342-5236
15.2	13.2	19.7	17.3	NA	NA	2	3			Average	13	59	24	28	Investor Cl. A (3)	Low	IV 99	14.2	III 98	-19.4	800-342-5236
23.7	21.0	NA	NA	NA	NA			2		High	12	98	27	33	Rhone-Poulenc Cl. A (5)			NA		NA	800-342-5236
12.6	10.0	17.0	13.7	14.3	11.4	3	1	2	3	Average	13	26	23	31	Investor Cl. A (3)	Low	II 99	13.4	III 98	-17.7	800-342-5236
13.4	11.0	17.9	14.4	14.3	11.4	3	1	2	3	Average	17	23	23	31	Investor Cl. A (3)	Low	IV 98	13.3	III 98	-17.0	800-553-3014
NA	NA	NA	NA	NA	NA					High	11	2	47	19	EMC (8)			NA		NA	800-321-7854
22.0	20.2	23.9	21.8	15.5	13.3	2	4	1	2	Very low	1	NA	29	47	Warner-Lambert (7)	Low	II 97	18.5	III 99	-11.2	800-848-0920
22.1	19.5	22.3	19.4	15.3	13.0	2	3	2	2	Low	2	2	39	50	EMC (7)	Average	II 97	18.3	III 98	-10.7	800-848-0920
21.0	18.3	22.9	20.5	16.7	14.2	3	1	1	2	Average	6	NA	28	55	Citigroup (10)	High	IV 98	34.5	III 98	-27.5	800-877-9700
9.3	8.9	16.6	15.9	12.7	11.8	3	2	1	4	Low	5	2	23	5	Dallas Semicon. (3)	High	III 97	20.1	III 98	-16.4	800-877-9700
9.4	5.3	15.3	12.0	13.6	11.1	1	1	2	4	Average	26	2	28	33	WellPoint Health Networks (3)	High	IV 98	23.1	III 98	-26.2	800-877-9700
31.4	27.6	26.7	23.0	17.2	14.0	3	2	2	1	High	5	3	48	48	Citrix Systems (4)	High	IV 99	49.0	III 98	-21.2	800-877-9700
14.0	10.5	20.4	16.6	14.7	11.4	3	2	1	3	High	2	10	30	20	CIGNA (3)	Average	IV 98	16.4	III 98	-14.7	800-877-9700
34.3	31.5	27.7	25.1	18.7	16.3	3	1	3	1	Low	12	32	39	49	AT&T Liberty Media Cl. A (5)	Low	IV 99	27.2	III 98	-10.8	800-421-4120
23.8	17.3	25.9	20.2	17.6	13.4	1	4	1	2	Very high	0	21	34	28	AFLAC (6)	High	IV 98	28.5	III 98	-18.1	800-225-7670
21.9	17.3	23.5	18.2	15.6	12.2	2	3	1	2	High	2	3	27	20	Bristol-Myers Squibb (3)	Low	IV 98	19.2	III 98	-12.3	800-225-7670
27.1	22.4	26.4	22.5	NA	NA	2	1			High	7	4	37	32	Tyco International (2)	Average	IV 99	30.5	III 98	-13.4	800-225-7670
27.5	25.3	23.9	21.8	16.9	15.1	2	2	3	1	Low	12	61	38	45	Micron Tech. (2)	Low	IV 99	22.2	III 98	-10.2	800-421-4120
16.4	14.5	20.7	18.2	14.9	12.9	1	3	1	3	Low	8	1	33	49	General Motors Cl. H (5)	Average	IV 98	19.3	III 98	-15.9	800-227-5987
14.8	12.8	18.4	15.7	13.6	11.5	2	3	2	3	Low	7	2	33	47	General Motors Cl. H (6)	Average	IV 98	16.0	III 98	-15.6	800-227-5987
9.1	7.9	15.6	13.0	13.6	11.5	1	2	2	4	Low	4	5	25	31	Intl. Speedway Cl. B (4)	High	IV 98	19.6	III 98	-17.0	800-227-5987
33.2	32.3	32.1	30.5	19.0	17.1	2	4	1	1	Low	0	2	41	41	Microsoft (5)	Average	IV 98	27.5	III 98	-14.0	800-225-6704
28.9	26.8	26.1	24.3	NA	NA	2	1			Average	4	2	44	26	General Electric (4)	Average	IV 98	24.8	III 98	-11.3	800-595-9111
21.2	18.8	13.8	12.0	NA	NA	4	2			Very high	7	97	34	16	Novartis (Reg.) (2)	Average	IV 98	18.8	III 98	-13.7	800-595-9111
NA	NA	NA	NA	NA	NA						3	2	50	24	Verity (3)			NA		NA	800-595-9111
40.2	37.8	34.0	32.0	NA	NA	1	1			Average	0	6	45	38	Microsoft (4)	Average	IV 99	40.7	III 98	-10.7	800-595-9111
26.9	25.8	NA	NA	NA	NA	2				Very low	7	3	37	13	Microsoft (4)			NA		NA	800-595-9111
71.1	67.9	NA	NA	NA	NA	1				Average	2	8	53	35	Xilinx (4)			NA		NA	800-595-9111
17.0	14.6	NA	NA	NA	NA	3				High	7	18	25	19	Hochst ADR (4)			NA		NA	800-351-4100
NA	NA	NA	NA	NA	NA						3	NA	41	13	General Electric (6)			NA		NA	800

# MUTUAL FUND SCOREBOARD

FUND	OVERALL RATING	CATEGORY	RATING	SIZE	FEES		1999 RETURNS (%)			
	(COMPARES RISK-ADJUSTED PERFORMANCE OF EACH FUND AGAINST ALL FUNDS)		(COMPARES RISK-ADJUSTED PERFORMANCE OF FUND WITHIN CATEGORY)		ASSETS \$MIL.	% CHG. 1998-99	SALES CHARGE (%)	EXPENSE RATIO (%)	PRE-TAX	AFTER-TAX
<b>OAKMARK I (iiii)</b>	<b>C-</b>	Large-cap Value	<b>F</b>	3817.8	-50	No load	1.11	-10.5	-13.5	0.8
<b>OAKMARK INTERNATIONAL I (jjjj)</b>	<b>D</b>	Foreign	<b>D</b>	785.1	-2	No load	1.29	39.5	38.0	3.3
<b>OAKMARK SELECT I (kkkk)</b>		Mid-cap Value		1559.5	20	No load	1.16	14.5	10.3	0.9
<b>OAKMARK SMALL CAP I (llll)</b>		Small-cap Value		375.0	-45	No load	1.48	-7.9	-7.9	0.0
<b>OLSTEIN FINANCIAL ALERT</b>		Mid-cap Value		374.5	37	2.50**	2.25†	34.9	26.0	0.0
<b>ONE GROUP BALANCED B (mmmm)</b>	<b>B+</b>	Domestic Hybrid	<b>B</b>	284.0	78	5.00**	1.85†	6.6	5.1	1.7
<b>ONE GROUP DIVERSIFIED EQUITY A (nnnn)</b>	<b>B</b>	Large-cap Blend	<b>C</b>	326.2	243	5.25	1.20†	13.5	12.1	0.1
<b>ONE GROUP EQUITY INDEX A</b>	<b>B+</b>	Large-cap Blend	<b>B</b>	850.8	213	5.25	0.60†	20.3	19.7	0.6
<b>ONE GROUP INV. BALANCED B</b>		Domestic Hybrid		279.4	129	5.00**	1.20†	7.6	6.6	2.7
<b>ONE GROUP INV. GROWTH &amp; INCOME B</b>		Large-cap Blend		283.2	115	5.00**	1.20†	10.9	10.1	2.0
<b>ONE GROUP LARGE CAP GROWTH B (oooo)</b>	<b>B+</b>	Large-cap Growth	<b>B+</b>	738.6	93	5.00**	1.96†	26.6	23.6	0.0
<b>OPPENHEIMER CAPITAL APPRECIATION A</b>	<b>B+</b>	Large-cap Growth	<b>B</b>	2399.4	39	5.75	1.00†	42.1	40.1	0.0
<b>OPPENHEIMER CAPITAL INCOME A (pppp)</b>	<b>C</b>	Domestic Hybrid	<b>D</b>	2619.3	-20	5.75	0.87†	-6.3	-8.8	3.8
<b>OPPENHEIMER DISCIPLINED VALUE A a</b>	<b>C-</b>	Large-cap Value	<b>D</b>	380.7	-22	5.75	0.98†	-4.7	-8.0	0.8
<b>OPPENHEIMER DISCOVERY A a</b>	<b>D</b>	Small-cap Growth	<b>C-</b>	904.8	-18	5.75	1.18†	51.3	49.6	0.0
<b>OPPENHEIMER ENTERPRISE A</b>		Small-cap Growth		510.4	313	5.75†	1.48†	105.8	103.3	0.0
<b>OPPENHEIMER GLOBAL A</b>	<b>B</b>	World	<b>B</b>	4478.8	31	5.75	1.16†	58.5	55.7	0.5
<b>OPPENHEIMER GLOBAL GROWTH &amp; INCOME A</b>	<b>A</b>	International Hybrid	<b>A</b>	619.6	141	5.75	1.36†	86.6	83.6	1.3
<b>OPPENHEIMER GROWTH A a</b>	<b>B+</b>	Large-cap Blend	<b>B</b>	1967.2	20	5.75	1.00†	46.7	44.9	0.1
<b>OPPENHEIMER MAIN ST. GROWTH &amp; INCOME A</b>	<b>B</b>	Large-cap Blend	<b>C</b>	8694.3	33	5.75	0.90†	17.1	14.6	0.1
<b>OPPENHEIMER MULTIPLE STRATEGIES A</b>	<b>B</b>	Domestic Hybrid	<b>C-</b>	648.9	-3	5.75	1.08†	10.6	7.7	3.5
<b>OPPENHEIMER QUEST BAL. VALUE A</b>	<b>B+</b>	Domestic Hybrid	<b>B</b>	1019.5	435	5.75	1.55†	11.2	9.9	1.8
<b>OPPENHEIMER QUEST GLOBAL VALUE A</b>	<b>B</b>	World	<b>B</b>	358.5	20	6.75*	1.76†	25.0	19.0	1.0
<b>OPPENHEIMER QUEST OPPORTUNITY B</b>	<b>C</b>	Large-cap Value	<b>B</b>	1862.1	-10	5.00**	2.04†	8.7	6.0	0.0
<b>OPPENHEIMER QUEST VALUE A</b>	<b>C</b>	Large-cap Value	<b>C-</b>	829.7	-18	5.75	1.59†	-0.0	-3.0	0.0
<b>OPPENHEIMER TOTAL RETURN A</b>	<b>B+</b>	Large-cap Blend	<b>B</b>	3157.9	21	5.75	0.86†	18.3	16.2	0.8
<b>PAINWEBBER GROWTH A b</b>	<b>C</b>	Large-cap Growth	<b>D</b>	309.2	12	4.50	1.19†	32.5	30.9	0.0
<b>PAINWEBBER GROWTH &amp; INCOME A</b>	<b>B</b>	Large-cap Blend	<b>C</b>	781.2	-10	4.50	1.07†	9.0	8.2	0.0
<b>PAINWEBBER TACTICAL ALLOCATION C</b>	<b>B+</b>	Large-cap Blend	<b>B</b>	710.4	28	1.00**	1.70†	17.6	17.1	0.0
<b>PARNASSUS b</b>	<b>D</b>	Mid-cap Blend	<b>F</b>	281.5	2	3.50	1.10	47.7	45.8	0.0
<b>PAX WORLD</b>	<b>A</b>	Domestic Hybrid	<b>A</b>	1017.1	21	No load	0.95†	17.2	15.1	1.9
<b>PBHG EMERGING GROWTH a</b>	<b>D</b>	Small-cap Growth	<b>D</b>	768.0	-26	No load	1.34	48.3	47.3	0.0
<b>PBHG GROWTH b</b>	<b>D</b>	Mid-cap Growth	<b>F</b>	3323.1	-16	No load	1.32	92.5	91.1	0.0
<b>PBHG LARGE CAP 20 a</b>		Large-cap Growth		599.5	10	No load	1.27	102.9	96.6	0.0
<b>PBHG SELECT EQUITY a</b>		Mid-cap Growth		369.8	28	No load	1.34	164.7	157.0	0.0
<b>PBHG TECHNOLOGY &amp; COMMUNICATIONS</b>		Technology		1183.7	199	No load	1.34	243.9	236.1	0.0
<b>PENNSYLVANIA MUTUAL INV. b</b>	<b>C-</b>	Small-cap Value	<b>B</b>	402.4	-14	1.00*	1.01	6.0	4.3	0.5
<b>PHOENIX-ENGEMANN AGGR. GROWTH A (qqqq)</b>	<b>C</b>	Mid-cap Growth	<b>B</b>	447.5	54	4.75	1.21†	83.7	79.5	0.0
<b>PHOENIX-ENGEMANN FOCUS GROWTH A (rrrr) b</b>	<b>C</b>	Large-cap Growth	<b>C-</b>	558.2	26	4.75	1.58†	50.6	42.5	20.3
<b>PHOENIX-ENGEMANN NIFTY FIFTY A</b>	<b>C</b>	Large-cap Growth	<b>C-</b>	321.3	37	4.75	1.60†	32.5	28.3	11.1
<b>PHOENIX-GOODWIN BALANCED A (ssss)</b>	<b>B</b>	Domestic Hybrid	<b>C-</b>	1571.6	-7	4.75	0.97†	10.8	8.6	2.2
<b>PHOENIX-GOODWIN GROWTH A (tttt) a</b>	<b>B</b>	Large-cap Growth	<b>C</b>	2939.4	4	4.75	1.08†	29.0	26.2	0.0
<b>PHOENIX-OAKHURST INC. &amp; GROWTH A (uuuu)</b>	<b>B</b>	Domestic Hybrid	<b>C</b>	512.2	-12	4.75	1.17†	6.6	5.4	3.5
<b>PHOENIX-OAKHURST STRAT. ALLOC. A (vvvv)</b>	<b>C</b>	Domestic Hybrid	<b>D</b>	303.4	-5	4.75	1.17†	11.0	8.9	1.9
<b>PHOENIX-SENECA MID-CAP A (wwwww)</b>	<b>C-</b>	Mid-cap Growth	<b>C</b>	321.9	5	4.75	1.30†	53.7	50.7	0.0
<b>PHOENIX-ZWEIG MANAGED ASSETS C (xxxx)</b>	<b>B+</b>	International Hybrid	<b>B</b>	396.2	-8	1.25**	2.21†	8.0	6.1	0.9
<b>PILGRIM INTERNATIONAL VALUE A (yyyy)</b>		Foreign		511.2	121	5.75	1.74†	51.3	49.7	0.6
<b>PILGRIM MAGNACAP A b</b>	<b>B</b>	Large-cap Blend	<b>C</b>	343.8	-2	5.75	1.35†	12.2	9.7	0.3
<b>PIMCO GROWTH C a</b>	<b>B</b>	Large-cap Growth	<b>C</b>	2088.2	8	1.00**	1.90†	39.8	35.6	0.0
<b>PIMCO INNOVATION C</b>	<b>B</b>	Technology	<b>B+</b>	1028.9	215	1.00**	2.05†	138.5	132.3	0.0
<b>PIMCO OPPORTUNITY C a</b>	<b>D</b>	Small-cap Growth	<b>D</b>	335.4	-9	1.00**	2.06†	64.0	54.2	0.0
<b>PIMCO RENAISSANCE C a</b>	<b>B</b>	Mid-cap Value	<b>B</b>	367.4	-14	1.00**	2.00†	9.0	3.2	0.0
<b>PIMCO STOCKPLUS INSTL.</b>	<b>A</b>	Large-cap Blend	<b>B+</b>	587.9	30	No load	0.65	20.1	14.8	6.7
<b>PIMCO TARGET C a</b>	<b>C</b>	Mid-cap Growth	<b>B</b>	1078.4	21	1.00**	1.95†	65.1	61.5	0.0
<b>PIONEER A b</b>	<b>B+</b>	Large-cap Blend	<b>B</b>	6637.4	23	5.75	1.08†	15.5	14.4	0.3
<b>PIONEER CAPITAL GROWTH A</b>	<b>C-</b>	Mid-cap Value	<b>C-</b>	1097.5	-17	5.75	1.08†	12.6	9.2	0.0
<b>PIONEER EQUITY-INCOME A</b>	<b>C</b>	Large-cap Value	<b>C</b>	634.0	-1	5.75	1.05†	0.8	-0.9	1.6
<b>PIONEER EUROPE A</b>	<b>B</b>	Europe	<b>C</b>	279.2	-19	5.75	1.54†	25.2	24.3	0.0
<b>PIONEER GROWTH A</b>	<b>C</b>	Large-cap Growth	<b>C-</b>	1936.4	38	5.75	0.95†	7.4	5.5	0.0
<b>PIONEER INTERNATIONAL GROWTH A a</b>	<b>D</b>	Foreign	<b>F</b>	332.3	6	5.75	1.72†	41.8	41.8	0.0
<b>PIONEER MID-CAP A a</b>	<b>D</b>	Mid-cap Growth	<b>D</b>	842.4	-5	5.75	0.79†	31.0	26.1	0.0
<b>PIONEER II A</b>	<b>D</b>	Mid-cap Value	<b>D</b>	5075.9	-19	5.75	0.90†	1.6	0.8	0.9
<b>PREFERRED GROWTH a</b>	<b>C</b>	Large-cap Growth	<b>C</b>	721.4	30	No load	0.83	44.8	41.4	0.0
<b>PREFERRED INTERNATIONAL</b>	<b>C</b>	Foreign	<b>B</b>	334.2	26	No load	1.20	32.9	31.4	1.2
<b>PREFERRED VALUE</b>	<b>C</b>	Large-cap Value	<b>C</b>	387.4	0	No load	0.84	4.2	1.3	0.7
<b>PRINCIPAL GROWTH A b</b>	<b>C</b>	Large-cap Blend	<b>D</b>	500.5	13	4.75	0.95†	16.1	15.2	0.2
<b>PRINCIPAL INTERNATIONAL A</b>	<b>C</b>	Foreign	<b>B</b>	356.0	10	4.75	1.25†	25.8	21.6	2.1
<b>PRINCIPAL MIDCAP A b</b>	<b>C-</b>	Mid-cap Blend	<b>C-</b>	330.8	-9	4.75	1.22†	11.6	10.6	0.0
<b>PROFUNDUS ULTRAOTC INV.</b>		Large-cap Growth		708.4	196	No load	1.07	233.3	232.9	0.0
<b>PRUDENTIAL 20/20 FOCUS B</b>		Large-cap Blend		672.5	68	5.00**	2.07†	31.1	29.5	0.0

\*Includes redemption fee. \*\*Includes deferred sales charge. †12(b)-1 plan in effect. ‡Not currently accepting new accounts. §Less than 0.5% of assets. NA=Not available. NM=Not meaningful. (iiii) Formerly Oakmark. (jjjj) Formerly Oakmark International. (kkkk) Formerly Oakmark Select. (llll) Formerly Oakmark Small Cap. (mmmm) Formerly One Group Asset Allocation B. (nnnn) Formerly One Group Value Growth A. (oooo) Formerly One Group Large Company Growth B. (pppp) Formerly Oppenheimer Equity-Income A. (qqqq) Formerly Phoenix Aggressive Growth A. (rrrr) Formerly Phoenix-Engemann Growth A. (ssss) Formerly Phoenix Balanced A. (tttt) Formerly Phoenix Growth A. (uuuu) Formerly Phoenix Income & Growth A. (vvvv) Formerly Phoenix Strategic

AVERAGE ANNUAL TOTAL RETURNS (%) HISTORY										PORTFOLIO DATA				RISK				TELEPHONE
3 YEARS		5 YEARS		10 YEARS		RESULTS VS. ALL FUNDS	TURNOVER	CASH %	FOREIGN %	P-E RATIO	UNTAXED GAINS (%)	LARGEST HOLDING COMPANY (% ASSETS)	LEVEL	BEST		WORST		
PRETAX	AFTERTAX	PRETAX	AFTERTAX	PRETAX	AFTERTAX									QTR	%RET	QTR	%RET	
7.2	4.3	14.0	11.4	NA	NA	1 1 4	Very low	4	NA	18	-7	H & R Block (6)	Average	97	15.2	98	-13.8	800-625-6275
10.3	7.1	13.2	10.6	NA	NA	3 4	Average	2	100	24	-10	Metso (5)	High	99	21.0	98	-19.4	800-625-6275
27.3	25.2	NA	NA	NA	NA	2	Average	8	12	16	2	Washington Mutual (11)			NA	NA	NA	800-625-6275
4.0	2.7	NA	NA	NA	NA	4	Average	5	2	23	-3	Symantec (6)			NA	NA	NA	800-625-6275
27.9	22.6	NA	NA	NA	NA	1	Very high	27	0	25	10	Sbarro (2)			NA	NA	NA	800-799-2113
15.3	12.9	16.2	13.9	NA	NA	3 3	Average	11	2	35	12	S&P 500 Index (Fut.) (8)	Very low	98	12.1	98	-4.4	800-480-4111
25.0	22.7	24.8	20.8	17.4	14.8	1 3 1 2	Average	4	1	35	30	Microsoft (4)	Low	98	21.4	98	-10.1	800-480-4111
26.9	25.8	27.8	26.6	NA	NA	3 1 2	Very low	1	3	36	44	Microsoft (4)	Low	98	21.2	98	-10.0	800-480-4111
12.9	11.4	NA	NA	NA	NA	3	Very low	2	NA	34	5	One Group Bond I (12)			NA	NA	NA	800-480-4111
16.4	15.0	NA	NA	NA	NA	3	Low	1	NA	32	5	One Group Divers Eq. I (14)			NA	NA	NA	800-480-4111
33.6	30.2	28.4	25.8	NA	NA	2 1	Average	3	1	45	43	Microsoft (8)	Average	98	24.1	98	-6.8	800-480-4111
30.6	28.2	30.9	27.8	19.9	17.5	2 3 1 1	Average	8	8	39	37	Microsoft (4)	Average	99	28.9	98	-16.6	800-525-7048
10.3	7.6	15.6	12.8	11.0	8.6	3 3 2 4	Low	28	1	21	22	Chase Manhattan (2)	Low	97	11.3	99	-9.6	800-525-7048
8.7	6.1	15.7	12.9	13.4	10.5	2 1 2 4	High	4	4	21	11	IBM (3)	Average	98	18.3	98	-15.4	800-525-7048
17.8	17.0	20.8	19.1	16.5	15.0	2 1 3 2	Average	8	5	40	48	Harmonic (4)	High	99	59.4	98	-21.4	800-525-7048
48.8	47.2	NA	NA	NA	NA	1	High	17	3	35	42	Corporate Executive Board (2)			NA	NA	NA	800-525-7048
29.6	26.8	24.4	21.9	16.2	13.9	3 2 3 1	Average	4	58	35	43	Qualcomm (7)	Low	99	36.4	98	-17.1	800-525-7048
39.2	35.4	29.6	25.9	NA	NA	2 3 1	High	0	45	40	34	Qualcomm (7)	Low	99	32.5	98	-17.5	800-525-7048
24.4	21.9	26.2	23.1	18.3	15.9	1 2 1 1	Low	30	1	47	41	JDS Uniphase (6)	Low	99	30.2	98	-13.6	800-525-7048
22.9	20.9	22.9	21.0	22.6	19.9	1 1 2 2	Average	5	3	33	34	Intel (4)	Low	98	22.1	98	-11.0	800-525-7048
11.7	8.7	15.0	11.9	11.1	8.7	3 3 3 3	Average	9	21	28	21	IBM (3)	Very low	98	11.2	98	-10.4	800-525-7048
23.2	20.0	23.1	19.9	NA	NA	3 2 2	High	8	11	31	11	Computer Assoc. Intl. (7)	Low	98	21.4	99	-5.8	800-525-7048
17.2	14.4	17.7	15.2	NA	NA	2 3 3	Average	4	56	27	33	Freddie Mac (4)	Low	98	14.8	98	-14.4	800-525-7048
11.6	10.1	19.2	17.9	NA	NA	1 3	Average	6	8	28	28	Citigroup (6)	Low	95	14.3	98	-13.1	800-525-7048
11.4	9.6	19.0	16.9	14.1	12.2	2 3 1 4	Very high	15	13	24	24	Computer Assoc Intl. (5)	Average	97	13.5	98	-13.6	800-525-7048
22.2	19.8	23.3	20.2	16.7	14.0	2 2 2 2	Low	14	0	37	34	Tyco International (4)	Low	98	18.3	98	-10.8	800-525-7048
27.1	23.7	25.7	22.3	16.8	14.6	2 3 3 1	Average	7	5	44	56	Cisco Systems (3)	High	98	30.6	98	-13.7	800-647-1568
19.3	17.7	22.8	20.4	13.6	12.0	2 4 1 2	Average	3	2	31	30	Applied Materials (3)	Low	98	20.9	98	-14.0	800-647-1568
25.0	24.5	25.9	25.0	NA	NA	1 2	Low	0	3	36	30	Microsoft (4)	Low	98	20.8	98	-10.3	800-647-1568
24.8	22.2	16.9	14.9	16.8	14.7	1 1 4 2	High	7	NA	37	39	Intel (11)	Very high	98	44.6	98	-24.3	800NA-3505
22.3	19.8	21.1	18.6	13.5	11.1	2 4 3 2	Low	11	18	37	34	Vodafone Airtouch ADR (6)	Very low	98	14.2	98	-2.1	800-767-1729
13.8	13.5	20.7	19.9	NA	NA	3 2	High	9	2	48	49	Whittman-Hart (3)	Very high	99	45.9	97	-20.5	800-433-0051
23.2	22.9	25.3	25.1	23.6	21.5	3 1 3 1	Average	11	7	48	88	Gemstar Intl. Group (3)	Very high	99	64.6	98	-26.2	800-433-0051
65.5	63.5	NA	NA	NA	NA	1	Average	12	4	50	82	Cisco Systems (6)			NA	NA	NA	800-433-0051
49.9	48.4	NA	NA	NA	NA	1	Average	9	NA	56	59	BindView Development (5)			NA	NA	NA	800-433-0051
64.8	62.6	NA	NA	NA	NA	1	Very high	4	10	53	73	Xilinx (6)			NA	NA	NA	800-433-0051
11.3	9.0	13.1	9.5	10.7	7.9	3 3 3 3	Low	6	4	22	43	Natl. Computer Systems (2)	Average	99	19.5	98	-14.9	800-221-4268
41.9	37.9	37.0	32.2	21.1	17.6	3 3 2 1	High	7	NA	53	62	JDS Uniphase (5)	High	99	52.0	98	-19.6	800-243-4361
33.7	29.1	30.0	26.7	18.6	17.0	1 4 2 1	High	0	1	49	77	Texas Instruments (8)	High	98	34.6	98	-14.6	800-243-4361
28.8	26.6	28.2	26.5	NA	NA	4 1 1	Average	0	0	48	60	EMC (7)	Average	98	30.7	98	-12.1	800-243-4361
15.8	12.6	15.8	12.3	11.8	9.0	1 4 4 3	High	2	6	42	21	Microsoft (3)	Low	98	13.6	98	-5.5	800-243-4361
27.3	23.6	25.9	21.8	16.5	13.4	1 4 2 1	High	0	0	46	44	MCI WorldCom (5)	Average	99	26.7	98	-8.8	800-243-4361
11.5	8.5	14.0	11.0	10.9	8.1	2 4 3 3	Average	2	2	32	10	S&P 500 Dep. Rec. SPDR (2)	Very low	98	9.7	98	-6.0	800-243-4361
17.3	13.4	15.7	12.0	12.8	9.6	1 3 4 2	High	1	6	42	23	Microsoft (3)	Low	98	16.1	98	-5.7	800-243-4361
27.8	23.8	24.3	20.0	19.7	16.8	1 3 4 1	Very high	3	5	52	30	Veritas Software (5)	High	99	52.0	98	-16.1	800-243-4361
12.0	9.6	12.1	9.7	NA	NA	4 3	Average	19	49	27	23	IBM (1)	Very low	98	9.3	98	-4.3	800-444-2706
26.5	25.0	NA	NA	NA	NA	2	Low	8	99	33	21	Kyocera (5)			NA	NA	NA	800-334-3444
18.5	12.6	21.7	17.8	14.8	12.1	3 3 1 2	Average	8	3	31	28	McDonald's (3)	Low	98	18.9	98	-11.1	800-334-3444
33.3	28.8	28.8	24.3	18.9	15.5	1 3 3 1	High	5	3	44	43	Cisco Systems (4)	Average	99	36.2	98	-12.6	800-426-0107
66.2	63.3	52.1	50.1	NA	NA	2 1	High	8	4	55	55	Cisco Systems (5)	High	99	79.9	97	-12.8	800-426-0107
16.5	12.2	20.1	14.8	20.6	17.0	1 1 4 1	High	5	6	34	43	Winstar Comms. (2)	Very high	99	45.7	98	-25.8	800-426-0107
17.7	12.1	20.9	16.0	13.7	10.8	4 3 1 3	Very high	3	13	26	-16	Aetna (5)	Average	98	18.4	98	-16.8	800-426-0107
27.0	21.3	28.8	22.3	NA	NA	1 2	Average	21	NA	NA	1	NA	Low	98	21.5	98	-9.8	800-927-4648
32.9	27.9	28.8	24.0	NA	NA	3 1	Very high	6	3	48	47	VISX (3)	High	99	52.7	98	-13.3	800-426-0107
27.4	26.0	25.6	23.4	16.1	13.5	3 3 2 2	Very low	1	5	31	49	Schering-Plough (3)	Low	98	22.3	98	-8.5	800-225-6292
8.0	5.7	13.0	10.5	NA	NA	1 3 4	Average	6	1	25	3	NCR (4)	Average	99	13.9	98	-21.4	800-225-6292
16.9	15.3	18.9	17.2	NA	NA	2 2 3	Very low	1	1	23	27	Ameritech (4)	Low	98	14.4	99	-7.5	800-225-6292
22.4	21.4	23.1	21.4	NA	NA	3 2 2	Low	2	98	34	20	Sidel (4)	Low	99	29.1	98	-19.9	800-225-6292
27.3	25.7	27.7	25.1	18.4	15.6	3 2 1 2	Low	4	1	41	13	Berkshire Hathaway Cl. A (7)	Average	97	24.1	98	-12.0	800-225-6292
12.0	9.7	11.0	9.0	NA	NA	4 4	High	1	99	35	-4	Vodafone Airtouch (2)	High	99	28.2	98	-22.4	800-225-6292
15.6	12.0	15.9	12.4	12.6	9.8	2 2 4 2	High	0	4	32	28	America Online (3)	High	99	32.2	98	-21.8	800-225-6292
5.0	3.5	12.4	10.2	9.8	7.2	4 2 2 4	Average	3	12	23	22	Philips Electronics ADR (5)	High	97	15.5	98	-22.3	800-225-6292
37.4	32.6	31.7	27.4	NA	NA	1 2 1	Average	3	7	48	50	Cisco Systems (4)	High	99	29.0	98	-12.4	800-662-4769
16.2	14.8	15.1	13.9	NA	NA	3 4 3	Very low	7	98	26	31	Sony (4)	Average	99	16.4	98	-16.1	800-662-4769
15.1	13.5	21.4	19.8	NA	NA	3 1 3	Low	10	9	23	52	Citigroup (10)	Average	98	17.2	98	-15.8	800-662-4769
21.5	20.8	21.9	21.0	17.6	16.5	1 2 2 2	Low	8	2	43	46	Microsoft (5)	Average	98	19.1	98	-15.6	800-451-5447
15.3	13.1	16.2	14.1	11.9	10.5	4 2 3 3	Low	3	100	28	29	LM Ericsson Tele. B (3)	Average	99	16.8	98	-17.8	800-451-5447
11.0	10.5	17.0	16.2	15.3	14.7	1 1 2 4	Low	7	3	30	36	S&P 400 Index (Fut.) (5)	High	99	21.6	98	-21.2	800-451-5447
NA	NA	NA	NA	NA	NA			2	0	50	42	Nasdaq (Fut.) (52)			NA	NA	NA	888-776-3637
NA	NA	NA	NA	NA	NA			3	5	36	15	MCI WorldCom (4)			NA	NA	NA	800-222-4321

Allocation A. (www) Formerly Phoenix Mid Cap A. (xxx) Formerly Zweig Series Managed Assets C. (yyy) Formerly Northstar International Value A.

DATA: MORNINGSTAR, INC., CHICAGO, IL.

# MUTUAL FUND SCOREBOARD

FUND	OVERALL RATING	CATEGORY	RATING	SIZE	FEES		1999 RETURNS (%)			
	(COMPARES RISK-ADJUSTED PERFORMANCE OF EACH FUND AGAINST ALL FUNDS)		(COMPARES RISK-ADJUSTED PERFORMANCE OF FUND WITHIN CATEGORY)	ASSETS \$MIL.	% CHG. 1998-99	SALES CHARGE (%)	EXPENSE RATIO (%)	PRE-TAX	AFTER-TAX	YIELD
PRUDENTIAL BALANCED A	C	Domestic Hybrid	F	550.2	10	5.00	1.17†	12.9	10.4	2.2
PRUDENTIAL EQUITY B	C	Large-cap Value	C	2352.9	-20	5.00**	1.60†	11.7	8.7	0.5
PRUDENTIAL EQUITY-INCOME B <sup>b</sup>	C-	Mid-cap Value	C-	977.5	-23	5.00**	1.66†	10.7	7.7	1.0
PRUDENTIAL JENNISON GROWTH B <sup>a</sup>	C	Large-cap Growth	C	1772.6	80	5.00**	1.83†	40.5	39.1	0.0
PRUDENTIAL SMALL COMP VAL A	D	Small-cap Value	C-	290.2	-29	5.00	1.17†	-6.3	-6.3	0.0
PRUDENTIAL UTILITY A	C	Utilities	C-	2700.2	-2	5.00	0.78†	3.9	1.1	2.4
PRUDENTIAL WORLD GLOBAL A (zzzz)	C	World	C	422.5	45	5.00	1.38†	48.6	46.0	0.7
PUTNAM ASIA PACIFIC GROWTH A	D	Diversified Pacific/Asia	B+	324.4	161	5.75	1.46†	107.7	107.2	0.7
PUTNAM ASSET ALLOC.: BALANCED A	B	Domestic Hybrid	C	997.7	0	5.75	1.22†	18.3	15.8	1.9
PUTNAM ASSET ALLOC.: CONSERV. A	B+	Domestic Hybrid	B	402.2	-2	5.75	1.39†	9.5	7.3	3.8
PUTNAM ASSET ALLOC.: GROWTH A	B	Large-cap Blend	C-	795.2	11	5.75	1.31†	24.7	21.7	1.0
PUTNAM BALANCED RETIREMENT A	B	Domestic Hybrid	C-	614.4	-7	5.75	1.13†	0.4	-2.0	4.2
PUTNAM CAPITAL APPRECIATION B	B	Mid-cap Blend	B+	1287.4	-25	5.00***†	1.55†	17.2	16.7	0.0
PUTNAM EQUITY INCOME A	C	Large-cap Value	C	1115.7	0	5.75	0.99†	1.1	-1.8	1.8
PUTNAM EUROPE GROWTH A	B	Europe	B	925.5	6	5.75	1.23†	23.2	22.8	0.7
PUTNAM (GEORGE) OF BOSTON A	B	Domestic Hybrid	C-	3615.4	-5	5.75	1.00†	0.2	-2.3	3.4
PUTNAM GLOBAL EQUITY B (aaaaa)	B+	World	B+	547.5	46	5.00**	1.92†	58.6	52.7	0.9
PUTNAM GLOBAL GROWTH A <sup>a</sup>	B	World	B+	4835.9	44	5.75	1.10†	64.5	60.8	0.0
PUTNAM GROWTH & INCOME A	C	Large-cap Value	C-	21089.6	2	5.75	0.84†	1.3	-1.1	2.0
PUTNAM GROWTH & INCOME II B	C	Large-cap Value	C-	1337.6	-13	5.00**	1.71†	-1.6	-3.9	0.7
PUTNAM GROWTH OPPORT. B	C	Large-cap Growth	C	2145.6	259	5.00**	1.76†	50.3	50.3	0.0
PUTNAM HEALTH SCIENCES A	C	Health	C	2864.2	-2	5.75	0.95†	-4.4	-4.4	0.0
PUTNAM INTERNATIONAL GROWTH & INC. A	C	Foreign	C	527.8	30	5.75	1.30†	25.7	21.4	2.7
PUTNAM INTERNATIONAL GROWTH A	B	Foreign	B+	4156.2	91	5.75	1.27†	60.8	59.2	1.1
PUTNAM INTL. NEW OPPORT. B	C	Foreign	C	1396.5	53	5.00**	2.50†	103.4	100.8	0.0
PUTNAM INTL. VOYAGER A	C	Foreign	C	373.1	226	5.75	1.78†	93.3	91.7	0.7
PUTNAM INVESTORS A	B+	Large-cap Growth	B+	6858.8	63	5.75	0.89†	30.1	30.0	0.0
PUTNAM NEW OPPORTUNITIES A	C	Large-cap Growth	D	14573.0	36	5.75†	0.93†	69.7	66.9	0.0
PUTNAM NEW VALUE A	C-	Large-cap Value	F	350.0	-12	5.75	1.09†	-0.1	-3.2	1.2
PUTNAM OTC EMERGING GROWTH A	D	Small-cap Growth	C	4409.2	71	5.75	0.98†	126.9	124.2	0.0
PUTNAM RESEARCH B	C	Large-cap Blend	C	633.9	168	5.00**	1.83†	26.6	24.4	0.0
PUTNAM UTILITIES GROWTH & INCOME A	B	Utilities	C	980.8	8	5.75	1.05†	-1.0	-3.2	3.4
PUTNAM VISTA A	C	Mid-cap Growth	B	4365.7	27	5.75	0.94†	53.2	48.9	0.0
PUTNAM VOYAGER A	C	Large-cap Growth	C-	20376.9	31	5.75	0.96†	56.1	53.1	0.0
PUTNAM VOYAGER II A	C	Mid-cap Growth	B	1300.4	73	5.75	1.12†	79.9	77.8	0.0
RAINIER CORE EQUITY	A	Large-cap Blend	B+	960.5	7	No load	1.13†	26.6	24.6	0.0
RAINIER SMALL/MID CAP EQUITY	C	Mid-cap Blend	C	438.5	-19	No load	1.25†	17.7	17.7	0.0
REGIONS GROWTH TR.	C	Large-cap Growth	C	376.8	47	No load	NA	28.6	27.7	0.0
REYNOLDS BLUE CHIP GROWTH <sup>b</sup>	A	Large-cap Growth	A	482.1	181	No load	1.40†	51.0	51.0	0.0
RIGHTTIME BLUE CHIP <sup>b</sup>	B	Large-cap Blend	C	297.3	4	4.75	2.15†	2.1	2.1	0.0
ROYCE PREMIER	C	Small-cap Value	B+	532.7	-7	1.00*	1.23	11.5	9.7	0.1
RS EMERGING GROWTH	C	Small-cap Growth	B+	2555.2	548	No load	1.47†	182.5	177.2	0.0
RS INFORMATION AGE	C	Technology	C	275.9	75	No load	1.74†	126.2	119.1	0.0
RS VALUE + GROWTH	D	Large-cap Growth	F	640.4	-6	No load	1.46†	28.4	25.6	0.0
RYDEX NOVA INV.	C	Large-cap Blend	D	582.8	-38	No load	1.19	24.0	24.0	0.0
RYDEX OTC INV.	A	Large-cap Growth	A	2158.0	95	No load	1.15	100.7	100.2	0.0
RYDEX URSA INV.	F	Large-cap Blend	F	426.1	1	No load	1.39	-12.4	-12.5	0.5
SAFECO EQUITY NO LOAD	B	Large-cap Value	B+	2047.7	1	No load	0.74	9.4	7.8	0.7
SAFECO GROWTH NO LOAD <sup>b</sup>	C-	Small-cap Blend	C	815.6	-42	No load	0.77	2.6	2.6	0.0
SAFECO INCOME NO LOAD	C	Large-cap Value	C-	293.8	-21	No load	0.82	1.2	-0.3	2.2
SALOMON BROS. INVESTORS VALUE O (bbbbb)	B	Large-cap Value	B+	660.7	2	No load†	0.63	11.7	7.7	0.9
SCHWAB ANALYTICS	C	Large-cap Blend	C	281.0	29	No load	0.75	27.8	25.5	0.2
SCHWAB INTERNATIONAL INDEX INV.	C	Foreign	B	484.6	3	0.75*	0.58	33.6	33.3	0.8
SCHWAB MARKETTRACK BALANCED	C	Domestic Hybrid	C	436.0	46	No load	0.59	14.0	13.2	1.8
SCHWAB MARKETTRACK GROWTH	C	Large-cap Blend	C	492.7	58	No load	0.60	19.4	18.8	1.0
SCHWAB 1000 INV.	B+	Large-cap Blend	B	4900.0	17	0.50*	0.46	21.0	20.8	0.6
SCHWAB S&P 500 INV.	C	Large-cap Blend	C	3184.0	39	No load	0.35	20.6	20.2	0.8
SCHWAB SMALL CAP INDEX INV.	C-	Small-cap Blend	C	494.5	-10	0.50*	0.49	24.2	24.1	0.2
SCUDDER BALANCED <sup>a</sup>	B+	Domestic Hybrid	C	573.1	119	No load	1.29	13.5	12.9	1.5
SCUDDER DEVELOPMENT <sup>a</sup>	D	Mid-cap Growth	D	742.4	-5	No load	1.51	35.0	31.3	0.0
SCUDDER GLOBAL <sup>b</sup>	C	World Stock	B	1555.4	-4	No load	1.34	23.5	20.4	0.6
SCUDDER GREATER EUROPE GROWTH	A	Europe Stock	A	1119.1	-12	No load	1.48	34.6	34.4	0.2
SCUDDER GROWTH & INCOME <sup>b</sup>	C	Large-cap Value	C	6773.7	-11	No load	0.74	6.2	5.0	1.9
SCUDDER INTERNATIONAL	C	Foreign	B+	4360.6	48	No load	1.17	57.9	55.2	0.2
SCUDDER LARGE COMPANY GROWTH	B	Large-cap Growth	C	1026.5	64	No load	1.19	35.1	34.6	0.0
SCUDDER LARGE COMPANY VALUE	C	Large-cap Value	C	2354.9	0	No load	0.88	4.7	3.1	1.4
SCUDDER LATIN AMERICA <sup>a</sup>	F	Latin America Stock	B+	513.1	11	No load	1.87	47.2	47.1	0.2
SCUDDER PATHWAY BALANCED	C	Domestic Hybrid	C	270.2	11	No load	NA	16.7	14.4	3.3
SCUDDER S&P 500 INDEX	C	Large-cap Blend	C	328.7	161	No load	0.40	20.4	20.0	0.9
SCUDDER TECHNOLOGY	C	Technology	C	315.8	424	1.00*	1.75	167.1	164.5	0.0

\*Includes redemption fee. \*\*Includes deferred sales charge. †12(b)-1 plan in effect. ‡Not currently accepting new accounts. §Less than 0.5% of assets. NA=Not available. NM=Not meaningful. (zzzz) Formerly Prudential World Global A. (aaaaa) Formerly Putnam Diversified Equity B. (bbbbb) Formerly Salomon Brothers Investors O.

AVERAGE ANNUAL TOTAL RETURNS (%) HISTORY										PORTFOLIO DATA			RISK				TELEPHONE	
3 YEARS		5 YEARS		10 YEARS		RESULTS VS. ALL FUNDS	TURNOVER	CASH %	FOREIGN %	P-E RATIO	UNTAXED GAINS (%)	LARGEST HOLDING COMPANY (% ASSETS)	LEVEL	BEST		WORST		
PRETAX	AFTERTAX	PRETAX	AFTERTAX	PRETAX	AFTERTAX									QTR	%RET	QTR	%RET	
11.8	8.5	13.9	10.8	NA	NA	3 4 3	High	1	3	33	12	Alcoa (2)	Low	97	11.2	98	-8.4	800-225-1852
13.9	11.7	17.7	15.2	14.0	11.5	2 2 2 3	Low	8	6	25	24	Tandy (4)	Low	99	14.8	98	-15.5	800-225-1852
13.1	10.5	16.1	13.5	12.5	10.2	3 2 2 3	Low	1	10	26	21	Alcoa (7)	Average	97	16.3	98	-18.5	800-225-1852
35.8	34.2	NA	NA	NA	NA	1	Average	3	4	42	31	MCI WorldCom (4)						800-225-1852
3.7	2.1	11.4	9.0	NA	NA	1 2 4	Low	7	1	14	-8	Finl. Sec. Assurance (3)	High	97	16.0	98	-23.1	800-225-1852
12.8	9.9	17.1	14.2	NA	NA	4 3 3	Low	2	15	21	26	Coastal (4)	Low	99	13.2	99	-6.2	800-225-1852
24.4	22.1	21.4	19.1	NA	NA	1 3 1	Average	7	56	39	52	PMC Sierra (3)	Average	99	31.2	98	-14.7	800-225-1852
17.0	15.4	11.8	10.3	NA	NA	1 4 2	High	1	99	39	35	Nikko Securities (4)	High	99	42.0	97	-15.0	800-225-1581
15.3	13.3	17.5	15.3	NA	NA	3 3	High	0	23	34	23	DAX Index (Fut.) (1)	Low	98	15.0	98	-11.3	800-225-1581
10.1	8.1	12.3	10.3	NA	NA	4 3	Very high	1	29	34	12	DAX Index (Fut.) (1)	Very low	98	8.8	98	-6.0	800-225-1581
18.9	16.9	20.2	18.3	NA	NA	2 2	High	0	19	34	30	General Electric (1)	Low	98	19.3	98	-13.9	800-225-1581
9.1	6.3	13.4	10.5	10.8	7.9	2 3 3 4	High	3	3	25	1	Bank of America (1)	Very low	97	8.6	99	-6.1	800-225-1581
17.7	17.1	22.9	21.9	NA	NA	1 3	Average	6	5	27	25	General Electric (3)	Average	99	23.7	98	-17.5	800-225-1581
12.9	10.3	18.7	16.6	12.9	10.8	4 2 1 3	Average	4	2	25	13	Bank of America (2)	Low	98	13.9	99	-10.2	800-225-1581
22.9	21.5	22.5	20.9	NA	NA	2 2 2	Average	2	100	26	21	Novartis ADR (3)	Low	99	21.8	98	-18.3	800-225-1581
10.3	7.5	15.2	12.3	11.4	8.6	2 4 2 4	High	4	4	24	1	Bank of America (1)	Low	97	9.6	99	-7.0	800-225-1581
31.6	27.8	27.6	24.5	NA	NA	2 1	Very high	0	56	39	41	Microsoft (2)	Low	99	35.0	98	-14.8	800-225-1581
34.0	30.6	26.3	23.5	16.3	14.3	4 2 3 1	High	1	52	40	54	Nokia Cl. A (2)	Average	99	47.8	98	-12.3	800-225-1581
13.1	10.4	19.2	16.3	14.1	11.4	2 3 1 3	Average	1	3	26	19	General Electric (3)	Average	98	16.7	99	-10.3	800-225-1581
10.8	8.3	NA	NA	NA	NA	4	Average	2	1	26	13	Xerox (2)						800-225-1581
NA	NA	NA	NA	NA	NA		Average	2	5	49	25	General Electric (6)						800-225-1581
17.2	15.7	21.6	20.2	16.8	15.2	1 3 1 3	Average	5	15	39	23	Johnson & Johnson (5)	Average	97	20.3	98	-6.4	800-225-1581
19.1	16.5	NA	NA	NA	NA	2	Average	7	95	26	20	Hoechst (2)						800-225-1581
31.1	29.6	24.4	23.3	NA	NA	1 3 1	Average	2	97	33	35	Mannesmann (3)	Average	99	35.7	98	-19.1	800-225-1581
33.1	31.5	NA	NA	NA	NA	1	High	2	99	46	60	Vodafone Group (3)						800-225-1581
42.0	40.5	NA	NA	NA	NA	1	High	4	91	32	40	Esat Telecom Group ADR (2)						800-225-1581
33.4	32.2	31.7	29.0	19.8	16.5	3 2 1 1	Average	5	2	42	28	Microsoft (4)	Average	98	25.3	98	-12.0	800-225-1581
37.3	36.0	33.2	32.4	NA	NA	1 2 1	Average	3	5	48	62	Clear Channel Comms. (3)	High	99	50.0	98	-18.9	800-225-1581
7.9	5.4	15.8	13.4	NA	NA	1 4	Average	2	5	23	4	Citigroup (2)	Average	98	16.4	99	-13.9	800-225-1581
40.5	39.6	35.3	33.3	24.2	22.0	4 1 2 1	High	5	5	51	62	Metromedia Fiber Net. Cl. A (6)	Very high	99	81.3	98	-26.6	800-225-1581
NA	NA	NA	NA	NA	NA		High	NA	4	38	15	General Electric (3)						800-225-1581
13.0	10.5	16.9	14.3	NA	NA	4 3 3	Low	4	9	20	25	SBC Comms. (5)	Low	97	12.2	99	-7.8	800-225-1581
31.2	28.5	30.9	28.1	20.7	17.8	2 2 1 1	High	3	NA	37	44	Veritas Software (3)	High	99	42.1	98	-17.4	800-225-1581
34.6	32.5	31.0	28.8	22.1	20.0	1 1 2 1	Average	3	6	46	52	AT&T Liberty Media Cl. A (4)	Average	99	40.2	98	-16.2	800-225-1581
40.0	39.1	34.7	34.0	NA	NA	2 1	Average	3	8	47	52	AT&T Liberty Media Cl. A (3)	High	99	54.6	98	-17.7	800-225-1581
26.9	24.0	30.0	26.8	NA	NA	1 1	High	4	3	39	30	Microsoft (4)	Average	98	25.1	98	-14.3	800-248-6314
17.0	15.4	23.7	21.4	NA	NA	1 3	High	1	4	34	7	Symbol Tech. (3)	Average	99	24.0	98	-21.1	800-248-6314
NA	NA	NA	NA	NA	NA			2	2	38	NA	Microsoft (7)						800-433-2829
45.2	44.9	39.1	38.8	20.9	20.6	2 4 1 1	Low	2	4	45	36	America Online (4)	Average	99	33.5	98	-7.8	800-773-9665
12.5	11.7	15.3	13.7	11.2	9.3	3 3 4 3	Very low	0	3	36	37	Microsoft (4)	Very low	98	15.6	99	-2.8	800-242-1421
12.1	10.9	14.4	12.7	NA	NA	1 3 3	Average	1	5	22	25	Marshall Industries (4)	Average	99	21.0	98	-14.5	800-221-4268
62.5	57.2	44.4	39.6	28.5	25.4	1 1 3 1	Very high	4	6	52	41	Network Solutions Cl. A (2)	High	99	75.1	98	-23.4	800-766-3863
54.0	51.9	NA	NA	NA	NA	1	Very high	14	6	57	63	Microsoft (6)						800-766-3863
23.1	19.4	24.9	22.1	NA	NA	1 1 2	Very high	0	2	43	45	Texas Instruments (5)	High	98	24.1	95	-14.7	800-766-3863
33.6	33.4	35.1	34.4	NA	NA	1 1	Very high	0	1	37	14	S&P 500 Index (Fut.) (90)	High	98	31.7	98	-16.9	800-820-0888
65.8	65.5	56.6	55.8	NA	NA	1 1	Very high	0	1	52	40	Microsoft (13)	High	99	53.0	97	-9.7	800-820-0888
-17.6	-17.7	-17.1	-17.3	NA	NA	4 4	Very low	0	NA	NA	-58	S&P 500 Index (Fut.) 3 (100)	Very high	98	10.9	98	-17.1	800-820-0888
19.3	17.7	21.6	18.8	17.2	14.6	4 1 2 2	Low	2	2	31	35	Microsoft (5)	Low	98	18.7	98	-7.8	800-426-6730
17.1	15.5	20.0	15.8	14.9	11.5	3 1 1 3	Average	0	4	26	-13	AmFm (9)	High	98	19.5	98	-25.4	800-426-6730
10.8	8.5	17.1	14.0	11.6	9.2	3 3 2 4	Average	5	3	28	24	MICROS Systems (4)	Average	98	14.6	98	-17.5	800-426-6730
17.7	14.4	23.5	19.6	15.6	11.8	3 2 1 3	Average	8	6	25	26	Bank of New York (4)	Low	98	17.4	98	-12.4	800-725-6666
29.1	26.7	NA	NA	NA	NA	1	High	1	2	33	40	Microsoft (5)						800-435-4000
18.4	18.1	15.7	15.3	NA	NA	4 2	Very low	2	98	34	41	BP Amoco (3)	Average	99	19.9	98	-14.9	800-435-4000
15.1	14.1	NA	NA	NA	NA	3	Low	0	17	29	16	Schwab Total Bond Mkt. Ind. (34)						800-435-4000
18.5	17.5	NA	NA	NA	NA	2	Very low	0	22	29	15	Schwab Small Cap. Index Inv. (20)						800-435-4000
26.6	26.3	27.5	27.1	NA	NA	3 1 1 1	Very low	0	0	34	47	Microsoft (4)	Low	98	21.9	98	-10.7	800-435-4000
27.0	26.6	NA	NA	NA	NA	2	Very low	1	2	35	27	Microsoft (4)						800-435-4000
14.6	14.1	17.3	16.9	NA	NA	3 3	Low	0	0	24	19	Interstate Energy (\$)	High	97	18.1	98	-20.9	800-435-4000
19.0	17.6	18.9	17.2	NA	NA	3 2	Average	13	2	43	16	General Electric (3)	Low	98	14.7	98	-6.3	800-225-2470
16.0	13.4	20.9	17.9	16.4	13.8	1 3 3 2	Average	6	1	41	58	Concord EFS (4)	High	99	29.6	98	-19.9	800-225-2470
17.7	14.5	17.4	14.7	12.4	10.5	4 2 3 3	Average	5	67	35	35	Sony (2)	Low	99	15.2	98	-12.3	800-225-2470
29.2	28.3	28.4	27.6	NA	NA	2 1	Average	1	100	34	25	Equant (2)	Low	99	30.9	98	-16.2	800-225-2470
13.6	11.5	18.7	16.5	14.4	12.1	2 2 1 3	Low	0	10	28	26	Coming (5)	Average	97	15.3	98	-13.4	800-225-2470
26.5	23.9	21.1	19.0	13.1	11.3	4 2 4 1	Average	0	100	38	40	Elf Aquitaine (3)	Average	99	30.5	98	-14.4	800-225-2470
33.7	32.5	30.2	28.6	NA	NA	4 1 1 1	Average	3	NA	48	38	Microsoft (6)	Average	99	28.1	98	-12.3	800-225-2470
15.0	13.2	19.0	16.1	12.6	9.9	4 3 1 3	Low	2	6	25	33	Bell Atlantic (4)	Average	98	16.0	98	-14.2	800-225-2470
10.8	9.8	9.5	8.8	NA	NA	3 4	Low	5	99	16	8	Petrobras Pfd.(12)	Very high	99	34.1	95	-23.2	800-225-2470
12.5	10.7	NA	NA	NA	NA	3	Low	5	NA	21	12	Scudder Income (24)						800-225-2470
NA	NA	NA	NA	NA	NA		Very low	1	2	34	12	Microsoft (3)						800-225-2470
NA	NA	NA	NA	NA	NA		High	13	8	53	45	Cisco Systems (6)						800-225-2470

DATA: MORNINGSTAR, INC., CHICAGO, IL.

# MUTUAL FUND SCOREBOARD

FUND	OVERALL RATING <small>(COMPARES RISK-ADJUSTED PERFORMANCE OF EACH FUND AGAINST ALL FUNDS)</small>	CATEGORY <small>(COMPARES RISK-ADJUSTED PERFORMANCE OF FUND WITHIN CATEGORY)</small>	RATING	SIZE		FEES		1999 RETURNS (%)		
				ASSETS \$MIL.	% CHG. 1998-99	SALES CHARGE (%)	EXPENSE RATIO (%)	PRE-TAX	AFTER-TAX	YIELD
SECURITY EQUITY A <sup>b</sup>	B+	Large-cap Blend	C	998.5	6	5.75	1.02	11.0	10.2	0.0
SEI INDEX S&P 500 INDEX E	A	Large-cap Blend	B+	2004.9	38	No load	0.25	20.8	20.1	1.2
SEI INSTL. LARGE CAP GROWTH A	B+	Large-cap Growth	B+	3082.9	63	No load	0.85	34.5	33.6	0.2
SEI INSTL. LARGE CAP VALUE A <sup>a</sup>	B	Large-cap Value	B	2937.9	68	No load	0.85	4.9	3.5	1.5
SEI INSTL. SMALL CAP GROWTH A <sup>a</sup>	D	Small-cap Growth	C	1149.5	59	No load	1.10	75.2	72.8	0.0
SEI INSTL. SMALL CAP VALUE A	D	Small-cap Value	C-	618.9	21	No load	1.10	-7.0	-7.2	0.6
SELECTED AMERICAN	B+	Large-cap Value	A	3703.3	27	No load	0.94†	20.3	19.2	0.4
SELIGMAN CAPITAL A	C	Mid-cap Growth	B	331.8	11	4.75	0.99†	50.7	47.5	0.0
SELIGMAN COMMON STOCK A <sup>b</sup>	C	Large-cap Blend	D	688.9	-9	4.75	1.11†	3.8	1.8	1.4
SELIGMAN COMMUN. & INFORM. A	D	Technology	F	5494.0	41	4.75	1.44†	74.5	68.5	0.0
SELIGMAN GROWTH A	B	Large-cap Growth	C	1038.0	11	4.75	1.14†	30.3	27.5	0.0
SELIGMAN HENDERSON GLOBAL TECH. A	C	Technology	B	936.0	65	4.75	1.67†	116.2	112.4	0.0
SENTINEL BALANCED A	B	Domestic Hybrid	D	290.5	-14	5.00	1.12†	0.5	-1.4	2.9
SENTINEL COMMON STOCK A	C	Large-cap Value	C	1499.6	-8	5.00	1.01†	3.1	1.3	0.9
SEQUOIA <sup>a</sup>	C-	Large-cap Value	D	4321.1	-14	No load†	1.00	-16.5	-17.5	0.6
SIFE TRUST A-1	C-	Financial	C	861.0	-15	5.00	1.25	-8.5	-11.1	10.2
SIT MID CAP GROWTH <sup>b</sup>	C	Mid-cap Growth	B	453.2	25	No load	1.00	70.7	68.5	0.0
SKYLINE SPECIAL EQUITIES <sup>b</sup>	D	Small-cap Value	D	306.9	-31	No load	1.47	-13.3	-14.7	0.0
SMALLCAP WORLD <sup>a</sup>	C	Small-cap Growth	B+	10500.8	29	5.75	1.09†	61.6	61.1	0.0
SMITH BARNEY AGGRESSIVE GROWTH A <sup>b</sup>	C	Large-cap Growth	D	782.3	66	5.00	1.21†	63.7	63.4	0.0
SMITH BARNEY APPRECIATION A	B+	Large-cap Blend	B	3328.4	14	5.00	0.95†	15.1	12.2	0.8
SMITH BARNEY BALANCED B	C	Domestic Hybrid	D	507.3	-24	5.00**	1.52†	11.2	10.2	2.3
SMITH BARNEY CONC. ALC. HI-GRTH. A		Mid-cap Blend		454.4	33	5.00	0.60†	27.5	25.8	3.0
SMITH BARNEY CONCERT ALLOC. GR. B		Domestic Hybrid		503.9	17	5.00**	1.35†	16.3	15.0	2.1
SMITH BARNEY CONCERT SOC. AWARE. A	B+	Domestic Hybrid	B+	348.9	29	5.00	1.19†	12.9	11.5	1.1
SMITH BARNEY FUNDAMENTAL VALUE B	B	Large-cap Value	B	998.0	25	5.00**	1.92†	29.9	28.4	0.0
SMITH BARNEY INTL. EQUITY A <sup>b</sup>	C-	Foreign	C-	484.6	20	5.00	1.28†	60.3	57.9	1.1
SMITH BARNEY LRG. CAP. GROWTH B		Large-cap Growth		1707.1	116	5.00**	1.95†	29.9	29.4	0.0
SMITH BARNEY LARGE CAP VALUE A	C	Large-cap Value	C-	746.5	-5	5.00	0.90†	-0.9	-2.3	1.1
SMITH BARNEY PREM. TOTAL RET. B <sup>a</sup>	B	Large-cap Value	B+	1711.9	-45	5.00**	1.61†	5.0	0.5	1.8
SOGEN INTERNATIONAL A <sup>b</sup>	B	International Hybrid	C-	1905.9	-28	3.75	1.23†	19.6	16.4	4.1
SOGEN OVERSEAS A	C	Foreign	B+	488.1	-18	3.75	1.29†	33.2	31.2	1.2
SOUND SHORE <sup>b</sup>	C	Mid-cap Value	B	1183.9	-40	No load	0.99	0.1	-0.1	0.6
SOUTHTRUST VALUE (ccccc)	C	Large-cap Value	C-	328.4	-14	4.50	0.94	6.4	4.3	0.4
SPECTRA <sup>b</sup>	B	Large-cap Growth	B	629.0	131	No load	1.90	72.0	68.7	0.0
SSGA EMERGING MARKETS <sup>a</sup>	F	Diversified Emerging Mkts.	B+	362.2	53	No load	1.25†	64.8	63.7	1.8
SSGA GROWTH & INCOME	A	Large-cap Blend	B+	359.9	76	No load	0.95†	20.9	19.5	0.3
SSGA MATRIX EQUITY <sup>a</sup>	B	Large-cap Blend	C-	580.2	2	No load	0.69†	15.4	11.2	0.4
SSGA S&P 500 INDEX	A	Large-cap Blend	B+	2930.1	30	No load	0.17†	20.9	19.6	1.1
SSGA SMALL CAP	D	Small-cap Blend	C-	346.0	-24	No load†	1.07†	3.6	3.6	0.1
STATE ST. RESEARCH CAPITAL A	D	Mid-cap Growth	F	410.0	3	5.75	1.39†	32.0	30.7	0.0
STATE ST. RESEARCH INVESTMENT B	B	Large-cap Blend	C	1070.6	14	5.00**	1.64†	19.0	17.6	0.0
STATE ST. RESEARCH STR. GR. & INC. B (dddd)	C	Domestic Hybrid	D	348.0	-3	5.00**	2.03†	12.1	11.1	1.2
STEIN ROE CAPITAL OPPORTUNITIES <sup>a</sup>	D	Mid-cap Growth	D	453.3	-36	No load	1.19	40.3	37.2	0.0
STEIN ROE DISCIPLINED STOCK (eeee) <sup>a</sup>	C-	Mid-cap Blend	D	557.0	-35	No load	1.07	10.5	5.4	0.5
STEIN ROE GROWTH & INCOME	B+	Large-cap Blend	C	387.5	-7	No load	1.02	11.1	9.9	0.7
STEIN ROE GROWTH STOCK	B+	Large-cap Growth	B	920.0	21	No load†	0.94	36.6	34.9	0.0
STEIN ROE YOUNG INVESTOR	B	Large-cap Growth	C	1015.0	24	No load	1.18	32.7	32.7	0.0
STI CLASSIC CAPITAL APPREC. INV. (fffff)	B	Large-cap Blend	C	300.3	2	3.75	1.81†	9.1	6.9	0.0
STRONG ASSET ALLOCATION	B+	Domestic Hybrid	C	347.8	9	No load	1.00	15.5	13.8	2.9
STRONG BLUE CHIP 100		Large-cap Growth		503.2	235	No load	0.60	38.9	38.9	0.0
STRONG COMMON STOCK	C	Mid-cap Blend	B	1601.1	11	No load†	1.20	40.4	35.1	0.0
STRONG ENTERPRISE		Mid-cap Growth		388.6	NM	No load	2.00	187.8	185.3	0.0
STRONG GROWTH	C	Mid-cap Growth	B	2653.4	45	No load	1.30	75.1	69.9	0.0
STRONG GROWTH & INCOME		Large-cap Blend		908.5	88	No load	1.10	32.2	32.2	0.0
STRONG GROWTH 20		Large-cap Growth		342.2	381	No load	1.50	109.5	106.1	0.0
STRONG OPPORTUNITY	B	Mid-cap Value	A	2370.6	16	No load	1.20	33.4	29.1	0.2
STRONG SCHAFFER VALUE <sup>b</sup>	D	Mid-cap Value	D	616.8	-60	No load	1.20	-16.4	-16.6	1.0
STRONG TOTAL RETURN	B+	Large-cap Growth	B+	1339.2	31	No load	1.00	59.8	54.1	0.0
STYLE SELECT FOCUS II		Large-cap Growth		319.9	502	2.00**	2.10†	57.6	57.5	0.0
SUNAMERICA BALANCED ASSETS A	B+	Domestic Hybrid	C	276.1	25	5.75	1.46†	21.7	18.9	1.1
T. ROWE PRICE BALANCED	A	Domestic Hybrid	B+	2063.9	25	No load	0.78	10.3	9.1	2.7
T. ROWE PRICE BLUE CHIP GROWTH	A	Large-cap Blend	A	6325.3	46	No load	0.91	20.0	19.7	0.1
T. ROWE PRICE CAPITAL APPRECIATION <sup>b</sup>	B+	Domestic Hybrid	B+	890.6	-11	No load	0.62	7.1	3.9	3.7
T. ROWE PRICE DIVIDEND GROWTH	B+	Large-cap Blend	C	1126.9	-16	No load	0.77	-2.8	-4.2	2.2
T. ROWE PRICE EQUITY INDEX 500	A	Large-cap Blend	B+	4759.9	42	0.50*	0.40	20.6	20.1	0.9
T. ROWE PRICE EQUITY-INCOME <sup>b</sup>	B	Large-cap Value	B+	12774.7	-5	No load	0.77	3.8	1.6	2.0
T. ROWE PRICE EUROPEAN STOCK	B+	Europe	B+	1438.1	-7	No load	1.05	19.7	17.6	0.5
T. ROWE PRICE GROWTH & INCOME <sup>b</sup>	B	Large-cap Blend	C-	3465.7	-3	No load	0.77	3.8	1.3	1.9
T. ROWE PRICE GROWTH STOCK	B+	Large-cap Blend	B	5307.8	5	No load	0.74	22.2	18.3	0.3

\*Includes redemption fee. \*\*Includes deferred sales charge. †12(b)-1 plan in effect. ‡Not currently accepting new accounts. §Less than 0.5% of assets. NA=Not available. NM=Not meaningful. (ccccc) Formerly SouthTrust Core Equity. (dddd) Formerly State Street Research Managed Assets B. (eeee) Formerly Stein Roe Special. (fffff) Formerly STI Classic Capital Growth Inv.

AVERAGE ANNUAL TOTAL RETURNS (%)						HISTORY		PORTFOLIO DATA					RISK				TELEPHONE		
3 YEARS		5 YEARS		10 YEARS		RESULTS VS. ALL FUNDS		TURNOVER	CASH %	FOREIGN %	P-E RATIO	UNTAXED GAINS (%)	LARGEST HOLDING COMPANY (% ASSETS)	LEVEL	BEST		WORST		
PRETAX	AFTERTAX	PRETAX	AFTERTAX	PRETAX	AFTERTAX	1	2								QTR	%RET	QTR	%RET	
22.1	20.4	25.3	23.0	17.2	14.3	2	2	Average	6	5	35	47	Microsoft (3)	Low	IV 98 20.9	III 98 -11.2	800-888-2461		
27.3	26.5	28.3	27.2	17.9	16.5	2	3	Very low	1	2	35	49	Microsoft (4)	Low	IV 98 21.3	III 98 -10.0	800-342-5734		
36.0	35.0	33.1	31.8	NA	NA	1	1	Average	2	2	45	39	Microsoft (5)	Average	IV 98 29.3	III 98 -11.6	800-342-5734		
16.9	14.7	21.5	19.1	12.9	10.7	3	4	Average	3	1	23	13	Dow Chemical (3)	Average	IV 98 16.6	III 98 -13.6	800-342-5734		
26.1	25.1	27.3	23.6	NA	NA	1	2	High	4	3	34	40	Concentric Net (1)	Very high	IV 99 45.1	III 98 -24.1	800-342-5734		
6.9	5.5	12.0	10.4	NA	NA	2	4	Average	6	1	18	-2	Lone Star Industries (2)	High	II 97 16.3	III 98 -19.8	800-342-5734		
24.3	23.0	28.2	26.7	18.1	15.7	1	4	Low	5	3	30	46	American Express (6)	Average	IV 98 22.2	III 98 -14.8	800-243-1575		
30.0	27.6	28.6	25.3	19.6	16.4	1	4	High	10	3	40	50	Circuit City Stores (4)	High	IV 99 43.0	III 98 -20.2	800-221-2783		
14.6	11.4	17.4	14.1	12.7	9.8	2	4	Average	3	4	30	23	General Electric (4)	Average	II 97 15.4	III 99 -10.2	800-221-2783		
42.2	38.0	35.8	32.3	29.9	26.0	2	1	High	2	9	45	46	AmFm (4)	Very high	IV 98 45.1	III 98 -16.6	800-221-2783		
27.7	24.9	26.5	23.4	17.1	13.9	3	3	Average	5	3	46	38	Microsoft (5)	Average	IV 98 24.2	III 98 -9.6	800-221-2783		
46.7	43.6	39.3	36.9	NA	NA	1	1	Average	7	46	43	63	Microsoft (3)	High	IV 99 55.7	III 98 -16.7	800-221-2450		
10.7	8.4	13.7	11.5	10.4	8.4	2	4	Average	4	3	28	29	Enron (2)	Low	IV 98 9.9	III 99 -6.0	800-282-3863		
14.6	12.2	19.6	16.5	13.5	11.0	2	4	Low	4	1	28	51	Enron (3)	Average	IV 98 16.5	III 98 -11.7	800-282-3863		
17.4	16.4	22.7	21.5	16.7	14.9	1	2	Low	18	NA	21	60	Berkshire Hathaway Cl. A (30)	High	II 97 21.5	III 99 -14.4	800-686-6884		
11.7	9.0	21.6	17.4	15.7	12.6	2	2	Low	10	NA	18	37	Chase Manhattan (6)	High	IV 98 19.6	III 98 -18.2	800-524-7433		
29.0	25.9	28.4	24.5	19.6	17.1	1	2	Average	8	8	50	57	Legato Systems (6)	High	IV 99 46.0	III 98 -19.1	800-332-5580		
2.9	1.4	10.1	7.6	14.1	11.0	1	1	Average	6	NA	15	-6	New England Busn. Svc. (3)	High	II 97 19.3	III 98 -20.5	800-458-5222		
22.0	20.5	21.7	19.3	NA	NA	1	3	Average	8	43	35	30	PMC Sierra (3)	Average	IV 99 34.6	III 98 -19.9	800-421-4120		
41.7	40.9	31.7	30.4	20.5	19.4	3	1	Very low	1	2	44	62	Tyco International (9)	High	IV 98 37.5	III 98 -12.2	800-451-2010		
20.6	17.5	22.0	18.7	14.6	12.3	2	4	Average	17	4	35	34	Berkshire Hathaway Cl. A (4)	Low	IV 98 17.9	III 98 -9.5	800-451-2010		
14.2	10.0	14.7	11.3	10.4	7.5	2	4	High	0	5	34	-35	Chase Manhattan (3)	Low	IV 98 14.4	III 98 -7.9	800-451-2010		
14.3	13.0	NA	NA	NA	NA	1	3	Low	1	0	26	19	Concert Invmt. Peach Gr. Y (10)	NA	NA	NA	800-451-2010		
18.3	17.1	NA	NA	NA	NA	2	2	Low	5	0	26	25	Smith Barney Small Cap. Blend (19)	NA	NA	NA	800-451-2010		
20.4	18.6	19.6	17.4	NA	NA	3	2	Average	2	5	32	33	IBM (3)	Very low	IV 98 19.3	III 98 -7.5	800-451-2010		
19.5	18.1	20.8	19.2	NA	NA	3	2	Low	10	5	34	48	Adobe Systems (7)	Low	IV 98 18.2	III 98 -10.1	800-451-2010		
22.2	21.6	16.3	15.9	13.7	12.9	2	1	Low	1	100	42	55	NTT Data (5)	Average	IV 99 43.0	III 98 -17.6	800-451-2010		
NA	NA	NA	NA	NA	NA	1	1	Very low	1	NA	42	29	Intel (7)	NA	NA	NA	800-451-2010		
13.2	11.3	17.5	14.7	11.8	9.2	3	4	Average	0	1	28	30	Enron (5)	Average	II 97 15.3	III 98 -11.8	800-451-2010		
11.4	8.2	15.1	12.1	13.1	10.2	1	3	Low	10	14	25	18	SLM Hldg. (4)	Very low	II 97 10.2	III 98 -9.9	800-451-2010		
9.0	6.2	11.1	8.6	10.7	8.6	2	2	Very low	6	69	24	18	Buderus (3)	Very low	II 99 9.2	III 98 -11.0	800-334-2143		
12.1	9.5	12.5	10.1	NA	NA	4	3	Very low	5	97	23	8	Buderus (4)	Low	II 99 15.3	III 98 -13.8	800-334-2143		
12.5	12.1	19.8	18.0	14.8	12.7	3	2	Low	4	6	22	11	Fannie Mae (4)	Average	IV 98 16.3	III 98 -14.5	800-551-1980		
15.1	12.6	20.8	18.1	NA	NA	4	1	High	4	2	25	27	Sun Microsystems (4)	Average	IV 98 23.9	III 98 -17.0	800-225-5782		
46.9	45.8	41.1	36.6	29.2	23.3	1	1	Very high	10	2	52	45	America Online (5)	High	IV 99 44.3	III 98 -10.7	800-711-6141		
8.1	7.2	6.0	5.2	NA	NA	4	4	Low	2	98	24	4	Samsung Electronics (4)	Very high	IV 99 26.0	IV 97 -21.4	800-647-7327		
30.9	27.9	28.5	26.2	NA	NA	1	1	Average	2	NA	38	26	Wal-Mart Stores (4)	Low	IV 98 23.8	III 98 -8.1	800-647-7327		
23.5	18.1	24.5	19.6	NA	NA	2	1	High	1	NA	35	10	Microsoft (5)	Average	IV 98 22.4	III 98 -13.9	800-647-7327		
27.4	24.7	28.3	25.7	NA	NA	1	1	Low	1	3	37	31	Microsoft (4)	Low	IV 98 21.2	III 98 -10.0	800-647-7327		
5.8	5.1	16.7	15.6	NA	NA	2	1	High	1	NA	25	-7	Lattice Semicon. (2)	High	IV 98 19.7	III 98 -27.2	800-647-7327		
16.9	15.6	17.8	16.4	NA	NA	4	2	Average	1	3	42	40	AmFm (3)	High	IV 99 33.9	III 98 -22.1	800-882-0052		
24.9	22.7	25.3	21.8	NA	NA	1	2	Low	-9	8	40	43	Tyco International (4)	Average	IV 98 20.3	III 98 -10.7	800-882-0052		
11.6	9.3	15.1	12.7	NA	NA	3	3	High	3	18	33	14	Valassis Comms. (1)	Low	IV 99 10.9	III 98 -9.3	800-882-0052		
13.6	12.7	21.6	20.7	14.9	14.4	4	1	Average	3	1	44	58	Hispanic Brdcstg. Cl. A (4)	High	IV 99 43.8	III 98 -25.1	800-338-2550		
7.3	3.5	11.8	8.3	11.3	8.4	2	1	Average	18	6	21	33	AVX (4)	High	II 99 20.9	III 98 -18.1	800-338-2550		
18.6	17.4	21.5	19.6	15.6	13.7	2	2	Very low	15	5	29	49	IBM (4)	Low	IV 98 17.9	III 98 -11.7	800-338-2550		
31.2	30.1	29.9	27.9	19.3	17.0	1	4	Average	4	NA	46	70	Cisco Systems (6)	Average	IV 99 25.4	III 98 -15.1	800-338-2550		
25.4	25.1	30.1	29.3	NA	NA	1	1	Average	1	2	44	41	Cisco Systems (4)	Average	IV 99 29.4	III 98 -16.5	800-338-2550		
21.9	18.1	23.0	19.0	NA	NA	4	1	Very high	8	2	33	25	General Electric (4)	Low	IV 98 22.8	III 98 -11.3	800-428-6970		
17.8	15.4	17.1	14.2	12.2	9.4	3	3	Very high	9	4	40	30	General Electric (3)	Very low	IV 98 15.9	III 98 -8.2	800-368-1030		
NA	NA	NA	NA	NA	NA	1	1	Average	2	0	44	21	Applied Materials (5)	NA	NA	NA	414-359-1400		
22.9	19.0	24.2	19.9	21.6	18.2	1	1	High	10	9	30	41	US Cellular (2)	Average	IV 99 25.3	III 98 -16.5	800-368-1030		
NA	NA	NA	NA	NA	NA	5	6	Very high	5	6	55	34	Vignette (5)	NA	NA	NA	800-368-3863		
38.3	34.8	34.9	32.4	NA	NA	1	1	Very high	8	3	52	56	Cisco Systems (5)	High	IV 99 54.9	III 98 -12.7	800-368-1030		
31.9	31.2	NA	NA	NA	NA	1	1	High	0	6	43	34	Tyco International (5)	NA	NA	NA	800-368-1030		
NA	NA	NA	NA	NA	NA	1	1	Very high	12	NA	56	37	Cisco Systems (8)	NA	NA	NA	800-368-1030		
23.9	20.0	23.4	19.8	17.2	14.9	3	1	Average	16	6	33	42	US Cellular (2)	Low	IV 98 17.5	III 98 -14.1	800-368-1030		
0.3	-0.2	10.8	10.0	11.5	9.5	1	2	Low	0	13	17	-29	Mellon Bank (3)	High	IV 98 19.7	III 98 -24.5	800-368-1030		
37.8	33.0	30.6	26.1	19.1	16.5	3	2	Very high	3	9	50	51	Cisco Systems (5)	Average	IV 99 42.2	III 98 -7.2	800-368-1030		
NA	NA	NA	NA	NA	NA	NA	NA	Very high	NA	11	48	24	EMC (10)	NA	NA	NA	800-858-8850		
22.8	20.1	20.9	17.8	NA	NA	3	2	Average	3	2	41	30	Microsoft (3)	Low	IV 98 15.6	III 98 -6.0	800-858-8850		
15.0	13.8	16.8	15.4	13.0	11.1	2	3	Very low	4	20	34	28	General Electric (2)	Very low	IV 98 12.2	III 98 -6.5	800-638-5660		
25.4	25.1	28.3	27.9	NA	NA	1	2	Low	4	4	40	29	Tyco International (4)	Low	IV 98 24.7	III 98 -12.1	800-638-5660		
9.6	6.0	13.5	10.1	11.5	8.7	2	2	Average	5	13	27	14	Amerada Hess (5)	Very low	II 99 10.5	III 98 -3.0	800-638-5660		
13.5	11.8	19.3	17.4	NA	NA	1	3	Low	10	10	26	15	Mobil (2)	Low	IV 98 13.1	III 99 -8.3	800-638-5660		
27.2	26.5	28.2	27.2	NA	NA	3	1	Very low	0	3	37	34	Microsoft (4)	Low	IV 98 21.3	III 98 -10.0	800-638-5660		
13.5	10.9	18.6	16.0	14.1	11.7	2	2	Low	4	6	26	28	SBC Communications (2)	Low	II 99 13.3	III 99 -8.5	800-638-5660		
20.8	18.5	22.0	20.2	NA	NA	3	2	Low	1	100	31	35	Natl. Westminster Bank (4)	Low	IV 99 20.5	III 98 -14.0	800-638-5660		
12.1	9.9	18.3	16.0	13.4	11.4	3	2	Low	4	7	28	35	BP Amoco ADR (3)	Low	II 97 12.9	III 98 -9.6	800-638-5660		
25.4	21.7	25.7	22.5	17.4	14.8	3	2	Average	5	12	38	55	Tyco International (3)	Low	IV 98 23.1	III 98 -11.4	800-638-5660		

DATA: MORNINGSTAR, INC., CHICAGO, IL.

# MUTUAL FUND SCOREBOARD

FUND	OVERALL RATING	CATEGORY	RATING	SIZE	FEES	1999 RETURNS (%)				
(COMPARES RISK-ADJUSTED PERFORMANCE OF EACH FUND AGAINST ALL FUNDS)		(COMPARES RISK-ADJUSTED PERFORMANCE OF FUND WITHIN CATEGORY)		ASSETS \$MIL.	% CHG. 1998-99	SALES CHARGE (%)	EXPENSE RATIO (%)	PRE-TAX	AFTER-TAX	YIELD
<b>T. ROWE PRICE HEALTH SCIENCE</b>		Health		293.0	-7	No load	1.16	8.0	6.0	0.0
<b>T. ROWE PRICE INTL. DISCOVERY</b> <b>b</b>	<b>C</b>	Foreign	<b>B</b>	511.6	165	2.00*	1.47	155.0	149.1	0.0
<b>T. ROWE PRICE INTL. STOCK</b> <b>b</b>	<b>C</b>	Foreign	<b>B</b>	11327.7	12	No load	0.85	34.6	33.0	0.7
<b>T. ROWE PRICE JAPAN</b> <b>a</b>	<b>D</b>	Japan	<b>C-</b>	513.7	184	No load	1.32	112.7	112.5	0.0
<b>T. ROWE PRICE MEDIA &amp; TELECOMM.</b>	<b>B+</b>	Communications	<b>C</b>	718.7	192	No load	1.03	93.1	89.4	0.0
<b>T. ROWE PRICE MID-CAP GROWTH</b>	<b>C</b>	Mid-cap Growth	<b>B+</b>	4714.3	42	No load	0.91	23.8	22.4	0.0
<b>T. ROWE PRICE NEW AMERICA GROWTH</b> <b>b</b>	<b>C</b>	Mid-cap Growth	<b>B</b>	1962.2	-5	No load	0.95	12.8	10.3	0.0
<b>T. ROWE PRICE NEW ASIA</b>	<b>F</b>	Pacific/Asia ex-Japan Stock	<b>B</b>	1151.6	85	No load	1.29	99.9	99.6	0.4
<b>T. ROWE PRICE NEW ERA</b>	<b>D</b>	Natural Resources	<b>A</b>	1074.6	8	No load	0.75	21.2	18.6	1.3
<b>T. ROWE PRICE NEW HORIZONS</b> <b>b</b>	<b>C-</b>	Small-cap Growth	<b>B</b>	5252.4	0	No load†	0.89	32.5	29.1	0.0
<b>T. ROWE PRICE PERS. STRAT. BALANCED</b> <b>a</b>	<b>B+</b>	Domestic Hybrid	<b>B</b>	604.0	43	No load	1.00	8.0	6.4	2.9
<b>T. ROWE PRICE SCIENCE &amp; TECHNOLOGY</b>	<b>C</b>	Technology	<b>C</b>	10020.7	113	No load	0.94	101.0	93.5	0.0
<b>T. ROWE PRICE SMALL-CAP STOCK</b>	<b>C-</b>	Small-cap Blend	<b>B</b>	1591.5	38	No load	1.01	14.7	13.4	0.3
<b>T. ROWE PRICE SMALL-CAP VALUE</b>	<b>C-</b>	Small-cap Value	<b>B</b>	1278.0	-22	1.00*	0.87	1.2	-0.6	0.9
<b>T. ROWE PRICE SPECTRUM GROWTH</b> <b>a</b>	<b>B</b>	Large-cap Blend	<b>C-</b>	2835.5	2	No load	0.00	21.2	18.2	0.9
<b>T. ROWE PRICE VALUE</b>	<b>B</b>	Mid-cap Value	<b>B+</b>	865.1	12	No load	0.98	9.2	5.5	1.1
<b>TEMPLETON CAPITAL ACCUMULTOR</b>	<b>C</b>	World	<b>C</b>	294.4	24	9.00	1.11	29.2	27.5	1.1
<b>TEMPLETON DEVELOPING MKTS. A</b> (ggggg)	<b>F</b>	Diversified Emerging Mkts.	<b>C</b>	2601.1	19	5.75	2.11†	51.6	51.6	0.0
<b>TEMPLETON FOREIGN A</b> (hhhhh) <b>b</b>	<b>C-</b>	Foreign	<b>C</b>	12197.5	12	5.75	1.13†	39.2	37.6	2.8
<b>TEMPLETON GLOBAL OPPORTUNITIES A</b> (iiii)	<b>C-</b>	World	<b>C-</b>	652.9	-1	5.75	1.41†	27.2	24.8	1.9
<b>TEMPLETON GLOBAL SMALL CO. A</b> (jjjj)	<b>D</b>	World	<b>D</b>	1011.1	-20	5.75	1.39†	10.1	8.1	2.3
<b>TEMPLETON GROWTH A</b> (kkkkk) <b>b</b>	<b>C</b>	World	<b>C</b>	13408.4	10	5.75	1.12†	30.4	28.3	2.6
<b>TEMPLETON WORLD A</b> (lllll)	<b>C</b>	World	<b>C</b>	8896.4	2	5.75	1.04†	28.1	25.7	1.9
<b>THIRD AVENUE VALUE</b>	<b>C</b>	Small-cap Value	<b>A</b>	1313.5	-18	No load	1.08	12.8	12.6	0.0
<b>THORNBURG VALUE A</b>		Mid-cap Blend		438.4	87	4.50	1.61†	37.4	36.7	0.8
<b>TIAA-CREF GROWTH &amp; INCOME</b>		Large-cap Blend		372.8	60	No load	0.43	24.5	23.2	0.7
<b>TIAA-CREF GROWTH EQUITY</b>		Large-cap Growth		443.7	50	No load	0.45	33.0	31.5	0.1
<b>TORRAY</b>	<b>B+</b>	Large-cap Value	<b>B+</b>	1895.6	30	No load	1.09	24.0	23.5	0.2
<b>TRANSAMERICA PREM. EQUITY INV.</b>		Large-cap Growth		322.7	11	No load	1.42†	33.3	32.4	0.0
<b>TURNER SMALL CAP GROWTH</b>	<b>C-</b>	Small-cap Growth	<b>B+</b>	321.3	70	No load‡	1.25	85.0	76.9	0.0
<b>TWEEDY, BROWNE AMERICAN VALUE</b>	<b>B</b>	Mid-cap Value	<b>B+</b>	1090.4	-6	No load	1.39	2.0	1.1	1.2
<b>TWEEDY, BROWNE GLOBAL VALUE</b>	<b>B</b>	World	<b>B+</b>	3132.6	26	No load	1.41	25.3	24.1	1.2
<b>UMB SCOUT WORLDWIDE</b>	<b>A</b>	Foreign	<b>A</b>	268.0	148	No load	0.86	31.4	30.5	0.9
<b>UNITED ACCUMULATIVE A</b> <b>b</b>	<b>B</b>	Large-cap Blend	<b>C-</b>	2049.1	10	5.75	0.88†	25.7	21.0	0.2
<b>UNITED CONTINENTAL INCOME A</b>	<b>B</b>	Domestic Hybrid	<b>C-</b>	584.0	-1	5.75	0.99†	11.1	8.0	2.1
<b>UNITED INCOME A</b> <b>a</b>	<b>B</b>	Large-cap Blend	<b>C</b>	7807.2	6	5.75	0.89†	16.4	14.6	0.9
<b>UNITED INTERNATIONAL GROWTH A</b>	<b>C</b>	Foreign	<b>B+</b>	1590.6	31	5.75	1.30†	57.0	53.4	0.3
<b>UNITED NEW CONCEPTS A</b> <b>a</b>	<b>C</b>	Mid-cap Growth	<b>B</b>	1462.4	55	5.75	1.29†	63.4	60.1	0.0
<b>UNITED RETIREMENT SHARES A</b> <b>a</b>	<b>A</b>	Domestic Hybrid	<b>B+</b>	1049.8	28	5.75	0.99†	43.7	38.0	0.8
<b>UNITED SCIENCE &amp; TECHNOLOGY A</b> <b>b</b>	<b>C</b>	Technology	<b>B</b>	2942.5	76	5.75	1.05†	102.9	99.5	0.0
<b>UNITED VANGUARD A</b>	<b>C</b>	Large-cap Growth	<b>D</b>	2200.3	26	5.75	1.10†	43.9	41.8	0.0
<b>USAA AGGRESSIVE GROWTH</b>	<b>C-</b>	Small-cap Growth	<b>B</b>	1317.5	58	No load	0.72	91.1	88.5	0.0
<b>USAA CORNERSTONE STRATEGY</b>	<b>B</b>	Mid-cap Value	<b>B+</b>	1170.3	-14	No load	1.05	8.1	5.9	2.8
<b>USAA EMERGING MARKETS</b> <b>a</b>	<b>F</b>	Diversified Emerging Mkts.	<b>C</b>	287.7	23	No load	1.27	52.4	52.1	0.7
<b>USAA GROWTH</b>	<b>C</b>	Large-cap Blend	<b>F</b>	1752.5	13	No load	0.97	21.7	18.9	0.2
<b>USAA GROWTH &amp; INCOME</b>	<b>C</b>	Large-cap Value	<b>C</b>	1121.7	6	No load	0.89	14.3	13.1	0.9
<b>USAA GROWTH &amp; TAX STRATEGY</b> <b>b</b>	<b>B+</b>	Domestic Hybrid	<b>B</b>	261.0	10	No load	0.69	9.3	8.4	2.6
<b>USAA GROWTH STRATEGY</b>		Mid-cap Growth		287.7	12	No load	1.28	20.9	18.4	1.1
<b>USAA INCOME STOCK</b>	<b>C</b>	Large-cap Value	<b>C</b>	2343.6	-6	No load	0.65	2.5	-0.3	2.8
<b>USAA INTERNATIONAL</b> <b>b</b>	<b>C-</b>	Foreign	<b>C-</b>	559.7	5	No load	1.12	28.7	26.9	0.7
<b>USAA S&amp;P 500 INDEX</b>		Large-cap Blend		3082.2	66	No load	0.18	20.7	20.2	1.1
<b>USAA SCIENCE &amp; TECHNOLOGY</b>		Technology		359.7	125	No load	1.33	47.0	46.4	0.0
<b>USAA WORLD GROWTH</b>	<b>C</b>	World	<b>C</b>	366.1	12	No load	1.16	30.7	28.4	0.3
<b>VALUE LINE</b>	<b>C</b>	Large-cap Growth	<b>C-</b>	494.6	18	No load	0.77	26.7	24.5	0.0
<b>VALUE LINE ASSET ALLOCATION</b>	<b>A</b>	Domestic Hybrid	<b>A</b>	289.5	66	No load	1.08†	19.9	17.6	1.1
<b>VALUE LINE LEVERAGED GROWTH INV.</b>	<b>C</b>	Large-cap Growth	<b>C-</b>	762.4	25	No load	0.84	31.0	28.7	0.0
<b>VALUE LINE SPECIAL SITUATIONS</b>	<b>B</b>	Mid-cap Growth	<b>B+</b>	345.3	82	No load	1.02	61.7	59.4	0.0
<b>VAN KAMPEN AGGRESSIVE GROWTH A</b>		Small-cap Growth		637.7	328	5.75	1.56†	130.6	127.1	0.0
<b>VAN KAMPEN AMERICAN VALUE A</b>	<b>C</b>	Small-cap Blend	<b>A</b>	433.6	96	5.75‡	1.49†	25.7	23.2	0.0
<b>VAN KAMPEN COMSTOCK A</b>	<b>B</b>	Mid-cap Value	<b>B+</b>	1797.4	2	5.75	0.91†	2.4	-0.9	1.8
<b>VAN KAMPEN EMERG. GROWTH A</b> <b>b</b>	<b>B</b>	Mid-cap Growth	<b>B+</b>	5768.2	93	5.75	0.97†	103.7	99.3	0.0
<b>VAN KAMPEN ENTERPRISE A</b>	<b>C</b>	Large-cap Growth	<b>C-</b>	2598.4	22	5.75	0.94†	26.5	23.2	0.0
<b>VAN KAMPEN EQUITY-INCOME B</b>	<b>B+</b>	Domestic Hybrid	<b>B</b>	1148.8	1	5.00**	1.62†	9.2	6.3	1.6
<b>VAN KAMPEN GLOBAL EQUITY ALLOC. A</b>	<b>C</b>	World	<b>B</b>	277.4	15	5.75	1.70†	23.5	21.6	0.0
<b>VAN KAMPEN GLOBAL EQUITY B</b>		World		531.0	-17	5.00**	2.45†	2.6	1.3	0.0
<b>VAN KAMPEN GROWTH &amp; INCOME A</b>	<b>B</b>	Large-cap Value	<b>B+</b>	1018.4	10	5.75	0.92†	12.7	8.9	0.9
<b>VAN KAMPEN PACE A</b>	<b>B</b>	Large-cap Blend	<b>C-</b>	3852.6	3	5.75	0.83†	13.9	10.0	0.7
<b>VAN WAGONER EMERGING GROWTH</b>		Small-cap Blend		1335.5	605	No load‡	1.95†	291.2	291.2	0.0
<b>VAN WAGONER MICRO-CAP</b>		Small-cap Growth		291.7	533	No load‡	1.95†	207.9	207.9	0.0
<b>VAN WAGONER POST-VENTURE</b>		Small-cap Growth		298.6	NM	No load	1.95†	237.2	230.4	0.0

\*Includes redemption fee. \*\*Includes deferred sales charge. †12(b)-1 plan in effect. ‡Not currently accepting new accounts. \$Less than 0.5% of assets. NA=Not available. NM=Not meaningful. (ggggg) Formerly Templeton Developing Markets I. (hhhhh) Formerly Templeton Foreign I. (iiii) Formerly Templeton Global Opportunities I. (jjjj) Formerly Templeton Global Smaller Comp I. (kkkkk) Formerly Templeton Growth I. (lllll) Formerly Templeton World I.

AVERAGE ANNUAL TOTAL RETURNS (%) HISTORY						PORTFOLIO DATA						RISK				TELEPHONE		
3 YEARS		5 YEARS		10 YEARS		RESULTS VS. ALL FUNDS	TURNOVER	CASH %	FOREIGN %	P-E RATIO	UNTAXED GAINS (%)	LARGEST HOLDING COMPANY (% ASSETS)	LEVEL	BEST		WORST		
PRETAX	AFTERTAX	PRETAX	AFTERTAX	PRETAX	AFTERTAX									QTR	%RET	QTR	%RET	
16.4	14.5	NA	NA	NA	NA	3	Average	5	10	36	27	Bristol-Myers Squibb (7)		NA	NA	800-638-5660		
36.7	35.3	22.7	21.8	13.0	12.2	4 3 4 1	Low	2	87	36	58	Zee Telefilms (2)	Average	IV 99 57.2	III 98 -17.5	800-638-5660		
17.1	15.7	15.7	14.5	11.4	10.0	4 2 4 2	Very low	1	100	34	40	Natl. Westminster Bank (3)	Average	IV 99 24.7	III 98 -13.7	800-638-5660		
21.9	21.8	9.3	9.3	NA	NA	2 4 2	Average	13	99	43	32	NTT Mobile Comms. (4)	Very high	IV 98 25.2	IV 97 -20.6	800-638-5660		
49.5	46.8	37.3	33.8	NA	NA	3 1	Average	3	5	47	46	AmFm (4)	High	IV 99 41.6	III 98 -18.6	800-638-5660		
21.4	20.6	25.8	24.8	NA	NA	1 1 2	Average	9	4	30	28	Voicestream Wireless (3)	Average	IV 98 26.8	III 98 -17.5	800-638-5660		
17.2	15.2	22.8	20.5	16.8	15.3	2 2 1 2	Average	0	3	31	48	AT&T Liberty Media Cl. A (3)	High	IV 98 27.7	III 98 -21.3	800-638-5660		
3.8	3.4	5.6	5.3	NA	NA	1 4 4	Average	7	97	36	2	Samsung Electronics (8)	Very high	IV 99 42.0	IV 97 -27.1	800-638-5660		
6.6	3.7	12.7	9.9	9.0	6.5	4 2 3 4	Low	2	17	40	34	Wal-Mart Stores (5)	High	II 99 15.0	III 98 -12.4	800-638-5660		
15.6	14.0	23.0	20.4	18.0	15.2	1 1 2 2	Low	4	4	34	48	Adobe Systems (2)	High	IV 99 28.5	III 98 -21.0	800-638-5660		
13.1	11.5	16.2	14.5	NA	NA	3 3	Low	5	30	32	12	BP Amoco ADR (1)	Very low	IV 98 11.2	III 98 -6.6	800-638-5660		
42.8	39.6	38.9	35.0	30.2	27.3	1 1 2 1	High	2	9	52	58	Microsoft (4)	High	IV 98 47.9	III 98 -17.3	800-638-5660		
12.6	11.4	18.2	16.0	13.1	10.3	4 1 2 3	Low	9	3	24	14	AO Smith (2)	Average	II 97 15.5	III 98 -19.4	800-638-5660		
4.3	2.5	12.8	11.0	12.3	10.7	2 1 2 4	Low	3	1	17	20	Insituform Tech. Cl. A (3)	Average	II 99 16.7	III 98 -20.2	800-638-5660		
17.4	14.8	20.4	17.8	NA	NA	1 2 2	Low	4	NA	32	33	T. Rowe Price International (25)	Low	IV 98 18.6	III 98 -13.4	800-638-5660		
14.7	11.6	22.1	19.0	NA	NA	1 3	Average	4	10	25	7	Sprint (FON Group) (2)	Low	II 99 15.0	III 98 -13.4	800-638-5660		
16.0	14.5	17.1	15.8	NA	NA	1 3 3	Very low	8	80	23	23	Kookmin Bank (2)	Average	IV 99 17.4	III 98 -17.0	800-342-5236		
3.7	3.0	6.5	5.6	NA	NA	1 4 4	Low	-1	98	21	-15	Telefonos de Mex. L ADR (4)	Very high	IV 99 26.5	IV 97 -24.9	800-342-5236		
12.2	9.8	13.1	10.9	11.3	9.1	2 2 4 3	Low	13	99	22	7	Sony (3)	Average	II 99 15.6	III 98 -17.2	800-342-5236		
13.1	11.1	15.2	13.1	NA	NA	2 3 3	Very low	15	82	26	30	Nokia (3)	Average	IV 99 19.9	III 98 -15.7	800-342-5236		
1.4	-0.1	8.4	5.8	8.7	5.8	2 2 3 4	Very low	7	75	18	6	Li & Fung (2)	Average	II 99 10.9	III 98 -20.3	800-342-5236		
13.9	10.8	16.4	13.2	13.5	10.3	2 2 3 3	Low	9	75	24	7	Sony (3)	Average	II 99 13.4	III 98 -15.2	800-342-5236		
17.4	14.5	19.0	15.6	13.8	10.2	4 1 2 3	Low	14	74	25	19	Cheung Kong Hldgs. (3)	Average	IV 98 15.3	III 98 -14.1	800-342-5236		
13.2	12.8	18.5	17.8	NA	NA	1 1 3	Low	6	18	36	32	Electro Scientific Inds. (7)	Average	IV 98 16.7	III 98 -14.3	800-443-1021		
31.0	29.7	NA	NA	NA	NA	1	High	1	18	33	24	Nortel Networks (5)		NA	NA	800-847-0200		
NA	NA	NA	NA	NA	NA		Average	1	7	36	22	Microsoft (4)		NA	NA	800-223-1200		
NA	NA	NA	NA	NA	NA		Average	3	2	42	28	Microsoft (5)		NA	NA	800-223-1200		
22.5	22.1	29.0	28.3	NA	NA	3 1 2	Low	1	3	29	22	General Motors Cl. H (6)	Average	IV 98 21.3	III 98 -21.3	800-443-3036		
38.1	37.7	NA	NA	NA	NA	1	Average	2	2	49	41	EMC (8)		NA	NA	800-892-7587		
32.2	30.0	38.0	35.9	NA	NA	1 1	High	3	4	34	45	ANTAC (1)	High	IV 99 44.6	III 98 -24.3	800-224-6312		
15.8	15.0	21.0	20.1	NA	NA	1 3	Very low	4	18	18	24	Pharmacia & Upjohn (Dep) (5)	Low	II 97 15.7	III 98 -14.6	800-432-4789		
19.6	17.6	17.9	16.1	NA	NA	3 2	Low	3	86	24	29	Nestle (Reg.) (3)	Low	IV 98 16.2	III 98 -17.9	800-432-4789		
22.4	21.6	20.0	19.1	NA	NA	3 2	Very low	12	99	32	22	Aegon (3)	Very low	IV 99 16.1	III 98 -13.2	800-996-2862		
25.9	19.8	24.7	19.3	15.4	11.4	4 3 2 2	Very high	4	6	26	24	Media One Group (4)	Average	IV 99 24.9	III 99 -8.5	800-366-5465		
12.8	10.0	14.5	11.5	11.2	8.9	3 3 3 3	Average	2	3	32	23	Hartford Fin. Svcs. Group (2)	Very low	II 97 9.5	III 98 -6.0	800-366-5465		
22.5	19.2	23.5	20.7	16.1	14.0	2 3 1 2	Average	2	8	36	45	General Electric (3)	Low	II 97 18.7	III 98 -7.3	800-366-5465		
30.8	26.5	23.4	20.1	15.8	13.4	4 1 4 1	High	6	92	36	46	Telefonica (3)	Average	IV 99 46.7	III 98 -17.3	800-366-5465		
38.3	34.9	30.0	27.5	24.8	23.2	1 1 4 1	Average	23	6	38	58	America Online (5)	High	IV 99 46.2	III 98 -15.9	800-366-5465		
23.0	19.5	20.5	17.1	14.9	12.2	2 3 3 2	High	3	4	39	29	Exxon (2)	Very low	IV 99 28.9	III 98 -5.8	800-366-5465		
51.3	47.8	42.4	39.5	26.4	23.9	2 1 2 1	Average	8	3	49	72	America Online (5)	High	IV 99 61.7	I 97 -15.2	800-366-5465		
31.2	28.1	24.9	21.4	16.7	14.2	4 1 3 1	Average	1	5	40	51	Applied Materials (4)	Average	IV 99 31.1	III 98 -9.5	800-366-5465		
35.9	33.2	34.5	32.2	20.6	18.6	3 2 2 1	Low	2	3	46	56	MedImmune (3)	High	IV 99 51.2	III 98 -22.4	800-382-8722		
8.5	6.1	12.2	10.0	9.4	7.5	4 2 3 4	Average	1	36	27	17	Bristol-Myers Squibb (1)	Low	II 97 8.5	III 98 -10.7	800-382-8722		
2.8	2.5	5.6	4.9	NA	NA	4 4	Average	4	96	25	-19	DBS Group Hldgs. (3)	Very high	IV 99 26.8	III 98 -26.1	800-382-8722		
18.6	16.3	21.0	17.8	15.0	12.2	2 2 2 2	Low	1	3	35	25	Microsoft (3)	Average	IV 98 26.1	IV 97 -16.1	800-382-8722		
15.3	13.9	20.0	18.5	NA	NA	1 3	Low	2	2	29	25	Bell Atlantic (3)	Average	IV 98 17.5	III 98 -17.5	800-382-8722		
12.3	10.6	14.1	12.5	10.1	8.9	3 4 4 3	Average	1	1	40	25	Cisco Systems (4)	Very low	IV 98 8.6	III 98 -3.9	800-382-8722		
14.9	13.4	NA	NA	NA	NA	3	Low	2	26	34	20	Harmonic (1)		NA	NA	800-382-8722		
12.0	9.4	16.5	13.7	12.4	10.0	2 3 3 3	Low	4	8	24	24	Bristol-Myers Squibb (4)	Low	II 99 11.1	III 98 -8.1	800-382-8722		
13.4	11.8	13.5	12.2	10.7	9.7	4 1 4 3	Low	0	100	29	32	Nokia Cl. A ADR (3)	Average	IV 98 16.8	III 98 -20.2	800-382-8722		
27.3	26.8	NA	NA	NA	NA	1	Very low	1	2	34	22	Microsoft (3)		NA	NA	800-382-8722		
NA	NA	NA	NA	NA	NA		Low	7	6	44	34	America Online (4)		NA	NA	800-382-8722		
17.7	16.0	17.0	15.3	NA	NA	3 3	Average	3	63	35	39	Nokia Cl. A ADR (2)	Average	IV 98 20.6	III 98 -19.0	800-382-8722		
22.8	20.4	24.6	21.7	17.1	14.0	1 1 3 2 2	Average	3	NA	42	54	EMC (4)	Average	IV 98 23.9	III 98 -13.2	800-223-0818		
22.2	20.1	25.8	22.3	NA	NA	1 2	High	21	3	41	27	Wal-Mart Stores (1)	Very low	IV 98 24.6	III 98 -12.8	800-223-0818		
31.3	29.6	30.6	27.9	19.6	16.8	3 2 1 1	Average	1	NA	44	69	EMC (5)	High	IV 98 31.0	III 98 -13.3	800-223-0818		
40.5	37.5	30.9	25.5	18.8	15.6	4 2 3 1	Very high	9	3	37	38	Boston Scientific (3)	Average	IV 99 38.2	III 98 -15.3	800-223-0818		
52.5	51.1	NA	NA	NA	NA	1	Very high	4	5	53	44	SDL (3)		NA	NA	800-421-5666		
23.4	21.3	22.4	20.2	NA	NA	2 2	Very high	11	5	24	8	Bally Total Fitness Hldg. (2)	Average	II 99 21.3	III 98 -15.8	800-421-5666		
16.9	12.3	21.6	16.4	14.3	9.9	2 4 1 2	High	6	7	24	15	Tenet Healthcare (4)	Low	IV 98 14.8	III 99 -10.1	800-421-5666		
49.3	46.7	41.5	38.8	27.9	25.6	1 1 1 1	High	0	5	54	63	JDS Uniphase (4)	High	IV 99 61.3	III 98 -12.8	800-421-5666		
26.2	23.6	27.1	23.9	18.4	15.1	2 2 1 1	Average	1	4	46	44	Cisco Systems (4)	Average	IV 98 24.6	III 98 -15.1	800-421-5666		
16.1	13.0	18.7	15.8	NA	NA	3 2 3	Average	2	14	31	24	Minnesota Mng. & Mfg. (2)	Low	II 97 12.6	III 98 -8.0	800-421-5666		
19.7	17.3	18.3	15.9	NA	NA	3 2	Average	10	49	32	23	Topix Index (Fut.) (3)	Low	IV 99 18.1	III 98 -11.5	800-282-4404		
NA	NA	NA	NA	NA	NA		Average	2	65	24	10	Richemont Cl. A (Unit) (4)		NA	NA	800-282-4404		
18.4	15.2	21.6	18.4	15.2	12.2	2 2 1 2	Average	3	14	32	28	Minnesota Mng. & Mfg. (3)	Low	IV 98 15.9	III 98 -11.5	800-421-5666		
21.8	17.8	23.7	19.3	14.9	11.0	3 4 1 2	Average	8	2	34	39	Microsoft (4)	Average	IV 98 20.5	III 98 -12.6	800-421-5666		
50.1	50.1	NA	NA	NA	NA	1	Very high	-7	NA	42	50	Ariba (8)		NA	NA	800-228-2121		
40.9	40.9	NA	NA	NA	NA	1	Very high	8	1	46	45	Ariba (10)		NA	NA	800-228-2121		
59.7	58.6	NA	NA	NA	NA	1	Very high	14	2	42	46	Onhealth Net (8)		NA	NA	800-228-2121		

DATA: MORNINGSTAR, INC., CHICAGO, IL.

# MUTUAL FUND SCOREBOARD

FUND	OVERALL RATING	CATEGORY	RATING	SIZE	FEES		1999 RETURNS (%)			
	(COMPARES RISK-ADJUSTED PERFORMANCE OF EACH FUND AGAINST ALL FUNDS)		(COMPARES RISK-ADJUSTED PERFORMANCE OF FUND WITHIN CATEGORY)	ASSETS \$MIL.	% CHG. 1998-99	SALES CHARGE (%)	EXPENSE RATIO (%)	PRE-TAX	AFTER-TAX	YIELD
VAN WAGONER TECHNOLOGY		Technology		285.6	3393	No load	1.95†	223.8	221.0	0.0
VANGUARD AGGRESSIVE GROWTH		Mid-cap Value		577.3	8	1.00*	0.43	19.3	18.0	0.9
VANGUARD ASSET ALLOCATION <b>b</b>	<b>A</b>	Domestic Hybrid	<b>A</b>	8597.1	23	No load	0.49	5.2	3.1	3.6
VANGUARD BALANCED INDEX	<b>A</b>	Domestic Hybrid	<b>B+</b>	3128.5	56	No load	0.21	13.6	12.4	2.9
VANGUARD CAPITAL OPPORTUNITY <b>a</b>		Mid-cap Growth		1723.3	735	1.00*	0.94	97.8	96.4	0.1
VANGUARD EMERGING MKT. STK. INDEX	<b>F</b>	Diversified Emerging Mkts	<b>C</b>	977.7	69	1.00*	0.61	61.6	60.5	2.2
VANGUARD ENERGY <b>b</b>	<b>D</b>	Natural Resources	<b>C</b>	1018.2	24	1.00*	0.38	21.0	20.4	1.6
VANGUARD EQUITY-INCOME <b>b</b>	<b>B</b>	Large-cap Value	<b>B+</b>	2874.1	-2	No load	0.39	-0.2	-1.9	2.7
VANGUARD EUROPEAN STK. INDEX	<b>B+</b>	Europe Stock	<b>B</b>	5467.0	22	No load	0.29	16.7	15.9	1.7
VANGUARD EXPLORER	<b>C-</b>	Small-cap Growth	<b>C</b>	2681.7	9	No load	0.62	37.3	33.4	0.3
VANGUARD EXTENDED MKT. INDEX <b>b</b>	<b>C</b>	Mid-cap Blend	<b>C</b>	4221.0	52	No load	0.23	36.2	32.8	0.8
VANGUARD 500 INDEX <b>b</b>	<b>A</b>	Large-cap Blend	<b>A</b>	104652.3	41	No load	0.18	21.1	20.5	1.0
VANGUARD GOLD & PRECIOUS METALS	<b>F</b>	Precious Metals	<b>B</b>	381.7	23	1.00*	0.77	28.8	28.3	1.2
VANGUARD GROWTH & INCOME <b>b</b>	<b>B+</b>	Large-cap Value	<b>A</b>	8021.5	55	No load	0.36	26.0	24.7	0.9
VANGUARD GROWTH INDEX	<b>A</b>	Large-cap Growth	<b>A</b>	13609.9	105	No load	0.22	28.8	27.7	0.6
VANGUARD HEALTH CARE <b>b</b>	<b>A</b>	Health	<b>B+</b>	10420.9	12	1.00*	0.36	7.0	5.0	1.0
VANGUARD INTERNATIONAL GROWTH <b>b</b>	<b>C-</b>	Foreign	<b>C</b>	8653.5	12	No load	0.58	26.3	24.9	1.1
VANGUARD INTERNATIONAL VALUE	<b>C-</b>	Foreign	<b>C-</b>	992.6	23	No load	0.52	21.8	20.2	2.2
VANGUARD LIFESTRAT. CONS. GROWTH	<b>A</b>	Domestic Hybrid	<b>A</b>	1713.6	21	No load	0.00	7.9	6.2	4.1
VANGUARD LIFESTRAT. GROWTH	<b>B+</b>	Large-cap Blend	<b>B</b>	2938.3	53	No load	0.00	17.3	16.3	2.1
VANGUARD LIFESTRAT. INCOME	<b>A</b>	Domestic Hybrid	<b>A</b>	559.7	25	No load	0.00	2.8	1.0	5.4
VANGUARD LIFESTRAT. MOD. GROWTH	<b>A</b>	Domestic Hybrid	<b>B+</b>	3440.7	56	No load	0.00	12.0	10.7	3.0
VANGUARD MID CAP INDEX		Mid-cap Blend		544.5	165	No load	0.25	15.4	12.2	0.6
VANGUARD MORGAN GROWTH <b>a</b>	<b>B</b>	Large-cap Blend	<b>C</b>	4540.7	28	No load	0.44	34.1	29.9	0.6
VANGUARD PACIFIC STOCK INDEX	<b>F</b>	Japan	<b>D</b>	2311.3	124	No load	0.40	57.1	56.7	0.7
VANGUARD PRIMECAP <b>b</b>	<b>B+</b>	Large-cap Blend	<b>B+</b>	16292.0	45	No load†	0.51	41.3	38.9	0.4
VANGUARD REIT INDEX		Real Estate		875.4	-5	1.00*	0.26	-4.0	-6.3	7.9
VANGUARD SMALL CAP INDEX <b>b</b>	<b>C-</b>	Small-cap Blend	<b>C</b>	3178.8	15	No load	0.24	23.1	20.5	1.0
VANGUARD STAR	<b>B+</b>	Domestic Hybrid	<b>C</b>	8087.1	0	No load	0.00	7.1	5.4	3.3
VANGUARD TAX-MGD. BALANCED	<b>A</b>	Domestic Hybrid	<b>B+</b>	308.4	49	2.00*	0.19	15.5	14.6	2.3
VANGUARD TAX-MGD. CAP. APPREC.	<b>B</b>	Large-cap Growth	<b>C</b>	2113.0	43	2.00*	0.19	33.6	33.4	0.4
VANGUARD TAX-MGD. GROWTH & INCOME	<b>A</b>	Large-cap Blend	<b>B+</b>	2073.0	53	2.00*	0.19	21.1	20.7	1.0
VANGUARD TOTAL INTL. STK. INDEX		Foreign		2264.9	-7	No load	0.00	29.9	29.3	1.5
VANGUARD TOTAL STK. MKT. INDEX	<b>B+</b>	Large-cap Blend	<b>C</b>	16311.5	75	No load	0.20	23.8	23.1	1.0
VANGUARD U.S. GROWTH <b>b</b>	<b>A</b>	Large-cap Growth	<b>B+</b>	19068.1	40	No load	0.41	22.3	21.0	0.5
VANGUARD UTILITIES INCOME	<b>B</b>	Utilities	<b>C</b>	840.7	-12	No load	0.38	-3.0	-5.6	3.3
VANGUARD VALUE INDEX	<b>B</b>	Large-cap Value	<b>B</b>	3377.8	40	No load	0.22	12.6	9.8	1.5
VANGUARD WELLESLEY INCOME <b>b</b>	<b>B+</b>	Domestic Hybrid	<b>B</b>	6976.4	-18	No load	0.31	-4.1	-6.9	5.6
VANGUARD WELLINGTON	<b>B+</b>	Domestic Hybrid	<b>C</b>	25528.6	-1	No load	0.31	4.4	2.0	3.9
VANGUARD WINDSOR	<b>C-</b>	Large-cap Value	<b>D</b>	16699.8	-8	No load	0.27	11.6	8.2	1.6
VANGUARD WINDSOR II <b>b</b>	<b>C</b>	Large-cap Value	<b>C</b>	26901.8	-15	No load	0.47	-5.8	-8.3	2.5
VICTORY BALANCED <b>A</b>	<b>B+</b>	Domestic Hybrid	<b>B</b>	446.0	0	5.75	1.27	6.9	4.4	2.1
VICTORY DIVERSIFIED STOCK <b>A</b>	<b>B</b>	Large-cap Value	<b>B+</b>	1002.6	3	5.75	1.02	21.0	16.7	0.2
VICTORY ESTABLISHED VALUE G (mmmmm) <b>b</b>	<b>B+</b>	Mid-cap Value	<b>B</b>	476.9	-8	No load	1.09†	17.1	13.9	0.2
VICTORY GROWTH	<b>C</b>	Large-cap Growth	<b>B+</b>	446.4	43	5.75	1.35	17.9	16.8	0.0
VICTORY STOCK INDEX	<b>B+</b>	Large-cap Blend	<b>B</b>	909.6	28	5.75	0.57	20.2	18.9	1.1
VICTORY VALUE	<b>B</b>	Large-cap Value	<b>B+</b>	610.9	9	5.75	1.34	11.1	8.5	0.3
VINTAGE EQUITY S	<b>B+</b>	Large-cap Blend	<b>B</b>	301.0	31	No load	1.40†	21.7	18.2	0.0
WADDELL & REED GROWTH B	<b>C</b>	Mid-cap Growth	<b>B+</b>	523.4	31	3.00**	2.10†	61.4	55.9	0.0
WADDELL & REED TOTAL RETURN B	<b>B</b>	Large-cap Blend	<b>C-</b>	542.6	8	3.00**	1.93†	12.2	11.3	0.2
WARBURG PINCUS CAP. APPR. COMM.	<b>A</b>	Large-cap Blend	<b>A</b>	1073.4	42	No load	1.00	48.3	44.8	0.0
WARBURG PINCUS EMERG. GR. COMM. <b>b</b>	<b>C-</b>	Mid-cap Growth	<b>C</b>	1758.8	-1	No load	1.22	41.8	38.4	0.0
WARBURG PINCUS GRTH. & INC. COMM <b>a</b>	<b>C-</b>	Large-cap Value	<b>F</b>	552.4	-25	No load	1.19	5.7	-0.1	0.7
WARBURG PINCUS INTL EQUITY COMM.	<b>C-</b>	Foreign	<b>D</b>	1035.3	-12	No load	1.36	57.0	56.7	0.6
WARBURG PINCUS JAPAN GR. COMM.		Japan		688.5	NM	No load	1.75†	266.1	265.6	0.0
WARBURG PINCUS JAP. SM. CO. COMM	<b>D</b>	Japan	<b>B</b>	1089.9	NM	No load	1.75†	328.7	328.4	0.0
WASHINGTON MUTUAL INVESTORS <b>b</b>	<b>B</b>	Large-cap Value	<b>B</b>	55125.8	6	5.75	0.61†	1.2	-1.3	1.8
WEBS INDEX JAPAN		Japan		976.8	215	No load	1.04†	57.9	57.4	0.7
WEITZ HICKORY	<b>A</b>	Small-cap Blend	<b>A</b>	832.6	55	No load†	1.30	36.7	34.8	0.0
WEITZ PARTNERS VALUE	<b>A</b>	Mid-cap Value	<b>A</b>	1094.5	274	No load	1.25	22.0	20.2	0.2
WEITZ VALUE <b>b</b>	<b>B</b>	Mid-cap Value	<b>A</b>	2643.1	121	No load	1.26	21.0	19.3	1.1
WELLS FARGO ASSET ALLOCATION A (nnnnn)	<b>B+</b>	Domestic Hybrid	<b>B</b>	1368.6	-1	5.75	0.92	9.5	5.8	1.9
WELLS FARGO EQUITY INDEX A (ooooo) <b>b</b>	<b>B+</b>	Large-cap Blend	<b>B</b>	683.6	13	5.75	0.89	20.1	19.0	0.6
WELLS FARGO GROWTH A (ppppp)	<b>C</b>	Large-cap Blend	<b>C-</b>	345.1	-1	5.75	1.12	21.2	18.0	0.0
WELLS FARGO LIFEPATH 2040 A (qqqqq)	<b>B</b>	Large-cap Blend	<b>C</b>	285.3	11	5.75	1.20†	21.0	18.8	0.2
WHITE OAK GROWTH STOCK	<b>B</b>	Large-cap Growth	<b>C</b>	2433.5	123	No load	1.00	50.1	50.1	0.0
WILSHIRE TARGET LARGE GROWTH INV.	<b>A</b>	Large-cap Growth	<b>A</b>	450.6	191	No load	0.73†	34.0	33.6	0.0
WM GROWTH & INCOME A <b>a</b>	<b>C</b>	Large-cap Blend	<b>C-</b>	720.7	33	5.50	0.94†	18.3	17.1	0.3
WM GROWTH B	<b>B+</b>	Large-cap Growth	<b>B</b>	268.0	405	5.00**	2.46†	93.1	87.2	0.0
WM NORTHWEST A	<b>C</b>	Small-cap Blend	<b>B+</b>	395.4	30	5.50	1.10†	42.3	38.5	0.0

\*Includes redemption fee. \*\*Includes deferred sales charge. †12(b)-1 plan in effect. ‡Not currently accepting new accounts. \$Less than 0.5% of assets. NA=Not available. NM=Not meaningful. (mmmmm) Formerly Gradian Established Value. (nnnnn) Formerly Stagecoach Asset Allocation A. (ooooo) Formerly Stagecoach Equity Index A. (ppppp) Formerly Stagecoach Growth A. (qqqqq) Formerly Stagecoach Lifepath 2040 A.

AVERAGE ANNUAL TOTAL RETURNS (%)						HISTORY		PORTFOLIO DATA					RISK				TELEPHONE		
3 YEARS		5 YEARS		10 YEARS		RESULTS VS. ALL FUNDS		TURNOVER	CASH %	FOREIGN %	P-E RATIO	UNTAXED GAINS (%)	LARGEST HOLDING COMPANY (% ASSETS)	LEVEL	BEST		WORST		
PRETAX	AFTERTAX	PRETAX	AFTERTAX	PRETAX	AFTERTAX										QTR	%RET	QTR	%RET	
NA	NA	NA	NA	NA	NA			Very high	6	1	51	39	Onhealth Net (8)		NA	NA	800-228-2121		
14.8	13.5	NA	NA	NA	NA	3		Average	0	1	22	16	Lexmark Intl. Cl. A (3)		NA	NA	800-662-7447		
18.9	16.3	21.4	18.6	14.8	12.5	2 3 2 2		Average	12	3	36	21	Microsoft (2)	Very low	IV 98 14.3	III 98 -4.4	800-662-7447		
17.9	16.5	19.1	17.7	NA	NA	3 2		Low	2	0	35	23	Microsoft (2)	Very low	IV 98 12.7	III 98 -5.6	800-662-7447		
34.0	32.7	NA	NA	NA	NA	1		High	11	13	37	31	Pharmacia & Upjohn (4)		NA	NA	800-662-7447		
3.2	2.4	5.1	4.4	NA	NA	4 4		Low	6	100	23	-6	Telefonos de Mex. Cl. L (3)	Very high	IV 99 28.3	II 98 -21.5	800-662-7447		
3.4	2.2	13.2	12.0	9.3	7.6	4 2 2 4		Low	3	26	40	18	Unocal (4)	High	III 97 16.1	III 98 -14.2	800-662-7447		
15.4	13.4	19.9	17.8	12.9	10.8	3 3 1 3		Low	3	5	27	32	Bell Atlantic (4)	Low	IV 98 13.2	III 99 -8.4	800-662-7447		
23.2	22.3	22.6	21.7	NA	NA	3 2 2		Very low	0	99	32	33	BP Amoco (3)	Low	I 98 20.4	III 98 -14.4	800-662-7447		
17.6	15.5	18.6	16.4	15.7	13.8	1 1 3 2		Very low	5	5	27	37	Mettler-Toledo Intl. (1)	High	IV 99 30.0	III 98 -18.5	800-662-7447		
23.2	20.6	24.1	21.8	16.3	14.7	3 2 2 2		Low	2	0	29	37	Berkshire Hathaway Cl. A (3)	Average	IV 99 29.6	III 98 -18.7	800-662-7447		
27.5	26.8	28.5	27.7	18.1	17.1	2 3 1 1		Very low	1	3	39	43	Microsoft (5)	Low	IV 98 21.4	III 98 -10.0	800-662-7447		
-8.9	-9.3	-6.4	-6.9	-1.2	-1.9	4 1 4 4		Low	8	78	32	-36	Newcrest Mng. (8)	Very high	III 99 18.6	IV 97 -28.7	800-662-7447		
28.4	25.8	28.8	26.0	18.5	16.0	2 2 1 1		Average	2	4	35	28	Tyco International (3)	Low	IV 98 20.6	III 98 -13.0	800-662-7447		
35.7	34.9	33.7	32.9	NA	NA	1 1		Low	0	1	44	28	Microsoft (8)	Low	IV 98 24.6	III 98 -7.2	800-662-7447		
24.7	23.0	27.8	26.3	21.5	19.7	1 2 1 2		Very low	14	25	35	37	Warner-Lambert (5)	Low	II 97 19.1	III 99 -7.2	800-662-7447		
15.4	14.3	15.2	14.0	9.9	8.8	4 1 3 3		Low	5	100	32	36	ING Groep (4)	Average	IV 99 21.8	III 98 -12.8	800-662-7447		
11.6	8.9	10.9	7.2	7.3	4.8	4 2 4 3		Low	1	98	28	13	Elf Aquitaine (3)	Average	IV 98 20.6	III 98 -15.7	800-662-7447		
13.4	11.7	14.9	13.0	NA	NA	4 3		Very low	6	6	33	13	Vanguard Tot. Bd. Mkt. Inx. (30)	Very low	IV 98 8.8	III 98 -2.4	800-662-7447		
20.3	19.1	21.0	19.7	NA	NA	2 2		Very low	6	15	35	23	Vanguard Tot. Stk. Mkt. Inx. (49)	Low	IV 98 17.3	III 98 -8.8	800-662-7447		
10.0	8.0	12.0	9.9	NA	NA	4 3		Very low	10	NA	34	5	Vanguard Tot. Bd. Mkt. Inx. (50)	Very low	II 95 6.9	III 99 -0.5	800-662-7447		
16.9	15.4	18.2	16.6	NA	NA	3 2		Very low	6	11	33	19	Vanguard Tot. Stk. Mkt. Inx. (35)	Very low	IV 98 13.1	III 98 -5.5	800-662-7447		
NA	NA	NA	NA	NA	NA				3	NA	31	8	Veritas Software (2)		NA	NA	800-662-7447		
29.0	25.2	29.2	25.4	18.1	14.9	2 3 1 1		Average	5	6	37	42	Microsoft (3)	Average	IV 98 25.9	III 98 -16.4	800-662-7447		
6.1	5.8	2.5	2.2	NA	NA	1 4 4		Very low	0	100	40	15	Nippon Telegraph & Tele. (6)	Very high	IV 98 26.5	IV 97 -20.7	800-662-7447		
34.4	32.7	31.2	29.7	21.8	20.5	2 1 1 1		Very low	6	13	39	51	Texas Instruments (6)	Average	IV 98 28.8	III 98 -13.0	800-662-7447		
-1.6	-3.6	NA	NA	NA	NA	4		Low	2	NA	19	-21	Equity Office Properties Tr. (5)		NA	NA	800-662-7447		
14.3	12.3	17.8	15.7	14.2	12.5	3 1 2 3		Low	3	0	25	17	Gilead Sciences (\$)	High	IV 99 18.6	III 98 -20.1	800-662-7447		
13.4	11.0	16.9	14.2	12.3	9.9	2 3 3 3		Very low	12	NA	26	27	Vanguard Windsor II (25)	Very low	IV 98 11.5	III 98 -8.0	800-662-7447		
16.3	15.7	17.1	16.6	NA	NA	3 2		Very low	5	0	38	22	General Electric (2)	Very low	IV 98 12.3	III 98 -5.1	800-662-7447		
29.6	29.4	28.7	28.5	NA	NA	1 1		Very low	0	1	39	46	General Electric (4)	Average	IV 98 25.4	III 98 -13.1	800-662-7447		
27.6	27.1	28.6	28.0	NA	NA	1 1		Very low	0	3	37	29	Microsoft (4)	Low	IV 98 21.4	III 98 -10.0	800-662-7447		
14.2	13.6	NA	NA	NA	NA	3		Very low	0	NA	33	18	Vanguard European Stk. Index (61)		NA	NA	800-662-7447		
26.0	25.2	26.8	26.0	NA	NA	3 1 2		Very low	5	0	35	33	Microsoft (4)	Average	IV 98 21.5	III 98 -12.1	800-662-7447		
29.2	27.7	30.3	28.5	19.8	18.7	1 4 1 1		Average	5	4	46	45	Cisco Systems (6)	Average	IV 98 24.7	III 98 -9.4	800-662-7447		
13.9	11.3	15.9	13.6	NA	NA	3 4 3		Average	2	12	23	19	Sprint (FON Group) (4)	Low	IV 97 13.1	III 99 -5.5	800-662-7447		
18.8	16.6	22.8	20.8	NA	NA	1 2		Low	0	5	28	21	Exxon (4)	Average	IV 98 17.5	III 98 -12.9	800-662-7447		
8.8	5.7	12.7	9.6	10.6	7.7	2 3 3 4		Low	3	12	24	9	BP Amoco ADR (2)	Very low	II 95 8.5	III 99 -3.1	800-662-7447		
13.0	10.2	17.4	14.7	12.6	10.2	3 3 2 3		Low	1	16	27	21	Citigroup (2)	Very low	II 97 12.2	III 99 -5.3	800-662-7447		
11.1	7.7	17.7	13.9	13.0	9.6	3 2 1 4		Average	1	13	24	23	Citigroup (6)	Average	II 99 13.8	III 98 -19.5	800-662-7447		
13.2	10.3	20.1	17.3	13.8	11.4	3 3 1 3		Low	6	2	25	23	Chase Manhattan (3)	Average	IV 98 14.9	III 99 -13.6	800-662-7447		
14.6	12.3	16.8	14.6	NA	NA	3 3		Very high	3	10	31	19	Chevron (1)	Very low	IV 98 10.2	III 99 -4.3	800-539-3863		
24.1	19.8	26.4	22.1	17.5	14.2	3 2 1 2		Average	4	6	33	11	Texaco (3)	Average	IV 98 17.6	III 99 -9.0	800-539-3863		
15.1	12.7	18.1	15.5	13.2	11.2	4 1 2 3		Low	26	NA	23	34	Household Intl. (4)	Low	IV 98 14.1	III 98 -13.2	800-539-3863		
28.6	26.9	28.4	26.6	NA	NA	1 1		Low	3	0	37	37	General Electric (4)	Low	IV 98 22.8	III 98 -6.7	800-539-3863		
26.7	24.4	27.7	25.7	NA	NA	1 2		Very low	11	2	35	33	S&P 500 Index (Fut.) (16)	Low	IV 98 21.1	III 98 -10.0	800-539-3863		
21.4	18.3	24.0	21.3	NA	NA	1 2		Low	1	1	30	27	Ameritech (3)	Low	IV 98 18.2	III 99 -9.1	800-539-3863		
26.4	23.5	27.2	24.9	NA	NA	1 2		Average	1	4	36	50	Lucent Technologies (3)	Average	IV 98 27.5	III 98 -15.2	800-438-6375		
41.4	37.6	30.8	28.3	NA	NA	4 1		Average	20	5	34	49	America Online (4)	High	IV 99 41.0	III 98 -13.7	800-366-5465		
19.0	17.4	20.9	19.9	NA	NA	2 2		Average	6	5	36	35	Fannie Mae (2)	Low	II 97 17.1	III 98 -7.1	800-366-5465		
34.8	31.1	33.1	29.0	19.7	16.9	3 2 1 1		High	1	4	49	44	Cisco Systems (3)	Low	IV 99 33.0	III 98 -11.4	800-927-2874		
22.1	20.5	23.9	22.5	18.3	17.2	2 1 2 2		Average	4	1	44	51	Maxim Integrated Products (3)	High	IV 99 39.3	III 98 -23.0	800-927-2874		
15.8	11.4	13.0	10.0	13.2	10.2	3 1 4 3		Average	10	10	22	28	BP Amoco ADR (4)	Average	IV 98 16.5	III 98 -14.4	800-927-2874		
16.2	15.1	13.9	12.7	12.3	11.4	3 1 4 3		Average	1	99	40	34	NTT Mobile Comms. (6)	High	IV 99 33.8	III 98 -17.8	800-927-2874		
55.6	55.5	NA	NA	NA	NA	1		Average	-15	100	55	43	Softbank (6)		NA	NA	800-927-2874		
53.3	52.9	25.4	24.8	NA	NA	4 1		High	0	99	56	40	Hikari Tsushin (8)	Very high	IV 99 56.2	I 95 -18.3	800-927-2874		
17.2	14.8	22.3	19.6	14.9	12.8	3 3 1 3		Low	4	NA	25	35	Bank of America (3)	Low	II 97 14.4	III 99 -9.4	800-421-4120		
7.7	7.6	NA	NA	NA	NA	4		Very low	4	100	45	22	Nippon Telegraph & Tele. (9)		NA	NA	800-810-9327		
36.3	34.2	36.9	35.1	NA	NA	1 1		Low	15	NA	26	16	Telephone & Data Sys. (8)	Low	I 98 24.1	III 98 -15.6	800-232-4161		
30.4	28.1	29.6	26.9	18.9	16.3	2 2 1 1		Low	23	NA	24	18	Telephone & Data Sys. (5)	Very low	I 98 16.6	III 98 -9.0	800-232-4161		
29.4	26.4	28.9	26.0	18.1	16.0	2 3 1 1		Low	34	NA	24	19	Telephone & Data Sys. (6)	Very low	I 98 16.5	III 98 -7.3	800-232-4161		
18.8	15.6	19.3	16.3	14.3	12.0	2 3 3 2		Low	0	3	37	15	Microsoft (3)	Very low	IV 98 16.1	III 98 -5.6	800-222-8222		
26.5	25.3	27.3	26.1	17.0	16.0	3 3 1 2		Very low	1	2	35	73	Microsoft (4)	Low	IV 98 21.0	III 98 -10.1	800-222-8222		
23.0	19.5	23.9	20.7	NA	NA	3 2 2		High	0	3	39	25	S&P 500 Dep. Rec. SPDR (5)	Average	IV 98 23.3	III 98 -10.7	800-222-8222		
24.2	21.8	24.6	22.3	NA	NA	1 2		Low	1	22	36	43	Microsoft (3)	Low	IV 98 21.5	III 98 -11.6	800-222-8222		
37.6	37.5	39.4	39.3	NA	NA	1 1		Very low	2	0	42	35	Tellabs (6)	High	IV 98 37.5	III 98 -19.1	888-462-5386		
35.6	34.6	33.8	31.9	NA	NA	1 1		Average	6	NA	43	27	Microsoft (10)	Low	IV 98 25.3	III 98 -7.9	888-200-6796		
20.6	19.0	23.3	21.4	15.3	13.4	3 3 1 2		Average	0	2	33	31	Microsoft (2)	Average	IV 98 21.3	III 98 -14.5	800-222-5852		
48.5	44.7	38.8	34.3	NA	NA	3 1		High	9	10	50	38	Nokia Cl. A ADR (7)	High	IV 99 42.5	III 98 -7.7	800-222-5852		
32.5	29.6	29.2	26.7	18.3	16.9	1 4 1 1		Low	9	1	33	59	Radisys (4)	High	IV 98 45.3	III 98 -18.0	800-222-5852		

DATA: MORNINGSTAR, INC., CHICAGO, IL.