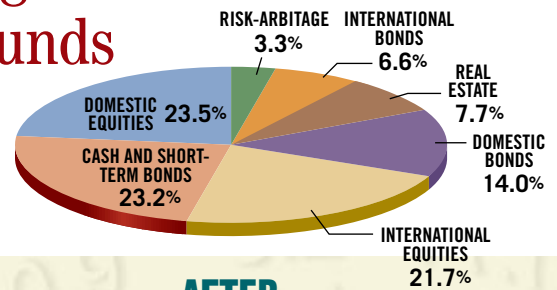
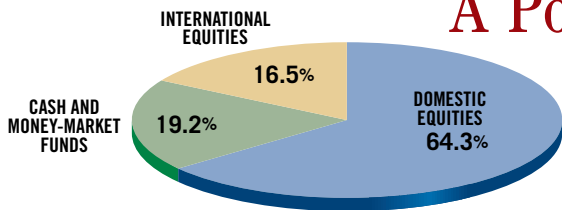


Restructuring A Portfolio of Funds



BEFORE

The “Cranes,” a couple in their early 40s, held \$544,051 in taxable and tax-deferred retirement accounts—more than 80% of it in 15 equity mutual funds. Working with Lou Stanasolovich of Legend Financial Advisors, they decided to scale back their equity holdings about 60%. Stanasolovich analyzed the funds for investment style and performance and developed a new investment plan

DOMESTIC EQUITIES[†]

	ALLOCATION(%)	INVESTMENT CATEGORY
BERGER 100	2.9	MID-CAP GROWTH
NEUBERGER & BERMAN MANHATTAN	1.0*	MID-CAP BLEND
T. ROWE PRICE CAP. APPREC.	4.4*	MID-CAP VALUE
JANUS TWENTY	2.9	LARGE-CAP GROWTH
AMER. CENT.—20thC ULTRA INV.	8.2	LARGE-CAP GROWTH
GROWTH FUND OF AMERICA	10.0*	LARGE-CAP GROWTH
CGM MUTUAL	6.0	LARGE-CAP VALUE
AMERICAN MUTUAL	11.3*	LARGE-CAP VALUE
WASHINGTON MUTUAL INVESTORS	8.1*	LARGE-CAP VALUE
T. ROWE PRICE EQUITY-INCOME	5.5*	LARGE-CAP VALUE
INVESCO INDUSTRIAL INCOME	3.6	DOMESTIC HYBRID

INTERNATIONAL EQUITIES

	ALLOCATION(%)	INVESTMENT CATEGORY
SMALLCAP WORLD	8.8*	SMALL-CAP GROWTH**
MONTGOMERY EMERGING MARKETS	0.7	DIV. EMRG. MKTS.
OAKMARK INTERNATIONAL	0.8	FOREIGN
EUROPACIFIC GROWTH	6.2*	FOREIGN

[†]Includes 0.4% in stocks *Funds in tax-deferred retirement accounts **Advisor considers this an international fund, while Morningstar puts it with domestic funds.

AFTER

Stanasolovich slashed domestic equities to 23.5%, mainly by cutting large-cap stocks. He added small growth and value funds to the mix and put in new mid-cap funds. He unloaded several international funds—but boosted the allocation in total by adding to several existing position and bringing in others. About 8% went toward low-risk short-term bond funds, 14% into domestic bond funds. In international bond funds, he selected both investment grade and low-quality. For further diversification, he introduced real estate funds and a risk-arbitrage fund.

SHORT-TERM BONDS

	ALLOCATION(%)	INVESTMENT CATEGORY
PILGRIM AMERICA PRIME RATE**	4.4%	ULTRA SHORT
PIMCO LOW DURATION	3.7	SHORT TERM

DOMESTIC EQUITIES[†]

	ALLOCATION(%)	INVESTMENT CATEGORY
BERGER SMALL CO. GROWTH	5.5	SMALL-CAP GROWTH
ROYCE MICRO-CAP	3.7	SMALL-CAP VALUE
VAN WAGONER MID-CAP	5.5*	MID-CAP GROWTH
FRANKLIN MUTUAL BEACON Z	2.8*	MID-CAP VALUE
JANUS TWENTY	2.9	LARGE-CAP GROWTH
NEUBERGER & BERMAN GUARDIAN	2.8	LARGE-CAP VALUE

INTERNATIONAL EQUITIES

	ALLOCATION(%)	INVESTMENT CATEGORY
OAKMARK INTERNATIONAL	3.8	FOREIGN
ACORN INTERNATIONAL	2.8	FOREIGN
WARBURG PINCUS INT. EQ. COMM.	2.4	FOREIGN
IVY INTERNATIONAL A	2.4*	FOREIGN
SOGEN OVERSEAS	1.8*	FOREIGN
MORGAN STANLEY EMRG. MKTS. A	5.0	DIV. EMRG. MKTS.
MONTGOMERY EMERGING MARKETS	3.7*	DIV. EMRG. MKTS.

DOMESTIC BONDS

	ALLOCATION(%)	INVESTMENT CATEGORY
NORTHEAST INVESTORS	5.3*	HIGH-YIELD
PIMCO TOTAL RETURN	4.9*	INTERMEDIATE-TERM
LOOMIS SAYLES BOND	3.7*	LONG-TERM

INTERNATIONAL BONDS

	ALLOCATION(%)	INVESTMENT CATEGORY
PIMCO FOREIGN	4.4*	INTERNATIONAL BOND
SCUDDER EMRG. MKTS. INCOME	2.2*	INTERNATIONAL BOND

REAL ESTATE

	ALLOCATION(%)	INVESTMENT CATEGORY
COHEN & STEERS REALTY SHARES	2.9*	REAL ESTATE
HEITMAN REAL ESTATE—INSTL.	2.9*	REAL ESTATE
CGM REALTY SHARES	1.8*	REAL ESTATE

RISK ARBITRAGE

	ALLOCATION(%)	INVESTMENT CATEGORY
MERGER FUND	3.8*	MID-CAP BLEND

[†]Includes 0.4% in stocks *Funds in tax-deferred retirement accounts **Closed-end fund
Percentages may not equal 100 because of rounding.

DATA: LEGEND FINANCIAL ADVISORS INC., MORNINGSTAR INC.

A Better Look At Your Funds

BUSINESS WEEK now categorizes U.S. diversified equity funds in two ways: by the median market capitalization of the stocks it owns and by the relative valuation or "style" of those stocks. It's a system developed by Morningstar Inc.

Funds whose stocks have a median market cap of \$5 billion or more are considered large-cap funds, \$1 billion or less is small-cap, and those in between, mid-cap.

To determine each fund's style, the average price-earnings ratios and price-to-book-ratios are calculated and compared with the S&P 500. Those with significantly lower-than-average p-e's and p-b's are "value" funds, those higher than average "growth," and those in the middle "blend."

		INVESTMENT STYLE		
		VALUE	BLEND	GROWTH
MEDIAN MARKET CAPITALIZATION	LARGE	LARGE-CAP VALUE	LARGE-CAP BLEND	LARGE-CAP GROWTH
	MEDIUM	MID-CAP VALUE	MID-CAP BLEND	MID-CAP GROWTH
	SMALL	SMALL-CAP VALUE	SMALL-CAP BLEND	SMALL-CAP GROWTH

The Top Performers

These equity mutual funds stand out among all funds with three upward-pointing arrows in the BUSINESS WEEK Mutual Fund Scoreboard. To get this rating, they needed to deliver superior risk-adjusted total returns over the past five years.

FUND	AVERAGE ANNUAL TOTAL RETURN*	INVESTMENT CATEGORY	RISK
AARP GROWTH & INCOME	15.9%	Large-cap Blend	Low
BABSON VALUE	18.6	Large-cap Value	Low
BERWYN INCOME	14.2	Domestic Hybrid	Very low
DODGE & COX BALANCED	14.0	Domestic Hybrid	Very low
EXCELSIOR INCOME & GROWTH	16.3	Mid-cap Blend	Very low
FIDELITY ADV. GROWTH OPPORTUNITY T	17.8	Large-cap Blend	Low
FIDELITY DESTINY I	19.8	Large-cap Value	Low
FIDELITY DESTINY II	19.6	Large-cap Value	Low
FIDELITY EQUITY-INCOME	17.3	Large-cap Value	Low
FIDELITY EQUITY-INCOME II	17.0	Large-cap Value	Low
FIDELITY GROWTH & INCOME	17.2	Large-cap Blend	Very low
FIDELITY LOW-PRICED STOCK	20.8	Small-cap Value	Low
FIDELITY PURITAN	14.8	Domestic Hybrid	Very low
FIDELITY SEL. ELECTRONICS	36.5	Technology	High
FIDELITY SEL. HOME FINANCE	34.1	Financial	Average
FIDELITY SEL. REGIONAL BANKS	27.0	Financial	Average
FIDELITY VALUE	19.0	Mid-cap Value	Low
FIRST EAGLE FUND OF AMERICA	21.5	Mid-cap Value	Average
FOUNDERS BALANCED	14.3	Domestic Hybrid	Very low
FRANKLIN BALANCE SHEET INVESTMENT	18.9	Small-cap Value	Very low
FRANKLIN MUTUAL BEACON Z	19.5	Mid-cap Value	Very low
FRANKLIN MUTUAL QUALIFIED Z	19.6	Mid-cap Value	Very low
FRANKLIN MUTUAL SHARES Z	19.1	Mid-cap Value	Very low
HANGCOCK REGIONAL BANK B	27.4	Financial	Low
HEARTLAND VALUE	22.0	Small-cap Value	Average
IDS DIVERSIFIED EQUITY-INCOME A	15.4	Large-cap Value	Very low
INCOME FUND OF AMERICA	13.1	Domestic Hybrid	Very low
LINDNER DIVIDEND INV.	12.8	Domestic Hybrid	Very low
LONGLEAF PARTNERS	19.9	Mid-cap Blend	Very low
MAIRS & POWER GROWTH	19.4	Mid-cap Blend	Average
MERGER	10.8	Mid-cap Blend	Very low
MERRILL LYNCH GLOBAL ALLOCATION B	12.7	Int. Hybrid	Very low
OAKMARK	25.7	Mid-cap Value	Very low
OPPENHEIMER QUEST OPPORTUNITY A	18.5	Large-cap Value	Low
T. ROWE PRICE CAPITAL APPRECIATION	13.5	Mid-cap Value	Very low
T. ROWE PRICE EQUITY-INCOME	17.1	Large-cap Blend	Very low
T. ROWE PRICE GROWTH & INCOME	16.4	Large-cap Blend	Low
T. ROWE PRICE SMALL-CAP VALUE	18.8	Small-cap Value	Low
ROYCE MICRO-CAP	17.9	Small-cap Value	Low
ROYCE PREMIER	14.7	Small-cap Value	Very low
SAFECO INCOME NO LOAD	14.9	Large-cap Value	Very low
SCUDDER GROWTH & INCOME	15.8	Large-cap Blend	Low
SKYLINE SPECIAL EQUITIES	20.7	Small-cap Value	Average
SMITH BARNEY PREMIUM TOTAL RETURN B	13.5	Large-cap Value	Very low
SOGEN INTERNATIONAL	12.9	Intl. Hybrid	Very low
SOUND SHORE	18.8	Mid-cap Value	Low
STRONG SCHAFER VALUE	18.4	Mid-cap Value	Low
THIRD AVENUE VALUE	18.9	Domestic Hybrid	Very low

*1992-96 pretax returns, includes reinvestment of dividends and capital gains

DATA: MORNINGSTAR INC.

Up-and-Coming Funds to Watch

FUND	INVESTMENT CATEGORY	ASSETS (\$Million)	SALES CHARGE	EXPENSE RATIO	AVG. ANNUAL TOTAL RETURN (*)			PHONE NUMBER
					1996	1994-96	1992-96	
RETIREMENT SYS. EMERGING GRTH.	Small-cap Growth	\$7.1	No load	1.85	27.7%	25.3%	23.6%	800-772-3615
PAINWEBBER FINL. SVCS. GRTH. A	Financial	78.2	4.50%	1.37	28.6	23.5	23.6	800-647-1568
DAVIS FINANCIAL A	Financial	106.9	4.75	1.18	31.5	23.5	23.5	800-279-0279
STATE ST. RESEARCH GLOB. RES. A	Natural Resources	53.8	4.50	1.75	70.3	25.9	23.0	800-882-0052
TORRAY	Mid-cap Value	126.0	No load	1.25	29.1	25.8	20.7	800-443-3036
SPECTRA	Mid-cap Growth	17.1	No load	NA	19.5	22.3	20.4	800-711-6141
IDS PRECIOUS METALS A	Precious Metals	98.5	5.00	1.61	34.3	15.0	20.2	800-328-8300
FIRST AMERICAN SPECL. EQTY. A	Mid-cap Blend	21.3	4.50	1.09	31.9	19.1	19.1	800-637-2548
SHELBY	Small-cap Growth	110.4	No load	1.33	14.0	16.5	19.0	800-752-1823
OMNI INVESTMENT	Small-cap Value	36.3	No load	1.64	25.6	19.1	18.6	800-223-9790
EV TRADITIONAL WORLD HEALTH	Health	54.8	4.75	2.21	18.3	21.3	18.4	800-225-6265
TOCQUEVILLE A	Mid-cap Blend	44.5	4.00	1.57	23.6	16.3	17.6	800-697-3863
WESTWOOD EQUITY RETAIL	Large-cap Blend	38.1	No load	1.50	26.8	21.1	17.1	800-937-8966
FIRST AMERICAN STOCK A	Large-cap Value	27.7	4.50	1.00	29.1	21.0	17.1	800-637-2548
MUHLKAMP	Mid-cap Value	39.9	No load	1.35	30.1	17.1	17.0	800-860-3863
RETIREMENT SYS. CORE EQUITY	Large-cap Growth	10.3	No load	0.90	24.4	21.5	16.9	800-772-3615
TEMPLETON CAPITAL ACCUMULAT.	World	116.7	9.00	1.00	23.0	13.2	16.6	800-292-9293
STAGECOACH EQUITY VALUE A	Mid-cap Value	19.5	4.50	1.18	26.3	15.5	16.5	800-222-8222
HARRIS INS. EQUITY A	Large-cap Value	7.8	4.50	0.96	24.9	18.3	16.2	800-982-8782
CLOVER CAPITAL EQUITY VALUE	Small-cap Blend	93.1	No load	1.10	22.9	20.1	15.9	800-932-7781
VONTOBEL U.S. VALUE	Large-cap Value	69.9	No load	1.50	21.3	19.4	15.8	800-527-9500
LOOMIS SAYLES GROWTH & INC.	Mid-cap Value	44.0	No load	1.20	21.1	17.5	15.7	800-633-3330
HANCOCK INDEP. EQUITY A	Large-cap Blend	31.0	5.00	0.94	21.2	17.6	15.7	800-225-5291
HAVEN	Mid-cap Blend	69.3	No load	1.53	27.4	17.1	15.4	800-844-4836
PIMCO ADV. EQUITY-INCOME A	Large-cap Blend	24.0	5.50	1.25	25.3	15.5	15.4	800-426-0107
WHITE OAK GROWTH STOCK	Large-cap Growth	54.0	No load	0.97	32.3	29.0		800-932-7781
COMPASS SMALL CAP GRTH. INV. A	Small-cap Growth	29.7	4.50	1.20	31.1	26.5		888-426-6727
DREYFUS LARGE COMPANY VALUE	Large-cap Value	51.6	No load	0.83	31.4	23.0		800-645-6561
DREYFUS SMALL COMPANY VALUE	Small-cap Value	23.8	No load	0.91	34.2	21.7		800-645-6561
DAVIS REAL ESTATE A	Real Estate	26.7	4.75	1.43	37.1	20.4		800-279-0279
SMITH BREEDEN EQUITY PLUS	Large-cap Blend	8.9	No load	0.90	24.4	20.1		800-221-3138
THOMPSON PLUMB GROWTH	Large-cap Blend	12.6	No load	2.00	32.2	20.1		608-831-1300
BILTMORE SPECIAL VALUES A	Small-cap Value	8.0	4.50	1.29	37.0	19.9		800-994-4414
FRANKLIN REAL ESTATE SECS. I	Real Estate	77.3	4.50	0.67	32.5	19.7		800-342-5236
PACIFIC ADVISORS SMALL CAP	Small-cap Value	8.4	5.75	2.49	43.7	17.5		800-282-6693
EXCELSIOR L.T. SUPPLY OF ENERGY	Natural Resources	33.8	4.50	0.96	38.4	17.4		800-446-1012
HEARTLAND VALUE PLUS	Small-cap Value	49.2	No load	1.54	33.8	16.5		800-432-7856
INTERACTIVE INV. TECH. VALUE	Technology	35.1	No load	NA	60.6			888-883-3863
WARBURG PINCUS SMALL VAL. COM.	Small-cap Blend	97.7	No load	NA	56.2			800-927-2874
NEEDHAM GROWTH	Mid-cap Blend	14.4	No load	NA	51.6			800-331-3186
MORGAN STANLEY LATIN AMER. A	Latin America	18.4	4.75	2.11	47.4			800-282-4404
PREMIER GROWTH & INCOME B	Domestic Hybrid	45.7	4.00**	NA	47.3			800-554-4611
GT GLOBAL NATURAL RES. B	Natural Resources	69.1	5.00**	2.87	46.5			800-824-1580
VAN ECK GLOBAL HARD ASSETS A	Natural Resources	22.3	4.75	NA	45.7			800-826-1115
CGM REALTY	Real Estate	110.2	No load	1.00	44.1			800-345-4048
ROBERTSON STEPHENS PARTNERS	Small-cap Value	116.4	No load	2.41	43.2			800-766-3863
ROBERTSON STEPHENS GLOB. NAT.	Natural Resources	119.1	No load	2.60	41.2			800-766-3863
LINDNER/RYPACK SM.-CAP INV.	Small-cap Value	13.7	No load	1.22	41.2			314-727-5305
CRM SMALL CAP VALUE	Small-cap Value	57.8	No load	1.49	39.0			800-276-2883
DREYFUS AGGRESSIVE VALUE	Mid-cap Growth	33.6	No load	NA	38.9			800-645-6561

* Pretax return, includes appreciation plus reinvestment of dividends and capital gains **Deferred sales charge

DATA: MORNINGSTAR INC.

The Fund Categories

U.S. diversified equity funds didn't beat the S&P 500 in 1996, but they made enough to keep their shareholders happy. International funds earned good returns, too, as long as they stayed out of Japan.

CATEGORY	AVERAGE ANNUAL TOTAL RETURN*				1996'S BEST PERFORMER
	1996	1994-96	1992-96	1987-96	
REAL ESTATE	34.0%	13.2%	15.0%	11.8%	Longleaf Partners Realty
NATURAL RESOURCES	31.0	17.3	15.0	11.7	Fid. Sel. Energy Svc.
FINANCIAL	29.7	22.9	24.5	18.2	Fid. Sel. Home Finance
EUROPE	24.7	14.5	13.3	9.7	Scudder Greater Eur. Growth
LATIN AMERICA	24.3	-5.3	5.3	NA	Fidelity Latin America
SMALL-CAP VALUE	21.8	14.9	16.5	13.6	Oakmark Small Cap
LARGE-CAP VALUE	21.1	17.3	15.7	14.0	Legg Mason Value Prim.
LARGE-CAP GROWTH	21.1	16.2	12.0	14.6	Rydex OTC
TECHNOLOGY	20.9	25.7	23.8	18.2	PBHG Tech. & Comm.
SMALL-CAP BLEND	20.7	13.6	15.2	13.5	Fidelity Export
MID-CAP VALUE	20.5	15.4	15.7	13.4	Sound Shore
LARGE-CAP BLEND	20.0	16.4	13.6	13.4	Salomon Bros. Investors O
MID-CAP BLEND	19.1	15.5	14.6	14.5	Salomon Bros. Capital
WORLD	17.6	10.4	11.7	11.3	Idex Global A
SMALL-CAP GROWTH	16.6	17.1	15.3	16.0	Fremont U.S. Micro-Cap
MID-CAP GROWTH	16.1	15.8	14.1	15.2	PBHG Core Growth
FOREIGN	16.0	7.9	10.9	9.9	Artisan International
PACIFIC EX-JAPAN	15.9	-1.3	11.3	11.5	Fidelity Hong Kong & China
HEALTH CARE	14.2	20.4	9.6	18.9	T. Rowe Price Health Sci.
DOMESTIC HYBRID	13.0	11.5	11.1	11.2	FPA Paramount
DIV. EMERGING MKTS.	11.7	-2.3	10.4	8.4	Templeton Developing Mkts.
SPECIALTY-MISC.	11.0	10.3	13.2	15.8	Fidelity Sel. Retailing
INTERNATIONAL HYBRID	11.0	7.0	10.2	10.7	Fidelity Asset Mgr. Growth
UTILITIES	10.2	8.8	9.9	10.3	Prudential Utility B
PRECIOUS METALS	8.1	-0.5	9.2	5.5	Invesco Strategic Gold
COMMUNICATION	7.7	9.3	16.3	16.2	Fidelity Sel. Dev. Comm.
DIVERSIFIED PACIFIC	1.8	-0.8	8.8	6.0	Merrill Lynch Pacific B
JAPAN	-10.2	-0.3	0.8	3.5	Vang. Intl. Eq. Indx. Pacific
U.S. DIVERSIFIED FUNDS	19.3	16.1	14.5	14.3	
ALL EQUITY FUNDS	17.7	13.8	13.5	13.4	
S&P 500	22.9	19.7	15.2	15.3	

*Pretax return, including appreciation plus reinvestment of dividends and capital gains. NA=Not available

DATA: MORNINGSTAR INC.

The Best Performers in Their Categories

Rating funds by category, we awarded these funds three up-arrows. They earned the highest risk-adjusted returns when compared with their peers. Not all categories have ratings, since some lack enough funds with five-year returns to perform a ratings analysis.

	AVERAGE ANNUAL TOTAL RETURN*		AVERAGE ANNUAL TOTAL RETURN*
LARGE-CAP VALUE		SMALL-CAP GROWTH	
BABSON VALUE	18.6%	ACORN	17.6%
FIDELITY DESTINY I	19.8	BARON ASSET	20.0
FIDELITY EQUITY-INCOME	17.3	MANAGERS SPECIAL EQUITY	17.4
FIDELITY EQUITY-INCOME II	17.0	FOREIGN	
OPPENHEIMER QUEST OPPORTUNITY A	18.5	EUROPACIFIC GROWTH	13.4
LARGE-CAP BLEND		HARBOR INTERNATIONAL	16.4
AARP GROWTH & INCOME	15.9	MANAGERS INTERNATIONAL EQUITY	14.0
FIDELITY ADV. GROWTH OPPORT. T	17.8	WORLD	
FIDELITY GROWTH & INCOME	17.2	JANUS WORLDWIDE	17.5
GUARDIAN PARK AVENUE A	19.4	TEMPLETON GROWTH I	15.0
T. ROWE PRICE EQUITY-INCOME	17.1	EUROPE	
T. ROWE PRICE GROWTH & INCOME	16.4	DEAN WITTER EUROPEAN GROWTH	18.7
PUTNAM FUND FOR GROWTH. & INCOME A	16.2	DOMESTIC HYBRID	
SCUDDER GROWTH & INCOME	15.8	BERWYN INCOME	14.2
LARGE-CAP GROWTH		FIDELITY PURITAN	14.8
DREYFUS APPRECIATION	13.5	FOUNDERS BALANCED	14.3
PHOENIX GROWTH A	10.5	INCOME FUND OF AMERICA	13.1
VANGUARD U.S. GROWTH	12.9	LINDNER DIVIDEND INVESTORS	12.8
MID-CAP VALUE		THIRD AVENUE VALUE	18.9
FRANKLIN MUTUAL BEACON Z	19.5	INTERNATIONAL HYBRID	
OAKMARK	25.7	SOGEN INTERNATIONAL	12.9
MID-CAP BLEND		FINANCIAL	
EXCELSIOR INCOME & GROWTH	16.3	FIDELITY SELECT HOME FINANCE	34.1
LONGLEAF PARTNERS	19.9	HEALTH	
MAIRS & POWER GROWTH	19.4	VANGUARD SPECIALIZED HEALTH CARE	16.3
MERGER	10.8	NATURAL RESOURCES	
MID-CAP GROWTH		FIDELITY ADV. FOCUS NATURAL RESOURCES T	20.7
WILLIAM BLAIR GROWTH	15.1	PRECIOUS METALS	
FIDELITY BLUE CHIP GROWTH	16.6	MIDAS	20.5
MERRILL LYNCH GROWTH B	20.1	SCUDDER GOLD	15.0
MFS RESEARCH A	18.4	TECHNOLOGY	
PUTNAM VISTA A	17.8	FIDELITY SELECT ELECTRONICS	36.5
SMALL-CAP VALUE		UTILITIES	
FIDELITY LOW-PRICED STOCK	20.8	FIDELITY UTILITIES	12.1
FRANKLIN BALANCE SHEET INVESTMENT	18.9	INVESCO STRATEGIC UTILITIES	11.3
SMALL-CAP BLEND			
GABELLI SMALL CAP GROWTH	15.0		
T. ROWE PRICE OTC SECURITIES	16.9		

*1992-96 pretax returns, includes reinvestment of dividends and capital gains

DATA: MORNINGSTAR INC.

The Largest Funds

Here's how BUSINESS WEEK rates the largest equity funds.

FUND	ASSETS BILLIONS	OVERALL RATING	AVG. ANNL. TOT. RET.*	INVESTMENT CATEGORY	CATEGORY RATING
FIDELITY MAGELLAN	\$54.0	AVG.	14.9%	Mid-cap Blend	AVG.
INVESTMENT CO. OF AMERICA	30.9	▲	13.3	Large-cap Blend	AVG.
VANGUARD INDEX 500	30.3	▲	15.1	Large-cap Blend	▲
WASHINGTON MUTUAL INV.	25.4	▲ ▲	16.0	Large-cap Value	AVG.
FIDELITY GROWTH & INCOME	23.9	▲ ▲ ▲	17.2	Large-cap Blend	▲ ▲ ▲
FIDELITY CONTRAFUND	23.8	▲ ▲	18.3	Mid-Cap Blend	▲ ▲
FIDELITY PURITAN	18.5	▲ ▲ ▲	14.8	Domestic Hybrid	▲ ▲ ▲
AM. CENT.—20thC ULTRA INV.	18.4	▼ ▼	13.3	Large-cap Growth	▼ ▼ ▼
VANGUARD/WINDSOR	16.7	▲ ▲	18.0	Large-cap Value	▲
INCOME FUND OF AMERICA	16.2	▲ ▲ ▲	13.1	Domestic Hybrid	▲ ▲ ▲
VANGUARD/WELLINGTON	16.2	▲ ▲	13.5	Domestic Hybrid	▲
JANUS	15.9	▲	12.7	Large-cap Blend	AVG.
EUROPACIFIC GROWTH	15.7	AVG.	13.4	Foreign	▲ ▲ ▲
VANGUARD/WINDSOR II	15.7	▲ ▲	16.7	Large-cap Value	▲ ▲
FIDELITY ADV. GR. OPP. T	15.5	▲ ▲ ▲	17.8	Large-cap Blend	▲ ▲ ▲
FIDELITY EQUITY-INCOME II	15.2	▲ ▲ ▲	17.0	Large-cap Value	▲ ▲ ▲
FIDELITY EQUITY-INCOME	14.3	▲ ▲ ▲	17.3	Large-cap Value	▲ ▲ ▲
NEW PERSPECTIVE	12.9	AVG.	13.9	World	▲
PUTNAM FUND GRTH. & INC. A	12.3	▲ ▲	16.2	Large-cap Blend	▲ ▲ ▲
DEAN WITTER DIV. GROWTH	12.2	▲	13.5	Large-cap Blend	▲ ▲

*1992-96 pretax return, including appreciation plus reinvestment of dividends and capital gains

LEGEND: (3 arrows up) superior, (2 arrows up) very good, (1 arrow up) above average, (1 arrow down) below average, (2 arrows down) poor, (3 arrows down) very poor.

DATA: MORNINGSTAR INC.