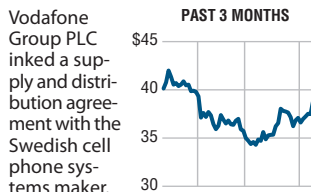


Story Stocks

Stocks edged higher Tuesday as investors refrained from major moves ahead of first-quarter earnings reports. The Dow Jones industrial average rose modestly, posting its eight-straight gain for the first time since 2003. It advanced 4.71, or 0.04 percent, to 12,573.85. The S&P 500 rose 0.26 percent.

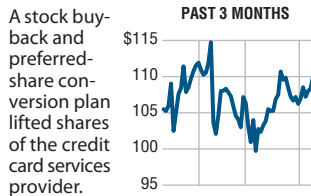
LM Ericsson Telephone ERIC
 LOW 52-WEEK HIGH
 \$28.88 \$42.13

Close: \$38.84 +1.35 (+3.6%)
 Vol. (3-mo avg.): 3.2 m (2.6 m)
 Market Cap.: \$57.57 b



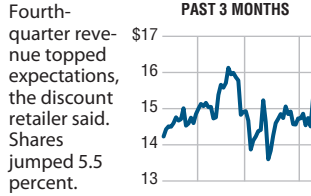
Mastercard Inc. MA
 LOW 52-WEEK HIGH
 \$42.85 \$118.07

Close: \$110.01 +1.67 (+1.5%)
 Vol. (3-mo avg.): 2.7 m (3 m)
 Market Cap.: \$8.77 b



99 Cents Only Stores NDN
 LOW 52-WEEK HIGH
 \$10.00 \$16.21

Close: \$15.31 +0.80 (+5.5%)
 Vol. (3-mo avg.): 1.4 m (661.7 k)
 Market Cap.: \$1.07 b



United Rentals Inc. URI
 LOW 52-WEEK HIGH
 \$20.25 \$37.84

Close: \$32.36 +4.81 (+17.5%)
 Vol. (3-mo avg.): 11.9 m (1.1 m)
 Market Cap.: \$2.63 b



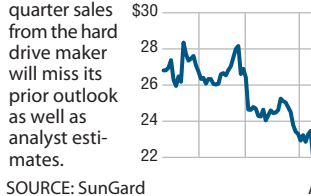
Caribou Coffee Company CBOU
 LOW 52-WEEK HIGH
 \$5.91 \$10.60

Close: \$7.35 -0.26 (-3.4%)
 Vol. (3-mo avg.): 48.8 k (46.1 k)
 Market Cap.: \$141.77 m



Seagate Technology STX
 LOW 52-WEEK HIGH
 \$19.15 \$28.51

Close: \$22.00 -1.46 (-6.2%)
 Vol. (3-mo avg.): 34.9 m (6.4 m)
 Market Cap.: \$12.05 b



Quotable

"We don't have much confidence or trust in Mr. Kerkorian. He's made billions by coming in, buying low, cutting jobs and throwing people out of work, then selling."
 — Buzz Hargrove, president of the Canadian Auto Workers, on why it opposes investor Kirk Kerkorian's \$4.5 billion bid for the Chrysler Group

Consumers and investors stick with staples

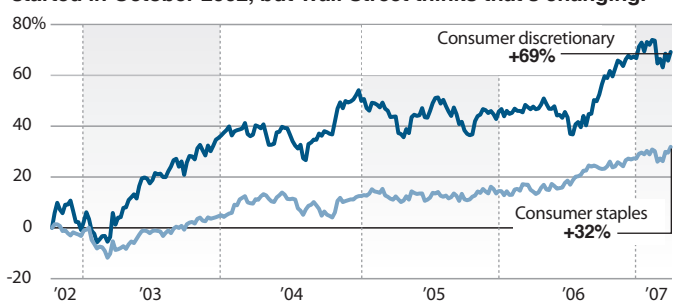
Home Depot or Wal-Mart? Starbucks or Budweiser? One of the keys in picking which consumer stock to buy is knowing how the economy is expected to fare.

The consumer staples sector of the Standard & Poor's 500 index consists of companies whose products and services are considered essential — food products, drug stores and makers of personal care products like soap and toothbrushes. The discretionary sector consists of companies that make products that aren't as critical to daily living, such as entertainment companies and high-end clothing makers.

Since the bull market began in October 2002, discretionary stocks have markedly outperformed staples. "When you have a strong, growing economy and more jobs, the feeling is that consumers will spend more on things other than the essentials," says Jack Ablin, chief investment officer at Harris Private Bank. So far this year, however, most staples have outperformed discretionary stocks, as have exchange-traded funds that track staples. "The economy is slowing now, and that's going to help staples as investors move to what's considered the more defensive sectors," Ablin says.

Consumer staples are expected to have the best first-quarter earnings

Discretionary stocks have outperformed staples since the bull market started in October 2002, but Wall Street thinks that's changing.



Discretionary stocks generally have underperformed staples this year

Staples			Discretionary		
COMPANY	P/E	YTD	COMPANY	P/E	YTD
Avon Products (AVP)	36.8	17.6%	Federated Stores (FD)	24.7	19.7%
Archer Daniels (ADM)	15.2	15.6	Nike (NKE)	19.8	8.6
CVS/Caremark (CVS)	21.6	12.1	McDonald's (MCD)	16.1	2.0
Altria Group (MO)	12.4	10.8	General Motors (GM)	n/a	1.7
Safeway Inc. (SWY)	18.6	6.8	Staples (SPLS)	20.0	-1.3
Anheuser Busch (BUD)	20.2	4.7	Home Depot (HD)	13.6	-4.6
Wal-Mart Stores (WMT)	17.8	4.6	Time Warner (TWX)	13.4	-5.1
General Mills (GIS)	18.5	3.0	Comcast (CMCSA)	33.3	-6.6
Coca-Cola (KO)	22.9	2.3	Limited Brands (LTD)	16.0	-8.8
Procter & Gamble (PG)	22.4	-1.4	Starbucks (SBUX)	41.9	-11.5
ETFs	YTD	ETFs	YTD		
Vanguard Consumer Staples ETF (VDC)	4.3%	Vanguard Consumer Discretionary ETF (VCR)	2.0		
Select Sector SPDR Consumer Staples (XLP)	4.0	Select Sector SPDR Consumer Discretionary (XLY)	0.6		

gains (10 percent) and consumer discretionary companies the biggest drop (10 percent) among the 10 sectors in the Standard & Poor's 500.

Investors need to keep watching economic reports, however.

Friday's strong report on jobs created in March makes it unclear how much the economy is slowing. If strong growth returns, discretionary stocks could outperform staples once again.

SOURCE: Thomson, Morningstar, Standard & Poor's

M. Martinez, K. Girard • AP

Mutual Fund Categories

SPECIALTY FUNDS	YTD	PERCENT RETURN			LARGE-CAP
		1YR	3YR*	5YR*	
Conservative Allocation (CA)	1.51	7.72	5.61	5.80	SMALL-CAP
Moderate Allocation (MA)	1.65	9.28	7.81	6.46	
Health (SH)	1.61	2.30	5.95	5.39	
Natural Resources (SN)	6.77	8.67	24.28	19.20	
Real Estate (SR)	4.16	22.51	22.21	22.29	
Technology (ST)	1.45	0.92	4.44	3.35	MID-CAP
BALANCED					SMALL-CAP
Target-Date 2000-2014 (TA)	1.86	8.17	5.97	5.82	
Target-Date 2015-2029 (TB)	2.25	10.20	8.54	7.41	
Target-Date 2030+ (TC)	2.49	10.92	10.19	8.11	

YTD	VALUE		BLEND		GROWTH	
	LV	LB	LB	LG	MG	SG
1YR	1.0	-0.6	-0.6	1.9		
3YR	20.4	10.4	10.4	6.1		
5YR	14.7	9.6	9.6	3.2		
5YR	9.8	5.7	5.7	1.0		
YTD	4.7	MV	4.8	MB	5.8	MG
1YR	16.9		11.5		5.9	
3YR	17.3		13.7		13.6	
5YR	14.3		12.7		9.6	
YTD	1.6	SV	2.8	SB	4.2	SG
1YR	10.0		9.1		0.8	
3YR	13.9		14.5		8.0	
5YR	14.2		13.7		7.6	

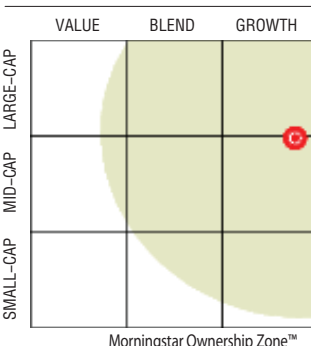
INTERNATIONAL	YTD	1YR	3YR*	5YR*
Divers. Emerging Mkt. (EM)	2.84	21.15	26.13	23.65
Europe Stock (ES)	4.71	23.92	23.22	19.15
Foreign Small/Mid Val (FA)	6.01	20.16	21.96	21.26
Foreign Large Blend (FB)	3.51	17.70	18.16	13.71
Foreign Large Growth (FG)	3.49	16.54	16.87	13.13
Foreign Small/Mid Gr. (FR)	6.19	18.85	23.73	21.84
Foreign Large Value (FV)	3.59	18.86	19.19	16.37
World Allocation (IH)	2.25	12.87	13.01	12.23
World Stock (WS)	3.06	14.03	14.51	11.39

BOND FUNDS	YTD	1YR	3YR*	5YR*
Interm-Term Bond (CI)	1.49	6.18	3.35	4.90
Interm. Government (GI)	1.36	5.47	2.86	4.03
High Yield Muni (HM)	0.96	6.56	6.38	6.48
High Yield Bond (HY)	2.61	10.05	7.79	9.19
Muni National Interm (MI)	0.63	4.28	2.94	4.19
Muni National Long (ML)	0.59	4.80	3.92	4.89
Muni National Short (MS)	0.74	3.35	1.95	2.60

FundFocus

This fund, which can sell stocks short to profit from price declines, fared well during the recent market dive. It has profited from its longstanding bet that credit-sensitive firms would falter.

Matrix Advisors Value MAVFX



Fund centroid represents weighted average of stock holdings
 Represents 75% of fund's stock holdings

CATEGORY	Large Blend
MORNINGSTAR RATING	★★★★☆
ASSETS	\$185 million
EXP RATIO	1.10%
MANAGER	David A. Katz
SINCE	1996-07-01
RETURNS 3-MO	+1.1
YTD	+1.1
1-YR	+14.7
3-YR ANNL	+6.1
5-YR ANNL	+7.0

TOP 5 HOLDINGS	PCT
Dollar General Corporation	3.99
Time Warner, Inc.	3.92
MedImmune, Inc.	3.77
First Data Corporation	3.61
Wal-Mart Stores, Inc.	3.58

Mutual Funds

Funds in 401(k) programs of local employers. To add your fund: (555) 555-5555

FAMILY	FUND	CAT	NAV	CHG	YTD	1YR	3YR	5YR	PEER RANK		
					%RTN	%RTN	%RTN	%RTN	1YR	3YR	5YR
American Cent	Gift	MG	24.24	+28	+11.2	+14.7	+17.7	+10.0	A	A	B
	GrowthInv	LG	22.65	+25	+2.0	+7.2	+7.0	+3.9	B	C	C
	SelectInv	LG	38.13	+43	+3.8	+2.2	+2.2	+1.8	E	E	E
	Vistalnv	MG	18.57	+22	+8.5	+6.9	+10.3	+11.5	B	C	A
American Funds	GrowAmerA	m LG	33.68	+29	+2.5	+8.6	+11.3	+9.2	A	A	A
	IncAmerA	m MA	20.78	+13	+3.1	+17.9	+12.3	+11.0	A	A	A
Dreyfus	InvCoAmA	m LV	34.04	+26	+2.1	+13.3	+10.6	+8.3	D	D	C
	SmCpWildA	m WS	41.77	+39	+6.9	+17.0	+18.3	+16.0	B	A	A
Evergreen	MidCapIdx	MB	31.28	+23	+6.9	+9.4	+12.8	+11.0	D	C	C
	IntEqA	m FB	11.00	+10	+4.0	+15.6	+18.1	+14.2	D	C	C
Fidelity	DivGrow	LB	32.13	+28	+1.4	+10.9	+7.4	+4.8	C	E	E
	LowPriStk	MB	45.15	+34	+3.7	+12.3	+14.9	+15.1	B	A	A
FrankTemp-Franklin	Magellan	LG	92.53	+102	+3.4	+4.3	+7.2	+4.6	D	C	C
	FlxCpGrA	m LG	43.99	+55	+3.7	+3.3	+7.7	+7.1	D	B	A
FrankTemp-Mutual	Discov Z	WS	32.33	+24	+6.1	+18.6	+19.8	+15.7	A	A	A
	Shares C	m LV	26.65	+22	+4.0	+14.5	+12.9	+10.3	C	B	A
Hartford	CapAprA	m LB	38.65	+42	+1.6	+10.5	+14.4	+12.6	D	A	A
	Enterp	MG	50.47	+57	+6.4	+11.5	+14.5	+12.1	A	A	A
Janus	Janus	LG	29.42	+28	+4.5	+9.4	+8.0	+4.2	A	B	C
	Overseas	FG	48.34	+67	+4.4	+26.4	+28.6	+20.5	A	A	A
JennisonDryden	ValueA	m LV	21.50	+16	+1.8	+13.6	+15.5	+10.3	D	A	A
	SmCapCorA	m SB	14.66	+13	+4.9	+5.0	+9.9	+9.6	D	D	D
Lord Abbett	AffiliatA	m LV	15.46	+13	+1.3	+12.2	+10.2	+7.9	E	D	D
	MalnvGrB	m LG	12.67	+11	+1.1	+4.3	+5.6	+2.2	D	E	E
MFS	MalnvGrB	m LG	12.67	+11	+1.1	+4.3	+5.6	+2.2	D	E	E
	GenesisInv	SB	35.37	+22	+6.0	+7.2	+13.8	+13.4	C	B	B
Oppenheimer	CapApC	m LG	43.42	+48	+3.9	+6.1	+5.9	+3.8	C	D	C
	GlobOppB	m WS	34.71	+22	+1.5	+2.1	+13.8	+14.0	E	D	B
Pioneer	ValueB	m LV	15.85	+14	+1.0	+11.2	+9.2	+6.5	E	E	E
	ClassEqA	m LV	15.36	+11	+3.0	+12.8	+9.2	+6.2	D	E	E
Putnam	HIYdA	m HY	8.20	...	+2.9	+10.6	+8.4	+10.1	B	B	B
	IntEqA	m FB	32.81	+33	+4.7	+20.8	+19.0	+12.8	A	B	D
T Rowe Price	VoyagerA	m LG	18.41	+22	+0.5	+3.6	+4.4	+2.0	D	E	E
	BlChpGr	LG	36.41	+38	+1.9	+8.6	+7.7	+5.6	A	B	B
Touchstone	NewHoriz	SG	33.94	+37	+5.1	+2.0	+10.6	+11.2	C	B	B
	HlqCpQISI	b LG	15.70	+07	-0.9	+10.0	+5.1	+2.5	A	D	D
Van Kampen	EnterprC	m LG	13.41	+14	+4.2	+5.7	+5.9	+2.4	C	D	D
	Windsr	LV	18.96	+20	+1.7	+15.4	+11.6	+9.2	C	B	B

Interest rates



Interest rates fell modestly on strong demand from foreign buyers. Bonds reversed course after last week's strong U.S. employment report raised yields.

TREASURIES	YEST	PVS	NET CHG	WK	MO	QTR	1YR
3-month T-bill	4.91	4.91	...	▼	▼	▼	4.50
6-month T-bill	4.87	4.86	+0.01	▲	▲	▲	4.64
1-year T-note	4.86	4.87	-0.01	▲	▲	▲	4.85
2-year T-note	4.57	4.57	...	▲	▲	▲	4.82
5-year T-note	4.53	4.53	...	▲	▲	▲	4.81
10-year T-note	4.64	4.64	...	▲	▲		