



Selections & Timing Fund Family

PO Box 3367 Bella Vista AR 72715

Striving to provide you with the most return and the least risk.

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UPDATE: ATM is bearish. So we are not increasing exposure. At the same time, we will maintain roughly on average 25% invested in each Portfolio.

ACTIVITY TO DO NEW ON in left box on Portfolio page 5.

	ytd 2022	12 m	9 m	6 m	3 m	1 m
Fidelity Portfolio	-7.3	-4.6	3.3	1.4	2.3	1.1
Fidelity Select Portfolio	4.3	6.5	6.6	-2.9	1.2	0.0
Vanguard Portfolio	-8.8	-2.8	-0.8	-2.4	1.4	0.9
World Growth Index	-20.5	-18.2	-12.2	-4.8	-1.4	2.3
World Income Index	-16.9	-16.7	-13.0	-5.6	-1.9	4.2
World Hybrid (60/40) Index	-19.8	-17.9	-12.4	-5.0	-1.5	2.7

We track and rank a cross section of three fund families monthly by C, the risk-adjusted relative strength metric.

After at least a one to three-month hold, we either stay with the buys or sell the laggards and buy the new leaders. This is a proactive rotational allocation strategy.

The right side of the portfolio tables show the Portfolios at month end. The left side may show new trades upcoming for the month and past trades from previous months.

The other tables show the Portfolios compared with the three World Indexes.

If you have any questions, please email us. Thank you.

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Fidelity Fund Family by C

FIDELITY FUND FAMILY BY C															
Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
9/28/2022	Fn	Fidelity Short Term Bond	FSHBX	BS	B	-4.4	-3.1	-1.6	-0.9	0.6	8.18	0.6	24.7	43.2	*****
	Fn	Fidelity Blue Chip Value	FBCVX	EV	E	2.2	2.3	2.0	6.2	3.3	24.41	4.3	63.8	14.9	*****
	Fn	Fidelity Value Discvry	FVDFX	ELC	E	-2.3	-0.7	0.3	6.1	3.3	35.84	4.3	51.6	12.0	*****
	Fn	Fidelity Tlcm/Util	FIUX	EGI	E	12.6	7.5	-1.7	-1.4	3.2	28.67	4.6	54.3	11.7	*****
	Fn	Fidelity Intermediate Bond	FTHRXX	BI	B	-9.3	-7.1	-3.2	-1.8	1.6	9.87	1.2	14.3	11.7	*****
	Fn	Fidelity Intrm Gov	FSTGX	BI	B	-9.1	-7.2	-3.6	-2.0	1.2	9.56	1.2	13.2	11.3	****
	Fn	Fidelity Equity Dividend	FEQTX	EGI	E	7.7	-0.5	-1.5	5.2	4.3	27.52	4.6	49.3	10.8	****
	Fn	Fidelity Eqty Income	FEQIX	EV	E	-4.6	-0.7	0.8	6.1	3.9	67.10	4.3	46.2	10.8	****
	Fn	Fidelity New Millennium	FMILX	ELC	E	6.9	0.5	0.8	6.0	3.3	42.15	4.8	51.5	10.7	****
	Fn	Fidelity Low Priced Stock	FLPSX	ESC	E	1.4	-1.4	-1.2	6.1	4.8	47.74	4.6	43.7	9.6	****
	Fn	Fidelity AM Eqty 20%	FASIX	H	H	-9.4	-7.1	-3.0	-1.3	2.3	13.10	1.7	15.5	9.0	****
	Fn	Fidelity Grow th & Income	FGRIX	EGI	E	2.7	-2.1	0.3	5.7	3.7	49.06	5.0	44.3	8.8	****
	Fn	Fidelity Mid Cap Stock	FMCSX	EMC	E	2.4	-2.2	-0.1	4.3	2.7	38.75	4.9	41.1	8.5	****
	Fn	Fidelity Stk Sclt Lrg Cap	FSLVX	ELC	E	-6.4	-2.5	-1.3	5.0	4.4	24.62	4.8	40.2	8.4	****
	Fn	Fidelity Cptl & Incm	FAGIX	BH	B	-8.2	-6.2	-2.7	-0.1	1.3	9.22	2.5	18.1	7.2	****
	Fn	Fidelity LrgCap Stock	FLCSX	ELC	E	-0.6	-4.7	-0.7	4.7	3.6	38.99	5.1	36.2	7.1	****
	Fn	Fidelity Mega Cap	FGRTX	ELC	E	-2.0	-5.8	-0.5	5.8	4.0	17.56	5.3	35.6	6.7	****
	Fn	Fidelity Value Strategies	FSLSX	EV	E	3.0	-1.9	-3.2	4.1	3.9	49.46	6.0	39.9	6.7	****
	Fn	Fidelity Dividend Grow th	FDGFX	ELC	E	-5.4	-2.8	-1.4	2.9	3.3	29.80	5.0	30.7	6.2	****
	Fn	Fidelity MidCap Enhncd	FMEIX	EMC	E	-6.8	-4.3	-1.0	3.8	3.1	16.52	5.4	31.9	5.9	***
	Fn	Fidelity Value	FDVLX	EV	E	1.1	-4.3	-3.8	3.1	4.3	13.84	6.0	34.5	5.7	***
	Fn	Fidelity High Incm	SPHIX	BH	B	-9.7	-8.1	-4.4	-0.8	1.0	7.38	2.4	12.1	5.1	***
	Fn	Fidelity New Markets Income	FNMIX	BW	B	-15.1	-8.5	-4.4	0.8	7.3	11.51	2.9	14.2	5.0	***
	Fn	Fidelity Stk Sclt MidCap	FSSMX	EMC	E	-13.3	-6.4	-3.9	2.6	3.1	39.76	5.6	24.7	4.4	***
	Fn	Fidelity Small Cap Value	FCPVX	ESC	E	-4.4	-9.3	-4.0	3.2	3.5	18.33	5.3	23.1	4.3	***
	Fn	Fidelity Latin America	FLATX	EV	E	11.8	-4.3	-7.4	-0.4	-6.2	19.85	7.1	27.6	3.9	***
	Fn	Fidelity Total Bond	FTBFX	BL	B	-13.1	-10.3	-4.4	-2.5	2.8	9.39	1.7	6.6	3.8	***
	Fn	Fidelity GNMA	FGMNX	BG	B	-11.6	-9.8	-5.3	-3.5	2.6	10.10	1.8	6.5	3.7	***
	Fn	Fidelity Stock Scltr SmCap	FDSCX	ESC	E	-12.4	-7.3	1.2	1.7	1.3	28.86	5.1	18.6	3.6	***
	Fn	Fidelity AM Eqty 50%	FASMX	H	H	-12.7	-9.5	-3.9	-0.8	3.6	18.77	3.0	10.7	3.5	***
	Fn	Fidelity Japan	FJPNX	EW	E	-20.1	-10.3	-2.2	3.9	11.3	14.86	5.0	16.7	3.3	***
	Fn	Fidelity Convertible Securities	FCVFX	H	H	-13.1	-9.0	0.1	-1.1	1.4	31.12	3.7	12.4	3.3	***
	Fn	Fidelity Europe	FIEUX	EW	E	-18.0	-10.2	-4.1	6.6	10.0	30.34	5.8	18.4	3.2	***
	Fn	Fidelity AM Eqty 60%	FSANX	H	H	-13.5	-10.1	-4.1	-0.6	4.0	13.68	3.5	9.8	2.8	***
	Fn	Fidelity AM Eqty 70%	FASGX	H	H	-13.7	-10.1	-4.1	-0.2	4.2	24.27	3.9	10.0	2.6	***
	Fn	Fidelity Invst Grade Bond	FBNDX	BF	B	-13.7	-10.9	-5.0	-3.0	2.8	7.09	1.8	4.2	2.4	***
	Fn	Fidelity Mortgage Security	FMSFX	BG	B	-12.7	-10.5	-5.7	-3.7	3.2	9.80	2.0	4.5	2.3	***
	Fn	Fidelity Diversified Intrntl	FDIVX	EW	E	-20.8	-12.2	-4.5	5.6	9.8	37.33	5.3	12.0	2.2	***
	Fn	Fidelity Govt Securities	FGOVX	BG	B	-13.3	-10.7	-5.2	-3.3	2.3	9.15	1.7	3.8	2.2	***
	Fn	Fidelity AM Eqty 85%	FAMRX	H	H	-14.7	-10.8	-4.4	0.1	4.6	22.01	4.5	8.9	2.0	***
	Fn	Fidelity Small Cap Grth	FCPGX	ESC	E	-27.5	-11.9	0.8	-0.9	0.4	24.35	5.8	11.0	1.9	***
	Fn	Fidelity Puritan	FPURX	H	H	-14.1	-9.7	-5.1	-0.4	2.1	20.86	3.8	6.8	1.8	***
	Fn	Fidelity Overseas	FOSFX	EW	E	-21.0	-12.5	-5.3	5.3	10.0	51.21	6.1	10.6	1.7	***
	Fn	Fidelity Stock Scltr AllCap	FDSSX	ELC	E	-14.1	-10.4	-3.0	-0.3	1.8	57.28	5.1	8.0	1.6	***
	Fn	Fidelity Intrntl Capital	FIVFX	EW	E	-22.6	-11.6	-3.6	3.8	9.5	21.36	6.6	9.5	1.4	***
	Fn	Fidelity Balanced	FBALX	H	H	-14.0	-10.9	-4.7	-1.1	2.4	23.48	4.0	5.7	1.4	***
	Fn	Fidelity Grth Strt	FDEGX	ELC	E	-22.5	-9.6	1.9	2.0	2.5	48.32	6.1	8.3	1.4	***
	Fn	Fidelity Intrntl	FIGRX	EW	E	-21.7	-13.0	-6.7	3.7	8.9	40.34	5.2	5.2	1.0	***
	Fn	Fidelity Pacific Basin	FPBFX	EW	E	-23.2	-15.4	-5.6	0.3	14.6	29.78	4.9	4.7	1.0	***
	Fn	Fidelity Levrg Co Stk	FLVCX	EMC	E	-16.0	-10.7	-5.2	-0.1	2.6	33.96	5.6	4.6	0.8	***
	Fn	Fidelity Intrntl Value	FIVLX	EW	E	-17.2	-5.5	-4.6	9.5	11.4	8.52	4.4	2.9	0.7	***
	Fn	Fidelity Capital Appreciation	FDCAIX	ELC	E	-17.3	-11.0	-4.0	-1.8	2.5	35.59	5.3	2.5	0.5	***
	Fn	Fidelity Small Cap Stock	FSLCX	ESC	E	-17.8	-10.5	-3.7	-3.0	-0.5	14.73	5.1	-1.6	-0.8	**
	Fn	Fidelity Real Estate	FRESX	ERE	E	-14.0	-11.1	-11.1	-5.7	4.9	40.35	6.1	-2.8	-1.7	**
	Fn	Fidelity Fund	FFIDX	ELC	E	-20.7	-12.9	-4.4	-1.5	1.9	60.23	5.7	-3.4	-2.0	**
	Fn	Fidelity Grth Discvr	FDSVX	ELC	E	-23.2	-13.0	-5.1	-3.6	1.5	41.97	5.5	-4.1	-2.3	**
	Fn	Fidelity Worldw ide	FWWFX	EW	E	-23.5	-13.0	-7.4	-1.1	3.4	27.14	5.2	-7.6	-4.0	**
	Fn	Fidelity Magellan	FMAGX	ELC	E	-23.6	-12.0	-4.6	-2.9	2.4	11.09	6.0	-6.6	-4.0	**
	Fn	Fidelity Enrg Mkt	FEMKX	EW	E	-27.2	-19.1	-9.2	-4.0	13.6	31.67	4.7	-12.0	-5.6	**
	Fn	Fidelity Focused Stock	FTQGX	ELC	E	-23.8	-13.0	-7.6	-2.8	0.6	26.18	5.3	-12.5	-6.7	**
	Fn	Fidelity Disciplined Equity	FDEQX	ELC	E	-23.9	-14.8	-6.2	-2.3	1.3	48.31	5.8	-12.0	-7.0	**
	Fn	Fidelity Intrntl Sml	FISMX	EW	E	-25.0	-12.8	-8.0	3.1	8.8	26.58	4.2	-17.4	-7.3	**
	Fn	Fidelity Contra	FCNTX	ELC	E	-25.4	-15.7	-6.5	-2.2	1.8	13.63	5.3	-14.0	-7.5	**
	Fn	Fidelity Enrg Asia	FSEAX	EW	E	-35.5	-19.7	-5.8	-3.6	15.6	34.96	5.9	-14.9	-8.8	**
	Fn	Fidelity Nordic	FNORX	EW	E	-29.2	-5.4	-2.0	7.2	10.0	50.73	6.3	-14.5	-9.1	**
	Fn	Fidelity OTC	FOCPX	ELC	E	-28.9	-18.0	-5.1	-2.4	2.5	13.38	5.5	-17.9	-9.8	**
	Fn	Fidelity NASDAQ Cmp	FNCMX	ELC	E	-28.3	-19.4	-8.5	-6.7	0.1	139.57	5.9	-20.2	-11.9	*
	Fn	Fidelity Trend	FTRNX	ELC	E	-30.6	-20.1	-6.4	-4.6	1.4	117.06	6.3	-26.2	-16.6	*
	Fn C	Fidelity Grow th Company	FDGRX	ELC	E	-32.8	-19.0	-4.9	-3.6	0.4	25.35	6.4	-25.9	-16.6	*
	Fn	Fidelity Blue Chip Grow th	FBGRX	ELC	E	-35.7	-23.7	-8.9	-6.4	0.5	118.85	6.2	-40.1	-25.0	*
	Fn	Fidelity China Rgn	FHKCX	EW	E	-45.0	-21.4	-10.5	-6.3	24.7	31.52	5.1	-103.2	-52.5	*

Fidelity Select Fund Family by C

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Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
	Fn	Fidelity ST Bond	FSHBX	B	B	-4.4	-3.1	-1.6	-0.9	0.6	8.18	0.6	25.0	43.7	*****
	Fn	Fidelity ST Bond dplct	FSHBXX	B	B	-4.4	-3.1	-1.6	-0.9	0.6	8.18	0.6	25.0	43.7	*****
	Fn	Fidelity ST Bond dplct	FSHBXXX	B	B	-4.4	-3.1	-1.6	-0.9	0.6	8.18	0.6	25.0	43.7	*****
	Fn	Fidelity ST Bond dplct	FSHBXXXX	B	B	-4.4	-3.1	-1.6	-0.9	0.6	8.18	0.6	25.0	43.7	*****
	Fn	Fidelity ST Bond dplct	FSHBXXXXX	B	B	-4.4	-3.1	-1.6	-0.9	0.6	8.18	0.6	25.0	43.7	*****
buy 11/30	Fn	Fidelity Insurance	FSPCX	ES	E	15.4	7.5	7.0	12.0	4.0	75.07	4.7	80.1	16.9	*****
buy/hold	Fn	Fidelity Energy	FSENX	ES	E	73.7	32.2	5.0	12.7	0.6	59.66	9.7	158.5	16.3	*****
	Fn	Fidelity Pharma	FPHAX	ES	E	6.9	6.1	4.6	7.3	3.4	23.66	3.9	62.6	16.2	*****
	Fn	Fidelity Natural Rsrcs	FNARX	ES	E	51.5	19.9	1.5	13.7	3.1	40.82	8.6	124.0	14.4	*****
	Fn	Fidelity Consumer Staples	FDFAV	ES	E	11.6	1.2	3.0	5.1	4.9	95.28	4.2	60.0	14.1	*****
	Fn	Fidelity Defense & Aero	FSDAX	ES	E	9.0	-4.2	7.7	7.3	3.4	15.08	5.4	57.5	10.7	*****
sell 11/30	Fn	Fidelity Utilities	FSUTX	ES	E	11.8	7.9	-2.1	-3.8	4.1	105.03	5.1	52.2	10.2	*****
	Fn	Fidelity Health Care Srvcs	FSHCX	ES	E	14.2	5.3	4.6	0.3	-3.9	133.21	5.8	54.8	9.4	****
	Fn	Fidelity Materials	FSDPX	ES	E	0.6	-1.4	-3.0	8.9	10.1	101.83	6.5	49.4	7.6	****
	Fn	Fidelity Industrials	FCYIX	ES	E	-5.6	-2.2	6.7	6.6	4.0	29.61	5.8	43.8	7.5	****
	Fn	Fidelity Financial Svcs	FIDSX	ES	E	-0.2	-6.1	1.4	6.2	2.3	11.81	5.3	37.9	7.2	****
	Fn	Fidelity Leisure	FDSLX	ES	E	-3.1	-5.1	3.0	7.2	4.1	15.12	5.7	40.4	7.1	****
	Fn	Fidelity Biotechnology	FBIOX	ES	E	-18.4	1.0	18.9	0.7	-0.6	15.94	5.1	35.9	7.1	****
	Fn	Fidelity Health Care	FSPHX	ES	E	-8.5	-1.5	7.0	2.6	0.1	27.33	4.9	33.9	7.0	****
	Fn	Fidelity Transportation	FSRFX	ES	E	3.1	-2.7	1.9	1.3	6.5	100.14	6.4	44.5	7.0	****
	Fn	Fidelity Chemicals	FSCHX	ES	E	-3.0	-0.6	-6.8	5.9	7.2	16.24	6.3	36.9	5.9	****
	Fn	Fidelity Broker & Inv.	FSLBX	ES	E	-12.2	-6.2	4.0	6.0	5.0	113.01	6.6	30.9	4.7	****
	Fn	Fidelity Banking	FSRBX	ES	E	-4.3	-11.8	0.2	4.2	0.5	27.08	5.4	23.1	4.3	****
	Fn	Fidelity Constrctn & Housing	FSHOX	ES	E	-15.6	-5.6	2.2	5.4	5.9	84.77	6.4	26.6	4.2	****
	Fn	Fidelity Gold	FSAGX	ES	E	-15.2	-20.6	-13.6	14.6	14.7	21.49	7.3	14.1	1.9	****
	Fn	Fidelity Computers	FDCPX	ES	E	-19.2	-14.9	-4.3	1.2	4.8	75.76	5.8	1.9	0.3	****
	Fn	Fidelity Med Equipment	FSMEX	ES	E	-23.8	-13.8	-0.8	1.4	3.4	60.14	5.7	0.7	0.1	****
	Fn	Fidelity Retailing	FSRPX	ES	E	-26.2	-14.3	1.1	1.8	3.7	16.72	5.8	0.3	0.1	****
	Fn	Fidelity Environmental	FSLEX	ES	E	-22.7	-11.3	-4.6	-2.6	3.6	27.48	6.3	-3.2	-2.1	****
	Fn	Fidelity Telecommunications	FSTCX	ES	E	-13.2	-11.7	-14.0	-2.4	0.9	46.28	4.7	-6.2	-2.9	****
	Fn	Fidelity IT Services	FBSOX	ES	E	-23.2	-14.5	-3.7	-2.7	-0.3	53.55	6.3	-10.1	-6.3	****
	Fn	Fidelity Wireless	FWRLX	ES	E	-19.3	-16.5	-10.9	-6.1	1.5	10.39	4.9	-17.1	-8.3	****
	Fn	Fidelity Semiconductors	FSELX	ES	E	-29.9	-18.7	-9.9	0.8	13.0	15.83	10.2	-10.3	-10.5	****
	Fn	Fidelity Automotive	FSAVX	ES	E	-30.3	-19.8	-5.6	-5.1	2.6	44.67	5.7	-23.9	-13.5	****
	Fn	Fidelity Software & Comptr	FSCSX	ES	E	-27.2	-18.2	-8.6	-5.0	-0.2	20.78	5.7	-24.9	-14.2	****
	Fn	Fidelity Consumer Dscrtnty	FSCPX	ES	E	-29.9	-20.4	-5.1	-5.3	0.6	45.54	5.9	-25.9	-15.3	****
	Fn	Fidelity Fincl Tech	FSVLX	ES	E	-26.7	-19.1	-10.7	-5.3	-2.4	12.99	5.9	-29.9	-17.8	****
	Fn	Fidelity Multimedia	FBMPX	ES	E	-34.3	-26.7	-14.4	-8.9	2.5	57.92	5.1	-47.5	-24.1	****
	Fn	Fidelity Technology	FSPTX	ES	E	-33.8	-23.3	-10.2	-6.5	0.3	18.55	6.6	-39.2	-25.7	****

Vanguard Fund Family by C

VANGUARD FUND FAMILY by C

Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
	F S T	Vanguard ST Trsry	VFISX	BS	B	-5.5	-4.4	-2.8	-1.6	0.1	9.92	0.6	19.9	33.8	*****
	F S T	Vanguard ST Federal	VSGBX	BS	B	-6.1	-4.6	-2.9	-1.8	0.3	10.04	0.7	18.9	28.0	*****
buy/hold	F S T	Vanguard ST InvstGrd	VFSTX	BS	B	-6.5	-4.6	-2.2	-1.0	1.3	9.92	1.0	21.1	21.6	*****
	F S T	Vanguard Equity Income	VEIPX	EGI	E	8.5	3.4	0.8	7.4	4.8	43.93	4.5	59.0	13.1	****
	F S T	Vanguard Prcs Mtls	VGPMX	EG	E	9.3	-3.1	-3.7	9.4	9.8	11.56	4.8	55.6	11.6	****
na	F S T	Vanguard Value Index	VVIAX	EV	E	6.3	1.6	1.0	7.2	4.0	56.01	4.8	54.2	11.4	****
	F S T C	Vanguard Div Grth	VDIGX	ELC	E	2.8	0.4	1.5	4.9	3.2	36.28	4.5	46.9	10.4	****
	F S T	Vanguard Windsor	VWNDX	ELC	E	4.6	-2.4	-1.5	4.6	3.8	23.60	4.8	43.2	9.0	****
	F S T	Vanguard Wellesley Incm	VWINX	H	H	-6.5	-5.8	-2.7	0.5	4.3	25.92	2.7	24.4	9.0	****
	F S T	Vanguard High Yld Corp	VWEHX	BH	B	-8.0	-6.2	-3.2	0.3	1.6	5.17	2.4	18.5	7.8	****
	F S T	Vanguard Slctd Value	VASVX	EV	E	0.4	-5.1	-3.2	6.6	4.1	28.76	5.3	36.8	7.0	****
	F S T	Vanguard IT Trsry	VFITX	BI	B	-10.8	-8.8	-4.3	-2.5	1.6	9.97	1.5	9.2	6.3	****
	F S T	Vanguard Strtg Eqty	VSEQX	EMC	E	-4.1	-4.4	-0.1	3.7	2.7	35.17	5.4	31.8	5.9	***
	F S T	Vanguard Intl Value	VTRIX	EW	E	-8.1	-9.0	-5.0	4.3	10.5	36.42	4.6	26.8	5.8	***
	F S T	Vanguard Windsor II	VWNFX	ELC	E	-6.7	-6.5	-2.7	2.9	3.3	40.68	5.1	24.3	4.8	***
	F S T	Vanguard European Index	VEURX	EW	E	-11.8	-9.1	-4.9	8.7	11.4	29.89	6.0	28.4	4.8	***
na	F S T C	Vanguard PRIMECAP	VPMCX	ELC	E	-9.8	-5.8	-3.0	4.2	4.6	142.94	5.1	24.3	4.7	***
na	F S T C	Vanguard Wellington	VWELX	H	H	-10.3	-7.3	-2.7	0.5	3.5	41.32	3.8	17.8	4.7	***
	F S T	Vanguard Pacific Index	VPADX	EW	E	-12.4	-10.7	-5.2	2.1	11.4	81.01	4.4	19.3	4.4	***
	F S T	Vanguard GNMA	VFIX	BU	B	-11.4	-9.6	-5.0	-3.5	2.7	9.20	1.7	7.1	4.1	***
na	F S T C	Vanguard Cap Opprtn	VHCOX	ELC	E	-14.5	-7.3	-2.8	2.6	3.9	70.73	4.9	16.0	3.3	***
	F S T	Vanguard SmlCap Index	NAESX	ESC	E	-11.7	-8.2	-1.3	1.2	1.8	91.61	5.2	15.8	3.0	***
	F S T	Vanguard Grw th & Incm	VQNPX	EGI	E	-10.5	-7.6	-3.4	0.9	2.3	54.33	5.2	15.7	3.0	***
	F S T	Vanguard IT InvstGrd	VFICX	BI	B	-14.0	-10.7	-4.4	-2.0	3.5	8.33	2.2	6.3	2.9	***
	F S T	Vanguard TTL Bond Index Adm	VBTLX	BI	B	-13.7	-10.5	-4.8	-2.8	2.8	9.50	1.8	5.1	2.8	***
	F S T	Vanguard MidCap Index	VIMAX	EMC	E	-13.3	-8.5	-2.8	0.9	3.2	260.65	5.4	13.5	2.5	***
	F S T	Vanguard 500 Index	VFIAX	ELC	E	-12.0	-8.4	-3.4	0.5	2.4	366.14	5.3	13.0	2.5	***
	F S T	Vanguard Balanced	VBIAX	H	H	-13.5	-9.6	-3.8	-0.9	2.4	40.76	3.6	8.6	2.4	***
	F S T	Vanguard Star	VGSTX	H	H	-15.9	-11.1	-4.4	-0.3	4.4	26.34	3.8	6.8	1.8	***
	F S T	Vanguard Global Eqty	VHGEX	EW	E	-19.6	-12.7	-5.8	0.3	6.0	30.22	5.0	2.2	0.4	***
	F S T	Vanguard Emrg Mrkt	VEIEX	EW	E	-17.1	-15.2	-8.5	-3.6	11.1	24.89	3.5	0.6	0.2	***
	F S T	Vanguard Intl Equity	VFSAX	EW	E	-18.4	-15.2	-9.2	0.2	9.0	25.82	5.0	0.5	0.1	**
	F S T	Vanguard FI TIP	VIPSX	BS	B	-11.9	-11.0	-6.6	-5.0	0.5	12.09	1.9	0.1	0.1	**
	F S T	Vanguard Explorer	VEXPX	ESC	E	-19.8	-12.5	-1.8	-0.7	0.8	100.51	5.2	0.1	0.0	**
	F S T	Vanguard Intl Explorer	VINEX	EW	E	-25.9	-17.0	-7.4	3.2	10.2	15.28	5.7	-2.9	-1.7	**
	F S T	Vanguard Intl Grow th	VWIGX	EW	E	-31.1	-17.9	-5.4	0.9	11.2	30.60	6.0	-8.2	-5.0	**
	F S T	Vanguard Extended Mrkt Index	VEXMX	EMC	E	-23.3	-15.2	-3.8	-1.7	0.5	105.27	5.3	-9.5	-5.0	**
	F S T	Vanguard LT InvstGrd	VWESX	BI	B	-26.1	-19.0	-8.5	-4.8	7.5	7.88	3.9	-16.8	-6.6	**
	F S T	Vanguard RET	VGSLX	ERE	E	-16.6	-14.0	-11.5	-6.3	3.8	122.11	6.3	-10.6	-6.6	**
	F S T	Vanguard SmlCap Grw th	VSGAX	ESC	E	-24.9	-15.1	-3.0	-3.3	-0.7	72.91	5.6	-12.9	-7.2	**
	F S T	Vanguard LT Trsry	VUSTX	BL	B	-30.0	-24.7	-10.9	-7.8	6.0	8.94	3.9	-33.3	-13.1	*
	F S T	Vanguard Index Grth	VIGAX	ELC	E	-28.9	-19.2	-8.1	-6.6	0.2	114.90	6.0	-28.5	-17.2	*
	F S T	Vanguard US Grow th	VWUSX	ELC	E	-38.9	-24.5	-7.7	-6.4	-1.5	40.81	6.7	-44.9	-29.9	*

PORTFOLIO PAGE and UPDATES

FIDELITY, selected & timed (2 month hold at least), style and asset allocated (stock, bond, balanced, cash)

Past & Future Activity	Action	Fund	Action Price	Number of Shares	Action Value	Month End Positions	Fund Style	Symbols	Ending NAV	Number of Shares	Current Value	Percent of Total
ACTIVITY PAST												
28-Feb	sell	FFIDX	69.29	661.402	45,829	Equity					-	0%
31-Mar	sell	FRESX	50.85	925.583	47,066	Equity					-	0%
29-Jul	sell	FEQTX	27.32	1,787.037	48,822	Equity	EV	FBCVX	24.41	2,065.0675	50,408	31%
29-Jul	buy	FBCVX	23.79	2,017.654	48,000							
ACTIVITY TO DO NEW ON												
no changes												
buys are about 30% of total portfolio												
							Cash	Money Mkt	1.00	112,788.00	112,788	69%
									Total Valuation=		163,196	100%

FIDELITY SELECT PORTFOLIO, selected and timed (at least 31-day hold)

Past and Future Activity	Action	Fund	Action Price	Number of Shares	Action Value	Month end Positions	Starting NAV	Symbol	Ending NAV	Number of Shares	Current Value	Percent of Total	
ACTIVITY PAST						These funds were held at month's end.							
30-Sep	sell	FSUTX	98.24	124.515	12,232	Health Care	128.52	FSHCX	133.21	101.152	13,474	10%	
30-Sep	buy	FSHCX	128.52	101.152	13,000	Energy	33.67	FSENX	59.66	298.795	17,826	13%	
						Equity					-	0%	
						Equity					-	0%	
						Equity					-	0%	
ACTIVITY TO DO NEW ON													
30-Nov	sell	FSHCX		all									
30-Nov	buy	FSPCX			13,000								
buys are each about 10% of total portfolio													
							cash	mm	Money Market	1.00	103,881.52	103,882	77%
									Total Valuation=		135,182	100%	

VANGUARD, selected & timed (3-month hold at least), style and asset allocated (stock, bond, balanced, cash)

Past & Future Activity	Action	Fund	Action Price	Number of Shares	Action Value	Month End Positions	Fund Style	At month end Symbol	Ending NAV	Number of Shares	Current Value	Percent of Total
ACTIVITY PAST												
29-Apr	sell	VFIAX	381.68	104.9482	40,057							
29-Apr	buy	VVIAX	54.91	746.6220	41,000							
30-Jun	sell	VVIAX	51.38	751.3146	38,603		EGI	VEIPX	43.93	526.7165	23,139	14%
31-Aug	sell	VEIPX	40.91	524.0000	21,438						-	0%
ACTIVITY TO DO NEW ON												
no changes												
buys are each about 31% of total portfolio												
							Cash	Money Market	1.00	137,214.00	137,214	86%
									Total Valuation=		160,353	100%

Legend

ETF Altrntv	Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
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This information below identifies the column headings shown above, which are also on pages 2-4.

ETF Altrntv is the ETF alternative to its mutual fund, if available.

Sell Eligible is the earliest date from purchase that the fund may be sold to avoid broker short-term redemption charges. For Fidelity, it is one, two, or three months, depending on the portfolio. If there is a green highlight, it means the fund was part of the back test. If there is a date, it means the portfolio owns the fund and it is the earliest date the fund may be sold, assuming whatever minimum is required.

Legend shows fund specific information. It is a short list of where the fund is available for purchase (F is Fidelity, S is Schwab, T is TD Ameritrade). C means the fund is closed. R means the fund may charge a short-term redemption fee.

Fund Name is the fund name.

Symbol is the fund ticker symbol. This is the official identification.

S is Style. The first letter is for the A, the next letter or two is the style. BS is bond short-term. BI is bond intermediate. BL is bond long. BH is bond high-yield. BW is bond world. BU is bond government. EG is equity gold. EGI is equity growth/income. ELC is large cap. EMC is mid cap. ESC is small cap. EV is value. EW is world. H is hybrid. A is Asset. B is bond. H is hybrid. E is equity.

12m, 9m, 6m, 3m, 1m is a fund's returns over those periods. Dividends are reinvested.

NAV is net asset value.

V is volatility, a measure of risk.

CS is comet strength, a measure of relative performance to an index. The index is 60% of the World Growth Index and 40% of the World Income Index.

C is comet, the risk-adjusted relative performance metric. The higher the C is the better.

Fmly Rank is family rank. This shows where the fund ranks by C within the fund family. This is either 5, 4, 3, 2, or 1 comets. 5 is the highest ranked by C.

World Growth Index (WGI) is made up of 20% EEM, EFA, IWM, QQQ, SPY.

World Income Index (WII) is made up of 20% PCY, BSV, TLH, LQD, JNK.

World Hybrid Index is made up of 60% WGI and 40% WII.

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