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The Winner's Circle STATE-BY-STATE



*The Top-Ranked
Advisors In America
by Region*

Supported by Franklin Templeton

BY R.J. SHOOK

A Supplement to
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Magazine

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BY R.J. SHOOK

The Winner's Circle STATE-BY-STATE

W ealth is created in every corner of this great nation. Yet each region of the country develops its own brand of business, be it farming, manufacturing, education or technology, based on the local resources and the personal strengths of the people who settle there. Financial advisors who earn The Winner's Circle honors in each state deftly tailor Wall Street-caliber solutions to meet the specialized wealth-management needs of their communities.

Customization has never been more critical. The fast pace of global growth threatens clients' businesses like never before, and yet it also offers enticing opportunity. For example, demand for goods and services is soaring in developing countries like Brazil, Russia, India and China, which contain some 40 percent of the world's population. As a result, commodity prices are spiking. But U.S. companies paying more for raw materials may enjoy increased pricing power for their finished products — if their business plans are sound.

Similarly, individuals need sound financial plans to achieve their goals. That's where best-in-class Winner's Circle financial advisors come in.

They add value to clients' lives — and their businesses — whether through smart investing or plugged-in networking. As Winner's Circle advisory board member Jim Donley, president of Wachovia Securities, puts it: "These Winner's Circle

advisors are leaders in their communities and among their clients. They bring the global savvy of Wall Street to Main Streets around the country."

Their community connections are equally important. Most of the advisors setting the standard in these sometimes far-flung regions grew up in the area. They understand their clients' personal concerns and businesses. And they are active in local organizations, volunteering for charities, helping to manage endowments and lending a hand at schools and colleges.

The Winner's Circle team scoured the country for outstanding advisors. In addition to the quantitative and qualitative criteria we typically use, we focused on a diversity of advisors, from smaller retail accounts up to the ultra-affluent, as well as various locations within each state. In doing so, we unearthed a plethora of business models perfectly suited to their environments — especially the small-town independents who simply specialize in their small towns.

"These advisors are 100 percent committed to providing superior service to their clients. And what's more, they're willing to share their best practices with others."


—DAN O'LEAR,
EXECUTIVE VICE PRESIDENT,
FRANKLIN TEMPLETON DISTRIBUTORS

In today's complex world, there are no shortcuts to meeting a client's expectations. Financial advisors must take a personal interest in their clients. And they must take the time to understand the forces driving wealth creation and the risks that endanger it around town and around the globe. Advisors who've earned their way to The Winner's Circle wouldn't have it any other way — and that's why they're known not just for meeting clients' needs, but for fulfilling their clients' dreams.

At this year's celebratory event, hosted by Franklin Templeton in New York City, advisors whose business models were as varied as the locations they came from were anxious to share

ideas. Dan O'Lear, executive vice president of Franklin Templeton Distributors, summed up the event: "These advisors are ... 100 percent committed to providing superior service to their clients. And what's more, they're willing to share their best practices with others."

R.J. Shook, founder of The Winner's Circle organization, recently released The Winner's Circle IV book. His research appears in two annual cover stories in Barron's magazine, including the "Top 100" and the new "Top 50 Independents." Franklin Templeton is proud to support the Winner's Circle and its mission of promoting best practices. To nominate an advisor and to find more information on the program, visit winnerscirlenet.com.



Left to right: Research publisher Bob Tyndall; Franklin Templeton's Mark R. Meyer; Laura Bowra; Jeff Vincent; Tom Jacobs; Martin Halbfinger; Judith McGee; Jane Larriva Rojas; Winner's Circle founder R.J. Shook; and James Donley, president, Wachovia Securities.

“You start by listening to what people are telling you, not by focusing on a product.”

The Art of Listening

Merrill Lynch’s Laura Bowra measures her success by her client’s achievements. Today’s emphasis on wealth management is well and good in places like New York and Silicon Valley, where there’s an abundance of affluent investors. Life is different in Bowling Green, Ky. Without a plethora of multi-millionaires to prospect, you measure your success not by assets under management, but on the quality of the relationships you build over time.

“It has to be about more than just making money,” says Laura Bowra, a Merrill Lynch advisor in this small town of 50,000 situated about an hour north of Nashville. She learned early in her career that building relationships is what she does best, and it is what her clients value the most. “You start by listening to what people are telling you,” she says, “not by focusing on a product.” In fact, it was by listening that Laura landed what would eventually become one of her largest and most important accounts.

Laura was cold-calling local businesses 16 years ago for business cash-management accounts. What the prospect was interested in, however, was transferring a UTMA account from out of state. But that was just the beginning. Over the years, she helped the client with more of his personal financial needs, and eventually he referred the company’s senior executives to her.

Laura ended up not only managing their individual assets, but some of the business accounts as well, including the firm’s 401(k) program. When the company was sold, she helped the partners set up long-term income strategies, wealth-management plans and

wealth-transfer plans for future generations.

“That is what happens when you listen to clients,” Laura says. “If I had been focused on my agenda during that initial phone call, I would never have gotten this business.”

Her primary goal when structuring her team was to leverage her relationship-building skills with efficiencies that would allow her flexibility in her schedule so she could raise her two children. Laura, who doubles as the branch manager, has a full-time investment associate who focuses on young professionals. And with two service assistants managing day-to-day operations, Laura is free to do what she does best — serving clients who have come to depend on her insight and guidance for financial decisions, and to develop relationships with referrals.

“Now many of the clients are transitioning their investments to focus on retirement, and we focus on their goals, whether it is their dream of a second home in Florida or building an estate for their grandkids,” she says.



Laura Bowra

MERRILL LYNCH
BOWLING GREEN, KY.

There is a level of trust that money can’t buy as an advisor in a small town, where your clients are your neighbors sitting next to you at the high school football game. In fact, community involvement is a way of life for Bowra, who is an alumna supporter of Western Kentucky University and involved in a local health clinic that serves the working poor. She’s also planning to launch another organization called “Help Yourself” to support people working through difficult transitions.

“That’s one of the differences about working in a small town,” she says. “I see my clients every day.”

“With the competition we’re up against, if we can make it here, we can make it anywhere.”

If You Can Make It Here...

Competition in New York City is fierce. First, New York clients are extremely sophisticated investors. Even if they don’t work on Wall Street, they are constantly inundated with financial information and ideas. On top of that, they demand premium service because they are used to getting it. The only way to compete is to stay one step ahead of your clients, says Martin Halbfinger.

Marty’s affluent New York client base also has needs that differ from those in other parts of the country. For one, because his clients are exposed to triple taxation, he has become a specialist in munis and other tax-minimization strategies. Charitable giving, insurance needs, estate planning and other generational planning also often come into play.

“Our business requires providing state-of-the-art solutions, open architecture and best-of-breed investment strategies,” he says. But to really succeed in this market, you can’t just respond to client needs, you have to anticipate them and build customized solutions before your clients even know they have a problem. So, we need to understand where they are coming from.”

When he meets with referrals — the only way new business comes in — the first order of business is a “financial X-ray.” Marty wants to see relevant documents, from account statements and insurance policies to trusts and wills. Then he asks questions: What are their long-term goals? What are their most immediate concerns? What are their hopes and dreams for their children and grandchildren? What kinds of risks are they willing to take with their current assets to make all of those long-term goals come true?

“Our customized asset allocation strategies are built around each client’s needs, and because of our deep relationships with them, no one knows their risk-tolerance levels better than us,” Marty explains.

Only after he has a clear understanding of a client’s finances and personal aspirations will Marty and his partners build a comprehensive wealth-management plan encompassing every aspect of the client’s financial life, including investments, charitable giving, insurance and estate planning strategies. And while each wealth-management plan is customized, each is built on the cornerstone of wealth preservation.

“The goal is to preserve capital first and then try to attach a reasonable growth rate to the portfolio based on the risk tolerance of the individual.” One way he accomplishes this is by using alternative investments as a hedge against the inherent volatility of the equity and bond markets — a strategy that paid off for his clients during the market meltdown in the early 2000s.

In the early 1990s, Marty was already guiding his clients into hedge funds, increasing their exposure to alternative investments as equities heated up through the rest of the decade. When stocks finally collapsed, his clients were spared much of the decimation that ravaged other investors.

While clients seem to be satisfied with their portfolio performance, Marty measures his success by the level of service he and his team provide. He meets with clients at least annually to review their wealth-management plan and calls are returned immediately. Marty says: “With the competition we’re up against, if we can make it here, we can make it anywhere.”



Martin Halbfinger

UBS FINANCIAL
NEW YORK, N. Y.

“I bring Wall Street to Main Street.”

Small Business, Big Opportunity

The view from Tom Jacobs’ Bloomfield Hills, Mich., office takes in not only the Motor City’s upscale suburb, but also covers a wide swath of a region where clients depend on him for his well-grounded advice and forward-thinking vision.

“Because I started out working on the institutional side, I got out of the office more than other brokers in the same position,” Tom says. Traveling through nearby cities delivering corporate services to privately owned businesses, Tom discovered an entire sector of high-net-worth clients who had been overlooked. It was a natural fit.

The core of Tom’s practice consists of entrepreneurs and professionals who built their own businesses and are seeking a financial practitioner who can devote the same time and care in managing their wealth. Tom shares a great deal of common ground with his clients. Both are building businesses through innovation.

And they all have something else in common. Despite the broad cross-section of industries represented in Tom’s client base, including manufacturing, farming and technology, clients’ businesses are facing a common threat: the advancing wave of globalization. As a result, they are all looking for innovative ways to maintain their competitive advantage. Experience has taught Tom that these entrepreneurs look for the same innovation driving their personal financial affairs as well, so that has become a central theme in Tom’s practice.

For instance, in the mid-1980s, Tom recognized the advantage of compre-

hensive financial planning. He obtained the Certified Financial Planner designation, which afforded him a smooth transition to wealth management. He was well ahead of the curve. Today, clients who started with him 20 years ago trust him not only with their portfolios, but also with their legacies as they set up their estate plans and their wealth-transfer strategies.

Another opportunity for innovation came in the early 1990s, when master limited partnership pipelines first came into existence. At the time, these new investments were widely ignored by most of Wall Street, but Tom saw that the growing economies around the world were going to need an infrastructure to deliver energy. Tom was convinced these investments would be good fits for many of his clients’ portfolios, because they were listed on the New York Stock Exchange and generated a steady income. To date, the rewards have been gratifying.

Tom meets with his clients regularly to review the performance of their portfolios and to discuss changes in investment objectives and any nuances that may be applicable to their financial well-being. Whenever possible, to maintain the personal relationships he has built among his client base over the last two decades, he meets with his clients face to face. Often, these relationships continue into the next generation.

“I’m a general practitioner who utilizes Smith Barney and Citigroup capabilities to the fullest to provide tailored financial strategies for my clients,” Tom explains. “I bring Wall Street to Main Street.”



Tom Jacobs

SMITH BARNEY
BLOOMFIELD HILLS, MICH.

“My clients want to know that you care about somebody other than yourself.”

Caring about Clients

A widowed grandmother who was estranged from her children and grandchildren asked her financial advisor, Judith McGee, to help her sell 300 acres of premier timber holdings. Judith stood to reap extraordinary fees from the sale and gain hundreds of millions in assets for her firm, but those were the furthest things from her mind. She had a better idea: “Build a legacy that will bring you closer to your children and grandchildren,” she told her client. It was just what the client wanted to hear.

Judith created a family limited partnership, with the widowed client as managing partner, which gifts the property tax-free to succeeding generations. The family has since banded together for re-forestation projects and will work together for generations to come. And the client couldn't be happier. Now she has a sound financial plan with precious dividends, a closer relationship with her loved ones and an honorable legacy.

Judith's clients, many of whom own small businesses and share the deeply held liberal values of the Pacific Northwest, entrust her firm with over \$300 million in assets. Finding creative solutions that honor her clients' values is key to Judith's success.

She is often asked to make socially conscious investments. “My clients want to know that you care about somebody other than yourself,” she says. “So you have to understand their culture.”

Being a servant of the community helps Judith stay connected. Not only is she a co-founder of a local bank that caters to entrepreneurs, she also manages the endowment for a faith-based area charity. “It's a lot of work,” she says, “but it is a great way to give back,

and it has given me a good reputation.”

When Judith began her career as a financial advisor 30 years ago, she had to work extra hard to make a name for herself because most of her peers were men. “You didn't ever feel included in the huddle,” she recalls, adding: “This is a career that is by no means part-time. You've got to be willing to pay the price.”

Her firm has 12 women and two men, and Judith takes pride in mentoring up-and-comers. Her daughter Linette Dobbins started working at the firm in high school and rose to chief operations officer.

Judith is big on education. In her view, advisors won't be seen as experts — and won't build lucrative client bases — unless they are continuously gaining new skills. “A lot of advisors take education and certification too lightly,” she says.

Early on, Judith became a ChFC and a CFP. She's a regular at continuing-education seminars in accounting and law.

She endorses a team approach, believing advisors should develop ongoing relationships with attorneys and other specialists. Relying on these experts makes it easier to meet a client's needs, and they often serve as great sources for referrals.

Above all, Judith likes to keep clients happy. A fully customized financial plan isn't enough, she says, so she recommends a personal touch. With the help of an automated service in Oklahoma, she sends birthday chocolates to every client. The simple gesture, which costs her firm just \$3,600 a year, helps foster long-term relationships. It's another thoughtful solution from an advisor with plenty of warm-hearted answers.



Judith McGee

McGEE FINANCIAL STRATEGIES/
RAYMOND JAMES, PORTLAND, ORE.

“When you always show how much you care, others respond with trust and confidence.”

Cross-Border Success

The last stop on route I-19 into Mexico is Nogales, Ariz., population 28,000, a small town where Jane Rojas, her father and even her grandfather went to school. From her office in Tucson only an hour away, Jane covers Nogales, including the retirement plans of a large produce family, their personal assets and those of their sons, who live in Mexico. As NRAs, or non-resident aliens, they have unique financial-planning concerns complicated by the need to comply with new anti-terrorism and anti-money laundering laws.

Relying on Wachovia Securities asset-allocation analysis software and relationships with international attorneys, Jane helps such clients hedge some of their risks and invest in a variety of offshore funds, annuities, CDs and bonds, while also developing traditional retirement plans for family members on the U.S. side.

The Rojas Investment Consulting Group manages more than \$270 million in assets (mostly in U.S.-domiciled accounts but also including about 100 NRA accounts). Jane’s junior partner and second cousin, Jorge Gomez Del Campo joined the firm in 2001 and handles most of the Mexican clients. Often, these growers and ranchers need major-league diversification to balance the risks of their highly concentrated businesses.

Because Jorge spent eight years with one of Mexico’s biggest banks — where he oversaw investment strategy for private banking clients and traded currencies, stocks, derivatives and commodities — he can ably introduce Mexican clients to the right solutions. “Most advisors don’t know anything about commodities,” Jane points out. “That’s something

else we can offer that your run-of-the-mill advisor can’t.”

In Jane’s view, no planning tool is more important than sophisticated asset-allocation analysis, whether it’s for Mexican business owners and their families or U.S. retirees. Time and again, she and her other junior partner Steve Kelly use it to boost the growth potential and lower the risks of ultra-conservative portfolios held by wealthy Tucson-area seniors. “Asset allocation is a huge advantage, not in market timing, but in protecting people and their portfolios,” she says.

A group of doctors found that out firsthand when they sold their booming practice for equity in a publicly held company. When the stock tanked, Jane’s clients avoided the disaster. “We told them to sell stock over time, use covered calls, manage the taxes and diversify into individual bonds, stocks, mutual funds and annuities,” Jane says. “They’ve been incredibly fortunate and are enjoying a carefree retirement.”

While providing this kind of superior advice, Jane also pours herself into community service as a volunteer for local schools, the Girl Scouts and a consumer financial-education program at the University of Arizona. Her passion, she says, is teaching people to become financially literate.

As an advisor within a bicultural community since 1982, mother to two teenage girls, wife and volunteer, Jane never stops working. “It’s like I have four jobs,” she concedes. “But it’s amazingly wonderful.”

“I’m passionate about my clients, my family and my community. When you always show how much you care, others respond with trust and confidence.”



“I don’t go anywhere without bumping into at least a few clients.”

Big Fish, Small Pond

Four years ago, one of Jeff Vincent’s clients was teetering on bankruptcy. Even though the client’s assets were limited to a few bucks in his account, Jeff offered him the same high-quality service he offered every other client. Today, after cashing in on the oil boom by selling prized oil-drilling equipment that was once considered obsolete, that same client is now one of Jeff’s biggest clients. “I always stand behind a client, no matter how much or how little he or she has invested with me,” Jeff says.

In a small town like Riverton, Wyo., (population 10,000), perhaps there is no greater advocate than the financial advisor. “I am deeply entrenched in each client’s life,” Jeff says of his 2,000 relationships, half of which are based in his area. “I don’t go anywhere without bumping into at least a few clients.”

And he wouldn’t have it any other way. After all, building and maintaining life-long relationships can be the greatest challenge for many advisors. In fact, Jeff at one point tested the idea of setting a \$250,000 account minimum. Within days, several of his clients lambasted him. “I thought my bigger clients would appreciate the closer service they would receive, but it actually backfired. I guess we really look after each other.”

Vincent Financial Services, owned and housed by Wyoming National Bank, is always growing, the result of the trust and solid reputation Jeff has earned in Riverton. “Word of mouth is very powerful in a small town,” he says. “I always focus on doing the best possible job for

my clients, always acting in their best interests and keeping my fees reasonable. Clients respond by speaking favorably about me and sending referrals. Word travels very quickly.”

Jeff spends at least a week out of every month on the road, traveling several hours to see clients. He prefers to spend three to four hours at a clip with each client to maintain and deepen relationships. When he’s in the office, he meets with four to five clients a day; once a month an estate-planning attorney makes a four-hour drive to spend time with Jeff and his clients. Clients know to call one of his two registered assistants with virtually any account-related item. “Although I always return phone calls, I generally don’t proactively call clients,” he says. “My time is best spent face to face with clients.”

Jeff is visible in the community by helping coach sports teams, and he has been involved in nearly every civic organization and hospital in the area. He also leads dinner

seminars, golf seminars and pheasant hunts with clients and prospects. He scours the local paper every day so he can be prepared to respond to events, like congratulating a client whose child scored a goal in a soccer game.

Jeff has also built a niche in the oil and gas industry, extending his base of clients to places like Angola, Thailand, the Netherlands, Scotland and Indonesia, many of them senior officials at major companies.

“Building a business in a small town seems a lot easier than in a big city,” Jeff believes. “It’s easier to build niches here, and there is a strong emphasis on integrity, trust and reputation.”



The Winner's Circle STATE-BY-STATE

Alabama

Greg	Alford	Merrill Lynch
John	Brock	Wachovia
Steuart	Evans Sr.	Wachovia
Stephen	Garrett	Ameriprise Financial Services
William M.	Hidden	Smith Barney
Joe	Lomax	Morgan Stanley
Brad	Osborne	Merrill Lynch

Alaska

Ken	Jones	Merrill Lynch
Peter	Jurasz	Smith Barney
Thomas C.	Konop	Smith Barney
Wayne	Pichon	Wachovia
Maggie	Price	Wachovia

Arizona

Anthony	Bebbington	UBS
Dan	Bott	Wachovia
Melissa Consley	Campbell	Morgan Stanley
Keith	DeGreen	Sun America
Allan	Flader	UBS
DeeAnn	Griebel	Wachovia
Vince	Hawley	Piper Jaffray
Rick	Horton	Raymond James
Tom	LaPorte	Baird
Victor	LaRosa	Piper Jaffray
Laurence	Lof	Linsco/Private Ledger
Kirke	Meeks	JPMorgan
Shawn David	Olson	Morgan Stanley
Glenn	Pahnke	Baird
James A.	Pupillo	Smith Barney
Jane	Rojas	Wachovia
Bob	Solis	Piper Jaffray
Steve	Strong	Merrill Lynch

Arkansas

John	Barnes	Smith Barney
Christopher J.	Collier	StillPoint Advisors
Scott G.	McLeod	Morgan Stanley
Sean	Prewitt	Ameriprise Financial Services
Joe	Starr	Merrill Lynch
George	Westmoreland	Merrill Lynch
Stephen G	White	Ameriprise Financial Services
Charles	Whiteside	Merrill Lynch

California

Lawrence	Andrews	Merrill Lynch
Emily	Bach	Morgan Stanley
Dan	Bay	Raymond James
Daniel	Biederman	Smith Barney
Kerrick	Bubb	Linsco/Private Ledger
Lon	Burford	Royal Alliance

Tim	Cass	Morgan Stanley
Jay	Champlain	Champlain & Associates
Gary	Charlebois	Royal Alliance
Mark T.	Curtis	Smith Barney
John	DiCiaccio	Merrill Lynch
Diane	Doolin	Smith Barney
Ronda	Edwards	Merrill Lynch
Barry	Elkins	Morgan Stanley
Robert	Floe	Linsco/Private Ledger
Marc	Foster	UBS
Brad B.	Frederickson	Wachovia
Chuck	Friedlander	Wachovia
Paul	Gilbert	Smith Barney
Jon	Goldstein	Smith Barney
William	Gurtin	Morgan Stanley
Bruce	Harr	Wells Fargo
James	Hatcher	Ameriprise Financial Services
Trudy	Hausmann	Securities America
Allan	Herzog	Wachovia
David C.	Hou	Merrill Lynch
Thomas	Hummer	Merrill Lynch
Dana	Jackson	Smith Barney
Michael	Johnston	Smith Barney
Debbie	Jorgensen	Merrill Lynch
Samuel	Kagan	Wachovia
Sanford	Katz	UBS
Mitch	Kauffman	Raymond James
William	Kearney	Merrill Lynch
Jack	Keleshian	Wells Fargo
Jan	Lambert	Ameriprise Financial Services
Grant	Lee	Smith Barney
Ralph	Linzmeier	Smith Barney
Raymond	Lucia, Sr	Securities America
William	Macadam	UBS
Michael	Macaraig	US Bancorp
James	Marchetti	Merrill Lynch
Jacqueline	Mayer	FSC
James D.	McCabe	Wells Fargo
Michael	McGee	Smith Barney
Ken	Meyers	Wachovia
Mark S.	Morgan	Smith Barney
John	Myers	Merrill Lynch
Joseph	Nowak	Merrill Lynch
John	Ohmer	Linsco/Private Ledger
Dan	Osborne	Banc of America Investment Services
Larry	Palmer	Smith Barney
George	Papadoyannis	Ameriprise Financial Services
David	Penniall	Sun America Securities
Tim	Pidgeon	Wachovia
Gail	Reid	Ameriprise Financial Services
Bruce	Rosen	Wachovia
Rebecca Susan	Rothstein	Smith Barney
Howard	Rowen	Deutsche Bank
Dave	Runstrom	Merrill Lynch
Robert	Sackler	Wells Fargo
David C.	Sear	Wachovia
Mark	Sear	Merrill Lynch
John T.	Shadden	Smith Barney

Each advisor on this year's State-by-State Winner's Circle® rankings was filtered down from a list of over 7,000 nominations from securities firms, banks, independent firms and more. The Winner's Circle team vetted each advisor through a host of quantitative and qualitative criteria, ranging from assets managed, revenue produced, experience levels, acceptable compliance records and U4 forms, discussions with management and more. A diversity of advisors with focuses on retail, high-net-worth and ultra-high-net worth were selected, as well as a range of markets within each region. Client portfolio performance is not a criterion. The Winner's Circle is a registered trademark of Shookbook, LLC. For more information about The Winner's Circle or to nominate an advisor, visit www.winnerscirclenet.com.

The Winner's Circle STATE-BY-STATE

Thomas Ed	Sharp Sickel	Ameriprise Financial Services
Rick Richard	Speidel Spraker	Wachovia
Bradley Glen D.	Stephenson Strauss	Merrill Lynch
Angelo Kathy Lynn	Talebi Tully	Wachovia
Stephanie Ken	Twomey Van Wagenen	Stevenson & Co.
Pat Jason	Vitucci Weaver	Wachovia
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		Morgan Stanley
		Merrill Lynch
		Wells Fargo
		Sun America Securities
		Ameriprise Financial Services
		Morgan Stanley
		Merrill Lynch

Colorado

Dave Mark	Behler Bowman	Wells Fargo
Mark Frank M.	Brown Caccavallo	US Bancorp
Donna Shawn	Dilanni Fowler	Linsco/Private Ledger
Robert Carl	Hill Hoover	Wachovia
George Marvin	Johansen Kark	Merrill Lynch
Timothy B. Bruce	Kneen Lang	Morgan Stanley
Jim Nancy	Lauer Morrow	Piper Jaffray
Terry L. Scott	Nugent Pann	Merrill Lynch
Bill Mark	Schultze Smith	Piper Jaffray
William Mark	Tryon Williams	Merrill Lynch
Mary Nell	Wolff	Kark & Assoc.
		Smith Barney
		Wachovia
		Wells Fargo
		Ameriprise Financial Services
		UBS
		Smith Barney
		Wells Fargo
		Raymond James
		Wachovia
		Wells Fargo
		Piper Jaffray

Connecticut

Jay Kevin	Antosh Brown	Wachovia
Mary-Ann Jeffrey G.	Bunting Castle	Wachovia
Barry John F. (Jeff)	Coutant Erdmann III	Ameriprise Financial Services
Thomas Allan	Forma Jay	Morgan Stanley
Bivona Thomas D.	Joe Lips	Merrill Lynch
Scott Charles	Mather Noble	Merrill Lynch
John W. I	Rafal Weiner	Smith Barney
Ron Earl	Winthrop Zuckerberg	Wachovia
Carl		UBS
		Ameriprise Financial Services
		Legg Mason
		Essex Financial Services
		RDM Financial
		Linsco/Private Ledger
		Commonwealth

Delaware

Richard Donald	Camp DeWees Sr	Wachovia
Steve Cynthia	Felt Hewitt	Wachovia
Tracey Alan	McGuire Peters	Morgan Stanley
David	Plaza	Merrill Lynch
		Merrill Lynch
		MSC
		Merrill Lynch

Florida

Rick Richard P.	Alter Altieri	Securities America
Michael Kenneth	Bober Burke	Smith Barney
Pat Michael	Cain Callaway	StillPoint Advisors
Adam E. Louis J.	Carlin Chiavacci	Merrill Lynch
Tom Richard	Cleary D'Augelli	Raymond James
Mike Mario	Evans Fernandez	Merrill Lynch
Ami Curt	Forte Francisco	Smith Barney
Meg Jeff	Green Hart	Merrill Lynch
Eric George	Hynden Jackson	FSC
Bud Kay	Jordan Joseph	Raymond James
Kim Ciccarelli Joel	Kantor Kassewitz	Legg Mason
Martin Alan R.	Kossoff Leist	Merrill Lynch
Thomas Robert	Moran Oden	Merrill Lynch
Patrick Barry	Passarelle Rubin	Ciccarelli Advisory Services/FSC
Mark Dave	Ryan Struble	Merrill Lynch
Louise Conley	Thornhill Ventrice	KB Financial Services/LPL
Ed Mike	Wittenberg	Strategic Financial Services
		Wachovia
		MSC
		Morgan Stanley
		Merrill Lynch
		Ameriprise Financial Services
		FSC
		FSC
		Morgan Stanley
		StillPoint Advisors
		Wachovia

Georgia

Fred Gary	Akers Alexander	Wachovia
Julianne Bill J.	Andrews Barton Jr.	Wachovia
Philip Jim	Benedict Bozman	FSC
David Diane	Cartledge Cook	Wachovia
Jeff Mary Ellen	Fehrman Garrett	Smith Barney
Roger S. Jim	Green Hansberger	SunTrust
Jack Mike	Harmon, Sr. Hines	SunTrust
Bill Raymond	Keaton Kowalewski	Merrill Lynch
Scott John	Mackenzie McHale	Green Financial/Multi Financial
Hank Kathy	McLarty Miller	Smith Barney
Newell Budd Bert	Murphy Ponder	Raymond James
Roger Kay	Ruffo Shirley, Ph.D.	Raymond James
Harvey Andrew	Snider Sullivan	SunTrust
Jeff Young	Young	Wachovia
		SunTrust
		Wachovia
		SunTrust
		Gratus Capital Mgmt./GunnAllen
		FSC
		Smith Barney
		Merrill Lynch
		Morgan Stanley
		Financial Development Corp./MSC
		Merrill Lynch
		SunTrust
		SunTrust

The Winner's Circle STATE-BY-STATE

Hawaii

Scott	Butera	Smith Barney
Herman	Ching	Wachovia
Carl	Choy	Morgan Stanley
Eric	Fujimoto	Ameriprise Financial Services
Milton	Kawasaki	Merrill Lynch
Ronald	Kikawa	Smith Barney
Alan	Kodama	Ameriprise Financial Services
Gwen	Pacarro	Morgan Stanley
Tom	Sakai	Wachovia
Rob	Saracco	Merrill Lynch
Herbert	Shiraishi	Linsco/Private Ledger
Michael	Strada	Morgan Stanley
Jeff S.	White	Linsco/Private Ledger

Idaho

Janice	Baldwin	Merrill Lynch
Sandy	Dalton	Merrill Lynch
Mark	Daly	Piper Jaffray
William G.	Gilbert	Smith Barney
Daniel	Pinkerton	Linsco/Private Ledger
Robert W.	Rathbone	Wachovia
Melinda	Sander	Morgan Stanley

Illinois

Dick	Barrett	Wachovia
Kyle	Chudom	Morgan Stanley
Teri	Conklin	UBS
Paula	Dorion-Gray	Securities America
Lana	Engen	Ameriprise Financial Services
Barbara	Finder	Smith Barney
Al	Guernsey	Smith Barney
Robert	Heidenrich	Baird
Maisie	Heiken	Merrill Lynch
Mark	Hutchinson	Smith Barney
Denise	Izatt	MSC
Robert D.	Kartheiser	Smith Barney
Terry	Kaul	Linsco/Private Ledger
Lisa	Keverian-Press	Baird
Mike	Laloggia	Wachovia
Dan	Laubusch	Baird
Steven	Loewenthal	Merrill Lynch
Mark S.	Loftus	Wachovia
Scott	Magnesen	Morgan Stanley
Jim	McLean	Wachovia
Sharon	Oberlander	Merrill Lynch
Ari	Paxinos	Merrill Lynch
Michael	Peska	JP Morgan
Chris	Pfaff	UBS
Mike	Piershale	Raymond James
Jeffrey C.	Roberts	JP Morgan
John	Stevenson	Wachovia
Jim	Thiede	Wachovia
Donald	Wallace	Baird

Indiana

Thomas J.	Buck	Merrill Lynch
Brian	Cooke	Wachovia
Chris	Cooke	Wachovia
John	Cooke	Wachovia
Mike	Cornell	UBS
Virginia	Merkel	Wachovia
Christopher	Moore	Ameriprise Financial Services
Ira	Post	MSC

Scott	Saxe	Wachovia
Melissa	Stout	Merrill Lynch
Paul	Stscherban	Baird
Keith	Tyner	Linsco/Private Ledger
Roger	Watercutter	FSC
Theodore	Willer	Smith Barney

Iowa

Steven	Flack	Ameriprise Financial Services
Bill	Goodwin	Wachovia
Roger	Grefe	Baird
Jay	Ingram	Baird
Mike	Moen	Wachovia
James	Novak	Merrill Lynch
Jim	Opl	UBS
John	Pederson	Merrill Lynch
Bud	Sanftner	Linsco/Private Ledger
Keith	Swanson	Smith Barney
James W.	Victor	Smith Barney

Kansas

Gary	Geringer	Merrill Lynch
William G.	Hendrix	Smith Barney
William (Fred)	Overton	FSC
Shane	Prill	Raymond James
Kewin (K.T.)	Thiessen	Linsco/Private Ledger
Mimi	Verhaeghe	Merrill Lynch

Kentucky

Laura	Bowra	Merrill Lynch
Jill F.	Bradley	Wachovia
Ed	Nasief	UBS
John	Ridley	Wachovia
Frank	Thompson	Smith Barney
Harry	Wall	Merrill Lynch
Mark	Weaver	Ameriprise Financial Services

Louisiana

Robert	Bickham	UBS
Thomas	Brennan	Merrill Lynch
William	Capell	UBS
Thomas	Foard	Smith Barney
James	Frayard	UBS
Kevin	Murphy	Ameriprise Financial Services
Steven	Peaslee	Linsco/Private Ledger
Edwin	Rodriguez	Merrill Lynch
Tommy	Williams	Linsco/Private Ledger

Maine

Brian	Bernatchez	Linsco/Private Ledger
Michael	Boyson	Smith Barney
Joel	Davis	Ameriprise Financial Services
James B.	Harvey	Morgan Stanley
Ed	Simmons	Merrill Lynch

Maryland

Greg	Baker	Morgan Stanley
Larry	Boggs	Wachovia
David	Bredenbug	SunTrust
Bob	Collins	Wachovia
Tom	Duffy	Morgan Stanley
Harry	Ford	Legg Mason

The Winner's Circle STATE-BY-STATE

Larry	Grabenstein	SunTrust
Charlie	Graham	Legg Mason
Dennis	Gurtz	Ameriprise Financial Services
Thomas E.	Hill	Legg Mason
James	Holzapfel	Wachovia
Gregory S.	Hurlbrink	Legg Mason
Joe	Jacques	Jacques Financial
John	Lynch	Wachovia
Michael	Meredith	Merrill Lynch
John	Reutemann Jr.	Linsco/Private Ledger
Anton	Salah	Merrill Lynch
Jerry	Scheinker	Legg Mason
Jim	Snyder	Legg Mason

Massachusetts

Chuck	Bean	Commonwealth
Scott S.	Finlay	Wachovia
Ron	Hertel	Wachovia
Steve G	Heslinga	Wachovia
Roger	Ingwersen	Wachovia
Denucci	John	Merrill Lynch
Susan	Kaplan	Linsco/Private Ledger
Sheila N.	Keator	Wachovia
Victor T.	Livingstone	Smith Barney
Ed	Nabhan	Smith Barney
George	Raftopoulos	Commonwealth
Raj	Sharma	Merrill Lynch
William	Sullivan	UBS
Mark	Winthrop	Linsco/Private Ledger

Michigan

Martha	Adam	UBS
Nancy	Barrette	Wachovia
James	Belknap	Smith Barney
Thomas E.	Green	Morgan Stanley
Doug	Iles	Merrill Lynch
Thomas	Jacobs	Smith Barney
Bill	Kahl	Wachovia
John	Kulhavi	Merrill Lynch
Edward	Lambert	Linsco/Private Ledger
Dana	Locinskar	Merrill Lynch
Tim	Long	Merrill Lynch
Bill	Mackay	Merrill Lynch
Tim	Moore	Baird
Gary	Ran	Telemus
Fred	Schaard	MSC
Sherri	Stephens	Raymond James
Robert M.	Stulberg	Merrill Lynch
Marie	Vanerian	Merrill Lynch
Jim	Veldheer	Merrill Lynch
Mark B.	Wickard	Wachovia
Marylou	Zangerle	Merrill Lynch
Charles	Zhang	Ameriprise Financial Services
Lynn	Zhang	Ameriprise Financial Services

Minnesota

James	Brass	Merrill Lynch
Les	Brunker	Smith Barney
Louis	Close	Piper Jaffray
Thomas	Drees	Merrill Lynch
Peter	Eckerline	Merrill Lynch
Jack	Elvestrom	Morgan Stanley
Christopher	Eriksson	Wachovia
Timothy	Gaarder	MSC
Harry	Hunt III	Wachovia

Sandra	Johnson	Ameriprise Financial Services
Wanda	Johnson	Ameriprise Financial Services
James	Lund	Lund, Krey, Joern & Assoc.
Charles	Major	Piper Jaffray
Michael	Ovshak	Commonwealth
William	Stevens	Linsco/Private Ledger
Bryan	Sweet	Raymond James
David	Tysk	Ameriprise Financial Services
Theresa	Ward	Merrill Lynch
Jason	White	Ameriprise Financial Services

Mississippi

Dudley	Barnes	Raymond James
Michael	Dowell	Smith Barney
Brian	Fenelon	Smith Barney
Rick	Garraway	Morgan Stanley
Doug	McDaniel	FSC
Henry S.	Michael	Linsco/Private Ledger
Wheeler	Parker	Merrill Lynch
Doug	Rule	Merrill Lynch

Missouri

Dick	Basler	Raymond James
Herb	Buchbinder	Wachovia
Carolyn	Cash	Sun America Securities
Nadia	Cavner	Signature Bank
Robert R.	Chapline	Morgan Stanley
Mark	Dreiling	Merrill Lynch
Jay	Feurbacher	Merrill Lynch
Michael	Jefferies	UBS
Matthew	Kopsky	Wachovia
Mark	Nelson	Merrill Lynch
Peter	Reinecke	Linsco/Private Ledger
Sandra J.	Smith	Smith Barney
Keith	Swanson	Smith Barney
John A.	Virant, Jr.	Wachovia

Montana

Tom	Fulton	Smith Barney
Timothy	Harlan	Ameriprise Financial Services
John	Hedge	Merrill Lynch
Scott	Knutson	Wells Fargo
Andrew	Laszlo Jr.	Morgan Stanley
Larry	Van Atta	Piper Jaffray

Nebraska

John	Belfod	UBS
William R.	Berryman	Morgan Stanley
Ron	Carson	Linsco/Private Ledger
Todd	Feltz	Linsco/Private Ledger
Ken	Ferrarin	Smith Barney
Peter	Jacobsen	Ameriprise Financial Services
Roland R.	Manarin	Manarin Securities Corp.
Andrew	Robinson	UBS
Lynn	Roper	Merrill Lynch

Nevada

John	Badwick	Smith Barney
Don	Bernard	Wachovia
Jim	Bingham	Merrill Lynch
Brian J.	Buckley	Morgan Stanley
Deborah	Danielson	Linsco/Private Ledger
Alan J	Duncan	Wachovia

The Winner's Circle STATE-BY-STATE

Andy	Ferguson	Merrill Lynch
Pat	Meidell	Associated Securities
Mark	Sudol	SunAmerica Securities

New Hampshire

Stephen	Eldridge	Linsco/Private Ledger
Michael	Shearin	Smith Barney

New Mexico

Leonard	Armstrong	Merrill Lynch
William	Cates	Smith Barney
David	Crosby	Smith Barney
Mike	Druzman	UBS
Pete	Edmonds	UBS
Brian	Gibb	Ameriprise Financial Services
John	Moore	Raymond James
Charles	Reardon	Morgan Stanley

New Jersey

Diane	Alecci	Merrill Lynch
Patricia A.	Bell	Merrill Lynch
Mary	Deatherage	Smith Barney
Ronald	Fish	Ameriprise Financial Services
Joe	Gabriele	RBC Dain Rauscher
James G.	Gilbert	Merrill Lynch
William O.	Glassner	Royal Alliance
Kenneth	Heyman	Smith Barney
Rick	Hughes	Morgan Stanley
Kathleen C.	Joyal	Merrill Lynch
Evan	Katz	Smith Barney
Brian	Kelly	Smith Barney
Andrew R.	Liss	Merrill Lynch & Co., Inc.
Douglas J.	Lockwood	Harbor Lights/Royal Alliance
Douglas	Macaulay	Wachovia
Jim	McLaughlin	Merrill Lynch
Mark	Pollard	Merrill Lynch
Marc	Shegoski	UBS Financial
Michael	Stern	Wachovia
Robert	Villanova Sr.	Linsco/Private Ledger
Ira	Walker	Morgan Stanley
Roy	Williams	Prestige Wealth/LPL

New York

John	Barrett	Merrill Lynch
Shelley	Bergman	Bear Stearns
Kathleen	Boyle	Linsco/Private Ledger
Paul	Bronzo	Wachovia
Michael	Chrys	Wachovia
Ray	Ciccarelli	FSC
Roger	Coleman	Smith Barney
William	Donnell	Merrill Lynch
Michael	Figler	Morgan Stanley
Marc	Fischer	Smith Barney
Anthony	Gallea	Smith Barney
Jeffrey S.	Gerson	Smith Barney
Mark	Giordano	Smith Barney
Eric	Green	Wachovia
Martin	Halbfinger	UBS
Stanley	Heilbronn	Merrill Lynch
Alan	Jusko	Wachovia
Michael	Kaufman	Merrill Lynch
Alan R.	Leist	Strategic Financial Services
Paul	Marvin	Merrill Lynch
John	Olson	Merrill Lynch

Andrew	Perry	Deutsche Bank Alex.Brown
M.M.	Rechtschaffen	Wachovia
David	Ross	Wachovia
Harold	Rubin	Wachovia
Richard	Saperstein	Bear Stearns
Michael	Sawyer	Smith Barney
Martin	Shafiroff	Lehman Brothers
Eric	Shields	Wachovia
Mark	Snyder	Royal Alliance
Thomas	Sullivan	Merrill Lynch
Peter	Svarre	Merrill Lynch
Paul E.	Tramontano	Smith Barney
Richard	Urciuoli	Linsco/Private Ledger
Lori A.	Van Dusen	Smith Barney
John L.	Vessa	Smith Barney
Thomas	Ward	Ameriprise Financial Services
Richard	Zinman	Smith Barney

North Carolina

Chip	Anderson	Merrill Lynch
Ken	Anderson	Legg Mason
Mike	Blair	Wachovia
Robert Stephen	Eubanks	Merrill Lynch
Dana	Graves	Linsco/Private Ledger
Bob A.	Jones	Wachovia
James	Kirkpatrick Jr.	Merrill Lynch
Joseph A.	Lipe	Smith Barney
Kel	Normann	Wachovia
Roger	Stadum	Piper Jaffray
Mark	Weston	Morgan Stanley
James	Young	Morgan Stanley

North Dakota

J Michael	Collins	Morgan Stanley
Bill	Haug	UBS
Peter	Hummel	Merrill Lynch
Regan	Rohl	Smith Barney
Roger	Stadum	Piper Jaffray
Carl	Wall	Merrill Lynch

Ohio

John	Alexander	Ameriprise Financial Services
Bob	Anning	Merrill Lynch
August	Cename	Cename Team/Merrill Lynch
Joseph	Chornyak, Sr.	Royal Alliance
Tim	Clepper	Baird
Cleves	Delp	Linsco/Private Ledger
David	Ellis III	McDonald Financial Group
Joe	Evelo	Merrill Lynch
Michael	Fitzgerald	UBS
John	Goodman	Wachovia
Ross	Hambleton, Sr.	Smith Barney
Mark	Hawthorne	Baird
Kent F.	Holwadel	Merrill Lynch
David	Jakubowski	Baird
Michael	Kern	UBS
Kelly	Kuennen	Baird
John H.	Lauferweile	Wachovia
Craig	Lucas	Baird
Rita N.A.	Mansour	McDonald Financial Group
Kevin	Myeroff	NCA Financial Planners/Royal Alliance
Michael	Perrini	Baird
Neal	Schulte	MSC
Paul	Sittenfeld	Baird
Steve	Stocker	Commonwealth

The Winner's Circle STATE-BY-STATE

Elena	Stuard	Baird
Richard	Tanner	Linsco/Private Ledger
Dean D.	Trindle	Merrill Lynch
Audrey	Tuckerman	UBS
Bryan	Weber	Baird
Kenneth	Weiss	Wachovia
Stephen	Wilt	Merrill Lynch

Oklahoma

Jeff	Blumenthal	Wachovia
Patricia G.	Carey	Smith Barney
Jerry	Clack	Merrill Lynch
Jack	Graves	Wachovia
Bryan J.	Johnson	Morgan Stanley
Mike	Juergens	Merrill Lynch
Jack	Kimbler	Ameriprise Financial Services
Michael	Kincheloe	Linsco/Private Ledger
Larry	Martin	Wachovia

Oregon

Jim	Adams	Merrill Lynch
Mark	Fisher	Morgan Stanley
Thomas	Gau	Sunamerica Securities
King	Martin	Smith Barney
Judith	McGee	Raymond James
Conrad E.	Pearson	Royal Alliance
Wayne	Von Borstel	Linsco/Private Ledger
Blaine	Werner	Merrill Lynch

Pennsylvania

Carrie	Coghill	Commonwealth
Anthony	Divalerio, Jr.	UBS
John M.	Egan	Morgan Stanley
Barnet	Fraenkel	Smith Barney
John	Gallagher	Legg Mason
Saly	Glassman	Merrill Lynch
Marty	Kooman	Raymond James
Robert	Manning	Smith Barney
Walter	Meranze	Wachovia
Andy	Nehrbas	Legg Mason
John	Parke	Wachovia
Edward	Richards	Ameriprise Financial Services
Luke	Rohrbaugh	Wachovia
Greg	Sarian	Merrill Lynch
Tim	Sherrick	Sherick Financial
Sam	Spanos	Merrill Lynch
John	Waldron	Linsco/Private Ledger

Rhode Island

Carolann D.	Brown	Wachovia
Richard	DiChiaro	Legg Mason
Gary L.	Lincoln	Morgan Stanley
Carl	Romanovich	Smith Barney

South Carolina

Reginald	Armstrong	Linsco/Private Ledger
Elton D.	Crenshaw Jr.	Smith Barney
Susan	Ketchum	Merrill Lynch
Sonya	Motes	Merrill Lynch
Ronald	Pyle	Wachovia

South Dakota

Thomas	Dosch	Merrill Lynch
Stan	Hoffman	UBS
Lynn Dee	Rapp	Morgan Stanley
Hugh	Venrick	Smith Barney
Gordon	Wollman	Sunamerica Securities

Tennessee

David	Bradley	Wachovia
Christi	Edwards	Morgan Stanley
Michael H.	Gilbert	Linsco/Private Ledger
Rick	Herod	Raymond James
James	Humphreys	Merrill Lynch
Sam	Oakley	SunTrust
Terry	Schonhoff	Ameriprise Financial Services
Stuart W.	Smith	Smith Barney
Anne	Wallace	UBS
Brian	Ward	Wachovia
Woody D.	Woodmansee, Jr.	Wachovia

Texas

Michael	Bessire	Merrill Lynch
Myron	Bond	UBS
Dave	Brennan	Brennan Financial Services
Anne	Davidson	Wachovia
Don	Donnally	Smith Barney
John	Ferris	Wachovia
David	Heidmann	Merrill Lynch
Howard	Lorch	Wachovia
Mary	Margolis	FSC
John	Mockoviak	Baird
David	Novelli	Smith Barney
Hank	O'Neil	Merrill Lynch
Van	Pearcy	Raymond James
Nan	Shertzer	Merrill Lynch
Lawrence	Silverman	Linsco/Private Ledger
Deborah	Stavis	FSC
Rusty	Tally	Morgan Stanley
Mark	Thannisch	Wachovia
Scott	Tiras	Ameriprise Financial Services
Nestor	Vicknair	Merrill Lynch
John	Young	UBS

Utah

Blaine	Anderson	Piper Jaffray
Nick M.	Bapis	Morgan Stanley
Cliff	Coury	Smith Barney
Darin	Dewsnup	Wells Fargo
Ed	Godlewski	Wells Fargo
Tom G.	Hicks	UBS
Kim	Isaacson	Piper Jaffray
Steve	Johnson	Raymond James
Scott	Luebke	Merrill Lynch
David	Payne	Wachovia
Scott	Runia	Merrill Lynch
Sam	Sleiman	Wells Fargo
Roger	Smedley	Securities America

Vermont

Lucinda M.	Bain	Morgan Stanley
Ronald	Lazzaro	Linsco/Private Ledger
Brian	Pelkey	Smith Barney
Tom	Wilkins	Merrill Lynch

The Winner's Circle STATE-BY-STATE

Virginia

Matt	Anderson	Legg Mason
Wanda	Austin	Legg Mason
John	Bouchard	Legg Mason
Saundra	Bouchard	Legg Mason
Sarah	Cammiso	Merrill Lynch
Eric	Candelor	Merrill Lynch
William (Jeff)	Carlton	Smith Barney
Rissell	Cesari	Linsco/Private Ledger
Brendon	Cook	Legg Mason
Kent	Cox	Smith Barney
Jon	Dabareiner	Dabareinter & Assoc./Ameriprise
Michele	Dandrea	Legg Mason
Kirk	DeHaven	Smith Barney
Thomas	Dellinger	Linsco/Private Ledger
Ric	Edelman	Royal Alliance
Amy	Ellertson	Smith Barney
Heather	Evans	Merrill Lynch
Leslie	Evans	Legg Mason
Jim	Flannery	Merrill Lynch
Andrew	Green	Merrill Lynch
Steve	Griggs	Legg Mason
William	Harper, Jr.	UBS
Robert	Harris	MSC/Harris Financial Group
Patrick	Huge	Merrill Lynch
Michael	Hyder	Smith Barney
Laurie	Kent	Legg Mason
Rob	Krebs	Merrill Lynch
Matt	Lanham	Legg Mason
Mark	Lettman	Merrill Lynch
Julie-Anne	Lewis	Legg Mason
Rick	McLaughlin	Smith Barney
David	Mead	Merrill Lynch
John	Metcalfe	Merrill Lynch
Jim	Mills	SunTrust
Joe	Montgomery	Wachovia
Keats	Nicoll	Merrill Lynch
Robert	Olcott	Wachovia
John	Sheehan	Merrill Lynch
David	Speck	Wachovia
Ned	Spencer	Legg Mason
Doug	Stewart	Wachovia
Allan	Strange	Legg Mason
Jay	Swart	Merrill Lynch
Robert	Testwuide	Merrill Lynch
Charlie	Tripp	Legg Mason
Bob	Tucker	Linsco/Private Ledger
Nadine	Van Orsdel	Legg Mason
Dean	Wadsworth	Morgan Stanley

Washington

Nina	Abelman	Merrill Lynch
Dean	Braun	Smith Barney
Todd	Butson	Morgan Stanley
Harry	Colvin	Morgan Stanley
Douglas	Donnelly	Wachovia
Dan	Evans	Wachovia
Jack	Hanover	Morgan Stanley
Kathleen	Miller	Raymond James
Robert	Nelson	Smith Barney
Brian	Oliger	Smith Barney
Michael	Otten	Morgan Stanley
George R.	Pierce	Linsco/Private Ledger
Phil	Scott	Merrill Lynch
Bill	Smead	Wachovia

Steven	Spence	UBS
Lowry	West	Morgan Stanley

Washington, DC

Alexandra	Armstrong	FSC
George	Dunn	Smith Barney
Mike	Freiman	Legg Mason
Tom	Gletner	SunTrust
Tom	Gletner	SunTrust
Adam	Goddard	Wachovia
Michael	Kirvan	Merrill Lynch
Dana	Kishter	Morgan Stanley
Marvin	McIntyre	Legg Mason
Robert S.	Scherer	Smith Barney
Perry	Trimble	Deutsche Bank
Jim	Wohlgemuth	Deutsche Bank

West Virginia

Donald C.	Lucci	Smith Barney
Joseph	Marchlenski	Wachovia
Casey	Robinson	Morgan Stanley

Wisconsin

Andy	Burish	UBS
Vince	Cimino	Linsco/Private Ledger
Philip	Dallman	Baird
Ed	DeFrance	Baird
Chris	Didier	Baird
Frank	Gambino	Baird
Gerald	Gerndt	Baird
Andy	Gusho	Merrill Lynch
David	Hackworthy Jr.	Baird
David	Heck	Smith Barney
Kenneth	Heck	Smith Barney
Robert	Heck	Smith Barney
Michael	Klein	Baird
Dave	Klenke	Baird
John	Korb	Wachovia
David A.	Lindberg	Smith Barney
Kristin	Lindblom	Baird
Lawrence	Lindsley	Linsco/Private Ledger
Joel	McNeil	Baird
Walter E.	Meanwell	Wachovia
Neil	Pinsky	Baird
Victor	Rodriguez	Baird
Mike	Schiek	Wachovia
James	Schultz	Baird
Gilbert	Vraney	Morgan Stanley
Lori	Watt	Raymond James
Ronald	White	Smith Barney

Wyoming

Forest	Dunning	Morgan Stanley
Kevin	Murphy	Piper Jaffray
Mark	Petrie	Merrill Lynch
Judith	Singleton	Raymond James
Jeff	Vincent	Linsco/Private Ledger