

Financial Ratings Series

Weiss
RATINGS

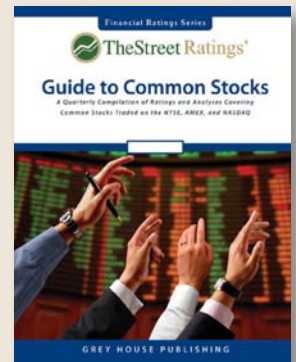
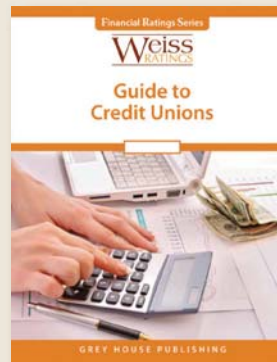
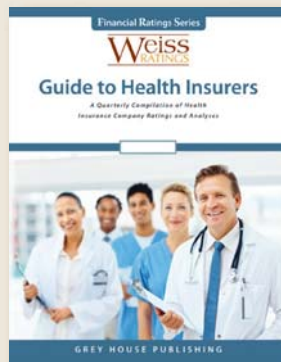
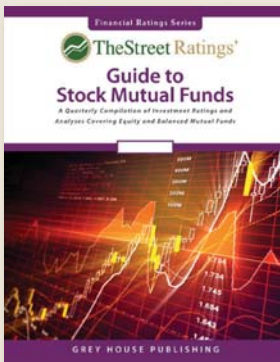


TheStreet
Ratings

Published by

GREY HOUSE PUBLISHING

**Insurance, Banking and Investment Ratings Your Patrons Can Trust
In Print and Online**



RATINGS ANALYSES OF: INSURERS • BANKS • CREDIT UNIONS • STOCKS • MUTUAL FUNDS

*“Weiss Ratings/TheStreet Ratings have an excellent reputation...
Recommended for public & academic libraries...” -ARBA*

ABOUT THE FINANCIAL RATINGS SERIES

The Financial Ratings Series, published by Grey House Publishing, combines the strength of Weiss Ratings and TheStreet Ratings to offer the library community with a single source for financial strength ratings and financial planning tools covering Insurance, Banks, Credit Unions, Mutual Funds and Stocks.

HELP YOUR PATRONS TAKE THE GUESSWORK OUT OF THEIR FINANCIAL PLANNING!

The Ratings Guides from Weiss Ratings and TheStreet Ratings provide the accurate, independent information your patrons need to make INFORMED DECISIONS about their financial planning.

- How to Find the Safest Bank or Credit Union in Your Area
- How to Avoid the Weakest Insurance Companies... and How to Find the Best Ones
- How to Pick the Best-Performing Stocks
- How to Find the Best Mutual Funds... and Make Sure Your Retirement Funds are Safe

WEISS RATINGS & THESTREET RATINGS PROVIDE ALL THE ANSWERS – AND PEACE OF MIND!

Published since 1988, Weiss Ratings and TheStreet Ratings Guides provide highly-regarded, independent financial evaluations in industries where investors and consumers may be at risk. In this time of financial uncertainty, it is more important than ever to give your patrons access to information that will help them make sure that they are working with a company that is financially stable and that their money is safe.

Weiss Ratings evaluates the financial strength of more than 21,000 institutions:

- Banks, Savings & Loans
- Property & Casualty Insurers
- Medicare Supplement Insurers
- HMOs & Health Insurers
- Credit Unions
- Auto & Homeowners Insurers
- Life & Annuity Insurers
- Long-Term Care Insurers

In addition, TheStreet Ratings' investment ratings offer a conservative, balanced evaluation of the risk-adjusted performance of more than 6,000 stocks and 16,000 mutual funds on the market today:

- Common Stocks
- Stock Mutual Funds
- Bond & Money Market Mutual Funds
- Exchange-Traded Funds

Weiss Ratings and TheStreet Ratings are totally independent and unbiased, and do not accept compensation from the companies they rate. Companies they rate are not given the opportunity to preview their ratings or suppress negative ratings from publication. A study conducted by the US General Accounting Office (GAO) identified Weiss Ratings' insurance ratings as proven to be more accurate than any other rating agency. With ratings for insurance companies, banks, credit unions, stocks, and mutual funds, no other rating agency brings together this amount of information into one easy-to-use product line.

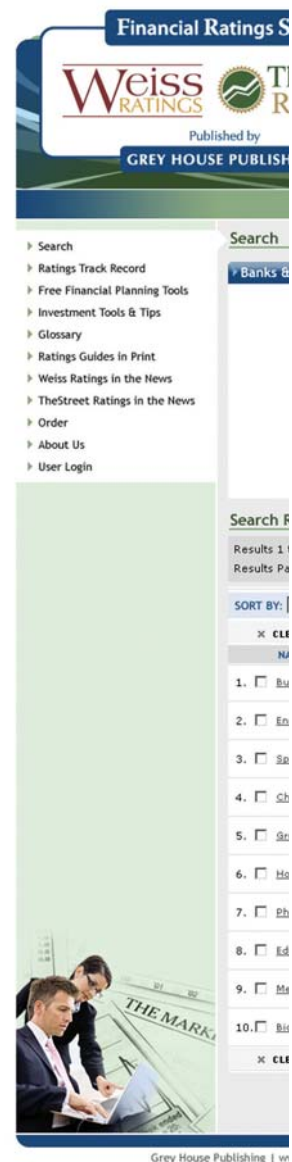
Grey House Publishing, Weiss Ratings and TheStreet Ratings are proud to offer a complete line of products designed to direct consumers and business professionals toward safe investment, banking and insurance options while helping them avoid unnecessary risk that could lead to financial losses.

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A+	A	A-	B+	B	B-	C+	
Annual Dividend Rate	NA	Annual Dividend Yield	NA	Sec			
AAPL BUSINESS DESCRIPTION							
Apple Inc., together with subsidiaries, designs, manufactures, and markets personal computers, mobile communication devices, and portable dig music and video players, as well as sells various related software, services, peripherals, and networking solutions.							
STOCK PERFORMANCE (%)							
	3 Mo.	1 Yr.	3 Yr				
Price Change	2.23	58.50	2				
GROWTH (%)							
	Last Qtr	12 Mo.	3 Yr C				
Revenues	61.29	47.92	3				
Net Income	77.95	78.92	5				
EPS	74.62	75.66	5				
RETURN ON EQUITY (%)							
	AAPL	Ind Avg	S&P				
Q3 2010	28.38	27.22	1				
Q3 2009	26.42	24.52	1				
Q3 2008	23.45	23.51	1				
P/E COMPARISON							

FINANCIAL RATINGS SERIES ONLINE DATABASE

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With a subscription to Financial Ratings Series Online, you can convert every workstation in your library into an instant online source of wealth-preserving information for your patrons. Financial Ratings Series Online brings instant online access to the best that Weiss Ratings and TheStreet Ratings have to offer – independent, unbiased, conflict-of-interest-free safety and investment ratings of insurers, banks, credit unions, stocks and mutual funds.

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- Life & Annuity Insurers
- Property & Casualty Insurers
- HMOs & Health Insurers
- Banks, Savings & Loans, and Credit Unions
- Common Stocks
- Stock Mutual Funds
- Bond & Money Market Mutual Funds
- Exchange-Traded Funds

THE MOST UP-TO-DATE INFORMATION

Financial Ratings Series Online subscribers get their ratings even faster. With daily updates to Common Stocks and monthly updates to Mutual Funds, Banks, Credit Unions, and Insurers, a subscription to Financial Ratings Series Online gives your patrons the most current information, and the fastest, easiest access to these important ratings.

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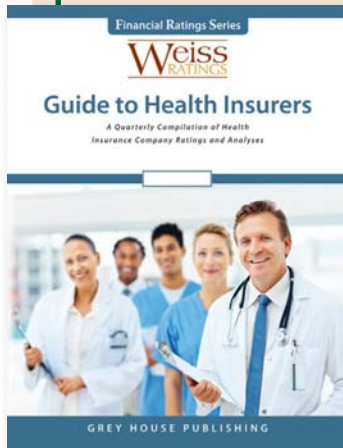
Access to Financial Ratings Series Online is also available via Remote Access and Referral URL, so your patrons can log in with their library card from home.

Look for **Financial Ratings Series Online** throughout this catalog for titles available in our online database.

Sample Ratings Report

CALL (800) 562-2139 TO TOUR THE ONLINE DATABASE, SETUP A TRIAL FOR YOUR LIBRARY OR TO GET A PRICE QUOTE.

INSURANCE REFERENCE



WEISS RATINGS GUIDE TO HEALTH INSURERS

450 pages | Softcover | \$249 single | \$499 quarterly
 Winter 2010/11 978-1-59237-786-2 | Spring 2011 978-1-59237-787-9
 Summer 2011 978-1-59237-788-6 | Fall 2011 978-1-59237-789-3

Financial Ratings Series Online

"Offers lucid analyses of nearly 1500 companies, basing qualitative assessments on various factors, including risky investment holdings, premiums paid out, and long-term fiscal responsibility... Highly recommended for public libraries."—*Library Journal*

Weiss Ratings Guide to Health Insurers is the first and only source to cover the financial stability of the nation's health care system, rating the financial strength of more than 1,200 health insurance providers, including Medicare supplement and long-term care insurers, 500 health maintenance organizations (HMOs) and all of the Blue Cross/Blue Shield plans.

- Updated quarterly in print and monthly online to offer the most current information
- Index of Companies – easy-to-use letter-grade rating of every health insurer, their state of domicile, total assets and premiums, health premiums, capital & surplus, and risk-adjusted capital during a moderate or severe recession
- Analysis of Largest Companies – expanded data, graphs and analysis of the largest health insurers, with their letter-grade financial strength rating, major rating factors, and reasons for upgrades or downgrades
- Weiss Recommended Companies – a compilation of insurers with a rating of B+ or higher, makes picking the best insurer in your area quick and easy
- Special section on Long-Term Care Insurers and Medicare supplement insurance
- Available in print and online database formats

The financial strength of an insurer is an important factor to consider when making the decision to purchase a policy or change companies. Using these independent, unbiased ratings, users can make sure that they are working with a company that they can trust. These helpful ratings provide piece of mind when selecting a health insurer. This resource is a must for insurance brokers, and will be a well-used addition to the reference collection of all public libraries.

Spring 2011

AMERIGROUP NEW JERSEY INC *

B+ **Good**

Major Rating Factors: Good overall profitability index (6.5 on a scale of 0 to 10); Good liquidity (6.9) with sufficient resources (cash flows and marketable investments) to handle a spike in claims. Strong capitalization index (8.3) based on excellent current risk-adjusted capital (severe loss scenario).

Other Rating Factors: High quality investment portfolio (9.9). Excellent overall results on stability tests (6.1) based on healthy premium and capital growth during 2009. Good financial strength from affiliates.

Principal Business: Medicaid (94%), Medicare (6%)

Mem Phys: 09: 6,158 08: 7,290 09 MLR 87.3% / 09 Admin Exp N/A

Enroll(000): Q2 10: 145 09: 118 08: 105 M

Principal Investments: Cash and equiv (51%)

Provider Compensation (\$000): Contr fee (FFS) (\$10,910)

Total Member Encounters: Phys (658,923), n

Group Affiliation: AMERIGROUP Corp

Licensed in: NJ

Address: 389 Thomall St, 9th Floor, Edison, NJ

Phone: (757) 490-6900 Dom State: NJ Cor

II. Analysis of Largest Companies

Date	Rating	#1	#2	Total Assets (\$mil)	Capital (\$mil)	Net Premium (\$mil)	Net Income (\$mil)
6-10	B+	2.42	2.02	98.6	56.7	199.1	9.8
6-09	B	1.65	1.38	71.7	29.2	148.8	-5.3
2009	B	2.27	1.89	95.2	49.6	316.1	-2.9
2008	B	1.92	1.60	74.7	33.7	271.7	10.1

Spring 2011

AMERIGROUP OHIO INC

B+ **Good**

Major Rating Factors: Fair profitability index (6.9) with sufficient resources (cash flows and marketable investments) to handle a spike in claims. Strong capital current risk-adjusted capital (severe loss scenario).

Other Rating Factors: High quality investment portfolio (9.9). Excellent overall results on stability tests (6.1) based on healthy premium and capital growth during 2009. Good financial strength from affiliates.

Principal Business: Medicaid (100%)

Mem Phys: 09: 5,362 08: 3,613 09 MLR 85

Enroll(000): Q2 10: 58 09: 60 08: 58 Med

Principal Investments: Cash and equiv (55%)

Provider Compensation (\$000): Contr fee (FFS) (\$5,017)

Total Member Encounters: Phys (390,896), n

Group Affiliation: AMERIGROUP Corp

Licensed in: OH

Address: 10123 Alliance Rd, Cincinnati, OH 45241

Phone: (757) 490-6900 Dom State: OH Cor

Spring 2011

AMERIGROUP TENNESSEE

B+ **Good**

Major Rating Factors: Good overall profitability index (6.9) with sufficient resources (cash flows and marketable investments) to handle a spike in claims. Strong capital current risk-adjusted capital (severe loss scenario).

Other Rating Factors: High quality investment portfolio (9.9). Excellent overall results on stability tests (6.1) based on healthy premium and capital growth during 2009. Good financial strength from affiliates.

Principal Business: Medicaid (98%), Medicare (2%)

Mem Phys: 09: 7,234 08: 8,133 09 MLR 82

Enroll(000): Q2 10: 200 09: 195 08: 187 M

Principal Investments: Cash and equiv (55%)

Provider Compensation (\$000): Contr fee (FFS) (\$5,017)

Total Member Encounters: Phys (1,263,193), n

Group Affiliation: AMERIGROUP Corp

Licensed in: TN

Address: 22 Century Blvd Suite 310, Nashville, TN 37214

Phone: (757) 473-2721 Dom State: TN Cor

Spring 2011

Weiss Ratings Guide to Life and Annuity Insurers

I. Index of Companies

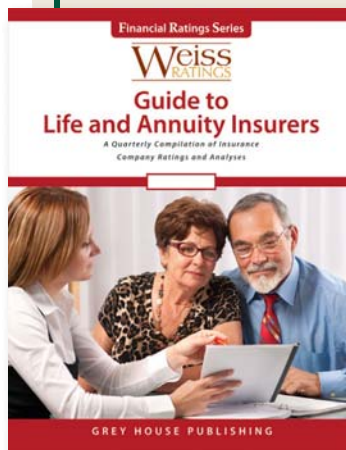
INSURANCE COMPANY NAME	DOM. STATE	RATING	TOTAL ASSETS (\$ML)	CAPITAL & SURPLUS (\$ML)	RISK ADJUSTED CAPITAL RATIO 1	RISK ADJUSTED CAPITAL RATIO 2	INVEST. INDEX (PTS)	SAFETY INDEX (PTS)	PROFITABILITY INDEX (PTS)	LIQUIDITY INDEX (PTS)	STABILITY INDEX (PTS)	STABILITY FACTORS
▲ SECURITY BENEFIT LIFE INS CO	KS	B-	9887.1	621.8	2.25	1.14	7.2	4.9	4.1	7.7	4.0	CFIT
SECURITY GENERAL LIFE INS CO	OK	F (5)	--	--	--	--	--	--	--	--	--	Z
SECURITY LIFE INS CO OF AMERICA	MN	C+(1)	92.5	22.8	1.63	1.20	7.3	8.1	7.7	6.4	4.7	DFRT
SECURITY LIFE OF DENVER INS CO	CO	C+	19561.4	1711.6	2.11	1.07	7.1	5.0	7.8	7.0	3.4	AFGIT

Spring 2011

Weiss Ratings Guide to Property and Casualty Insurers

IV. Weiss Ratings Recommended Companies by Type of Business

INSURANCE COMPANY NAME	DOMICILE STATE	TOTAL PREMIUM (\$)	FIRE & ALLIED PREMIUM (\$)	MAXIMUM BENEFIT (\$)
Rating: A+				
HASTINGS MUTUAL INS CO	MI	308,421,396	9,533,473	3,000,000
INTERINS EXCH OF THE AUTOMOBILE CLUB	CA	2,085,195,517	9,320,029	40,000,000
UNITED SERVICES AUTOMOBILE ASN	TX	5,613,898,065	194,741,672	100,000,000
USAA CASUALTY INS CO	TX	3,322,577,306	62,181,137	30,000,000
Rating: A				
AUTO-OWNERS INS CO	MI	2,014,857,863	279,929,850	60,000,000
CHURCH MUTUAL INS CO	WI	568,750,427	2,284,302	4,000,000
COUNTRY MUTUAL INS CO	IL	1,121,255,083	111,932,674	10,000,000
FRANKENMUTH MUTUAL INS CO	MI	405,135,636	3,454,454	4,000,000
HOME-OWNERS INS CO	MI	926,872,349	1,803,908	5,000,000
MERRIMACK MUTUAL FIRE INS CO	MA	275,970,537	52,831,837	6,000,000
NORTH CAROLINA FARM BU MUTUAL INS CO	NC	849,004,974	71,139,093	9,000,000
OWNERS INS CO	OH	1,274,969,768	6,107,122	9,000,000
PIONEER STATE MUTUAL INS CO	MI	151,359,374	3,529,462	2,000,000
SENTRY INS A MUTUAL CO	NY	393,602,152	35,073,124	30,000,000
TOKIO MARINE & NICHIDO FIRE INS LTD	WI	410,210,074	65,962,532	6,000,000
Rating: A-				
CALIFORNIA STATE AUTO ASN INTER-INS	CA	1,794,460,317	11,756,197	30,000,000
CINCINNATI INS CO	OH	2,803,622,332	120,991,787	40,000,000
FEDERATED MUTUAL INS CO	MN	850,971,571	47,577,821	20,000,000
GRANGE MUTUAL CAS CO	OH	659,367,498	17,238,816	8,000,000
KENTUCKY FARM BUREAU MUTUAL INS CO	KY	761,881,101	4,064,071	8,000,000



WEISS RATINGS GUIDE TO LIFE AND ANNUITY INSURERS

300 pages | Softcover | \$249 single | \$499 quarterly
 Winter 2010/11 978-1-59237-790-9 | Spring 2011 978-1-59237-791-6
 Summer 2011 978-1-59237-792-3 | Fall 2011 978-1-59237-793-0

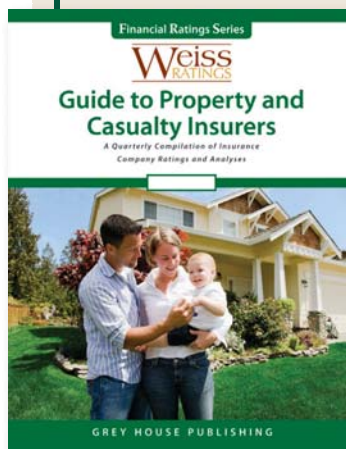
Financial Ratings Series Online

“The value in this guide is that it interprets the data and develops ratios and indexes that the reader must compare to norms. This resource is highly recommended for insurance collections in special libraries, medium and large public libraries, and medium and large academic libraries.” –ARBA

Weiss Ratings Guide to Life & Annuity Insurers provides independent, unbiased ratings on the financial strength of 1,000 life and annuity insurers, including companies providing life insurance, annuities, guaranteed investment contracts (GICs) and other pension products.

- Updated quarterly in print and monthly online to provide the latest data
- Index of Companies – provides the letter-grade rating of each insurer, total assets, capital & surplus, risk-adjusted capital ratios, 5-year profitability index, stability index and factors, net premiums, mortgage information, and more
- Analysis of Largest Companies – provides added detail, graphs and charts, with letter-grade ratings, major rating factors, contact information, historical data and more
- Recommended Companies – organized alphabetically and by state, to make it easy to pick the best companies to work with
- Index of Companies by Rating – for easy location of the best and worst insurers
- Rating Upgrades & Downgrades – makes easy work of tracking a particular insurer
- Four Appendices: State Guaranty Associations, Risk-Adjusted Capital, Recent Industry Failures and Glossary
- Available in print and online database formats

A life insurance policy or annuity is only as secure as the insurance company issuing it. This guide is perfect for those who are considering the purchase of a life insurance policy, placing money in an annuity, or advising clients about insurance and annuities, and will be a valued resource for public libraries of all sizes.



WEISS RATINGS GUIDE TO PROPERTY AND CASUALTY INSURERS

450 pages | Softcover | \$249 single | \$499 quarterly
 Winter 2010/11 978-1-59237-798-5 | Spring 2011 978-1-59237-799-2
 Summer 2011 978-1-59237-800-5 | Fall 2011 978-1-59237-801-2

Financial Ratings Series Online

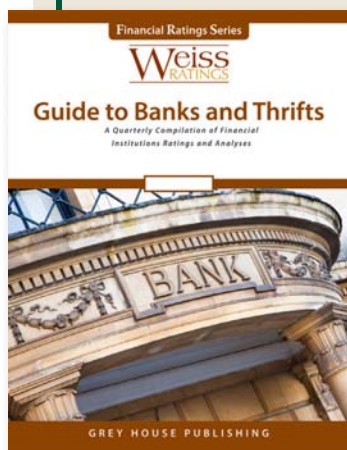
“Weiss Ratings has an excellent reputation and this title is held by hundreds of libraries. This guide is recommended for public and academic libraries.” –ARBA

Weiss Ratings Guide to Property and Casualty Insurers is the only resource that provides independent, unbiased ratings and analyses on the 2,400 insurers offering auto & homeowners, business, worker's compensation, product liability, medical malpractice and other professional liability insurance in the United States.

- Updated quarterly in print and monthly online to offer the most current information
- Helpful Introduction, with data on how to use the guide and what the ratings mean
- Index of Companies – covers all insurers and provides their letter-grade rating, total assets, profitability & liquidity indexes, risk adjusted capital ratios for moderate and severe recessions, and much more
- Analysis of Largest Companies – with their letter-grade rating and expanded graphs, charts and analysis, including data on major rating factors, principal business, contact information, historical data, income trends and more
- Recommended Companies – with a rating of B+ or higher, arranged alphabetically, by type of business and by state
- Index of Companies by Rating – for easy location of the best and worst insurers
- Rating Upgrades & Downgrades & several helpful Appendices
- Available in print and online database formats

Consumers have a lot of options when selecting a property and casualty insurer, by utilizing the financial strength ratings in *Weiss Ratings Guide to Property & Casualty Insurers*, users can make sure that they are choosing a company who will be there when they need them. This important resource will prove useful to insurance brokers along with the reference collections of all public libraries.

BANKING REFERENCE



WEISS RATINGS GUIDE TO BANKS AND THRIFTS

400 pages | Softcover | \$249 single | \$499 quarterly
Winter 2010/11 978-1-59237-774-9 | Spring 2011 978-1-59237-775-6
Summer 2011 978-1-59237-776-3 | Fall 2011 978-1-59237-777-0

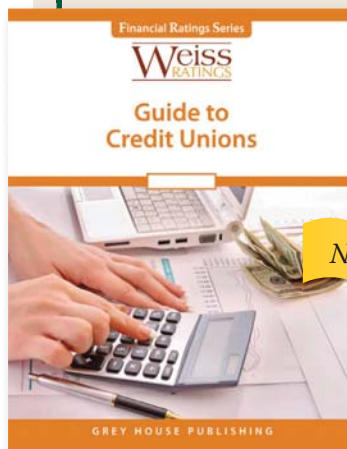
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“Large public and academic libraries most definitely need to acquire the work. Likewise, special libraries in large corporations will find this title indispensable.” –ARBA

Nearly 300 banks have failed from January 1, 2008 through February 2011. As the banking industry continues to pull out of these shaky times, it is more important than ever for consumers to make sure that their money is safe. *Weiss Ratings Guide to Banks & Thrifts* provides accurate, unbiased ratings of the financial strength of over 8,500 US commercial banks, savings banks and savings & loans.

- Updated quarterly in print and monthly online to provide the most current information
- Index of Banks & Thrifts – with user-friendly letter-grade ratings, city & state, letter-grade ratings from the previous three years, to identify trends and recent changes, along with data that show's the institution's strong and weak points
- Weiss Recommended Companies – arranged by state for easy location of the best bank in your area
- Rating Upgrades & Downgrades – lists banks that have been upgraded or downgraded in the last quarter.
- Recent Bank & Thrift Failures
- Glossary of Terms
- Available in print and online database formats

Weiss Ratings Guide to Banks & Thrifts will be a must for individuals who are concerned about the safety of their CD or savings account, need to be sure that an existing line of credit will be there when they need it, or simply want to avoid the hassles of dealing with a failing or troubled institution. More than ever, consumers need this important information. This guide is a must for all reference collections.



WEISS RATINGS GUIDE TO CREDIT UNIONS

500 pages | Softcover | \$249 single | \$499 quarterly
Spring 2011 978-1-59237-669-8 | Summer 2011 978-1-59237-670-4
Fall 2011 978-1-59237-671-1 | Winter 2011/12 978-1-59237-844-9

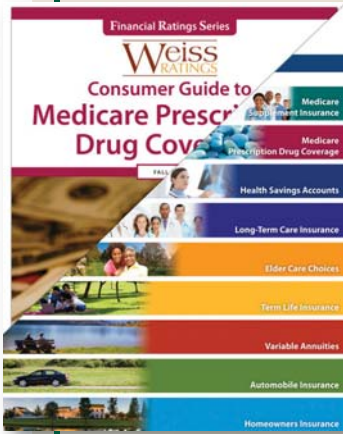
Financial Ratings Series Online

New

With lower loan rates, higher savings rates, more personal service and fewer service fees, credit unions are a viable, and growing alternative to commercial banks. Rather than make a profit, credit unions give their profits back to their members. Given these features, credit union lending and participation is on the rise. This new reference tool provides accurate financial strength ratings of the 7,800 credit unions in the U.S.

- Updated quarterly in print and monthly online to provide access to the most up-to-date information
- Index of Credit Unions – with easy-to-use letter-grade ratings, city & state, membership requirements, along with expanded data to highlight the institutions strong & weak points
- Weiss Recommended Companies – arranged by state, this section makes easy work of finding the best credit union in your area
- Rating Upgrades & Downgrades
- Glossary of Terms
- Available in print and online database formats

As the banking industry continues to struggle, more and more Americans are searching for a different option to traditional banking. *Weiss Ratings Guide to Credit Unions* answers this need. With this new reference tool at the ready, users will be able to find the credit unions in their area, determine which are the most financially stable and rest assured that their money is safe. This informative guide will be an important acquisition in any public library reference collection.



WEISS RATINGS CONSUMER GUIDES

9 Guides | 500 pages | Softcover | \$359 single | \$499 biannual
 Spring 2011 978-1-59237-810-4 | Fall 2011 978-1-59237-811-1

Deliver the critical information your patrons need to make sound financial decisions.

Weiss Ratings Consumer Guides offers easy-to-use tools to help patrons navigate through nine important areas. Each easy-to-read, step-by-step guide is packed with accurate, unbiased information and recommendations you've come to expect from Weiss Ratings. Each 50-70 page guide offers a narrative about the subject, what consumers should look for when choosing a plan or policy, recommended companies to work with and so much more. Plus, each guide includes several helpful Worksheets & Planners to further aid the user. We explain things so your patrons can easily understand them, removing the guesswork and confusion with straight talk and sound guidance.

The guides in *Weiss Ratings Consumer Guides* focus on patron education, with easy-to-navigate planners and worksheets to use to understand and evaluate investment, health and insurance needs. The *Consumer Guides* present helpful, step-by-step information in an easily accessible format, so your patrons can navigate these difficult choices with ease. If you are looking for more detailed, comprehensive coverage with all-important ratings for insurers, banks, credit unions, stocks and mutual funds, we recommend Weiss Ratings' and TheStreet Ratings' industry-specific Ratings Guides found on pages 3-5 and 7-9.

- Consumer Guide to Health Savings Accounts New
- Consumer Guide to Variable Annuities
- Consumer Guide to Elder Care Choices
- Consumer Guide to Medicare Supplement Insurance
- Consumer Guide to Medicare Prescription Drug Coverage
- Consumer Guide to Homeowners Insurance
- Consumer Guide to Automobile Insurance
- Consumer Guide to Long-Term Care Insurance
- Consumer Guide to Term Life Insurance

Receive a FREE storage box, with your first purchase of the Consumer Guides.

Weiss Ratings Guide to Banks and Thrifts

II. Weiss Ratings Recommended Banks and Thrifts by State Spring 2011

Texas					
City	Name	Telephone	City	Name	Telephone
Rating:	A+		JOHNSON CITY	JOHNSON CITY BANK	(830) 868-7131
ALVIN	FIRST NATIONAL BK OF ALVIN	(281) 331-3151	JOURDANTON	JOURDANTON STATE BK	(830) 789-3957
BRADY	COMMERCIAL NATIONAL BK BRADY	(325) 597-2961	JUNCTION	JUNCTION NATIONAL BK	(252) 446-2531
BURNET	FIRST STATE BK OF BURNET		KILLEEN	FIRST TEXAS BANK	(254) 634-2132
CORSICANA	COMMUNITY NATIONAL BK				
LIVINGSTON	FIRST NATIONAL BK LIVINGSTON				
MUSKIEGER	MUSKIEGER STATE BK				
PEARLAND	PEARLAND STATE BK				
TYLER	CITIZENS 1ST BANK				

Weiss Ratings Guide to Credit Unions

I. Index of Credit Unions Spring 2011

Name	City	State	Rating	2009 Rating	2008 Rating	Assets (\$M)	Asset Mix (As a % of Total Assets)					Capitalization Index	Net Worth Ratio
							Total Assets	Commercial Loans	Consumer Loans	Mortgage Loans	Securities		
1199 SEIU FCU	New York	NY	C-	U	U	51	4.36	0.0	17.8	15.7	2.2	6.2	8.2
121 FINANCIAL CU	Jacksonville	FL	D-	U	U	432	-5.08	2.5	32.7	23.2	16.7	6.5	8.5
167TH TRF FCU	Madisonburg	WV	D+	U	U	36	6.81	0.0	17.0	14.5	19.8	10.0	11.6
1ST ADVANTAGE FCU	Yorktown	VA	B	U	U	530	5.30	1.0	27.3	30.2	0.2	8.1	9.7
1ST ALLIANCE FCU	Towson	MD	B+	U	U	6	-1.65	0.0	69.3	0.0	0.0	4.1	6.1
1ST BERGEN FCU	Hackensack	NJ	C	U	U	4	4.77	0.0	55.0	0.0	0.0	3.8	5.8
1ST CHOICE COMMUNITY FCU	Erie	PA											
1ST CHOICE CU	Atlanta	GA											
1ST CHOICE FCU	Castroville	CA											
1ST CITY CU	Saint Louis	MO											
1ST CLASS EXPRESS CU	Waukegan	IL											
1ST COMMUNITY CU	Spartanburg	SC											
1ST COMMUNITY FCU	San Angelo	TX											
1ST COOPERATIVE FCU	Cayce	SC											
1ST ED CU	Chamberlain	SD											
1ST FINANCIAL FCU	Wentzville	MO											
1ST GATEWAY CU	Camden	NJ											
1ST LIBERTY FCU	Great Falls	VA											
1ST MIDAMERICA CU	Bethalto	IL											
1ST MISSISSIPPI FCU	Meridian	MS											
1ST PATRIOTS FCU	Rock Hill	SC											
1ST PRIORITY FCU	Rochester	NY											
1ST SELECT FCU	Hopkinton	MA											
1ST UNITED SERVICES CU	Pleasanton	CA											
1ST UREW CU	Waco	TX											
1ST VALLEY CU	San Bern	CA											
20TH CENTURY FOX FCU	Los Ang	CA											
2ND BAPTIST CH OF ANN ARBOR FCU Ann Arbor		MI											
360 FCU	Windsor	CO											
46ER FCU	Placerville	CA											
545 BRW CU INC	Mason	OH											
600 ATLANTIC FCU	Beaufort	NC											
65 FAMILY FCU	New York	NY											
66 FCU	Bartlett	IL											
74TH STREET DEPOT FCU	Chicago	IL											
77TH STREET DEPOT FCU	Chicago	IL											
A & S FCU	Albuquerque	NM											
A & F CU	Terre Hill	PA											
A N E PLANT NO 3 FCU	Winchester	NC											
A M CASTLE EMPL FCU	Franklin	NC											
A M COMMUNITY CU	Kenothena	OR											
A O SMITH EMPL FCU	Tip City	OH											
A+ CU	Idaho Falls	ID											
A+ FCU	Austin	TX											
A-B CU	Milwaukee	WI											
A-E EMPL CU	Des Moines	IA											
AAA FCU	South Ber	NC											
AAC CU	Grand Rapids	MI											
AAEC CU	Arlington	TX											
AAFES FCU	Dallas	TX											

Weiss Ratings Consumer Guides

Part I: The Basics of Health Savings Accounts

In addition to cutting your taxes and reducing your health insurance premiums, you own and control the money in your account. You get to make the spending decisions without having to wait for permission from a third party or a health insurer. You are also responsible for investing the money in your account. Don't worry, though. You can get advice from the HSA trustee or custodian.

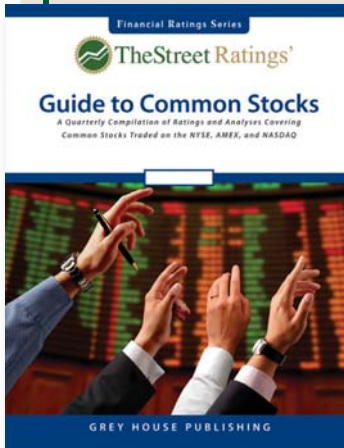
There are no minimum or maximum income limits on who may contribute to an HSA, nor do you need to have earned income. Therefore, your HSA contributions can come from your own personal money, dividend income, or unemployment or welfare benefits. But even though there are no income limits that affect HSA eligibility, you still must file a federal income tax return to ensure that you receive all the tax benefits HSAs offer.

Before you can open an HSA, however, you must have a ...

High-Deductible Health Plan (HDHP)

An eligible high-deductible health plan (HDHP) is insurance that does not cover first-dollar medical expenses but rather is designed to cover catastrophic medical expenses. It may, however, have limited exceptions for dental, vision, and preventive care first-dollar coverage.

INVESTMENT REFERENCE



THESTREET RATINGS GUIDE TO COMMON STOCKS

500 pages | Softcover | \$249 single | \$499 quarterly
Winter 2010/11 978-1-59237-778-7 | Spring 2011 978-1-59237-779-4
Summer 2011 978-1-59237-780-0 | Fall 2011 978-1-59237-781-7

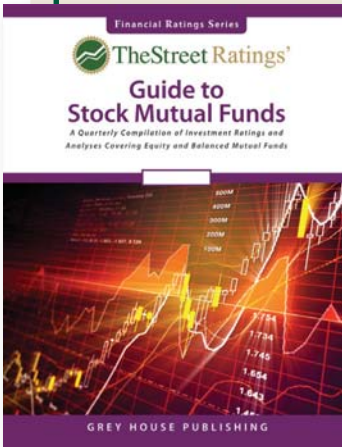
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“Users... will find the information succinct and the explanations readable, easy to understand, and helpful to a novice.” –*Library Journal*

TheStreet Ratings Guide to Common Stocks provides reliable insight into the risk-adjusted performance of over 7,500 common stocks listed on the NYSE, AMEX, and NASDAQ, more than any other publication. This user-friendly guide offers step-by-step guidance for users to find out which type of stocks are best for them, and quickly and easily points the user to the best performing stocks in that category.

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- Handy Investor Profile Quiz to determine the user’s level of risk tolerance, with referrals to the stocks that best match their investment style
- Index of Common Stocks – with easy to use Buy-Hold-Sell ratings, along with supporting analysis
- Top 200 & Bottom 200 Common Stocks – for easy location of the best and worst performing stocks
- 100 Best & Worst Stocks based on Performance and Risk
- Top-Rated Common Stocks by Risk Category & Industry
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- Available in print and online database formats – expanded coverage online, with daily updates

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700 pages | Softcover | \$249 single | \$499 quarterly
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Summer 2011 978-1-59237-804-3 | Fall 2011 978-1-59237-805-0

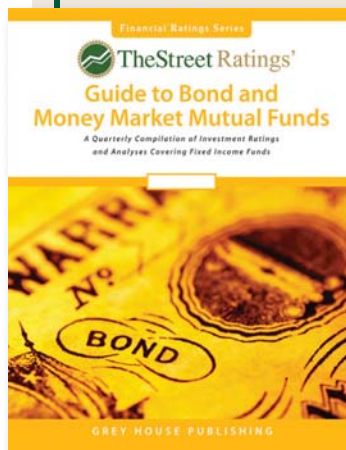
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“There is tremendous need for information such as that provided by this TheStreet Ratings publication. This reasonably priced guide is recommended for public and academic libraries serving investors.” –*ARBA*

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- Three easy-to-use letter grade ratings for each fund - overall investment rating, performance rating and risk rating
- Index of Stock Mutual Funds – with their letter-grade ratings, fund type, ticker symbol, phone number, returns over time, dividend yield, expense ratio, net assets, bull and bear market returns, initial purchase minimums and more
- Analysis of Largest Stock Mutual Funds
- Top 200 Mutual Funds & Bottom 200 Mutual Funds
- 100 Best & Worst Stock Mutual Funds based on performance, risk, category and fund type
- Available in print and online database formats

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TheStreet Ratings Guide to Bond and Money Market Mutual Funds provides ratings and analyses of over 4,200 fixed income funds, more than any other publication, including corporate bond funds, high-yield bond funds, municipal bond funds, mortgage security funds, money market funds, global bond funds and government bond funds.

- Updated quarterly in print and monthly online to offer the latest industry information
- Important Investor Profile Quiz
- Three letter-grade ratings for each fund illustrate the fund's overall rating, performance rating and risk rating to provide an overall picture of the fund's risk-adjusted performance
- Index of Bond & Money Market Mutual Funds – charts the fund's letter-grade ratings, fund type, ticker symbol, return totals and percentages, dividend yields, expense ratios, net assets, portfolio turnover rates, average coupon rates, initial purchase minimums and more
- Analysis of Largest Bond & Money Market Mutual Funds
- Top & Bottom 200 Bond Mutual Funds – for easy location of the best and worst funds
- 100 Best & Worst Funds based on Performance and Risk
- Available in print and online database formats

TheStreet Ratings Guide to Bond and Money Market Mutual Funds gives user-friendly, objective evaluations that make it easy to compare one fund to another and direct users to the right fund based on their level of risk tolerance. This important resource will be useful to both the investing novice or professional, and will be a must for public libraries of all sizes.



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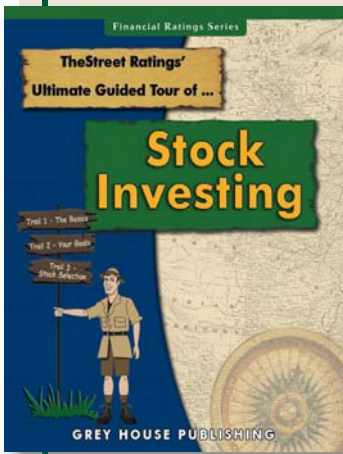
Financial Ratings Series *Online*

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Since the first exchange-traded fund launched in 1993, their popularity has continued to grow and they have gathered assets rapidly. In fact, we have added coverage of over 250 new exchange-traded funds to our guide in the past year alone. *TheStreet Ratings Guide to Exchange-Traded Funds* provides independent, unbiased ratings and analyses of over 800 exchange-traded and closed-end funds, more than any other resource.

- Updated quarterly in print and monthly online to provide the most current information available
- Useful overview on how open-end, exchange-traded and closed-end funds differ
- Index of Exchange-Traded and Other Closed-End Funds – with user-friendly letter-grade ratings, fund type, ticker symbol, price, 52-week highs and lows, returns over time, expense ratio, net asset value, premiums and discounts, average price to earnings, portfolio turnover ratio and more
- Detailed Analysis of Exchange-Traded & Closed-End Funds – with expanded data, charts and graphs including fund family, inception date, major rating factors, annualized total return, historical data and more
- Top & Bottom Exchange-Traded and Closed-End Funds
- Best & Worst Funds based on Performance and Fund Type
- Available in print and online database formats

Designed to meet the needs of aggressive as well as conservative investors, *TheStreet Ratings Guide to Exchange-Traded Funds* gives the user a better handle on an exchange-traded fund's risk-adjusted performance, with balanced ratings based on both performance and risk factors. This important resource will be useful for investors researching this fast-growing market sector, it is a must for all investment collections and public libraries.



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350 pages | Softcover | \$249 single | \$499 quarterly
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- Updated quarterly with the latest industry information
- Provides real-world investing information that can be put to use immediately
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- Explores how to make money in the stock market, how to establish financial goals, what is your risk zone, how to save to invest
- Step-by-step information on identifying quality stocks, what to look for when selecting a broker, how to monitor your investments
- What to know before you start investing and how to reduce investor risk
- Helpful Glossary of Terms
- Index of Stock Ratings – provides an easy-to-use letter-grade rating, with Buy-Hold-Sell indicators, takes the guesswork and anxiety out of choosing stocks

No other resource on the marketplace today combines a step-by-step introduction to stock investing with easy-to-use ratings on thousands of different stocks. Libraries of all sizes will want to make sure that their patrons have access to this user-friendly, helpful information.

TheStreet Ratings Guide to Common Stocks

Winter 2010-11

I. Index of Common Stocks

Industry Sector	Company Name	Stock Ticker Symbol	Overall Investment Rating	STOCK PRICE			PERFORMANCE			Dividend Yield %		
				As of 12/31/10	52 Week High	52 Week Low	Performance Rating	3 Mo	6 Mo		1YrPct	
FS	HMIN FINANCIAL INC	HMINF	D / Sell	2.81	6.78	2.47	D / 1.8	-11.08	-38.65	-33.10 / 11	-50.76 / 5	0.00
HC	HMS HOLDINGS CORP	HMSY	A+ / Buy	64.77	67.10	43.13	A+ / 9.5	9.86	19.45	33.02 / 66	24.94 / 93	0.00
ID	HNI CORP	HNI	C / Hold	31.20	35.29	22.80	B / 5.4	9.34	15.02	16.69 / 55	0.31 / 57	2.75
ID	HOKU CORP	HOKU										
EY	HOLLOMAN ENERGY CORP	HENC										
EY	HOLLY CORP	HOC										
EY	HOLLY ENERGY PARTNERS LP	HEP										
TC	HOLLYSYS AUTOMATION TECH LTD	HOLI										
CG	HOLLYWOOD MEDIA CORP	HOLL										
HC	HOLOGIC INC	HOLX										
FS	HOME BANCORP INC	HBCP										
FS	HOME BANCSHARES INC	HOMB										
FS	HOME CITY FINANCIAL CORP	HCFI										
CG	HOME DEPOT INC	HD										
FS	HOME FEDERAL BANCORP INC	HOME										
FS	HOME FEDERAL BANCORP INCLA	HFLD										
CG	HOME NNS & HOTELS MNGT -ADR	HMIN										
FS	HOME LOAN FINANCIAL CORP	HLFN										
FS	HOME PROPERTIES INC	HME										
CG	HOME SYSTEM GROUP	HSYT										
FS	HOME VALLEY BANCORP INC	HVBE										
FS	HOMEFED CORP	HOFD										
ID	HOMELAND SECURITY CAPITAL CP	HOMS										
FS	HOMEOWNERS CHOICE INC	HCCI										
FS	HONAT BANCORP INC	HONT										
CG	HONDA MOTOR CO LTD	HMC										
ID	HONEYWELL INTERNATIONAL INC	HON										
CG	HOOKER FURNITURE CORP	HOFT										
HC	HOOPER HOLMES INC	HH										
FS	HORFORD BANCORP INC	HFBC										
FS	HORACE MANN EDUCATORS CORP	HMAN										
FS	HORIZON BANCORP INC	HBCN										
FS	HORIZON BANCORPORATION INC	HZNB										
ID	HORIZON LINES INC	HRZ										
HC	HORIZON PHARMA INC-REHD	HZNP										
CN	HORMEL FOODS CORP	HRL										
EY	HORNBECK OFFSHORE SVCS INC	HOS										
ID	HORNE INTERNATIONAL INCORNE	HNIN										
MT	HORSEHEAD HOLDING CORP	ZNC										
HC	HOSPIRA INC	HSP										
FS	HOSPITALITY PROPERTIES TRUST	HPT										
FS	HOST HOTELS & RESORTS INC	HST										
CG	HOT TOPIC INC	HOTT										
ID	HOTEL OUTSOURCE MGMT INTL INC	HOMU										
TC	HOTGATE TECHNOLOGY INC	HTGT										
EY	HOUSTON AMERN ENERGY CORP	HUSA										
ID	HOUSTON WIRE & CABLE CO	HWCC										
CG	HOVANNAN ENTERPRISES INC	HOV										
FS	HOWARD ROGERS CORP	HRC										
CN	HO GLOBAL EDUCATION INC	HOGE										
CG	HO SUSTAINABLE MARITIME IND	HOS										
TC	H33 TECHNOLOGIES INC	HSTH										

TheStreet Ratings Guide to Bond and Money Market Mutual Funds

Winter 2010-11

II. Analysis of Largest Bond and Money Market Mutual Funds

Dodge & Cox Income Fund (DODIX) A- Excellent

Fund Family: Dodge & Cox Phone: (800) 621-3979
 Address: 555 California Street, San Francisco, CA 94104
 Fund Type: GEI - General - Investment Grade
 Major Rating Factors: Strong performance is the major factor driving the A- (Excellent) TheStreet.com Investment Rating for Dodge & Cox Income Fund. The fund currently has a performance rating of B+ (Good) based on an average return of 7.44% over the last three years and 7.17% over the last twelve months. Factored into the performance evaluation is an expense ratio of 0.43% (very low).
 The fund's risk rating is currently C+ (Fair), standard deviation, is considered average for the fund's category. Another risk factor is the fund's below average interest rate risk.
 Larissa K. Roesch currently receives a manager quality ranking of 87 (2nd best performance), then this fund is a good option.
Services Offered: Automated phone transaction capabilities, an IRA investment plan and a systematic investment plan.

Date	Investment Rating	Net Assets (\$MM)	NAV	Performance Rating/Pts	Total Return Y-T-D	Risk Rating/Pts
2010	A-	22,552	13.23	B+ / 8.5	7.17%	C+ / 5.7
2009	A	18,991	12.96	B+ / 8.3	16.05%	C / 5.0
2008	C	16,100	11.79	C+ / 6.5	-0.29%	C / 4.5
2007	B-	15,799	12.51	C+ / 6.3	4.68%	B+ / 7.1
2006	B+	11,700	12.57	C / 5.8	5.30%	C+ / 6.8

TheStreet Ratings Guide to Exchange-Traded Funds

Winter 2010-11

V. Performance: Worst ETFs

Fund Type	Fund Name	Ticker Symbol	Overall Investment Rating	Price As of 12/31/10	PERFORMANCE			Dividend Yield %	RISK Rating/Pts	VALUATION As of 12/31/10
					Performance Rating/Pts	Annualized Total Return Through 12/31/10	5YrPct			
IN	"ProShares Ultra Short Real Estate	SRS	E-	18.14	E- / 0.0	-51.63 / 1	-68.54 / 0	0.00	D / 1.0	-0.22 -0.01
GR	"PowerShares DB Agri Double Shrt	AGA	E-	18.00	E- / 0.0	-47.14 / 1	0.00	0.00	D / 1.7	2.04 1.19
GR	"Direxion Large Cap Bear 3x Shares	BGOZ	E-	5.77	E- / 0.0	-48.74 / 1	0.00	0.00	D / 1.0	-0.34 N/A
GR	"Direxion Small Cap Bear 3x Shares	TZA	E-	15.61	E- / 0.0	-48.34 / 0	0.00	0.00	D / 1.0	-0.26 0.08
EN	"Direxion Energy Bear 3x Shares	ERY	E-	22.55	E- / 0.0	-40.02 / 0	0.00	0.00	D / 1.1	-0.57 -0.05
FS	"Direxion Financial Bear 3x Shares	FAZ	E-	9.45	E- / 0.0	-51.36 / 1	0.00	0.00	D / 1.0	-0.11 -0.08
EN	"ProShares UltraShort Silver	ZSL	E-	9.82	E- / 0.0	-79.50 / 0	0.00	0.00	D / 1.4	-1.00 -0.78
CL	"Direxion Emerging Markets Bear 3X	EDZ	E-	29.29	E- / 0.0	-59.34 / 0	0.00	0.00	D / 1.0	-0.25 -0.01
GR	"Direxion Technology Bear 3X Shares	TYP	E-	23.91	E- / 0.0	-45.29 / 2	0.00	0.00	D / 1.0	-0.17 -0.07
GR	"Direxion Mid Cap Bear 3X Shares	MWVN	E-	9.36	E- / 0.0	-42.04 / 0	0.00	0.00	D / 1.0	0.00 0.04
IN	"Path S&P 500 VIX S-T F Idx TR M-T	VOXX	E-	37.61	E- / 0.0	-72.40 / 0	0.00	0.00	D / 1.0	0.16 -0.22
GR	"ProShares UltraPro Short S&P 500	SPOU	E-	19.41	E- / 0.0	-46.51 / 1	0.00	0.00	D / 1.0	-0.31 -0.01
GR	"Direxion Daily Real Estate Bear 3X	DRV	E-	18.01	E- / 0.0	-71.73 / 0	0.00	0.00	D / 1.3	-0.44 -0.07
FO	"Direxion Daily Latin Amer Bear 3X	LHB	E-	16.62	E- / 0.0	-56.34 / 0	0.00	0.00	D / 1.4	0.06 0.06
IN	"Broyde ETN+ Sh D Lv I S&P500 TR ETN	BXDD	E-	25.51	E- / 0.0	-46.74 / 1	0.00	0.00	D / 2.2	-0.47 0.19
IN	"ProShares Ultra Shrt Basic Materials	BMN	E-	19.24	E- / 0.1	-54.68 / 1	-46.60 / 0	0.00	D / 1.0	-0.05 -0.02
EM	"ProShares UltraShort MSCI Emg Mkts	EEV	E-	31.71	E- / 0.1	-41.82 / 2	-56.15 / 0	0.00	D / 1.2	-0.09 N/A
FO	"ProShares UltraShort FTSE/Johua Ch 25	FXP	E-	30.08	E- / 0.1	-28.29 / 4	-58.10 / 0	0.00	D / 1.0	0.03 -0.02
IN	"ProShares Ultra Short Telecommunication	TLL	E-	8.84	E- / 0.1	-37.96 / 2	0.00	0.00	D / 1.3	0.23 0.22
GR	"PowerShares DB Commodity Double Shrt	SDO	E-	35.00	E- / 0.1	-30.83 / 4	0.00	0.00	D / 1.9	-0.48 0.06
PM	"PowerShares DB Base Mts DBI Sh ETN	BOM	E-	10.54	E- / 0.1	-33.71 / 3	0.00	0.00	D / 1.0	-0.28 -0.21
GL	"Direxion Developed Markets Bear 3X	DPK	E-	8.22	E- / 0.1	-46.41 / 1	0.00	0.00	D / 1.0	-0.12 -0.02
FO	"Direxion Daily China Bear 3x ETF	CZI	E-	18.41	E- / 0.1	-56.32 / 1	0.00	0.00	D / 1.0	0.16 0.07
IN	"ProShares UltraShort DJ-UBS Com	CMO	E-	9.66	E- / 0.1	-34.06 / 3	0.00	0.00	C / 3.5	0.63 -0.11
FO	"ProShares UltraShort MSCI Europe	EPV	E-	14.29	E- / 0.1	-34.66 / 3	0.00	0.00	C / 3.2	0.00 N/A
FO	"ProShares UltraShort MSCI Mex Inv Mkt	SMK	E-	13.26	E- / 0.1	-49.86 / 1	0.00	0.00	D+ / 2.5	0.23 0.07
FO	"ProShares UltraShort MSCI Pkij	JPK	E-	10.88	E- / 0.1	-43.22 / 2	0.00	0.00	D+ / 2.4	0.37 0.29
IN	"Bicys ETN+ Sh D Lv I S&P500 TR ETN	BXDC	E-	44.81	E- / 0.1	-30.85 / 4	0.00	0.00	C / 3.1	-0.29 0.14
EN	"ProShares UltraShort Gold	QLL	E-	27.80	E- / 0.1	-46.26 / 1	0.00	0.00	C / 4.5	-1.11 -0.67
GR	"ProShares UltraShort Russell 2000	TWO	E-	16.28	E- / 0.1	-33.82 / 3	0.00	0.00	C / 4.2	0.18 0.53
GR	"ProShares Ultra Short Russell 2000	TWIM	E-	12.56	E- / 0.2	-50.14 / 1	-39.41 / 1	0.00	C / 4.6	0.08 0.05
GR	"ProShares Ultra Short MidCap 400	MZZ	E-	11.89	E- / 0.2	-46.22 / 2	-34.60 / 1	0.00	D / 1.8	-0.17 0.03
GR	"ProShares Ultra Short SmallCap 600	SZZ	E-	13.69	E- / 0.2	-48.30 / 1	-36.69 / 1	0.00	D / 1.5	-0.29 0.03
FS	"ProShares Ultra Short Financials	SFG	E-	15.67	E- / 0.2	-35.33 / 3	-47.90 / 0	0.00	D / 1.0	-0.32 -0.03
IN	"ProShares Ultra Short Semiconductor	SKF	E-	11.17	E- / 0.2	-38.59 / 2	-37.33 / 1	0.00	D / 1.1	-0.18 -0.02
GR	"ProShares Ultra Shrt Rus Mid Cap Val	SJL	E-	14.60	E- / 0.2	-45.07 / 2	-33.30 / 1	0.00	D / 1.4	-0.14 0.10
IN	"ProShares Ultra Short Russell 2000 Vol	RVX	E-	13.56	E- / 0.2	-49.00 / 1	-41.78 / 1	0.00	D / 1.3	-1.45 -0.03
GR	"ProShares Ultra Shrt Rus 2000 Growth	SKG	E-	9.64	E- / 0.2	-51.56 / 1	-36.42 / 1	0.00	D / 1.2	-0.31 N/A
EN	"United States Natural Gas Fund	UNG	E-	5.99	E- / 0.2	-40.58 / 2	-45.86 / 0	0.00	C / 2.1	-0.17 0.01
EN	"Path DJ USBS Nat Gas Tr Rtr Sub In	GAZ	E-	8.05	E- / 0.2	-43.63 / 2	-45.29 / 1	0.00	D / 1.0	1.90 2.60
PM	"PowerShares DB Gold Double Shrt ETN	DZZ	E-	7.98	E- / 0.2	-43.06 / 2	0.00	0.00	D / 1.0	-0.13 -0.10

Dreyfus Bond Market Index

Fund Family: Dreyfus Funds
 Address: 144 Glenn Curtiss Boulevard, Union
 Fund Type: COI - Corporate - Investment Grade
 Major Rating Factors: A moderate risk profile characterizes Dreyfus Bond Market Index. The fund's investment Rating of B+ (Good). Volatility is considered low for fixed income funds at 4.17%, below average duration of 4.4 years (i.e. lower rating is currently B- (Good)).
 The fund's performance rating is currently I (Average), as expected, it currently receives a A- (relatively stable return on investment).
 Nancy G. Rogers has been running the fund receives a manager quality ranking of 87 (2nd best performance), then this fund is a good option.
Services Offered: Automated phone transaction capabilities, an IRA investment plan, a 401(k) investment plan, wire transfers and a systematic investment plan.

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