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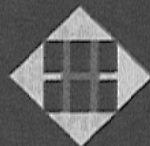
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Three funds, plus a stock that's truckin'

MAKING THIS WEEK'S PICKS: Tim Parker is a certified financial adviser and president of Hudson Capital Management in Waldwick. "My main focus when looking at a stock is the company's management, industry and cash flow," he says.

"Buy and sell decisions are made based on the question, 'Would I buy the whole company at this valuation?'" Parker, his clients and his firm may own some of these investments:

1. PACCAR

PRICE	\$67.99
52WK HIGH	\$81.42
52WK LOW	\$62.00
TICKER	PCAR

He says this manufacturer of trucks under the storied brands Kenworth and Peterbilt is one of his favorite stocks. "They have a strong market position (No. 2 worldwide), a fortress balance sheet ... and very strong sales and earnings growth," he says. Cash flow is strong enough to allow investment in plants and a higher dividend, and the stock is cheap by several measures.

NOTE: Data are through Thursday.

2. AIM GROWTH ALLOCATION FUND

PRICE	\$21.24
YTD	12.50%
3-YR AVG	25.67%
TICKER	FDVIX

International equity investments don't always move the same as domestic investments, he says, so they can smooth out an equity portfolio. "This no-load fund has done very well since it opened in 1999, pretty consistently beating the index and its peers with a lower-risk portfolio," he says. "The fund's fee is about half that of its peers," he adds.

3. THIRD AVENUE FUNDS

Parker says Third Avenue offers two open funds, Third Avenue Value Fund and Third Avenue Small-Cap Value Fund. Both adhere to a deep value philosophy pioneered by Chairman Martin Whitman. The funds have mostly small- to mid-cap companies that are volatile but can "actually work to smooth the returns of a broader portfolio."

— Karin Price Mueller (kmueller@starledger.com)

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