

INVESTMENT RETURN DETAILS
as of June 30, 2002
all dollar values in millions

Data compiled by
First Affirmative Financial Network, LLC
www.firstaffirmative.com

	Second Quarter Returns	Cumulative Return Since April 1, 2002	One Year	Annualized Three Years	Returns: Five Years	Ten Years
US Equity						
State Street Socially Responsible Equity Strategy	-15.89%	-15.89%	-21.54%	-7.36%	5.51%	11.75%
Benchmark: S&P 500 Index	-13.44%	-13.44%	-17.99%	-9.18%	3.66%	11.43%
Calvert Social Investment Fund Equity Portfolio	-10.03%	-10.03%	-8.37%	3.11%	8.16%	9.62%
Benchmark: S&P 500 Index	-13.44%	-13.44%	-17.99%	-9.18%	3.66%	11.43%
Roxbury Large Cap Growth Equity	-16.50%	-16.50%	-27.36%	-14.44%	1.01%	8.99%
Benchmark: Russell 1000 Growth Index	-18.67%	-18.67%	-26.48%	-16.15%	-0.28%	8.91%
Walden Social Core Equity Portfolios	-10.70%	-10.70%	-7.50%	-3.80%	7.30%	
Benchmark: S&P 500 Index	-13.44%	-13.44%	-17.99%	-9.18%	3.66%	
Walden Social Value Equity Portfolios	-7.40%	-7.40%	-1.30%	0.10%	8.80%	
Benchmark: S&P Barra Value Index	-10.70%	-10.70%	-18.10%	-5.70%	4.10%	
Walden Social Growth Equity Portfolios	-11.30%	-11.30%	-12.40%	-8.00%	5.60%	
Benchmark: S&P Barra Growth Index	-16.30%	-16.30%	-18.50%	-13.30%	2.50%	
Domini Social Equity Fund	-12.37%	-12.37%	-16.79%	-10.09%	4.25%	11.63%
Benchmark: S&P 500 Index	-13.44%	-13.44%	-17.99%	-9.18%	3.66%	11.43%
MMA Praxis Core Stock Fund	-10.53%	-10.53%	-12.08%	-6.81%	2.07%	
Benchmark: S&P 500 Index	-13.44%	-13.44%	-17.99%	-9.18%	3.66%	11.43%
MMA Praxis Value Index Fund	-12.22%	-12.22%	-20.95%			
Benchmark: S&P Barra Value Index	-10.70%	-10.70%	-18.10%	-5.70%	4.10%	
SKBA Capital Management	-6.61%	-6.61%	0.97%			
Benchmark: Russell 1000 Value Index	-8.52%	-8.52%	-8.95%			
Calvert Capital Accumulation Fund	-17.18%	-17.18%	-26.24%	-8.82%	3.26%	
Benchmark: S&P 400 Mid-Cap Index	-9.31%	-9.31%	-4.72%	6.66%	12.58%	
Calvert New Vision Small Cap Fund	-7.65%	-7.65%	-2.44%	11.24%	6.98%	
Benchmark: Russell 2000 Index	-8.35%	-8.35%	-8.60%	1.67%	4.44%	
Walden Diversified Small Cap Core Innovations Portfolio	-8.30%	-8.30%	-7.20%	12.00%	9.80%	
Benchmark: NASDAQ through 12/97; S&P Small Cap 600 thereafter	-6.50%	-6.50%	0.30%	8.40%	6.40%	
Ariel Appreciation Mid Cap Fund	-6.77%	-6.77%	6.30%	7.77%	14.20%	14.50%
Benchmark: Russell Mid Cap Index	-9.55%	-9.55%	-9.23%	1.06%	12.77%	12.28%
International Equity						
Citizens Global Fund (sub-advised by State Street)	-10.23%	-10.23%	-22.34%		3.30%	
Benchmark: MSCI World Index	-9.00%	-9.00%	-14.89%	-8.55%	2.10%	
MMA Praxis International Fund	-5.46%	-5.46%	-12.70%	-8.72%	-1.44%	
Benchmark: MSCI EAFE Index	-2.12%	-2.12%	-9.49%	-6.78%	-1.55%	
The Rockefeller Global Large Cap Pooled Fund (Libra Fund)	-9.36%	-9.36%	-16.59%	-8.11%	1.20%	7.79%
Benchmark: MSCI World Index	-9.00%	-9.00%	-14.89%	-8.55%	2.10%	9.75%
Walden ValueCore International Equity ADR Fund	-3.50%	-3.50%				
Benchmark: MSCI EAFE Index	-2.12%	-2.12%	-9.49%	-6.78%	-1.55%	
Fixed Income						
Pax World High Yield Fund	-5.39%	-5.39%	-4.08%			
Benchmark: Lipper High Current Yield Bond Index	-5.60%	-5.60%	-6.32%			
Domini Social Bond Fund	3.63%	3.63%	8.65%			
Benchmark: Lehman Brothers Aggregate Bond Index	3.70%	3.70%	8.63%			
MMA Praxis Intermediate Income Fund	3.55%	3.55%	5.96%	5.83%	5.65%	
Benchmark: Lehman Brothers Aggregate Bond Index	3.70%	3.70%	8.63%	8.11%	7.57%	
State Street Global Advisors Socially Responsible Intermediate Bond	3.68%	3.68%	4.85%	6.79%	6.46%	6.58%
Benchmark: Lehman Brothers Intermediate Government / Credit Bond Index	3.56%	3.56%	8.17%	7.78%	7.20%	6.85%
Calvert Social Investment Fund (CSIF) Bond Portfolio	2.96%	2.96%	4.76%	7.53%	7.04%	6.87%
Benchmark: Lehman Brothers Aggregate Bond Index	3.70%	3.70%	8.63%	8.11%	7.57%	7.35%
Enterprise Mortgage Investment Company	7.07%	7.07%				
Benchmark: Lehman Long US Agency	6.45%	6.45%				
Freddie Mac Socially Responsible Housing Investment Program (SHIP) CMO	2.04%	2.04%	9.70%			
Freddie Mac Socially Responsible Housing Investment Program (SHIP) MBS	3.37%	3.37%	10.13%			

	Second Quarter, 2002 Total Returns		Cumulative Return Since April 1, 2002		One Year	Annualized Three Years	Returns: Five Years	Ten Years
Alternative Investments								
Nth Power Fund II	Not available, per industry standard							
Benchmark: Private Equity Performance Index	-33.90%	(Note: this represents Q4 2001, the most recent available figure)						
Solstice Capital II	Not available, per industry standard							
Benchmark: Private Equity Performance Index	-33.90%	(Note: this represents Q4 2001, the most recent available figure)						
Siebels American Relative Value Fund	8.80%	14.04%	10.90%					
Benchmark: S&P 500 Index	-13.44%	-13.44%	-17.99%					
Siebels Technology Fund	5.24%	5.24%	4.90%	10.89%				
Benchmark: FTSE World Series Total Index	-13.63%	-13.63%	-21.90%	-34.80%				
Calvert Foundation Community Investment Note	0.74%	0.74%	(Note: this represents a 3% annualized return)					
Commons Capital LLC	Not available, per industry standard							
Benchmark: Private Equity Performance Index	-33.90%	(Note: this represents Q4 2001, the most recent available figure)						
OTHER: Venture Capital (to be announced)	Not available, per industry standard							
Benchmark: Private Equity Performance Index	-33.90%	(Note: this represents Q4 2001, the most recent available figure)						
Cash								
MMA Praxis Mutual Funds Money Market Fund	0.35%	0.35%						
Pax World Money Market Fund	0.41%	0.41%						
ShoreBank Market-Rate Jumbo CDs	0.875%	0.875%	3.55%					
ShoreBank Pacific CD for Environmental Sustainability	0.875%	0.875%	3.55%					