

SIMULATION RETURNS: SHAREHOLDER ACTIVISM
as of June 30, 2002
all dollar values in millions

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

	Simulation Returns, Second Quarter 2002 Shareholder Activism (Initiated April 1, 2001)	Simulation Returns, Second Quarter 2002	Benchmark Returns, Second Quarter 2002 Benchmark Total Value,	Benchmark Returns, Second Quarter 2002	Benchmark Total Value, Second Quarter 2002	SRI Outperformance, Second Quarter 2003
US Equity						
State Street Socially Responsible Equity Strategy	\$ 3.98	-15.89%	\$ 3.35	-13.44%	\$ 3.45	\$ (0.10)
Calvert Social Investment Fund Equity Portfolio	\$ 11.13	-10.03%	\$ 10.01	-13.44%	\$ 9.63	\$ 0.38
Roxbury Large Cap Growth Equity	\$ 2.59	-16.50%	\$ 2.16	-18.67%	\$ 2.11	\$ 0.06
Walden Social Core Equity Portfolios						
Walden Social Value Equity Portfolios						
Walden Social Growth Equity Portfolios						
Domini Social Equity Fund	\$ 10.00	-12.37%	\$ 8.76	-13.44%	\$ 8.66	\$ 0.11
MMA Praxis Core Stock Fund						
MMA Praxis Value Index Fund						
SKBA Capital Management						
Calvert Capital Accumulation Fund						
Calvert New Vision Small Cap Fund						
Walden Diversified Small Cap Core Innovations Portfolio	\$ 16.38	-8.30%	\$ 15.02	-6.50%	\$ 15.32	\$ (0.29)
Ariel Appreciation Mid Cap Fund						
Total US Equity	\$ 44.08		\$ 39.31		\$ 39.16	\$ 0.15
International Equity						
Citizens Global Fund (By State Street)						
MMA Praxis International Fund						
The Rockefeller Global Large Cap Pooled Fund	\$ 11.46	-9.36%	\$ 10.39	-9.00%	\$ 10.43	\$ (0.04)
Walden ValueCore International Equity ADR Fund						
Total International Equity	\$ 11.46		\$ 10.39		\$ 10.43	\$ (0.04)
Fixed Income						
Pax World High Yield Fund	\$ 7.03	-5.39%	\$ 6.65	-5.60%	\$ 6.64	\$ 0.01
Domini Social Bond Fund						
MMA Praxis Intermediate Income Fund						
State Street Global Advisors Socially Responsible Intermediate Bond	\$ 7.13	3.68%	\$ 7.39	3.56%	\$ 7.38	\$ 0.01
Calvert Social Investment Fund (CSIF) Bond Portfolio	\$ 11.61	2.96%	\$ 11.95	3.70%	\$ 12.04	\$ (0.09)
Enterprise Mortgage Investment Company						
Freddie Mac Socially Responsible Housing Investment Program (SHIP) CMO	\$ 3.83	2.04%	\$ 3.91		\$ 3.91	\$ -
Freddie Mac Socially Responsible Housing Investment Program (SHIP) MBS	\$ 3.79	3.37%	\$ 3.92		\$ 3.92	\$ -
Total Fixed Income	\$ 33.39		\$ 33.82		\$ 33.89	\$ (0.06)
Alternative Investments						
Nth Power Fund II						
Solstice Capital II	\$ 3.24	-33.90%	\$ 2.14	-33.90%	\$ 2.14	\$ -
Siebels American Relative Value Fund						
Siebels Technology Fund	\$ 6.47	5.24%	\$ 6.81	-13.63%	\$ 5.59	\$ 1.22
Calvert Foundation Community Investment Note	\$ 2.08	0.74%	\$ 2.10		\$ 2.10	\$ -
Commons Capital LLC						
OTHER: Venture Capital (to be announced)						
Total Alternative Investments	\$ 11.79		\$ 11.05		\$ 9.83	\$ 1.22
Cash						
MMA Praxis Mutual Funds Money Market Fund						
Pax World Money Market Fund						
ShoreBank Market-Rate Jumbo CDs	\$ 1.06	0.875%	\$ 1.07		\$ 1.07	\$ -
ShoreBank Pacific CD for Environmental Sustainability						
Total	\$ 101.78		\$ 95.63		\$ 94.37	\$ 1.27

SIMULATION RETURNS: FAMILY OFFICES
as of June 30, 2002
all dollar values in millions

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	Initial Allocation of April 1, 2002	Simulation Returns, Second Quarter 2002 as	Simulation Returns, Second Quarter 2002	Benchmark Returns, Second Quarter 2002	Benchmark Returns, Second Quarter 2002	Benchmark Total Value, Second Quarter 2002	SRI Outperformance, Second Quarter 2003
US Equity							
State Street Socially Responsible Equity Strategy							
Calvert Social Investment Fund Equity Portfolio	\$ 15.27	-10.03%	\$ 13.74	-13.44%	\$ 13.22	\$ 0.52	
Roxbury Large Cap Growth Equity							
Walden Social Core Equity Portfolios							
Walden Social Value Equity Portfolios							
Walden Social Growth Equity Portfolios							
Domini Social Equity Fund	\$ 15.27	-12.37%	\$ 13.38	-13.44%	\$ 13.22	\$ 0.16	
MMA Praxis Core Stock Fund							
MMA Praxis Value Index Fund							
SKBA Capital Management							
Calvert Capital Accumulation Fund	\$ 5.09	-17.18%	\$ 4.21	-9.31%	\$ 4.62	\$ (0.40)	
Calvert New Vision Small Cap Fund							
Walden Diversified Small Cap Core Innovations Portfolio	\$ 15.27	-8.30%	\$ 14.00	-6.50%	\$ 14.27	\$ (0.27)	
Ariel Appreciation Mid Cap Fund	\$ 5.09	-6.77%	\$ 4.74	-9.55%	\$ 4.60	\$ 0.14	
Total US Equity	\$ 55.98		\$ 50.07		\$ 49.92	\$ 0.15	
International Equity							
Citizens Global Fund (By State Street)							
MMA Praxis International Fund							
The Rockefeller Global Large Cap Pooled Fund							
Walden ValueCore International Equity ADR Fund	\$ 10.18	-3.50%	\$ 9.82	-2.12%	\$ 9.96	\$ (0.14)	
Total International Equity	\$ 10.18		\$ 9.82		\$ 9.96	\$ (0.14)	
Fixed Income							
Pax World High Yield Fund	\$ 5.09	-5.39%	\$ 4.81	-5.60%	\$ 4.80	\$ 0.01	
Domini Social Bond Fund							
MMA Praxis Intermediate Income Fund							
State Street Global Advisors Socially Responsible Intermediate Bond							
Calvert Social Investment Fund (CSIF) Bond Portfolio	\$ 4.07	2.96%	\$ 4.19	3.70%	\$ 4.22	\$ (0.03)	
Enterprise Mortgage Investment Company	\$ 3.05	7.07%	\$ 3.27	6.45%	\$ 3.25	\$ 0.02	
Freddie Mac Socially Responsible Housing Investment Program (SHIP) CMO	\$ 3.05	2.04%	\$ 3.12		\$ 3.12	\$ -	
Freddie Mac Socially Responsible Housing Investment Program (SHIP) MBS							
Total Fixed Income	\$ 15.27		\$ 15.39		\$ 15.39	\$ (0.00)	
Alternative Investments							
Nth Power Fund II	\$ 5.09	-33.90%	\$ 3.36	-33.90%	\$ 3.36	\$ -	
Solstice Capital II							
Siebels American Relative Value Fund							
Siebels Technology Fund	\$ 5.09	5.24%	\$ 5.36	-13.63%	\$ 4.40	\$ 0.96	
Calvert Foundation Community Investment Note							
Commons Capital LLC	\$ 5.09	-33.90%	\$ 3.36	-33.90%	\$ 3.36	\$ -	
OTHER: Venture Capital (to be announced)							
Total Alternative Investments	\$ 15.27		\$ 12.08		\$ 11.12	\$ 0.96	
Cash							
MMA Praxis Mutual Funds Money Market Fund							
Pax World Money Market Fund	\$ 1.02	0.41%	\$ 1.02		\$ 1.02	\$ -	
ShoreBank Market-Rate Jumbo CDs	\$ 2.04	0.875%	\$ 2.05		\$ 2.05	\$ -	
ShoreBank Pacific CD for Environmental Sustainability	\$ 2.04	0.88%	\$ 2.05		\$ 2.05	\$ -	
Total	\$ 101.78		\$ 92.50		\$ 91.53	\$ 0.97	

SIMULATION RETURNS: RELIGIOUS INSTITUTIONS
as of June 30, 2002
all dollar values in millions

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	Initial Allocation of April 1, 2002	Simulation Returns, Second Quarter 2002 as	Simulation Total Value, Second Quarter 2002	Benchmark Returns, Second Quarter 2002	Benchmark Total Value, Second Quarter 2002	SRI Outperformance, Second Quarter 2003
US Equity						
State Street Socially Responsible Equity Strategy						
Calvert Social Investment Fund Equity Portfolio	\$ 7.63	-10.03%	\$ 6.87	-13.44%	\$ 6.61	\$ 0.26
Roxbury Large Cap Growth Equity						
Walden Social Core Equity Portfolios						
Walden Social Value Equity Portfolios	\$ 7.63	-7.40%	\$ 7.07	-10.70%	\$ 6.82	\$ 0.25
Walden Social Growth Equity Portfolios						
Domini Social Equity Fund	\$ 20.36	-12.37%	\$ 17.84	-13.44%	\$ 17.62	\$ 0.22
MMA Praxis Core Stock Fund						
MMA Praxis Value Index Fund						
SKBA Capital Management						
Calvert Capital Accumulation Fund	\$ 5.09	-17.18%	\$ 4.21	-9.31%	\$ 4.62	\$ (0.40)
Calvert New Vision Small Cap Fund	\$ 5.09	-7.65%	\$ 4.70	-8.35%	\$ 4.66	\$ 0.04
Walden Diversified Small Cap Core Innovations Portfolio	\$ 5.09	-8.30%	\$ 4.67	-6.50%	\$ 4.76	\$ (0.09)
Ariel Appreciation Mid Cap Fund						
<i>Total US Equity</i>	\$ 50.89		\$ 45.36		\$ 45.08	\$ 0.27
International Equity						
Citizens Global Fund (By State Street)						
MMA Praxis International Fund	\$ 15.27	-5.46%	\$ 14.43	-2.12%	\$ 14.94	\$ (0.51)
The Rockefeller Global Large Cap Pooled Fund						
Walden ValueCore International Equity ADR Fund						
<i>Total International Equity</i>	\$ 15.27		\$ 14.43		\$ 14.94	\$ (0.51)
Fixed Income						
Pax World High Yield Fund	\$ 5.09	-5.39%	\$ 4.81	-5.60%	\$ 4.80	\$ 0.01
Domini Social Bond Fund						
MMA Praxis Intermediate Income Fund						
State Street Global Advisors Socially Responsible Intermediate Bond	\$ 9.67	3.68%	\$ 10.02	3.56%	\$ 10.01	\$ 0.01
Calvert Social Investment Fund (CSIF) Bond Portfolio	\$ 9.67	2.96%	\$ 9.96	3.70%	\$ 10.03	\$ (0.07)
Enterprise Mortgage Investment Company	\$ 11.20	7.07%	\$ 11.99	6.45%	\$ 11.92	\$ 0.07
Freddie Mac Socially Responsible Housing Investment Program (SHIP) CMO						
Freddie Mac Socially Responsible Housing Investment Program (SHIP) MBS						
<i>Total Fixed Income</i>	\$ 35.62		\$ 36.78		\$ 36.76	\$ 0.02
Alternative Investments						
Nth Power Fund II						
Solstice Capital II						
Siebels American Relative Value Fund						
Siebels Technology Fund						
Calvert Foundation Community Investment Note						
Commons Capital LLC						
OTHER: Venture Capital (to be announced)						
<i>Total Alternative Investments</i>						
Cash						
MMA Praxis Mutual Funds Money Market Fund						
Pax World Money Market Fund						
ShoreBank Market-Rate Jumbo CDs						
ShoreBank Pacific CD for Environmental Sustainability						
Total	\$ 101.78		\$ 96.57		\$ 96.79	\$ (0.22)

SIMULATION RETURNS: NOT-FOR-PROFIT INSTITUTIONS
as of June 30, 2002
all dollar values in millions

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	Initial Allocation of April 1, 2002	Simulation Returns, Second Quarter 2002	Simulation Total Value, Second Quarter 2002	Benchmark Returns, Second Quarter 2002	Benchmark Total Value, Second Quarter 2002	SRI Outperformance, Second Quarter 2003
	as					
US Equity						
State Street Socially Responsible Equity Strategy	\$ 2.54	-15.89%	\$ 2.14	-13.44%	\$ 2.20	\$ (0.06)
Calvert Social Investment Fund Equity Portfolio	\$ 2.54	-10.03%	\$ 2.29	-13.44%	\$ 2.20	\$ 0.09
Roxbury Large Cap Growth Equity	\$ 2.54	-16.50%	\$ 2.12	-18.67%	\$ 2.07	\$ 0.06
Walden Social Core Equity Portfolios	\$ 3.05	-10.70%	\$ 2.73	-13.44%	\$ 2.64	\$ 0.08
Walden Social Value Equity Portfolios	\$ 6.11	-7.40%	\$ 5.65	-10.70%	\$ 5.45	\$ 0.20
Walden Social Growth Equity Portfolios	\$ 2.54	-11.30%	\$ 2.26	-16.30%	\$ 2.13	\$ 0.13
Domini Social Equity Fund	\$ 3.05	-12.37%	\$ 2.68	-13.44%	\$ 2.64	\$ 0.03
MMA Praxis Core Stock Fund	\$ 3.05	-10.53%	\$ 2.73	-13.44%	\$ 2.64	\$ 0.09
MMA Praxis Value Index Fund	\$ 6.11	-12.22%	\$ 5.36	-10.70%	\$ 5.45	\$ (0.09)
SKBA Capital Management	\$ 6.11	-6.61%	\$ 5.70	-8.52%	\$ 5.59	\$ 0.12
Calvert Capital Accumulation Fund	\$ 4.07	-17.18%	\$ 3.37	-9.31%	\$ 3.69	\$ (0.32)
Calvert New Vision Small Cap Fund	\$ 5.09	-7.65%	\$ 4.70	-8.35%	\$ 4.66	\$ 0.04
Walden Diversified Small Cap Core Innovations Portfolio	\$ 5.09	-8.30%	\$ 4.67	-6.50%	\$ 4.76	\$ (0.09)
Ariel Appreciation Mid Cap Fund	\$ 4.07	-6.77%	\$ 3.80	-9.55%	\$ 3.68	\$ 0.11
Total US Equity	\$ 55.98		\$ 50.20		\$ 49.82	\$ 0.37
International Equity						
Citizens Global Fund (By State Street)	\$ 3.05	-10.23%	\$ 2.74	-9.00%	\$ 2.78	\$ (0.04)
MMA Praxis International Fund	\$ 4.07	-5.46%	\$ 3.85	-2.12%	\$ 3.98	\$ (0.14)
The Rockefeller Global Large Cap Pooled Fund	\$ 3.05	-9.36%	\$ 2.77	-9.00%	\$ 2.78	\$ (0.01)
Walden ValueCore International Equity ADR Fund						
Total International Equity	\$ 10.18		\$ 9.36		\$ 9.54	\$ (0.18)
Fixed Income						
Pax World High Yield Fund	\$ 3.05	-5.39%	\$ 2.89	-5.60%	\$ 2.88	\$ 0.01
Domini Social Bond Fund	\$ 2.54	3.63%	\$ 2.64	3.70%	\$ 2.64	\$ (0.00)
MMA Praxis Intermediate Income Fund	\$ 2.54	3.55%	\$ 2.63	3.70%	\$ 2.64	\$ (0.00)
State Street Global Advisors Socially Responsible Intermediate Bond	\$ 2.54	3.68%	\$ 2.64	3.56%	\$ 2.64	\$ 0.00
Calvert Social Investment Fund (CSIF) Bond Portfolio	\$ 2.54	2.96%	\$ 2.62	3.70%	\$ 2.64	\$ (0.02)
Enterprise Mortgage Investment Company	\$ 6.11	7.07%	\$ 6.54	6.45%	\$ 6.50	\$ 0.04
Freddie Mac Socially Responsible Housing Investment Program (SHIP) CMO	\$ 3.05	2.04%	\$ 3.12		\$ 3.12	\$ -
Freddie Mac Socially Responsible Housing Investment Program (SHIP) MBS	\$ 3.05	3.37%	\$ 3.16		\$ 3.16	\$ -
Total Fixed Income	\$ 25.45		\$ 26.23		\$ 26.21	\$ 0.02
Alternative Investments						
Nth Power Fund II	\$ 2.04	-33.90%	\$ 1.35	-33.90%	\$ 1.35	
Solstice Capital II						
Siebels American Relative Value Fund	\$ 1.02	8.80%	\$ 1.11	-13.44%	\$ 0.88	
Siebels Technology Fund	\$ 1.02	5.24%	\$ 1.07	-13.63%	\$ 0.88	
Calvert Foundation Community Investment Note	\$ 1.02	0.74%	\$ 1.03		\$ 1.03	
Commons Capital LLC						
OTHER: Venture Capital (to be announced)						
Total Alternative Investments	\$ 5.09		\$ 4.55		\$ 4.13	
Cash						
MMA Praxis Mutual Funds Money Market Fund	\$ 2.04	0.35%	\$ 2.04		\$ 2.04	
Pax World Money Market Fund	\$ 2.04	0.41%	\$ 2.04		\$ 2.04	
ShoreBank Market-Rate Jumbo CDs	\$ 0.51	0.875%	\$ 0.51		\$ 0.51	
ShoreBank Pacific CD for Environmental Sustainability	\$ 0.51		\$ 0.51		\$ 0.51	
Total	\$ 101.78		\$ 95.44		\$ 94.81	\$ 0.21

SIMULATION RETURNS: ENDOWMENTS AND FOUNDATIONS
as of June 30, 2002
all dollar values in millions

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	Initial Allocation of April 1, 2002	Simulation Returns, Second Quarter 2002	as	Simulation Returns, Second Quarter 2002	Benchmark Returns, Second Quarter 2002	Benchmark Total Value, Second Quarter 2002	Benchmark Returns, Second Quarter 2002	Benchmark Total Value, Second Quarter 2002	SRI Outperformance, Second Quarter 2003
US Equity									
State Street Socially Responsible Equity Strategy									
Calvert Social Investment Fund Equity Portfolio									
Roxbury Large Cap Growth Equity									
Walden Social Core Equity Portfolios	\$ 7.63	-10.70%	\$ 6.82	-13.44%	\$ 6.61	\$ 0.21			
Walden Social Value Equity Portfolios									
Walden Social Growth Equity Portfolios									
Domini Social Equity Fund									
MMA Praxis Core Stock Fund									
MMA Praxis Value Index Fund									
SKBA Capital Management									
Calvert Capital Accumulation Fund									
Calvert New Vision Small Cap Fund	\$ 2.54	-7.65%	\$ 2.35	-8.35%	\$ 2.33	\$ 0.02			
Walden Diversified Small Cap Core Innovations Portfolio	\$ 2.54	-8.30%	\$ 2.33	-6.50%	\$ 2.38	\$ (0.05)			
Ariel Appreciation Mid Cap Fund	\$ 5.09	-6.77%	\$ 4.74	-9.55%	\$ 4.60	\$ 0.14			
Total US Equity	\$ 17.81		\$ 16.24		\$ 15.92	\$ 0.32			
International Equity									
Citizens Global Fund (By State Street)									
MMA Praxis International Fund	\$ 10.18	-5.46%	\$ 9.62	-2.12%	\$ 9.96	\$ (0.34)			
The Rockefeller Global Large Cap Pooled Fund	\$ 10.18	-9.36%	\$ 9.23	-9.00%	\$ 9.26	\$ (0.04)			
Walden ValueCore International Equity ADR Fund									
Total International Equity	\$ 20.36		\$ 18.85		\$ 19.22	\$ (0.38)			
Fixed Income									
Pax World High Yield Fund	\$ 3.05	-5.39%	\$ 2.89	-5.60%	\$ 2.88	\$ 0.01			
Domini Social Bond Fund									
MMA Praxis Intermediate Income Fund	\$ 6.62	3.55%	\$ 6.85	3.70%	\$ 6.86	\$ (0.01)			
State Street Global Advisors Socially Responsible Intermediate Bond									
Calvert Social Investment Fund (CSIF) Bond Portfolio	\$ 6.62	2.96%	\$ 6.81	3.70%	\$ 6.86	\$ (0.05)			
Enterprise Mortgage Investment Company	\$ 5.09	7.07%	\$ 5.45	6.45%	\$ 5.42	\$ 0.03			
Freddie Mac Socially Responsible Housing Investment Program (SHIP) CMO	\$ 4.58	2.04%	\$ 4.67		\$ 4.67	\$ -			
Freddie Mac Socially Responsible Housing Investment Program (SHIP) MBS									
Total Fixed Income	\$ 25.95		\$ 26.67		\$ 26.69	\$ (0.02)			
Alternative Investments									
Nth Power Fund II	\$ 4.58	-33.90%	\$ 3.03	-33.90%	\$ 3.03	\$ -			
Solstice Capital II									
Siebels American Relative Value Fund	\$ 15.27	8.80%	\$ 16.61	-13.44%	\$ 13.22	\$ 3.40			
Siebels Technology Fund	\$ 5.09	5.24%	\$ 5.36	-13.63%	\$ 4.40	\$ 0.96			
Calvert Foundation Community Investment Note	\$ 2.54	0.74%	\$ 2.56		\$ 2.56	\$ -			
Commons Capital LLC									
OTHER: Venture Capital (to be announced)	\$ 5.09	-33.90%	\$ 3.36	-33.90%	\$ 3.36	\$ -			
Total Alternative Investments	\$ 32.57		\$ 30.92		\$ 26.57	\$ 4.36			
Cash									
MMA Praxis Mutual Funds Money Market Fund	\$ 2.54	0.35%	\$ 2.55		\$ 2.55	\$ -			
Pax World Money Market Fund									
ShoreBank Market-Rate Jumbo CDs	\$ 2.54	0.875%	\$ 2.57		\$ 2.57	\$ -			
ShoreBank Pacific CD for Environmental Sustainability									
Total	\$ 101.78		\$ 97.81		\$ 93.53	\$ 4.28			