



PERFORMANCE SUMMARY AS OF December 31, 2011

TOTAL ASSETS UNDER MANAGEMENT \$ 36,207,051.72

The actual net returns for each of the Funds through December 31st 2011 were as follows:

Equity Fund	=	-7.53%
Balanced Fund	=	-1.25%
Bond Fund	=	6.01%
Short Term Income Fund	=	2.06%

The historic average net returns for each of the Funds as of December 31st 2011 were as follows:

	1 year	3 year	5 year	10 year	Since Inception	
Equity Fund	-7.53%	10.48%	0.14%	2.26%	2.80%	1996
Balanced Fund	-1.25%	8.29%	1.19%	3.74%	6.50%	1981
Bond Fund	6.01%	-	-	-	5.37%	2009
Short Term Income Fund	2.06%	-	-	-	2.38%	2009