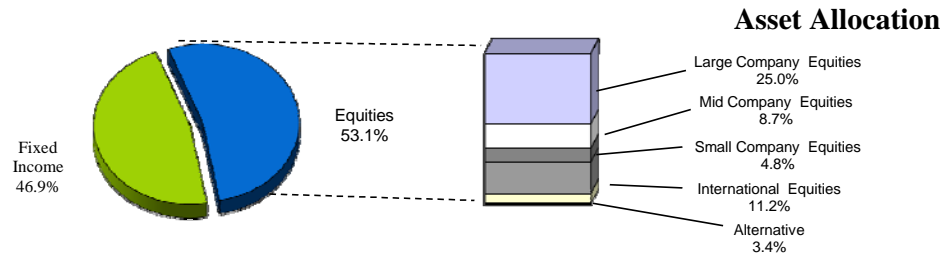


Combined Performance
For Periods Ending December 31, 2010



Asset Allocation Parameters	
Short Term/Fixed Income	40% - 50% - 60%
Equities	40% - 50% - 60%

Investment Performance

Asset Mix Analysis

	4th Quarter 10/1/10 - 12/31/10	Fiscal Year 1/1/10 - 12/31/10
Beginning Market Value	\$5,502,072	\$4,922,083
Contributions	341,992	814,992
Distributions	(42,423)	(230,288)
Adjusted Beginning Market Value	\$5,800,675	\$5,506,787
Ending Market Value	\$ 6,060,627	\$ 6,060,627
Value Added	\$259,953	\$553,840
Managed Investment Return (Net of Fees)	4.7%	10.7%
Benchmark (50% S&P 500; 50% Barclays Int.G/C)	4.7%	10.5%
Benchmark (50% Russell 3000 Value; 50% Barclays Int.G/C)	4.7%	11.1%
Inflation (C.P.I.)	0.3%	1.5%

	Market Value as of 12/31/10	Percent of Total
Fifth Third Prime Money Market Fund	\$ 414,411	6.9%
iShares S&P Preferred Stock Index Fund	\$ 147,052	2.4%
iShares Barclays Tips Bond Fund	\$ 144,829	2.4%
iShares Barclays 1-3 Year Bond Fund	\$ 152,874	2.5%
PIMCO Low Duration Fund	\$ 717,624	11.8%
Dodge & Cox Income Fund	\$ 1,119,422	18.4%
iShares Barclays Intermediate Credit Fund	\$ 148,514	2.5%
Total Fixed Income	\$ 2,844,728	46.9%
American Growth Fund of America	\$ 430,669	7.1%
Dodge & Cox Stock Fund	\$ 733,102	12.1%
Fidelity Advisor New Insights Fund	\$349,047	5.8%
Goldman Sachs Growth Opportunity Fund	\$ 283,739	4.7%
T. Rowe Price Mid Cap Value Fund	\$ 121,303	2.0%
iShares S&P Mid Cap 400 Value Fund	\$ 119,349	2.0%
Baron Growth Fund	\$ 150,554	2.5%
iShares Russell 2000 Value Fund	\$ 140,971	2.3%
American Funds EuroPacific Growth Fund	\$ 243,007	4.0%
Lazard Emerging Markets	\$ 438,534	7.2%
T. Rowe Price Real Estate Fund	\$ 205,624	3.4%
Total Equities	\$ 3,215,900	53.1%
TOTAL ASSETS	\$ 6,060,627	100.0%

Investment Performance History		
Rolling 3 Yrs (12/31/07 - 12/31/10)	Rolling 5 Yrs (12/31/05 - 12/31/10)	Since Inception (5/1/02 - 12/31/10)
1.9%	4.7%	5.3%