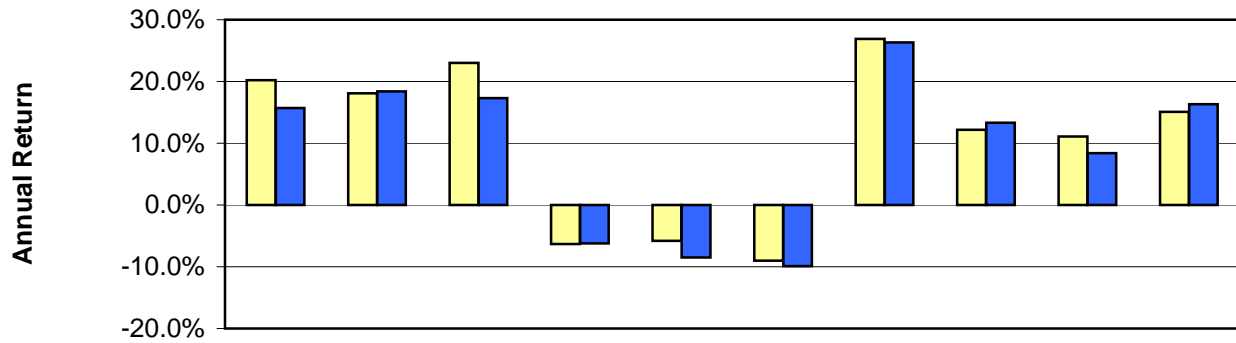


**Retirement Fund vs. Hybrid Index
One-Year Returns Through December 31**



	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
Retirem Fd	20.2%	18.1%	23.0%	-6.3%	-5.8%	-9.0%	26.9%	12.2%	11.1%	15.1%
Benchmark	15.7%	18.4%	17.3%	-6.2%	-8.5%	-9.9%	26.3%	13.3%	8.4%	16.3%