Exhibit B

Investment Managers Performance

EXECUTIVE SUMMARY
Managers' Performance
Periods Ending September 30, 2002

Asset Allocation Target	Asset Allocation Current		Ending Market Value (millions)	% Returns/Universe Rankings 3 Months		1 Year		3 Years		5 Years		10 Years	
35.0%	**29.5%**	**US Large Cap Equity**	**$537.7**										
	3.7%	Stock Performance Index Fund	$67.7	-17.3	*72nd*	-20.8	*72nd*	-13.3	*78th*	---	*n/a*	---	*n/a*
	23.3%	Alliance Capital Mgmt	$424.7	-17.1	*65th*	-20.2	*64th*	-12.7	*72nd*	-1.5	*68th*	9.2	*67th*
		S&P 500		-17.3		-20.5		-12.9		-1.6		9.0	
	2.5%	The Edgar Lomax Company	$45.4	-19.8	*76th*	-13.8	*34th*	-5.3	*54th*	0.1	*56th*	---	*n/a*
		Edgar Lomax Index*		-20.5		-22.3		-9.8		-2.3		---	
8.7%	**8.7%**	**US Small-Mid Cap Equity**	**$159.2**										
	3.5%	Credit Suisse Asset Mgmt	$63.9	-21.7	*97th*	---	*n/a*	---	*n/a*	---	*n/a*	---	*n/a*
		Russell 2500 Growth		-19.1		-17.6		-11.9		-6.3		5.9	
	5.2%	Ariel Capital Mgmt	$95.4	-15.6	*19th*	0.2	*38th*	---	*n/a*	---	*n/a*	---	*n/a*
		Russell 2500 Value		-18.4		-0.6		5.7		3.0		12.1	
20.0%	**14.9%**	**International Equity**	**$272.7**										
	11.7%	Bank of Ireland Asset Mgmt	$214.3	-20.8	*76th*	-16.9	*81st*	-11.4	*47th*	-3.2	*53rd*	---	*n/a*
	3.2%	Capital Guardian	$58.4	-20.8	*76th*	-12.5	*46th*	---	*n/a*	---	*n/a*	---	*n/a*
		MSCI EAFE		-19.7		-15.5		-14.6		-5.7		3.0	
30.3%	**41.6%**	**Fixed Income**	**$759.0**										
	4.7%	Hughes Capital Mgmt	$85.3	6.4	*4th*	8.4	*51st*	---	*n/a*	---	*n/a*	---	*n/a*
		Lehman Govt/Credit		5.7		9.2		9.7		7.9		7.4	
	18.9%	Western Asset Mgmt	$344.4	4.7	*51st*	8.3	*52nd*	9.8	*31st*	8.0	*36th*	---	*n/a*
	18.1%	PIMCO	$329.4	2.8	*71st*	6.2	*67th*	---	*n/a*	---	*n/a*	---	*n/a*
		Lehman Aggregate		4.6		8.6		9.5		7.8		7.4	

*See Appendix B, Benchmarks, Universes and Definitions.

= underperformance relative to benchmark