

**THE ASSOCIATION FOR GUIDANCE,  
AID, PLACEMENT AND EMPATHY  
(AGAPE) OF NASHVILLE**

**Financial Statements and Schedules**

**December 31, 2006**

**(With Independent Auditors' Report Thereon)**



**LATTIMORE BLACK MORGAN & CAIN, PC**  
CERTIFIED PUBLIC ACCOUNTANTS AND BUSINESS ADVISORS

**THE ASSOCIATION FOR GUIDANCE, AID, PLACEMENT  
AND EMPATHY (AGAPE) OF NASHVILLE**

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**INDEPENDENT AUDITORS' REPORT**

To the Board of Directors of  
The Association for Guidance, Aid, Placement and Empathy (AGAPE) of Nashville:

We have audited the accompanying statement of financial position of The Association for Guidance, Aid, Placement and Empathy (AGAPE) of Nashville as of December 31, 2006, and the related statements of activities, cash flows and functional expenses for the year then ended. These financial statements are the responsibility of the Association's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control over financial reporting. Accordingly, we express no such opinion. An audit also includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of The Association for Guidance, Aid, Placement and Empathy (AGAPE) of Nashville as of December 31, 2006, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

As discussed in note 13, during 2006 management reviewed the Association's net asset classifications and determined that certain reclassifications were needed in order to properly reflect the restrictions or designations of each category as of December 31, 2005.

Our audit was made for the purpose of forming an opinion on the basic financial statements taken as a whole. The schedules are presented for purposes of additional analysis and are not a required part of the basic financial statements. The schedules of services provided and the 2006 board of directors have not been subjected to the auditing procedures applied in the audit of the basic financial statements and, accordingly, we express no opinion on them.

*Lattimore, Black, Morgan & Cain, PC*

Brentwood, Tennessee  
June 27, 2007

**THE ASSOCIATION FOR GUIDANCE, AID, PLACEMENT  
AND EMPATHY (AGAPE) OF NASHVILLE**

**Statement of Financial Position**

**December 31, 2006**

Assets

**Current assets:**

Cash	\$ 316,259
Accounts receivable - counseling	9,940
Pledges receivable	11,525
State of Tennessee contract services receivable	89,237
Prepaid expenses	<u>30,877</u>

Total current assets 457,838

Property and equipment, net	678,700
Investments	<u>4,411,779</u>

\$ 5,548,317

Liabilities and Net Assets

**Current liabilities:**

Accounts payable	\$ 86,835
Accrued vacation	54,907
Current portion of annuity payable	<u>4,300</u>

Total current liabilities 146,042

Annuity payable, excluding current portion	<u>66,175</u>
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Total liabilities 212,217

**Net assets:**

Unrestricted	4,181,476
Temporarily restricted	189,007
Permanently restricted	<u>965,617</u>

Total net assets 5,336,100

\$ 5,548,317

See accompanying notes to the financial statements.

**THE ASSOCIATION FOR GUIDANCE, AID, PLACEMENT  
AND EMPATHY (AGAPE) OF NASHVILLE**

**Statement of Activities**

**Year ended December 31, 2006**

<b>Changes in unrestricted net assets:</b>	
<b>Public support:</b>	
Individual support	\$ 647,682
Congregational support	234,736
Corporate support	263,027
Estate gifts	70,753
Memorial gifts	35,477
Donated services and supplies	<u>30,466</u>
<b>Total public support</b>	<b><u>1,282,141</u></b>
<b>Service revenue:</b>	
Foster care support	43,072
Adoption fees	79,884
Professional services fees	567,902
Counseling fees	<u>717,675</u>
<b>Total service revenue</b>	<b><u>1,408,533</u></b>
<b>Other revenue and gains:</b>	
Annual dinner ticket sales	35,000
Interest income	76,128
Investment gains	241,660
Miscellaneous income	<u>1,507</u>
<b>Total other revenue and gains</b>	<b><u>354,295</u></b>
<b>Total public support, service and other revenue and gains</b>	<b><u>3,044,969</u></b>
<b>Expenses:</b>	
Program services	2,600,325
Supporting services	<u>345,679</u>
<b>Total expenses</b>	<b><u>2,946,004</u></b>
<b>Increase in unrestricted net assets</b>	<b><u>98,965</u></b>
<b>Changes in temporarily restricted net assets:</b>	
Investment income	<u>80,517</u>
<b>Increase in temporarily restricted assets</b>	<b><u>80,517</u></b>
<b>Changes in permanently restricted net assets:</b>	
Contributions to endowment fund	<u>9,450</u>
<b>Increase in permanently restricted net assets</b>	<b><u>9,450</u></b>
<b>Increase in net assets</b>	<b>188,932</b>
<b>Net assets at beginning of year</b>	<b><u>5,147,168</u></b>
<b>Net assets at end of year</b>	<b><u>\$ 5,336,100</u></b>

See accompanying notes to the financial statements.

**THE ASSOCIATION FOR GUIDANCE, AID, PLACEMENT  
AND EMPATHY (AGAPE) OF NASHVILLE**

**Statement of Cash Flows**

**Year ended December 31, 2006**

<b>Cash flows from operating activities:</b>	
Increase in net assets	\$ 188,932
Adjustments to reconcile increase in net assets to cash flows used by operating activities:	
Depreciation	45,030
Bad debt expense	24,369
Net gain on investments	(316,123)
Donated stock	(41,203)
Permanently restricted contributions	(9,450)
(Increase) decrease in operating assets:	
Accounts receivable - counseling	19,394
Pledges receivable	(10,000)
State of Tennessee contract services receivable	(9,328)
Prepaid expenses	(3,594)
Increase in operating liabilities:	
Accounts payable	9,586
Accrued vacation	1,047
Annuity payable	<u>1,695</u>
Total adjustments	<u>(288,577)</u>
Net cash used by operating activities	<u>(99,645)</u>
<b>Cash flows from investing activities:</b>	
Purchases of property and equipment	(42,397)
Proceeds from sale of investments	353,508
Purchases of investments	<u>(144,517)</u>
Net cash provided by investing activities	<u>166,594</u>
<b>Cash flows from financing activities - Permanently restricted contributions</b>	<u>9,450</u>
Increase in cash	76,399
Cash at beginning of year	<u>239,860</u>
Cash at end of year	\$ <u><u>316,259</u></u>

See accompanying notes to the financial statements.

**THE ASSOCIATION FOR GUIDANCE, AID, PLACEMENT AND EMPATHY (AGAPE) OF NASHVILLE**

**Statement of Functional Expenses**

**Year ended December 31, 2006**

	<u>Program Services</u>				<u>Supporting Services</u>			
	<u>Counseling</u>	<u>Parental Education</u>	<u>Maternity Care and Adoption</u>	<u>Total</u>	<u>Management and General</u>	<u>Fundraising</u>	<u>Total</u>	<u>Grand Total</u>
Salaries and related expenses	\$ 717,365	\$ 268,061	\$ 446,324	\$ 1,431,750	\$ 44,882	\$ 50,043	\$ 94,925	\$ 1,526,675
Advertising and promotion	3,450	-	61,896	65,346	5,327	-	5,327	70,673
Adoption home study	-	-	185	185	-	-	-	185
Annual dinner	-	-	-	-	-	30,024	30,024	30,024
Annuity payments	-	-	-	-	-	3,463	3,463	3,463
Bad debt expense	24,369	-	-	24,369	-	-	-	24,369
Depreciation	21,164	7,898	13,167	42,229	1,324	1,477	2,801	45,030
Direct mail costs	11,000	-	-	11,000	-	79,173	79,173	90,173
Dues and subscriptions	4,147	593	4,333	9,073	2,720	384	3,104	12,177
Golf tournament	-	-	-	-	-	42,465	42,465	42,465
Hospital and medical payments	-	-	1,913	1,913	-	-	-	1,913
Insurance	36,705	13,698	22,837	73,240	2,297	2,561	4,858	78,098
Legal and professional	8,673	438,616	9,155	456,444	13,900	36,000	49,900	506,344
Miscellaneous	8,343	3,107	5,179	16,629	3,243	581	3,824	20,453
Postage	4,239	1,641	2,738	8,618	3,275	315	3,590	12,208
Psychiatric and clinical expenses	146,190	-	-	146,190	-	-	-	146,190
Supplies and maintenance	21,758	10,441	13,867	46,066	245	3,109	3,354	49,420
Support payments-foster care	-	189,642	-	189,642	-	-	-	189,642
Telephone	4,458	4,643	4,717	13,818	645	1,609	2,254	16,072
Travel	24,974	17,000	6,922	48,896	10,542	5,086	15,628	64,524
Utilities	7,476	2,790	4,651	14,917	467	522	989	15,906
<b>Total</b>	<b>\$ 1,044,311</b>	<b>\$ 958,130</b>	<b>\$ 597,884</b>	<b>\$ 2,600,325</b>	<b>\$ 88,867</b>	<b>\$ 256,812</b>	<b>\$ 345,679</b>	<b>\$ 2,946,004</b>

See accompanying notes to the financial statements.

**THE ASSOCIATION FOR GUIDANCE, AID, PLACEMENT  
AND EMPATHY (AGAPE) OF NASHVILLE**

**Notes to the Financial Statements**

**December 31, 2006**

**(1) Nature of operations**

The Association for Guidance, Aid, Placement and Empathy (AGAPE) of Nashville (the "Association") is a licensed, independent, nonprofit, family service agency providing (1) an educational program for teaching good family life and mental health; (2) counseling services for troubled marriages, family systems and individuals; and (3) children services through foster care, placing children for adoption and group experiences for children. The Association is supported primarily by contributions from individuals, congregations of the churches of Christ, and corporations.

The financial statements reflect only the activities for which the Association is directly involved in the receipt and expending of funds and do not include indirect assistance to the Association's clients through other programs.

**(2) Summary of significant accounting policies**

The financial statements of the Association are presented on the accrual basis. The significant accounting policies followed are described below.

**(a) Basis of presentation**

Net assets and revenues, expenses, gains and losses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets of the Association and changes therein are classified and reported as follows:

**Unrestricted net assets** - Net assets that are not subject to donor-imposed stipulations.

**Temporarily restricted net assets** - Net assets subject to donor-imposed stipulations that may or will be met either by actions of the Association and/or the passage of time.

**Permanently restricted net assets** - Net assets subject to donor-imposed stipulations that they be maintained permanently by the Association.

All contributions are considered to be available for unrestricted use unless specifically restricted by the donor. Amounts received that are designated for future periods or restricted by the donor for specific purposes are reported as temporarily restricted or permanently restricted support that increases those net asset classes. However, if a restriction is fulfilled in the same time period in which the contribution is received, the Association reports the support as unrestricted.



**THE ASSOCIATION FOR GUIDANCE, AID, PLACEMENT  
AND EMPATHY (AGAPE) OF NASHVILLE**

**Notes to the Financial Statements**

**December 31, 2006**

**(b) Investments**

**Investments in equity securities with readily determinable fair values and all investments in debt securities are shown at their estimated fair values in the statement of financial position. All gains and losses on investments are reported in the statement of activities as increases or decreases in unrestricted net assets unless their use is temporarily or permanently restricted by explicit donor stipulations or by law. Dividends, interest and other investment income are reported in the period earned as increases in unrestricted net assets unless the use of the assets received is limited by donor-imposed restrictions.**

**(c) Receivables and credit policy**

**Accounts receivable for counseling services are uncollateralized client obligations due at the time the service is provided. Certain clients have been granted extended payment terms. Late fees or interest charges are not assessed on delinquent accounts. The carrying amount of accounts receivable is reduced by a valuation allowance, if necessary, which reflects management's best estimate of the amounts that will not be collected.**

**Pledges receivable are recorded when an unconditional promise is received that a future donation will occur. No discounts have been recorded on the pledges receivable that are due within one year.**

**Receivables from the State of Tennessee for foster care, adoption or counseling services are recorded when earned. No allowance has been recorded because management believes the receivables are fully collectible.**

**(d) Property and equipment**

**Property and equipment are stated at cost. Donated assets are recorded at their estimated fair value at the date of the gift. Depreciation is provided over the assets' estimated useful lives using the straight-line method.**

**Expenditures for maintenance and repairs are expensed when incurred. Expenditures for renewals or betterments are capitalized. When property is retired or sold, the cost and the related accumulated depreciation are removed from the accounts, and the resulting gain or loss is included in the statement of activities.**

**THE ASSOCIATION FOR GUIDANCE, AID, PLACEMENT  
AND EMPATHY (AGAPE) OF NASHVILLE**

**Notes to the Financial Statements**

**December 31, 2006**

**(e) Charitable gift annuities**

The Association has entered into irrevocable agreements with donors whereby in exchange for the gift from the donor, the Association is obligated to provide an annuity to the donor or other designated beneficiaries for a specific number of years. A liability is recognized for the estimated present value of the annuity obligation and the assets are recorded at their gross market value for agreements where the Association is trustee. This discount rate and actuarial assumptions used in calculating the annuity obligation are those provided in Internal Revenue Service guidelines and actuarial tables. The portion of the funds attributable to the present value of the future benefits to be received by the Association is recorded in the Statement of Activities as an unrestricted contribution in the period the funds were received. On an annual basis, the Association revalues the liability to make distributions to the designated beneficiaries based on actuarial assumptions.

**(f) Income taxes**

The Association is exempt from federal income taxes under the provisions of Internal Revenue Code Section 501(c)(3), and, accordingly, no provision for income taxes is included in the financial statements.

**(g) Revenue recognition**

Cash contributions are recognized as revenue when received.

Unconditional promises to give that are expected to be collected within one year are recorded at their net realizable value. Unconditional promises to give that are expected to be collected in future years are recorded at the present value of estimated future cash flows. The discounts on those amounts are computed using a risk-free interest rate applicable to the year in which the promise is received. Amortization of the discount is included in contribution revenue. Conditional promises to give are not included as support until such time as the conditions are substantially met. Service revenue is recognized at the time the services are provided.

In-kind contributions are recorded at fair value at the date of donation.

**(h) Long-lived assets**

The carrying values of long-lived assets are reviewed whenever events or circumstances indicate that the carrying amount of an asset may not be recoverable. If this review indicates that the asset will not be recoverable, as determined based on the undiscounted cash flows of the operating entity or asset over the remaining amortization period, the carrying value of the asset will be reduced to its fair value.

**THE ASSOCIATION FOR GUIDANCE, AID, PLACEMENT  
AND EMPATHY (AGAPE) OF NASHVILLE**

**Notes to the Financial Statements**

**December 31, 2006**

**(i) Use of estimates**

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

**(j) Functional allocation of expenses**

The costs of providing the various programs and other activities have been summarized on a functional basis. Accordingly, certain costs have been allocated among the programs and supporting services benefited.

**(3) Credit risk and other concentrations**

The Association generally maintains cash on deposit at banks in excess of federally insured amounts. The Association has not experienced any losses in such accounts and management believes the Association is not exposed to any significant credit risk related to cash.

The Association utilizes various investment instruments. Investment securities, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported on the statement of financial position.

**(4) Investments**

A summary of investments as of December 31, 2006 is as follows:

Short-term investments	\$ 218,603
Mutual funds	169,074
Marketable equity securities	2,741,038
Debt securities	742,813
Corporate bonds	174,893
Government securities	<u>365,358</u>
	<u>\$ 4,411,779</u>

The following schedule summarizes the net investment income in the statements of activities for 2006:

Dividend income	\$ 46,894
Net gain on investments	316,123
Investment expenses	<u>(40,840)</u>
	<u>\$ 322,177</u>

**THE ASSOCIATION FOR GUIDANCE, AID, PLACEMENT  
AND EMPATHY (AGAPE) OF NASHVILLE**

**Notes to the Financial Statements**

**December 31, 2006**

**(5) Property and equipment**

A summary of property and equipment as of December 31, 2006 is as follows:

Land	\$ 139,790
Buildings and improvements	795,870
Furniture and equipment	224,221
Transportation equipment	<u>23,556</u>
	1,183,437
Accumulated depreciation	<u>(504,737)</u>
	<u>\$ 678,700</u>

**(6) Annuities payable**

During prior years, the Association entered into irrevocable agreements with donors whereby in exchange for the gift from the donor, the Association is obligated to provide an annuity to the donor or other designated beneficiaries for a specific number of years. There were no such contributions during 2006. The present value of the estimated future payments (\$70,475 at December 31, 2006) has been recorded as a liability in the accompanying financial statements.

**(7) Net assets**

The Board of Directors has designated that certain types of support received not be used for current operating purposes. Such designation may be terminated at the discretion of the Board and does not represent donor restrictions. A summary of unrestricted net assets at December 31, 2006 is as follows:

Board-designated:	
Heffington	\$ 143,457
Kresge Foundation	96,956
Estate gifts	<u>854,681</u>
Total board-designated	1,095,094
Undesignated	<u>3,086,382</u>
	<u>\$ 4,181,476</u>

Temporarily restricted net assets of \$189,007 at December 31, 2006 consist of investment income from permanently restricted net assets and is to be used for the care of special needs children.

Permanently restricted net assets of \$965,617 at December 31, 2006 consist of investments in perpetuity, the income from which is expendable to support the care of special needs children.

**THE ASSOCIATION FOR GUIDANCE, AID, PLACEMENT  
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**Notes to the Financial Statements**

**December 31, 2006**

**(8) Contracts with the state**

The Association has entered into reimbursement agreements with the State of Tennessee in order to receive compensation for providing foster care to regular and medically fragile children as well as providing placement and evaluation services for children in state foster care. Revenues under these agreements amounted to \$621,886 in 2006 and are included in foster care support and professional service fees revenues in the accompanying financial statements. The contract agreements expire on June 30, 2007 and the Association is currently in the process of renegotiating such contracts.

**(9) Retirement plan**

The Association sponsors a defined contribution retirement plan for its employees, which was established under the provisions of Internal Revenue Code Section 403(b). In order to participate in the plan, an employee must be 21 years old and have six months of service. Employee contributions of up to 5% of wages are matched by the Association. The Association's matching contributions of \$43,798 in 2006 are included in salary and related expenses in the accompanying financial statements.

**(10) Advertising expenses**

The Association's advertising efforts involved television, radio, magazine and yellow page advertisements to the general public. Costs associated with the advertising totaled \$61,896 for 2006 and are included in adoption-related expenses in the accompanying financial statements.

**(11) Donated services and supplies**

A summary of donated services and supplies included in the accompanying financial statements is as follows:

Legal and professional	\$ 17,624
Hospital and medical payments	1,842
Direct mail costs	<u>11,000</u>
	<u>\$ 30,466</u>

**(12) Contingent liabilities**

The Association is involved in various legal actions arising in the normal course of business. In the opinion of management, such matters will not have a material adverse effect on the Association's financial position.

**THE ASSOCIATION FOR GUIDANCE, AID, PLACEMENT  
AND EMPATHY (AGAPE) OF NASHVILLE**

**Notes to the Financial Statements**

**December 31, 2006**

**(13) Reclassification of beginning of the year net asset balances**

During the year, management reviewed the net asset classifications as of December 31, 2005 and determined that reclassifications were needed in order to properly reflect the restrictions or designations of each category. Those reclassifications are shown below.

	<u>Originally Reported</u>	<u>Reclassifications</u>	<u>As Reclassified</u>
<b>Board designated:</b>			
Endowment	\$ 55,000	\$ (55,000)	\$ -
Luna	23,217	(23,217)	-
Heffington	105,852	29,683	135,535
M.I.C.K.	185,763	(185,763)	-
Kresge Foundation	84,751	22,822	107,573
Estate gifts	<u>597,203</u>	<u>130,446</u>	<u>727,649</u>
<b>Total board-designated</b>	<b>1,051,786</b>	<b>(81,029)</b>	<b>970,757</b>
<b>Undesignated</b>	<u><b>3,216,652</b></u>	<u><b>(104,898)</b></u>	<u><b>3,111,754</b></u>
<b>Net unrestricted</b>	<b>4,268,438</b>	<b>(185,927)</b>	<b>4,082,511</b>
<b>Temporarily restricted</b>	<b>-</b>	<b>108,490</b>	<b>108,490</b>
<b>Permanently restricted</b>	<u><b>878,730</b></u>	<u><b>77,437</b></u>	<u><b>956,167</b></u>
<b>Total net assets</b>	<u><b>\$ 5,147,168</b></u>	<u><b>\$ -</b></u>	<u><b>\$ 5,147,168</b></u>

**THE ASSOCIATION FOR GUIDANCE, AID, PLACEMENT  
AND EMPATHY (AGAPE) OF NASHVILLE**

**Schedule 1**

**Schedule of Services Provided**

**Year ended December 31, 2006**

**(Unaudited)**

**Adoption:**

In care, beginning of year	13
New cases during year	<u>19</u>
Total in care during year	32
Cases closed during year	<u>18</u>
 In care, end of year	 <u><u>14</u></u>

**Special Needs Adoption Contract:**

In care, beginning of year	6
New cases during year	<u>6</u>
Total in care during year	12
Cases closed during year	<u>5</u>
 In care, end of year	 <u><u>7</u></u>

**Foster Care - Private:**

In care, beginning of year	15
New cases during year	<u>22</u>
Total in care during year	37
Cases closed during year	<u>19</u>
 In care, end of year	 <u><u>18</u></u>

**Foster Care - State Contract:**

In care, beginning of year	-
New cases during year	<u>15</u>
Total in care during year	15
Cases closed during year	<u>12</u>
 In care, end of year	 <u><u>3</u></u>

**Children Served in Their Own Home:**

In care, beginning of year	-
New cases during year	<u>5</u>
Total in care during year	5
Cases closed during year	<u>2</u>
 In care, end of year	 <u><u>3</u></u>

**THE ASSOCIATION FOR GUIDANCE, AID, PLACEMENT  
AND EMPATHY (AGAPE) OF NASHVILLE**

**Schedule 1**

**Schedule of Services Provided**

**Year ended December 31, 2006**

**(Unaudited)**

**Maternity Care:**

<b>In care, beginning of year</b>	<b>10</b>
<b>New cases during year</b>	<b>24</b>
<b>Total in care during year</b>	<b>34</b>
<b>Cases closed during year</b>	<b>28</b>
<b>In care, end of year</b>	<b>6</b>

**Counseling:**

<b>Number of families during year</b>	<b>1,586</b>
<b>Number of sessions during year</b>	<b>10,656</b>



**THE ASSOCIATION FOR GUIDANCE, AID, PLACEMENT  
AND EMPATHY (AGAPE) OF NASHVILLE**

Schedule 2

**Schedule of 2006 Board of Directors  
(Unaudited)**

<u>Name and Address</u>		<u>Telephone</u>	<u>Name and Address</u>		<u>Telephone</u>
Mr. Allen Bradley 4641 Artelia Dr. Antioch, TN 37013	(H) (W)	781-8307 747-3776	Mrs. Angela Christain 6322 Canterbury Close Brentwood, TN 37027	(H)	370-4846
Mr. Bill Brooks 8216 Holly Road Brentwood, TN 37027	(H) (W)	371-1002 747-4382	Ms. Chicquita Martin 1609 Sumner Street Nashville, TN 37206	(H) (W)	226-8860 228-1161
Mrs. Connie Elliott 1911 Haynes Street Nashville, TN 37207	(H) (W)	227-8363 329-0950	Mr. John Robinson 128 Vossland Drive Nashville, TN 37205	(H)	356-3544
Mr. Jeff Fox 620 Hill Road Brentwood, TN 37027	(H) (W)	376-8842 383-6592	Mrs. Wendy Cox 5551 Harpethvue Circle Pegram, TN 37143	(H) (W)	662-8744 952-9060 x 113
Mr. Kevin Gannon 2614 Cason Court Murfreesboro, TN 37128	(H) (W)	896-7008 692-7026	Mr. H.C. Stinson 1120 Tyne Boulevard Nashville, TN 37220	(H)	377-6882
Mr. Greg Hardeman 308 Green Valley Blvd. Franklin, TN 37064	(H) (W)	794-0607 269-6626	Mr. Dale McCulloch 4395 Hickory Ridge Road Lebanon, TN 37087	(H) (W)	449-5118 313-0040
Dr. Ronald Hunter 1115 Tyne Boulevard Nashville, TN 37220	(H) (W)	373-2817 373-1313	Mr. Tim Partlow 926 Tulip Grove Road Hermitage, TN 37076	(H) (W)	391-4240 344-6984
Mr. Don Ledford 260 Crestview Drive Lewisburg, TN 37091	(H) (W)	(931) 359-3310 (931) 359-6877			