

*We help the blind see Jesus
... and so can YOU!*



CHRISTIAN RECORD SERVICES
with 2004 financial information



A Message from the President

Christian Record Services was founded by a zealous blind man – Austin Wilson. He had no money, no donor list, no building or Braille press. But Austin Wilson had hope . . . hope born of his love for God’s truth. He wanted blind people to know Jesus as he knew Jesus. And thus, publication of *The Christian Record* Braille magazine began in 1899.

One-hundred-six years later, Christian Record Services annually provides Christ-centered reading materials to more than 40,000 blind and visually impaired people. By the grace of God and the faithfulness of donors, we are able to help blind people see Jesus.

“I need a Bible so bad!” exclaimed Vasilij the last night of Christian Record’s Colorado winter camp for blind youth.

Vasilij is a common name in Russia, the country where he was born. Immediately after birth, his little body was invaded by a raging infection. When he was only seven days old, the physicians did multiple surgeries to save his life. His family came to America when he was 3. He had cataract surgery when he was only 5. By then Vasilij was nearly blind. As he grew and attended school, life smoothed out a bit. At 15, Vasilij could easily read by lightly touching Braille dots with his fingers.

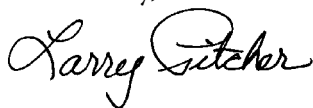
For most people, Bibles are easy to get. Usually they are available in bookstores or at local churches. If money is a problem, some eager Christian will provide one free. But Braille Bibles are a different story. English Braille Bibles fill 17 volumes, weigh about 80 pounds, and are very expensive (\$595 US).

All week Vasilij had listened as the camp chaplain told the story of Jesus. He especially loved hearing how Jesus healed a blind man on the Jericho road. Then he heard the Good News: Jesus rose from the grave and promised to give eternal life to all who believe in Him. “When He comes again,” Vasilij heard the pastor say, “all the blind who love Jesus will see Him with their own eyes.”

That’s why Vasilij wanted a Bible—to know more about Jesus so he could see Him when He comes. Soon after Vasilij said he needed a Bible, Christian Record Services helped make that dream a reality.

The team of employees at Christian Record Services seeks to help the blind see Jesus. We expect that when Jesus comes, His face will be the first thing these children of God will see. Then the vision of these dedicated workers will literally be fulfilled—the blind will see Jesus in all of His power and glory.

Sincerely,



Larry Pitcher, President
Christian Record Services/National Camps for Blind Children



How we help the Blind . . .

National Camps for Blind Children

Ray, Marilyn, and Julia met several years ago at Leoni Meadows, the National Camps for Blind Children (NCBC) camp in northern California. They come back every year to spend time together. For the three of them, “Camp is like a family vacation,” says Ray.

They are three of more than 900 blind campers who enjoyed NCBC’s 2004 programs in 23 summer and two winter camps. Many of the camps are staffed almost entirely by volunteers.

“We call it the NOW Club.
It stands for Never an
Opportunity Wasted. We
never know when we’ll have
another chance to do something.”

As a result of their friendship forged at camp, the three have formed their own little club, and they like to share its name and motto, a challenge they strive to meet.

“We call it the NOW Club,” explains Ray. “It stands for Never an Opportunity Wasted. We never know when we’ll have another chance to do something. Whenever Marilyn or Julia balks at a new challenge, I’ll remind them, ‘You’re a charter member of the NOW Club!’”

One experience they enjoyed last year was white-water rafting, an NCBC first. With the help of professional raft guides and NCBC staff, the campers took an unforgettable trip down a river in the middle of Colorado’s Rocky Mountains. And how did they enjoy it?

“It was wonderful,” declares Ray with a smile.

While not all campers get to enjoy white-water rafting, all experience many other activities. Campers commonly enjoy swimming, archery, crafts, water-skiing, nature hikes, climbing, horseback riding, and bonding around the campfire. They also learn more about Jesus.

Camp has been a life-changing experience for Ray. “I kind of think of this as the week during the year when I actually get closer to my spiritual side,” he says. “These counselors, the staff, and the kids—it seems like their religion is something they live. They wake up in the morning and they’re thankful they’re here. They’re thankful for all the gifts they’re given; they’re thankful for their friends.”

He sees NCBC making a difference in the lives of many blind children. “People have the tendency to say, ‘Why send a blind child to camp?’” observes Ray. “He can’t see the horse, he can’t see the sailboat . . . but he can enjoy it just as much as any other kid.”


Reading Services

Since 1899 *The Christian Record* Braille magazine has been appearing in the homes of the blind, offering encouragement and spiritual nourishment. The oldest continuously published religious Braille magazine in North America, it is just one of Christian Record’s nine magazines produced in large-print, Braille or cassette format.

“Thank you so much for the
use of your books on tape.
Miracle after miracle, I
saw God’s hand. Please
keep sending cassettes!”

“I want to express my appreciation for all the material in large print,” states Mildred, who receives our large-print magazines. “It is wonderful — thank you so very much. It has been a great blessing to me. I have macular degeneration in my right eye, so large print helps me a lot. God bless Christian Record!”





Christian Record also offers a library of books on tape and in Braille, bringing positive reading into the homes of many blind individuals. More than 40,000 blind people around the world benefited from our reading services in the past year. Here's what a few of our clients have to say:

Opal: "Thank you so much for the use of your books on tape. Miracle after miracle, I saw God's hand. Please keep sending cassettes!"

**"Life is either a daring
adventure or nothing."
—Helen Keller**

Norma: "Thank you for your ministry through the tapes. They are greatly appreciated. *Through a Darkening Glass* was a wonderful, inspiring story. It touched my heart and uplifted me, as my eyes are slowly getting worse."

Michael in Ghana, West Africa, receives large-print magazines and booklets. He writes: "I received the books sent to me and I wish to show my appreciation. I really thank the donors and those that made it possible for me to have them for free. I have read the first four books and found out they are gems indeed. I just received *Prayer — The Key in the Hand of Faith* and *A Book for All People* and glanced through them. They look like good books, and very inspirational, too. Thank you, and may God richly bless your organization."

Gift Bibles

Christian Record's Gift Bible Program benefits people like Max and Shirley. Totally blind, they had never been able to read their own Bible before. But thanks to the Gift Bible Program, they received a cassette Bible from Christian Record in 2004 and are now enjoying the Bible for themselves. "Now, for the first time, we're able to read it and think about it ourselves. Thank you for making

this possible," says Max. "It helps us to study the Word for ourselves instead of taking someone else's word about what it says. We've been listening to it every day since we got it. It's really helping Shirley understand the Bible more. She really enjoys listening to it — now she comes and gets me and tells me, 'It's time to read the Bible.' Thank you, thank you, thank you."

Bible School

Another way Christian Record reaches people with God's Word is through Bible correspondence courses. Seventy-four people completed Bible correspondence courses in Braille and large print in 2004. Along with four correspondence courses in large print and five in Braille, Christian Record also has seven series of Bible lessons on cassette in the lending library. The most recent addition is *New Beginnings* by Mark Finley, available on cassette.


**"For the first time, we're able
to read [the Bible] and think
about it ourselves. Thank you
for making this possible."**

"I would like to thank you for sending me the Amazing Facts Bible study series," writes a grateful Michael. "I enjoyed the series and was enlightened and thrilled. I listened to the tapes and answered the questions. Would you please send me more tapes so that I can understand God better, learn the truth about the Bible, and become more like Jesus?"

Field Ministries

The Christian Record Services representatives provide a vital link to the blind and visually impaired. The Field





Ministries Department currently consists of 36 full-time representatives, 8 district directors, an office manager, an associate director, a field director, and a camp secretary. Representatives help meet the needs of their blind clients through fundraising, signing up the blind for our reading services and camps, and assisting them with immediate needs such as reading their mail or a trip to the store.

“It’s rewarding to be a mission worker for the blind.”

—Tim Arner

One such representative is Tim Arner. He joined Christian Record in 1987. Tim first learned about Christian Record as a child because his mother, almost totally blind, enjoyed receiving Christian Record’s reading services. “I would hear the records from Christian Record when she listened to them,” remembers Tim.

Tim and the other representatives visited 24,871 blind people throughout the United States and Canada in 2004.

“It brings a sense of accomplishment to realize I’m working with a program that brings encouragement and enlightenment,” says Tim. “It’s rewarding to be a mission worker for the blind. Along with that, it’s inspiring to see people giving of their means to share in this ministry. It’s inspirational to be able to help the blind and to be aware that the funds I’m helping to raise enable the blind to receive all the services Christian Record provides.”

Spanish Ministries

In 2003 José Martínez became Christian Record’s representative to the Spanish-speaking community. “I believe that the Lord has greatly blessed this project,” says José. Christian Record currently offers Bibles, one Spanish Bible course, and lending library materials in large print and on cassette. Spanish-speaking blind also attend summer camps.

facing page: A legally blind woman enjoys a summer stroll

“My goal for the next five years is to let our churches know about our Spanish ministries,” says José. “I want to give them the opportunity to be part of our ministry by sponsoring blind people to receive our services and go to camp. I believe this project is progressing and bearing fruit and that God has many more blessings in store for Christian Record and its Spanish ministries.”

Personal Ministries

Conceived in 2004, the Personal Ministries Department links the many ministries of Christian Record Services. Personal Ministries director David Klinedinst seeks ways to fully integrate the blind into their local communities and churches. To implement this plan, David works with volunteer chaplains at camps for the blind and provides local church disabilities coordinators with information about Christian Record and how their churches can partner with Christian Record to help the blind see Jesus.

Christian Record Services representatives visited 24,871 blind people throughout the United States and Canada in 2004.

In addition, David coordinates the follow-up outreach of the Bible School and helps train Christian Record’s representatives in relational ministry for the blind.

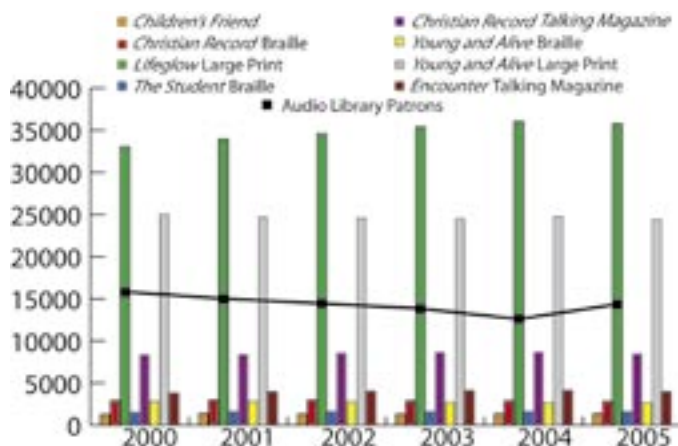
“Our purpose is to nurture the kind of relationships that will connect the blind people to the local Seventh-day Adventist church,” explains David. His plans include helping churches reach the blind with Braille and large-print invitations to evangelistic series, developing a network of volunteers willing to develop friendship ministry with the blind, and putting Bible School students in contact with local Adventist pastors.



Quinquennial Report

Magazines and Library

The quinquennium opened with 45,565 clients benefiting from Christian Record's services and closed with 40,189. Of these, 15,561 were registered as library users in 2000. They received 85,860 library items that year, and in 2004, 10,856 library users received 85,671 library items. Each week the library staff processes more than 1,800 recorded books through its new bar code



Library and magazine patrons over the last 5 years

scanning system, sending them to eager readers. Besides reducing inventory errors, this new computer-based system allows one worker to check books in and out of the library in one tenth the time the manual system once took. During the last quinquennium, 243 new audio books were added to the lending library. More than 40,000 subscribers received Christian Record's Braille, large-print and cassette periodicals. More than 10 percent of these subscribers live outside North America.

Recording Studio

The most significant ongoing project in the recording studio is the conversion from analog to digital format. Christian Record's library of more than



The recording studio has been converted to digital. 2,000 books in analog format will be converted to digital format. Digital recordings are easier to edit and store than analog recordings. They do not decrease in quality each time they are copied, which improves duplication quality. Christian Record also looks forward to following the lead of the National Library Service for the Blind at the Library of Congress as it moves to flash memory technology by 2008. Flash memory cartridges, roughly the same size as a credit card but slightly thicker, will hold a complete book that readers will find easy to navigate.



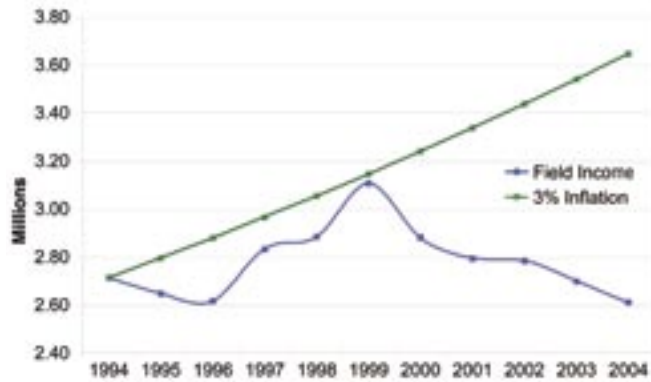
Christian Record's braille and large-print publications

facing page: Winter camp offers the chance at an exciting snowmobile ride



Field Ministries

During the past quinquennium, Christian Record's dedicated representatives made 146,317 visits to the blind and visually impaired, prayed with 35,056 of them, and ordered 201,023 subscriptions for Bible guides and inspirational publications.



Representatives' donations over the last ten years

Representatives' donations dropped \$341,506.60 before inflation between 2000 and 2004. To counter this trend, Christian Record has started hiring new workers with potential and holding training schools for them. Representatives are encouraged to cultivate present donors, and especially to seek new donors. A new pay scale has been implemented as an incentive, along with increased accountability and a system of participatory goal setting. Long-time Southern District director Keith Elliott joined the Christian Record home office as associate field director in 2004 to help meet these challenges.

Camps

During the last quinquennium, 3,895 campers attended 111 camps in the US and Canada. Camp attendance has slowly decreased from 1,090 in 2000 to 930 in 2004. Forty-one campers chose to be baptized, with many more making commitments to Jesus. Campers continue to

facing page: One treat at a summer camp is riding a replica steam train

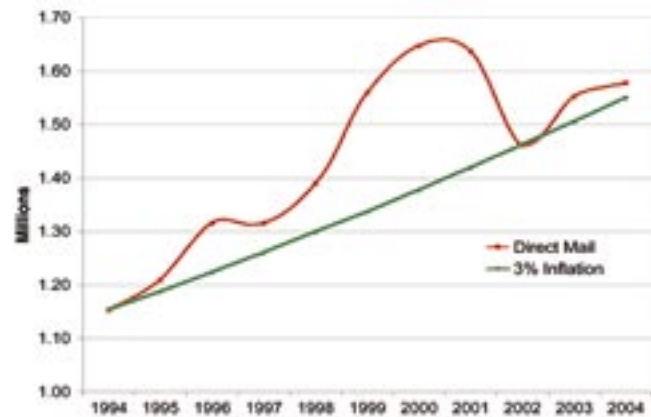


A blind camper learns to surf at SeaVenture Camp

report that camp is their favorite week of the year. Plans for the future include adding more specialty camps such as SeaVenture, Blind Bikers Across America, and Winter Camp, which are already in place.

Direct Mail

The Direct Mail Department raises more than 25 percent of budgeted income each year. From 2000 through 2004, donors contributed \$7.9 million through the mail. Gift Records staff receipted almost 300,000 direct mail gifts during that time, as well as recording the gifts gathered by CRS representatives. Credit card giving



Direct mail income over the last ten years

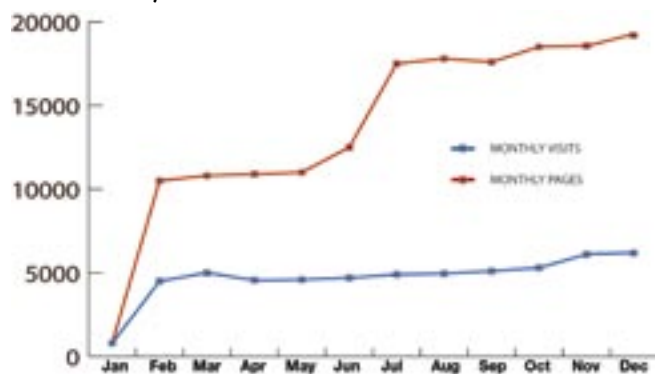
shows continuing growth: \$38,000 in 2000, and \$88,000 in 2004. Automatic monthly giving was introduced in 2003 and now includes about 50 regular donors. Following national trends, direct mail giving to Christian Record dropped somewhat in 2002, but is rebuilding toward the \$1.6 million level of 2000. A vigorous acquisition mailing program seeks to increase the donor base.

Information Systems

The Information Systems (IS) Department continually finds ways to increase the quality and efficiency of Christian Record's services. It was involved in implementing the new bar code scanning system for Library Services. IS provides database support to Direct Mail for its annual acquisition, monthly mailings, and subsequent tracking of donors. During the last five years, IS upgraded computer equipment and software throughout the building and equipped all work stations with the Windows XP operating system. A new electronic time clock system was also installed, replacing the old manual system.

Web Site

Information was added to Christian Record's Web site during the quinquennium, including an online catalog of library materials and the option of making online donations by credit card. Streamed audio of *The Student*,



Monthly web site hits for 2004

facing page: A blind camper masters a climbing wall

an audio version of the *Adult Sabbath School Bible Study Guide*, is now available on the Web. In the future, the blind will be able to access more books and magazines on the Web site via a secure connection.

Production

The Production Department saw consistent growth over the past five years, both in the volume of materials produced and in equipment. In 2000, the Production Department purchased a Halm jet press which makes it possible to print envelopes in two colors on each side



The offset press prints our large-print magazines

at the same time at a rate of 30,000 per hour. In 2002, the department computerized the paper cutter. A trim removal system was installed on the saddle binder, which removes the paper trimmed from magazines and collects it for recycling. In 2003, the department acquired a new forklift and in 2004 purchased a new computer-to-plate system and shrink-wrapping system.

In the future, the department plans to install a computerized addressing system on the saddle binder, add gluing capabilities to a folder, and replace the main offset press with a more efficient model for printing large-print magazines and fundraising materials.



How You can Help the Blind . . .

Christian Record Services is able to reach out to the blind because of many generous donors. Estates and wills play a major role in providing the quality programs Christian Record Services offers. In many cases, advanced planning allows donors to receive tax breaks, and it can enable the income of donors to increase as their gifts to Christian Record are increased.

Gift Options

Annuities, wills, trusts, and revocable trusts let donors exchange cash, real estate, or securities for a dependable lifetime income. Donors can realize even greater tax savings by using appreciated property or securities. Annuity rates are now as high as 11 percent. The older you are, the higher the rate you will receive.



Memorials

Would you like to preserve the memory of a loved one and help the visually impaired at the same time? Commemorative gifts are accepted for anniversaries, birthdays, and other special occasions

Estate Planning Guide

Christian Record would like to send you a free guide with information on trusts and estate planning. It includes an information organizer to help you get started. Reading this guide can help you save both time and money in legal fees. Write to Christian Record to request your free copy of *A Guide to Your Christian Will*.

Scholarships

If you would like to provide the opportunity for individuals with disabilities to receive further education, Christian Record can set up a scholarship in your name. One-time scholarship donations are also welcomed

Volunteer

Volunteers are very important to Christian Record. Some narrate books and magazines on tape in our Lincoln studio while others serve as chaplains, nurses, and counselors at summer and winter camps. You can become involved by contacting the Christian Record office or your local representative.



NEW! Planned Giving

Christian Record's new planned-giving Web site is www.legacyforblind.com. You can read about the benefits of planned giving and request personal assistance from Dwayne Bullock, Christian Record's vice president for finance. Sign up for weekly personal finance newsletters and learn how to create your own plan for giving to the blind.

Audited Financial Statements

CHRISTIAN RECORD SERVICES

December 31, 2004, and 2003

Paul H. Koehler

Certified Public Accountant

6701 Park Crest Court

Lincoln, NE 68506

(402) 488-1578

Report of Independent Auditor

The Board of Trustees
Christian Record Services, Inc.

I have audited the accompanying statements of financial position of Christian Record Services, Inc. as of December 31, 2004 and 2003, and the related statements of activities and cash flows and functional expenses for the years then ended. These financial statements are the responsibility of the Organization's management. My responsibility is to express an opinion on these financial statements based on my audits.

I conducted my audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that I plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. I believe that my audits provide a reasonable basis for my opinion.

In my opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Christian Record Services, Inc. at December 31, 2004 and 2003, and the changes in its net assets and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

March 30, 2005

Paul H. Koehler, CPA

CHRISTIAN RECORD SERVICES, INC.
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2004 and 2003

	Current Fund	Nat'l Camps for the Blind Fund	Special Literature Fund	Special Projects Fund	Plant Fund	Annuitites & Trusts Fund	2004 Total Funds	2003 Total Funds
ASSETS								
Current Assets								
Cash & Cash Equivalents	\$ (311,200)	\$ 469,677	\$ (15,365)	\$ 9,752	\$ 11,746	\$ 11,652	\$ 176,262	\$ 157,767
Short Term Investments (Note 2)	153,322	3,650	13,085	103,022	28,884	61,001	362,944	211,134
Accounts Receivable	366,655	0	14,252	0	0	501	381,408	656,445
Notes Receivable	1,998	0	0	0	0	0	1,998	3,473
Supplies Inventory, at cost	229,807	0	62,118	0	0	0	291,925	293,167
Prepaid Expense	24,000	0	0	0	0	0	24,000	24,000
Total Current Assets	464,582	473,327	74,090	112,774	40,610	73,154	1,238,537	1,345,986
Investments (Note 2)	298,457	15,186	0	431,776	0	1,334,994	2,080,413	2,176,144
Beneficial Interest in Trust Assets	0	0	0	0	0	1,896,013	1,896,013	1,804,193
Plant Assets, Net (Note 3)	0	0	0	0	1,128,518	0	1,128,518	979,712
TOTAL ASSETS	\$ 763,039	\$ 488,513	\$ 74,090	\$ 544,550	\$ 1,169,128	\$ 3,304,161	\$ 6,343,481	\$ 6,306,034
LIABILITIES & NET ASSETS								
Current Liabilities								
Accounts Payable (Note 5)	\$ 434,429	\$ 234	\$ 24,090	\$ 0	\$ 5,201	\$ 0	\$ 463,954	\$ 343,490
Accrued Expenses	293,710	0	0	0	0	0	293,710	277,284
Interfund Payables (Receivables)	(5,000)	(11,721)	0	16,721	0	0	0	0
Total Current Liabilities	723,139	(11,487)	24,090	16,721	5,201	0	757,664	620,774
Notes Payable (Affiliate) (Note 5)	0	0	0	0	15,347	0	15,347	20,160
Refundable Advances (Rev. Trusts)	0	0	0	0	0	18,250	18,250	18,250
Present Value of Trusts Payable	0	0	0	0	0	47,890	47,890	37,996
Present Value of Annuities Payable	0	0	0	0	0	663,006	663,006	747,163
Total Liabilities	723,139	(11,487)	24,090	16,721	20,548	729,146	1,502,157	1,444,343
Net Assets								
Unrestricted (Note 6)	39,900	500,000	50,000	149,263	1,126,092	538,223	2,403,478	2,487,076
Temporarily Restricted (Note 6)	0	0	0	285,637	22,488	140,779	448,904	477,493
Permanently Restricted (Note 6)	0	0	0	92,929	0	1,896,013	1,988,942	1,897,122
Total Net Assets	39,900	500,000	50,000	527,829	1,148,580	2,575,015	4,841,324	4,861,691
TOTAL LIABILITIES & NET ASSETS	\$ 763,039	\$ 488,513	\$ 74,090	\$ 544,550	\$ 1,169,128	\$ 3,304,161	\$ 6,343,481	\$ 6,306,034

THE NOTES TO THE FINANCIAL STATEMENTS ARE AN INTEGRAL PART OF THESE STATEMENTS

Christian Record Services, Inc.
Statements of Activities
For Years Ended December 31, 2004 and 2003

CHANGES IN UNRESTRICTED NET ASSETS

	Current Fund	Nat'l Camps for the Blind Fund	Special Literature Fund	Special Projects Fund	Plant Fund	Annuities & Trusts Fund	2004 Total Funds	2003 Total Funds
Revenue and Support:								
Contributions Remitted by District Reps	\$ 2,500,057	94,469	\$ 396	\$ 0	\$ 0	\$ 0	\$ 2,594,922	\$ 2,695,871
Direct Mail	580,844	858,777	135,628	0	0	0	1,575,249	1,538,114
Other Contributions	13,835	10,900	369,780	0	0	0	394,515	378,681
Legacies and Bequests	693,095	201,154	41,587	0	0	0	935,836	1,064,795
Investment Income	19,632	315	161	24,087	1,259	59,404	104,858	294,227
Annuity Net Decrease	0	0	0	0	0	(12,757)	(65,728)	(65,728)
Miscellaneous Income (Loss)	89,063	25,288	(2,805)	0	(4,614)	0	106,932	100,251
Net Assets Released from Restrictions	0	0	0	24,018	20,000	9,693	53,711	69,643
Total Revenue and Support	3,896,526	1,190,903	544,747	48,105	16,645	56,340	5,753,266	6,065,854
Expenses:								
Program Services:								
Personal Services	733,980	0	0	0	1,165	0	735,145	799,914
Production of Periodicals	377,297	0	166,892	0	50,255	0	594,444	518,579
Lending Library	207,816	0	35,699	0	9,340	0	252,855	303,731
Public Information & Education	1,251,442	59,682	104,382	0	8,007	0	1,423,513	1,644,977
National Camp Program	93,340	525,745	355	0	2,908	0	622,348	586,009
Other Direct Services	0	0	0	24,018	0	0	24,018	91,474
Total Program Services	2,663,875	585,427	307,328	24,018	71,675	0	3,652,323	3,944,684
Support Activities:								
Fund Raising	1,066,621	428,636	103,473	0	4,489	0	1,603,219	1,587,431
Administration and General	402,874	108,721	56,972	0	12,756	0	581,323	589,555
Total Supporting Activities	1,469,495	537,357	160,445	0	17,245	0	2,184,542	2,176,986
Total Expenses	4,133,370	1,122,784	467,773	24,018	88,920	0	5,836,865	6,121,670
Increase (Decrease) before Transfers	(236,844)	68,119	76,974	24,087	(72,275)	56,340	(83,599)	(55,816)

Christian Record Services, Inc.
Statements of Activities - Continued
For Years Ended December 31, 2004 and 2003

	Current Fund	Nat'l Camps for the Blind Fund	Special Literature Fund	Special Projects Fund	Plant Fund	Annuities & Trusts Fund	2004 Total Funds	2003 Total Funds
CHANGES IN UNRESTRICTED NET ASSETS								
Increase (Decrease) before Transfers	\$ (236,844)	\$ 68,119	\$ 76,974	\$ 24,087	\$ (72,275)	\$ 56,340	\$ (83,599)	\$ (55,816)
Transfers Between Funds	(57,186)	(68,119)	(76,974)	0	202,279	0	0	0
Increase (Decrease) in Unrestricted Net Assets	(294,030)	0	0	24,087	130,004	56,340	(83,599)	(55,816)
CHANGES IN TEMPORARILY RESTRICTED NET ASSETS								
Contributions Remitted by District Reps	0	0	0	0	15,300	0	15,300	3,076
Direct Mail	0	0	0	0	2,322	0	2,322	62,381
Other Contributions	0	0	0	358	386	0	744	11,250
Investment Income	0	0	0	2,868	0	9,361	12,229	0
Net Trust Increase (Decrease)	0	0	0	0	0	(5,472)	(5,472)	25,915
Net Asset Released from Restrictions	0	0	0	(24,018)	(20,000)	(9,693)	(53,711)	(69,643)
Increase (Decrease) in Temp. Rest. Net Assets	0	0	0	(20,792)	(1,992)	(5,804)	(28,588)	32,979
CHANGES IN PERMANENTLY RESTRICTED NET ASSETS								
Increase in Beneficial Interest in Trust Assets	0	0	0	0	0	91,820	91,820	216,968
Increase in Permanently Rest. Net Assets	(294,030)	0	0	0	0	91,820	(20,367)	194,131
Increase (Decrease) in Net Assets	333,930	500,000	50,000	524,534	1,020,568	2,432,659	4,861,691	4,667,560
Net Assets, Beginning of Year	\$ 39,900	\$ 500,000	\$ 50,000	\$ 527,829	\$ 1,148,580	\$ 2,575,015	\$ 4,841,324	\$ 4,861,691

THE NOTES TO THE FINANCIAL STATEMENTS ARE AN INTEGRAL PART OF THESE STATEMENTS

CHRISTIAN RECORD SERVICES, INC.
Statements of Cash Flows
For Years Ended December 31, 2004 and 2003

	2004	2003
CASH FLOWS FROM OPERATING ACTIVITIES:		
Increase (Decrease) in Net Assets	\$ (20,367)	\$ 193,981
Adjustments to reconcile change in net assets to net cash provided by operating activities:		
Depreciation Expense	80,724	90,700
Loss on Disposal of Plant Assets	13,622	150
Unrealized Market Appreciation	(30,984)	(204,613)
Increase in Beneficial Interest in Trust Assets	(91,819)	(216,968)
Actuarial (Gain) Loss on Annuity Obligations	(74,263)	82,216
(Increase) Decrease - Accounts Receivable	275,038	(283,392)
(Increase) Decrease - Inventories	1,242	(2,461)
Decrease - Prepaid Expense	0	2,075
Increase - Accounts Payable	120,464	170,263
Increase - Accrued Expenses	16,423	21,756
Decrease - Refundable Advances	0	(60,500)
Net Cash Provided (Used) by Operating Activities	290,080	(206,793)
CASH FLOWS FROM INVESTING ACTIVITIES:		
Proceeds from Maturity of Investments	416,111	844,764
Purchases of Investments	(441,207)	(461,530)
Purchases of Plant Assets	(243,152)	(80,801)
Loan made to Employee	0	(4,500)
Payments Received on Loan	1,476	1,027
Net Cash Provided (Used) in Investing Activities	(266,772)	298,960
CASH FLOWS FROM FINANCING ACTIVITIES:		
Principal Payment on Note Payable	(4,813)	(4,351)
Net Cash Provided by Financing Activities	(4,813)	(4,351)
Net Increase in Cash and Cash Equivalents	18,495	87,816
Cash and Cash Equivalents, Beginning of Year	157,767	69,951
Cash and Cash Equivalents, End of Year	\$ 176,262	\$ 157,767
SUPPLEMENTAL DATA		
Interest Paid	\$ 989	\$ 1,451
Non-cash Financing Transaction - Change in Beneficial Interest in Trust Assets	\$ 91,820	\$ 216,968

THE NOTES TO THE FINANCIAL STATEMENTS ARE AN INTEGRAL PART OF THESE STATEMENTS

CHRISTIAN RECORD SERVICES, INC.
Statement of Functional Expenses

For Year Ended December 31, 2004 (With comparative totals for year ended December 31, 2003)

	2004										2003	
	Program Services					Supporting Activities					Total	Total
	Personal Services	Production of Periodicals	Lending Library	Public Information & Education	National Camps and Other Direct Svcs	Total Program	Fund Raising	Admin. and General	Supporting	Expenses		
Salaries	\$ 352,923	\$ 391,022	\$ 123,316	\$ 597,185	\$ 153,611	\$ 1,618,057	\$ 453,000	\$ 269,900	\$ 722,900	\$ 2,340,957	\$ 2,438,441	
Employee Benefits	157,933	178,150	54,957	264,757	63,266	719,063	209,397	103,491	312,888	1,031,951	1,132,131	
Payroll Taxes, Etc.	38,939	41,273	13,513	65,634	16,663	176,022	50,540	24,808	75,348	251,370	242,597	
Total Salaries and Related Expense	549,795	610,445	191,786	927,576	233,540	2,513,142	712,937	398,199	1,111,136	3,624,278	3,813,169	
Professional Fees	0	0	0	0	0	0	0	53,721	53,721	53,721	72,246	
Supplies	804	125,713	(2,986)	51,757	1,955	177,243	13,752	4,971	18,723	195,966	182,654	
Telephone	1,702	2,626	1,833	4,024	1,835	12,020	2,858	6,219	9,077	21,097	25,508	
Postage and Shipping	4,629	3,493	3,416	59,321	5,380	76,239	283,964	2,140	286,104	362,343	407,498	
Occupancy and Depreciation	6,080	113,175	24,230	19,446	13,433	176,364	13,932	34,075	48,007	224,371	199,707	
Contracted Services	0	10,250	0	1,745	0	11,995	3,786	37	3,823	15,818	34,177	
Equip. Rental and Maintenance	487	25,079	1,966	3,943	1,255	32,730	3,833	4,354	8,187	40,917	57,411	
Outside Printing Lists & Computer	0	1,310	0	13,320	0	14,630	95,075	6,600	101,675	116,305	154,421	
Transportation and Auto Insurance	129,808	8,152	2,108	192,355	39,066	371,489	129,050	35,094	164,144	535,633	549,557	
Conf, Conventions, & Rallies	8,606	787	214	15,056	2,703	27,366	9,184	8,593	17,777	45,143	47,403	
Subscriptions and Ref. Publications	17	137	17	106	16	293	177	3,837	4,014	4,307	1,467	
Specific Assistance to Individuals	0	0	0	0	312,912	312,912	0	0	0	312,912	260,934	
Permits/Fees/Registr./Membership	36	849	4	265	746	1,900	5,365	1,070	6,435	8,335	8,345	
Miscellaneous	6,494	1,254	578	34,723	2,284	45,333	11,877	15,124	27,001	72,334	92,391	
Job Printing Supplies	7,659	72,879	9,781	23,460	10,007	123,786	78,742	857	79,599	203,385	214,782	
Job Ticket Labor & Overhead Alloc.	716,117	976,149	232,947	1,347,097	625,132	3,897,442	1,364,532	574,891	1,939,423	5,836,865	6,121,670	
	19,028	(381,705)	19,908	76,416	21,234	(245,119)	238,687	6,432	245,119	0	0	
Total Expense	\$ 735,145	\$ 594,444	\$ 252,855	\$ 1,423,513	\$ 646,366	\$ 3,652,323	\$ 1,603,219	\$ 581,323	\$ 2,184,542	\$ 5,836,865	\$ 6,121,670	

THE NOTES TO THE FINANCIAL STATEMENTS ARE AN INTEGRAL PART OF THESE STATEMENTS

CHRISTIAN RECORD SERVICES, INC.
Statement of Functional Expenses
For Year Ended December 31, 2003

2003

	Program Services						Supporting Activities			
	Personal Services	Production of Periodicals	Lending Library	Public Information & Education	National Camps and Other Direct Svcs	Total Program	Fund Raising	Admin. and General	Total Supporting Expenses	
Salaries	\$ 382,987	\$ 381,868	\$ 127,509	\$ 634,084	\$ 193,172	\$ 1,719,620	\$ 478,610	\$ 240,211	\$ 718,821	\$ 2,438,441
Employee Benefits	173,800	186,367	66,903	300,295	72,913	800,278	218,996	112,857	331,853	1,132,131
Payroll Taxes, etc.	39,101	35,510	16,926	64,642	18,792	174,971	47,959	19,667	67,626	242,597
Total Salaries and Related Expense	595,888	603,745	211,338	999,021	284,877	2,694,869	745,565	372,735	1,118,300	3,813,169
Professional Fees	0	0	0	0	0	0	0	72,246	72,246	72,246
Supplies	2,251	117,628	1,999	41,656	3,039	166,573	8,741	7,340	16,081	182,654
Telephone	2,787	2,500	2,430	5,393	2,307	15,417	3,558	6,533	10,091	25,508
Postage and Shipping	3,933	3,014	2,840	109,304	3,010	122,101	277,912	7,485	285,397	407,498
Occupancy and Depreciation	5,577	99,713	23,458	17,520	10,710	156,978	12,163	30,566	42,729	199,707
Contracted Services	0	8,520	0	6,319	0	14,839	3,197	16,141	19,338	34,177
Equipment Rental and Maintenance	872	39,531	3,438	4,420	1,988	50,249	3,017	4,145	7,162	57,411
Outside Printing Lists & Computer	0	2,705	0	36,950	0	39,655	106,311	8,455	114,766	154,421
Transportation and Auto Insurance	132,547	7,246	2,039	192,650	53,762	388,244	133,102	28,211	161,313	549,557
Conferences, Conventions, & Rallies	9,837	1,570	9	16,478	2,973	30,867	10,265	6,271	16,536	47,403
Subscriptions and Ref. Publications	128	310	28	263	60	789	161	517	678	1,467
Specific Assistance to Individuals	0	0	0	0	260,934	260,934	0	0	0	260,934
Permits/Fees/Registr./Membership	146	912	0	257	461	1,776	5,579	990	6,569	8,345
Miscellaneous	1,659	1,004	770	47,122	24,196	74,751	4,884	12,756	17,640	92,391
Job Printing Supplies	17,294	6,073	25,895	58,607	8,793	116,662	95,086	3,034	98,120	214,782
Job Ticket Labor & Overhead Alloc.	772,919	894,471	274,244	1,535,960	657,110	4,134,704	1,409,541	577,425	1,986,966	6,121,670
	26,995	(375,892)	29,487	109,017	20,373	(190,020)	177,890	12,130	190,020	0
Total Expense	\$ 799,914	\$ 518,579	\$ 303,731	\$ 1,644,977	\$ 677,493	\$ 3,944,684	\$ 1,587,431	\$ 589,555	\$ 2,176,986	\$ 6,121,670

THE NOTES TO THE FINANCIAL STATEMENTS ARE AN INTEGRAL PART OF THESE STATEMENTS

CHRISTIAN RECORD SERVICES, INC.
Notes to the Financial Statements
December 31, 2004 and 2003

1. Organization and Significant Accounting Policies

Christian Record Services, Inc. (Organization) is a not-for-profit corporation that is organized to provide aid and assistance to blind and visually impaired persons. The Organization is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code and is not a private foundation, but is an organization described in Section 509 (a)(3) of the Code.

Basis of Accounting and Presentation

The Organization reports in accordance with accounting principles generally accepted in the United States of America applicable to not-for-profit organizations.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

Contributions

The Organization accounts for contributions in accordance with the requirements of the Financial Accounting Standards Board in Statement of Financial Accounting Standards (SFAS) No. 116, *Accounting for Contributions Received and Contributions Made*. In accordance with SFAS No. 116, contributions received are recorded as unrestricted, temporarily restricted, or permanently restricted support, depending on the existence or nature of any donor restrictions.

The Organization reports contributions as restricted support if they are received with donor stipulations that limit the use of the donated assets. Support that is restricted by the donor is reported as an increase in unrestricted net assets if the restrictions are met in the same reporting period in which the support is recognized. All other donor-restricted support is reported as an increase in temporarily or permanently restricted net assets, depending on the nature of the restriction. When a restriction is met, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the Statement of Activities as net assets released from restrictions.

Donated Equipment and Services

The Organization receives the use of certain equipment and significant amounts of donated services related to its tape recording of books as well as the operation of its camps for blind individuals. These services were not recognized in the financial statements because they did not meet the criteria for recognition under SFAS No. 116.

Joint Cost Allocation

In 2004 and 2003, the Organization conducted joint activities that included requests for contributions, as well as program and management and general components. These activities included direct mail campaigns, newsletters, and District Representatives' visitations to the public. The costs of conducting these activities included a total of \$3,026,732 and \$3,232,408, respectively, of joint costs which are not specifically attributable to a particular component of the activities. In conformity with Statement of Position 98-2 these joint costs were allocated as follows:

		<u>2004</u>	<u>2003</u>
Program Services:	Public Information & Education	\$ 1,423,513	\$ 1,644,977
Supporting Activities:	Fund Raising	<u>1,603,219</u>	<u>1,587,431</u>
	Total	<u>\$ 3,026,732</u>	<u>\$ 3,232,408</u>

CHRISTIAN RECORD SERVICES, INC.
Notes to the Financial Statements
December 31, 2004 and 2003

Inventories

Inventories, which consist mainly of paper and other production materials and publications for giveaway, are valued at the lower of cost (first-in, first-out method) or market.

Cash Equivalents

Cash equivalents are highly-liquid investments which are readily convertible to cash and have a maturity date of less than three months from date of acquisition.

Investments

Investments are carried at fair value based on quoted market prices for these or similar instruments, and gains and losses are included in the statement of activities.

Investments include annuities and unitrusts which represent resources received by the Organization and administered by an independent company subject to agreements whereby assets are made available to the Organization on the condition that stipulated amounts are paid periodically to designated individuals. Payments of such amounts terminate at a time specified in the agreements. The liability for the present value of future annuity payments is determined actuarially using discount rates between 3.8% and 8.5%, which approximates a risk-free rate of return at the time the various agreements were established.

Split-Interest Agreements

The Organization acts as trustee of and/or has a beneficial interest in various kinds of trusts and annuities for which they act as trustee or administrator. For those agreements that are unconditional and irrevocable, the respective donated assets are recorded by the Organization at fair value at the date of gift or acceptance of agreement. For those agreements, liabilities are recorded for the present value of the amount due to income beneficiaries and other remainder beneficiaries. Standard actuarial tables and conservative interest rates are used to compute liabilities due to annuitants. For those irrevocable agreements that are unconditional, the Organization's remainder interest is classified as unrestricted or temporarily restricted depending on the terms of each agreement.

The Organization has beneficial interest in four donor-established irrevocable perpetual trusts whose assets are held by third party financial institutions. The Organization receives periodic distributions representing their percentage interests in the income from the trusts' assets. While these beneficial interests are assets of the Organization, they do not represent expendable cash available for discretionary use of the Organization.

Plant Assets

Property and equipment are recorded at cost when purchased or at fair value at date of gift. Depreciation of buildings and equipment is provided over the estimated useful lives of the respective assets on a straight-line basis. The Organization capitalizes long-lived plant asset acquisitions over \$500.

2. Investments

	2004		2003	
	Cost	Fair Value	Cost	Fair Value
Misc. Stocks, Bonds, & Savings Accounts	26,021	35,571	47,347	37,336
Mid-America Union Revolving Fund	100,000	100,000	100,000	100,000
Investment Funds	1,811,390	1,973,782	1,674,640	1,832,487
Mutual Funds	193,054	334,004	283,383	417,455
Aggregate Cost and Fair Value	<u>\$ 2,130,465</u>	<u>\$ 2,443,357</u>	<u>\$ 2,105,370</u>	<u>\$ 2,387,278</u>

The total fair value of investments is presented on the Statements of Financial Position as follows:

Short-term Investments	\$ 362,944	\$ 211,134
Other Investments	2,080,413	2,176,144
	<u>\$ 2,443,357</u>	<u>\$ 2,387,278</u>

CHRISTIAN RECORD SERVICES, INC.
Notes to the Financial Statements
December 31, 2004 and 2003

2. Investments (Continued)

Total investment return for the years ended December 31, 2004 and 2003 consists of the following:

	<u>2004</u>	<u>2003</u>
Investment Income - Unrestricted	\$ 14,240	\$ 33,919
Investment Income - Unrestricted - Annuities	60,566	71,157
Net Realized Gains - Unrestricted	3,081	0
Net Realized Gains - Unrestricted - Annuities	14,773	6,057
Net Unrealized Gains - Unrestricted	2,311	59,509
Net Unrealized Gains (Losses) - Unrestricted - Annuities	(12,047)	94,970
Investment Income - Temporarily Restricted	19,974	16,792
Net Realized Losses - Temporarily Restricted	0	(1,366)
Net Unrealized Gains - Temporarily Restricted	7,790	44,609
Total Investment Return	<u>\$ 110,688</u>	<u>\$ 325,647</u>

3. Plant Assets

	<u>2004</u>	<u>2003</u>
Land	\$ 35,622	\$ 35,622
Land Improvements	74,544	74,544
Buildings	1,133,603	1,126,767
Equipment	1,523,659	1,376,830
Motor Vehicles	33,145	40,500
Total Cost	<u>2,800,573</u>	<u>2,654,263</u>
Less Accumulated Depreciation	(1,672,055)	(1,674,702)
Net Plant Assets	<u>\$ 1,128,518</u>	<u>\$ 979,561</u>

4. Concentration of Credit Risk

The Organization maintains several bank accounts at one bank. Aggregate amounts at this institution are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$100,000. Cash at this institution exceeded the FDIC limit by \$296,365. and \$279,780 as of December 31, 2004 and 2003, respectively.

5. Related Party Transactions

The General Conference of Seventh-day Adventists(GC) denomination, the North American Division of Seventh-day Adventists(NAD) and the Mid-America Union Conference of Seventh-day Adventists (MAUC) are related parties with respect to the Organization in that the Organization receives appropriations from the NAD to carry out its services for the blind and visually impaired, and through shared membership on the respective governing committees of both NAD and MAUC. Significant transactions occur between the Organization and these organizations, including:

The Organization recorded appropriations for general support of \$33,417 from the GC in 2003.

CHRISTIAN RECORD SERVICES, INC.
Notes to the Financial Statements
December 31, 2004 and 2003

5. Related Party Transactions (Continued)

During 2002 the Organization invested \$100,000 with the MAUC Revolving Fund and also obtained a loan of \$25,000 from the Revolving Fund. The balance of the investment at December 31, 2004 is \$100,000. The balance of the loan at 5.5% was \$15,347 and \$20,160 as of December 31, 2004 and 2003, respectively.

The Organization received contributions from Seventh-day Adventist Church offerings through the North American Division of \$365,965 and \$323,952 in 2004 and 2003, respectively. These contributions are recorded in the Special Literature Fund and are used for denominational publications.

Included in accounts payable are amounts due to the NAD of \$59,351 and \$38,563 at December 31, 2004 and 2003, respectively.

Pension and Other Post-Retirement Benefits

The Organization participates in a non-contributory, defined benefit retirement plan known as the "Seventh-day Adventist Retirement Plan of the North American Division." This plan, which covers substantially all employees of the Organization, is administered by the General Conference of Seventh-day Adventists in Silver Spring, Maryland, and is exempt from the Employee Retirement Income Security Act of 1974 as a multiple-employer plan of a church-related agency.

The Organization also participates in a non-contributory, defined benefit health care plan known as the "Health Care Assistance Plan for Participants in the Seventh-day Adventist Retirement Plan of the North American Division." This plan, which covers substantially all employees of the Organization, is administered by the General Conference of Seventh-day Adventists in Silver Spring, Maryland, and is exempt from the Employee Retirement Income Security Act of 1974 as a multiple-employer plan of a church-related agency.

The Organization contributed \$273,726 and \$268,116 to these plans for the years ended December 31, 2004 and 2003, respectively.

These plans are defined by the Financial Accounting Standards Board as multi-employer plans. As such, it is not required, nor is it possible, to determine the actuarial present value of accumulated benefits or plan net assets for employees of the Organization apart from other plan participants. However, based on the latest actuarial valuation of the Seventh-day Adventist Retirement Plan of the North American Division, as of December 31, 1998, the actuarially computed value of accumulated plan benefits exceeded the estimated market value of plan assets, for that plan. No actuarial valuation has been obtained for the Health Care Assistance Plan for Participants in the Seventh-day Adventist Retirement Plan of the North American Division.

The North American Division Committee voted to freeze accrual of service credit in these plans effective December 31, 1999, except for employees who choose the career completion option, and to start a new defined contribution plan effective January 1, 2000. The Organization is scheduled to continue making contributions (at a reduced rate) to the frozen plans after December 31, 1999. Certain employees will continue to be eligible for future benefits under these plans.

Effective January 1, 2000, the Organization participates in a defined contribution retirement plan known as "The Adventist Retirement Plan." This plan, which covers substantially all employees of the Organization, is administered by the General Conference of Seventh-day Adventists (GC) in Silver Spring, Maryland, and is exempt from the Employee Retirement Income Security Act of 1974 as a multiple-employer plan of a church-related agency. The Organization contributed \$124,013 and \$143,222 to the plan for the years ended December 31, 2004 and 2003, respectively, based on a stated percentage of each employee's earnings and a stated matching percentage of certain employee voluntary contributions. Investment management of the accumulated employee contributions is provided under an agreement between the GC and the plan trustee and custodian.

Canadian Organization

Christian Record Services, Inc. is an organization of the General Conference of Seventh-day Adventists and is directly controlled by the General Conference executive committee. Christian Record Services, Inc. (Canada) is a registered Canadian corporation. Both organizations are part of the Seventh-day Adventist denomination's ministry to the blind. Christian Record Services, Inc. (Canada) is controlled by the Seventh-day Adventist Church of Canada and is thereby related to the North American Division and General Conference of Seventh-day Adventists. Christian Record Services, Inc. sold materials in the amount of \$77,439 and \$59,188 to Christian to Christian Record Services, Inc. (Canada) for the years ended December 31, 2004 and 2003, respectively. Christian Record Services, Inc. is receiving partial payments from Christian Record Service, Inc. (Canada) on current and prior year billings resulting in accounts receivable in the amount of \$130,080 and \$102,701 as of December 31, 2004 and 2003, respectively.

CHRISTIAN RECORD SERVICES, INC.
Notes to the Financial Statements
December 31, 2004 and 2003

6. Net Assets

Unrestricted net assets represent funds available to support the Organization's operations at the discretion of the governing board.

The Board of Trustees has designated net assets related to a matured estate to be held in perpetuity. Additionally, 10% of current income from the related investments is to be added to the designated amount. The remaining income from the related investments may be used for general operating purposes of the Organization. As of December 31, 2004 and 2003, \$627,199 and \$625,806, respectively, had been designated.

Temporarily restricted net assets may only be utilized in accordance with the limitations established by the donors of such funds. Temporarily restricted net assets are available for the following purposes or periods:

	2004	2003
Funding for blind children from Oregon to go to camp, purchase of Bibles for the blind, and other special projects	\$ 285,637	\$ 306,428
Buildings and Equipment	22,488	24,481
For Period after Trust Maturity	140,779	146,584
	\$ 448,904	\$ 477,493

Net assets were released from restrictions as follows:

Special Projects Expenses	\$ 24,018	\$ 23,317
Purchase of Equipment	20,000	39,706
Required Payments to Uni-trustor	9,693	6,620
	\$ 53,711	\$ 69,643

Permanently restricted net assets represent funds that are subject to restrictions of the donors requiring that the principal be held in perpetuity, be invested, and only the income from such investments be used for the purpose stipulated by the donor. Permanently restricted net assets are held for the income to be used for the following purposes:

Bibles for the Blind	\$ 73,753	\$ 73,753
Scholarships for the Blind	7,985	7,985
Reading Materials for the Blind	500,418	480,571
National Camps for the Blind	1,215,401	1,151,363
Blind Services-Unrestricted	191,385	183,450
	\$ 1,988,942	\$ 1,897,122

7. Bequests Benefitting the Organization

As of December 31, 2004, the Organization has been named beneficiary of 14 bequests, that are in process of settlement. Management has recognized a receivable in the amount of \$143,069 for one bequest and has not been able to reasonably determine an estimated value for the remaining 13 bequests. Subsequent to December 31, 2004, the bequest of \$143,069 has been received as well as \$16,739 from the remaining 13 bequests.

The Organization served as trustee of one charitable remainder trust and one other unconditional irrevocable trust as of December 31, 2004 and 2003. In accordance with generally accepted accounting principles the assets, liabilities, and net assets related to these trusts have been included in these financial statements.

The Organization served as trustee of 2 revocable trusts as of December 31, 2004 and 2003. These agreements are conditional, as the trustor can revoke the agreement, and are shown as refundable advances, a liability of the Organization.

Board of Trustees

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Chair

Silver Spring, Maryland



Armando Miranda
Vice Chair

Burtonsville, Maryland



Dennis N. Carlson
Vice Chair

Lincoln, Nebraska



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Administrator

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Lincoln, Nebraska

San Dimas, California

Lincoln, Nebraska

Lincoln, Nebraska

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Lincoln, Nebraska

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Lincoln, Nebraska

Orland Park, Illinois

Estero, Florida

Decatur, Georgia

Clarksville, Maryland

Lincoln, Nebraska

Hagerstown, Maryland

Carmel, Indiana

Naples, Florida

Monterey, Indiana

Lancaster, Massachusetts

Shawnee, Kansas



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