



A Cummins Station Community Publication

HAPPENINGS IN THE AREA

A WORD FROM DZL MANAGEMENT

MEMBER SPOTLIGHT Avenue Bank may be new, but it embraces old-fashioned customer service

COMMUNITY UPDATES

GIFT IDEAS

Corporate gift recipients go for the non-traditional

GiveAGift.net Suite 332 250.7720 www.giveagift.net

In sending corporate gifts, traditional isn't necessarily the best idea, says Will Daly, chief operations officer of www.giveagift.net, a gift-giving company that allows recipients to choose their own gift.

GiveAGift founders initially presumed that golf accessories and food — traditional corporate gifts — would be top sellers.

"What we thought were some of the biggest sellers haven't been," Daly says.

Perhaps that's because too much of a good thing is simply too much.

"A doctor friend of mine said he gets hundreds of food items, with people giving \$20 gift baskets here and \$15 there," he says. "It gets overwhelming."

Given a choice, your gift recipient might choose something that you never even considered, says Daly.

Several of GiveAGift's women recipients, for example, have chosen shop-style propane heaters. One explained that her new heater allows her to work with her flowers in her garage in early spring when it's cold outside.

"No one would have sent her a propane heater, but the person who sent

it still gets a call every spring on how much she enjoys it," Daly says.

"You never know what people want," he adds. "That's why we let them choose."

Gift cards seem to be an option until you consider that 30-35 percent of gift cards are never used. Also, gift cards may be a risk in the current economy because bankrupt companies aren't required to honor them.

GiveAGift founders created the company about two years ago with all that in mind. With GiveAGift, the gift-giver creates an account and enters the names and e-mail addresses of gift recipients. The giver chooses the price level of gift for each person he or she lists — from \$15 to \$5,000 — and the recipient makes the choice. GiveAGift's items range from magazine subscriptions to large-screen plasma televisions.

The recipient can choose a gift, pass the value along to a charity or simply not claim it. Unclaimed gift amounts are returned to the giver's account to be spent on someone else, Daly says, so the money is never lost.

HAPPENINGS IN THE AREA

Tennessee Repertory Theater

The Santaland Diaries, Nov. 28-Dec. 20

Johnson Theater, TPAC

Admission \$41.50

782.4000 www.tennesseerep.org

Schermerhorn Symphony Center

SunTrust Classical

Copland for Organ, Dec. 4-6

Admission \$28-\$84

687.6400 www.nashvillesymphony.org

Nashville Christmas Tree Lighting/ Christmas Parade

Dec. 5

Tree Lighting, 6 p.m., Public Square

Christmas Parade Opening Ceremony, 7 p.m.,

Sixth and Broadway

Tree lighting features musical performances, followed by the parade's opening ceremony at 6:45 with ribbon cutting and fireworks. Parade then travels east to Second Avenue and over the Woodland Street Bridge to LP Field. This year's theme is "Christmas Memories."

Nashville Opera

Amahl & The Night Visitors and Holiday Concert, Dec. 9

James K. Polk Theater, TPAC

Admission \$21.75-\$87.75

832-5242 www.nashvilleopera.org

Cummins Station Holiday Party

The Listening Room Café (Suite 200)

Thursday, Dec. 11, 4-8 p.m.

Come celebrate the holiday with us at The Listening Room.

Live music, complimentary hors d'oeuvres and wine/beer exclusively for Cummins Station community members.

259.0999

Jive Holiday Party SUITE 219

Friday, Dec. 12, 5 p.m.

777.9597

Frist Center

Rodin: *A Magnificent Obsession*, Sculpture from the Iris

and B. Gerald Cantor Foundation

Sept. 12-Jan. 4, 2009

The Best of Photography and Film from the George

Eastman House Collection

Oct. 10-Jan. 25, 2009

Indelible: The Photographs of Lalla Essaydi

Oct. 10-Jan. 25, 2009

General admission \$8.50; children under 18 free.

244.3340 www.fristcenter.org

Submit your items to Happenings by emailing
community@cumminsstation.com

A WORD FROM DZL MANAGEMENT

Dear Community Members:

It is amazing to think that another year has come and gone. 2008 has been an historic year in many ways and certainly eventful in Cummins Station. From the "Big Dig" to the Artisan Fairs, we have all enjoyed community activities in Cummins Station that help us learn, develop fellowship and engage with each other.

New visitors to the building often ask, "What makes Cummins Station feel different?" There is no one answer, as it is different for everyone, but the one quality that I believe makes our community unique is the interactions we share every day. The relationships we form through our common experiences here create a unique energy and vibrancy. Cummins Station would not be such a great place without you sharing and interacting with one another, and we sincerely appreciate you for that.

Some great new community members have chosen Cummins Station as their home in 2008 and we look to more growth in 2009 — growing our relationships and providing additional opportunities to engage with each other, even in these difficult times. We hope you have a happy holiday season and look forward to a vibrant New Year.

Best,



Price H. Bell, Jr.
Properties and Operations Manager



DZL
DZL MANAGEMENT COMPANY



COMMUNITY UPDATES

Great holiday season specials from community members

Events & Adventures

Suite 325 242.1036 www.lotsofevents.com

Cummins Station community members get 50 percent off Events & Adventures' regular membership fee by signing up before the end of the year.

Natural Health Institute

Suite 212 242.6811 www.natural-health-inst.com

We're having a Holiday Special: Buy 4 one-hour INTERN ONLY sessions and get one free. You get a \$200 value for \$160.

Urban Sun

Suite 227 291.6800 www.urbansuntanspa.com

Urban Sun is running two specials:

Year-End Special: \$99 unlimited tan or massage through Dec. 31. Your choice: UV Tanning, Spa Capsule, water massage.

Enhanced membership: The regular \$69.95 membership is reduced to \$49.95 during November, and includes unlimited tanning, RejuvaSun and Hydration Station. No contract required.

Vanity for Hair

Suite 231 915.3486

Vanity for Hair is offering a free cut with selective stylists with a color treatment for new customers through the end of December.

Shop the Cummins Station Artisan Fair

Looking to give unique gifts and support local artists this holiday season? Shop the Artisan Fair, which will be held here at Cummins Station the first three Fridays in December — Dec. 5, 12 and 19.

Handmade jewelry, art, food, and more will be available from vendors, who will be set up on the second-floor hallway from 11 a.m. to 3 p.m. on each of the fair days.

Jive Poster Special

Jive, Suite 219 is having a Poster Special. Get 100 posters for only \$79. 12" x 18"; no bleed; 80# gloss cover paper stock; from print-ready pdf file.

HOLIDAY RECIPE

Holiday Leftover Casserole

Got holiday meal leftovers? Turkey, mashed potatoes, cheese, a special sauce and some little extras combine to make a tasty casserole for "the day after."

Ingredients

3 Tbsp. butter (substitute: nut/seed oil or margarine)

2 Tbsp. all-purpose flour

1 (5-ounce) can evaporated milk (substitute: soy milk)

1 cup cold water

1/4 tsp. salt

1/4 tsp. freshly ground black pepper

1/4 tsp. onion powder or flakes

1 cup cooked, diced turkey meat (substitute: soy meat or other veggies)

1 cup shredded Cheddar cheese (substitute: Soy cheese)

2 cups leftover mashed potatoes

2 Tbsp. butter

1 cup finely crushed herb-seasoned dry bread stuffing mix

Procedure

1. Preheat oven to 350 degrees.

2. To make sauce: Melt 3 Tbsp. butter in a saucepan over low heat. Add flour and stir until mixed. Slowly stir in evaporated milk and water, then season with salt, pepper and onion powder/flakes. Stir over low heat for 5 minutes; remove from heat.

3. Place turkey in a lightly greased 9x13 baking dish. Pour sauce over turkey, then sprinkle with Cheddar cheese. Spread mashed potatoes over cheese. Melt 2 Tbsp. butter and add to stuffing mix; sprinkle stuffing over top of casserole.

4. Bake, uncovered, for 45 minutes.

Preparation Time:

115 minutes

Yield:

8 servings

Nutritional Information per Serving:

Calories 333

Fat 17g

Protein 14g

Carbohydrates 31g

Cholesterol 59mg

Sodium 818mg

Fiber 2g

MEMBER SPOTLIGHT

Avenue Bank may be new, but it embraces old-fashioned customer service

Avenue Bank Suite 250 252-BANK
www.thedifferenceisreal.com www.avenuenashville.com

Step into the Cummins Station branch of Avenue Bank and you instantly understand why this new name in Nashville banking considers itself to be different.

You're greeted, usually by name, at the door by a banking associate. An inviting reception area contains a guitar for musically inclined customers to play — and they do. And a concierge banker stands ready to help with any transaction or business you have.

"We are creating a feeling like community banks used to feel like," says Vickie Storm, Senior Vice President and Director of Client Services.

This concierge approach to customer service allows Avenue Bank to identify ways to address a client's financial needs — similar to a private banker.

"World-class service is very important to us," she says. "We don't even have a mission statement because we want it to come from (our employees') heart."

Avenue Bank's hummingbird logo exemplifies its customer-service philosophy. The hummingbird is quick, agile, sensitive to its environment and can defy the laws of nature by flying backward.

Indeed, Avenue took a different approach in hiring when it started in 2007. Management looked for skill sets, rather than banking experience, in some positions, because they didn't want Avenue Bank to reflect "business as usual," Storm says.

Creating a bank focused on first-class customer service was important to Ron Samuels, a longtime Nashville banking stalwart who led Avenue's launch.

"His premise was to have a bank for Nashville, about Nashville, in Nashville," Storm says.

Samuels and other founders located Avenue's corporate office in the historic Union Station Baggage Building and opened the first branch in Cummins Station.



Ron Samuels

Have a Happy and Sustainable Holiday Season

Sustainability. We have heard this word thrown around often as being eco-friendly, but what does it mean? Sustainability is the balance of economic, social and environmental sectors of society. With the current economy, this holiday season may not be as prosperous as those in the past, but you can celebrate sustainability, nonetheless.

It is easy to contribute to the needs of people during the holiday season without spending money. Consider performing kind gestures for friends and family or volunteering for local organizations instead of buying gifts.

If gift-giving is important to you, consider giving gifts that address social needs around the world. You can get ideas on eBay, which has partnered with a social capitalist company called World of Good that sells items made by artisans from around the world.

Contributing to the environment during the holidays is simple, too, if you

just think about your habits. Here are some simple ways you can contribute:

- Recycle wrapping paper and bows. When your family is finished opening gifts, save them to use again.
- If you buy Christmas lights, get the LED bulbs. They save electricity and last much longer than standard bulbs.
- Use washable plates and utensils for holiday festivities rather than disposable products.

We all know that money cannot buy joy, but it can impact your quality of life. This holiday season, remember that your behavior impacts that quality of life for neighbors and future generations.

Brandon English
DZL Management
Sustainability Expert



Cut the sugar to get healthier

When it comes to making New Year's resolutions to lose weight, people can easily get overwhelmed with all the suggestions out there.

Here's my single bit of advice: Start eliminating foods with added sugar. Sugar has no nutritional value; it simply adds calories to your diet.

Try getting sugar from natural wholesome foods such as fruits and dairy, and avoid foods that have sugar added to them such as soft drinks, candy, cakes, cookies, pies, fruit drinks and milk-based desserts.

Foods with added sugar can be somewhat addictive. Try looking at the food label before you eat or drink the product. If it has 15 grams of carbohydrates and 15 grams of sugar, then this product is probably mostly sugar and needs no place in your diet.

Some of the different sugars that you might see on a food label are Lactose, Maltose, Fructose, Dextrose, and Sucrose.

Lactose is sugar from milk, Maltose is sugar from Malt, Fructose is sugar from fruit, Dextrose is sugar from starch (corn starch) and Sucrose is sugar from cane. Sugars to avoid are Sucrose because it can be very addictive and High Fructose Corn Syrup, which is a commercially altered sugar.

If you're weaning yourself off sugar-added foods, try eating them before or after a workout, so they'll be absorbed more quickly in the bloodstream, give you energy to work out and help with muscle recovery.

If you can't live without these foods, then make an effort to eat or drink added-sugar foods within moderation. Hold yourself accountable and try rewarding yourself when you reach your goal.

Brian Bergeron NASM-CPT
goPerformance & Fitness

DZL Management Office	259.0999
Security	281.7708
Premier Parking	369.6803
Post Office	369.6860
Submit Newsletter Items	369.6840
goPerformance & Fitness	251.1500
Performance Chiropractic	242.8602
Natural Health Institute	627.4726
Cognito Hair Design	256.8191
CoolBaker's	255.4705
Urban Sun Tan Spa	291.6800
Avenue Bank	252.BANK
Advocate Printing Solutions	467.4545