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FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0  
 Form 13F Information Table Entry Total: 197  
 Form 13F Information Table Value Total: \$104,688  
 (thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

NONE

NO.	FORM 13F FILE NUMBER	NAME
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28-	-----	-----

FORM 13F INFORMATION TABLE

Name of Issuer	Title of Class	Cusip	Value	Shares /PRN	SH/ Put/ PR Call	Investment Discretion	Oth Manag
AGL RES INC	COM	1204106	554	20900	SH	SOLE	
AGL RES INC	COM	1204106	11	400	SH	OTHER	
ABBOTT LABS	COM	2824100	1230	25803	SH	SOLE	
ABBOTT LABS	COM	2824100	43	898	SH	OTHER	
AIR PRODS & CHEMS INC	COM	9158106	920	16345	SH	SOLE	
AIR PRODS & CHEMS INC	COM	9158106	21	375	SH	OTHER	
ALCOA INC	COM	13817101	625	85114	SH	SOLE	
ALCOA INC	COM	13817101	6	765	SH	OTHER	
ALLERGAN INC	COM	18490102	242	5075	SH	SOLE	
ALLERGAN INC	COM	18490102	26	550	SH	OTHER	
AMGEN INC	COM	31162100	405	8170	SH	SOLE	
AMGEN INC	COM	31162100	2	44	SH	OTHER	
AON CORP	COM	37389103	669	16387	SH	SOLE	
AON CORP	COM	37389103	35	850	SH	OTHER	
APACHE CORP	COM	37411105	985	15373	SH	SOLE	
APACHE CORP	COM	37411105	26	400	SH	OTHER	
APPLE INC	COM	37833100	1070	10180	SH	SOLE	
APPLE INC	COM	37833100	6	55	SH	OTHER	
AUTOMATIC DATA PROCESSING IN	COM	53015103	486	13818	SH	SOLE	
AUTOMATIC DATA PROCESSING IN	COM	53015103	10	283	SH	OTHER	
BJ SVCS CO	COM	55482103	104	10450	SH	SOLE	
BJ SVCS CO	COM	55482103	2	200	SH	OTHER	

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BP PLC	SPONSORED ADR	55622104	420	10483	SH	SOLE
BP PLC	SPONSORED ADR	55622104	24	609	SH	OTHER
BANK OF AMERICA CORPORATION	COM	60505104	166	24269	SH	SOLE
BANK OF AMERICA CORPORATION	COM	60505104	4	600	SH	OTHER
BANK OF NEW YORK MELLON CORP	COM	64058100	907	32109	SH	SOLE
BANK OF NEW YORK MELLON CORP	COM	64058100	25	900	SH	OTHER
BAXTER INTL INC	COM	71813109	1310	25573	SH	SOLE
BAXTER INTL INC	COM	71813109	12	240	SH	OTHER
BECTON DICKINSON & CO	COM	75887109	699	10403	SH	SOLE
BECTON DICKINSON & CO	COM	75887109	15	220	SH	OTHER
BRISTOL MYERS SQUIBB CO	COM	110122108	625	28500	SH	SOLE
CVS CAREMARK CORPORATION	COM	126650100	638	23203	SH	SOLE
CVS CAREMARK CORPORATION	COM	126650100	59	2150	SH	OTHER
CELGENE CORP	COM	151020104	802	18064	SH	SOLE
CHEVRON CORP NEW	COM	166764100	1183	17592	SH	SOLE
CHEVRON CORP NEW	COM	166764100	99	1476	SH	OTHER
COCA COLA CO	COM	191216100	1472	33490	SH	SOLE

COCA COLA CO	COM	191216100	15	350	SH	OTHER
COLGATE PALMOLIVE CO	COM	194162103	500	8477	SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	70	1183	SH	OTHER
1CORNING INC	COM	219350105	732	55167	SH	OTHER
DFA INVT DIMENSIONS GROUP IN	US VECTR EQTY	233203389	2747	472755	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	US CORE EQ 2PT	233203397	1713	274993	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	FIVE YR GOVT	233203405	141	12996	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	US MICRO CAP	233203504	214	30781	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	EMRG MKTS VAL	233203587	390	23599	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	EMER MKT SMCAP	233203611	458	47063	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	INTL SML PTFL	233203629	695	76125	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	INTL SMCAP VAL	233203736	848	88675	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	EMERGING MKTS	233203785	451	28006	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	US SML CAP VAL	233203819	561	45958	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	LARGE CAP HIGH	233203827	2085	189570	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	REAL ESTATE PT	233203835	805	85980	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	LARGE CAP INTL	233203868	161	12701	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	GLOBAL FIX INCM	233203884	137	12528	SH	SOLE
DOW CHEM CO	COM	260543103	437	51847	SH	SOLE
DOW CHEM CO	COM	260543103	6	750	SH	OTHER
DU PONT E I DE NEMOURS & CO	COM	263534109	297	13291	SH	SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	14	620	SH	OTHER
E M C CORP MASS	COM	268648102	1288	112982	SH	SOLE
E M C CORP MASS	COM	268648102	31	2745	SH	OTHER
FPL GROUP INC	COM	302571104	1099	21650	SH	SOLE
FPL GROUP INC	COM	302571104	33	644	SH	OTHER
FIRST HORIZON NATL CORP	COM	320517105	293	27319	SH	SOLE
FLUOR CORP NEW	COM	343412102	1230	35595	SH	SOLE
FLUOR CORP NEW	COM	343412102	9	261	SH	OTHER
GENERAL ELECTRIC CO	COM	369604103	875	86558	SH	SOLE
GENERAL ELECTRIC CO	COM	369604103	23	2250	SH	OTHER
GENERAL MLS INC	COM	370334104	837	16792	SH	SOLE
GENERAL MLS INC	COM	370334104	12	243	SH	OTHER
GILEAD SCIENCES INC	COM	375558103	1315	28385	SH	SOLE
GILEAD SCIENCES INC	COM	375558103	44	940	SH	OTHER
GOODRICH CORP	COM	382388106	699	18450	SH	SOLE
GOODRICH CORP	COM	382388106	21	550	SH	OTHER
HOME DEPOT INC	COM	437076102	1455	61752	SH	SOLE
HOME DEPOT INC	COM	437076102	19	807	SH	OTHER

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HONEYWELL INTL INC	COM	438516106	380	13635	SH	SOLE
HONEYWELL INTL INC	COM	438516106	6	200	SH	OTHER
INTEL CORP	COM	458140100	1082	71940	SH	SOLE
INTEL CORP	COM	458140100	38	2560	SH	OTHER
INTERNATIONAL BUSINESS MACHS	COM	459200101	933	9630	SH	SOLE
INTERNATIONAL BUSINESS MACHS	COM	459200101	5	50	SH	OTHER
INTL PAPER CO	COM	460146103	84	11950	SH	SOLE
INTL PAPER CO	COM	460146103	1	100	SH	OTHER
1ISHARES TR	S&P500 GRW	464287309	708	16911	SH	SOLE
ISHARES TR	S&P 500 VALUE	464287408	742	19940	SH	SOLE
ISHARES TR	MSCI EAFE IDX	464287465	2781	73994	SH	SOLE
ISHARES TR	MSCI EAFE IDX	464287465	162	4321	SH	OTHER
ISHARES TR	RUSSELL1000GRW	464287614	376	10715	SH	SOLE
ISHARES TR	RUSSELL1000GRW	464287614	26	750	SH	OTHER
ISHARES TR RUSL 2000 VALU - IWN	RUSL 2000 VALU	464287630	223	5643	SH	SOLE
ISHARES TR	S&P MIDCP VALU	464287705	960	21790	SH	SOLE
ISHARES TR	S&P MIDCP VALU	464287705	26	600	SH	OTHER
ISHARES TR	S&P MIDCP VALU	464287879	986	25332	SH	SOLE
ISHARES TR	S&P MIDCP VALU	464287879	25	637	SH	OTHER
ISHARES TR	S&P SMLCP GROW	464287887	1559	41055	SH	SOLE
ISHARES TR	S&P SMLCP GROW	464287887	19	512	SH	OTHER
JOHNSON & JOHNSON	COM	478160104	4074	77469	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	489	9289	SH	OTHER
L-3 COMMUNICATIONS HLDGS INC	COM	502424104	939	13850	SH	SOLE
L-3 COMMUNICATIONS HLDGS INC	COM	502424104	47	700	SH	OTHER
LINCOLN NATL CORP IND	COM	534187109	201	30058	SH	SOLE
LINCOLN NATL CORP IND	COM	534187109	1	134	SH	OTHER
LOCKHEED MARTIN CORP	COM	539830109	804	11645	SH	SOLE
LOCKHEED MARTIN CORP	COM	539830109	2	35	SH	OTHER
LOWES COS INC	COM	548661107	171	9344	SH	SOLE
LOWES COS INC	COM	548661107	22	1200	SH	OTHER
MANITOWOC INC	COM	563571108	56	17000	SH	SOLE
MCDONALDS CORP	COM	580135101	198	3621	SH	SOLE
MCDONALDS CORP	COM	580135101	14	250	SH	OTHER
MERCK & CO INC	COM	589331107	294	10990	SH	SOLE
MERCK & CO INC	COM	589331107	13	500	SH	OTHER
MICROSOFT CORP	COM	594918104	1590	86519	SH	SOLE
MICROSOFT CORP	COM	594918104	28	1520	SH	OTHER
NATIONAL HEALTHCARE CORP	COM	635906100	379	9448	SH	SOLE
NATIONAL HEALTHCARE CORP	PFD CONV SER A	635906209	231	20459	SH	SOLE
NATIONAL OILWELL VARCO INC	COM	637071101	954	33210	SH	SOLE
NATIONAL OILWELL VARCO INC	COM	637071101	4	148	SH	OTHER
NIKE INC	CL B	654106103	1057	22542	SH	SOLE
NIKE INC	CL B	654106103	8	170	SH	OTHER
NORFOLK SOUTHERN CORP	COM	655844108	217	6415	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	24	700	SH	OTHER
PEPSICO INC	COM	713448108	3041	59072	SH	SOLE
PEPSICO INC	COM	713448108	257	4983	SH	OTHER
PFIZER INC	COM	717081103	1164	85490	SH	SOLE
PFIZER INC	COM	717081103	10	750	SH	OTHER

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PHILIP MORRIS INTL INC	COM	718172109	874	24562	SH	SOLE
PHILIP MORRIS INTL INC	COM	718172109	1	34	SH	OTHER
PIEDMONT NAT GAS INC	COM	720186105	376	14534	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	2662	56527	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	61	1300	SH	OTHER
QUALCOMM INC	COM	747525103	1297	33330	SH	SOLE
QUALCOMM INC	COM	747525103	37	950	SH	OTHER
SCHERING PLOUGH CORP	COM	806605101	1766	74996	SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	34	1435	SH	OTHER
SIGMA ALDRICH CORP	COM	826552101	453	12000	SH	OTHER
SOUTHERN CO	COM	842587107	236	7720	SH	SOLE
SPECTRA ENERGY CORP	COM	847560109	214	15120	SH	Sole
SPECTRA ENERGY CORP	COM	847560109	6	400	SH	OTHER
SUNTRUST BKS INC	COM	867914103	1044	88973	SH	SOLE
SUNTRUST BKS INC	COM	867914103	8	700	SH	OTHER
SYSCO CORP	COM	871829107	271	11895	SH	SOLE
SYSCO CORP	COM	871829107	23	1000	SH	OTHER
TEREX CORP NEW	COM	880779103	116	12550	SH	SOLE
TEREX CORP NEW	COM	880779103	3	300	SH	OTHER
US BANCORP DEL	COM NEW	902973304	588	40210	SH	SOLE
US BANCORP DEL	COM NEW	902973304	7	500	SH	OTHER
UNION PAC CORP	COM	907818108	780	18981	SH	SOLE
UNION PAC CORP	COM	907818108	8	200	SH	OTHER
UNITED TECHNOLOGIES CORP	COM	913017109	280	6511	SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	19	450	SH	OTHER
VANGUARD INDEX FDS	STK MRK ETF	922908769	220	5550	SH	SOLE
WAL MART STORES INC	COM	931142103	1325	25442	SH	SOLE
WAL MART STORES INC	COM	931142103	47	900	SH	OTHER
WELLS FARGO & CO NEW	COM	949746101	580	40708	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	21	1500	SH	OTHER
WYETH	COM	983024100	275	6400	SH	SOLE
AT&T INC	COM	00206R102	1777	70517	SH	SOLE
AT&T INC	COM	00206R102	46	1816	SH	OTHER
BLDRS INDEX FDS TR	DEV MK 100 ADR	09348R201	413	28433	SH	SOLE
CISCO SYS INC	COM	17275R102	187	11153	SH	SOLE
CISCO SYS INC	COM	17275R102	32	1925	SH	OTHER
CONOCOPHILLIPS	COM	20825C104	915	23373	SH	SOLE
CONOCOPHILLIPS	COM	20825C104	29	744	SH	OTHER
COSTCO WHSL CORP NEW	COM	22160K105	1257	27138	SH	SOLE
COSTCO WHSL CORP NEW	COM	22160K105	19	400	SH	OTHER
DIMENSIONAL INVT GROUP INC	INTL VALUE PT	25434D203	1075	102306	SH	OTHER
DIMENSIONAL INVT GROUP INC	DFA INTL III	25434D708	400	40719	SH	OTHER
DIMENSIONAL INVT GROUP INC	DFA US LG III	25434D807	365	43334	SH	OTHER
DUKE ENERGY CORP NEW	COM	26441C105	414	28940	SH	SOLE
DUKE ENERGY CORP NEW	COM	26441C105	19	1300	SH	OTHER
EXELON CORP	COM	30161N101	360	7934	SH	SOLE
EXELON CORP	COM	30161N101	18	400	SH	OTHER
EXXON MOBIL CORP	COM	30231G102	5933	87125	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	86	1258	SH	OTHER
GOLDMAN SACHS GROUP INC	COM	38141G104	1402	13229	SH	SOLE
GOLDMAN SACHS GROUP INC	COM	38141G104	36	335	SH	OTHER
JPMORGAN CHASE & CO	COM	46625H100	1769	66554	SH	SOLE
JPMORGAN CHASE & CO	COM	46625H100	37	1400	SH	OTHER
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	841	14392	SH	SOLE
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	23	400	SH	OTHER
MONSANTO CO NEW	COM	61166W101	1346	16193	SH	SOLE

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MONSANTO CO NEW	COM	61166W101	18	216	SH	OTHER
NATIONAL HEALTH INVS INC	COM	63633D104	398	14800	SH	SOLE
ORACLE CORP	COM	68389X105	1183	65485	SH	SOLE
ORACLE CORP	COM	68389X105	42	2300	SH	OTHER
REGIONS FINANCIAL CORP NEW	COM	7591EP100	1031	242019	SH	SOLE
REGIONS FINANCIAL CORP NEW	COM	7591EP100	14	3282	SH	OTHER
1SPDR SERIES TRUST	DJ SML GRWTH ETF	78464A201	584	11170	SH	SOLE
SPDR SERIES TRUST	DJ SML GRWTH ETF	78464A300	503	14136	SH	SOLE
SIRIUS XM RADIO INC	COM	82967N108	7	20000	SH	SOLE
3M CO	COM	88579Y101	511	10270	SH	SOLE
3M CO	COM	88579Y101	20	400	SH	OTHER
VERIZON COMMUNICATIONS INC	COM	92343V104	1790	59281	SH	SOLE
VERIZON COMMUNICATIONS INC	COM	92343V104	47	1550	SH	OTHER