

**STATE OF GEORGIA  
FINANCIAL DISCLOSURE STATEMENT**

**Original Statement**

Date of this Statement: **05/05/2010**                      Covering Calendar Year: **2009**

Name of Public Officer or Candidate: **TIMOTHY G ECHOLS**

Mailing Address: **503 RADFORD WILSON RD COMMERCE, GA 30529**

Telephone Number:    Telephone Number:

**2009 - Financial Disclosure Statement -- Candidate for Public Office  
Electronically filed with the State Ethics Commission on 5/6/2010 7:55:14AM**

**Confirmation #F20080029957580**

The electronic filing of this document constitutes an affirmation that the statement is true, complete, and correct. As per modifications of the Ethics in Government Act, filing a separate notarized affidavit is no longer required. See O.C.G.A. §§ 21-5-34.1(e) and 21-5-50(e).

**SECTION I**  
**MONETARY FEES RECEIVED**  
 (This section to be completed by Public Officers only)

Identify each monetary fee or honorarium accepted from speaking engagements, participation in seminars, discussion panels, or other activities that directly relate to the official duties of, or to the office of the public officer, with a statement identifying the fee or honorarium and the person from whom it was accepted.

Identify Fee or Honorarium	Amount Accepted	Identifying Information of of Person from Whom Accepted
No monetary fee or honorarium.		

**SECTION II**  
**FIDUCIARY POSITIONS**

Name all fiduciary positions held by the candidate for public office or the public officer at any time during the covered year.. (You may expand this section if necessary to include all positions.) A **fiduciary position** is any position imposing a duty to act primarily for another’s benefit as officer, director, manager, partner, guardian, or other designations of general responsibility of a business entity. A fiduciary position may be a **paid or unpaid position**. A **business entity** is any corporation, sole proprietorship, partnership, limited partnership, limited liability company, limited liability partnership, professional corporation, enterprise, franchise, association, trust, joint venture, or other entity, whether **profit or nonprofit**.

Title of Position	Name, address, and principal activity of business entity
Partner	Gold Dome Consulting Company 145 Oakmont Circle, Winterville, GA 30683 Non-Profit, Public Administration and Political Consulting
President	Family Resource Network, Inc. PO Box 9, Jefferson, GA 30549 Non Profit seminars for students in 38 states

**SECTION III**  
**DIRECT OWNERSHIP INTERESTS IN BUSINESS ENTITY**

**Direct ownership interest** is the holding or possession of good legal or rightful title of property or the holding or enjoyment of real or beneficial use of the property by any person and includes any interest owned **or** held by a spouse of the person if such interest is held jointly or as tenants in common between the person and spouse.

Identify the name, address and principal activity of any business entity and the office held by and the duties of the candidate for public office or public officer within a business entity any time during the covered year in which a direct ownership interest: (A) Is more than 5 percent of the total interest in the business; or (B) Has a net fair market value of more than \$10,000.00.

Name, address, and principal activity of business entity	Office held by candidate or public officer Duties of the candidate or public officer	Ownership Interests
No direct ownership interests in any business entity.		

**SECTION IV  
DIRECT OWNERSHIP INTERESTS IN REAL PROPERTY**

**Direct ownership interest** is the holding or possession of good legal or rightful title of property or the holding or enjoyment of real or beneficial use of the property by any person and includes any interest owned or held by a spouse of the person if such interest is held jointly or as tenants in common between the person and spouse.

Identify each tract of real property in which the candidate for public office or public officer has a direct ownership interest as of December 31 of the covered year when that interest has a fair market value in excess of \$10,000.00. "Fair market" value means the appraised value of the property for ad valorem tax purposes. Check one box to show the applicable valuation range for each tract.

County and State where property is located	General description of property (give street address or location, size of tract, and nature or use of property)	Value of tract
Clarke, GA	Primary Residence for family. 145 Oakmont Circle, Winterville, GA 30683. Less than 1 acre lot.	More than \$200,000

**SECTION V  
SPOUSE'S DIRECT OWNERSHIP INTERESTS IN REAL PROPERTY**

Identify each tract of real property in which the filer's spouse has a direct ownership interest as of December 31 of the covered year when that interest has a fair market value in excess of \$10,000.00. Check one box to show the applicable valuation range for each tract.

County and State where property is located	General description of property (give street address or location, size of tract, and nature or use of property)	Value of tract
Clarke, GA	145 Oakmont Circle, Winterville, GA 30683. Joint ownership with candidate as primary residence.	More than \$200,000

**SECTION VI  
EMPLOYMENT AND FAMILY MEMBERS**

**Filer's Occupation:** President  
**Filer's Employer:** Family Resource Network, Inc.  
**Employer's Address:** PO Box 9, Jefferson, GA 30549  
**Employer's Principal Activity:** Citizenship seminars in 38 states for teens and children

**Filer's Spouse's Name:** Windy Davis Echols  
**Spouse's Occupation:** 2nd Grade Teacher  
**Spouse's Employer:** Athens Christian School  
**Spouse's Employer's Address:** 1270 Hwy 29 South, Athens, GA 30601  
**Spouse's Employer Principal Activity:** Private Christian School

**Names of Filer's Dependent Children:** Joseph, John, Mary, David, Bonnie and Annie

**SECTION VII  
INVESTMENT INTERESTS**

List the name of any business or subsidiary thereof or investment in which the filer (either individually or with any other legal or natural person or entity) owns a direct ownership interest that: (1) is more than 5 percent of the total interests in such business or investment, or (2) has a net fair market value of more than \$10,000.00. (Do not list individual stocks and bonds that are held by mutual funds.)

**Business or Investment Entity Name**

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No investment interests that is more than 5 percent of the total interests in such business or investment, or with a fair market value of more than \$10,000.00.

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**SECTION VIII  
KNOWN BUSINESS OR INVESTMENT INTERESTS OF SPOUSE AND DEPENDENT CHILDREN**

Identify any business or investment known to the filer in which the filer's spouse or dependent children have a direct ownership interest (either individually or with any other legal or natural person or entity) which interest: (1) is more than 5 percent of the total interest in the business or investment, (2) has a net fair market value exceeding \$10,000.00, or (3) is one in an entity for which the filer's spouse or a dependent child serves as an officer, director, equitable partner, or trustee. (Do not list individual stocks and bonds that are held by mutual funds.)

- a. Name of Business or Investment Entity,
  - b. Ownership (spouse/dependent children),
  - c. Indicate if officer, director, equitable partner, or trustee (where applicable)
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No known business or investment interests of spouse and dependent children.

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**SECTION IX  
ANNUAL PAYMENTS RECEIVED  
FROM THE STATE OF GEORGIA  
(This section to be completed by Public Officers only)**

Identify all annual payments in excess of \$20,000.00 received by the public officer, or by any business entity identified in Section III above, from the State or any agency, department, commission or authority created by the State, and authorized and exempted from disclosure under O.C.G.A. § 45-10-25.

**Name, address of state entity making payment, and general nature of the consideration for the payment**

**Amount of annual payment**

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No annual payments in excess of \$20,000.00 from any State entity.

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**SECTION X**  
**TRANSACTIONS WITH THE GOVERNMENT OF THE STATE OF GEORGIA, OR WITH THE**  
**GOVERNMENT OF ANY POLITICAL SUBDIVISION OF THE STATE, OR WITH ANY AGENCY OF**  
**SUCH GOVERNMENT**

Identify for the preceding five calendar years each transaction or transactions which aggregate \$9,000.00 or more in a calendar year in which the candidate (whether for himself or on behalf of any business), or any business in which the candidate or any member of his family has a substantial interest or is an officer of such business, has transacted business with the government of the State of Georgia, the government of any political subdivision of the State of Georgia, or any agency of any such government.

<b>Parties to Transaction</b>	<b>Date</b>	<b>Dollar Amount</b>
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**SECTION XI**  
**TRANSACTIONS INVOLVING RECEIPT OF INCOME FROM ANY PERSON REPRESENTED BY**  
**AN AGENT REGISTERED WITH THE SECRETARY OF STATE UNDER O.C.G.A. § 28-7-2 OR**  
**INVOLVING RECEIPT OF INCOME FROM ANY PERSON REPRESENTED BY A LOBBYIST**  
**REGISTERED WITH THE STATE ETHICS COMMISSION**

Identify for the preceding five calendar years each transaction or transactions which aggregate \$9,000.00 or more in a calendar year in which the candidate, or any member of his family, has a substantial interest or is an officer of such business, received any income of any nature from any person who was at the time of such receipt of income represented by an agent registered with the Secretary of State pursuant to O.C.G.A. § 28-7-2 or by a lobbyist registered with the State Ethics Commission.

<b>Transaction</b>	<b>Parties to Transaction</b>	<b>Date</b>	<b>Dollar Amount</b>
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**SECTION XII**  
**CONTINGENT LIABILITIES**

<b>Name and address of Debtor or Obligor</b>	<b>Name and address of Creditor or Obligee</b>	<b>Description and Value of Collateral</b>	<b>Date Incurred Date Due</b>	<b>Current Amount</b>
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**SECTION XIII**  
**STATEMENT OF INCOME**

<b>Year</b>	<b>Salaries, wages, and commissions from employment</b>	<b>Income from dividend &amp; interest</b>	<b>Net income from rents, royalties and dividends</b>	<b>Other Income</b>	<b>Total Income</b>	<b>Expenses</b>	<b>Net Income</b>
2009	\$116,459.00	\$54.00	\$47.00	\$4,151.00	\$120,711.00	\$115,000.00	\$5,711.00
2010	\$41,000.00	\$0.00	\$0.00	\$1,650.00	\$42,650.00	\$35,000.00	\$7,650.00

**ASSETS**

1) Cash on hand and in banks	
2) Notes, loans and other accounts receivable considered good and collectable	
3) Merchandise and inventory at lower cost or market value	
4) Real estate-from Section A	
5) Machinery and equipment - at cost less depreciation	
6) Marketable securities-from Section B	
7) Life insurance (face amount cash surrender value)	\$2,125,588.00
8) Other assets-from Section C	

\$8,000.00
\$0.00
\$0.00
\$254,000.00
\$0.00
\$52,908.00
\$111,085.00
\$35,000.00

**LIABILITIES**

9) Accounts payable
10) Notes payable to banks-from Section D
11) Notes payable to others-from Section E
12) Real estate mortgages-from Section F
13) Interest and taxes due and unpaid-from Section G
14) Other debts and liabilities-from Section H

\$4,500.00
\$36,800.00
\$0.00
\$92,503.00
\$0.00
\$0.00

TOTAL ASSETS	\$460,993.00
TOTAL LIABILITIES	<u>\$129,303.00</u>
NET WORTH	\$327,190.00

**SECTION A**  
**Real Estate Owned**

Description and Location	Title in Whose Name	Date Aquired	Cost	Insurance	Current Value
145 Oakmont Circle, Winterville, GA 30683	Timothy and Windy Echols	11/21/2007	\$254,000.00	\$254,000.00	\$254,000.00

**SECTION B**  
**Marketable Securities**

Description	Amount
401K SunAmerica	\$8,350.00
ROTH IRA	\$12,500.00
SEP at TD Ameritrade	\$31,841.00
TD Ameritrade Kids Acct	\$217.00

**SECTION C**

**Other Assets**

<b>Description</b>	<b>Value</b>
2006 BMW	\$23,000.00
2009 Ford Focus	\$12,000.00

**SECTION D**

**Notes Payable to Banks**

<b>Name of Creditor</b>	<b>Security</b>	<b>Date Due</b>	<b>Amount</b>
BMW Financial Services	2006 X3	12/31/2014	\$24,000.00
Wells Fargo	2009 Ford Focus	04/30/2013	\$12,800.00

**SECTION E**

**Notes Payable to Others**

<b>Name of Creditor</b>	<b>Security</b>	<b>Date Due</b>	<b>Amount</b>
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**SECTION F**

**Real Estate Mortgages Payable**

<b>Name of Creditor</b>	<b>Locations</b>	<b>Date Due</b>	<b>Amount</b>
Chase Bank	145 Oakmont Circle	01/01/2018	\$92,503.00

**SECTION G**

**Interest and Taxes Due and Unpaid**

<b>Description</b>	<b>Payable To</b>	<b>Date Due</b>	<b>Amount</b>
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**SECTION H**

**Other Debts and Liabilities**

<b>Description</b>	<b>Date Due</b>	<b>Amount</b>
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