



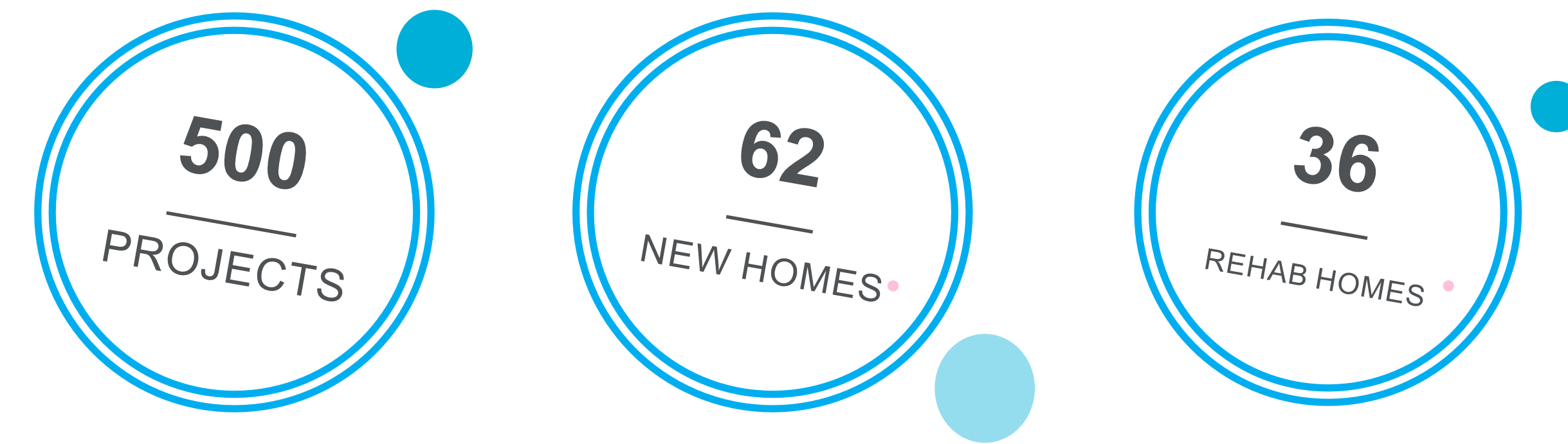
**ANNUAL REPORT**  
July 2019- June 2020



2.

## ABOUT US

Founded in 1982, Habitat for Humanity Metro Maryland (HFHMM) creates opportunities for low-income families to break the cycle of poverty through homeownership. We believe a decent place to live and an affordable mortgage creates a situation where homeowners can save more, invest in education, pursue opportunities and gain better financial stability. Since we began, we have mobilized the community to work alongside families to build 62 new homes, rehabilitate 36 vacant, distressed properties, and complete 498 weatherization and repair projects throughout Montgomery and Prince George's Counties. In doing so, we have helped over 1,000 people realize strength, stability and self-reliance through shelter. In doing so, we have issued over \$12 million in zero interest financing and spent over \$20 million on construction in the local community. HFHMM's programs serve qualified low-income families who earn up to 80% of the area median income (AMI), live in substandard housing or are significantly housing cost burdened, are willing to complete sweat equity on their house and are not able to secure conventional financing to either purchase a new home or to effect repairs on their existing property.



## BOARD MEMBERS

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John Pranzatelli\*

Nicholas Serenyi

Susan Traver\*

Pasco Umbriac

\* Denotes Executive Committee Member

3.

## LETTER FROM CHAIRMAN

I am delighted to serve as Board Chair for this great organization and join with all of you in celebrating the great work of Habitat for Humanity Metro Maryland (HFHMM) helping families establish strong roots through decent and affordable housing. At Habitat Metro Maryland, we strive to build strength, stability, self-reliance and affordable homeownership every day through our work that changes lives, neighborhoods and communities. We believe that no matter who we are or where we come from, all deserve the opportunity to have a decent life and to know they have the power to take care of themselves and build their own futures.

For the past 38 years, Habitat for Humanity Metro Maryland has worked in our community and around the world to make affordable homeownership a reality for families in need of decent and affordable housing. In spite of Covid-19 and all the subsequent challenges it brought this past year, I am so proud of the great work of the staff and volunteers continuing to fulfill our mission. Here are a few of the accomplishments for this past year:

- Completed 69 projects in FY '20, bringing our total number to nearly 600 projects since 1982
- Transformed 139 new lives through Habitat's work, joining the over 1,000 individuals we have helped in the past 38 years
- Engaged 3,498 volunteers who donated over 31, 000 hours to our mission
- Raised over \$200,000 for our Women Build initiative and brought hundreds of women to our build sites to make decent housing a reality for hard working families
- Surpassed over \$12 Million in zero interest loans extended by HFHMM to families in need of affordable housing
- Welcomed over 107,000 customers to our ReStores this past year
- Celebrated our 15th annual golf tournament that has raised cumulatively over \$1.6 Million to help build and renovate homes in Montgomery and Prince George's Counties.

Our success is directly related to the thousands of volunteers, individual donors, corporate supporters, community leaders and others who are committed to working with families to lay the foundation for a brighter tomorrow. Thank you for being part of our Habitat story and for improving the lives of your neighbors right here in Montgomery and Prince George's Counties.

**Ed Hummers**  
**Board Chair**  
**Habitat for Humanity Metro Maryland**

“

*A house is to a family what soil is to a plant. If a family is not rooted, it will not flourish. It will not grow...will not blossom. But once a family is well-rooted, all kinds of wonderful things will begin to happen.*

*-Millard Fuller,  
Founder of Habitat for  
Humanity*



4.

## OUR HISTORY

1982

Habitat Montgomery County is established



1995

"House that Congress Built" beginning of advocacy initiative



2006

Gaithersburg ReStore opens



2008

24 townhomes are completed in Burtonsville



5.

## OUR HISTORY

2014

19 townhouses completed in Gaithersburg

Silver Spring ReStore opens



2020

Started construction on 99th and 100th home in Prince George's County



1986

First home completed in Sandy Spring



2003

First multi-family project completed in Forest Glen



2013

Expanded to include Prince George's County

Affiliate name change to Habitat for Humanity Metro Maryland



2016

Affiliate office moves to Silver Spring



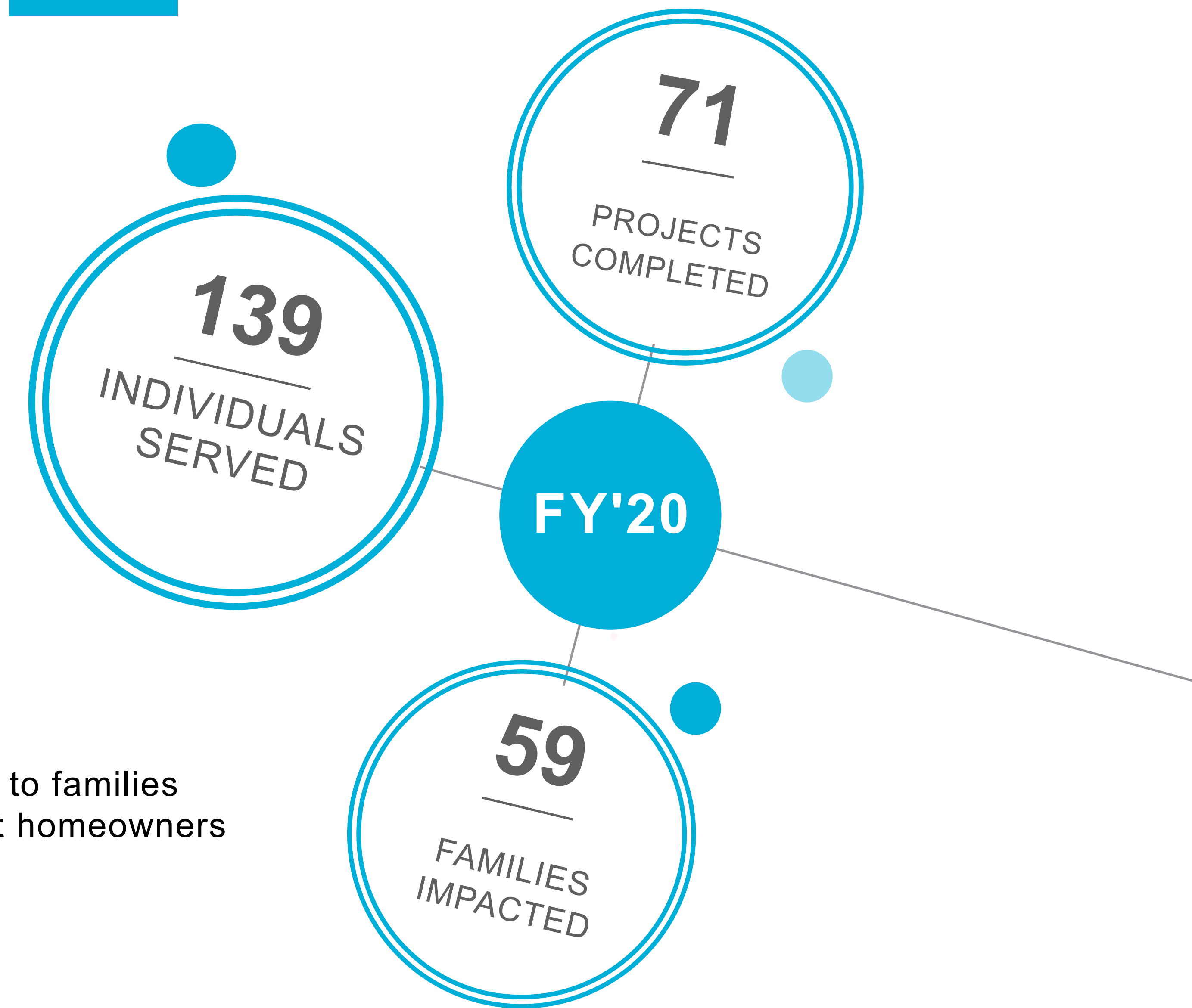
## OUR IMPACT

*From 1982-2020*

New Construction: 62  
 Rehabilitation: 36  
 Weatherization: 279  
 Major & Minor Repair: 219  
 International Homes: 164

## ECONOMIC IMPACT

- Over \$20 million spent in local construction
- Over \$12 million in zero interest loans extended to families
- Over \$1 million in property taxes paid by Habitat homeowners since 1982



## VOLUNTEERS

### Donor Volunteers

BRANDON ADAMS

ELISE AMBROSE

STEPHANIE ANDERSON

MARIA BENDER

CHELSEA BOO

MICHAEL BUCCI

ELIZABETH CANETTI

RACHEL CORNWELL

MARGARET CROMELIN

DON CUMING

FREDERICK FAULTEROY

MR. KENNETH GORDON

ELIZEBETH HARVEY

CHRISTOPHER HATCHER

SARI HORNSTEIN

EDWARD HUMMERS

FLO HUNT

JIM KETTLER

SYLKE KNUPPEL

MIMI KRESS

KAITLIN LEFEBRE

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SUSAN TRAVER

EDWARD TUPIN

PASCO UMBRIAC

SCOTT UMOSELLA

AMI UPADHYA

AMY WARFFELI

**3,498**  
VOLUNTEERS

**31,159** TOTAL  
VOLUNTEER HOURS

**\$847,524**  
SAVED IN COSTS



# CRYSTAL

Crystal is a native Washingtonian and the mother of two children, Kiyah and Dwight. Her daughter, an 11 year-old entering Middle School, is a competitive cheerleader, whom Crystal describes as positive, hopeful and a true champion on their journey. Crystal's son is six years old, entering First Grade, and was born extremely prematurely and has complex medical needs. Despite his many challenges, Crystal shares that he has a loving spirit and a smile that lights up a room.

Needless to say, the family exhibits continued strength, perseverance, hope and positivity on their journey to their “new normal” as Crystal describes life now. “When I learned about the Habitat affordable homeownership program and that they were building Universal Design homes in Prince George’s County, I knew this would be perfect for my family. Purchasing a home that is both affordable and accessible is life-changing for my family and provides a level of long-term security that we did not have before.”

“I am excited about the hands-on opportunity to build our home alongside volunteers, family and friends. We are ready to put in the “sweat equity” as this is truly a blessing for my family and a labor of love.” Crystal worked hundreds of hours to help build her home. And, it certainly was a labor of love. Our professional construction staff of Preston and John did a great job of completing the home during the pandemic, maintaining physical distancing and strict safety protocols throughout. Crystal went to settlement in May and is a Habitat homeowner.

8.



9.

# GILMOUR

Originally from Dominica, Gilmour became a United States citizen in 2010 after joining the United States Military and his last command was at the Walter Reed National Military Medical Center.

With his four year old son, Gilmour lived in an apartment that had pest infestations, poor air conditioning and heating, as well as no place for his son to safely play outside. “My rent increases annually, yet the living conditions are not addressed.”

When Gilmour was told that he had been approved for homeownership with Habitat for Humanity, he was ecstatic. “I was somewhat speechless but excited and elated to share the news of being selected. Everyone is happy for me because they know how much I’ve longed to become a homeowner. Owning a home will provide a better level of financial independence. I’m most excited about the improved quality of life for my family and I hope to have my disabled mother move in with us permanently.”

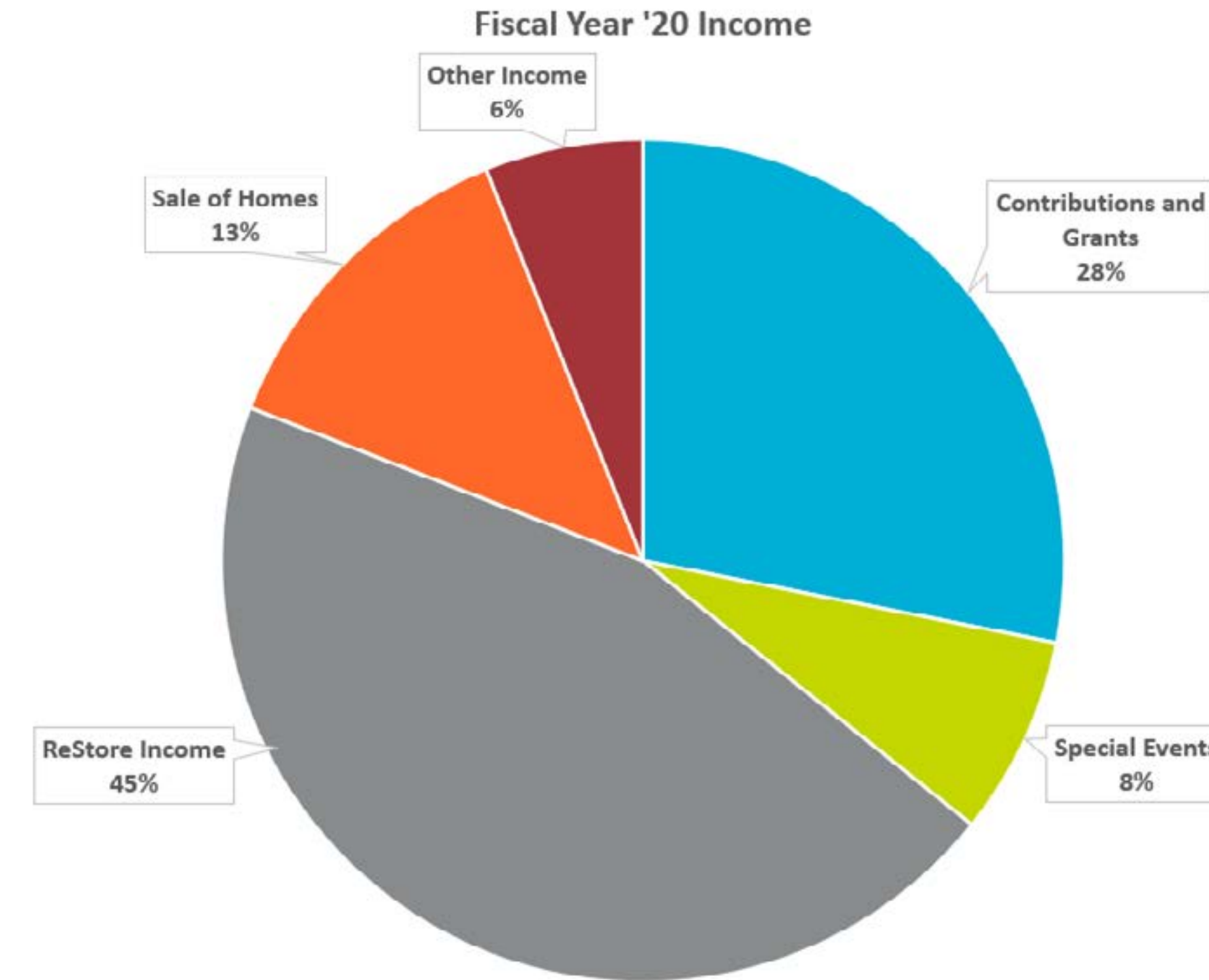
After Gilmour completed the required financial education workshops and sweat equity to build his home, Habitat for Humanity provided him with a 30 year, zero interest mortgage, with 1% down payment, and settlement costs rolled into the 30 year mortgage. Gilmour's house was completed in December 2019.





# FINANCIALS

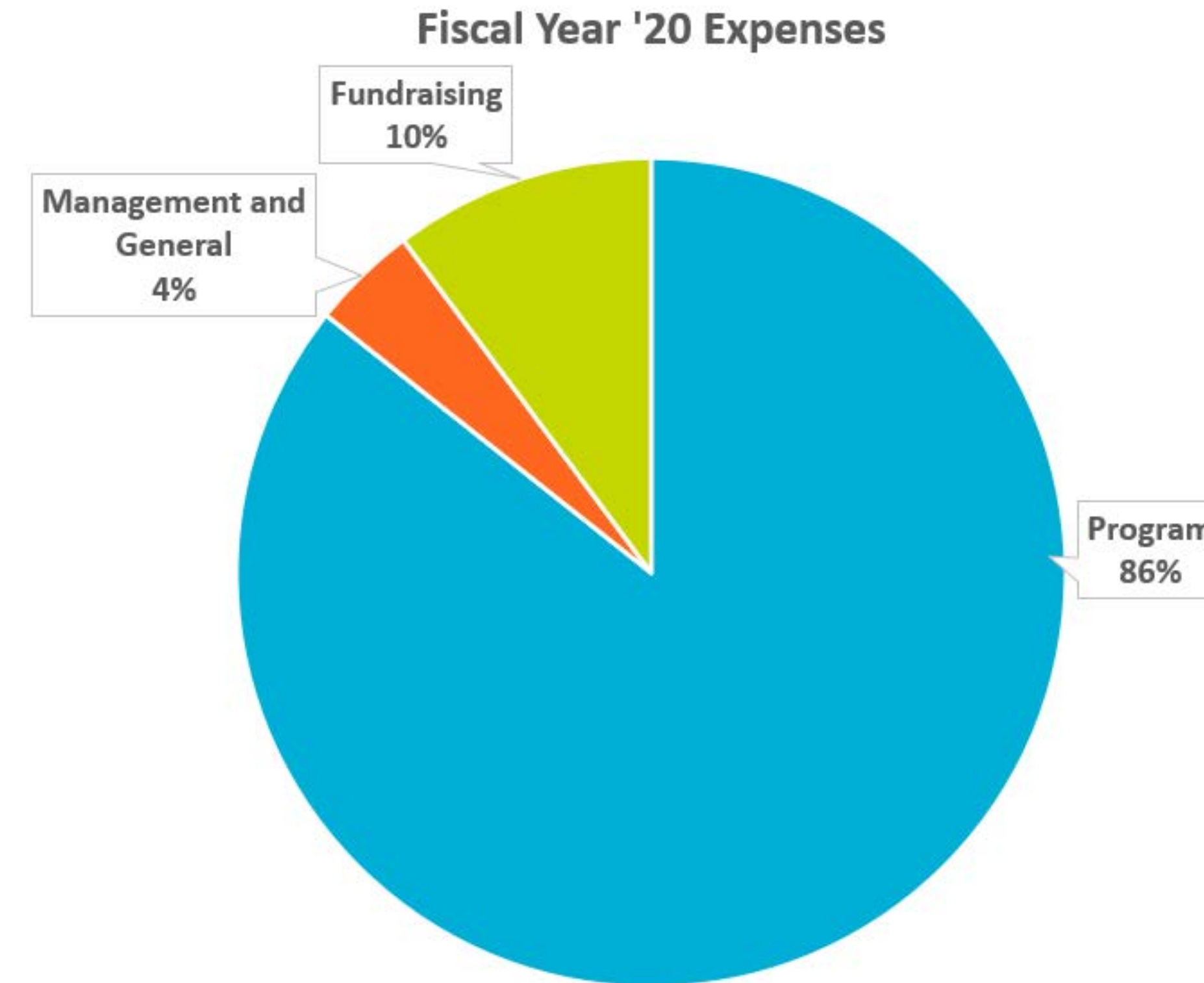
10.



## Fiscal Year 2020 Income

- Contributions and Grants: \$1,166,758
- Special Events: \$317,182
- ReStore Income: \$1,874,038
- Sales of Homes: \$540,000
- Other Income: \$251,758

**Total: \$4,149,736**



## Fiscal Year 2020 Expenses

- Program: \$4,031,142
- Management and General: \$194,971
- Fundraising: \$479,517

**Total: \$4,705,630**

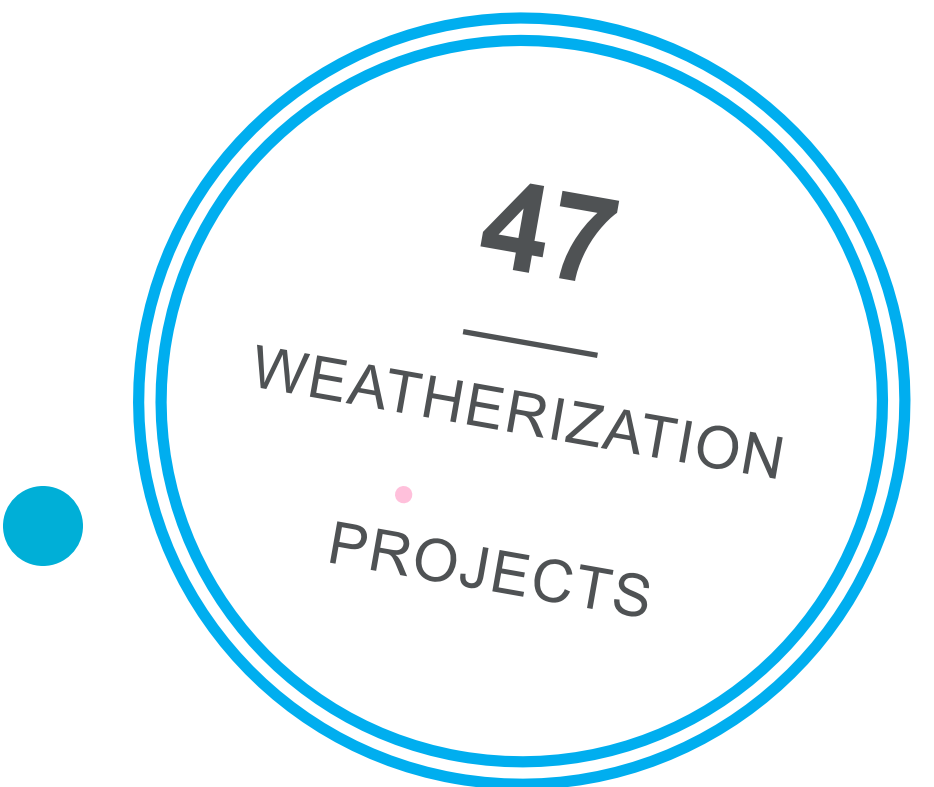
AS PART OF OUR MISSION, HABITAT FOR HUMANITY METRO MARYLAND SELLS HOMES TO PARTNER FAMILIES AT ZERO PERCENT INTEREST. AS SUCH, GAAP REQUIRES US TO RECORD THE MORTGAGE DISCOUNT AMORTIZATION AND MORTGAGE DISCOUNT EXPENSE ON OUR P&L EVEN THOUGH BOTH ARE NON-CASH ENTRIES. THUS, A LARGE PORTION OF THE APPARENT DEFICIT FOR FY '20 IS DUE TO AN ACCOUNTING REQUIREMENT AND IS NOT WHOLLY A CASH DEFICIT FOR THE FISCAL YEAR.

11.

# REPAIRS & WEATHERIZATION

Beyond the traditional house building many people associate with Habitat for Humanity, we also run a repair, weatherization, and aging in place program. We work with existing lower income homeowners to weatherize or repair their homes, thereby alleviating critical health, safety and accessibility issues. As explained by Habitat for Humanity International, "A home is not affordable if it is not energy efficient, healthy, and safe throughout the entire life cycle of the home." For some clients in our repair and weatherization program, we also incorporated the CAPABLE (Community Aging In Place-Advancing Better Living for Elders) model within the work scope. This model was developed by the Johns Hopkins School of Nursing and combines repairs/modifications within homes with nursing and occupational therapy to improve mobility, manage chronic symptoms, and decrease health care costs for seniors who struggle with activities of daily living. Essentially, CAPABLE builds on the strengths of the older adults themselves to improve safety and provide a longer-term solution for the individual to remain as independent as possible for as long as possible.

In FY'20, we completed 69 repair and weatherization projects that focused on health safety, energy efficiency, and accessibility. Repair projects, which account for 22 of the 69 completed projects this year, included full roof replacements, major accessibility modifications, HVAC upgrades, and water heater replacements, among other health and safety related repairs determined based on a home's specific needs. Beyond the repair projects, we completed 47 weatherization and energy efficiency projects that typically included increasing insulation levels in the attic, air sealing, energy efficient appliance upgrades, LED lighting upgrades, and eligible HVAC and water heater upgrades. In all, we provided 20 HVAC upgrades, 18 Water heater upgrades, 94 major home appliance upgrades, installed nearly 800 LED lightbulbs, and insulated over 10,000 sq ft of attic space!





12.

## ADVOCACY

Habitat recognizes that building alone won't solve the affordable housing crisis. We must go beyond our building efforts to find and implement policy solutions that can affect more people. Habitat remains steadfast in its commitment to advocate for just and equitable housing policies that support housing along the continuum. In FY20, we joined Habitat for Humanity International's first National Advocacy Campaign, Cost of Home. Habitat affiliates across the country are working locally and nationally to; increase the supply and preservation of affordable housing, equitable access to credit, optimize land use for affordable housing, and ensure access to, and development of communities of opportunity.

In FY20 HFHMM advocated strongly for legislation that would make it easier to build Accessory Dwelling Units in Montgomery County. It is our belief that ADUs will provide more affordable housing options in neighborhoods otherwise inaccessible to those with lower incomes. ADUs are also a great way to help lower income homeowners remain in their homes by providing them with an income stream. Habitat not only testified in support of the legislation, but helped to mobilize hundreds of residents through social media, a postcard campaign, presentations, and an op-ed. This legislation passed unanimously, despite vocal opposition, and is a step towards building more equitable and inclusive communities.



## RESTORE

Habitat for Humanity ReStores play an integral part in Habitat's mission, bringing financial support for our work. This enables more homeowners to achieve the strength, stability and self-reliance they need to build better lives for themselves and their families. Proudly owned and operated by Habitat for Humanity Metro Maryland, our two ReStores are open to the public six days a week.

From its humble beginnings in a cramped space on Gaither Road in Gaithersburg in 2006, ReStore has become one of the largest contributors to HFHMM's affordable housing program in Montgomery and Prince George's Counties. By purchasing from and donating to the ReStore, everyone not only gets great deals on materials, they also help fund the construction of homes in our local community and divert tons of materials from landfills.

### ReStore Rockville

1029 East Gude Drive  
Rockville, MD 20850

### Hours of Operation:

Monday: CLOSED  
Tuesday-Saturday: 10am-5pm  
Sunday: 11am-5pm

### ReStore Silver Spring

12006 B Plum Orchard  
Silver Spring, MD 20904

### Donation Hours:

Monday: CLOSED  
Tuesday-Sunday: 12pm-3pm

13.

# 1,600,359

TOTAL FY20

RESTORE SALES

# 227,193

TOTAL FY20 ITEMS SOLD

# 107,762

TOTAL NUMBER OF  
CUSTOMERS



14.

# WOMEN BUILD 2020



**OVER \$200,000**

Funds Raised



**OVER 50**

Women Build Teams



**OVER 400**

Women Build Participants



15.

## WOMEN BUILD

Women Build enables women to take a proactive step in serving their communities by building strength, stability and self-reliance through affordable housing. Through this program, women gain the confidence and skills to lay bricks, pound nails, install windows, raise walls, and create hope. This year, nearly 500 women came together to help local families build a decent and affordable place they can call home. Raising over \$200,000 from 700 individuals and businesses, these women helped to transform lives by making decent and affordable housing a reality for people in need.

**WE ARE WOMEN.**

**WE ARE EMPOWERED.**

**WE WILL BUILD.**

THANK YOU TO OUR 2020 SPONSORS:

Bank of America  
 Freddie Mac  
 HMS Host Foundation  
 Host Hotels  
 MGM Resorts  
 Choice Hotels  
 First Baptist Church of Glenarden  
 Boland  
 Constellation Energy  
 EagleBank  
 Giant  
 Hensel Phelps  
 Pepco  
 Compass/Dominique Rychlik  
 Nauticon

THANK YOU TO OUR 2020  
 BEVERAGE SPONSOR:

Honest Tea



16.

# BENEFIT BREAKFAST

The 11th Annual Benefit Breakfast was held on November 8th at the Marriott Hotel in Bethesda, MD. This annual event is one of Habitat Metro Maryland's largest fundraising events. During this one-hour, inspirational program, guests heard from dynamic speakers about the increasing need for affordable housing in Montgomery and Prince George's Counties, as well as the impact simple, healthy and affordable housing can make in a family's life.

More than 200 guests were in attendance and raised over \$80,000 to help families in our community.



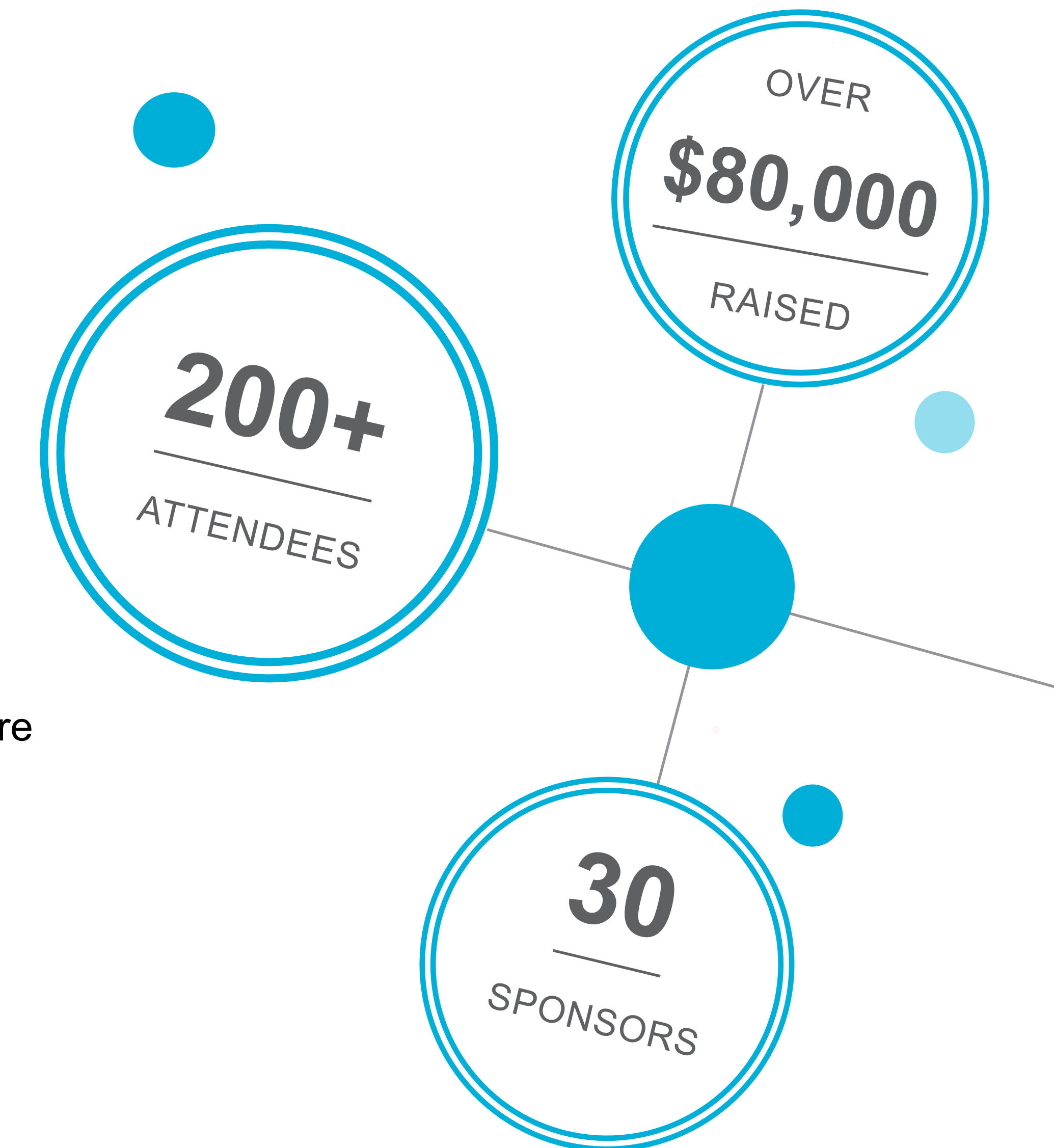
17.

# BENEFIT BREAKFAST

THANK YOU TO OUR 2019 SPONSORS

Bank of America  
Marriott International  
MD DHCD  
Elm Street Development  
Freddie Mac  
BB&T  
Paragon Title  
Emergent Bio Solutions  
Sandy Spring Bank  
Marcus Meeks & Rev. Rachel Cornwell  
Susan Traver  
RLJ Lodging Trust  
Housing Opportunities Commission  
Victor Llewelyn Group  
Edward and Marcia Hummers

CAS Engineering  
Mimi and Michael Kress  
Sandy Spring Builders  
Fine Earth Landscaping  
GTM Architects  
The Fleisher Group  
Lerch, Early, and Brewer  
O'Malley, Miles, Nylen, & Gilmore  
Mary LoGiudice  
Ruppert Companies  
Bozzuto  
Erickson Living-Riderwood  
CohnReznick  
United Bank  
EagleBank





18.

# 1ST ANNUAL POLO CLASSIC

Habitat for Humanity Metro Maryland hosted it's 1st Annual Polo Classic on September 21st, 2019. This "Derby" feel outdoor event was held at the beautiful Congressional Polo Club in Poolesville, MD. Individuals and businesses helped raise monies for affordable housing and enjoyed an afternoon outdoors with live music, tailgating, a "Best Hat" contest, and a "Sharpest Dressed Man" contest.

## THANK YOU TO OUR SPONSORS:

John & Suzanne Pranzatelli  
 HSBC  
 Tiffany & Co.  
 RBC  
 Susan Traver  
 The City Vault  
 Jim Coleman Cadillac | Infiniti | Toyota | Honda | Jaguar | Land Rover  
 Strosniders Hardware  
 Washington Rockville Elks Lodge #15



19.

# GLOBAL IMPACT

Habitat for Humanity affiliates are encouraged to donate 10% of what they raise in support of home construction in other countries, encouraging everyone to participate in the international effort to eliminate poverty housing. Since its founding, HFHMM has donated more than \$588,000 to building homes overseas resulting in 164 homes being built internationally. Currently, HFHMM is partnered with Habitat for Humanity Nepal for six years during which time we hope to help stabilize housing in disaster affected areas as well as provide safe and decent shelters in which families can raise their children.

The Global Village program is an opportunity for volunteers to help build decent and affordable housing around the globe. Our staff has participated in trips to rural Armenia, El Salvador, Fiji, Indonesia, Lesotho, Paraguay, Nepal, Macedonia, and Portugal.





20.

## SPONSORING ORGANIZATIONS

\$100,000+

Freddie Mac  
Lowe's Charitable and Educational Foundation

\$50,000+

The Home Depot Foundation  
The J. Willard and Alice S. Marriott Foundation  
The Morris and Gwendolyn Cafritz Foundation  
Wells Fargo Foundation

\$25,000+

American Custom Contractors  
Bank of America  
Ruppert Companies

\$10,000+

Aimco  
Boland  
Clark-Winchcole Foundation  
Erie Insurance  
First Financial Group  
George Wasserman Family Foundation Inc.  
HMS-Host Foundation  
Host Hotels & Resorts, Inc.  
Kite Pharma  
MGM National Harbor  
MGM Resorts Foundation  
Mill Creek Residential  
Robert I. Schattner Foundation  
Thompson Creek Windows  
TW Perry

\$5,000+

Barbara W Houston Memorial Foundation  
BB&T Charitable Contributions  
Breedon Mechanical, Inc.  
Charles A. Klein & Sons, Inc.  
EagleBank  
Giant Food  
Leidos

Marriott International  
Maryland Department of Housing & Community Development  
Nora Roberts Foundation  
Pepco, An Exelon Company  
RFC, Inc.  
Sandy Spring Bank  
Schneider Electric  
Telvent USA, LLC  
Therrien Waddell Construction  
Whirlpool  
Wolf Fire Protection, Inc.

\$2,500+

Aetna Foundation  
Annandale Millwork  
Bank-Fund Staff Federal Credit Union  
Constellation Energy  
ECS - Mid-Atlantic, LLC  
First Baptist Church of Glenarden  
George Mason Mortgage, LLC  
Hensel Phelps  
HSBC  
Huntington Ingalls Industries  
Mortgage Bankers Association  
Paragon Title & Escrow Company

21.

## SPONSORING ORGANIZATIONS

\$2,500+ Continued

RCLCO Foundation  
State of Maryland Treasurer's Office  
The Stephen Colbert Americone Dream Fund  
Tiffany & Company  
WesBanco Bank, Inc.  
Whiteford, Taylor & Preston

\$1,000+

Bozzuto Construction Company  
CAS Engineering  
CIP Finishes  
Clark Construction Group  
CohnReznick  
Crescent Cities Charities, Inc.  
EBC Carpet Services /MilliCare  
Erickson Retirement Communities,  
Riderwood Village

Fine Earth Landscape, Inc.  
GTM Architects  
Harwood House Thrift Shop/Damascus UMC  
Hopkins & Porter  
Housing Opportunities Commission  
Jim Coleman Toyota  
Learning Without Tears  
Lerch, Early & Brewer  
M & L Sullivan Giving Fund  
Mobaidin  
Nauticon Office Solutions  
Old Line Bank  
O'Malley, Miles, Nylen & Gilmore, P.A.  
Ruppert Companies  
Saint Mark Presbyterian Church  
Sandy Spring Builders  
Silver Spring Presbyterian Church  
The Fleisher Group  
UBS Financial Services  
United Bank  
Victor Llewellyn Group

Under \$1,000

Acker & Sons Inc.  
AstraZeneca

Bradley Hills Presbyterian Church  
Bunting Door & Hardware  
Capitol Benefits, LLC  
DCA Landscape Architects, Inc.  
DeLeon & Stang  
Emser Tile  
Faith United Methodist Church  
Farmers Mutual Fire Insurance  
Company of Salem County  
Fine Earth Landscape Inc.  
Galway Lions Club  
Go Church, Incorporated  
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Knights of Columbus Council No. 13008  
MD Short Sales Done 4 LLC  
Overhead Door Corp. of Washington DC  
RBC  
Revolution Window Systems  
Riley Brothers General Contracting  
Rio  
Second Chance  
Shulman, Rogers, Gandal, Pordy, & Ecker, P.A.  
Strosniders Hardware  
Terrapin Base  
The Anderson Company, L.L.C.  
The Campbell Foundation  
TNT Services Group  
Westat  
YourCause, LLC



## INDIVIDUAL DONORS

## \$50,000+

Sari Hornstein

## \$20,000+

Charles and Laura Bay

## \$10,000+

Mr. Ira Fader

John and Suzanne Pranzatelli

Thomas and Beulah Bateman Family Foundation

## \$5,000+

Anonymous

David and Carol Flanagan

Sally and Michael Clurman

## \$2,000+

Anonymous

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Mary LoGiudice

Mimi and Michael Kress

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## \$1,000+

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## \$500+

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April and Bryan Major

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Bridget Newton

Bryon Krug

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Carolyn Sappenfield

Charles Marks

Chelsea Boo

Curtis and Bev Jensen

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Dr. and Mrs. Joseph Parker

Duane Schmidt and Christine Daily

Geoffrey Hobart

Grace Simms

## INDIVIDUAL DONORS

## \$500+ Continued

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James Jorling and Kathleen Kirchner

James Tibbs

Jamshed Mulla

Jocelyn Joiner

John and Zorina Keiser

John Beaty Jr.

Jonathan Neal

Karen Ryan

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Mary and Bob Stoddard

Maura Lightfoot

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Melissa Skolfield and Frank Curtis

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Roger and Debbi

Ronda and Tom McDowell

Ruth Cove

Seth Greenstein

Skip Kittleson

Stacey and Andrew Milne

Stephanie Anderson

Susan Butler

Tracey Dickens

## \$250+

Anonymous

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Al Gleeson

Alison Ewing

Allen and Lynn DeLeon

Allen and Martha Beach

Antonio Francis

Barbara Kilby

Bob and Suzanne Browning

Brian and Ellen Donadio

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Dan and Michelle Murphy

Daniel and Anne Biggins

David and Nancy Scull

Deirdre Vo

Denise Levin

Diane Stern

Don Murphy

Donald Hague

Doreen Cronrath



## INDIVIDUAL DONORS

## \$250+ Continued

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Raymond and Vivian Bass  
Richard and Audrey Mandell  
Richard and Nancy Nelson  
Robert Scanlon  
Robin Streeter  
Ryan Crabbs  
Samira Woodings  
Stacey Kane  
Stephen and Caroline Springer  
Stephen and Tanya Spano  
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Susan and Robert Reutershan  
Susan Dunton  
Tania Galarza  
Tom Monahan  
Tracy and Joe Niro  
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Adria Snyder  
Adrienne Annunziata  
Aerial Longmire  
Aggie Green  
Aj Nuciforo  
Al & Marlene Mamary  
Alan and Leslie Kerxton  
Alan and Rita Seifert  
Alan and Susan Keyser  
Alana Hubbard  
Alex Parker  
Alexa Kempel  
Alexander Fleming  
Alfred and Marsha Luce  
Alfreda Jones  
Alice Grillo  
Alicia Burnham  
Alicia Richards

Alison Brock  
Allan and Margaret Anderson  
Allie Mann  
Allison Brody  
Allison Fitzpatrick  
Alyssa Klein  
Amanda Fangmeyer  
Amanda Jacobs  
Amanda Moore  
Amanda Zang  
Amelia Shachoy  
Ami Upadhyia  
Amy and Norbert Weinberg  
Amy Warffeli  
Amy Whipple  
Amy Wrona  
An Truong  
Andrea Abrams and Thomas Helde Jr.  
Andrea Beck  
Andrea Paro  
Andrea Sherman

Andrew Bender  
Andrew Fariello  
Angela Davis  
Angela Doyle  
Angela George Gaskins  
Angela Hill  
Angela Kim  
Anju Vinod  
Ann Cove  
Ann Dickman  
Ann Forsythe  
Ann Lafontaine  
Ann Marie Mehlert  
Ann Massey  
Ann Dickman  
Anne Barker  
Anne Marie Robert  
Anne McGugan  
Annesley K. Schmidt  
Annie and John Brereton  
Annie Bolger

Anthony and Joann Bosnick  
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Antoinette and Frank Ponce  
Arthur Dunning  
Arthur Paholski  
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Audrie and Audrey Whitney  
Autumn Metzger  
Avery Lewis  
Aye Mar-Czincila  
Bachi Baldeh  
Ballard Jackson  
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Barbara Bell  
Barbara Howard  
Barbara Kaplan  
Barbara McAnelly  
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Bill Liberti  
Blaine and Doris Davis  
Bob Grandfield  
Bob Hartwick  
Bobbi Majors  
Bobby Luu  
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Bonnie and Timothy Mulligan  
Bonnie Caravaglia

Bonnie Holcomb  
Bonnie Spiers  
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Brenda Wnek  
Brent Murray  
Brett Gibson  
Brian Christianson  
Brian Cox  
Brian Gifford  
Brian Koester  
Brianna Burke  
Bruce and Margaret McElvein  
Bruce and Nancy Smith  
Bruce and Nancy Thorner  
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Bryson Jolly  
Buck and Susan Bartley  
Burt and Pamela Zurer  
Caleb Briggs

Calvin Kidd  
Camilla and Michael Smith  
Candace and James Tierney  
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Carl Dembrosky  
Carol Blakeslee  
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Carolyn and Martin Gakenheimer  
Carolyn Benck  
Carolyn Colton  
Carolyn Mercer  
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Catherine Lilja  
Catherine Penafiel  
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Charles Luttrell  
Charles Schefer  
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Christine Sullivan  
Christine Wade  
Christopher Middleton  
Christopher Weldon  
Christy Yascko  
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Claire March  
Clare Specht  
Clarence Tignor  
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Constance Brown  
Corinne Smeriglio  
Craig Sacknoff  
Crystal Thomas  
Curren and Dwain Winters  
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Curtis Tao  
Cynthia Cenname  
Cyril Svoboda  
Dan Ezrow  
Dana Semmes  
Dani Stagg  
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Darci Holston  
David and Anna Rain  
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David and Laurel Flyer  
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David Blumberg  
David Dredden

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David Stephens  
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Debra Marfizo  
Debra Parker  
Debra Principi  
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Dennis Weener  
Devra Glowinski  
Diana Paguaga  
Diane Burch  
Diane Kropfl  
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Elizabeth Furlong  
Elizabeth Kubic  
Elizabeth Molesworth  
Elizabeth Tedio  
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Eloise Sanchez

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Harvey and Susan Flatt  
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Jacqueline Ratner  
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James Ball

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James Pearson  
James Vanee  
James Watson  
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Janice Downie  
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Jean Doong  
Jean Panagakos  
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Jeff Wolff  
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Jeffrey Novotny  
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Jinah Bryant  
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Joan Montanari  
Joan Wessel  
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Joe Oppenheimer

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John and Elizabeth Zinner  
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Joyce Shields  
Joyce Somsak  
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Kenneth Kubu  
Kenneth Swain  
Kenneth Wood  
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Kimberley Pins  
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Kit Ballenger  
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Kristi Pappalardo  
Kristin Urban  
Kristy Swarthout  
Kyla Grogan  
Kyle Peterson  
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Laura Giannarelli  
Laura Moore  
Laura Wilson  
Lawrence and Joan Friend  
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Leemu Kolleh  
Leonard and Annemarie Ralston  
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Leslie Pemberton  
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Linda Biggs  
Linda Conboy

Linda Cowie  
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Linda Ruegg and Fillmer C  
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Lisa Cuesta  
Lisa Gotkin  
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Lisa Millholland  
Lisa Rodriguez  
Liz Liberatore  
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Lorie Holland  
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Maggie Lewis  
Maggie McGowan  
Maisie Marsh  
Malena Tirado  
Mandy Lemar  
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Marian Keselenko  
Marie Lagos  
Marie Shannon  
Marilyn and Michael McDonough  
Marilyn Owen  
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Mark and Mary Stolorow  
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Mark Osborne and Lynn Goldfarb  
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Marnie Adamson-Comanda

Marsha Muawwad  
Marta Chaffee  
Martha Boshnick  
Martin and Delores Dombrowski  
Martin Renninger  
Martin West  
Marty Newman  
Marty Smolley  
Mary Agboli  
Mary Ann and John Brereton  
Mary Ann Mendoza  
Mary Beth Bauernschub  
Mary Britt  
Mary Englert  
Mary Hughes  
Mary Janicki  
Mary Joyce  
Mary Julian  
Mary Lynne McElroy  
Mary McDonald  
Mary McIntosh

Mary Nelson  
Mary Roberts  
Mary Soto  
Mary Zitello  
Matt Abramson  
Matt Fowler  
Matt McMahon  
Matt Shannon  
Matthew Mason  
Matthieu Chan Tsin  
Maura Moran  
Maureen Bellamy  
Maureen Stiles  
Max and Nancy Liffman  
Mayo and Pearl Friedlis  
Meg and Rob Clemens  
Megan Kartchner  
Megan Wahl  
Meghan McGuire  
Melanie Psaltakis  
Melba Piersma

Melinda Branham  
Melissa DeStefano  
Melissa St Louis  
Meredith Uebersax  
Meredith Webb  
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Michael and Mary Plantamura  
Michael Chanin  
Michael Goodman  
Michael Kidney and Lena Hernandez  
Michael King  
Michael Mariani  
Michael Matese  
Michael Rafter  
Michele Shannon  
Michelle Suess  
Mike Ward  
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Mr. Daniel Pewitt  
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Mr. Douglas Roblin  
Mr. Edward Grossman  
Mr. Elery Caskey Jr.  
Mr. Harvey Schwartz  
Mr. Howard Weiss  
Mr. Jack Ensor  
Mr. James Beard  
Mr. James Howell  
Mr. James Kelley  
Mr. James Togashi  
Mr. Jay Lewis  
Mr. Jeffrey Rosenfeld  
Mr. John Werner  
Mr. Kenneth Kubu  
Mr. Kenneth Loren

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Mr. Manuel Geraldo  
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Mr. Maury Gittleman  
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Mr. Mike O'Connor  
Mr. Miles Haber  
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Mr. Robert Moore  
Mr. Robert Nugent  
Mr. Ronald Jacobs  
Mr. Scott Waffle  
Mr. Shaun Donnelly  
Mr. Stanley Matchett  
Mr. Stephen Levee  
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Mrs. Beneva Mondor  
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Mrs. Dorothy Gerald  
Mrs. Elizabeth Stem  
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Mrs. Helen Pritchett  
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Mr. and Mrs. Timothy A. Vanderver  
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Mr. Bruce Hutchinson  
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Mr. & Mrs. Curtis B. Wilbanks  
Mr. Albert Pollin  
Mr. Allan Slan  
Mr. and Mrs. Joseph Feinberg  
Mr. and Mrs. Larry Cafritz  
Mr. and Mrs. Marion Bryant  
Mr. and Mrs. Robert McGaughy  
Mr. and Mrs. Robert Obenreder  
Mr. and Mrs. Timothy A. Vanderver  
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Ms. Deloris Smith  
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Patricia Rogow  
Patty Field  
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Phoebe Wallace  
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Precy and Peter Krause  
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Rochelle Hubbard  
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Rosanne Roe  
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Rouzanna Oganissian  
Roy Kilby  
Roy Manuel  
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Ryan Kearney  
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Sabrina Aponte  
Sally Hoffman  
Sally Yang  
Samson Cheng  
Sandra Bendler  
Sandra Opilla  
Sandra Yang  
Santi Karamchetty  
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Sarah Facciobene  
Sarah Howard  
Sarah Link  
Schwanna Otey

Scott Fitzgerald  
Scott Harrington  
Scott Reiter  
Scott Sims  
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Sharon and William Kenworthy  
Sharon Buyukcan  
Sharon Hunt  
Sharon Myrick  
Sharon Pohorlyes and Jim Gelb  
Sharon Ziel  
Shawn Goldstein  
Shelly Bogasky  
Sherri Brothers  
Shirley Baker  
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Son Truong  
Soniya Mitra-Khardori  
Soojin Cahill

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Stephan Wall  
Stephanie Moore  
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Steve and Wanda Powell  
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Steven and Sharon Tullberg  
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Stewart and Catherine Grubman  
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Subbu Karanth  
Sukhjeet Shergill  
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Susan Sweeney  
Susan Wexler  
Suzanne Parmet  
Suzanne Richardson

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Suzy Sanders  
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Tammy Waugh  
Tanya Alan Correa  
Tara Clements  
Tara George  
Taylor Corley  
Teresa O'Connor  
Teri and John Knowles  
Terri Balaran  
Terri Hall  
Terry Weisz  
The Welshs  
Theresa Hauser

Theresa Pattara  
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Thomas and Jean Helfand  
Thomas Ewers  
Thomas Strikwerda and Donna Stienstra  
Timothy and Valerie West  
Timothy Manetz  
Timothy Thomas  
Tino Monaldo  
Todd Johnson and Jennifer Hess  
Tom and Joan Fund  
Toni Hamner  
Tony Conrad  
Torrey Shawe  
Tracy Guarini  
Tran Chau  
Tran Clan  
Trang Do  
Traudel Lange  
Tuan Tran  
Tyler Carlin

Tyrone Richardson  
Tyson Kidder  
Ursula Kelnhofer  
Valerie Calvert  
Valerie Hall  
Vendetta Luther  
Ventzislava Hristova  
Vicki Stille  
Victoria and Philip Melzer  
Victoria Sauter  
Vina Coonin  
Virginia Hoang  
Viveca Livezey  
Vivian and William Truss  
Vivian Leigh  
Walid and Najat Mourad  
Wallace and Kathryn Knutsen  
Walter and Ilse Kleiman  
Wanda Harris  
Warren Nesbitt  
Webb Hayes

Wendy and Robert Banner  
Wendy Berlinrood  
Wendy Lance  
Wendy Messenger  
William and Ellen Buczko  
William and Ellen Kominers  
William and Jean E. Gries  
William and Virginia Baker  
William Marinello  
William McAdoo  
William Samuel and Young Shin  
William Walker  
William White  
Willis Alred  
Young Lee  
Yvonne Tyree  
Zewditu Tadesse





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