



 **Habitat for Humanity**<sup>®</sup>  
Metro Maryland

# ANNUAL REPORT

July 2019- June 2020



# 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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Pasco Umbriac

\* Denotes Executive Committee Member

# 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 Humanit 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*



# OUR HISTORY

1982

Habitat Montgomery County is established



1995

“House that Congress Built” beginning of advocacy initiative



2006

Gaithersburg ReStore opens



1986

First home completed in Sandy Spring



2003

First multi-family project completed in Forest Glen





# OUR HISTORY

2008

24 townhomes are completed in Burtonsville



2014

19 townhouses completed in Gaithersburg

Silver Spring ReStore opens



2020

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



2013

Expanded to include Prince George's County

Affiliate name change to Habitat for Humanity Metro Maryland



2016

Affiliate office moves to Silver Spring





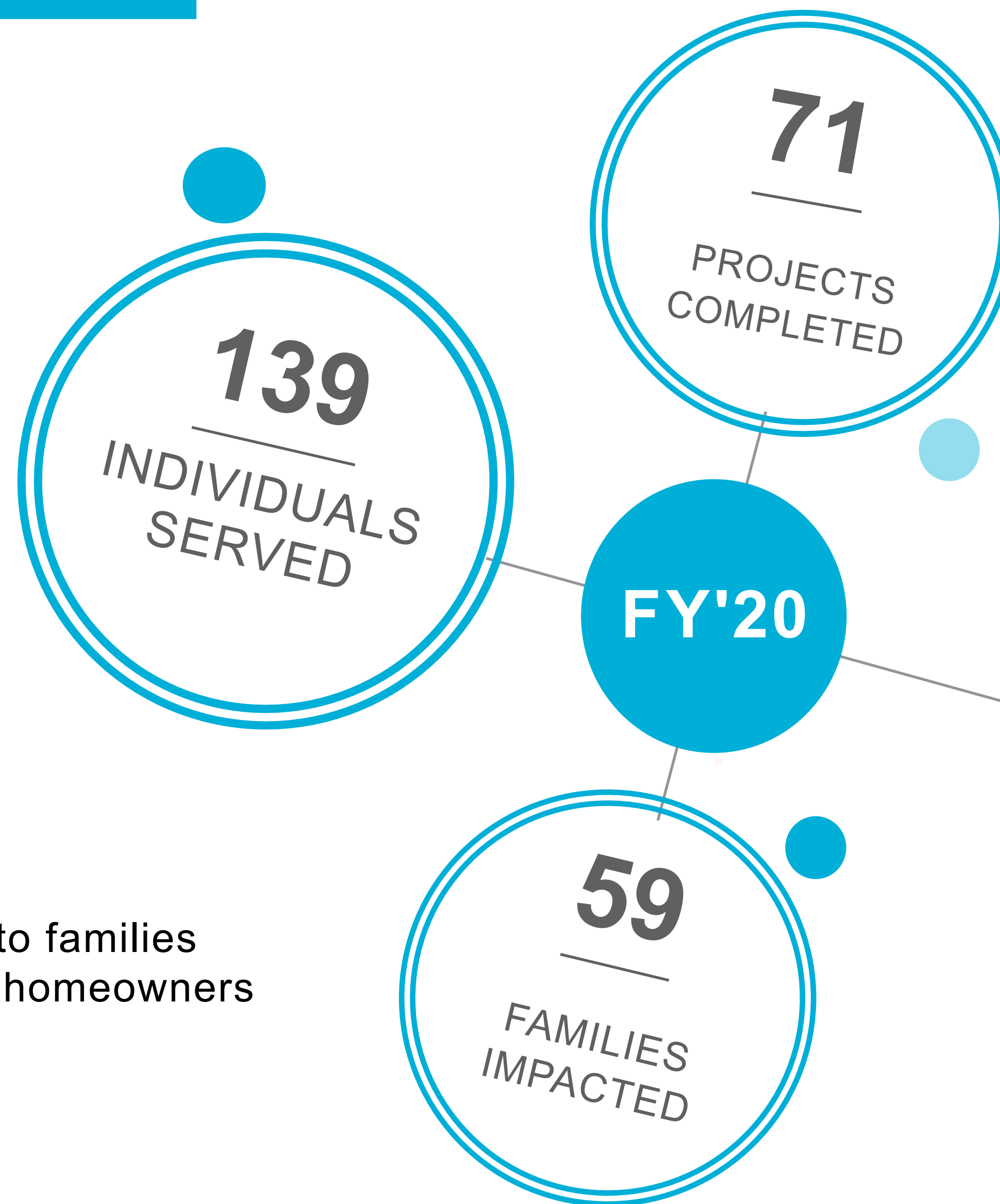
# OUR IMPACT

*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

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MR. KENNETH GORDON

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EDWARD HUMMERS

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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.





# 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.”

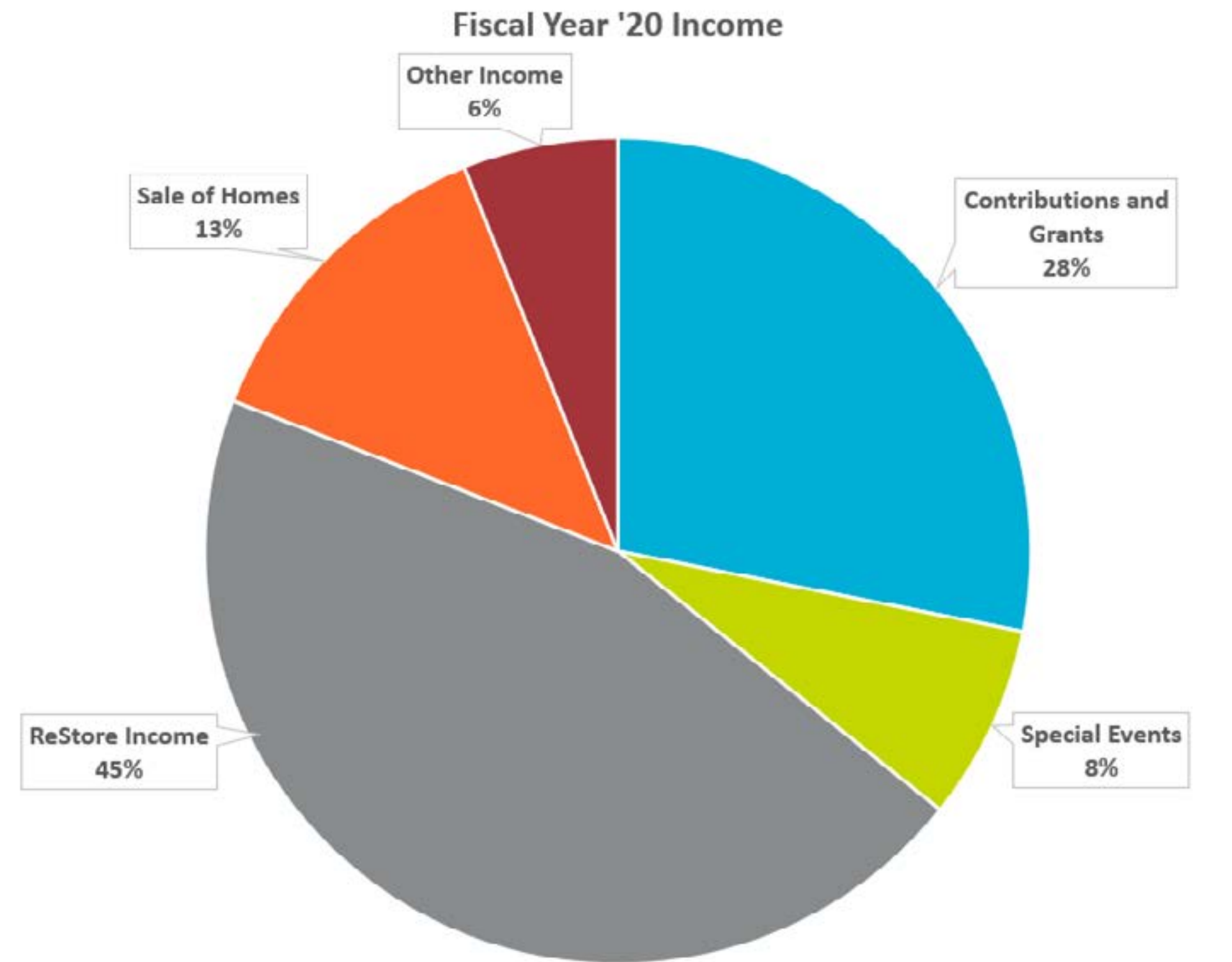
After Gilmour completed the required financial education workshops and sweat equity to build his home, Habitat for Humanity provided him with a 30 year, zero interest mortgage, with 1% down payment, and settlement costs rolled into the 30 year mortgage. Gilmour’s house was completed in December 2019.





# FINANCIALS

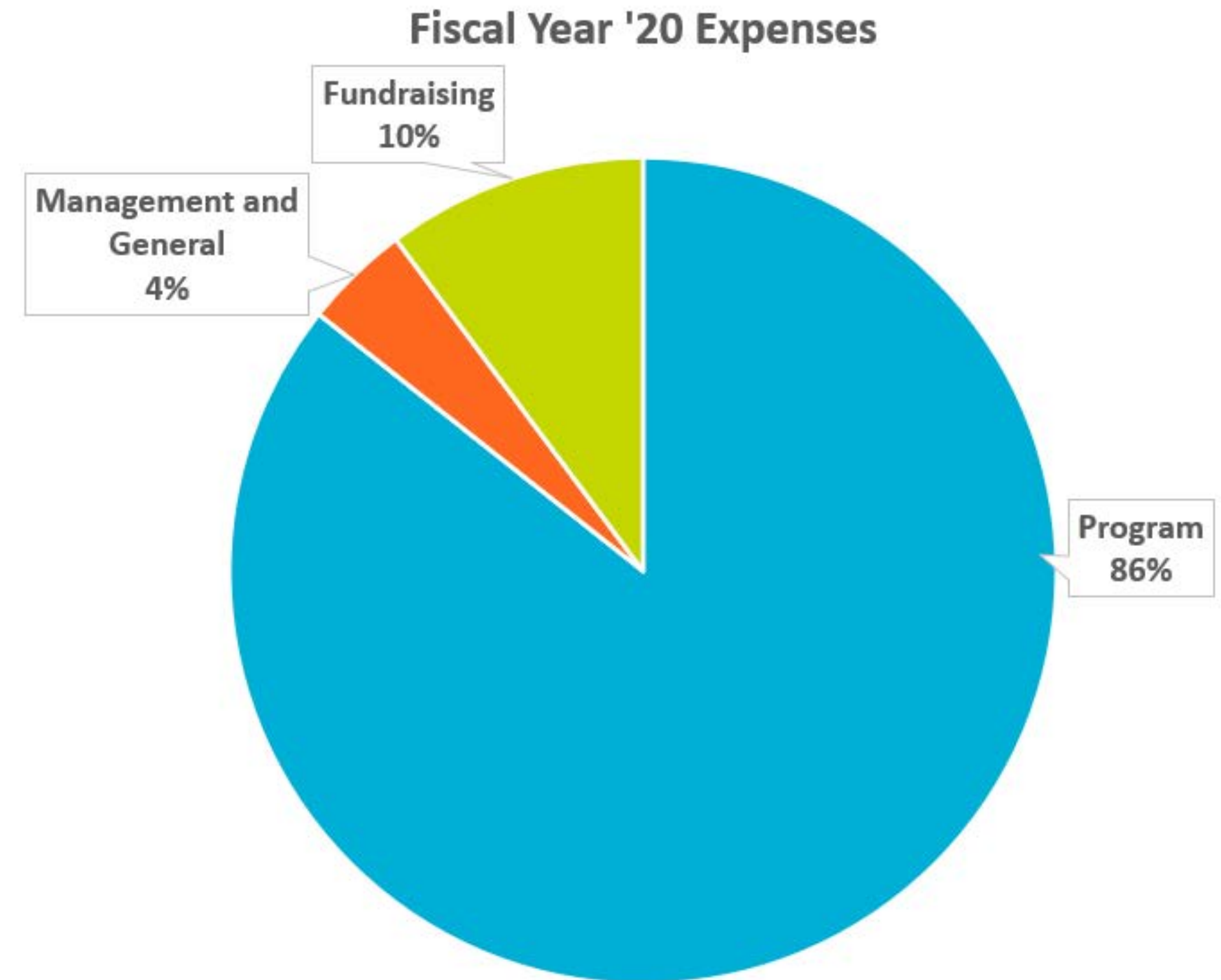
10.



## 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**

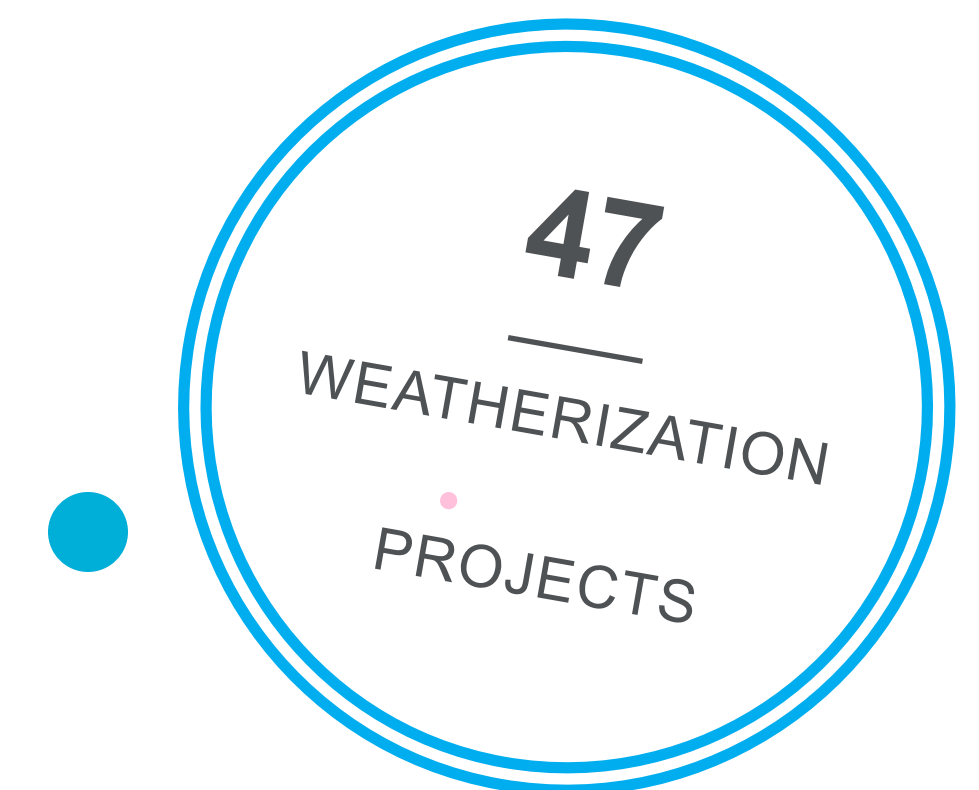
AS PART OF OUR MISSION, HABITAT FOR HUMANITY METRO MARYLAND SELLS HOMES TO PARTNER FAMILIES AT ZERO PERCENT INTEREST. AS SUCH, GAAP REQUIRES US TO RECORD THE MORTGAGE DISCOUNT AMORTIZATION AND MORTGAGE DISCOUNT EXPENSE ON OUR P&L EVEN THOUGH BOTH ARE NON-CASH ENTRIES. THUS, A LARGE PORTION OF THE APPARENT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



# 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!





# 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

13.

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

**1,600,359**

TOTAL FY20

RESTORE SALES

**227,193**

TOTAL FY20 ITEMS SOLD

**107,762**

TOTAL NUMBER OF  
CUSTOMERS



# WOMEN BUILD 2020



**OVER \$200,000**

Funds Raised



**OVER 50**

Women Build Teams



**OVER 400**

Women Build Participants





# 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



# 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.



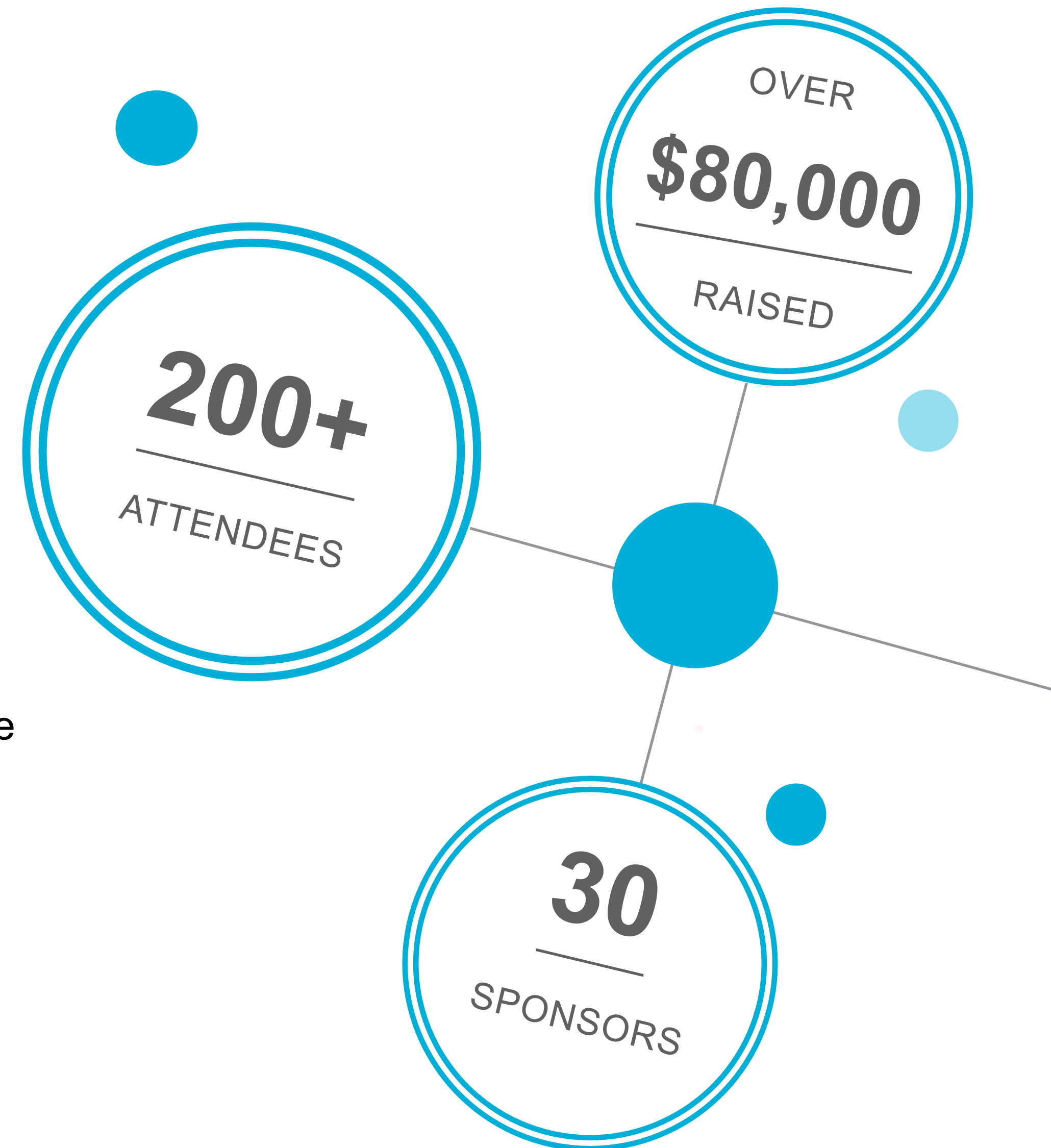


# BENEFIT BREAKFAST

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, Nylan, & Gilmore  
 Mary LoGiudice  
 Ruppert Companies  
 Bozzuto  
 Erickson Living-Riderwood  
 CohnReznick  
 United Bank  
 EagleBank





# 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





# 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.

**164**

FAMILIES  
SERVED  
INTERNATIONALLY

**> \$588,000**

TOTAL LIFETIME  
TITHE TO  
OTHER COUNTRIES





# SPONSORING ORGANIZATIONS

## \$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  
 Breeden 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

## \$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



# 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, Nysten & 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  
 Green Village Concrete, Inc.  
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 Strosnidars 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

Edward and Marcia Hummers

Bernard and Kathleen Mihm

Doug and Mary Beth McDaniel

Marcus Meeks and Rachel Cornwell

Mary LoGiudice

Mimi and Michael Kress

M & L Sullivan Giving Fund

Susan Traver

Virginia Hudak

## \$1,000+

Anonymous

Albert and Lois Brodsky Family Fund

Alice Mobaidin

Amy and Lester Coffey

Amy Szeless

Benjamin Hurley

Bennett Coffey

Bill and Donna Roberts

Diane Scott-Jones

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Ms. Patricia Harvey

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Ms. Stephanie Sola-Sole

Scott Umosella

William and Charylann Maas

William and Tina Sledge

## \$500+

Anonymous

April and Bryan Major

Ashley Narvaez

Bridget Newton

Bryon Krug

Carl Weigle

Carolyn Sappenfield

Charles Marks

Chelsea Boo

Curtis and Bev Jensen

David Clark

Dean Berkheimer

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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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 Norman and Diane Salem  
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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  
 Ahmed Mostafa and Miriam Soliman

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  
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 David and Nancy Scull  
 Deirdre Vo  
 Denise Levin  
 Diane Stern  
 Don Murphy  
 Donald Hague  
 Doreen Cronrath



# INDIVIDUAL DONORS

## \$250+ Continued

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Elizabeth Jones

Eric Cohen

Evan Rostoker

Filogonio and Odilia Ruiz

Gary Burch

Gemechu Habte

Gerald & Claire Miller

Glenda Ashkin

Gordon O'Brien

Gregory and Eleanor Shutak

Gwen DeBlauw

Isiah and Catherine Leggett

Jackie McAllister

Jackie Simon

Jane Bell

Jay and Florence Hunt

Jeanne Mendelson

Jeff and Sandy Limjuco

Jeffrey and Shayna Dee

Jennifer Taw

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Robert Scanlon

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Stacey Kane

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Susan and Philip Milligan

Susan and Robert Reutershan

Susan Dunton

Tania Galarza

Tom Monahan

Tracy and Joe Niro

Turko Semmes



# INDIVIDUAL DONORS

## Under \$250

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Abigail Adelman

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 Upadhya

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

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Annie Bolger

Anthony and Joann Bosnick

Anthony and Margaret Bur

Anthony Martineau

Antoinette and Frank Ponce

Arthur Dunning

Arthur Paholski

Ashumi Lee

Audrey Monson

Audrie and Audrey Whitney

Autumn Metzger

Avery Lewis

Aye Mar-Czincila

Bachi Baldeh

Ballard Jackson

Barbara and Hereward Cattell

Barbara Bell

Barbara Howard

Barbara Kaplan

Barbara McAnelly

Barbara Ostrow

Barbara Paulus



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Beth Tedio	Brenda Wnek	Caren Shein	Cathy Poland
Bette Demarest	Brent Murray	Carl Dembrosky	Celesta Parisi
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Betty Rosenthal	Brian Christianson	Caroline Joy	Chandra Rosen
Beverly Billingsley	Brian Cox	Carolyn and Martin Gakenheimer	Charles and Elizabeth Burdick
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Bill and Nina Regan	Brian Koester	Carolyn Colton	Charles Fortin
Bill Krupinsky	Brianna Burke	Carolyn Mercer	Charles Luttrell
Bill Liberti	Bruce and Margaret McElvein	Carrie and Joe Johnson	Charles Schefer
Blaine and Doris Davis	Bruce and Nancy Smith	Carrie Klein	Charlotte Chyr
Bob Grandfield	Bruce and Nancy Thorner	Carrie McCoy	Charylene Ledbetter
Bob Hartwick	Bruce Beier	Cary Atwood	Cheryl McWhorter
Bobbi Majors	Bruce Johnson	Cary Poropatich	Cheryl Peckenpaugh
Bobby Luu	Bryan Cahill	Casey Aboulafia	Cheryl Russell
Bonnie and Rickey Lindsley	Bryson Jolly	Catherine Conlon	Cheryl Simmons
Bonnie and Timothy Mulligan	Buck and Susan Bartley	Catherine Lilja	Cho Tangs
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Christina Lange	Crystal Thomas	David Roccasalva	Debra Parker
Christina Scripps	Curren and Dwain Winters	David Stephens	Debra Principi
Christine Brennan	Curtis Schreffler	David Stepherson	Delwin and Alicia Brockett
Christine Justis	Curtis Tao	David Stevens M.D.	Dennis Coombe
Christine Peck	Cynthia Cename	David Sullivan	Dennis Weener
Christine Sullivan	Cyril Svoboda	David Wentworth	Devra Glowinski
Christine Wade	Dan Ezrow	David Yaccino and Julie Nelson	Diana Paguaga
Christopher Middleton	Dana Semmes	Dawn Della Camera	Diane Burch
Christopher Weldon	Dani Stagg	Dawn Willard	Diane Kropfl
Christy Yascko	Daniel and Susan James	Debby and Ed Weiner	Dianna Coleman
Claire Gill	Daniel McCarthy	Deborah Ahalt	Dianne Tvarkunas
Claire March	Darci Holston	Deborah Barger	Dolores and Oliver Martin
Clare Specht	David and Anna Rain	Deborah Carney	Dolores Smith
Clarence Tignor	David and Anne Rogerson	Deborah Chu	Don Culbertson
Clyde and Julia Mark	David and Laurel Flyer	Deborah Eaton	Dona Schmidt
Colleen O'Neil	David and Sandra Kagen	Deborah Singleton	Donald and Barbara Turnbull
	David Blumberg	Deborah Smith	Donald and Mary Cuming
	David Dredde	Debra and Ian Copeland	Donald and Robin Tucker

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## Under \$250 Continued

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Donna Coursey

Donna Williams

Dorie Newman

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Doris Walker

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Dr. A. Shamim

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Dr. Jay Shotel

Dr. Jim Cowie

Dr. Shuman and Mrs. Feidelman

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Edward Gromen

Edward Hummers IV

Edward Tsoy and Anne M

Edward Tupin

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Elaine Fairweather

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Elizabeth and Octavio Cunanan

Elizabeth Beecy

Elizabeth Furlong

Elizabeth Kubic

Elizabeth Molesworth

Elizabeth Tedio

Ellen and Theresa LoGiudice

Eloise Sanchez

Emery Gigger

Emily Kenton

Emmanuelle Liggins

Epiphanie Yohou

Eric Conley

Eric Mullis

Erin Caruso

Eva Brake

Eva Hendriks

Fabian Watson

Farrell Wise

Fattor Paynter Family Fund

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Georgette and Jeffrey Godwin

Gerald and Kathleen Ann O'Neill

Gerard Murchie

Gerd Lange

Geri Dee Wilburn

Gerry Haughey

Gerry Kimble

Gilah Langer

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Gladys and Eric Johnson

Gloria and Richard Verfuertth

Grace Lyle



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Harini Shandilya

Harold and Susan Geisel

Harriet Liebow

Harriet Powell

Harrison Clement

Harvey and Susan Flatt

Hayley Saunders

Hazel and Robert Bushrod

Heather Burke

Heidi Bulich

Helen Baumgardner

Hien Vo

Holger Mueller

Holly Cicero

Holly Coffey

Holly Kimko

Hon. Marc B. Elrich

Hope Kim

Hugh Lydiard

Irene Eckstrand

Isabelle Moullier

J. O'Malley

Jacqueline and Anthony Stewart

Jacqueline Castle

Jacqueline Johnson

Jacqueline Ratner

Jaimie Smith

Jake Smith

James and Avis Moore

James and Mary Martin

James and Sandra Vidas

James Ball

James Duffy and Susan Raines

James Halpin

James Pearson

James Vanee

James Watson

Jamie Adams

Jan Delap

Jane Benjamin

Jane Boyer

Jane McCarthy

Janet Mitchell

Janet Soules

Janet Swope

Janice Adamshick

Janice Downie

Janice Pohlman

Jared Halpin

Jason Gottschalk

Jason Huebner

Jason Tickle

Jean and Lowell Swank

Jean Davis-Barger

Jean Doong

Jean Panagakos

jean russo

Jeanne McKinley

Jeanne Wang

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Jeff Wolff

Jeffrey Inks

Jeffrey Novotny

Jeffrey Zyontz and Wendy Rothman

Jenni Reynolds

Jennifer Alt

Jennifer Finn

Jennifer Garms

Jennifer Zahn

Jenny Meisenheimer

Jeremy Holliday

Jerri Hatch

Jessica Armstrong

Jessica Kelley

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Jessica Kelley

Jessica Lee

Jessica Nevins

Jessica Wong

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Jill Derderian

Jill Linder

Jill Peck

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Jin Shang

Jinah Bryant

Jinny Zhang

Joan Jameson

Joan Montanari

Joan Wessel

Joanne Luechinger

Joanne Simeon

Jody Moten

Joe Oppenheimer

Joe Wiehagen

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John and Beverly Paukstis

John and Cynthia Reilly

John and Elizabeth Spencer

John and Elizabeth Zinner

John and Shirley Zilko

John and Suzanne Clark

John Cooper

John Gilbert

John Gogos

John McCormack

John Owens

John Schroeder

Johnnie and Virginia Cameron

Jon and Dara Kaye

Jon Bassett

Jonathan Feldman

Jordan Rutberg

Joseph and Mary Howard

Joseph Lagos

Joseph McGuire

Joseph Waltman

Joshua Cahill

Joy Jacobs

Joyce Shields

Joyce Somsak

Judith McGowan

Judy Beach-Uhlman

Judy Schmank

Julia and Kenneth Phifer

Julia Bastnagel

Julia Fortin

Julia Huey

Julie Buchanan

Julie Englert

Julie Jameson

Julie Wynn

Juliet Hiemberg

June Kyakoby

Justin Omps

Kara Carpluk

Karen Eckert

Karen Lashman

Karen Leftridge

Karen Lertora

Karen McSteen

Karen Pinkham

Karen Spangler

Karla & Mark Foster

Kate Davis

Kate Dipiazza

Katelyn Estrich

Katherine Benderev

Kathryn Abdulbaki

Kathryn Lippincott

Kathryn McManus

Kathy Kurgan

Kathy Shappell

Katie Hlywa

Katie Wiesel

Keith and Robin Lawson

Kelly Grossberg



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Ken Keen

Ken Kuhn

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Kenneth Barnhart

Kenneth Carlson

Kenneth Kubu

Kenneth Swain

Kenneth Wood

Kerry and Ruth Ann Stoltzfus

Kevin Morrison

Kim & Preston Taylor

Kim Finch

Kim Le

Kimber Gipson

Kimberley Pins

Kirkland Reynolds

Kit Ballenger

Kris Pokresz

Krista Ellis

Kristi Pappalardo

Kristin Urban

Kristy Swarthout

Kyla Grogan

Kyle Peterson

Laimon and John Cannon

Larry Cates

Laura Giannarelli

Laura Moore

Laura Wilson

Lawrence and Joan Friend

Lee Waxman

Leemu Kolleh

Leonard and Annemarie Ralston

Leslie Herz

Leslie Pemberton

Liberato Family

Linda Bernard

Linda Biggs

Linda Conboy

Linda Cowie

Linda Harmon

Linda Ruegg and Fillmer C

Lisa Clemans-Cope

Lisa Cuesta

Lisa Gotkin

Lisa Mancini

Lisa Millholland

Lisa Rodriguez

Liz Liberatore

Lois Geller

Lori Davis

Lori Simpson

Lorie Holland

Lorine Dendy

Lorraine Emerick

Lorraine Minor and Forrest L

Louis Lavarone

Louis Masciocchi

Louise Francis

Louise Slatk

LuAnne Spurrell

Lucie Manley

LV Magzanian

Lydia Parra

Lynn Kentner

Lynn Stottlemeyer

Lynne McKelvey

Maddie Millholland

Maggie Lewis

Maggie McGowan

Maisie Marsh

Malena Tirado

Mandy Lemar

Marcela Zoccali

Marcia Daft

Marcia Fell

Margaret and Andrew Iwamoto

Margaret Bradford

Margaret Luther

Margaret Russell

Margaret Sweatman

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Margaret Whitlock

Margery Sellinger

Margie Smith

Maria Anderson

Maria Barallon

Mariam Aladdin

Marian Keselenko

Marie Lagos

Marie Shannon

Marilyn and Michael McDonough

Marilyn Owen

Maritza Falcon

Mark and Lyn

Mark and Mary Stolorow

Mark Dabney

Mark Mason

Mark Osborne and Lynn Goldfarb

Marlene Mamary

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

Michael and Adele Sumner

Michael and Elizabeth Votaw

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

Milena Kohlmann

Milly Dick

Miranda Katsoyannis



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Mr. Daniel Pewitt

Mr. Deneen Richmond

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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

Mr. Leslie Goldberg

Mr. Lewis Dawley

Mr. Manuel Geraldo

Mr. Martin Fahey

Mr. Maury Gittleman

Mr. Melvin Ross

Mr. Mike O'Connor

Mr. Miles Haber

Mr. Mohammed Dar

Mr. Paul Love

Mr. Peder Anderson

Mr. Richard Farrar

Mr. Robert Moore

Mr. Robert Nugent

Mr. Ronald Jacobs

Mr. Scott Waffle

Mr. Shaun Donnelly

Mr. Stanley Matchett

Mr. Stephen Levee

Mr. Stephen Turow

Mr. Steven Karr

Mr. Thomas Lavalla

Mrs. Beneva Mondor

Mrs. Betty Ann Barnes

Mrs. Dorothy Gerald

Mrs. Elizabeth Stem

Mrs. Gretchen Taylor

Mrs. Helen Pritchett

Mrs. Jasjit Atwal

Mrs. Margery Edmundson

Mrs. Marian Abbot

Mrs. Sally Hodsoll

Mrs. Suzanne Baulsir

Ms. Ann Weigle

Ms. April Langevin

Ms. Ardith Bausenbach

Ms. Barbara Butrica

Ms. Barbara Patterson

Ms. Barbara Shaw

Ms. Caroline Herbert

Ms. Clara Herner

Ms. Crystal Gilbert

Mirna Da Silva

Monica Medina

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

Mr. and Mrs. Troy Agnew Jr.

Mr. and Mrs. Welsh

Mr. Arthur Robinson

Mr. Barry Robinson

Mr. Bill McCloskey

Mr. Bruce Hutchinson

Mr. Carl Shea

Mr. Charles Gebbert

Mr. Craig Rice

Mr. Cullen Cowley

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## Under \$250 Continued

Mirna Da Silva

Monica Medina

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

Mr. and Mrs. Troy Agnew Jr.

Mr. and Mrs. Welsh

Mr. Arthur Robinson

Mr. Barry Robinson

Mr. Bill McCloskey

Mr. Bruce Hutchinson

Mr. Carl Shea

Mr. Charles Gebbert

Mr. Craig Rice

Mr. Cullen Cowley

Ms. Cuvator Armstrong

Ms. Dawn Doeblner

Ms. Debora McCarty

Ms. Deborah Dwyer

Ms. Deloris Smith

Ms. Donna Page

Ms. Edith Holleman

Ms. Elizabeth Canetti

Ms. Elizabeth Hessel

Ms. Ellen Antholis

Ms. Faye Allen

Ms. Gretchen Blakenship

Ms. Hally Childs

Ms. Irene Dent

Ms. Jacqueline Stover

Ms. Jane Hughes

Ms. Janet Levy

Ms. Janet Lowenthal

Ms. Janet Nagler

Ms. Janice Flug

Ms. Jean Roxon

Ms. Johanna Pleijsier

Ms. Joyce Henderson

Ms. Judith Birch

Ms. Judith Kneen

Ms. Judith Letendre

Ms. Karan Temple True

Ms. Kathleen Curtis

Ms. Kathleen Davis

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Ms. Kerry Johnson

Ms. Kitty Dawson

Ms. Lilly Lievsay

Ms. Linda Leary

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Ms. Lorraine Moolchan

Ms. Lynda Shank

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Ms. Rochelle Rosenfeld

Ms. Sallie Holzberg

Ms. Sharon McCarthy

Ms. Susan Sundermann

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Ms. Wilma Braun

Myra Outlaw

Najwa Bayrakdar

Nancy Abba

Nancy and Barry Bosworth

Nancy and Jerry Scheele



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Nancy Martin

Natalie Hairston

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Nevada Brannon

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Nicole Sushka

Nijia Williams

Nikki Snyder

Nina Regan

Nithya Raghavan

Noel Nazario

Oliver Lange

Olukemi Olugemo

Omar Molina

Orysia Stanchak

Oskar Austegard

Owen Littlejohns

Paige Beyer

Pamela Jarvis

Pamela Joyce Wright

Pamela Shetley

Pat Cunningham

Patrice Folkes

Patrice Wolfe

Patricia Ameling

Patricia and Brian Caudill

Patricia and Carl Bianchi

Patricia Darsie

Patricia Dunham

Patricia Elliott

Patricia Hammonds

Patricia Millholland

Patricia Rogow

Patty Field

Patty Widerman

Paul and Nancy Clark

Paul and Ruth Anne Thran

Paul and Teola Jones

Paul Goldstein

Paul Macdonald

Paula and Barry Goldsmith

Paula and Roy Mason

Paula Christie

Peggy Mumford

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Peter Jons

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Phimphone Gilberry

Phoebe Wallace

Phyllis Campbell

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Precy and Peter Krause

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Raziel and Frances Hakim

Rebecca Grady

Regina Donnelly

Renee Stake

Renee Wehry

Richard Arsenault

Rick Ferri

Rina Kunk

Rise and Ronald J. Schlesinger

Rita McWilliams

Rita Roy

Ritu Kapoor

Rivka Yerushalmi

Robbie Rogers

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Robert and Mary Wolfe

Robert and Nancy Turner

Robert and Patricia O'Neill

Robert and Rita Beaudet

Robert and Susan Costello

Robert Bartoszek

Robert Blackman

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 Robert Brown  
 Robert Davis  
 Robert Dymond  
 Robert Esty  
 Robert Grandfield  
 Robert Hackman  
 Robert Hartwick  
 Robert Kass  
 Robert Morris  
 Robert Riefle  
 Robert Robey  
 Robin Gross  
 Robyn Nietert  
 Rochelle Hubbard  
 Roma and Fred Strathman  
 Ron Essig  
 Rosalie Sporn  
 Rosanne Roe  
 Rose DeLand

Rosline Fraser  
 Ross Whaley  
 Rouzanna Oganissian  
 Roy Kilby  
 Roy Manuel  
 Ruth Malloy  
 Ryan Kearney  
 Sabina Turreilles  
 Sabrina Aponte  
 Sally Hoffman  
 Sally Yang  
 Samson Cheng  
 Sandra Bandler  
 Sandra Opilla  
 Sandra Yang  
 Santi Karamchetty  
 Sarah and John Anderson  
 Sarah Facciobene  
 Sarah Howard  
 Sarah Link  
 Schwanna Otey

Scott Fitzgerald  
 Scott Harrington  
 Scott Reiter  
 Scott Sims  
 Shannon Morris  
 Sharon and George Orndorff  
 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  
 Simmons Lettre  
 Son and George Chang  
 Son Truong  
 Soniya Mitra-Khardori  
 Soojin Cahill

Stacie Crawford  
 Stacy Kentner  
 Stephan Wall  
 Stephanie Moore  
 Stephen and Wilma Garvey  
 Steve and Wanda Powell  
 Steve Hull  
 Steven and Sharon Tullberg  
 Steven Kubasik  
 Stewart and Catherine Grubman  
 Su Kim Eisenberg  
 Subbu Karanth  
 Sukhjeet Shergill  
 Susan and James Sellers  
 Susan Clark  
 Susan Haines  
 Susan Pinkard  
 Susan Sweeney  
 Susan Wexler  
 Suzanne Parmet  
 Suzanne Richardson



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Suzy Sanders	Thomas and Ann Kamasky	Tyson Kidder	Wendy Berlinrood
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Sylke Knuppel	Thomas Ewers	Valerie Calvert	Wendy Messenger
Sylvia and Harold Eidlin	Thomas Strikwerda and Donna Stienstra	Valerie Hall	William and Ellen Buczko
Talia Mauck	Timothy and Valerie West	Vendetta Luther	William and Ellen Kominers
Tamar Kahn	Timothy Manetz	Ventzislava Hristova	William and Jean E. Gries
Tammy Waugh	Timothy Thomas	Vicki Stille	William and Virginia Baker
Tanya Alan Correa	Tino Monaldo	Victoria and Philip Melzer	William Marinello
Tara Clements	Todd Johnson and Jennifer Hess	Victoria Sauter	William McAdoo
Tara George	Tom and Joan Fund	Vina Coonin	William Samuel and Young Shin
Taylor Corley	Toni Hamner	Virginia Hoang	William Walker
Teresa O'Connor	Tony Conrad	Viveca Livezey	William White
Teri and John Knowles	Torrey Shawe	Vivian and William Truss	Willis Alfred
Terri Balaran	Tracy Guarini	Vivian Leigh	Young Lee
Terri Hall	Tran Chau	Walid and Najat Mourad	Yvonne Tyree
Terry Weisz	Tran Clan	Wallace and Kathryn Knutsen	Zewditu Tadesse
The Welshs	Trang Do	Walter and Ilse Kleiman	
Theresa Hauser	Traudel Lange	Wanda Harris	
	Tuan Tran	Warren Nesbitt	
	Tyler Carlin	Webb Hayes	





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