WWHT strengthens the communities of Southeast Vermont through the development and stewardship of permanently affordable housing and through ongoing support and advocacy for its residents.

Elizabeth Bridgewater
Executive Director

Greg Hessel
Board President
For most Vermonters, whether we rent or own, the idea of “home” is much more than the roof over our heads. Home is an emotional destination - the anchor of our daily life, our comfort zone, a place where we belong. It’s where families unite, gather and grow; it’s where young people dream of the future and elders hold their memories close. Home empowers us, protects us, restores us, and inspires us. Home provides us with a sense of place.

The Windham & Windsor Housing Trust has a new tag line — Home Matters Here — which is the theme for our 30th annual report. We chose this phrase because it speaks to the very tangible ways home influences our lives, but also to its place and meaning in our communities. When neighbors live in stable, healthy homes they have better physical and mental health, reduced stress and their children perform better in school. The benefit to these neighbors is passed on to our whole community in significant ways. A family that spends less for housing costs can afford to spend more on other items, including groceries, clothing and health care. They can also afford to save more for emergencies or for major purchases such as a car or education. This provides our whole community with greater economic, social, educational, and workforce stability.

Home is the unique and nurturing community where we live – a place that connects people and inspires positive change. The stories you’ll read in the next few pages illustrate the many different ways people’s lives are improved by the housing opportunities they’ve received through the Housing Trust. Claire feels empowered by becoming a first generation homeowner. Mike is able to pick up more hours at work because his new apartment is within walking distance to his job. Jeanette maintained strong sense of community when she transitioned from homeownership to renting, and Jessica and her son have greater independence after moving into a more spacious home that accommodates her son’s physical needs.

We’re proud to provide better housing opportunities to more than 1,500 Southeastern Vermonters each year. Through our mission-driven focus and ongoing work of transforming properties and neighborhoods, we are preserving the very fabric of our region, allowing residents to thrive and our communities to remain vibrant and economically diverse.

We are so grateful to have your support. Your deep connection to this place and appreciation for the significance of Home is what makes us stronger. Thank you.

Elizabeth Bridgewater
Executive Director

Greg Hessel
Board President
... is a Place for New Beginnings

Jessica’s journey to her own, affordable apartment was not an easy one. A single mother with an autistic child, Jessica was living with her mother while working part-time. Jessica and her 3-year old son shared a bedroom, and dreamed of having a place of their own.

With the help of her case manager at Parks Place Community Resource Center in Bellows Falls and referrals from Springfield Supported Housing, Jessica found an affordable apartment just a mile from her son’s school, and close to her job in Bellows Falls. For Jessica and her son, the opportunity to live in a WWHT-restored property has transformed their lives.

“The whole process took about eight months,” says Jessica. “But it was worth the wait! We are so excited and grateful to be here. The location is great, the apartment is gorgeous and very spacious, and it’s a quiet building with a locked entryway. I feel very safe.”

Since the day they moved in, Jessica says they have felt right at home. The lower countertops and other features of the handicapped-accessible apartment have made life easier for her son, and the extra space has allowed them each to have friends over and entertain. “Having this apartment matters for us because we can live our lives the way we want to,” says Jessica. “The fact that my son is able to have his own room, his own things — we’ve both gained a lot of independence.”

Jessica is hopeful that someday in the future she might buy her own home, and she intends to enroll in the Housing Trust’s HomeOwnership program to start the process of planning, saving and managing money.

“This is a true blessing for families like mine. Now there’s nothing we can’t do!”
... is a Place to Be Yourself

A home of one’s own — either rented or owned — is the cornerstone of independence for people with disabilities. For Mike, who was born with a cognitive disability, having his own apartment with the Windham & Windsor Housing Trust has meant much more to him than just a place to live.

Mike’s apartment is a ten-minute walk from Brattleboro Memorial Hospital. “I work at the hospital,” says Mike. “This gave me the opportunity to work more hours. It’s affordable, and I’m close to everything.”

Mike was living with friends in a mobile home when he was told about the affordable apartments available through WWHT. He met with the Housing Trust’s Director of Property Management, Tim Callahan, who helped him with the application process. In 2007 he moved into a third floor apartment in Brattleboro, which he shared with his brother. Last year, a broken ankle threatened Mike’s ability to maintain his independence. He moved in with family to recover, but was soon back on his feet and moved into his very own first floor apartment with the help of the Housing Trust.

“I’m so happy to have my own apartment — it was one of my goals,” says Mike proudly. “I have a cat named Midnight, we have a good time together.” Mike likes his neighbors which adds to his feeling of living in a family environment. “Everyone is willing to help each other out,” he continues.

Mike also values the relationship he has with Tim Callahan and the staff at the Housing Trust. “They work with me, and check on me all the time,” Mike says. “If I need help fixing anything they are really helpful and they really care about me.” Mike laughs as he remembers visiting with Tim and talking sports. “He’s a good guy, even if he does give me a hard time about my teams!”

Mike has worked at Brattleboro Hospital for 17 years, and loves the people he works with. And at the end of the day, he loves to come home to his own apartment where he can relax on the porch.

“It’s good to have your own place, you can think more about life. If I need help, I know people are here for me. This is a good place for me.”
Jeanette first learned of the Windham & Windsor Housing Trust five years ago when she was looking to downsize. A lifelong resident of Guilford, Jeanette found herself struggling to keep up with the rising cost of owning her condo and paying owner association fees, utilities and taxes. She decided it was time to sell the condo and find an affordable place to rent.

“People think that condos are cheaper to live in, but that’s not always the case,” says Jeanette. “My niece mentioned a new project that was being built. She thought I would like it, and she was right — I liked it right away.”

When the new three-story building was ready for occupancy, Jeanette happily moved into a one-bedroom apartment. From day one, she says, it has felt like home. And although she has her own apartment, she never feels alone.

“It’s all open, so it’s very bright and feels very spacious,” says Jeanette enthusiastically. “We have a community room on our floor and people are welcome to use that for all sorts of activities. Some people do puzzles, or if you just want a nice space to visit with friends and family, it’s good for that too.”

Jeanette believes the new building and all of its conveniences provide the perfect living solution for this next phase of her life. “I’m on the third floor, and the laundry is just one floor down,” she says, adding that she has her independence and her privacy, but also a strong sense of security because of how her building is managed and maintained.

“I never have to clear snow, or anything like that,” she says with a smile. “Even the mailboxes are in the garage, so I don’t have to go outside.”

“Living here has made life easier for me. I might be the oldest resident, and I’m not at all afraid to live by myself, in this big building,” Jeanette says. “It’s comforting at this point in my life to not have to worry about so many things.”
... is a Place to Live on Your Own Terms

Claire and her husband were looking to buy a home for their young family, when a significant medical bill derailed their credit. Determined to overcome the hurdle and achieve their dream, the couple applied for a USDA loan and began working with the WWHT HomeOwnership Center to improve their credit and become “homeowner ready.”

“My parents had never owned their own home; they had always rented, so it’s something I always wanted,” says Claire. “The loan we applied for required us to go through the first-time homebuyer education class, and that was the first step in the right direction.”

Claire picked a spot outside of town with acreage, which allowed them to put an addition on. They even started raising their own poultry and animals. “Finding our own home has changed my whole life, my kids’ lives,” says Claire. “For me, it’s about empowerment. We have privacy, peace of mind, and greater quality of life. It’s truly our sanctuary. We love it so much.”

The entire process had such a positive effect on Claire that she decided to become a realtor. “For me, it’s more than helping people find a house,” she says. “I want to be an advocate for people who are struggling, direct them to the right resources, and support them through their experience.”

As Claire can attest, that experience can be stressful and overwhelming for first-time homebuyers. Prospective buyers often don’t know how much they can afford, how to calculate a monthly mortgage payment, or what happens at a home inspection. “The homeownership program prepares you for all these things and helps you make good decisions,” she says.

“I have a lot of gratitude for what we have achieved,” says Claire. “And once I figure out how to overcome something, I want to help others. I feel very strongly that many people could benefit from this program, if they just knew about it. I want to do my part to bridge that gap, to help more people realize their dream of homeownership.”
An Opportunity

After thirty years, our founding Executive Director Connie Snow retired on December 31, 2017. The Windham & Windsor Housing Trust’s board and friends have created a fund to support the organization through a challenging period while honoring Connie and her firm belief that nothing has greater capacity to promote the stability, health, and well-being of a community than providing affordable homes.

Timing is Everything: The Connie Snow Opportunity Fund

When a real estate opportunity becomes available, the Housing Trust spends several months studying the feasibility of the project. If it is viable and initial funding is committed, there is still a 12-16 month gap before the governmental and private funding is received. During this period, WWHT has to complete detailed environmental and engineering studies, permit applications, legal reviews, and architectural plans. The cost for these can total $250,000 – $500,000, resources that WWHT must temporarily provide until the project funding is received.

Historically, under Connie’s extraordinary leadership, WWHT has pieced together inefficient strategies of phasing testing and studies, borrowing, and delaying payments. This Timing Is Everything (TIE) Fund will allow the Housing Trust to navigate the real estate process in a confident and efficient manner, to stay nimble in complex or time sensitive transactions, and to respond to unexpected opportunities.

Please consider making a donation to the TIE Fund to honor Connie and to stabilize the Housing Trust into the future.
Q. I give a gift every year — can my regular gift go toward the fund?

A. We rely on your annual gift every year, and hope you will consider making an additional one-time gift to the TIE Fund to ensure the long-term stability of WWHT. All contributions to this fund will be held in a distinct account and only used during the project development period. This fund will not be used for operating expenses and will be replenished at each project’s closing.

Every new gift to the fund will be matched up to $50,000!

This is an opportunity to double the impact of your gift and pay tribute to Connie’s remarkable leadership.

Thank you for your generosity!
Last summer, Windham & Windsor Housing Trust received approval to begin construction on a new housing neighborhood, designed in part to address homelessness in the Brattleboro area. The project, called Great River Terrace, involves the transformation of the old Lamplighter Inn Motel into 22 “micro-apartments” with a community center. Half the apartments will be available for those who have experienced chronic homelessness, and there will be a variety of services available on site to assist residents.

When it was time to find a contractor to manage the project, the Housing Trust turned to GPI Construction. GPI is a full service general contracting and construction management firm located in Brattleboro, and has been in business for over 44 years.

“We started working with WWHT about four years ago,” says President Joseph Fortier. “Since then we’ve developed a great relationship and have taken care of a number of smaller to mid-size projects. The Great River project is our largest to-date with WWHT.”

GPI currently has 25 full-time employees, and the majority live in Brattleboro and surrounding communities.

GPI was recognized recently by industry peers for a variety of energy efficient measures they are incorporating in the renovation design at Great River Terrace, including the use of heat pumps and solar to offset electricity costs. The project is also being touted as a new concept for the area in its combination of apartments and on-site services for residents. Fortier says there is personal fulfillment that comes from working on projects that change people’s lives.

“We think that this is a much-needed program for Brattleboro, and that it will help transition vulnerable populations into more stable living environments,” says Fortier. “Anytime you can get a person into

GPI Construction — Building a Pathway to Permanent Housing
Great River Terrace

Permanent supportive housing consisting of 22 “micro-apartments” and a community center. The multi-purpose community center will include a conference room, computer station, larger kitchen space, laundry machines and offices for supportive services. Project completion is expected in June.

a recovery program and a safe place to live, it’s a positive step. To me, home means safety and stability. I see Great River Terrace as a place where people who have fallen on hard times can get some stability and a roof over their heads so they can get back on their feet.

“We are pleased that the living space at this facility will be healthy and community oriented, and we are proud to be a part of it.”
# Balance Sheet

**Assets**  December 31, 2017

<table>
<thead>
<tr>
<th>Current Assets</th>
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<tbody>
<tr>
<td>Cash</td>
<td>1,461,209</td>
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<tr>
<td>Accounts Receivable</td>
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<td>Revolving Loans Receivable, current portion</td>
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<td>Development Fee Receivable</td>
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<td>Grants Receivable</td>
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<td>Shop Inventory</td>
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<td>Prepaid Expenses</td>
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<td>Partnership Receivable</td>
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<td><strong>Total Current Assets</strong></td>
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<table>
<thead>
<tr>
<th>Other Assets</th>
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<tbody>
<tr>
<td>Deposits Held in Trust &amp; Restricted Reserves</td>
<td>524,724</td>
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<tr>
<td>Property &amp; Equipment (Net of Depreciation)</td>
<td>4,118,519</td>
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<tr>
<td>Partnership Loans Receivable</td>
<td>4,442,550</td>
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<td>Revolving Loans Receivable, less current portion</td>
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<td>Other Loans Receivable</td>
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<td>Deferred Interest Receivable</td>
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<td>Investment In Partnerships</td>
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<td><strong>Total Other Assets</strong></td>
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<td><strong>Total Assets</strong></td>
<td><strong>17,216,205</strong></td>
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**Liabilities & Net Assets**

<table>
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<tr>
<th>Current Liabilities</th>
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<tbody>
<tr>
<td>Accounts Payable</td>
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<tr>
<td>Accrued Payroll &amp; Related Liabilities</td>
<td>87,159</td>
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<tr>
<td>Security Deposits &amp; Escrow Accounts</td>
<td>7,569</td>
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<td>Other Current Liabilities</td>
<td>18,382</td>
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<td>Notes Payable-current portion</td>
<td>106,558</td>
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<td><strong>Total Current Liabilities</strong></td>
<td><strong>259,207</strong></td>
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<table>
<thead>
<tr>
<th>Long Term Liabilities</th>
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<tbody>
<tr>
<td>Long Term Debt, less current portion</td>
<td>395,784</td>
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<td><strong>Total Liabilities</strong></td>
<td><strong>654,991</strong></td>
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<table>
<thead>
<tr>
<th>Net Assets</th>
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<tr>
<td>Unrestricted</td>
<td>9,108,147</td>
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<tr>
<td>Temporarily Restricted</td>
<td>2,808,974</td>
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<td>Permanently Restricted</td>
<td>4,644,093</td>
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<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>16,561,214</strong></td>
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</table>

| **Total Liabilities & Net Assets**    | **17,216,205** |
## Statement of Activity

Years Ended December 31, 2017 and 2016

<table>
<thead>
<tr>
<th>Revenue and Support</th>
<th>2017</th>
<th>2016</th>
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<tbody>
<tr>
<td>Grant Income</td>
<td>1,149,791</td>
<td>1,211,309</td>
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<tr>
<td>Rental/Lease Income</td>
<td>170,248</td>
<td>168,778</td>
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<tr>
<td>Contributions &amp; Special Events</td>
<td>179,331</td>
<td>143,572</td>
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<tr>
<td>Interest Income</td>
<td>95,737</td>
<td>77,514</td>
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<tr>
<td>Development Fee Income</td>
<td>270,259</td>
<td>391,922</td>
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<td>Other Income</td>
<td>612,556</td>
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<td>Management Income</td>
<td>306,599</td>
<td>294,083</td>
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<tr>
<td>Repair &amp; Maintenance Services</td>
<td>225,967</td>
<td>228,468</td>
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<tr>
<td>Gain/(loss) on Acquisition/disposals</td>
<td>-18,169</td>
<td>-278</td>
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<td><strong>Total Revenue and Support</strong></td>
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<td><strong>2,561,085</strong></td>
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<table>
<thead>
<tr>
<th>Expenses</th>
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<tr>
<td><strong>Program Services</strong></td>
<td></td>
<td></td>
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<tr>
<td>Property Management</td>
<td>812,398</td>
<td>794,610</td>
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<tr>
<td>Housing Development</td>
<td>189,582</td>
<td>192,808</td>
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<td>Homeownership</td>
<td>247,120</td>
<td>216,645</td>
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<tr>
<td>Lending</td>
<td>304,400</td>
<td>324,965</td>
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<td>SASH</td>
<td>82,416</td>
<td>76,944</td>
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<td><strong>Total Program Services</strong></td>
<td><strong>1,635,916</strong></td>
<td><strong>1,605,972</strong></td>
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<td><strong>Supporting Services</strong></td>
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<tr>
<td>General and Administration</td>
<td>332,927</td>
<td>328,718</td>
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<td>Fundraising</td>
<td>122,215</td>
<td>127,469</td>
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<td><strong>Total Supporting Services</strong></td>
<td><strong>455,142</strong></td>
<td><strong>456,187</strong></td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>2,091,058</strong></td>
<td><strong>2,062,160</strong></td>
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</tbody>
</table>

Change In Net Assets Before Transfers               | 901,261   | 498,925   |

**Net Assets - Beginning of year**                  | 15,659,953| 15,161,028|

**Net Assets - End of year**                        | 16,561,214| 15,659,953|

*WWHT Financial Reports, exclusive of BACLT Housing Corporation activity.*

*Consolidated Audits are available upon request.*
Our Donors

Windham & Windsor Housing Trust thanks our many supporters for their incredible generosity in 2017. Our work would not be possible without you! Listed below are our current supporters — individuals, businesses, agencies, organizations, and foundations — who have made gifts between January 1 and December 21, 2017.

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Cynthia Gubb  
*Mary Gyori  
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Craig Hammond & Elizabeth Vick  
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Timm Harris & Ursula Nadolny  
Wendy Harrison and Peter Elwell  
Harrison Heating  
*Linda & Zeke Hecker  
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*Georges & Lynn Herzog  
*Randy & Karen Hesse  
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Teta Hillsdon  
Raymond Huessy  
*Steven John & Kimi Hasegawa  
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*Jonathan Julian  
*Martha Kelly  
James Kirby  
Robert & Virginia Kottkamp  
Martin & Bev Langeveld  
In honor of Connie Snow  
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Tom Lewis & Eve Fox  
Moss & Elizabeth Linder  
Louise Luring  
*Deborah Luskin & Tim Shafer  
Carmen and Susan Macchia  
*Jim Maland  
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Kimberly Morrell  
*Eric & Dale Morse  
Seward and Maria Ogden  
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Victor & Nancy Olson  
Cathy Osman & Tim Segar  
*Barbara Pofcher  
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*Lauren & Bradley Poster  
*Franz Reichsman  
Peter and Elizabeth Richards  
*Anne Rider & Robert Hinrichs  
In honor of Connie Snow  
Carol Roberts  
In honor of Connie Snow and  
in memory of Edgar Sather  
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In honor of Tom Yahn  
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*Kevin & Sara Ryan  
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