



CATHEDRAL SQUARE BOARD OF DIRECTORS

Effective January 2022

MOHAMED BASHA, R.N.

*President*Founder & CEO, TLC Nursing & HomeCare

STEPHANIE TAYLOR

Vice President
Vice President/Director of Marketing,
R.E.M. Development

ERIK HOEKSTRA

*Treasurer*Managing Partner, Redstone

POLLY NICHOL

Secretary Retired Director of Housing, Vermont Housing & Conservation Board

CHOL DHOOR

Executive Director Sudanese Foundation of Vermont

SHAUN GILPIN

Housing Policy Specialist, Vermont Department of Housing & Community Development

JENNIFER GREEN

Director of Sustainability & Workforce Vitality, Burlington Electric Department

CRAIG JONES, M.D.

Chief Medical Officer Privis Health

CAROL MORAN-BROWN

Retired Assistant Vice President of Student Services, Champlain College

CARROLL "BUD" OCKERT Retired Colonel, U.S. Army

AMY PUTNAM

Vice President of Practice Operations, UVM Health Network Medical Group at Champlain Valley Physician's Hospital

TIM SAMPSON

Director, Downs Rachlin Martin

NANCY SNYDER

Retired Real Estate Agent & Cathedral Square Resident

THE REV. GRETA GETLEIN

Ex Officio

Dean & Rector, Cathedral Church of St. Paul

Dear Friends,

The year 2021 dawned full of hope that we would soon have the COVID-19 pandemic under control, but by late summer those hopes had vanished. Staffing shortages, on-and-off mask mandates and shifting guidelines for group gatherings presented more challenges throughout the year than we could have imagined.

Boosted by friends and supporters near and far, however, our amazing staff met the panedemic head on. More than ever, we were reminded that we are in fact "in this together" and it truly does "take a village." Board members, friends and staff at all levels stepped up to help whenever there was a need, volunteering countless hours heating and serving meals, cleaning kitchens and community spaces, shoveling snow and delivering essentials.

Through it all, we found much to celebrate. We hosted on-site vaccine clinics at 23 of our housing communities, and residents and staff turned out in force. The excellent turnout no doubt helped us keep coronavirus infections at a minimum. (While we experienced positive cases in nearly all of our communities, we had only one "outbreak" — so labeled because it involved seven connected cases — thanks to our strict infection-control measures.)

We also broke ground for Bayview Crossing in South Hero, launched a training initiative for licensed nurse assistants in partnership with the city of Burlington, significantly expanded our telehealth capacity, received a grant to make mobility improvements in the homes of rural Vermonters, and provided anti-racism training to staff and built on our work in this area. And we celebrated the 10th anniversary of SASH® with great fanfare (pandemic style) and laid the groundwork for new initiatives to come.

Every day I am inspired by our dedicated staff. They never fail to meet any challenge, and always with kindness, compassion and competence. So too I am inspired by the unwavering support of friends like you. This more than anything gives me reason for confidence that the future of Cathedral Square, and the continued well-being of residents and staff, is in good hands.



With hope that next year at this time we will be on the other side of the pandemic, thank you for your continued support.

Sincerely,

Kim Fitzgerald



Juniper House Opens to Rave Reviews

Opening delays caused by the pandemic did nothing to dampen the spirits of Juniper House residents who began settling into their sparkling new homes on March 22. Move-ins to the 70 apartments were staggered throughout the spring to ensure social distancing and keep everyone safe from COVID-19.

By summer, as restrictions eased and activities resumed outside, residents could be heard sharing stories and raving about their environment. As one resident posted on Facebook, "This is an amazing place!"

Juniper House offers one- and two-bedroom apartments at affordable to market-rate rents for adults ages 55+. It is part of the Cambrian Rise neighborhood under development off North Avenue in Burlington.

Like other Cathedral Square communities, it offers a variety of amenities, including free access to SASH® services, laundry and exercise facilities, community spaces and a broad mix of programming.













Construction Begins on Bayview Crossing, Realizing A Longtime Island Dream

Capping 15 years of tireless work to bring affordable senior housing to the Champlain Islands, Cathedral Square and CIDER (Champlain Islanders Developing Essential Resources) hosted a groundbreaking ceremony on a sunny September day for Bayview Crossing, which will bring 30 apartments to South Hero.

The project marks the first development of affordable housing in Grand Isle County in nearly 16 years.

It was a momentous occasion truly worthy of celebrating, and community members turned out in force to cheer on the project. Also on hand were state and local officials, media representatives, and staff from the offices of Sen. Patrick Leahy, Sen. Bernie Sanders and Rep. Peter Welch.

In addition to Kim Fitzgerald of Cathedral Square and Robin Way of CIDER, speakers included Gov. Phil Scott, Sen. Dick Mazza, South Hero Town Clerk and Treasurer Kim Julow, and Gus Seelig of the Vermont Housing & Conservation Board.

The celebration was a testament to the numerous community members who came together to help make it a reality, raising over \$450,000 in just six months to support it. The festive fall event concluded with refreshments of apple cider and cider donuts from nearby Hackett's Orchard and cookies from adjacent Wally's Place - Bagel & Deli.

Named for the view it affords of Keeler Bay and a railroad that used to cross nearby, Bayview Crossing will offer 30 mixed-income homes as well as office space for CIDER, which provides transportation, meals and home modifications for older Island residents.

The site is an ideal location, situated next to the health center, Worthen library, Wally's Deli, and a soon-to-open dental office.

As Fitzgerald noted in her remarks, "Cathedral Square & CIDER share a mission of helping older Vermonters remain living in the place they call home, safely, with the supports they need. As Robin can attest, Islanders want to remain in the Islands — and now they can."







From top: Among those attending the Sept. 22 groundbreaking were (from left) Gus Seelig of the Vermont Housing & Conservation Board, CIDER Housing Committee Chair Meg Pond, Kim Fitzgerald of Cathedral Square, and Gov. Phil Scott. Attendees and reporters spilled outside the tent as they listened to speakers' remarks. Cathedral Square Development Director Cindy Reid, who over the years doggedly worked on development of the project, smiles with Robin Way, CIDER executive director, after viewing the significant construction progress on Dec. 21.

Anti-Racism Work Continues In Earnest

Now comprising nine staff and resident members, the Cathedral Square Anti-Racism Committee continued its twice-monthly meetings in 2021, making progress on a number of goals we laid out in signing on to the City of Burlington's proclamation of racism as a public health emergency in 2019.

To date we have hosted an intensive, five-session training series for staff; updated our mission, policies and procedures to reflect our commitment to equity and anti-racism; and worked to grow the diversity of staff at all levels of our organization.

The committee distributes a monthly email update focusing on a specific topic related to racism and antiracism, then hosts a monthly "Lunch and Learn" session to discuss the topic in depth via Zoom. Newsletters are archived and available for viewing at cathedralsquare.org/anti-racism-news

In 2022 we will be expanding our work to include a speakers series and other activities to support our community.





Whitney Hill Homestead Shines after **Getting an Extreme Home Makeover**

Major renovations at Williston's 30-year-old Whitney Hill Homestead in Williston are in the home stretch.

The Herculean effort has involved moving residents of the 44 apartments out in eight different phases so the work could be done. With their belongings in storage, groups of residents lived in area hotels for six weeks while construction was completed in their section of the complex.

Happy residents like Fran Hopkins, pictured above, returned to their apartments to find new windows,

cabinets, flooring and bathroom upgrades. The community room also received an upgrade, and all major building systems were replaced as part of the \$3.6 million project.

Greg Montgomery of Cathedral Square has managed the massive renovations, with SASH Coordinator Beth Alpert orchestrating the moves and lining up volunteers to help residents pack, move out and return. She also arranged for hand-drawn "welcome home" signs to be placed on residents' doors upon their return, making their homecomings extra special.

New Position Helps at-Risk Residents Retain Their Housing

Cathedral Square Lead Team Leader Jen Hunter has an even longer job title these days: She's also our firstever "SHINES coach." SHINES stands for Success in Housing/Identifying Needs/Enhanced Support.

In this capacity, Hunter provides intensive, one-on-one support to residents who are at risk of losing their housing due to a variety of issues, including

failed inspections, non-payment of rent and mental health challenges.

At the heart of the program are person-centered problem solving; motivational interviewing; establishing trusting relationships; and understanding the individual's situation, challenges, and strengths.

"The COVID pandemic and the increasing prevalence of homelessness and mental health concerns have fueled the need to strengthen and individualize our services related to housing retention," says Hunter.

"As always, our goal at Cathedral Square is to address the obstacles a resident faces so they can remain successfully housed," she adds.

A Renewed Focus on Policy Initiatives to Aid Older Adults

Adequate Medicaid reimbursements for assisted living, the ongoing need for affordable and age-specific housing, and the proven benefits of SASH® (Support and Services at Home) in saving health care costs: These are three resident assistants. priority issues Cathedral Square has been working with Vermont lawmakers to address since the start of the 2021 legislative session.

Leading the way is Cathedral Square Director of Policy & Strategic Initiatives Molly Dugan, former statewide director of SASH, who assumed her new role in January.

At a time when demand for affordable, long-term care is soaring in Vermont, nowhere is the state's workforce shortage more evident than at longterm care facilities that accept people on Medicaid. At Cathedral Square, 90 percent of the residents in our

two assisted-living communities are on Medicaid, and we had to reduce capacity by 23 percent due to the shortage of licensed professional nurses, licensed nursing asssistants and

Cathedral Square and other providers have asked the legislature to increase the amount Medicaid pays for these services. "Current rates are well below the actual cost of care," Dugan explains.

Meanwhile, the conversation about "workforce" housing needs to include a push for housing for older adults, Dugan says. "Many older Vermonters who want to move into senior housing are homeowners. Having housing to meet this demand frees up

existing housing for younger workers," she says.

Finally, Vermont should capitalize on SASH's proven success in keeping people healthy and lowering health care costs by expanding the program to serve more Vermonters, says Dugan.



Just before the December holidays, Cathedral Square and other members of Vermont's new Long-Term Care Crisis Coalition met with Senate Pro Tem Becca Balint to discuss the unique workforce challenges faced by aging services and housing organizations, along with effective solutions. From left are Meg Polyte of the Alzheimer's Association, Senator Balint, Ruby Baker of the Community of Vermont Elders, and Molly Dugan of Cathedral Square.

CATHEDRAL SQUARE BY THE NUMBERS

(December 2021 Snapshot)





Residents



Are low income or very low income as defined by HUD



Receive rent subsidies or have another type of rent reduction

Are handicapped or disabled

Were homeless before coming to Cathedral Square



the wait list for **Cathedral Square housing**

4 CATHEDRAL SQUARE 2021 ANNUAL REPORT

Celebrating SASH: 10 Years Strong!

aunched statewide in 2011, SASH* (Support and Services at Home) has been improving Vermonters' health, enhancing their quality of life, and saving health care costs for 10 years! We had hoped to celebrate this milestone in person, but alas, due to COVID-19, it was not to be.

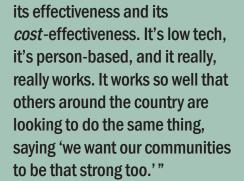
And so we did the next best thing: We invited some of Vermont's strongest SASH advocates and those familiar with its impressive record of success

to a virtual celebration that was livestreamed over the internet.

The event took place Friday afternoon, Nov. 12, at Allard Square in South Burlington. Among those with us in person were U.S. Sen. Bernie Sanders and Rep. Peter Welch, Lt. Gov. Molly Gray, Pollaidh Major of U.S. Sen. Leahy's office, Vermont Health Commissioner Dr. Mark Levine, SASH founder and former Cathedral Square CEO Nancy Eldridge, Allard Square

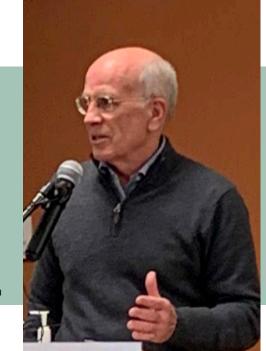
resident and SASH participant Penny Pero, former Vermont Blueprint for Health Executive Director Craig Jones, and Rutland Housing Authority CEO Kevin Loso.

Lt. Gov. Gray read Gov. Phil Scott's proclamation praising SASH for providing older Vermonters and those with disabilities "the autonomy and structure of support needed to remain at home throughout their lives" and designating Nov. 12, 2021, as "SASH Day" (see p. 10).



"SASH has proved both

— Congressman Peter Welch





"SASH gives us a sense of community. This year they made it possible for us to get the vaccines right here, without leaving home. I'm especially grateful for the kindness and caring I feel from being part of SASH. I often say I don't know how they deal with us, but I'm so glad they do."

— SASH participant Penny Pero



"In our dysfunctional and increasingly complicated health care system, SASH had the brilliant idea of bringing health care and services to the people.... SASH makes the system more human. It brings good people in contact with people in need. It saves taxpayers substantial sums of money. I have been very pleased to work with SASH over the years, and I am delighted to see it grow to a national concept. I think it should be an integral part of American health care."

— Senator Bernie Sanders



"One thing that speaks to the value [the Vermont Health Department] places in SASH: Whenever we have carry-forward [funds] from grants, SASH is often the first partner we approach because we know they are effective in their work and provide services to Vermonters who are often most in need of this support. They are willing to get creative, to use data from evaluation to guide their work, and to work with us to develop expanded or pilot projects that go on to be incorporated into their work.

"SASH is one of our most valued partners."

— Dr. Mark Levine, Vermont Health Commissioner

About SASH®

SASH® is "Support and Services at Home," a nationally recognized, team-based program of care coordination for older adults and people with disabilities.

SASH uses the home as the platform to provide comprehensive care management and coordination to Medicare recipients right where they live.

Based out of 140 affordablehousing communities throughout Vermont, SASH has been shown to improve participants' health, save Medicare dollars, and help people stay healthy and live safely at home as they age.

A home-based SASH care coordinator and a wellness nurse host activities and provide ongoing support to participants. They also meet regularly with the local SASH team — comprised of providers in home health, agencies on aging, developmental/mental health/addiction services, and primary care and hospitals — to help each participant meet their personal goals.

Participation in SASH is voluntary and free, with funding provided through OneCare Vermont as part of the state's efforts to reform health care by focusing on prevention and the social determinants of health, including housing.

For more information, visit sashvt.org.

CATHEDRAL SQUARE 2021 ANNUAL REPORT 7



"From the get-go, SASH was about empowerment — empowering people to identify what they want. We set out to give everyone a voice in what they want in terms of their own health and how they want to live. We talk about the social determinants of health; what should determine our health is what we each want for ourselves."

> - Nancy Eldridge, SASH creator and former Cathedral Square CEO

"I now work on primary care transformation models in 26 states with the Centers for Medicare & Medicaid Innovation. Every one of those models is trying in some way to build strong primary care and community linkages with primary care services. It's no longer just about medical care, it's about medical care and social services and support services. [SASH] figured that out 10 years ago."

> — Craig Jones MD, Privis Health Chief Medical Officer; former Executive Director, Vermont Blueprint for Health



"Over 11 years ago Nancy came to my office and laid out her vision for a program that built on the link between housing and health. Here we are 10 years later and we have a statewide model that is not only effective but is an inspiration for other states."

- Kevin Loso, CEO, **Rutland Housing Authority**





OUR GENEROUS SUPPORTERS

VISION CHAMPIONS

Gifts of \$100,000 and up Holly and Bob Miller Charitable Fund

MISSION LEADERS

Gifts of \$10,000 - \$99,999 Bruce R. Elliott Stephanie Miller Taylor

MISSION ADVOCATES

Gifts of \$5,000 - \$9,999 Foley Giving Fund Mutual of America Lillian and Bruce Venner

MISSION STEWARDS

Gifts of \$1,000 to \$4,999

Mohamed Basha

Burlington Housing Trust Fund

City Market Rally for Change

Chris and Theri Davis

Jeanne Finan and Tom Eshelman

Kim Fitzgerald

Patricia Fontaine

Google Match Program

Celeste Hahn

Margaret Harper

Chuck Hoag

Erik Hoekstra

Gerald and Virginia Hornung

Jeff Kantor

Jean Lincoln

Carol Moran-Brown and Thomas Brown

Jeanne Morrissey

Donna and Remo Pizzagalli

Amy Putnam

Tim Sampson

Kate and Bill Schubart

TLC Nursing Associates

Amy Wright and Gil Livingston

KINSHIP COLLABORATORS

Gifts of \$500-\$999

Tom Barden

Joseph and Dale Boutin

Cecilia and Matt Daly

Greta Getlein

Allison Gibson

Craig and Yvonne Jones

Mary and Patrick Kearney



through a lot, and we're all exhausted from COVID. But this work is very fulfilling. Even if I am stressed at home, as soon as I get to work. I am in a good mood." — Ugyen Anak **Licensed Practical Nurse** with Cathedral Square resident Hope Lindsay

We've all been

New England Federal Credit Union Kathrynn and Dan Titus Judy and Stephen Walke

COMMUNITY BUILDERS

Gifts of \$100-\$499

Bonnie Acker and John Davis

Anonymous

Lvnn Bates

Scott and Sharon Blakeslee

Mary Boiselle

Deborah Bouton

Jane and Howard Breslau

Jesse Bridges

Sarah Carpenter

Rose Cheeseman

Elizabeth Davis

Frank and Ducky Donath

Molly Dugan

Duncan • Wisniewski Architecture

Cathy and Joseph Frank

Future Planning Associates, Inc.

Barbara Gay

Shaun Gilpin

Natalie Hall

Amy Hamlin

John and Marilyn Hardacre

Paul Hawkins

Jen and Brian Hunter

Michael Julow

Kathryn Kreider Roni Lesage

Tom and Susan Little

Martha Maksym

Sharon and Bert Moffatt

Polly Nichol and William Jordan

Bud and Genevieve Ockert

Joel Page

Cindy Reid

Shelley Richardson

Richard and Lillian Robinson

Karen Rouse

Lisa Schamberg and Pat Robins

Charles Smith and Amy Mellencamp

Marga and Glenn Sproul Patricia Stebbins Linda Verba

CARING COMPANIONS

Gifts up to \$99 Anonymous

Alice Winn

Lorraine Ambrosini

Karen Behm

Robert Bolyard

Irene Bowman

Ken Bridges

Kathy Browne

Douglas Cardin Catherine Cassano

Anne Clarke and Kevin Trainor

Catherine and Catharine Cooke

Karin and Gerald Davis

Leonora and William Dodge

Casey Doerner

Eric Ellicock

Christine Finley and Thomas Mendes

Paula Fitzpatrick Joan and Ed Fitzpatrick Elizabeth Genge

Margaret Gras

Francesca Hahn Helen Head

Jane Helmstetter

Maggie Holt

Megan Humphrey

Amy Jelen Kathleen Kanz

C. Sara Armstrong King Living Trust

Elaine and Howard Kirby

Lake Champlain Land Trust

Darlene Lander Michelle Lefkowitz

Jennifer and Christopher Leopold

Joanne Lewis Betsey Lord Diane Mariano

Don and Linda Martin

Sue McCormack

Robin and Thomas McCormick

Peg Monley Michele Morin David Myette Gertrude Myrick Anne O'Brien Cheryl O'Donnell

Pilar Paulsen Raymond A. Pelletier

Jeanne and Anthony Pizii Meg Pond

Linda Ready **Amy Rogers**

Edith Rugg Jennifer Schollmeyer

Tracy Schneider Anya Schwartz

Emilie Schweikert

Eileen Siminger Willard Smith

Melissa Southwick Wendi Stein

Beth Stern

Fran and Earl Taylor

(C) I've worked at Memory Care at Allen Brook since the day it opened in 2017. Our 'Best Friends' philosophy of care and the family atmosphere here is amazing.... I love working with older people. I like being their support and making sure they're safe and have their best quality of life." — Bethany LeBlanc **Licensed Nursing Assistant** with one of her Allen Brook friends

Jennifer Wallace-Brodeur and Ben Truman Alan Weinstock Maureen Wolpert Brian Yarwood Syndi Zook

TRIBUTE GIFTS

In Honor of...

Darlene Ryan Ken Bridges Dennis Dugan Nancy Eldridge Jeanne Finan Kim Fitzgerald

Ann Livingston Stephanie Miller Taylor

In Memory of...

Polly Beebe-Bove Esther Kearney

Jackie Klein

Forrest Lander

Iames O'Donnell

MEMORY CARE AT ALLEN BROOK DONORS

Karen Behm Sister Mary Boiselle Robert Bolyard Deborah Bouton Jesse Bridges

Ken Bridges Kathy Browne Douglas Cardin

Catherine Cassano Chris and Theri Davis

Leonora and William Dodge Casey Doerner

Molly Dugan Eric Ellicock Kim Fitzgerald Elizabeth Genge Celeste Hahn Francesca Hahn Paul Hawkins Iane Helmstetter

Holly and Bob Miller Charitable Fund

Maggie Holt Megan Humphrey Jen and Brian Hunter

Maintenance Supervisor

with Cathedral Square

resident Hilda Carrier

C It's great to see

residents getting

out and about again.

They're so happy to

see us, and the same

goes for us."

— Dan Leavitt

Amy Jelen Kathleen Kanz Kathryn Kreider Michelle Lefkowitz **Joanne Lewis**

Jean Lincoln Betsey Lord Diane Mariano

Peg Monley

Carol Moran-Brown and Thomas Brown

Michele Morin David Myette Gertrude Myrick

Polly Nichol and William Jordan

Anne O'Brien Pilar Paulsen Meg Pond Cindy Reid

New England Federal Credit Union

Amy Rogers

Beth Stern

Jennifer Schollmeyer Kate and Bill Schubart Melissa Southwick Wendi Stein

Stephanie Miller Taylor Kathrynn and Dan Titus

Jennifer Wallace-Brodeur and Ben Truman

Alice Winn Brian Yarwood Syndi Zook

IN-KIND DONORS

Bonnie Acker

Phillane Armstrong

Al Belluche

Robert Bloch

KaryAnn Bombardier

RoseAnne Doyle

Tom Fowler

Burlington Office of Community

& Economic Development

Gardener's Supply

Nancy Geiger

Greta Getlein

Colchester/Milton Rotary

Darlene and Steve Lamphier

Helping Hands Sewing Ministry Anne Marie and Eddie Lowe

Ninety-Nine Restaurant & Pub

Patricia Pomerleau Holly and Brian Reed

Alan Rubin Zach Tong

PROPERTY DEVELOPMENT **PARTNER AGENCIES**

Burlington Housing Authority Vermont State Housing Authority

GRANTS FOR PROPERTY DEVELOPMENT

Burlington Electric Department **Burlington Housing Trust Fund**

continued >

It is important that our records are accurate. If you notice an error, please accept our apologies and please do let us know

Vermont Electric Coop

Vermont Gas Systems Vermont Housing & Conservation Board Vermont Housing Finance Agency The Harry & Jeanette Weinberg Foundation

GRANTS FOR SASH®

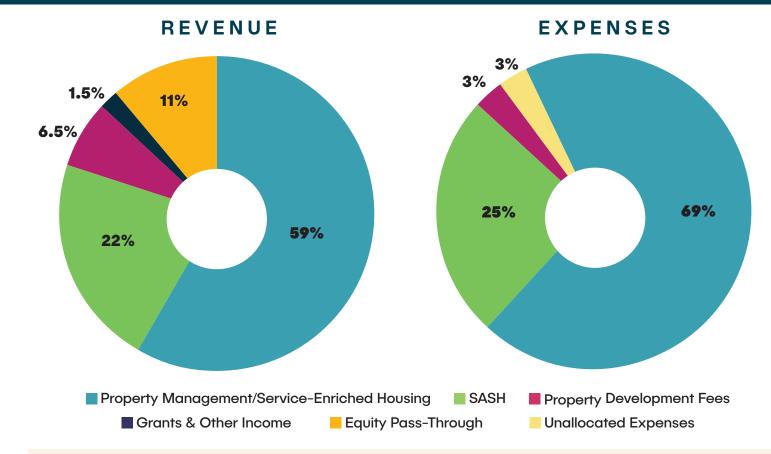
Burlington Housing Trust Fund Cathedral Square Centers for Disease Control & Prevention Centers for Medicare & Medicaid Services Champlain Investment Partners LLC Community of Vermont Elders & Vermont Senior Medicare Patrol

Department of Vermont Health Access Green Mountain Transit OneCare Vermont UVM Center on Aging Vermont Agency of Human Resources Vermont Department of Disabilities, Aging & Independent Living Vermont Department of Health Vermont Department of Labor Vermont Housing & Conservation Board Vermont Program for Quality in Health Care



FINANCIAL STATEMENT

FY 2021 10/1/2020-9/30/2021



CONSOLIDATED ASSETS & LIABILITIES

ASSETS

Cash and Cash Equivalents	\$6,294,401
Reserves & Restricted Accounts	\$2,504,438
Land, Buildings & Furniture (net)	\$10,892,626
Equity Contributions	\$4,614,382
Accounts Receivable	\$998,010
Notes Receivable	\$147,804
Prepaids & Other Assets	\$146,744
Resident Security & Escrow Deposits	\$123,752
Total Assets	\$25,722,157

LIABILITIES & NET ASSETS

Notes Payable	\$9,602,750
Accrued Interest Payable	\$19,711
Other Liabilities	\$3,726,623
Resident Security & Escrow Deposits	\$138,985
Accounts Payable	\$440,657
Total Liabilities	\$13,928,726
Total Net Assets	\$11,793,431
Total Liabilities & Net Assets	\$25,722,157

CONSOLIDATED REVENUE & EXPENSES

REVENUE

Property Management/	
Service Enriched Housing	\$9,299,752
SASH (Support and Services at Home)	\$3,409,936
Development Fees	\$1,029,825
Grants & Other Income	\$240,928
Equity Pass Through	\$1,752,229
Total Revenues	\$15,732,670

EXPENSES

Property Management/	
Service Enriched Housing	\$9,356,872
SASH (Support and Services at Home)	\$3,336,664
Development Fees	\$364,562
Unallocated Expenses	\$426,312
otal Expenses	\$13,484,410

CORPORATE & PROPERTY ASSETS MANAGED

Corporate	\$10,422,116
Owned & Affiliated	\$16,565,403
Partnerships	\$84,037,522
Management Agreement	\$1,772,167
Total Managed Assets	\$112,797,208

This information is presented prior to the completion of our annual audit. For our audited financial statement for FY 2021 as well as earlier years, visit cathedralsquare.org/financial-transparency.



412 FARRELL ST., SUITE 100 SOUTH BURLINGTON, VT 05403

ADDRESS CORRECTION REQUESTED

Nonprofit U.S. Postage PAID Permit 252 Burlington, VT 05401

