LETS LEWEL

the Official Publication of the Wansan Area Builders Association

DECEMBER 2016 VOLUME 35 - ISSUE 12



HOME SHOW

JOIN THE 2017 WABA HOME SHOW FEBRUARY 24-26

AT THE

CENTRAL WISCONSIN
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The web address to reserve a booth is https://www.boothboss.com/floorplan/index.php?showID=641

Watch for next month's newsletter for the Annual Holiday Party on Saturday, Ganuary 21st! Merry Christmas!

and Happy New Year!

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MISSION STATEMENT:

The Wausau Area Builders Association, chartered in 1967 and affiliated with the Wisconsin Builders Association and National Association of Home Builders, is a professional non-profit trade association. Serving the community we represent the interests and concerns of the consumer, building trades, industry suppliers and all facets of the building industry.

The primary goal of our association is to provide quality, affordable housing through community and government involvement, while promoting high standards of professionalism.

PRESIDENT'S MESSAGE



WOW! If you missed our November meeting, you missed a GREAT evening out with friends and cohorts. As we have come to expect, Ferguson Enterprises put on a fabulous spread of food and beverages for us again this year. Thank you for making this happen Ted Peotter!

We also held our annual elections and I would like to welcome a number of new

people to your leadership team. New directors for 2017 are Travis Hoerman of Timber River Custom Homes and Design, LLC, Alex Forer of Larry Meyer Construction Co, LLC, and returning for another turn, Sid Sorensen of Sorensen Construction, LLC. New to the officer team are Shelly Talley-Nelson of Associated Bank as Secretary, and Julie Rajek of First Bank Financial Center as Treasurer. Cory Sillars was elected President for 2017, congratulations all.

We are having success with advance registrations for the Home Show, so if you ever wanted to have a booth, now is the time to think about it as we have taken more space at the Expo Center. Find the link to the floorplan on our website and pick out a booth to promote your business. We will be making some interesting changes to our advertising, and hope it will bring a fresh look to people in the area, and thus some more traffic to see our exhibitors.

Looking ahead, let's mark your calendars for the Annual Holiday Party in January. Gloria is working diligently to make sure we have a fun night out.

And I can't miss another plug for the Home Show. Last weekend in February, plan to be there. It will be GREAT!

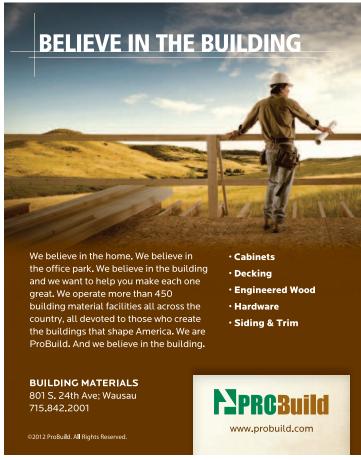
Merry Christmas and Happy New Year!

Russ Utech, WABA President



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UPCOMING EVENTS

PLEASE SAVE THESE DATES

SAT. JAN. 21

at the Elks Lodge Installation of Officers & Awards Banquet

THURS., FEB. 16 at The Hoffman House

FEB 24-26 Home Show

THURS., MARCH 16

at The Great Dane

THURS., APRIL 20 Silent Auction at Weston Lanes

THURS., MAY 18 at The Elk's Lodge

JUNE 6-11 Parade of Homes

FRI., JUNE 23 Golf Outing

THURS., JULY 20

WABA Picnic at Marathon Park

FRI., AUG. 18

Sporting Clay Shoot

SAT., SEPT. 16

GRAND CELEBRATION BANQUET at The Hoffman House

THURS., OCT. 19

Parade of Homes Kick Off & Table Top at the Great Dane

THURS., NOV. 16:

Election of Officers / Directors at Ferguson's

DECEMBER

2016

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	Home Show Committee Meeting - 4:00 pm	7	8	9	10
11	12	13 BOARD MEETING - 4 pm	14	15	16 December Membership Renewels Due	17
18	19	20	21	22	23 ITEMS FOR NEWSLETTER DUE	24
25	26	27	28 Membership Committe Meeting at 4:30 pm	29	30	31

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JANUARY

2017

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
		Home Show Committee Meeting - 4:00 pm				
8	9	10	11	12	13	14
		Parade of Homes Meeting - 12:00 pm			January Membership Renewels Due	
15	16	17	18	19	20	21
		BOARD MEETING - 4 pm			ITEMS FOR NEWSLETTER DUE	ANNUAL HOLIDAY PARTY & AWARDS BANQUET
22	23	24	25	26	27	28
			Membership Committe Meeting at 4:30 pm			
29	30	31				

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ADVOCACY DIGEST



Walker Approval Rating Up in Recent Marquette University Law School Poll

On the same day that Governor Walker announced that he and his cabinet had made 100 stops in northwest Wisconsin as part of his annual "Cabinet on the Road" event, the Marquette University Law School Poll showed an increase in his polling numbers.

Senate & Assembly GOP Both Go +1

Most of the crowd that watches elections on the state level thought that if the GOP in both houses simply held the seats they had as a result of the 2014 election (or only lost one or two seats in the assembly) that it would be a good day. Just like most who predicted the outcome of the presidential election, those pundits were wrong, and the GOP defied the odds and both picked up a seat.

The state senate was fighting off big dollars in the open 18th Senate District in Fox Valley, and Senator Luther Olsen survived a big surge in spending against him late to retain his state senate seat. The Committee to Elect a Republican Senate came out of the elections with 20 seats, and they have their fingers crossed as election officials in La Crosse canvas the votes in the rematch of former State Senator Dan Kapanke and current Senate Minority Leader Jennifer Shilling to determine if her under 100 vote election night margin holds up.

The state assembly kept all of the seats they held going into the election, and actually managed to pick up a seat and will return to the majority with a 64-35 margin.

Meet the New Members of the Legislature Few, If Anyone, Predicted

A race that was nobody's radar screen was the race for the 92nd Assembly District. Incumbent Chris Danou was running to serve the constituents of Buffalo, Trempealeau, and Jackson Counties for a sixth two-year term. According to a study determining the political makeup of legislative districts in presidential election years, the 92nd Assembly District was shown as having a 56.6% democrat lean (categorized as "Lean Democrat").

In the end, this 56.6% democrat district voted out Democrat Chris Danou in favor of political newcomer Treig Pronchinske, who won the district 52% to 48%. Nobody talked about this race leading up to the election, and the upset came out of nowhere.

According to Representative Elect Pronchinske's website he "grew up the youngest of five children to Eugene and Patricia in Eau Claire, WI. He graduated from Memorial High School and then attended CVTC and graduated with a degree in construction management. He has been in

the construction industry for over 20 years and has owned and operated a small and successful construction business now for over a decade."

The race in senate district 24 did get more attention, but few thought it would actually change parties. State Senator Julie Lassa was running for reelection in a district that has been classified as "Lean Democrat" with a 53.1% democrat average. Once all of the votes were counted, Patrick Testin bested Lassa with 52.4% of the vote to become State Senator Elect Testin.

According to Testin's campaign website, he was "born in Madison and raised in Marinette by middle class parents, Patrick found his first job before he could drive, busing tables at a family restaurant for minimum wage. He kept that job through high school, earning more responsibilities and experience. Following graduation, Patrick made Stevens Point home, when he enrolled at UWSP. Despite the busy schedule he kept while on campus, Patrick would spend each of his summer, winter and spring breaks back in Marinette working countless hours around the clock to help fund his education. Following family tradition, he took a job at Silvan Industries, a carbon steel and industrial grade stainless steel pressure vessel fabricator, the same factory his grandfather retired from."

Senator Roth Now State Senate President

Recently, the now 20 members of the Senate GOP caucus meet to pick their leadership team for the upcoming 2017-2018 session. Senator Scott Fitzgerald was again chosen to lead the caucus next session as majority leader, along with Senators Vukmir (assistant majority leader), Harsdorf (caucus chair), and Wanggaard (caucus vice-chair).

Senator Howard Marklein was elected to serve as the Senate President Pro-Tempe as well.

The biggest news out of the leadership elections in the state senate that took place this week was the unanimous election of WBA builder member Roger Roth to the position of State Senate President. Roth worked many hours this fall traveling to various competitive districts across the state to help fellow GOP candidates get re-elected or elected for the first time. Roth also took time out of his busy schedule to be one of the featured guest speakers at a fundraising event for the Building a Better Wisconsin PAC at the Metropolitan Builders Association in October.

Congratulations to Senate President Roger Roth!

New Democrat Assemblyman Shares a Passion for the Industry

Representative Elect Don Vruwink (D-Milton) was a candidate that WBA had supported in his heated primary election in August, and on Tuesday he went on to win a ten plus point victory.

Vruwink currently serves on the Milton School Board, and has been a longtime advocate for education, especially

concerning ways to get more young students into the trades.

Even before his recent election to the state assembly. Vruwink took the time to bring officials from Milton High School to Madison to discuss ways to get students talking with those who are involved in one- and two-family home construction. As a follow-up to that meeting, we were also able to get those same school officials in contact with the South Central Wisconsin BA to continue the conversation.

We are looking forward to working with Representative Elect Vruwink as a key contact within the Assembly Democrat Caucus this upcoming legislative session.

Wisconsin Budget Finishes Fiscal Year +\$318.8 Million

While those running for reelection this fall and staff members who have taken vacation to run those races have tunnel vision on Election Day, anyone who is still in the capitol is likely spending time thinking the creation of the upcoming state budget for 2017-2018.

Recently the Secretary of the Department of Administration Scott Neitzel and the State Controller Jeffery Anderson announced that the state had finished the last fiscal year (2015-2016) with a balance of \$313.8 million with general purpose revenue taxes up \$556 million or 3.8%.

The report also stated that, "In fiscal year 2016, the State of Wisconsin continued to devote the major share of state tax collections to assistance to local school districts, municipalities and counties. Local assistance accounted for 51.0 percent of total general purpose revenue spending. Aid payments to individuals and organizations represented 25.8 percent of total general purpose revenue expenditures. The University of Wisconsin accounted for 6.5 percent of total general purpose revenue spending and state operations spending for all other state agencies accounted for 16.7 percent of the total."

Not having to worry about filling a hole going into the next budget cycle is good news for the governor and those on the Joint Committee on Finance who will be charged first with working on the 2017-2018 state budget when the session starts in January.

Supreme Court to Hear Property Rights Case

From NAHB: The U.S. Supreme Court docket includes a Fifth Amendment "takings" clause case that will undoubtedly affect home builders: Murr v. Wisconsin.

This case deals with the "relevant parcel" rule under the takings clause and can be explained in terms of fractions.

If you own 100 acres and the government takes 40 acres of your land, the fraction is 40/100. The "relevant parcel" is the denominator (100), the total that property courts should use to decide how much of that land has been taken by the government.

In the example, it is easy to determine the relevant parcel. but the Murr case shows why this issue is not as simple as it looks.

In the late 1950s, William Murr bought a small parcel of

lakefront property, Lot F, on which he built a family cabin. A few years later. William separately purchased Lot E, the unimproved lot directly adjacent to Lot F. In time, the titles for both lots were passed on to Murr's children.

In 2004, the Murr children began to look into upgrading the family cabin, but they required the proceeds from the sale of the unimproved Lot E to finance these upgrades. Unfortunately, local regulations prohibited the children from selling Lot E by itself because of minimum lot size restrictions. Further, the children could not develop Lot E because of a local ordinance prohibiting development of adjacent lots if owned by the same person.

In short, the Murr children were left with no options for Lot E except to keep it in its unimproved condition.

The Murr children brought a claim for the 100% taking of Lot E only. They did not include any claims for Lot F. However, the government argued that the relevant parcel for purposes of takings analysis was Lot E combined with Lot F; thus, the taking would be far less than 100% since Lot F is not affected by the government regulation.

The Wisconsin appellate court agreed with the government, and ruled that because the two lots are geographically contiguous and under common ownership, takings analysis requires combining the two parcels when determining the loss of economic value. This is despite the fact that Lot E and Lot F were created as legally separate lots, taxed separately, purchased at separate times, and passed on to the children at separate times.

As a legal side note, there is a huge difference when a landowner claims a complete taking (100%) of property as compared to a partial taking under 100%. A landowner subject to a complete taking is automatically entitled to just compensation (referred to as a Lucas taking). A landowner subject to a partial taking is subject to an additional hurdle: the Penn Central legal test. Penn Central takings cases are very difficult for property owners to win.

It is easy to see how this decision could affect the home building industry. For example, if a home builder has completed the first phase of a project and the government prohibits the development of Phase II, it would be very difficult for the builder to establish an unconstitutional taking if the relevant parcel includes the entire site.

NAHB submitted an amicus brief to ensure that the interests of home builders are heard by the Supreme Court. The court has not scheduled a date for oral argument, but it is likely to take place sometime in 2017.

For additional information, contact Devala Janardan at 800-368-5242 x8335.

Brad Boycks

WBA Director of Government and Political Affairs Wisconsin Builders Association®bboycks@wisbuild.org (608) 242-5151 ext.16

Visit our web site: www.wisbuild.org

HOUSING WIRE

Reprinted from Housing Headlines, Week of Oct. 31, 2016 - by Joe Melendez

Five Things We Learned from the 2016 Home Buying Season

And what it means for 2017

With vacations over and the holidays coming fast, home buying is beginning to slow down. So, given all of the predictions for 2016 (including mine), let's review the better part of the 2016 home-buying season and see what we've learned, with an eye toward 2017.

1. Refis have finally dried up

The death of refis has been greatly exaggerated for a long time now, but given recent data and analysis, it may finally be here. Simply put, rates can't get any lower, and those who qualified for refis have already done them. Given that refis have been the largest growth driver for the mortgage industry, banks need to find new opportunities to stimulate new purchases and borrowing.

2. Buyers want 'new' homes

The good news is that buyers want to own a home and that sales of newly constructed homes is healthy compared to recent years. However, existing home sales are down, partly because homeowners have been too cautious to upgrade. This has resulted in low existing-home inventory, especially at the starter home level.

3. Homebuyer confidence is strong (though maybe not for women)

Millennials, pegged as fiscally conservative, are increasingly more careful about what they do with their money. Still, even with economic, security and political concerns beyond their control, they want to own. But it must be on their terms: They are used to the flexibility and control renting affords, and given that 86% plan to stay in new homes fewer than seven years, prospective buyers need more assurance than a 30-year mortgage provides. Women are far more cautious in this area than men and need an even greater sense of security before they are willing to commit to buying or upgrading.

4. Low rates persist

Despite higher consumer confidence and lower unemployment, key indicators of economic growth such as GDP and international economic concerns such as Brexit have

kept Federal Reserve chair Janet Yellen from raising interest rates – for now. Having rates stuck so low for so long will likely affect new home sales in the future. When rates inevitably do rise, possibly by the end of 2016, prospective homebuyers will probably overreact and pull back. The good news is that rising rates should lead to falling home prices.

5. Real estate is still local

With the yin comes the yang. While areas like Atlanta are experiencing the highest sales prices on record, other areas, like much of Connecticut, have been hit hard. Jobs and industry are the biggest issues here. GE leaving with 10,000 jobs hurt the Nutmeg state much like dropping gas prices hurt Houston and other oil-producing towns. Given that the average job tenure of a Millennial is 2.8 years, job mobility and the need for housing flexibility can have big impacts on them as homebuyers.

Where does this leave us for 2017? In a word, uncertain. There are a lot of what-if and wait-and-see scenarios right now, but if I had to guess, home prices will likely normalize and drop for several reasons:

1. Naturally, they have to

That's the way markets work. They go up and down. Fortunately, real estate value has historically risen over the long term. But given the current highs, we may see correction in some overheated markets.

2. Higher rates are likely (at some point)

If it costs more to borrow, home prices will have to come down. Although buyers will head to the sidelines, more convertible-rate homeowners will need to sell as their current low-rate mortgage terms expire.

3. Inventory will rise

With new construction shifting from multifamily to single-family homes, the market should become less competitive.

4. We must still address affordability

Tackling this issue will have some kind of direct or indirect impact on prices if public policy efforts succeed. But again, if people can't afford homes, the market should naturally adjust.

5. We have an election

Both candidates have mentioned the fallout of the 2008 housing crisis, but neither has offered a vision to safeguard Americans from another collapse. So, many buyers and sellers in the housing market – as within the equity market – are in a wait-and-see mode through early November at least. There are also plenty of ongoing talks about GSE changes, what the CFPB and regulatory policies will be, and how to better handle underlining mortgage risk. Any of these can have impacts on the industry.

Lots to think about. Perhaps this is all the new normal. If it is, it is a great opportunity to step back this fall and reassess how we tackle the uncertainty and expectations of the next generation of buyers in order to get the new purchase engine roaring for 2017.

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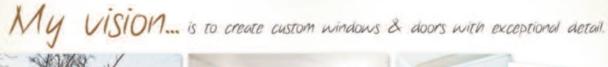




ENVIRONMENTAL CONSULTING

WISCONSIN DELLS – Jason Christopherson, M.S., Environmental & Safety Consultant, of REI Engineering, Inc. recently attended "Environmental Compliance & Safety Overview" presented by the Federation of Environmental Technologists, Inc. (FET).

The full-day seminar included different aspects of environmental compliance including waste management, tanks, Spill Prevention Control and Countermeasure (SPCC), air management, and stormwater and wastewater permits. In addition, the seminar provided an overview of OSHA and DOT hazardous materials compliance.









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HOUSING WIRE

Reprinted from Housing Headlines, Week of Nov. 16, 2016 - by Kelsey Ramirez

Homeowners: Don't worry - low income housing isn't driving down your home value

Some of the greatest resistance to affordable housing comes from homeowners who don't want to see a drop in their home's value, however how founded are those beliefs? Trulia's new report may provide some answers.

Home prices have been rising, and are now back to precrisis levels. While this has been great for homeowners' equity, buyers struggle in the low-supply, high price market. What's more, the National Association of Realtors doesn't expect prices to come down anytime soon.

Because of this, many potential buyers are locked out of the housing market, especially in markets such as New York and California, making the need for affordable housing that much greater.

But do these affordable housing units really depreciate the values of surround homes? Trulia's report shows that, as a matter of fact, they don't. Or at least, not most of the time, there are exceptions to the rule.

Low income housing is defined as housing projects funded through the Low-Income Housing Tax Credit program administered by the U.S. Department of Housing and Urban Development. Trulia used its home value data to see the effect of this housing on the overall market both before and after the new units are completed.

Here's what it found when comparing 3,083 low-income housing projects from 1996 to 2006 in 20 of the least affordable markets in the U.S.

On average, there was no significant effect on home values located near the low income housing project.

Denver was the only metropolitan area where homes located near the low-income housing projects actually saw an increase.

Boston and Cambridge, Massachusetts actually did see a negative affect after the projects were completed.

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Sid Sorensen, Sorensen Construction, LLC

and also to:

Brandon Cunico ay Cunico Electric for repairing our WABA Office Lights.

Ted Peotter at Ferguson's for hosting our election night.

Gloria Fenhaus at DunRite Exteriors for donating ceiling light bulbs for our WABA Office Lights.

Jerry Jarosz at ProBuild for donating his portion of the 50/50 raffle to Jim Nick's Help the Kids Fund.

Hear Glows,

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WABA even! Thankyou,

WABA even! Thankyou,



Mark your calendars! 2017 Member Meeting Dates & Locations

FRIDAY, JANUARY 27, 2017

Intercontinental Milwaukee Milwaukee, WI (2017 President's Installation Dinner to follow that evening)

THURSDAY, APRIL 13, 2017

Holiday Inn Stevens Point Convention Center Stevens Point, WI

WEDNESDAY, JULY 12, 2017

Holiday Inn Stevens Point Convention Center Stevens Point. WI

THURSDAY, OCTOBER 12, 2017

Holiday Inn Stevens Point Convention Center Stevens Point, WI



The Home Show committee will again be producing a show book. Included in the book is a floor plan of the show, various advertisements, several articles covering different topics pertaining to our industry and will have our membership directory which will gain you, our advertising supporter, additional exposure. It will be available two weeks prior to the Home Show.

> Cindy from Color Creations will be doing the book layout, so any ads should be sent via email to cindy@colorcreationsllc.com as a pdf, jpg or eps file. If you have any questions please call Cindy at 715-443-3032.

> > SIZES AND PRICES ARE ON THE FORM TO THE RIGHT

(A 10% discount will be provided if you also have a booth!)

Both ad copy and payment are due by January 1, 2016. Ad should be emailed to Cindy at the address above and the payment should be made out and sent to WABA, 801 South 24th Ave.. Wausau. WI 54401.

We are also offering a "special opportunity". With the purchase of a 1/2 page ad you may also purchase a full page "article page" for an additional \$100. This is a page that would allow you to write the article and include your own picture and logo. It is an information article or advice to the public. If you have interest and could supply information in one of these categories please call Cindy at 715-443-3032 before January 1st.

> Sincerely. The Home Show Committee

The 2017 Home Show will be held February 24-26.

If you are interested in advertising in the Home Show book please check your choice at the bottom of this page and send the signed form below with a check made out to WABA to 801 South 24th Ave., Wausau, WI 54401

If you have any questions please call Cindy at 715-443-3032 or you may email her at cindy@colorcreationsllc.com Ad copy in a pdf, eps or jpg format should be send here as well.

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WAUSAU AREA BUILDERS ASSOCIATION SPONSORSHIP OPPORTUNITIES

HOME SHOW

FEBRUARY 24 -26, 2017

There is no better way to utilize your sponsorship dollars than by reaching a targeted group of consumers! All sponsorship and advertising packages can be customized to fit your needs. Additional sponsorship opportunities may also be added throughout the year. Please contact Russ Utech at 715-571-9332 or russu@wausauareabuilders.com today to begin reaping the benefits of your sponsorship! We look forward to working with you — simply choose a sponsorship option, then sign and return the form to 801 S.

PLATINUM

- Up To Four 10x10 Booths in 2017 Show
- Full Page Color Ad in Home Show Book
- Sponsor in all Media Advertising
- Ad / Logo on Large Postcard Mailer
- Ad Banner On Home Show Website w/ Your Company Link For 6 Months
- A Live Radio Remote at The 2017 Show
- 10 Radio Ad Spots on WDEZ & WIFC
- 14 Home Show Tickets

TOTAL: \$3,000

GOLD

- Up To Two 10x10 Booths in 2017 Show
- Half Page Color Ad in Home Show Book
- Sponsor in all Media Advertising
- Ad / Logo on Large Postcard Mailer
- Ad Banner On Home Show Website w/ Your Company Link For 3 Months
- 10 Radio Ad Spots on WDEZ & WIFC
- 10 Home Show Tickets

TOTAL: \$2,000

SILVER

- A Booth in The 2017 Show
- Quarter Page Color Ad in Home Show Book
- Ad Banner On Home Show Website With Your Company Link For 2 Months
- Recognition at the Show
- 6 Home Show Tickets

TOTAL: \$1,000

BRONZE

- Recognition in Home Show Book
- Quarter Page Ad in Home Show Book
- Ad Banner on Home Show Website With your Logo for 1 Month
- Recognition at the Show
- 4 Home Show Tickets

TOTAL: \$500

2017 COMMITMENT FORM - HOME SHOW

Platinum\$3,000 Gold\$2,000 CONTACT INFORMATION:	AREA BUILDERS ASSOCIATION	Silver\$1,000 Bronze\$500
Name	Company	
Email	Phone	
Signature	Data	

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Seminar Area	 Kitchen Area\$250 Recognition at Home Show Event Recognition in Home Show Book 		
Ice Breaker Event\$ 500 Recognition at Home Show Event Recognition in Home Show Book	 Saturday Night		
Grand Prize Giveaway\$500 Recognition at Home Show Event Recognition in Home Show Book	Coffee and Donuts\$200 Or in kind Recognition at Home Show Event Recognition in Home Show Book 1 - Sponsorship Available		
Or in kind Recognition at Home Show Event Recognition in Home Show Book 1 - Sponsorship Available	Pizza and Cookie\$250 Recognition at Home Show Event Recognition in Home Show Book		
 Bag	*Note: Only 1 sponsor allowed in each category unless otherwise noted		
CONTACT INFORMATION:			
Name	Company		
Email	Phone		
Signature	Date		



3200 Hilltop Ave., Wausau, W1 54401-4026
Telephone 715/842-5663 Fax 715/842-7051
www.womenscommunity.org facebook.com/womenscommunity

We Listen, We Support, We Transform Lives

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EXECUTIVE DIRECTOR: Jane Graham Jennings October 28, 2016

Friends

Wausau Area Builders Association

801 S 24th Avenue Wausau WI 54401

Dear Friends,

Thank you so much for your recent donation of prepared food for the clients at The Women's Community.

Your donation is greatly appreciated and very gratifying. Your continued support is invaluable.

Your donation is tax deductible and this letter serves as your official receipt of your donation. No goods or services have been provided on behalf of The Women's Community, Inc. in consideration for this contribution.

The Women's Community is a vital part of our community, providing services to victims of domestic abuse and sexual assault. Just a few of the things we do are providing lifesaving shelter for women and children escaping abusive relationships; legal advocacy through the court systems, 24 hour crisis intervention, community education in schools, businesses and churches, advocating for victims of domestic violence in later life, and our Healing Through Art Program.

Your gifts help us to continue to offer services to anyone in our community who needs them. On behalf of our Clients, The Board of Directors and The Women's Community staff, we THANK YOU from the bottom of our hearts for your support.

Most Sincerely,

Jane E. Graham Jennings

Executive Director