



SPRING 2007

# OPAL ANNUAL REPORT 2006

HOUSING ISLAND PEOPLE, MAINTAINING ISLAND CHARACTER

## CELEBRATING PROGRESS: 2006 HIGHLIGHTS

We are pleased to share with you some highlights of OPAL's accomplishments in 2006.

### MADRONA STREET

The two cottages on Madrona Street have been completed and sold. OPAL welcomes Rinda McGarry to the yellow house and, in the teal house, Skyler Cookston and Tirza Fiorito with their young son, Luca.



Please join us in welcoming Roger Adams (pictured) at Opal Commons, one of three new OPAL homeowners in 2006. Also, at Bonnie Brae: Christopher Evans & Rusty Giggs with their daughters, Mona and Isabella; and Kim Secunda with her son, Desmond.

### MT. BAKER ROAD

- Purchased the seven acre property with funds raised from the island community
- Awarded a grant of \$490,000 from the Washington State Housing Trust Fund to support site work for the first phase of ten homes
- Developed a site plan that creates clusters of homes with open spaces between the clusters and walking paths throughout.
- Completed designs for three types of homes—all of which include a bedroom and full bath on the ground floor in order to foster homeowners' ability to "age in place."

The projected timeline for the Mt. Baker Road neighborhood calls for the first phase of ten homes to be ready for occupancy in January/February 2008. Please see pages two and three for more on "the road to Mt. Baker Road."

### NATIONAL LEADERSHIP

The National Community Land Trust (CLT) Network was established to represent and provide support for the close to 200 community land trusts in the United States. At the first annual meeting of the CLT Network, Lisa Byers was elected President of the organization and OPAL trustee Mary Blackstone was elected to the post of NW Regional Representative. In addition, Lisa Byers and Julie Brunner were chosen to serve on the national CLT Academy advisory board (the CLT Academy provides training for the growing numbers of CLT practitioners) and Julie was elected to the Northwest CLT Coalition Board.

### AND, A YEAR-END SURPRISE: ORCAS LANDING

Late in 2006, an unexpected opportunity arose when donors who supported the idea of affordable housing at the base of the Turtleback property redirected their support to help OPAL purchase property for a future development. In January 2007, OPAL purchased six acres in the Orcas Village hamlet that will provide up to 12 more permanently affordable homes. The current timeline calls for starting construction in 2009. OPAL is committed to an open design process and will work with neighbors and community members over the next two years in an effort to assure that the site plan is sensitive to the land and to the existing neighborhood.

OPAL COMMUNITY LAND TRUST: OPAL COMMONS • BONNIE BRAE • OBERON WOOD • SCATTERED SITE HOMES • REDDICK FARMHOUSE AND APARTMENTS • LAHARI RIDGE • MADRONA STREET • *MT. BAKER ROAD* • *ORCAS VILLAGE*

## FROM THE BOARD PRESIDENT: MICHAEL WHELLAMS

### WHY I SUPPORT OPAL AND SOME OF THE ISSUES WE GRAPPLED WITH IN 2006

My experience with affordable housing began at the age of one when my parents, “survivors” of Canada’s version of the Great Depression, packed everything they owned into a ’36 Ford Coupe and a 16’ travel trailer and immigrated to the US. That trailer with its 130 square foot “great room” was our home for many years. But, it wasn’t until I was transferred to Incline Village, Nevada as the high school principal that the issue of affordable housing moved from personal experience to professional reality. Hiring and retaining good teachers was a real challenge because affordable housing was non-existent. More than 75% of the teachers had to make a two-hour commute over a 9000’ mountain pass to get to work.

When I arrived on Orcas in 1998, I became intrigued with OPAL and accepted an invitation to serve on the board. The OPAL Board is an extraordinary group of dedicated individuals who work together in a rare consensus model of governance. It’s a real privilege to be able to work with such a professional group of clear thinking adults—and our task is not easy. The board regularly grapples with weighty issues that challenge us to understand complex situations, make tough choices and keep OPAL on task and on budget despite barriers. And then there is the ubiquitous fundraising challenge. As trustees, we agree to participate 100% in OPAL’s fundraising efforts. That means we write checks first—to the best of our varied abilities—and then ask others to write checks, too. The following is a snapshot of some of the issues that the board has grappled with this past year:

**Density at Mt. Baker Road**—The question was “At what point does the Orcas quality of life change with density?” We considered OPAL’s footprint on the land, common-wall construction, green building practices and many revisions of the site plan and house designs. These had to be balanced with budgetary realities and, ultimately, the affordability of the homes for the people on OPAL’s waiting list and guided by OPAL’s commitment to “...maintaining island character.”

**How green do we want to be—and at what cost?**—Much of the cost for green building practices comes at the front end. The board grappled with the question of how much to invest in the short-term—possibly resulting in a higher sales price for the homebuyer—in order to realize the long-term savings of more energy efficient and healthy homes. Also, what sacrifices are we willing to make so that the homes remain affordable? We also strived to assure that being green did not result in a loss of “character” and pleasing aesthetic.

**Whom should OPAL serve?**—The need for affordable housing has moved beyond the 80% of area median income (AMI) threshold of households that OPAL has traditionally served. Further complicating the equation is that few or no public subsidies are available for those households earning more than 80% of AMI. The board continues to address the growing need and related issues of parity and public perception. Is it fair that a household making 81% of the AMI (could be as small a gap as \$200) can’t qualify? If a household earning up to 120% of AMI on Orcas still cannot afford to buy a home, should they be served? What can OPAL do to meet the unmet need? What will it cost and how will we fund it?

Some of these issues have been resolved for the moment—the number of homes slated for Mt. Baker Road reflects the site characteristics and the criteria for healthy living; OPAL’s building committee has revisited and updated its green building standards—but many of these issues will continue to be addressed in the coming year. OPAL’s board meetings are open to the public and I encourage you to join us and see for yourself how consensus-based governance works.



OPAL Trustees and staff at annual retreat in March.

## MT. BAKER ROAD UPDATE

### STORMWATER MANAGEMENT AND LOW IMPACT DEVELOPMENT

What has OPAL learned in the past year of exploration, analysis, design and public meetings? We've been reminded of the value of watching a site through a full round of seasons, and that the best information we can gather is only a snapshot of a moment in time. On the Mt. Baker Road property, we've learned a lot about how water moves onto and off of the property.

When OPAL began planning for the Mt. Baker Road neighborhood in the spring of 2006, a geotechnical engineer investigated the site soils and determined there was good promise for implementing an LID approach to stormwater management. Subsequent findings during November and December 2006, however, have raised questions about the best approach for

Low impact development (LID) is a stormwater management strategy that emphasizes conservation, use of existing natural site features, and integrating small-scale stormwater controls throughout a site to mimic natural hydrologic patterns. (For information go to <http://www.psat.wa.gov/>)

storm water management on the property. The use of LID based infiltration strategies requires at least 24" of unsaturated soils below grade; there were many places on the site this winter where the groundwater was nearly at the surface. Much of the water appears to be flowing onto the property from higher elevations nearby.

OPAL Construction Manager Gabriel Olmsted is working with civil engineers Chris Webb and Gregg Bronn; Matt Zybas, the head of San Juan County's new Stormwater Utility, and Dan Vekved, San Juan County engineer to determine how to best handle stormwater on the Mt. Baker Road property. Chris Webb reports that "there are a variety of solutions still at hand, including curtain drains and modified LID strategies. The current stormwater strategy and design is based on a detention vault and as much LID as possible given the site constraints." The following LID stormwater management strategies are still under consideration:

1. Individual rainwater catchment systems - reduce the size required of the detention vault, support water conservation and stormwater collection. Rainwater may be used for garden irrigation, toilet flushing and clothes washing.
2. Hybrid vault system - Could allow the stormwater vault to serve as a giant cistern in the summer for onsite irrigation of individual and community gardens and orchards.
3. Bioretention Areas - Bioswales (or rain gardens) are shallow landscaped depressions with a prescribed soil mix and plantings to receive stormwater from a small area – such as a paved path.
4. Disconnect downspouts - Splash blocks direct water to sheet flow across the ground before being picked up in a conveyance feature (such as a bioswale or pipe).
5. Pervious fire lanes - Considered non-pollution generating surfaces and do not require any separation from groundwater. Grass block pavers could still be used on the roadside for overflow parking and other light uses.
6. Compost amended soils - Site soils could be amended with compost to reduce run-off and reduce irrigation needs.

OPAL's first priority is to build healthy, durable and affordable homes. Green and sustainable building practices are integrated as much as possible, given the constraints of the site and budget. While the realities of stormwater management on the Mt. Baker Road project present some challenges, there are still many opportunities for OPAL to use best and sustainable practices and create an innovative neighborhood of permanently affordable homes.

## FROM THE EXECUTIVE DIRECTOR: LISA BYERS



### HISTORY AS INSPIRATION FOR THE WORK OF TODAY

During this year's annual meeting we will answer the following question: How are Henry George, Ralph Borsodi, Slater King, Mahatma Gandhi and Lucy Poulin connected to OPAL Community Land Trust? Among this list of visionaries and leaders are a sailor turned economist who inspired the single tax movement, a successful Wall Street economist who fled urban life seeking deeper fulfillment, a civil rights leader who inspired reform from prison, a world-renowned leader of non-violence and the Indian Independence movement, and a Carmelite nun who pioneered economic development and affordable housing solutions.

When I first learned about community land trusts, I felt that the idea had tremendous relevance, rightness and depth. That depth comes from nearly 150 years of intellectual rigor, impassioned advances in social justice, and faith-driven pragmatism.

Much of this history has been recently compiled by John Davis, a current leader, scholar and teacher in the community land trust movement. John prepared a presentation called *Roots of the Community Land Trust Movement in the United States* as part of the newly formed national Community Land Trust (CLT) Academy. At OPAL's annual meeting we will follow John's journey into the past and explore the theories, principles, vision and on-the-ground work of numerous creative thinkers and activists.

Knowing more about the history of people and ideas that led to the formation of community land trusts inspires me to put more energy back into our work here on the island. Allen Smith, one of OPAL's trustees, recently said, "We need to keep our head in the clouds AND our feet on the ground." Sometimes learning history and philosophy can take me into the clouds, but the ever present need for OPAL's programs brings me right back down to the ground. And so, I want to bring you back down to the ground with me and share some of OPAL's plans for the coming year.

OPAL's 2007 work plan includes the following goals:

- Complete site development for the Mt. Baker Road neighborhood that will allow the first phase of ten homes to be constructed in the Fall of 2007;
- Complete revisions to the Green Building Guidelines to assure that houses are built to the highest affordable standard for durability, energy efficiency and health;
- Provide training and coaching, and facilitate the loans necessary for each prospective homebuyer to become a successful homeowner;
- Support existing homeowners and rental tenants in maintaining healthy and affordable homes in vibrant neighborhoods;
- Support families in crisis or financial distress by administering programs that fund one-time rental assistance and energy assistance;
- Provide leadership for local, regional and national efforts that support permanently affordable access to land for nurturing and sustaining diverse and healthy communities

Thank you for your partnership in helping us to nurture and sustain our island community.

With gratitude,

*Lisa Byers*

### MISSION

The mission of OPAL Community Land Trust is to acquire and own land so that islanders in need may have access to permanently affordable homes and workplaces. OPAL collaborates with others, develops improvements, and stewards the land in a manner that is cooperative, stable, environmentally sensitive, and socially responsible.

## FACES OF OPAL

### JULIE BRUNNER AND CAROLYN MOULTON

Julie Brunner, Housing Manager, and Carolyn Moulton, Housing Services Coordinator, are the OPAL staff members who connect people with their homes. For new OPAL homeowner Michael Johnson, Julie and Carolyn “were the bridge between me and the banks, mounds of confusing paperwork, utilities and the dream of owning my own home. They kept me going when it all seemed overwhelming—and now I’m in my new house. It’s a dream come true.”



Carolyn Moulton and Julie Brunner

Julie started her work with OPAL in 2002 and has honed her skills and expertise about mortgage loans and coaching homeowners to put together creative financing scenarios—often a very complex collage of mortgage financing, downpayment assistance and other grants and loans—to make it work. She also manages OPAL’s homebuyer education program.

In addition to her work with OPAL, Julie provides consulting services through another non-profit organization called Common Ground, and periodically teaches workshops on mortgage financing and community land trusts. She serves on the board of the Northwest CLT Coalition and the national CLT Academy advisory board. Julie has worked in the field of affordable housing since 1995 and prior to that in social service and international economic development. She has a B.A. from Virginia Polytechnic Institute and a master (MCRP) of city and regional planning from Rutgers University. Julie lives on Orcas with her husband, Joe

Gaydos, and their two daughters.

Carolyn began her work with OPAL in March 2005 as a part-time assistant to Julie and was recently promoted to the position of Housing Services Coordinator. Carolyn is the go-to person for prospective and current OPAL homeowners and renters, as well as those seeking energy or rental assistance.

“Carolyn is a tremendous asset to the OPAL team,” praised Julie. “Her skills and knowledge coupled with her personal commitment to this community and passion for affordable housing are a perfect fit. Plus, she brings a great sense of fun to the office.”

#### WISH LIST:

- 2 - 4 padded folding chairs
- Volunteers to help with:
  - planting, landscaping
  - mailings
  - special events

Please call Carol Ely in the OPAL office, 376-3191, if you can help with any of the above.

As an OPAL homeowner, Carolyn is especially qualified to help existing homeowners and tenants through the application process, and to provide ongoing support to leaseholders on a neighborhood and one-on-one basis. Carolyn has lived on Orcas since 1998 and her smile is familiar to many from her past work at the Inn at Ship Bay and Darvill’s Books. She continues to work, with partner Nick Stowe, as a co-owner of Wildlife Cycles. Carolyn has a B.A. from Sonoma State University.

## MEET THE MEMBERS

### DAVE & BEV POLIS: OPAL MEMBERS SINCE 2003

The Polises were part-time islanders for many years and settled into their Deer Harbor home in 2003. Their first connection with OPAL was through the annual Fall dinner and auction, where they were very impressed with the energy and expertise of the organization.

“After becoming full time residents, we realized that affordable housing is the greatest need on the island. We recognize that, having earned our livings elsewhere and being able to bring our equity to the island, we have a responsibility to help those islanders who can no longer afford to buy land or a home in their own community due to the high cost of housing. For example, the wonderful crew who helped us build our home deserve to have a home of their own in which to raise their families. So many hardworking people are living right on the edge. We want them to have a good quality of life—not just get by.”

Living in Deer Harbor, the Polises are especially impressed with OPAL's Lahari Ridge neighborhood. “The homes are lovely, and the homeowners are such nice people.” They watched the homes go in and appreciated the care that went into orienting the homes with respect to the site, the trees and Lahari as a neighbor.

Dave lived on Mercer Island when his kids were small and recalled his disappointment with the lack of diversity. “I don't want to live in a community that isn't diverse. We need a well-balanced community and OPAL is making that possible. We're very grateful for that.”

The storms this past winter caused Bev to reflect on the interdependence of the community. “We can't afford to lose the people who make the quality of life possible on Orcas. What would we have done if the utility workers, road crew, grocery clerks and other service providers had not been on island during and after those storms? Part of what makes this beautiful place special is that people who live here are willing to help each other out.”



“What it comes down to is that we are all stewards of this island. It's our turn to step up and make sure it is a good place for everyone to live and OPAL has figured out how to do it.” —Bev Polise

## SISTER CLT NEWS

The **SAN JUAN COMMUNITY HOME TRUST** has an option to buy approximately 15 acres of land from the Buck family for their next neighborhood of permanently affordable homes. The purchase depends on the land, located near the elementary school, being annexed by the town of Friday Harbor. The vision shared by the Buck family and the Home Trust is for a high quality mixture of detached single-family homes, town homes and co-housing, with an emphasis both on fitting in with island traditions and green building techniques.

**LOPEZ COMMUNITY LAND TRUST** has purchased four acres of land from Nate Porter at its assessed value with the expressed ‘hope and wish’ that the property be used for teacher housing, including early childhood teachers and others in the education field. The land is located near the Lopez School.

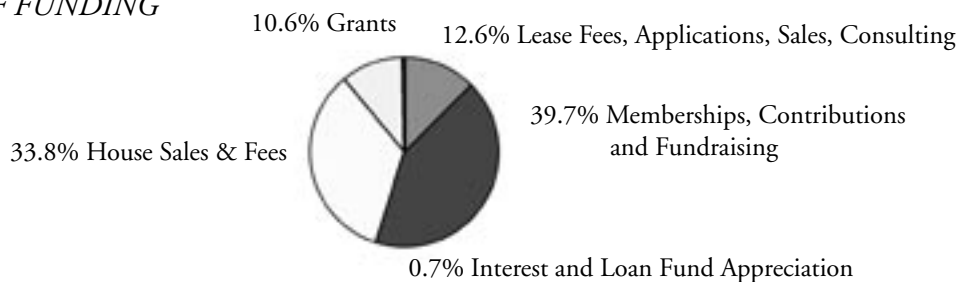
Check out: [www.nationalclt.org](http://www.nationalclt.org) for the latest news and information on community land trusts across the nation. The **NATIONAL CLT NETWORK** annual meeting is scheduled for October 10-12th in Minneapolis, MN.

The **NORTHWEST CLT COALITION** will hold its spring meeting April 26-28th in Corbett, OR.

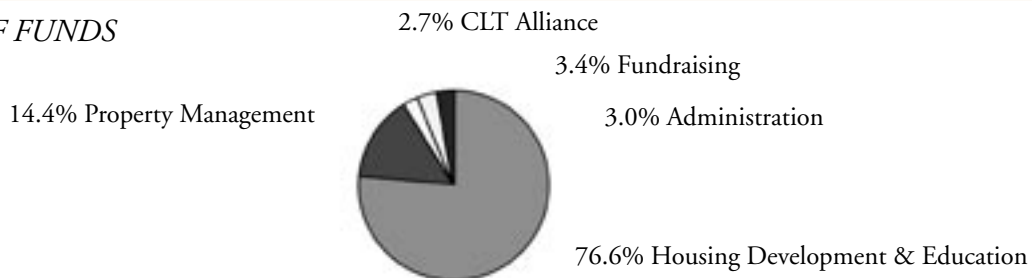
**2006 ABBREVIATED STATEMENT OF ACTIVITIES**  
with comparison to 2005

Revenues:	2006	2005	Functional Expenses:	2006	2005
Lease Fees, Rents, Applications, Consulting	\$149,543	\$124,128	Housing Development	\$1,269,510	\$886,676
Memberships, Contributions & Fundraising	\$504,197	\$732,518	Property Management	\$171,362	\$138,527
House Sales & Fees	\$401,784	\$877,784	CLT Alliance	\$31,742	\$44,327
Grants	\$125,834	\$99,251	Housing Assist. & Ed.	\$10,123	\$11,100
Interest and Loan Fund Appreciation	\$7,884	\$10,081	Fundraising	\$40,144	\$32,385
			Administration	\$35,380	\$27,392
<b>Total Revenues:</b>	<b>\$1,189,242</b>	<b>\$1,843,762</b>	<b>Total Expenses:</b>	<b>\$1,558,261</b>	<b>\$1,140,407</b>
			<b>Increase in Unrestricted Net Assets:</b>	<b>(\$369,019)</b>	<b>\$703,355</b>

*2006 SOURCES OF FUNDING*



*2006 USES OF FUNDS*



**2006 ABBREVIATED STATEMENT OF FINANCIAL POSITION**  
with comparison to 2005

<b>Assets:</b>	2006	2005	<b>Liabilities:</b>	2006	2005
Current Assets:	\$822,957	\$1,122,808	Current Liabilities	\$322,912	\$299,458
Long-Term Assets			Long-term Liabilities	\$1,143,502	\$928,590
Land	\$2,128,553	\$1,388,530			
Improvements	\$2,501,147	\$2,181,480	<b>Net Assets:</b>		
Notes Receivable—Long-Term	\$240,197	\$209,697	Unrestricted	\$1,325,332	\$1,346,595
Pledges Receivable—Not Current	\$15,850	\$66,459	Board Designated	\$2,293,324	\$1,517,861
			Temporarily Restricted	\$580,880	\$835,391
			Permanently Restricted	\$42,754	\$41,079
<b>Total Assets:</b>	<b>\$5,708,704</b>	<b>\$4,968,974</b>	<b>Total Liabilities and</b>		
			<b>Net Assets:</b>	<b>\$5,708,704</b>	<b>\$4,968,974</b>

*The full financial audit prepared by Sanders and Sanders CPAs, PSC, is on file at the OPAL office*



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Lisa Byers, Executive Director  
Carol Ely, Office Manager  
Carolyn Moulton, Housing Services Coordinator  
Gabriel Olmsted, Project Manager  
Suzanne Olson, Storyteller

#### IN THIS ISSUE

Writing: Lisa Byers, Suzanne Olson, Michael Whellams  
Editing: Carol Bee, Lisa Byers, Carol Ely  
Layout and Photographs: Suzanne Olson  
Design: Tina Rose

SAVE THE DATE: SEPTEMBER 29<sup>TH</sup>, 2007  
OPAL'S ANNUAL DINNER & AUCTION



Henry George

Ralph Borsodi

Slater King

Mahatma Gandhi

Lucy Poulin

## HOW ARE THESE PEOPLE CONNECTED TO OPAL?

Find out at . . . OPAL Community Land Trust's **ANNUAL MEETING**

**Saturday, March 31st**  
**5:00 p.m.**  
**Orcas Senior Center**

- Roots of the CLT Movement presentation
- Learn about OPAL's progress on Mt. Baker Road and the land purchase in Orcas Village
- Vote for the slate of new trustees and officers
  - Dinner of soup and bread (by donation)

**RSVP by March 26th to 376-3191**

Bring the whole family!

*Childcare available during the meeting by reservation.*

## OPAL SUPPORTERS AND VOLUNTEERS 2006 - THANK YOU!

### FOUNDATIONS & ORGANIZATIONS

Dorothy F. Thorne Foundation, Home Depot Green Building, Housing Assistance Council, Impact Capital, The Joseph Cohen and Martha Farish Fund of the Jewish Community Foundation Opportunity Council, Orcas Island Community Foundation, San Juan County Housing Bank, Seattle Foundation, United States - FEMA - Emergency Food and Shelter, United Way of San Juan County, Washington State Housing Finance Commission

### BUSINESSES

Ace Hardware, Bank of America, Doty's Marketplace, Gudgell Properties, Heilmiller/Stameisen Yachting, Island Excavating, Island Market, Islanders Bank, Jacobson Jarvis & Co, PLLC, LaConner Channel Lodge, Merit Telcom, Mountain Home Lodge, Orcas Net, Inc., Orcas Village Store, Roses Bread and Bakery

### INDIVIDUALS

**A** Anonymous, Jaqueline Abell, Sharon Abreu and Michael Hurwicz, Laura Adams, Rachel Adams, Roger Adams, John and Mary Akin, Nancy and Steven Alboucq, Heidi Alexander, Annie Allan, Doug and Ellen Allen, Rosemarie Nagel Altberg, Nikki Ames and Gene Nery, Richard and Irene Anda, Kim Skarda Anderson, Carol Anderson, Marilyn Anderson, Mary Creed Anderson, Robert and Gayle Anderson, Henry and Marilyn Andrews, Daniel and Moriah Armstrong, Dick and B.J. Arnold, Kyle Ater, Shoshana Avree, Amanda Azous

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**N-O** Mary Nash, Keith and Stacie, Newman, Ruth O. Newman, Debra Nichols, Theresa Nigretto, Coleen O'Brien, Bobby Olmsted, Gabriel and Jeanne Olmsted, Harvey and Liane Olsan, Clayton and Trina Olson, Suzanne and John Olson, Irene O'Neill, Bruce and Christina Orchid, George Orser, Dorothy and Phill Osborn, Charles and Mary Anne Owen

**P-Q** Mark and Stella Padbury, Donald Padelford and Sue Livingston, Luann Pamatian, Dave and Katie Parish, Issa Parker, Margaret Partridge, Bruce Pavitt and Hannah Parker, Douglas and Joyce Pearson, Anne and Harlan Pedersen, Joan Pedrick and John Mottl, Anne Pekuri, Marcia MacDonald Pettersen, Bob Phalan and Suzanne Morrissey, Robert K. Pickup, John and Mary Poletti, Dave and Bev Polis, Jennifer and Sebastian Posada, Lovel and Boyd Pratt, Robert Pregulman and Randall Hale, Jeff and Mary Quinn

**R** Anthony Rafel and Megan McCloskey, Miranda Randolph, Amy and Thomas Raven, Jan Reid, Gary and Jan Renzelman, Valerie Reuther and Linda Bartlett, Lynn and Glenna Richards, Anthony and Janice Richardson, Virginia and David Ridgway, Chase and Mary Riveland, Elizabeth Roberts, Molly Roberts, Ron and Judith Romines, Alan Roochvarg, Nina Rook, Tina Rose, Barbara Rosenkotter and Arthur Tyson, Deborah Rudometkin, Laurel Rust and Will Fisher-Rust

**S** Larry and Linda Sacks, Leonie Sandercock and John Friedmann, Polly Sanford, Susan Sarada, David and Margaret Sarver, Roland Sauer and Madie Murray, David and Joan Schermerhorn, Elizabeth and George Schermerhorn, Douglas and Judith Schliebus, Ron and Maggie Schuler, Anne Marie Schultz, Robert and Mary Jane Schwartz, Kim Bonner Secunda, Robb Shaepe and Kerissa Thorson, Deanna L. Shaide, Leota and Todd Shaner, Neil and Margaret Sharkey, Penny Sharp and Michael Sky, Margot Shaw, Marianne Shelton, Brian and Christy Brasher Shiers, May

Shiozawa, Sophia Shoen, Chuck and Karen Silva, Carl and Susan Silvernail, Susan Singleton and Andrew Shewman, Mary Ann Slabaugh, Ron Slabaugh, David and Kaaren Slawson, Hedrick and Susan Smith, Kathleen Smith, Lynsey Smith, Sara and Allen Smith, Birgitte and David Sofaer, Larry Soll and Nancy Maron, Nancy Southern, Todd and Jean Spalti, Deborah Sparks, Judith and Robert Spring, Carla Stanley, Heather Stansbury and Bryan Benepe, Elizabeth Star, Jeffrey and Patricia Steinhardt, Stu and Patsy Stephens, Michael Sterling, Babette Stewart, Lea Anna Stewart, Susan and Charles Stewart, Ina Stoa, Susan Stoltz and David Kau, Mary Anne Stone, Nicholas Stowe and Carolyn Moulton, Judith and Jeffery Struthers, Dean and Audrey Stupke, Lee Sturdivant, John and Alix Sullivan, Joe Symons

**T** Kathleen Taylor, Patricia and Peter Tegtmeyer, Patty Thompson, Sandy and Robert Thompson, Molly and Robin Thornber, Matt Toma, John and Helsa Tong, Paula Towne, Mai-Lan Tran, William and Dorothy Trogdon, Rosalyn Truett, Theodore Tyson

**U-V** Barbara Urschel, Ian and Kari Van Gelder, Lorna Vester, Millicent Vetterlein

**W** Linda Wales, James and Kathleen Walsh, Ruth Walter, Kenneth and Carolyn Wayland, Phil and Nancy Weatherpoon, Mike Weaver and Monica Woelfel, Craig Webster, Tom and Jenny Welch, Janet Wells, Linda Westerman, Jill and Thomas Wheeler, Michael and Cassandra Whellams, Judy and Scott Whiting, Kathryn Whiting, Fred Whitridge, Janice and Alan Wiemeyer, Craig and Cathie Wier, David and Anna Williams, Ravin Williams, Andrea Wilson, Bruce and Lee Wiscomb, Earl and Lois Wolfman, Leonard and Sue Wood, Ian and Lisl Woolworth, Laura Wrobel, Bill Wulf

**Y-Z** Michael Yeaman and Debra Nichols, Eric Youngren, Jim and Kathy Youngren, Kristen and Jeffrey Zbornik, Connie Zehner, Jan Zehner, James and Christy Zimlich, Dr. and Mrs. Edgar Zimmerman