



# 2021 Annual Report



*Welcome Home*



## Board of Directors

Frank Siepker  
**PRESIDENT**

Douglas DeYoung  
**PAST PRESIDENT**

Janice Adams  
**VICE-PRESIDENT**

Steven Crum  
**TREASURER**

Andrew Weaver  
**SECRETARY**

Ron Williamson  
**MEMBER-AT-LARGE**

Steven Haskin  
Heather Hudson  
Thomas Kern  
Doug Luciani  
Chris Milliron  
Gary Mott  
**BOARD MEMBERS**

## ReStore

Donna Castor  
**RESTORE MANAGER**

Courtenie Brown  
**KEY HOLDER**

Martha Skinner  
**SALES & RECEIVING ASSOCIATE**

Shane Janssen  
Devon Kaley  
**TRUCK DRIVERS**

## Constituent Services

Erin Paull  
**HOMEOWNER SERVICES CASE MANAGER**

Dayanara Sion Ramirez  
**HOMEOWNER SERVICES CASE MANAGER**

Victoria Kelly  
**VOLUNTEER & OUTREACH COORDINATOR**

## Construction

Curtis Cobb  
**PROJECT MANAGER**

Donald St. John  
**HOME REPAIR SUPERVISOR**

## Administration

Wendy Irvin  
**CHIEF EXECUTIVE OFFICER**

Jesse Wolff  
**DIRECTOR OF DEVELOPMENT**

Angela Skeans  
**DIRECTOR OF OPERATIONS**

Laura Trick  
**ACCOUNTING MANAGER**

Thomas Kachadurian  
**DIRECTOR OF MARKETING**

Britny Schwartz  
**EXECUTIVE ASSISTANT TO THE CEO**

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Dear Friends,

For more than 36 years, Habitat for Humanity Grand Traverse Region has been putting God's love into action by bringing people together to build sustainable homes, communities and hope. In 2021, we extended our commitment to serving our community and local donors, volunteers, and corporate partners responded.

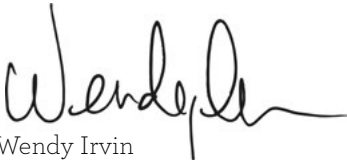
Last year we completed homes for three new families. Today, Amanda and her two sons, Britny and her children, and Megan are living in safe, affordable homes. In 2021, we also broke ground on our six-home development, Maple City Crossings, which moved into the construction phase in 2022. We solidified our partnership with New Waves United Church of Christ on our joint development of 14 new homes in 2023 and 2024.

After stops and starts because of COVID, in 2021 our Priority Home Repair program matured. While the program had been in more of a development phase, last year we served 15 clients with extensive and critical repairs, keeping their homes safe and healthy, reducing the need for new housing.

We share these successes with all of you, our benefactors and supporters. Together we are making a real difference in people's lives, actively working every day to address our regional housing crisis. With your help, we continue to be innovative in our strategies and grow the number of families we help each year through new home builds, priority home repairs, financial coaching and our ReStore.

Thank you for your continued support, your volunteer efforts, and your love. Our Habitat family is built on the strength of this community. When we work together we can extend that warmth to people who need a hand up to create strength, stability and self-reliance in their own families.

God bless,



Wendy Irvin

Chief Executive Officer

Habitat for Humanity - Grand Traverse Region



# Habitat for Humanity<sup>®</sup>

## Grand Traverse Region

### 2021 Supporters

#### \$50,000+

Cherryland Electric Cooperative  
Christ Cares For Kids Foundation  
Grand Traverse County Land Bank  
Habitat for Humanity of Michigan  
Impact100 Traverse City  
Rotary Charities of Traverse City  
The Art and Mary Schmuckal  
Foundation

#### \$49,999 - \$25,000

The Les and Anne Biederman  
Family Foundation  
Oleson Foundation  
Ken Wyckoff

#### \$24,999 - \$10,000

Ronald Fitch  
Grand Traverse Regional  
Community Foundation  
Erin Schmuckal and Chloe  
Henshaw  
Huntington National Bank  
Nancy and Kevin Kelly  
The Broad Family Foundation  
United Way of Northern Michigan  
Patrick and Jean Wicksall

#### \$9,999 - \$5,000

Leith and Gloria Butler  
Habitat for Humanity International  
Hagerty Management  
Christopher Kindlinger  
Paul and Bernie Lezon  
Hans and Elizabeth Mathiak  
Dean Della Penna  
Dan and Pam Prevo  
The Presbyterian Church of  
Traverse City  
Traverse Bay United Methodist  
Church  
Richard Williams

#### \$4,999 - \$2,500

Elizabeth Agerson  
Andy J Egan Company  
Dorothy Dowd

#### \$2,499-\$1,000

Thomas and Barbara Auer  
Daniel and Marlene Baldwin  
Beers Family Foundation  
Bill Marsh Automotive  
Elaine Bridges  
Burdco Inc.  
Gail Chambers  
Consumers Energy Company  
Steve and Donna Crum  
Danbrook, Adams, Raymond PLC  
Jack and Kendall Dempsey  
Doug and Maureen DeYoung <sup>+</sup>  
Paul Diller  
E.L.E.C.T.  
Brian Follansbee  
Foundation Systems of MI  
Systems  
Donald and Ann Gregory  
Hitchens Family Foundation  
Pauline Lackie and Mary Hoiles  
Fran Housman  
ICF Rebate Processing Center  
Jimmy John's  
Kitchen Choreography  
Richard and Sharon Koenig <sup>+</sup>  
Sally Kolarik  
David Koss <sup>+</sup>  
Gail Lanphear  
Doug and Lynne Luciani <sup>+</sup>

Fifth Third Bank Northern MI  
Paul and Laura Jacobson  
Robert and Kathleen Thoreson

Bruce and Kristin Moore  
Amy and Eric Mueller  
Ann Norman  
Nowak Cabinets  
Optimist Youth Foundation  
Precision Plumbing & Heating  
Dingeman and Beatrice Quartel  
Rollin M. Gerstacker Foundation  
Paul Schmuckal  
SERVPRO of Grand Traverse  
Area  
Patricia Sharpnack  
Barbara Sieper  
Joanne Sprouse  
Suttons Bay Congregational  
Church  
Eunice Taylor  
The Housman Charitable Fund  
Gerhild Uhl  
Clifford Vatter  
Wal-Mart  
Walton Contracting  
Andrew and Ashley Weaver  
Cora Wehler  
Max and Mary Wendell  
Ronald Williamson  
Jeffery and Melissa Zawisza  
Zonta Club of Traverse City

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## \$999 - \$500


Long Lake Friends Church  
Bethlehem Lutheran Church  
Anonymous Donor  
Mary Ann Bush  
Albert Chaffee  
Mary and Chris Dennon  
Chris Earle  
Autumn Gillow  
Dave and Lori Grzegorzcyk  
Angela Clem-Skeans


Endura Performance Homes  
Fife Lake United Methodist Church  
First National Bank of America  
Thomas and Christine Gibson  
Gordon and Laura Gottfried  
Pauline Lackie and Mary Hoiles  
Wendy Irvin  
Elizabeth and John Melcher  
Optimist Youth Foundation

Precision Plumbing & Heating Systems, Inc.  
Preston Feather  
Catherine Radu  
Douglas and Kelly Schrag  
Martha Skinner  
Richard and Eunice Taylor  
Peter Vandenberg  
Harvey and Marilyn Warburton

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## \$499 - \$250

Anonymous Donor  
Carl and Sally Benner  
John and Rebecca Bercini  
Mary Ann Bush  
Nancy Cotcamp  
Teri and Charles Damman  
Dobias Landscaping  
Donald and Kathy Ehrenberger   
Gregg Fazzoni  
Marilyn Fitzgerald  
Charles Godbout  
Matthew Schmidt and Katherine Greene  
Steve Haskin  
Judith Helveston  
Tom Hepner  
Margaret Hollyday  
Robert and Ann Ivinskas  
Jenkins Group, Inc.  
JenTees Custom Logo Gear

Louise Kane   
Nathan Kessler  
Lewis Kirchner  
Ruth Leonard  
Patricia Lewallen  
James Lindner  
Angela Machin  
John and Martha Mater  
Lois Bahle and Larry Mawby  
Gary and Nancy McRay  
Travis Meister  
Perry and Pamela Vander Meulen  
Mary and Judith Mintz  
Peter and Karen Montagna  
Peter and Susan Neithercut  
Gordon and Carol Niemi  
Rebecca and Homer Mang Nye  
Terry and Jean Paquet  
Marilyn and David Pierman  
Chris and Ann Porter

John and Linda Racine  
RM Young Company  
Josh and Deanna Russell  
Norman and Catherine Schmitt  
Douglas and Kelly Schrag  
Kathy and Pete Schroeter  
Diana Shattock  
Robin Sommer  
Jeff and Carla Straw  
Team One Credit Union  
Eugene and Kay Telma  
June E. Thaden  
Robert and Kathleen Thoreson  
Anton Trubiroha  
Chris Warren  
Julie Whisnant  
Gregory and Karen White  
Dennis and Bridget Wood  
Wayne and Sharon Workman  
Steven and Linda Young

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## \$249 - \$100

Janis Adams  
Mark and Connie Adamson  
Kenneth Babcock  
Shane and Holly Barrett  
John Barry  
Dennis and Carole Becker  
William and Janice Beckett  
Dick and Bette Bilinsky  
Kellen Blackburn  
Gilbert Bogley  
Cheryl Bouman  
James Boyd  
Roger Hersey and Shelly Bryde  
Kenneth and Joanne Brzozowski  
James and Barbara Burkholder  
Peter and Cheri Burleigh  
Carol and Dana Bush  
John and Braun Campbell

Michael and Jessica Caruso  
Susan and Christopher Chang  
Philip and Barbara Chapman  
Douglas and Pamela Chichester  
Marilyn Cobb  
James and Darlene Cooper  
Andersen Corporation  
Sue Cronover  
John and A.F. Davey  
J.Michael and Patricia DeAgostino  
Bob and Arlene Dean  
Larry and Rebecca Dobler  
John and Sally Ellinger  
Jon and Kathleen English  
Al and Annette Evans  
William and Jennifer Ewing  
Hugh and Betty Farber  
Beverly and James Finlayson

Marilyn Fitzgerald  
Richard and Barbara Foster  
Ramona Foster  
Dean and Debra Frick  
Thomas and Karen Gartland  
GBU Financial Life  
Thomas and Christine Gibson  
Linda Greening  
Thomas and Deborah Haase  
Rolf and Carolyn Hahne  
Charles Hatcher  
William Hayes  
Michael and Jeanne Haynes  
Annabelle Henley

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## \$249 - \$100 -continued


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John Hoerr	Magney Architecture Magney Architecture	Kathryn Riker
David Howard	Carol Manty	Christopher Roeder
Mechthild and Jeff Howell	Jamie and Barbara Marsh	Kenneth and Carol Rose
Sharon Hupp	Barbara Karl Marsh	John and Margaret Sargent
James Hutchison	Adam Mass	Chris Schatte
Thomas and Lynn Irvine	Linda and Gary Mathiak	Brandon Sheldon
Chet Janik	Kathryn Mead	Britta Siepker
Mary Jlang	Molly Mengebier	Donna Silverman
Timothy Nelson and Nancy Johnson	Sandra Mesenhimer	Anita Silverman
Nathan Kalchik	Curt and Eileen Mikulski	Stephen Smedes
Peter Kallioinen	Pam and Mike Miller	Adam and Theresa Smith
Jerry and Diane Keelan	Harriett and Ralph Mittelberger	Mark and Ann Smith
Thomas Keith	Robert Morrison	Steve Brown and Bonnie Spanier
Dr. Charles and Delores Kelly	Susan Murchie	Lea Ann Sterling
Keith and Jessica Kinsey	Ann and Kimberly Murphy	Witold Szytkiel
Bill and Jane Kirschke	Roger and Stephani Nelsen	Tara Teresi
Randy Klumb	Janet Nesin	Elaine Trojan
Betty J. Koons	Rosalie Rieger and James Nugent	Beatrice and Arthur Van Eck
Lorraome Laird	Ruth Nunnelley	Daniel Wagner
Tom and Julie Lamie	Rebecca Mang and Homer Nye	Barbara Wallace
Becky Lanham	Anne O'Dell	Jim and Nancy Watson
Rene Cyris and Ava Lark	Dennis and Mary Penney	Jill Webb
Greg Lewis	David and Judy Pohlod	Barbara White
Juanita Linton	Gary and Darlene Pope	Glenn Wiggins
Suan Lio	William Quigley	David and Roberta Williams
Staton and Carolyn Lorenz	Robbie and Joseph Rabanus	David and Susan Wilson
Dennis and Charlene Lutes	Catherine Radu	Constance Wintzinger
Carl Madion	Judith Reinhardt	Chris Young

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## Up to \$99

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Maurie and Betsy Allen	Maribeth Condon	Wes and Kathy Gore
Janis and James Anderson	Nancy Coscarelli	Grawn United Methodist Church
Jeffery Ross and F. Josephine Arrowood-Ross	Jill Coverdill	Kathy Grinsteiner
Michelle Baldwin	Darrell and Susan Darling	Gloria Halligan
Nathan Ballintyn	Devries Designs	Steven Handlovits
Gary and Christi Bardenhagen	Patricia Deyoung	Richard Haynes
Terry Baumann	Thomas and Polly Dilloway	Dennis and Cynthia Hinze
Alice Beeker	Victor Dinsmoore	Larry and Paula Hofmeister
Wilma Blood 	Frank Dituri	Joni Hughes
Harry and Stephanie Blount	Donna Dowhan	ITW Foundation
Joan Bonney	Charles and Susanna Ellinwood	Clifford Jacobs
William and Karen Brady	Marilyn Euno	Karen and Milton Jacoby
Nancy Briggs	Rich and Lori Fasi	Linda Jenema
William and Theresa Brown	Lonnie Fellersen	Cliff and Anders Kelto
Marvin and Marilyn Burdinie	Joseph and Jody Ferry	Robert and Janet Kerlin
Harold Byers	Linda Fisher	Susan Kraus
Aubrey Carmien	June and Walter Fitton	Lois Lannin
Kathleen Carpenter	Mark and Jerri Foley	Linda Frank and Klaus Lehrer
James Ryan and Lucy Chappe	Julie Forrest	Timothy Tompkins and Maureen Madion
M.P. Clayton	Susan Gugel and George Foster	Jim Massaroni
Paul and Denise Collins	Michael Gillman	Regis McCord
Jane Conard	Givinga Foundation	
	James and Kay Goodall	

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## Up to \$99 -continued

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Nancy Moothart  
Virginia Gott and Kathy Morse  
Network for Good  
Dorothy Nickerson  
Christina Normile  
Arlene O'Brien  
John and Linda O'Neill  
Patrick and Nan Patterson  
Lisa Peele  
Ken Pehovic  
Karla and Gary Peppler  
Cheryl Perrigo  
Ruth and Elmer Peterman  
Denise Plakmeyer  
Elsie and Don Randall  
William, Jr. and Joyce Rouse  
Eileen and Charles Rubino  
Eileen Rudzinski

Rick Sack  
Diane Samarasinghe  
Phillip and Karen Schaub  
Nancy and Thomas Schulte  
Arthur and Karen Schwarm  
Jack and Nancy Sheets  
Clare Shipstead  
James and Laura Shumate  
Charlotte Slater  
Dana and Ernest Smith  
Joan and Donald Snyder  
Autumn Soltysiak  
Albert and Helen Spafford  
John and Sita Spring  
Tami Stagman  
Beryl Striewski  
Marvin and Carol Studinger  
Carl and Eleanor Tacke

TC Rent & Store  
Thirby Clinic  
Joanne Thomas  
Douglas and Karen Thompson  
E. Ann Thomson  
Joyce and Daniel Tkach  
William Tomlinson  
Thomas Towers  
Kimberly Trierweiler  
Deborah Van Vechten  
Roger and Karen Walker  
L. Kent and Nancy Walton  
James Warren  
Jane and Price Watts  
Steve Weaver  
Maxine Weimer  
Wells Fargo Community Support  
Dennis Wiand

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## In Memoriam

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Gilbert Bogley  
In Memory of Anne Bagley  
Joan Bonney  
In Memory of Alfred Bonney  
Kenneth and Joanne Brzozowski  
In Memory of George  
Brzozowski  
John and Rebecca Bercini  
In Memory of Dr G Ellis  
Nina Merten  
In Memory of Joseph and  
Patricia Merten  
Dick and Bette Bilinsky  
In Memory of Clark Phelps  
Barbara Siepker  
In Honor of Frank Siepker Jr.  
Nancy and Kevin Kelly  
In Memory of Peter Steensma  
David and Susan Wilson  
In Memory of Bruce and Helen  
Wilson  
Linda Fisher  
In Memory of Henry Zuilhof

### In Memory of Dan Baldwin

Angela Clem-Skeans  
Daniel and Marlene Baldwin  
Darrell and Susan Darling  
Eileen and Charles Rubino  
Gail Chambers  
Janet Nesin  
Lonnie Fellersen  
Molly Mengebier  
Patricia Lewallen  
Ronald Williamson  
Thomas Towers

### In Memory of David Hicks

Alice Beeker  
Arthur and Karen Schwarm  
Carl Madion, DDS, MS  
Harry and Stephanie Blount  
James Ryan and Lucy Chappe  
Janis and James Anderson  
John and Margaret Sargent  
Joyce and Daniel Tkach  
Kathleen Carpenter  
Kenneth and Carol Rose  
L. Kent and Nancy Walton  
M.P. Clayton  
Marvin and Marilyn Burdinie  
Maurie and Betsy Allen  
Patricia Deyoung  
Robert and Janet Kerlin  
Ruth and Elmer Peterman

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## In-Kind Donations

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Advanced Insulations Systems  
Mary Alvin  
Amalfi Vein Center  
Bay Waste Services  
Black Star Farms, LLC  
Blarney Stone Broadcasting  
Builders First Choice  
Cherry Capital Airport  
Steve and Donna Crum  
Crystal Mountain Resort  
Cunningham-Limp  
Danbrook, Adams, Raymond, PLC

Bob and Jackie Davidson  
The Delamar Hootel  
e-Fulfillment  
Integrity Software Systems  
Kal Excavating  
Kroop Well Drilling  
Levolor Inc.  
Luminary Hotel & Company  
MacAllister Rentals  
Melinda Wagner  
Okkonen Construction LLC  
Qualified Group

Robert Reamer Appraiser  
Frank and Tracy Siepker  
TC Rentals  
Third Coast Energy Solutions  
Windemuller Electric, Inc.  
Wittock Bath and Kitchen

*We would also like to recognize  
the countless people who  
donated items to our Habitat  
ReStore in Traverse City.*

# Three 2021 Homeowners



In May 2021 Megan Rokos closed on her mortgage and moved into her home in Traverse City. Megan's home was a major renovation of a house donated to Habitat by a generous anonymous donor.



In November 2021, Amanda Wolschon and her sons, Spencer and Tucker, moved into their new home in Williamsburg.



We ended 2021 in Maple City with a home dedication for Britny Schwartz and her sons Gregory and Colton. Since moving into their new home, Britny has taken a position with Habitat Grand Traverse Region as Executive Assistant to our CEO, Wendy Irvin.

## Priority Home Repair

# Keeping Homes Livable

In 2021 our Priority Home Repair program served 15 clients. Those clients are able to stay in their homes, rather than looking for new housing that is in increasingly short supply. Without these critical repairs the home would have become unlivable. We replaced septic systems, repaired or replaced roofs, and made homes safe with bathroom renovations like appropriate accessibility features, grab bars and hand rails. We also repaired or replaced HVAC systems to keep homes warm.

We received applications from all three of the counties we serve, with 67% from Grand Traverse county and 16% from each of Kalkaska and Leelanau counties. Over half of the applicants were living alone in their homes without other support. We were able to approve 28 applications and carried some of the repair projects into the next year, some of them completed early in 2022.



**A combination of volunteers, Habitat staff, subcontractors, and homeowners completing Sweat Equity hours are all part of the home repair efforts.**

The Priority Home Repair program would not be available without significant



**In 2020, we replaced a failing roof on veteran McCurdy Brown's home near Fife Lake.**

funding from Cherryland Electric Cooperative, Grand Traverse Land Bank Authority, Michigan State Housing Development Authority, and Housing and Urban Development.

Going into 2022, we have refined the program to address the most critical repairs: roofs, foundations, electrical issues, heating and cooling, accessibility renovations like ramps and grab bars, septic systems, and assuring potable water is available.

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# Statement of Financial Position

December 31, 2021

## ASSETS

### Current Assets

Cash and cash equivalents	\$176,528
Restricted cash and equivalents	1,030,972
Accounts receivable	64,516
Mortgages receivable	102,747
Refundable employer taxes	-
Prepaid expenses	17,166
Construction inventory	423,055
Investments	305,126

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**Total current assets** **\$2,120,110**

### Non-Current Assets

Mortgages receivable, net of current portion	\$409,080
Property and equipment, net	\$1,067,971

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**Total assets** **\$3,597,161**

## LIABILITIES

### Current Liabilities

Current portion of long-term debt	\$31,813
Accounts payable	92,262
Accrued payroll and related expenses	22,911
Accrued paid-time off expense	35,909
Accrued interest expense	20,364
Deferred revenue	50,000

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**Total current liabilities** **\$253,259**

### Long-term liabilities

Notes payable	\$1,490,288
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**Total liabilities** **\$1,743,547**

### Net Assets

Without donor restrictions	
Undesignated	\$794,086
Invested in property and equipment, net of related debt	107,914
With donor restrictions	
Purpose restriction	\$951,614

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**Total net assets** **\$1,853,614**

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**Total liabilities and net assets** **\$3,597,161**

Habitat for Humanity Grand Traverse Region

P.O. Box 5412 • Traverse City, MI 49696-5412 ♦ 231-941-4663 ♦ [www.HabitatGTR.org](http://www.HabitatGTR.org)

## Statement of Activities

*For the Year Ended December 31, 2021*

	Without Donor Restrictions	With Donor Restrictions	Total
<b>SUPPORT and REVENUE</b>			
Restore sales	\$439,174		\$439,174
Sales of homes constructed	459,670		459,670
Cash contributions	325,495	\$542,595	868,090
Gain on sale of mortgages	95,513		95,513
In-kind contributions	32,262		32,262
Mortgage discount amortization	61,074		61,074
Gain from investments, net of investment fees of \$1,822 and \$1,495, respectively.	15,879		15,879
Gain on sale of asset	11,542	-	11,542
Fundraising events		72,129	72,129
Interest and dividend income	7,320		7,320
Late charges	714		714
Net assets released from restrictions	306,871	-306,871	
<b>Total support and revenue</b>	<b>\$1,755,514</b>	<b>\$307,853</b>	<b>\$2,063,367</b>
<b>COST OF HOMES SOLD</b>			
Construction costs	\$622,540		\$622,540
Loan discounts	\$16,739		\$16,739
<b>Total cost of homes sold</b>	<b>\$639,279</b>		<b>\$639,279</b>
<b>EXPENSES</b>			
Program services			
General program services	612,791		612,791
Restore	312,649		312,649
<b>Total program services</b>	<b>\$925,440</b>		<b>\$925,440</b>
Supporting services			
Management and general	\$114,416		\$114,416
Fundraising	145,756		145,756
<b>Total supporting services</b>	<b>\$260,172</b>		<b>\$260,172</b>
<b>Total expenses</b>	<b>\$1,185,612</b>		<b>\$1,185,612</b>
Change in net assets before other income	-\$69,377	\$307,853	\$238,476
Other Income			
PPP Loan Forgiveness	\$142,385		\$142,385
<b>CHANGE IN NET ASSETS</b>	<b>\$73,008</b>	<b>\$307,853</b>	<b>\$380,861</b>
Net assets, beginning of year	828,992	643,761	1,472,753
<b>Net assets, end of year</b>	<b>\$902,000</b>	<b>\$951,614</b>	<b>\$1,853,614</b>

# Volunteers: Our Army of In-kind Donors

As the pandemic eased and vaccines became widely available, volunteers returned to Habitat construction sites. Although there were restrictions, and we encouraged reasonable precautions, our building intensity increased because of volunteers. The first back on our builds were our critical core volunteers.



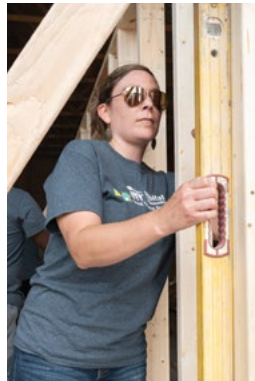
The Habitat Core Volunteer team, June 2021



Professional electricians from the IBEW volunteered their skills and time in 2021.

As they have for many years, our core volunteers provided our most significant in-kind donation with their hours of labor. The core volunteers bring more than free labor to Habitat. They bring a collective expertise to Habitat, each with their own history and expertise. Even those with no previous construction experience, as a result of their many hours and years on Habitat builds, have become experts who instinctively know what needs to be done, and when. All of our homeowners tell us how important the

core volunteers have been to their Habitat experience. The dedication and kindness of our core volunteers are cherished by Habitat homeowners.



Later in the year, when it became clear that we could work safely with volunteers, both individuals and groups helped out on Habitat work sites. Teams from Go Go Squeez, Honor State Bank, and the MSU Student



Senate, all joined us on worksites.

Our three 2021 homeowners would not be enjoying the safety and security of their homes without the generous donation of time from volunteers.

