

2021 ANNUAL REPORT





Following a year of unprecedented financial and emotional stress for individuals, businesses, and nonprofits alike, we at the Community Foundation of Orange and Sullivan felt it only fitting this year to celebrate hope.

Hope is defined as an optimistic state of mind based on an expectation of positive outcomes with respect to events and circumstances in one's life or the world at large. One might question how we can be hopeful when there is so much suffering both locally and worldwide.

We would answer that it is impossible not to be hopeful after the generosity we've witnessed over the past eighteen months as time and again, neighbors helped neighbors even when faced with hardship themselves. When you read about the drive to make a difference, resiliency of our funds and continued good work being done in our communities each day, we think you'll agree that hope is indeed in bloom in Orange and Sullivan counties.

We are proud to be the umbrella organization administrating 363 component funds yearround that improve the quality of life of area residents. We are humbled by this important role, and committed now, more than ever, to fulfilling our mission to connect people who care with causes that matter.

Emily Dickinson wrote "Hope is the thing with feathers that perches in the soul and sings the tune without the words and never stops at all." Let us not stop forging ahead with our critical and impactful work. Thanks to your unwavering support, we are creating a brighter future!

With hope and grateful hearts,

Eght Rf

Elizabeth Rowley CFOS President and CEO

Michael Bonura Chair, CFOS Board of Directors

In an effort to reduce costs and paper, a more robust digital annual report is available for viewing at cfosny.org with a complete list of committees, our family of funds, grants and scholarships for the year, Greenleaf Legacy Society members, and more.

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MISSION STATEMENT

Our mission is to enable charitable individuals and organizations to become meaningful donors by providing trusted support and expertise for their contributions to make a difference in our community, now and forever.

OUR CORE VALUES

- Excellence in achieving the highest standard in all aspects of the organization
- Stewardship by ensuring the planned legacy of donors through sound financial management
- Strategic partnerships to understand and address the needs of individuals and organizations in our region

CFOS STAFF AND BOARD OF DIRECTORS

The staff and board of the Community Foundation are here to provide the support and expertise you need to fulfill your charitable hopes and dreams, for good, forever.



Elizabeth Rowley President and CEO elizabeth@cfosny.org



Stacey Muller Director of Finance & Operations Stacey@cfosny.org

OUR TEAM



Nicole Feller Lee Director of Development & Communications nicole@cfosny.org

BOARD OF DIRECTORS OFFICERS



Lisa Mitchell Programs & Donor Services Coordinator lisa@cfosny.org



Megan Martini Communications & Administrative Associate megan@cfosny.org



Michael Bonura Chair



Richard Shapiro, Esg. 1st Vice Chair



Christopher Corallo 2nd Vice Chair



Maggie Smith Treasurer

DIRECTORS



Assistant Treasurer

David Apps





Timothy S. McCausland, Esq. Immediate Past Chair



Jay Anthony



William J. Bratton, Jr.





Molly Crist



Barry Lewis



Eric Fuentes

Wayne Martin, CPA



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Gerard Galarneau, M.D., MMM Jonathan Gatsik



Gary Siegel

Gary M. Schuster, Esq.



Gerald N. Jacobowitz, Esq.





George Kinne





Sheila Lease









Derrik Wynkoop







Valerie Zammitti, Esq.

General Counsel

We thank Michelle Koury, M.D. (2013-2021) for her service on the Board of Directors.



20 YEARS AFTER 9/11, WE REMEMBER

Fifteen funds were established at the Community Foundation to memorialize area residents who lost their lives in the terrorist attacks on September 11, 2001.

- FF Thomas J. Foley Foundation
- John P. Williamson Memorial Fund
- Kiwanis 9/11 Remembrance Fund
- Michelle Renee Bratton Memorial Scholarship Fund
- 9/11 Education Foundation
- Rescue 3 Fallen Heroes 9/11 Scholarship Fund
- September 11th Anniversary Benefit Fund
- September 11th Community Collaborative
- The Daniel and Jason Coffey Memorial Fund
- The FF Denis P. Germain Memorial Scholarship Fund
- The FF (Firefighter) Thomas J. Foley Memorial Scholarship Fund
- The Gerry Nevins Foundation Fund
- The Lieutenant Gregg Atlas Foundation
- The Richard G. McCoy Foundation
- Washingtonville 5 WTC Firefighters Memorial Fund

Making a Difference Total donations received:

Total donations received: **\$2,588,054** Total grants distributed:

\$645,568



Hope Blooms WHEN JOY IS

CULTIVATED IN RESPONSE TO EVIL

JoAnn and Gregg Atlas knew they wanted to do something good for people on the autism spectrum. They had spoken about how they would one day make a difference for this population. However, neither could have imagined the events that transpired on September 11, 2001, or how this horrific day would ultimately bring their charitable plans to fruition.

Lieutenant Gregg Atlas was a New York City firefighter who tragically lost his life on 9/11. After his passing, JoAnn knew the best way to honor her husband and his memory was to follow through on their longtime intentions. In that unexpected way, The Lieutenant Gregg Atlas Foundation was added to the Community Foundation's family of funds.

Today, its mission to support, promote and nurture programs for adults with autism and their families lives on. These recreational, vocational and wellness activities bring joy and purpose into their participants' lives.

"This is in response to the evil committed on September 11, 2001," said JoAnn Atlas.

The foundation's first project was to distribute autism awareness emergency packets to families and caregivers. The foundation has also helped support and organize autism trainings for first responders in Orange, Sullivan, and Rockland counties and New York City. It additionally advocated in Albany for legislation to support those on the autism spectrum.

Currently, the foundation is investigating the possibility of supporting a job opportunity program for adults on the autism spectrum in the Hudson Valley.

"We will continue to dedicate ourselves to bringing good into this world, particularly for those unable to speak for themselves," Atlas said.

WITH EACH SCHOLARSHIP RECIPIENT, THERE'S HOPE OF

"Making the World a Better Place"

September 11, 2001 is a date forever etched in our consciousness. It's a date that cut our country to its core; and for many here in Orange County, the pain was personal.

23-year-old Michelle Renee Bratton, a Pine Bush High School graduate, was working at Cantor Fitzgerald in Tower 1 that fateful morning. She was among 43 Orange County residents who died on 9/11. When Michelle's parents Bill and Mary Bratton look back, they say it was an "emotional time for the Bratton family."

"People were overwhelming us with their unsolicited generosity. This was an experience that we had never been through before and we were quite lost in the woods," said Bill Bratton who has served on the CFOS Board of Directors since 2003. "Thankfully, the Community Foundation, which was then in its infancy, helped us recognize how we could put this generosity back into helping the community, while keeping Michelle's memory alive, through an easily established fund."

The Michelle Renee Bratton Memorial Scholarship Fund established in 2002 awards a scholarship each year to a young woman graduating from Pine Bush High School who is a member of the National Honor Society and on the girls' swimming and diving team or a member of chorus. To date, the fund has awarded more than \$50,000. "On the surface, the fund isn't going to fund finding a cure for cancer or anything significant like that," said Bratton. "However, since 9/11, the MRB Memorial Scholarship Fund has financially assisted 20 students in meeting their educational aspirations. Imagine if one of these students goes on to do something really significant in making the world a better place for everyone?"

According to Bratton, the Community Foundation staff has been very supportive in enabling his family to expand and grow the fund to levels they never imagined. This year marks the 20-year anniversary of 9/11. With the passing of time, the Brattons are comforted to know Michelle's annual scholarship will live on in perpetuity.

"This scholarship will be awarded decades down the road in Michelle's name and for at least that moment someone will ask 'Who was Michelle and why this scholarship?," Bratton said.

"We trust that even if no Bratton family members are living, that this fund is in good hands with the Community Foundation, and that its goals will be met each year," said Bratton.

CFOS SCHOLARSHIPS KEEP THE FUTURES OF AREA STUDENTS

It was a challenging year for high school seniors who had to be resilient in the face of the many impacts of COVID-19. However, their futures are extra bright thanks to the generosity of the donors who established scholarship funds within the Community Foundation of Orange and Sullivan.

In all, CFOS awarded \$462,525 in scholarships this year, all made possible through generous donors who have established charitable funds within the Community Foundation.



2021 CFOS SCHOLARSHIP HIGHLIGHTS

237 SCHOLARSHIPS TOTALING **\$462,525** AWARDED TO **202 STUDENTS**

Top majors:

Biology

Nursing

Pharmacy

Top school districts:

Livingston Manor students received **\$115,000**

Port Jervis students received **\$97,500**

Valley Central students received **\$34,850**

Average scholarship award: \$2,000

Average amount awarded per district: **\$15,000**

Top colleges attended by recipients:

Binghamton University

SUNY New Paltz

SUNY Orange



When the pandemic struck, the Community Foundation established the Orange and Sullivan COVID-19 Response Fund. The fund quickly and efficiently distributed grants to local nonprofits on the frontlines helping the most vulnerable.

Providing food for the hungry quickly emerged as most critical. In Sullivan County, this task was especially challenging given the high poverty rates, lack of transportation, and rural landscape. Collaboration was key.

Fortunately, an already existing network of humanitarians existed in the form of service clubs that were poised and ready for action! With leadership from the Liberty NY Rotary Club, Rotary Club of Monticello NY, Operation Endeavor, and Garnet Health Medical Center -Catskills, Operation Feed was born.

Phase I of Operation Feed provided meals to hundreds of healthcare and other essential workers throughout Sullivan County, to say "thank you" for their heroic service to us all. The meals were purchased from area restaurants, thereby supporting the local economy. The effort was enormously successful because of incredible generosity from the public.

Operation Feed Phase II, a joint effort by the Liberty NY Rotary Club, Rotary Club of Monticello NY, Town of Fallsburg Lions Club and A Single Bite provided dinners to families with children in the Liberty, Monticello and Fallsburg areas who couldn't provide for themselves.

Finally, Operation Feed 3.0, an initiative of the Liberty NY Rotary Club, launched when infection rates increased again, providing meals to staff members of Garnet Health Medical Center - Catskills and Sullivan County Public Health working extra shifts to cover COVID-19 immunization clinics.

OPER	ATION FEED BY THE NUMBERS	
27,050	Meals delivered	
127	Local families with food insecurities supported	
30	Local restaurants supported	
160	Rotary and community volunteers involved in initiative	
10	Healthcare facilities and law enforcement agencies supported	
280	Online donations from individuals and businesses	
\$67,955 Total funds pumped into the local economy		

CULTIVATING HOPE IN THE PANDEMIC OF MANY SEASONS

From the very beginning, Rich Rowley and Marianne Murray suspected this would be the "pandemic of many seasons." Unfortunately, COVID-19 has indeed been with us for longer than many anticipated, and the impacts have been far-reaching and, in many cases, long-term.

When the world hit the pause button, the family held off on distributing grants from the Fund for Women and Children - that is, until they saw the deep impact the pandemic was having on area children and in particular, the disruption to their education and home lives.

"We became aware of working parents running out of options for childcare, proper technology so their children can learn, a healthy environment for learning, healthy meals, social interaction and connection," said Marianne Murray. "It was time to step in and step up to support those agencies that pivoted to provide these critical services."



The YMCA of Middletown was one such agency. The Y established remote learning centers to provide a safe and healthy space for parents to leave their children while they headed off to work. Thanks to a \$50,000 donation from the Fund for Women and Children, the Y was able to provide financial assistance for families whose children attended their remote learning sessions and after school tutoring services for children who needed additional support.

"Between having students in small groups in the classrooms, YMCA staff engaging with students to assist with online learning, and tutoring services after school to reinforce one on one learning, parents testified that school grades actually improved compared to children learning at their homes," said Ross Miceli, Chief Executive Officer of the YMCA Middletown. "Last but not least, the grant assured we had the PPE supplies to keep students and staff safe."

"While this may seem like a definitively more radical strategy than our original mission expressed, our commitment to women and children remains stronger than ever and we believe this is the best way to utilize our resources during this unprecedented time." said Murray. "We will continue to monitor this public health crisis and bridge the gaps with the Fund for Women and Children as they come to light."

The Rowley Family Foundation is offering funding opportunities for 2022 in preparation for what's anticipated to be another challenging year ahead.

















REKINDLING TOPE THROUGH

Thank you to all who joined us for our inaugural Sullivan County cocktail mixer "A Celebration of Giving" at The Eldred Preserve. It was a pleasure to reunite with old friends and meet new ones. A great time was had by all, and the spirit of community action and charitable giving was palpable!



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A LEGACY OF HOPE: BETH & GIL ANDERSON GIVE WHERE THEIR ROOTS ARE DEEPEST

Beth and Gil Anderson have always given back to the community. They've worn many professional hats; first as public school teachers, then as entrepreneurs building Appalachian Mountain Dulcimers, followed by Gil's 30-year career as a financial advisor. Most people know Gil from his time teaching golf at Locust Tree Golf Course and Winding Hills Golf Course.

"Gil had a professor that said when you make your decisions in life, find a need and fill it," said Beth. "We've taken that advice to heart. Help wherever you can but begin where your roots are deepest."

The couple joined the Greenleaf Legacy Society made up of charitable individuals who designate a planned gift to the Community Foundation because they wanted to keep helping the community after they're gone.

"We want to leave footprints behind hoping they won't get washed away should the waves rush in," said Beth. "Good intentions are wonderful, however the only way those charitable desires become reality is through careful estate planning." The Andersons met with their estate planning attorney to formalize their wishes and create a legal document.

"Our estate attorney, Richard Shapiro, likes to say that upon your death, as you look down from your cloud, you want to see everything playing out the way you envisioned it," Beth added. "People change, families evolve, but estate plans remain permanent."

The Andersons chose to make a legacy gift to the Community Foundation's Make a Difference Fund, an unrestricted fund at CFOS that meets emerging community needs in perpetuity.

"We wanted to help Orange County since we've lived here for 30 years, but I also wanted to give to Sullivan County since I grew up there," explained Beth. "It seems like this fund finds a need and fills it."

Part of the advice that Gil used to give to his clients as they were approaching retirement was to try not to disempower their children. The Andersons are not recommending against including children in estate planning, but rather encouraging others to think about community needs as well.

"As needs from your community have surfaced, you've found a way to help. Don't let that stop upon your death," Beth concluded. "Why disempower your kids at the expense of your community's needs when you can help both? That will be very satisfying to see as you're looking down from your cloud."



aises NEARLY \$700,000

This year's 6th annual Hudson Valley Gives had its most successful campaign yet. The fully online fundraiser to support local nonprofits hosted by the Community Foundation raised a total of \$664,003 for 182 organizations from 4,175 donors. Most donations were made over a 24-hour period on Wednesday, May 19 to support organizations throughout the Hudson Valley.

The event's giving marked nearly a 20% increase in donations over the previous year to support charities in seven counties providing life-enriching programs and critical services that Hudson Valley residents appreciate and depend upon. When combined with giving totals from years past, charitable giving through Hudson Valley Gives now stands at more than \$2 million.

For the second year running, SUNY Orange Foundation raised the most of all the participating nonprofits, a total of \$37,165 from its generous online donor base.

- 2021 HV Gives Highlights
- 5,518 Donations
- \$664,003 Raised
- **182** Nonprofits Supported
- 4,175 Donors
- 1,596 First-time Donors

Follow @HVGives on

Facebook and <a>[] Instagram to get the latest on our plans for the **7th Annual Hudson Valley Gives** in May 2022. **HVGIves.org**

Give where you live!

2020-2021 YEAR IN Series

Established Achieved Distributed 35 new total assets of \$4.2M charitable funds \$44.5M in charitable grants . with assets totaling as of 6.30.21 and scholarships \$636,723 (up 30% from last year). Earned. Received Raised. investment return \$6.9M of 25% for \$664K through in contributions current year with **HV** Gives for existing 11% yield over (up 20% from last year) **CFOS** funds last 5 years Collaborated with Welcomed · Established an 16 members 4 new of HV Funders ESG board members investment portfolio Network to support aṅd option for **108 nonprofits** 1 new with COVID-19 component funds committee member recovery efforts •• Honored Distributed with awards from Hosted inaugural RDAC. 64 grants **Celebration of** OC Youth Bureau totaling **Giving** and \$233K at United Way from COVID-19 The Eldred Preserve of Dutchess-Orange Response Fund **Region**

2021 FINANCIAL SUMMARY (UNAUDITED) FISCAL YEAR ENDING JUNE 30, 2021

BALANCE SHEET

ASSETS

Cash and cash equivalents	\$3,360,277
Prepaid expenses	\$500
Investments	\$41,339,282
Student loans receivable, less allowance of \$35,284	\$19,082
Furniture and equipment, net	\$4,323
Total assets	\$44,723,464
LIABILITIES AND NET ASSETS	

LIABILITIES

Accounts payable and accrued expenses	.\$20,642
Due to Rockland Community Foundation	.\$2,634,467
Agency endowments	.\$7,279,082
Loans payable	.\$140,374
Obligation under split-interest agreement	.\$33,234
Net Assets	.\$34,615,665
Total liabilities and net assets	.\$44,723,464

STATEMENT OF ACTIVITIES

REVENUES

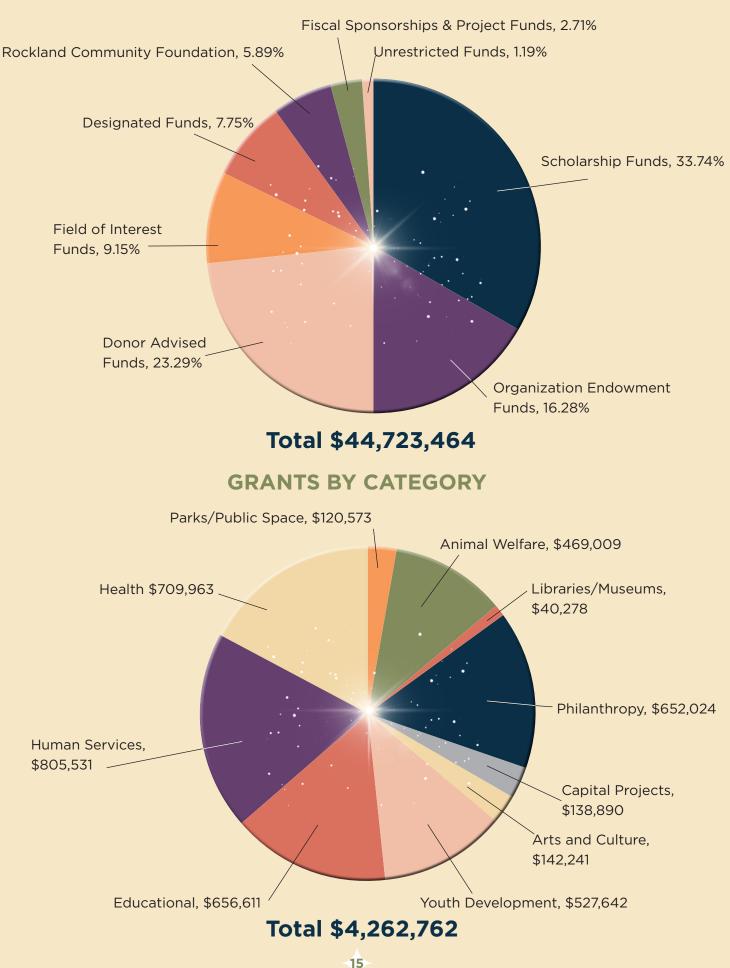
Gifts, Grants, Bequests	\$6,105,925
Net Return on Investments	\$6,518,759
Other	\$88,095
Total Revenue	\$12,712,779
EXPENSES	

Pro	gram	\$3,761,247
И	anagement and General	\$209,177
	Fundraising	\$220,317
	Total Expenses	\$4,190,741



Complete Consolidated Financial Statements, with accompanying footnotes, as well as Form 990, are available for inspection at the Community Foundation office and online at cfosny.org

ASSETS OF FUNDS BY CATEGORY



CFOS WELCOMES NEW FUNDS

ESTABLISHED 2020-2021





















Advanced Disaster Recovery Fund supports individuals facing hardship as a result of a disaster, such as a fire, by providing necessities such as food, clothing and shelter.

Alice H. & John Callaghan Scholarship Fund awards scholarships to employees of nursing homes in Orange and Sullivan counties who are pursuing their LPN or RN degree.

Allan Schneider Endowment Fund (A sub-fund of the Congregation Agudas Achim Endowment Fund) supports general operations of the temple, including maintenance of the building and cemetery.

Beautify Swan Lake Fund distributes funds for the beautification and preservation of Swan Lake including landscape maintenance of the lake.

Blustein, Shapiro, Frank & Barone Scholarship Fund awards scholarships to well-rounded student(s) pursuing a major in the legal field. Students graduating from Goshen, Middletown and Pine Bush high schools are eligible.

Caregivers Advancement Fund distributes grants to caregivers and their families, covering emergent needs such as housing, transportation, childcare, utilities, and education.

Centennial Farms Foundation supports century farm owners facing hardship by providing debt fulfillment grants, property tax aid, emotional support, financial planning and business strategy.

Coach Peter Rickard Memorial Scholarship Fund awards a scholarship to a Chester Academy High School Varsity Girls basketball player possessing the traits that Peter exemplified.

Congregation Teferes Israel Anshe Parksville Cemetery Perpetual Care Fund distributes funds for the maintenance costs associated with the care, beautification and upkeep of the cemetery.

Danny Prial Scholarship & Charity Fund memorializes Danny Prial, a member of the Warwick community who was tragically killed while serving his country, and supports various charitable/educational projects.

Dennis & Carmen Maher Youth Employment Foundation provides funding to support organizations and programs that promote youth employment in the Town of Montgomery.

Dutchess-Orange Tutoring Fund distributes funds to cover costs associated with providing tutoring to K-12 students in Orange and Dutchess counties, especially high-risk populations. **Gail Culver Scholarship Fund** honors the memory of the former teacher by awarding scholarships to graduating seniors at Port Jervis High School who show academic effort despite an obstacle.

Hannah Cohen's Fund to Support Orange County Homeless supports the homeless of Orange County by providing care packages to the Warming Station in the city of Middletown.

HEART Return to Rise Foundation is a vehicle to raise funds for development and operation of a social-equity based workforce development program focusing on health and job placement.

Hudson Valley FIRST Lego League Fund supports its namesake program's effort to bring computer programming and robotics tournaments to elementary and middle school students.

Jackson Truett Memorial Scholarship Fund awards a scholarship to a graduating student from James I. O'Neill High School who demonstrates a propensity to serve others.

KGtakespics Scholarship Fund in Memory of Kevin C. Gordon distributes scholarship(s) yearly to students pursuing a career in photography, videography, or in the drone industry.

Mary Ellen Albarino Memorial Scholarship Fund distributes scholarships annually to a graduating senior from John S. Burke High School and a student attending Thevenet Montessori School.

Michael Frisbee Memorial Scholarship Fund awards a scholarship to a graduating Washingtonville High School senior in memory of the beloved math teacher.

Montgomery Food Pantry Fund will support future needs of the pantry which offers a three-to-four-day supply of groceries to residents of the Valley Central School District.

Operation Endeavor Endowment Fund supports training in rescue, emergency medicine and trauma, while supporting public health and safety, in developing regions of the world.

Orange County Bar Foundation of New York Scholarship Fund awards scholarships to students residing in Orange County, N.Y. pursuing continued legal education or seminars.



















OPERATION ENDEAVOR M99 GLOBAL MISSION OPERATIONS DEVELOPMENT GROUP PUBLIC SAFTY, DISASTER PREPAREDNESS & RELIEF N.E.C Sarving Globaly - So That Others Will Live'























Patty Dino Scramble for St. Jude's Fund provides annual grants raised during a yearly golf outing fundraiser to St. Jude's Children's Research Hospital.

Sweet Tears Fund supports counseling, housing with rehabilitation and educational projects to help people with opioid addiction fight the struggles that come with the disease.

The Kingfisher Project Fund supports its namesake community information project aimed at increasing awareness and understanding of the heroin and opioid epidemic in Sullivan County.

The Newburgh Ministry Hope Endowment Fund supports the Ministry's mission of improving the lives of the vulnerable by preventing homelessness and inequity in the Hudson Valley.

These Dreams Photography Benefit Fund funded the execution of the These Dreams Photography Exhibit with proceeds benefitting Girls, Inc. of Ulster & Dutchess counties.

Tom Marks and Helen Ullrich Charitable Fund supports various charitable/ educational projects, specifically those benefitting disadvantaged and/or marginalized communities.

Town of Montgomery Imagination Library Fund was established as a local champion to bring Dolly Parton's Imagination Library, an early literacy program, to the Town of Montgomery.

UnlikelyMDs Fund funds mentorship and low-cost tutoring for physicianhopefuls who are first-generation or come from challenged backgrounds.

Village of Montgomery Preservation Partnership Fund supports projects in the Village of Montgomery that enhance safety and walkability, overall accessibility, and beautification.

Will Spay Pets Fund provides funding for low cost or free cat and pit bull spay and neutering programs to the community residents of the towns of Montgomery and Crawford.

Zachary Woods Memorial Fund provides grants to nonprofit organizations providing opportunities for participation in organized aquatic programs or to study foreign language.

2021 PRESIDENT'S CIRCLE MEMBERS

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President's Circle is a group of committed individuals and businesses who contribute \$1,000 or more annually in an outright donation or in-kind services to support the general operating expenses of the Community Foundation. Thank you to each member of the President's Circle for their commitment to growing charitable funds that strengthen and build community.

Kenneth & Peggy Abt All Class Entertainment – Edison Guzman II

2 Anonymous Donors Jay Anthony David & Susan Apps Chris & Kathleen Ashman Lieutenant Gregg Atlas Foundation Don and Tracy Badgley Blustein, Shapiro, Frank & Barone, LLP Bonura Hospitality Group Braemar Living Wallkill, LLC - Richard Filaski Mary & William J. Bratton, Jr. **Bruderhof Communities Christopher Byrne & Ellen Hardy** Craig Calzaretta, Dr. Michelle Koury, Jack Calzaretta & Maggie Calzaretta Central Hudson Gas & Electric Corp. Cooper Arias LLP, CPA's Jeffrey D. & Joy Crist Molly & Joel Crist Crystal Run Healthcare LLP Samara Daly Kevin DeHond DigiDr, LLC Drake Loeb PLLC **Empire State Bank** Joel S. Finkelstein & Bonna L. Horovitz First Federal Savings of Middletown Katharine F. Fitzgerald Gerald N. & Marlene Jacobowitz Jeff Bank Joan Kaplan

Lazare & Charlotte Kaplan Foundation Ronald S. Kossar, Esg. Lakeland Bank Sheila Lease & Thomas Rockafellow Legal Shred - Judith Papo Wavne L. & Loraine Martin Erin & Michael Martucci Masterwork Home Mid-Hudson Valley Federal Credit Union Michael & Karen Minogue The Misner Agency, Inc. Mary & Bill Murphy Patrick R. Murphy & Laura J. O'Neill Ralph E. Ogden Foundation, Inc. Hon. Robert & Linda Onofry Orange and Rockland Utilities, Inc. Orange Bank & Trust Company Bonnie & James Orr. III Nicholas & Lisa Preddice Resorts World Catskills Rhinebeck Bank Jacqueline Ricciani & Robert S. Green Riverside Bank - a Division of Salisbury Bank Rolling V Bus Corporation Elizabeth Rowley & Bill Fioravanti Garv C. Schmidt Gerald & Rosemary Skoda Douglas & Maggie Smith RJ & Liz Smith Josh & Lisa Sommers - Focus Media, Inc. Steingart Printing Michael & Elizabeth Struk - MS Jewelers Thomas & Janet Sullivan E.J. Szulwach E. Tetz & Sons. Inc. Walden Savings Bank Wallkill Valley Federal Savings and Loan Waschitz Pavloff CPA LLC Woodbury Common Premium Outlets Derrik & Allison Wynkoop



ORANGE and SULLIVAN

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Design: Truth Boost Printing: Steingart Printing