

2009 ANNUAL REPORT



LIVE UNITED®



Chair of the Board & Executive Director's Message for 2009

We are very pleased to enter 2010 with a healthy United Way, having completed a successful year in 2009. YOUR United Way finished the year strong, raising \$1,864,011 in gifts to our Annual Campaign and Endowment Fund.

Highlights included the **Rodgers Family Foundation**, which made a commitment of \$100,000 to our United Way, and renewal of an annual gift from the **Charlton Charitable Trusts** at \$80,000. In addition, we received an unexpected legacy gift of \$353,865 from the **Estate of Edith DeMauro** to continue building our endowment fund, which entered 2010 with a balance of \$3,900,996. We are grateful for such significant commitments to the United Way and the agencies that we serve.

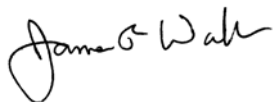
Our Community Impact Grant Program continues to grow, with 2009-2010 grants totaling \$90,846 for 16 important programs and projects making an IMPACT on our community, and helping to make a difference in the quality of life for many children, families and the elderly in the City of Fall River and surrounding communities.

We also continued our commitment to the hungry & homeless in our community with a distribution of \$30,000 in food grants to eight local soup kitchens, food pantries and shelters. Our total contribution included a special grant of \$10,000 to the United Way from **Citizens-Union Savings Bank**.

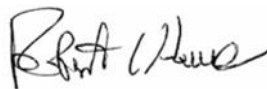
In continuing the direction of our strategic planning efforts, we meet regularly with our neighboring United Ways to discuss ways to collaborate. Our marketing collaboration with United Way of Greater New Bedford has been beneficial to both United Ways. This year's Annual Report evolved from that relationship.

Finally, we could not accomplish what we have without a hard-working, dedicated staff, as well as a significant commitment from a number of volunteers, particularly those in leadership roles. Of course, none of this happens without our generous donors and our partner agencies to make things happen for those in need. We are, indeed, blessed to have so much generosity and talent in our community.

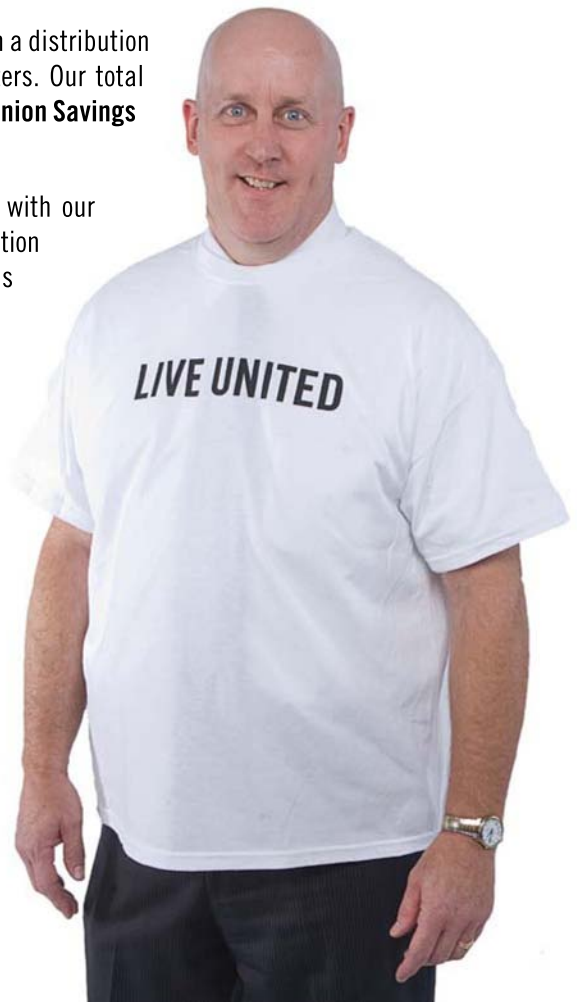
For our United Way, it's all about LIVING UNITED, and making a positive difference in people's lives.



James F. Wallace
Chair of the Board



Robert L. Horne
Executive Director



Board of Directors

United Way of Greater Fall River is governed by an experienced volunteer leadership team, representing a broad mix of community leaders. Board members may serve no more than two consecutive three-year terms, while all officers and standing committee chairs are appointed annually. The Board of Directors meets 11 times during the year at United Way's offices. A full agenda is reviewed at each meeting, with presentations given by all committees, including finance, endowment, marketing and campaign, as well as reviews of several miscellaneous reports. Detailed minutes of each meeting are kept on record, representing 62 years of impact in the Greater Fall River community.

CHAIR OF THE BOARD

James F. Wallace
Citizens-Union Savings Bank

TREASURER

Gerard R. Hajder

ALLOCATION CHAIR

Raymond Dionne
BankFive

PERSONNEL CHAIR

Wanda I. Gonzalez
International Specialty Products

ASST. TREASURER

James H. Kay
Stafford & Company Insurance

CAMPAIGN CHAIR

Michael W. McDonald
BankFive

NOMINATING CHAIR

Jason M. Rua
Rua-Dumont-Audet Insurance

VICE PRESIDENT

Stanley Koppelman
Fall River Florist Supply

SECRETARY

Rebecca Collins
Collins Construction Co.

ENDOWMENT CHAIR

Stephen C. Williams

COMMUNITY IMPACT CHAIR

Lisa Lundy-Kusinitz
Dominion Energy

VICE PRESIDENT

Carol Valcourt

ASST. SECRETARY

Barry R. Bibeau

FINANCE CHAIR

Jacqueline E. Einstein
Bank of America

RESEARCH & PLANNING CHAIR

Sandra Fitzsimmons

Jo Ann Bentley
Jo Ann Bentley Architect

Charles F. Fellows IV
LaFrance Hospitality Co.

Dr. John J. Sbrega
Bristol Community College

Richard N. Beaulieu
St. Anne's Credit Union

Dr. Nicholas A. Fischer

E.P. "Chuck" Charlton II
Honorary Director

Eva Cabral
Stop & Shop Distribution Center

Lisa A. Hermenau
National Grid

Rev. Dr. Robert P. Lawrence

Nicholas M. Christ
Citizens-Union Savings Bank

Mary-Lou Mancini
Gabriel Care, LLC

Robert W. Michaud, CPA

John H. Clifford
Bank of Fall River

George Oliveira
Citizens-Union Savings Bank

Thomas J. Collins
F.R. Housing Authority

David DeJesus
Southcoast Health System



Campaign 2009

Thanks to the combined efforts of many local businesses and thousands of employees and individuals in the Greater Fall River area, we are pleased to report that \$1,510,146 was raised this year to improve the lives of many individuals and families in our community.

We were fortunate to have **Michael McDonald** of BankFive as the Chair of our 2009 Annual Campaign. Michael and his leadership team, including Vice Chair **Lisa Lundy-Kusnitz** of Dominion Energy, put in many hours to make this a successful year in spite of the economic conditions that we faced.

Our **Lantern Society** members (those with leadership gifts over \$600) again were successful in raising significant dollars for the campaign, with **Jacqueline Einstein** of Bank of America, heading up that effort. The **Tocqueville Society**, a national recognition society, recognizes individuals who each contribute \$10,000 or more to United Way. We are proud to have 5 members supporting our local efforts this year, both in annual giving and gifts to our endowment fund.

Our 50 top supporters, which included many of our larger employers in the community, raised over \$1,135,000. A special thank you goes to Citizens-Union Savings Bank who's combined corporate and employee support totaled \$82,552. They were honored at our Annual Meeting as our #1 Giving Company for 2009.

Financial institutions, including BankFive, Citizens-Union Savings Bank, St. Anne's Credit Union, Bank of America, Rockland Trust, Webster Bank, Bank of Fall River, Mechanics Cooperative Bank, Sovereign Bank and Fall River Municipal Credit Union, continue to lead by example, collectively raising over \$265,000.

The United Way Board of Directors once again set the pace by contributing a combined total of \$36,000. Also, strong employee campaign increases were seen in a number of companies and organizations, including our own partner agencies.

Local foundations continue to provide outstanding support to our community. We especially thank the Charlton Charitable Trusts for their gift of \$80,000 and the Rodgers Family Foundation for its gift of \$100,000,

We are grateful to the thousands of donors to our United Way for their generosity, and to the tireless work of our volunteers. Together, Living United, we make a real difference in people's lives.



Leadership Giving



Divisions of the Lantern Society

Tocqueville	\$10,000+
Commonwealth	\$1500+
Priscilla	\$1000 - \$1499
Pilgrim	\$750 - \$999
Bay State	\$600 - \$749

Even in a difficult economic time, our leadership giving continued to be the strongest fund development area of our organization, including gifts to our Endowment and Planned Giving program. We are fortunate at our United Way that our leadership giving groups, the nationally sponsored *Tocqueville Society* and our local *Lantern Society*, lead the way for us, especially in troubled times.

In 2009, we had over 325 *Lantern* members at five different giving levels. Of these members, 58 individuals contributed \$1500 or more within our *Commonwealth Division*, the highest level for the Lantern Society. We

also remain grateful to the “core” members in our *Bay State Division*. These donors maintained a \$600 - \$749 giving level.

The highlight of our leadership giving program is the *Tocqueville Society*, a national recognition program of United Way Worldwide. We are pleased and honored to have five members in this elite society. Each contributes \$10,000 or more to our Annual Campaign and/or our Endowment Fund. Members of this special group for 2009 include: E. P. “Chuck” Charlton II, Jeannette Koppelman, Thomas A. Rodgers III, Susan & Terrence Tyrrell and the late Edith DeMauro.

The leadership year included a gift of \$100,000 to our Annual Campaign from the Rodgers Family Foundation. This is their third year as a member of the La Societe Nationale (or National Society) within the Tocqueville Society. In addition, the Charlton Charitable Trusts, a charter member of the Tocqueville Society, continued their gift this year of \$80,000. We are very grateful for these major gifts, and for all of our leadership gifts.



The Faces of United Way

Patricia Sylvia
Operations Assistant

Robert L. Horne
Executive Director

Christine Bailey
Finance Assistant

Solight Sou
Communications Coordinator

Patricia Bernier
Finance & Administration Director

Kathleen Friar
Campaign Assistant

Thomas Walker
Campaign Director



Endowment & Planned Giving

Our Endowment Fund experienced a healthy rebound from a difficult year in 2009, with our fund beginning the new year at \$3,900,996; a number that continues to be impressive for a United Way of our size, and rivals some major cities in the country.

A very generous gift of \$353,865 from the **Estate of Edith H. DeMauro** of Newport, RI was received in 2009. In addition, we continue to receive generous annual gifts from **Mrs. Jeannette Koppelman** through the **Koppelman Family Foundation** to support the future of our community.

We continue to anticipate a legacy gift from the **Estate of Virginia Stansfield**. Mrs. Stansfield, a generous donor to our United Way for many years, intended to leave her entire estate to several charities, including the United Way. The estate continues to be tied up with some legal issues, but we are confident that our community will benefit from her generosity for years to come.

Through our endowment program, revenues from some of our endowment investments (\$123,141) will be used in 2010 to offset operating expenses, thereby allowing more campaign dollars to be allocated to our agencies; while other revenues (\$39,946) are available for direct services through our Community Impact Grant Program.

Our Endowment and Planned Giving program will be very active in 2010. A major effort will be launched to communicate to our donors, as well as non donors, that planned giving can benefit local charities, while reducing estate taxes for surviving family members, who are also beneficiaries in a will.

In addition, a rebirth of the "BluePrint" newsletter will begin in the spring. Our feeling is that there are donors in our community that would like the opportunity to hear more about planned giving, and the ways in which a gift to the United Way's endowment fund can touch people's lives, now and in the future.

Finance & Audit Committees

The United Way Finance Committee is comprised of volunteers who have donated their time and talent over the years to the United Way cause. These dedicated individuals spend countless hours making sure that donor's gifts are spent wisely. The committee meets once a month to review the budgets to insure that the highest amount possible is allocated to our agencies. The committee also acts as an advisory committee to the Board of Directors, reviewing all policies and procedures.

The Audit Committee is represented by members of the Finance Committee, several of whom have a financial background, and meets annually at the conclusion of the audit. They review the audit and the IRS Form 990 that is prepared each year by a local CPA firm. The audit is then presented to the full board for review. Copies of the audit are available for viewing at the United Way office.



Hunger & Homelessness

Our United Way continues its special commitment to the families and elderly in our community who are hungry and need shelter. In 2009, our Board of Directors awarded \$30,000 in special grants to eight local organizations to help support their efforts in feeding the hungry. \$10,000 of the total funding was made available through a special grant from Citizens-Union Savings Bank.



Agencies that received funding last year included: Greater Fall River Community Soup Kitchen, Bristol County Veterans' Association, Bristol Elder Services, Greater Fall River Community Food Pantry, Annelle Delorme-Hagerman Food Pantry, Salvation Army, Citizens For Citizens and the First Step Inn.

This special funding program, which began in 2001 to address the "needs of the hungry and homeless," has distributed a total of **\$133,750** to local service providers.

We are also active in the **Fall River Homeless Service Providers Coalition** and the **Fall River Task Force on Homelessness**. The task force is focused on a **Ten Year Plan To End Chronic Homelessness in Fall River**.

Our United Way anticipates continuing to play a significant role in our community during 2010 in reaching out to organizations serving those in need of a food basket, a meal or shelter.

Community Service

In addition to providing much-needed funding to a variety of health & human service agencies in Greater Fall River, we also provide direct services to the area through our **Community Service Division**. The core service in this division has always been *Infoline*, providing information and referral services to many individuals through our local telephone number **508-674-1100**. Now, with the advent of MASS 2-1-1, a United Way sponsored state-wide I&R initiative, local residents simply need to dial **211** on their telephone, accessing a broad range of information and services, 24 hours a day, with a more widespread network of health & human services agencies and many other organizations.

Also, in 2010, our United Way will be actively promoting *Familywize*, which is a national program offering prescription discount cards.

One service that is always active is our **Traveler's Aid Program**. Individuals stranded in our community and referred to us by a United Way agency are issued a one-time-only voucher for a bus ticket to return home. The budget for this program continues to increase, as the availability of quality, local health services continues to bring many people in need to Fall River who then need to return home.

The United Way staff continued its active involvement in our community in 2009, serving on many boards and committees, including the Chamber of Commerce, Office of Economic Development, Little League Baseball, Stevens-Children's Home, the Fall River Homeless Service Providers Coalition, SMILES mentoring program, and Big Friends Little Friends, among others.

We are much more than just a fundraising organization, and we are proud of the performance of our **Community Service Division**.








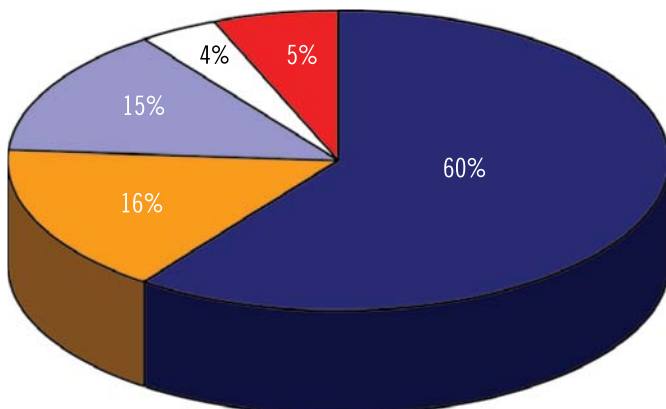
Allocations & Funding for 2009

AGENCIES

American Red Cross	\$ 38,000
The Arc of G.F.R.	\$ 67,218
Big Friends-Little Friends	\$ 61,800
Boys & Girls Club	\$ 91,817
CD Rec	\$ 19,200
Diabetes Association	\$ 74,658
Fall River YMCA	\$ 11,400
Family Service Association	\$ 58,600
King Philip Community House	\$ 26,166
Ninth Street Day Nursery	\$ 20,166
People, Inc.	\$ 64,745
Samaritans	\$ 31,986
SER-Jobs for Progress	\$ 48,144
Southeast Regional Network	\$ 7,400
SSTAR	\$ 54,493
Steppingstone, Inc.	\$ 32,505
United Partnerships	\$ 65,603
W.O.R.D., Inc.	\$ 33,891

ORIGINS OF DONATIONS & GIFTS

	EMPLOYEES
	FOUNDATIONS
	CORPORATIONS / SMALL BUSINESSES
	PROFESSIONALS
	RETIREES / SPECIAL GIFTS



Origins of Donations & Gifts

United Way improves lives by mobilizing caring people to invest in the community where their resources are needed most. The donations received come from individuals and organizations that support and believe in this mission. The pie chart below illustrates the different segments of these generous donors at United Way.

AFFILIATES

A Wish Come True	\$ 13,510
Child & Family Services	\$ 3,006
Fall River Deaconess Home	\$ 1,647
Girl Scouts of Rhode Island	\$ 1,023
GFR Community Food Pantry	\$ 4,332
HealthFirst Family Care Center	\$ 5,117
Hospice & Palliative Care	\$ 9,531
Katie Brown Educational Program	\$ 1,104
Our Sisters' Place	\$ 3,441
S.H.A.R.E. Foundation	\$ 744
South Coastal Counties Legal Services	\$ 106
Veterans' Association of Bristol County	\$ 2,712
Visiting Nurse Association of SE MA	\$ 3,138

DESIGNATED FUNDS

Community Service	\$ 90,093
Community Impact	\$ 90,846
Foundations	\$ 47,600
Out of Area	\$ 18,206
Endowment Fund	\$ 5,200

TOTAL DISTRIBUTION OF FUNDS: \$1,109,140

Community Impact Grants & Funding

Our Community Impact Grant Program enjoyed another successful year in 2009. The CIG Committee reviewed 17 applications totaling \$109,472 in funding requests, and voted to recommend 16 grants to the Board of Directors, totaling **\$90,846** in funding. The funding cycle for these grants is September, 2009 - August, 2010.

Some of the Community Impact Grants awarded included: \$5,938 to WORD, Inc. for their “Future of Families: Talk, Read, Play!” program, and \$3,900 to Steppingstone, Inc. for their “Nurturing Families Program.”

Examples of "Investing in Families" Grants included: \$5,000 to **The Katie Brown Educational Program** for an additional year of funding for the “Youth Violence Prevention” program, and \$13,000 for two grants to the **Thomas Chew Memorial Boys & Girls Club** for their “Outside School Hours Program” and the “Arts Program,” expanding critical out-of-school activities for children in our community.

Funding for these grants comes, in part, from the **Margaret L. Jackson Fund**, the **Judge Beatrice Hancock & Rosemary Mullaney Fund**, the **Lafrance Family Fund**, the **Bower Fund**, the **Pierce Fund** and the **Charlton Fund**, through gifts to our Endowment and Planned Giving Program.

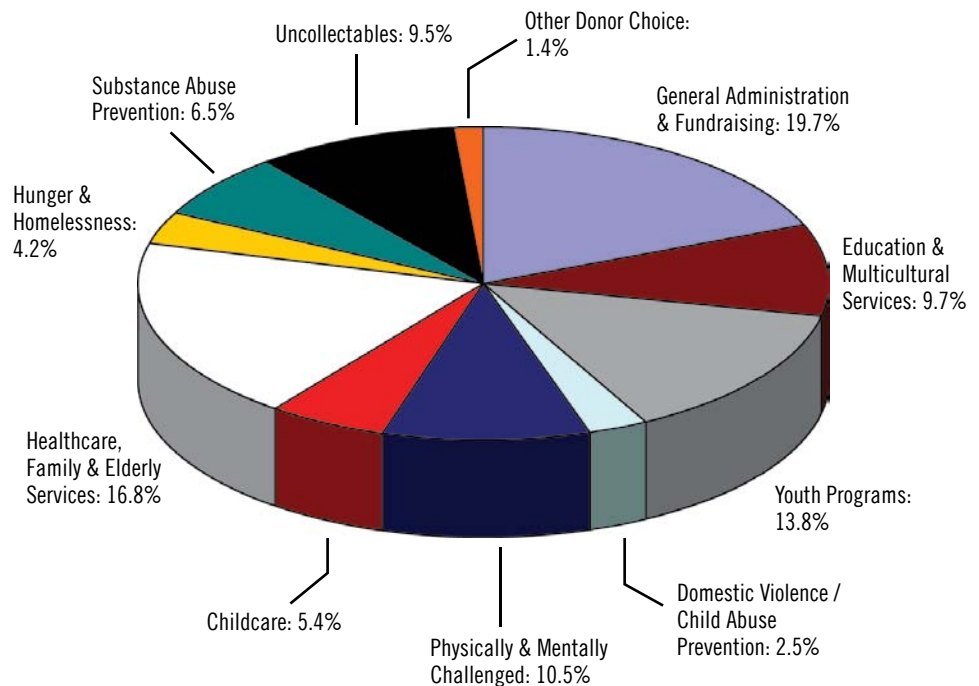
An additional grant was awarded in 2009 to the **Big Brothers-Big Sisters** program of **Child & Family Services**. The agency received \$5,000 for this mentoring program through the generosity of the **Grimshaw-Gudewicz Charitable Foundation**.

We are very pleased to highlight that \$50,000 was earmarked for the Community Impact Grant program from the **Charlton Charitable Trusts'** gift to our Annual Campaign.

DISTRIBUTION OF FUNDS

While there are no dues paid to our United Way by member or affiliate agencies, there is a formula for cost recovery from our annual campaign.

Although our overhead is outlined in the pie chart on this page, we have a policy that only 14.9% in administration / fundraising costs are charged on designations made by our donors to any specific agency or field of service category. We also continue to honor campaign designations to other United Ways and non-United Way agencies providing health and human services in Greater Fall River.



Statement of Financial Position

December 31, 2009
(with comparative totals for 2008)

ASSETS	<u>Current</u>	<u>Endowment</u>	<u>Total Net Assets 2009</u>	<u>Total Net Assets 2008</u>
Cash & Cash Equivalents	\$ 282,823	\$ 40,752	\$ 323,575	\$ 607,643
Short-Term Investments	603,948	-	603,948	301,280
Promise to Give	-	20,000	20,000	20,000
Pledges Receivable (Less: Allowance for Uncollectible Pledges of \$284,488 for 2009)	1,016,045	-	1,016,045	893,398
Contributions Receivable from Charitable Remainder Unitrusts	-	233,932	233,932	187,986
Investments	-	2,965,726	2,965,726	2,555,291
Cash Surrender Value, Life Insurance	-	11,027	11,027	10,705
Security Deposit	2,145	-	2,145	2,145
Property and Equipment, Net	6,547	-	6,547	6,164
Restricted Cash	-	-	-	258,795
Beneficial Interest in Perpetual Trusts	<u>-</u>	<u>661,721</u>	<u>661,721</u>	<u>252,830</u>
TOTAL ASSETS	\$1,911,508	\$3,933,158	\$5,844,666	\$4,842,442
 LIABILITIES AND NET ASSETS				
Liabilities				
Accounts Payable	\$ 10,216	\$ -	\$ 10,216	\$ 16,257
Employee Withholdings	577	-	577	1,257
Grants Payable	43,095	-	43,095	42,110
Designations Payable	208,417	-	208,417	187,373
Annuity Payment Liability	<u>-</u>	<u>23,031</u>	<u>23,031</u>	<u>7,528</u>
Total Liabilities	262,305	23,031	285,336	254,525
Net Assets				
Unrestricted	656,341	884,672	1,541,013	1,042,364
Temporarily Restricted	992,862	39,946	1,032,808	937,867
Permanently Restricted	<u>-</u>	<u>2,985,509</u>	<u>2,985,509</u>	<u>2,607,686</u>
Total Net Assets	1,649,203	3,910,127	5,559,330	4,587,917
TOTAL LIABILITIES AND NET ASSETS	\$1,911,508	\$3,933,158	\$5,844,666	\$4,842,442

In Recognition & Appreciation

United Way of Greater Fall River would like to acknowledge and thank all the corporations and their employees, health organizations, educational institutions, public service employees, professionals, small businesses and individual donors for making this year's campaign successful.

Special recognition and thanks are extended to major donors for leading the way, collectively contributing over \$1.1 million to help those in need in the local community.

A.J. Wright Distribution Center
American Dryer Corporation
BankFive
Bank of America
Bank of Fall River
Borden & Remington Corporation
Charlton Charitable Trusts
Citizens-Union Savings Bank
City of Fall River Employees
Colonial Wholesale Beverages
Combined Federal Campaign Employees
Commonwealth of Massachusetts Employees
Dominion Energy
Duro Textiles LLC

Fall River Deaconess Home
Fall River Florist Supply
Fall River School Department
Family Service Association
HUB International
Grimshaw-Gudewicz Foundation
Horner Millwork Corporation
International Specialty Products
John Matouk & Company, Inc.
Kiewit Construction Company
Koppelman Family Foundation
Lafrance Enterprises
Lightolier
Mechanics Cooperative Bank

National Grid
Osram Sylvania
People, Incorporated
Raytheon Company
Reflek
Rodgers Family Foundation
Rua-Dumont-Audet Insurance
St. Anne's Credit Union
St. Paul - Travelers Insurance
Saint Anne's Hospital
Shaw's Supermarkets
Somerset Schools
Southcoast Hospitals Group
Stanley Street Treatment & Resources (SSTAR)
Steppingstone, Inc.
Stop & Shop
Swansea Schools
Tech-Etch, Inc.
Thomas Chew Memorial Boys & Girls Club
Tiverton Schools
United Parcel Service (UPS)
Walmart
Webster Bank
White's of Westport



Our Agencies



Member Agencies

American Red Cross

315 Pleasant Street
Fall River, MA 02721
508-676-8276

Arc of Greater Fall River

405 Pleasant Street
Fall River, MA 02721
508-679-0001

Big Friends Little Friends

101 Rock Street
Fall River, MA 02720
508-678-7542

Community Development Recreation (CDREC)

72 Bank Street
Fall River, MA 02720
508-679-0922

Diabetes Association

170 Pleasant Street
Fall River, MA 02721
508-672-5671

Fall River YMCA

199 North Main Street
Fall River, MA 02720
508-675-7841

Family Service Association

101 Rock Street
Fall River, MA 02720
508-678-7542

King Philip Community House

334 Tuttle Street
Fall River, MA 02724
508-672-6082

Ninth Street Day Nursery

533 Highland Avenue
Fall River, MA 02720
508-672-7723

People, Incorporated

1040 Eastern Avenue
Fall River, MA 02723
508-679-5233

Samaritans

P.O. Box 1333
Westport, MA 02780
508-673-3777

SER-Jobs for Progress

164 Bedford Street
Fall River, MA 02720
508-676-1916

Southeast Regional Network (SRN)

257 Cherry Street
Fall River, MA 02720
508-679-2109

Stanley Street Treatment & Resources (S.S.T.A.R.)

386 Stanley Street
Fall River, MA 02720
508-324-7768

Steppingstone, Inc.

466 North Main Street
Fall River, MA 02720
508-674-2788

Thomas Chew Memorial Boys & Girls Club

803 Bedford Street
Fall River, MA 02723
508-672-6340

Women's Occupational Resources Development, Inc. (W.O.R.D., Inc.)

951 Slade Street
Fall River, MA 02724
508-673-4421

Affiliated Agencies

A Wish Come True

1010 Warwick Avenue
Warwick, RI 02888
401-781-9199

Child & Family Services

66 Troy Street
Fall River, MA 02720
508-676-5708

Fall River Deaconess Home

309 French Street
Fall River, MA 02720
508-674-4847

Girl Scouts of Rhode Island

125 Charles Street
Providence, RI 02904
800-331-0149

Greater Fall River Community Food Pantry

228 North Main Street
Fall River, MA 02720
508-672-5381

HealthFirst Family Care Center

102 County Street
Fall River, MA 02723
508-679-9376

Hospice & Palliative Care

502 Bedford Street
Fall River, MA 02720
508-673-1589

Katie Brown Educational Program

10 Purchase Street, 5th Floor
Fall River, MA 02720
508-678-4466

Our Sisters' Place

P.O. Box 4236
Fall River, MA 02722
508-677-0224

S.H.A.R.E. Foundation

285 Old Westport Road
N. Dartmouth, MA 02747
508-999-8482

South Coastal Counties Legal Services

P.O. Box 2507
Fall River, MA 02722
508-676-6265

Veterans Association of Bristol County

755 Pine Street
Fall River, MA 02720
508-679-9277

Visiting Nurse Association of Southeastern MA (VNA)

502 Bedford Street
Fall River, MA 02720
508-676-8251

Thomas F. Cooney Memorial Award

The Thomas F. Cooney Memorial Award is given each year to the campaign volunteer who best exemplifies the qualities of leadership, organization, thoughtfulness and achievement; all of the qualities that the late Mr. Cooney demonstrated.

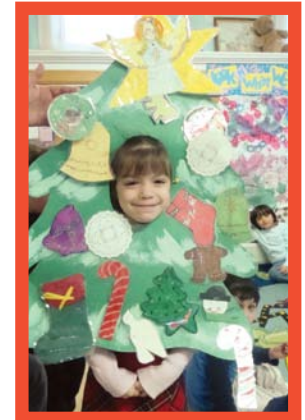
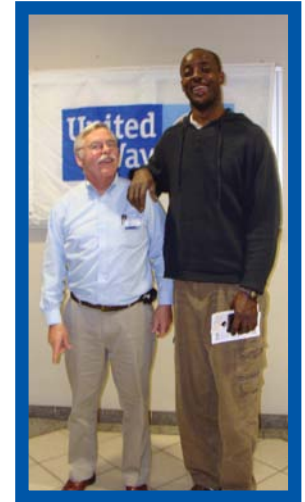
This year's recipient is Claire D. Carreiro, Vice President and Area Branch Manager of BankFive.

Over many years, Claire has raised thousands of dollars soliciting small businesses in one of the most difficult divisions in our Annual Campaign. As Chair of the Fall River Small Business Division for 2009-2010, Claire raised over \$15,000 for the 2009 campaign. Although the total dollars in this division represent a small percentage of our campaign, the effort needed to reach its annual goal is unmatched by any of our volunteers.

Claire is a long time member of the Lantern Society, and received a Long Term Volunteer Award in 2007. She was also honored with a special "Small Business Volunteer Award" in 2005. Claire truly deserves this award for all of her efforts in helping to improve the lives of others in our community.



Scrapbook 2009



Scrapbook 2009



United Way of Greater Fall River
P.O. Box 2550
Fall River, MA 02722
Phone: 508-678-8361
Fax: 508-678-3947
Email: uwgfr@aol.com
www.uwgfr.org

Nonprofit Org.
U.S. Postage
PAID
Permit No. 128
Fall River, MA



GIVE. ADVOCATE. VOLUNTEER.
LIVE UNITED. 