



COMMUNITY
HOUSING

2014 **ANNUAL REPORT**



We make home a better place.

1ROOFHOUSING.ORG

GRATITUDE

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Allele

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Retired Banking Professional

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St. Louis County

Rolf Flaig
State Farm Insurance

Richard Fryberger
Retired Banking Professional

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Elizabeth Hartman, Treasurer
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Jill Holmen, CLT Homeowner
Cirrus Aircraft

Emily Kniskern, CLT Homeowner
Community Representative

Deneice Kramer, CLT Homeowner
Essentia

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Mary Treuer
Erin Vatne



Portrait of Steve O'Neil painted by Edie Michalski that is displayed in the lobby of the O'Neil Apartments

2013, would have adamantly opposed a building being named after him, it's the most fitting name we could give the building given its purpose in our community. Steve, in one of his last notes, referenced the words of Theodore Parker that Martin Luther King, Jr. used in several speeches about how *"the arc of the moral universe is long, but it bends toward justice."* Steve understood, and we understand, that there is no justice in children being homeless. In the end, Steve O'Neil Apartments is about housing and service provision for children (and their parents). This gives them a chance to stop the downward spiraling cycle of generational poverty and homelessness, landing them a stable base from which they can grow and prosper.

While I remain sad at losing one of the best friends and the greatest mentor of my life in Steve, little by little the sadness is being replaced with gratitude for having the good fortune to walk nearly 20 years of his journey with him. I believe that Steve's sense of gratitude for the gifts with which he was blessed and for the wonderful things he experienced in this world were a big part of the foundation from which he did his fine deeds. He modeled more gratitude than anyone I have met for the blessings he had. So I have been trying of late to be more mindful of and grateful for the blessings around me as I walk my journey.

In that spirit, I am grateful that One Roof was part of a great community effort to house 50 homeless families. I'm also grateful for the fine staff, board of directors, and community of supporters that work to make home a better place through educating and counseling people so they can buy their first homes, we provide below – market rate loans for needed home improvements to people who don't earn enough to qualify for bank loans, turn blighted homes into quality community land trust homes in which low income families can raise their children, and work to make our community a healthier place for us all to live and for our children to grow. Thank you for being a part of all of this.

A handwritten signature in black ink, appearing to read 'J. Corey'.

Jeff Corey, Executive Director

Research on gratitude is showing strong correlations between people's health, the ability to deal with adversity, and the ability to build strong relationships. I believe our work at One Roof, to make home a better place for people in our community, also helps build within them a sense of gratitude that ripples out and strengthens their respective circles of relationships.

For me, 2014 was a very special year. In partnership with Center City Housing and CHUM, we finished construction on Steve O'Neil Apartments. This new building transformed the most blighted block in Duluth into 44 apartments and 6 emergency shelter units for formerly homeless families with children. This housing and accompanying services now give homeless children in our community a stable, positive home environment – a place for children to be children and a new chance at life. The opportunity to work on this project is one of the highlights of my life—right up there with knowing Steve O'Neil.

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250th Community Land Trust Home

In September of 2014 Misty Osborne and husband, Cody, purchased their first home together, where they now live with two sons, Justin, 12, and Kayden, 3, through One Roof's Community Land Trust (CLT) program.

The three-bedroom home in the Denfeld neighborhood was acquired and rehabbed and, upon closing with the Osborne's became One Roof's 250th CLT property!

For the Osbornes, it was a big step up from the West Duluth rental duplex her family used to call home. Misty states, *"On the first day we moved in, we felt a little bit of disbelief that this was really our own home. It's seemed strange to know that if we don't like something, we can change it. We haven't had that kind of freedom before."*

She described how ownership has changed her sense of belonging to a place. *"Now, when we go for a walk, I really think, this is our house and our neighborhood. That's a very good feeling."*

Excerpted from the Duluth News Tribune's "A place to call their own" story written by Peter Passi and published October 6, 2014



Cody and Misty Osborne and their children, Justin and Kayden at home in West Duluth.

Photo Credit: Dave Ballard / Duluth News Tribune

350th Land Trust Homeowner

Mikilia (Kayla) Carroll, an employee at Congdon School in Duluth, purchased a newly renovated CLT home in Two Harbors in December and became our 350th CLT homeowner! Here's what she shared about the experience of becoming a homeowner:

Describe your experience buying a CLT home from One Roof.

Kayla - *"I had believed that I could never afford a home and look at me now; I pay less money on my mortgage than I did when I rented. The home buying process was really easy yet terrifying. Terrifying in that the process went faster than I expected. I was prepared though. I had participated in Community Action Duluth's Common Cents and Family Assets for Independence in Minnesota (FAIM) programs which helped me understand the house buying process, get my credit situated and assisted me in saving money for the down payment and closing costs."*

Why Two Harbors?

Kayla - *"It was perfect for my family and had everything that I was looking for – a great neighborhood, 3 bedrooms, open lay out and a beautiful back yard. I had family and friends come up to look at the house multiple times with me. They said the same thing I did, it was perfect for my family."*

What's been the happiest part of having your home?

Kayla - *"The happiest part of having my own home is not having any upstairs or downstairs neighbors. My son Logan was diagnosed with autism, and a big calming mechanism for him is running back and forth for a couple of minutes when sounds and lights get too difficult for him. Unfortunately this was very hard in an apartment. It is a wonderful feeling when you know that your children can run around the house and be kids and not feel like they have to walk on egg shells. Logan and Meagan now they have their own rooms. The bonus is that we have a back yard that they can run around in."*



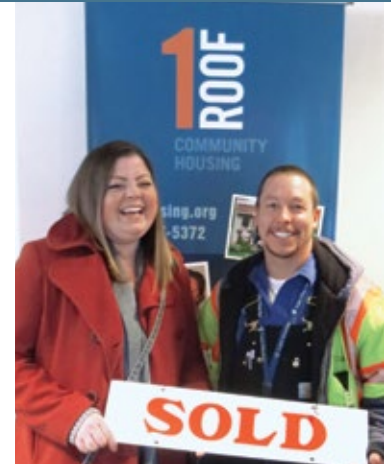
Mikilia (Kayla), Logan and Meagan at home in Two Harbors.

HOUSING DEVELOPMENT

Community Land Trust

The purpose of a Community Land Trust is to provide access to land and housing to people who might otherwise be denied access, to increase long-term community control of neighborhood resources, to empower residents through involvement and participation in the organization; and to preserve the affordability of housing permanently.

Originally established in 1991 as Northern Communities Land Trust, One Roof's Community Land Trust (CLT) program helps low to moderate income homebuyers purchase homes for significantly below market value in Duluth and surrounding communities. In exchange for this assistance, One Roof maintains ownership of the land, which homeowners lease for a small fee. When CLT homeowners sell their homes, they receive the amount they originally paid for the house, plus twenty-five percent of how much the property (house and land) appreciated in value. That new amount is what the next buyer pays for the house and the leasehold interest in the land. Because of the Land Trust resale formula, the organization's initial investment (in the form of down-payment and rehab assistance) is recycled and stays with the home every time it is sold.



Land Trust Homes For Sale



308 2nd Ave, Two Harbors

Selling For: \$79,900
Market Value: \$115,000

Status: **Available**



309 N 9th Ave W, Duluth

Selling For: \$84,000
Market Value: \$110,000

Status: **Available**



24 3rd St, Cloquet

Selling For: \$79,000
Market Value: \$120,000

Status: **Available**

One Roof's Community Land Trust Program

By the Numbers – 2014

\$645

Average monthly CLT house payment

\$87,250

Average CLT Home Listing Price

\$115,000

Average Market Value of CLT homes

\$29,700

Average Gross Income of CLT home buyers

20

New households purchasing a CLT home in 2014
(representing 44 people: 24 adults and 20 children)

10

Number of new CLT single female head of households with
dependent children (50%)

7

Number of new CLT households of color

**One Roof's Community
Land Trust Homes – 271
(as of 12-31-14)**

**By Neighborhoods &
Communities:**

Lakeside	20
Woodland	3
Hunter's Park	2
Duluth Heights	15
Congdon	2
Endion	4
East Hillside	34
Central Hillside	11
Observation Hill	9
Riverside	4
Morgan Park	3
Lincoln Park	43
West Duluth	77
Gary/New Duluth	15
Piedmont	2
Hermantown	2
Proctor	14
Cloquet	6
Two Harbors	5

Multi-Family Development

One Roof Community Housing has become a turn-key developer for both re-development and new construction housing projects that meet identified community housing needs for other community organizations, such as the Duluth Veteran's Place in West Duluth and the Steve O'Neil Apartments in Central Hillside.

In 2014, the \$12.8 million Steve O'Neil Apartments project came to completion in partnership with Center City Housing, CHUM and Duluth HRA. The 44-unit permanent supportive-housing community and six-room emergency family shelter was officially named after former county commissioner Steve O'Neil, who passed away in 2013, for his life work and advocacy for the homeless. The multi-family development was designed to provide long-term housing and emergency shelter apartments for homeless families with children.

The Steve O'Neil Apartments was made possible through the support, dedication and generosity of many development and program partners, along with thousands of people who made personal donations. Project partners include UnitedHealth Group, Minnesota Equity Fund, Minnesota Housing Finance Agency, Greater Minnesota Housing Fund, CHUM, the Federal Home Loan Bank –Des Moines/Republic Bank, St. Louis County HRA, the City of Duluth HOME Program, NeighborWorks America, Minnesota Power, Comfort Systems, LISC, Duluth CDBG Program, Duluth Economic Development Authority, One Roof and Center City Housing.



The Steve O'Neil Apartments is now a place called "home" to over 40 formerly homeless families (with 85 children – half under the age of 6, and 5 newborns on the way).

Thank you from the bottom of my heart and soul for your participation in the creation of the Steve O'Neil Apartments. When I walked into my apartment and saw the depth of what was being done here, I cried. For several years now I've been struggling as a single mom, but now for the first time in a long time I feel like I can finally breathe. Given this chance to breathe I can finally hope to do something besides struggle, like further my education. As a mother of a 2 ½ year old boy, whom I need to build a great future for, this is a wonderful blessing and I thank you for this opportunity I have been given to build a better future for my son. It was a wonderful thing you did with your participation and again I thank you so much for it.

In Appreciation to the Many Community Supporters and Partners



UNITEDHEALTH GROUP®



NORTHLAND FOUNDATION



HOMEBUYER SERVICES

Homebuyer Education and Counseling



Homeownership is a stabilizing factor for families and neighborhoods, and the home buying process can be confusing, yet very rewarding. One Roof's Homebuyer Services program works to assist individuals and families in becoming successful homeowners.

One Roof offers HUD Approved Home Stretch workshops monthly which cover the entire home buying process. Home Stretch offers objective, practical information to help hard working individuals and families get on a successful path to homeownership. The workshops include presentations by local industry professionals including local loan officers, realtors, home inspectors, closing agents and home insurance professionals. One Roof staff are also available to provide private & confidential one-on-one professional advice to help individuals and families achieve and maintain homeownership.



Working with local professionals One Roof's monthly Home Buyer Education classes are open to the community.



One Roof staff on air with KDAL radio in 2014.

By the Numbers – 2014

192

Number of Households participating in Home Stretch workshops

81

Number of Households that received one-on-one, pre- and post-purchase, Homebuyer Counseling sessions

Tool Lending Library



One Roof's Tool Lending Library is free and open to all area residents. A wide range of tools are available to checkout, free of charge—just like a library. The tool lending library includes a variety of power and hand tools for all types of home improvement projects & repairs, both indoors and out.

LENDING SERVICES

Home Remodeling and Repair

One Roof Community Housing is an equal opportunity lender offering loan programs for home improvement for virtually any income level. One Roof specializes in lending options for home renovations for low to moderate income households with terms that are generally more flexible than industry standards. Our home improvement loans serve homeowners in the City of Duluth and the surrounding vicinity. One Roof also offers loan programs for single and multi-family rental properties in Carlton County.

One Roof staff meet with each applicant to find the program that works best for them, and strive to provide the most affordable payment options. We coordinate with other agencies to ensure the most cost effective and comprehensive rental rehabilitation project that we can, including the Duluth Housing and Redevelopment Authority (HRA), Arrowhead Economic Opportunity Agency (AEOA) Weatherization Program and the Duluth Energy Efficiency Program (DEEP).



Apply for a loan on-line at: 1roofhousing.org

By the Numbers – 2014

111 Number of Loans Awarded

\$1,546,386 Total Loans

\$500 to \$70,372 Range of Loan Amounts

\$13,931 Average Loan Amount

Down Payment & Closing Cost Assistance

One Roof provides down payment and closing cost assistance for income eligible buyers. The assistance comes in the form of a 0%, 30-year deferred loan, due on sale or refinance, or if the home ceases to be the owner's primary residence. The amount of the assistance is determined by need on a case-by-case basis, starting at \$500 with the potential to increase up to \$2000.

One Roof also partners with Essentia Health & St. Luke's Hospital to administer special Employer Assisted down payment and closing cost assistance programs for employees of who purchase a home in the employers' target neighborhoods.

The Housing Resource Connection (HRC)

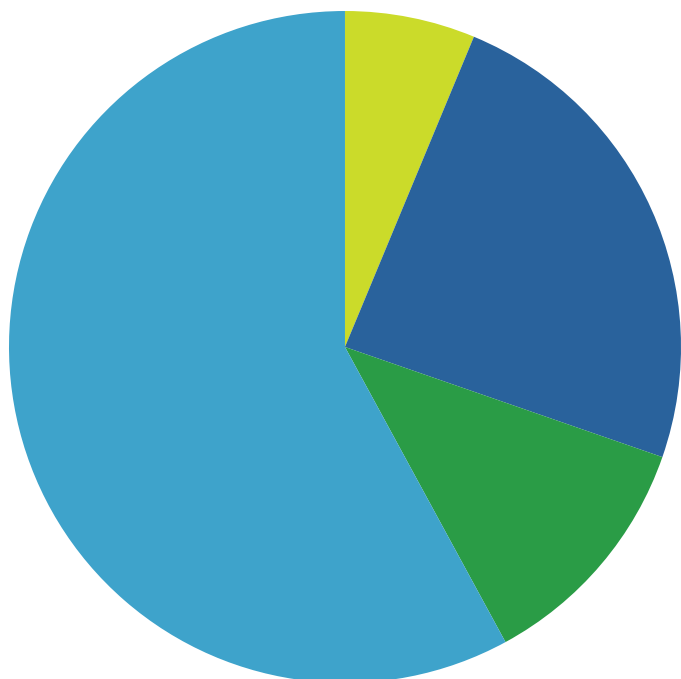
One Roof partners with the Housing and Redevelopment Authority of Duluth, the City of Duluth Community Development Department, the Arrowhead Economic Opportunity Agency and Ecolibrium3 to offer a one-stop-shop to apply for programs that make your home or rental property a healthy, energy efficient and safe place to live.

In 2014 the HRC was awarded \$1,000,000 for Rental Rehabilitation Deferred Loans (RRDL) made in the Health District Revitalization area in East and Central Hillside neighborhoods of Duluth. These funds come in the form of a 0%, deferred loan and a portion of it is forgiven at the end of the term. RRDL loans can be coupled with lead-based paint remediation grants to tackle a substantial amount of rehab in order to improve Duluth's rental housing stock.



FINANCIALS

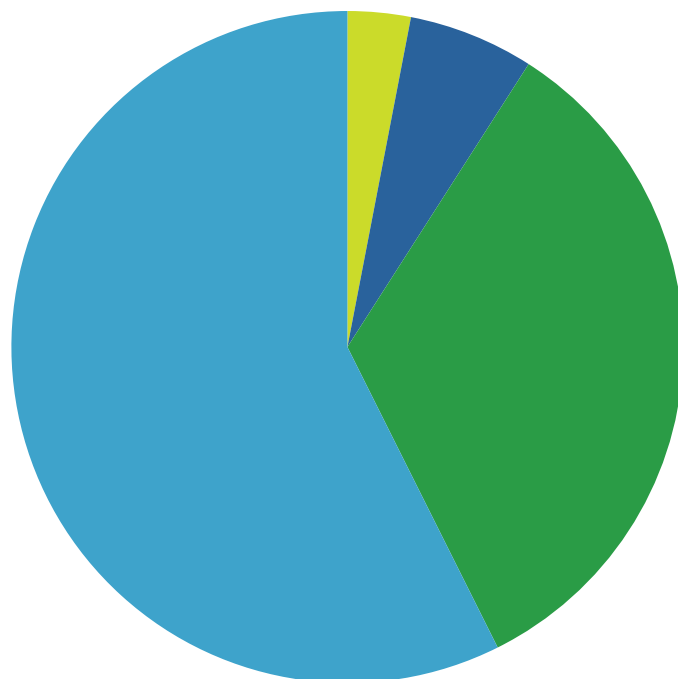
2014 Financial Highlights¹



Income

Contributions & Fundraising	\$256,610
Earned Income from Homeowner Programs	\$984,055
Organizational Program Grants	\$481,021
Housing Grants & Home Sales	\$2,370,683

Total Income: **\$3,835,759**



Expense

Fundraising	\$107,305
Management & General	\$213,524
Program Services	\$1,186,836
Land & Cost of Homes	\$2,029,894

Total Expense: **\$3,216,730**

¹Organizational audit underway, but not complete at time of Annual Report printing.

Board Member Spotlight



Bob Ryan, CEO, Odyssey Development

"I believe in One Roof's mission. The organization is spearheading innovative ways to increase affordable housing across the region. I believe that the education component of their mission is important training for families to successfully attain homeownership.

One Roof can provide the foundation, literally and figuratively, for a family's economic well-being. A home after all, is likely the biggest economic investment a family will ever make. As a developer and builder of resorts, commercial developments and residential housing, I believe I can aid One Roof with my professional experience. Being a volunteer is my responsibility as a business owner.

I personally have benefitted much more than I have given during my time as a volunteer for several area non-profit organizations."

Raise the Roof: FUNdraiser

Raise The Roof 2015 – October 23rd

Come for the fundraising, stay for the fun! Plan to join us on Friday, October 23rd, 2015 from 6-9:30 p.m. at Clyde Iron Works in Duluth to Raise The Roof! Formerly known as the Trust In The Land celebration this is the community's foremost food and beverage tasting party.

Treat your taste buds to fantastic locally made food and beverages, great music, and good company from some of the area's finest food and beverage establishments. We also feature a classic silent auction of goods and services from among our community of supporters. Proceeds from this event support the affordable housing and neighborhood building work of One Roof Community Housing.



Common Ground Construction

Common Ground Construction also finds its home under One Roof as a licensed general contractor and wholly owned subsidiary. The company's mission is to be an innovative construction company that provides a healthy, safe, stable, durable, and sustainable environment for the community, homeowners, and staff in a financially responsible manner while completing its work for One Roof Community Housing as well as private customers.

Common Ground's vision is to be the premier social enterprise construction company, bringing the same commitment to mission and values to its private customers that it does to its work with One Roof. If you are interested in supporting One Roof by hiring Common Ground for general contracting services, please call (218) 740-3666.

Staff

Jolene McLaughlin, Chief Operations Officer
Todd Baumann, Chief Operations Officer
Vickie Hartley, Accountant

Nee Askelin, Laborer
Chris Bachke, Carpenter
Kevin Bergum, Field Manager

Greg Herstad, Carpenter
Brian Kontio, Carpenter
Tim Pagelkopf, Laborer
Amanda Peterson, Field Liaison
Don Sazama, Carpenter
Missy Stratioti, Carpenter
Ivan Timm, Carpenter



**COMMON
GROUND**
CONSTRUCTION

OUR COMMUNITY OF SUPPORTERS

Members

Michael Adamski
Nancy Altmann
Karen & Royal Alworth
Deb Amberg & Chris Schenk
Alyssa Amys
Paul & Carol Anderson
Molly Anderson
Marva Jean Anderson
Heather Anderson
Keely Anderson
Laura & Tim Anderson
Holly Anderson
Susan Anderson
Diane Anderson
Lori Anderson
Charles Andresen
Bridgette Angelos
Anonymous
Kirsten Aune & Chad Johnson
Charles & Judyth Babst
Virginia Ballew
Robert Ballou
Joel & Marilyn Bamford
James & Susan Banks
Graham Barnes
Steven & Maureen Bauer
Lori & Karen Bauman
Winfried & Ann Baur
Bill Bennett
Anne Beauchamp
Ata & Jody Behina
Shawne Bellmore
Julie Beloy
Jeanette & Gary Benusa
Mary Bernard
Debbie Bernick
Jeffrey Bertani, D.D.S. & Jane Bertani
Tom Bester
Heath Birkholm
Amanda & Robert Bishop
Judy Blanck & Patrick Kearns
Sarah Bourcy
Jane Brenny
Amy Brooks & Michael Schmidt
Sue & Bob Brown
Helen Browne
Amanda Bruggman
Jean Buboltz Walsh & Kevin Walsh
Tim & Sally Buck
Theresa Bunnell
Marliss Burnett
Dean Caldwell-Tautges
Ms. Joanne Camelon
Sheri & Chris Camper
Liz Carlson
Tabatha & Michael Carlson
Mikilia Carroll
Timothy Carpenter & Kathryn Nelson
Cheng & Sing Chee
Jennifer & Nicholas Chebor
James & Phyllis Childs
Faith Clafin
Cheryl Clement
Kathryn & David Clusiau
Dr. Philip Coffman
Richard Colburn
Michelle & Nathaniel Collelo
Anonymous
Lee & Mary Lee Corey
Jennifer Cook
Naomi Cooper
Theresa Coyle
Ruth & Andrew Cpin
Jim Croud
Theresa Dahlheimer
Karrie Dallum

Seth Daniel
Mark Danielson
Cheryl Dannenbring & Walter Prentice
Tim & Katie Dawson
Denise Davis
Brooke Davis
Troy & Stacy Deadrick
Steve & Mary Decatur
Kraig Decker
Bonnie Delich
Linda Deloia
Christopher & Carmel Demaoribus
Kyle Deming & Jennifer Larson Deming
Linda Deneen & Gary Shute
John Dexter
June Diver & Arturo Melero
Lita Doesken
Kathy Dockter
Larry Doll & Joanne Fairfield
Bonnie Dominquez
Michaëlle Douglas
Misty Douglas
Andrew Dudley
Krista & Steve Duncan
Mary Dragich & John Pastor
Janet Draper
Diane & Charles Drexler
Wayne & Eugenie Dunder
Gary & Barb Eckenberg
Cynthia & Christian Edwardson
Lindberg & Tracy Ekola
April Ellingsen
Jessica Ellingson
Elizabeth Erickson
Vicki Everett
Virginia Fair & Scott Miller
Jaime & Jeremy Fish
Shaun & Sara Floorke
Chris & Jeff Flood
Keli Flynn
David & Margie Fraser
Kristine Fredrickson
Peter Wodrich & Debbie Freedman
Sarah & Dale Fritzinger
Richard & Ann Fryberger
Jason Fure
Veronica Gaidelis-Langer & Nathan Langer
Stephanie Gargano
Chris Garner
Angie & Darrin Garner
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Jane Gilley
Judy & William Gitar
Elizabeth Glesner
Ann Glumac & William Ulland
Kali Goblirsch
Naomi Gordon
Beverly Goldfine
Robert Golla
Susan & Stan Goltz
Mary Grandmaison
Cynthia Graves
Paul & Patti Griffin
Ashley Grosseohme & Mark Kedrowski
David & Alexis Grounds
Mary & Andre Guite
Alisha Habdas
Jamie Halverson
Sharon Hammarlund
Peter Handberg
Cindy & Ted Hansen
Patrick Hanson
Douglas Happy
Maureen Hardy
Bill Hardesty & Georgette Sarkela
Beverly J. Harries
Nathan Hartman
Carol Hartmann Thompson & Pat Thompson

Susan Hartman
Joseph Harvey
John & Pequetti Hatten
Carol Healy
Amanda & Ian Heaslip
Steve Heikkila
Clay Helberg
Stephanie Hemphill & Bill Miller
Joyce & Robert Hickman
Lorelei Hilton & Richard Heimbach
Jill Holmen
Ellisa Holst
Lucie Holzemer & Wally Mattson
John Horrigan & Marilyn Lading
Andrea Houle
Jan Karon & Warren Howe
Gloria Piche & David Hutchinson
Laura Jackson
Julie Jago
Jennifer Johnson
Chelsea Morgan
Eric Johnson
Mandi Johnson
Gunnar Johnson
Logan Johnson-Strandjord
Pamela Beth Johnson
Joe Johnson, III
Paul Jonas
Alyssa Jones
Heather Jubie-Switzer
Judith Karon
Ellen & Trevor Kaldor
Laura Kay
Faris & Bonnie Keeling
Betty Keeney
Karen & John Keenan
Ann Marie Kelley
John & Gayle Kelly
Amy Kempfer
Gale & Jeri Kerns
Michael Khaler
Jackie Kilby
Paul & Becky Kilgore
George & Jane Killough
Faith King
Marianne Kjolhaug
Molly Klassen & Everett Huggins
Timothy & Carol Kleinschmidt
Emily Kniskern
Paul & Kim Kosmatka
Aurora Kothe & Warren Mattila
Richard Kowal
Deniece Kramer
Pam Kramer & Grey Doffin
Cynthia Krieg
William & Ronda Krossner
Joseph Kruse
Heather Kuhne
David & Diane Kuiti
Mr. Ronald Kyllonen
Mandy Kvistad & Jason Nordberg
Helen Lamberson-Makela
April & Dave Lane
Jon & Patricia Langlee
Amanda & Jesse Larcher-Ayers
Lauren Larsen
Lisa & Andrew Larson
Cheryl Larson
Gary Larson & April Gerard
Kathy LaTour
Andrew Leal
Ruth Leathers
Tamara Lee
Lisa Lekse
Jeff & Joyce LeMay
Michelle Leseman
Rheanna Letsos
Gordon Levine
Johnathon Linge & Molly Smith

Justin & Jessica Lilja Olson
Debra & Thomas Livingston
Loaves & Fishes
Sharon Lohman
Gina Loisel
Cal & Amy Loken
Lisa & Oscar Lopez
Steve & Barbara Lucia
Wendy Lucia
Dave Lucksten
Kim Luedtke & Mo Sholly
Laura Lundin
Matthew MacDonald
Jennifer MacDonald
Amy Machmer
Lynn MacLean & Dave Updegraff
Daniel & Sarah Maddy
Jason Madison
Jennifer Maki
Katelyn Mann & John Kromm
Patricia Manuel
Lysa & Norman Markey
Jean & William Marquette
Linda Marsh
Michael Martin
Dennis & Pamela Matson
Donald & Judith Maxa
Travis McClimek
Shannon McEvoy & Nicholas Turinetti
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Teresa & Daniel McKillop
Julie McMann
Mark & Laurie Mcshane
Karen Mehlich
Sharon Mehrman
Krystal Mesedahl
Leslie Meyer
Susan Meyer
Scott & Sarah Mikesell
Angie Miller
Michael Miller
John & Judy Miner
Barbara Miron
Karin Mobilia
Rudy & Phyllis Monsaas
Muskadee Montano
Pat & George Montgomery
Charles & Diana Moore
Loretta Mullen
Lisa Murphy
Brian & Shelley Murphy
Sharon Murphy
Janell Murray
Heather Mutchler
Kady Myer
LeeAnn & Kevin Myers
Kimberly Myers & Jake Arola
Tammy Nadeau
Corissa Nagle
Melissa & Efrem Natale
Sandy Nelson & Chris Drovda
Charles & Susan Nelson
Lynn & Jim Nephew
Ina Newton
Mark Niemi
Vern & May Nordling
Rose Marie Novotny
Lezlie & Bradley Oachs
Nancy Odden & Douglas Britton
Amanda Olsen
Nicholas & Crystal Olson
Daniel Disch & Emily Onello
John Ongaro & Mary Finnegan-Ongaro
Betty Opland
Kenneth Ormsby & Angela Johnson-Ormsby
Misty & Cody Osborne
Marshall Ostronski
Lynsi Passeri

Douglas Patnaude
Lacie Patterson
Glenn Paulick & Linda Seger Paulick
Wanda Percy
Bret Pence & Laura Delaney-Pence
Sue & Bob Peters
Glenn & Erna Peterson
Jerrold & Carol Peterson
Dianne & Scott Peterson
Margo & Jim Philbin
Amy Phillipich
Crystal Phillips
Jacqueline Phillips
Diane Pierce
Molly Plumb
Tina & Craig Podemski
Marcia & David Podratz
Steven Pohl
Jody Purrington
Nicole Rackliffe
Pamela Randall
Dorothy Rappel, PhD. & Phillip Wolfe
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Lindsey & Peter Ravinski
Lorraine Rawn
Eldora Reckseidler
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Eric Reed
Robert & Judith Reichert
Julie & Jeff Reinemann
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Hugh Renier & Kristine Fossum
Misty & JP Rennquist
Max Ripley
Stacey & Jeffrey Rock
Mary Roe
Jessica Roeder & David Caligiuri
Meredith & Noah Romanini
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Larrisa Ruhman & Daniel Duffy
Michelle Ruhnke
Gregory Repensky
Thomas & Ann Rider
Anne & David Rogatzke
Tris Rude
Gregory Rupert
Barbara Russ
Misty Saice & Byron Deegan
Julius & Isaiah Salinas
Kara & Cory Salmela
Jon & Karen Sande
Trista & Michael Santangelo
Mary Savolainen
Rose Schadewald & Martin Ploski
Carrie & Anthony Schaefer
Jessica Schiff
Tawna Schilling
Fred & Jan Schroeder
Brian Schulz
Susan Schwaneckamp
Catherine Scott
Michael Scott
Jenesis & Allen Scott
Kate Scott
Mollie Sebok
Thomas & Julie Seidelmann
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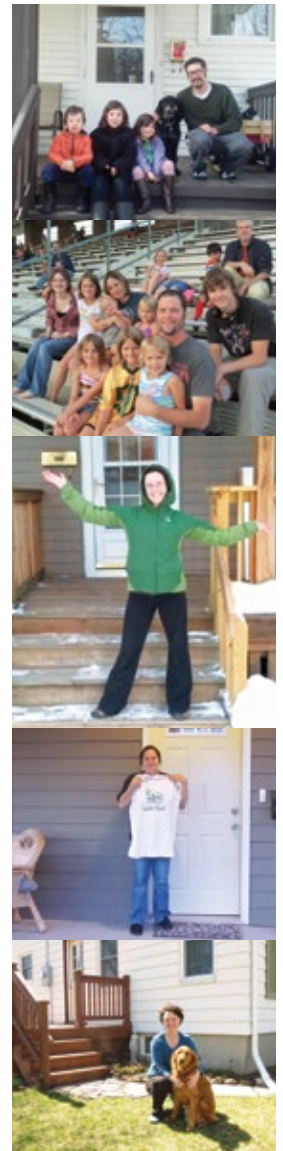
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