



ANNUAL REPORT 2025

CAPE
COD
FUNDATION

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FROM OUR BOARD CHAIR & PRESIDENT AND CEO

IN THE LAST nail-biting minutes of Super Bowl XXXIX, the New England Patriots pulled off a 24-21 win against the Philadelphia Eagles. But the surprise superstar was Staples, the office supplies super store. That day it launched a 15-second game-changing TV ad, featuring a giant red button that could magically solve complex problems. As pandemic-era funding ended and state and federal funding priorities changed in 2025, many of our nonprofit organizations needed an “easy button” to navigate financial uncertainty. The Foundation responded by investing \$973,000 in a new “Flexible Funding Grant Program” (see page 4) to help 53 organizations continue critical programs, plan for change, and build capacity.

June brought more good news. We met—and exceeded—our biggest challenge ever. We raised \$3,530,558 to support all areas of community life, especially areas where the needs are great, but our resources are not. The gifts from this timely challenge allowed us to be nimble and responsive and helped us create our “Flexible Funding Grant Program” and advance other initiatives. By the end of 2025, we had distributed over \$7 million in grants and scholarships.

We also launched a six-part series about Planned Giving that profiled how donors can maximize the impact of their philanthropy now and for generations to come through a partnership with The Cape Cod Foundation. Over the next two decades, the United States will experience an unprecedented shift of demographics and finances that will likely impact every American: The Great Wealth Transfer. According to experts, Baby Boomers are expected to transfer \$84 trillion in homes, businesses, and investments to the next generation and about \$10-\$12 trillion to charitable organizations. The heart of the series contained stories of 10 forward-thinking individuals who created legacy gifts with The Cape Cod Foundation and illustrated the individual and collective impact their generosity has had on Cape Cod.

Please take a few moments to review this report, which summarizes some of the other important initiatives we’ve advanced and the impact we’ve achieved during the year. We haven’t done this alone. Working together works.



MARK QUINN
Board Chair



KRISTIN O'MALLEY
President and CEO



INVESTED IN **BUILDING FLEXIBLE RESOURCES**

The \$3.5 Million Community Challenge: We Met—and Exceeded—Our Biggest Challenge Ever!

In honor of our 35th Anniversary in 2024, we launched The \$3.5 Million Community Challenge—our biggest challenge ever—to support Cape Cod now and in the years to come. By June 2025, we had exceeded the challenge, raising \$3,530,558. With these new resources, we can increase our impact by making additional multi-year, broadscale investments in the community.

While the challenge is over, our work to actively build resources to enhance all areas of community life continues. We support animal protection & welfare; arts & culture; educational scholarships; environmental conservation, preservation & restoration; health & human services; housing; women & girls; workforce & career development; and youth development.

The Women and Girls Fund Challenge

We launched The Women and Girls Fund Challenge in 2022 to raise \$1 million by the end of 2027. An endowment of this size will allow us to award about \$50,000 in grants annually to nonprofits serving women and girls. By the end of 2025, we had raised \$611,515, meeting 61% of our goal. To date, we have awarded \$157,000 from this fund (see page 4 for 2025 grant recipients).

Cape Cod Foundation Celebrates 5-Year Partnership with the Kelley Foundation

THIS YEAR MARKED the fifth anniversary of our partnership with the Edward Bangs Kelley and Elza Kelley Foundation. The Kelley Foundation, established in 1954 to promote the health and welfare of Barnstable County residents, has grown to over \$11 million in assets. In the last 20 years, it has distributed more than \$5 million in scholarships and grants to support all aspects of community life.

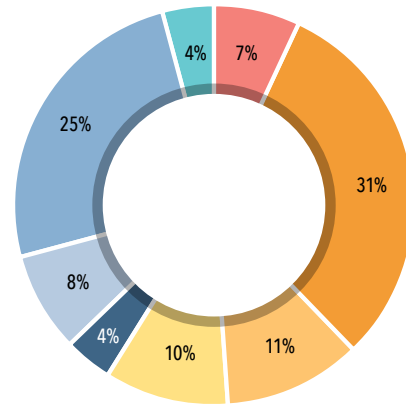
In 2020, The Cape Cod Foundation entered into a partnership with the Kelley Foundation's Board of Directors and members to help coordinate their grant and scholarship processes and support the back-office administration and day to day operations of the organization.

The collaboration also allows us to share information about community challenges, needs, and opportunities, leverage resources, and benefit from economies of scale with shared staff and technology. In addition, the partnership streamlines the process for scholarship and grant applicants who can access information about both foundations from a single source and shared online application system.

INVESTED IN NONPROFIT SUCCESS

2025 Total Distribution: \$7,079,580

In 2025, The Cape Cod Foundation distributed over \$7 million in grants and scholarships. (see the chart at right). A complete list of the nonprofits who received grants from the Foundation is available on our website.



2025 TOTAL DISTRIBUTIONS

| | |
|--------------------------------|--------------------|
| Arts & Culture | \$485,509 |
| Educational | \$2,194,945 |
| Environmental & Animal-Related | \$777,343 |
| Health | \$730,581 |
| Housing & Shelter | \$260,026 |
| Human Services | \$1,780,519 |
| Youth Development & Recreation | \$537,499 |
| Other* | \$313,155 |
| Total | \$7,079,580 |

* Community Development, Crime & Public Safety, Religion/Faith Based

Competitive Grant Programs

We awarded \$1,141,000 using discretionary funds through our Competitive Grant Programs detailed below.

\$973,000 | Flexible Funding Grant Program

Fifty-three nonprofit organizations received funding from this new grant opportunity, established in April 2025 in response to changes in the funding landscape due to the anticipated end of pandemic-era funding or funding priority changes at the state and federal level. The grants provided special funding for organizations planning for change, creating new operating models, seeking partnerships and collaborations to maximize impact, serving populations disproportionately affected by

funding changes, and/or building organizational resilience in other ways.

In addition, because the federal government shutdown put additional pressure on local food systems, the Foundation directed over \$100,000 in additional funds to bolster regional efforts to ensure food remained accessible to those most affected.

\$115,000 | Open Door Grants

The Foundation awarded \$115,000 in grants to 17 organizations from

our Open Door Grant Program, designed to give small- to mid-size nonprofit organizations access to funding. The program also gives our team the opportunity to learn more about their work. Grants ranged from \$5,000-\$10,000 and provided program or general operating support. Grant initiatives included educational programs for youth, a local journalist project, the expansion of an Indigenous language education initiative, a story slam and workshop, and the growth of a local cultural center. Funding also supported a community kitchen, foster care services, a holistic mental health program, art therapy for people with cancer, and compassionate end-of-life care for the terminally ill.

The grant recipients were: Atlantic Public Media; BAGLY, Inc., dba Massachusetts Transgender Political Coalition; Boys Town New England; Child & Family Services of Cape Cod;

Dignity Matters, Inc.; Falmouth Ice Arena; Meetinghouse Clay Center; Real Eyes Truth; Recovery Café; Second Summer Cycle; The Herren Project; The Lily House; The Local Journalism Project; Summer of Sass, Inc.; Truro Community Kitchen; The Wôpanâak Language Reclamation Project; and Yarmouth New Church Preservation Foundation.

\$53,000 | Women and Girls Fund Grants

During its third grant cycle, the Foundation awarded \$50,000 in grants to three nonprofits supporting local women and girls: Latinx in Action; the Cordial Eye Gallery and Artist Space, and YMCA Cape Cod. We also awarded a \$3,000 proactive grant to the Massachusetts Commission on the Status of Women to fund transportation for Cape Cod residents to attend Women's Advocacy Day at the State House.

Capacity-Building Grant Program

To date, the Foundation has invested more than \$1.1 million in this program, funding initiatives designed to help 44 local nonprofit organizations reach the next level of operational, programmatic, financial, or organizational maturity. This year, we provided extension grants to the previous year's recipients and piloted a peer mentoring program, but paused applications for the Capacity-Building Grant Program to conduct an external evaluation project in 2025 with a generous grant from the Eastern Bank Foundation. This study will help us understand the impacts of the program and inform next steps to enhance and expand it to better meet community needs.

2025 Cape & Islands Cohort

From left: Chantale Patterson, Jeanne Ruckert Lovy, Cheryl LeBlanc, Jay Coburn (Mentor), Owen Nichols, and Alicia Conlin



Nonprofit Leadership Development

THE CAPE COD FOUNDATION invests in partnerships with broad regional impact and nonprofit leadership development. The Institute for Nonprofit Practice's award-winning Core Certificate Program utilizes both to strengthen our community.

In 2025, seven more local leaders graduated from this intensive-year-long professional development program with a certificate in Social Impact Management and Leadership: Alicia Conlin, Executive Director, Wellstrong; Chantale Patterson, Clinical Director, Hospice and Palliative Care of Martha's Vineyard; Cheryl LeBlanc, Director of Residential Services, Advocates; Jeanne Ruckert Lovy, Vice President of Impact, The Cape Cod Foundation; Eddie Murphy, Protective Services Director, Elder Services of Cape Cod and the Islands; Owen Nichols, Director, Marine Fisheries Research Program, Center for Coastal Studies.

Participants emerge with the skills, knowledge, and networks they need to make strategic, mission-driven decisions that center on diversity, equity, inclusion, and belonging (DEIB) and effect meaningful change in their organizations and beyond. In addition to individual development and group problem solving, the program focuses on building a local peer network that will continue to support and strengthen leaders and encourage collaboration long after the program ends.

The Cape Cod Foundation and other funders have pooled over \$700,000 to offset tuition for this program, investing in more than 140 nonprofit leaders across the region.



INVESTED IN STUDENT SUCCESS

2025 Scholarship Support: Over \$1.5 Million

In 2025, The Cape Cod Foundation awarded over \$1 million in scholarships to 143 local students to pursue degrees or certificate programs in a variety of fields at educational institutions across the United States. Our partner, the Cape Cod Association, awarded almost \$525,000 in heritage-based scholarships to 334 students who were born on and currently reside on Cape Cod, Martha's Vineyard, or Nantucket. Together, we provided over \$1.5 million in scholarship support.

Postsecondary Success Series

In January 2025, the Foundation released the fourth free online webinar in its Postsecondary Success Series: *FAFSA Walkthrough*. The Free Application for Federal Student Aid is used by colleges and career schools to determine how much financial aid applicants receive. The webinar, presented by uAspire, a national practice, policy, and consulting organization, outlined the purpose and importance of FAFSA and alternative funding sources for those who aren't eligible to apply.

The Postsecondary Success Series was established in 2024 to provide support for local students beyond scholarship dollars by connecting them with expert resources on important topics. Previous webinars focused on understanding financial aid award letters, learning about and avoiding scholarship displacement, and mindfulness for college life.



Scholarship Evaluation Project Update

In this phase of our multi-year, external evaluation project, we completed a comprehensive assessment of our existing funds and implemented some enhancements to the Annual Scholarship Program.

- **Increased Award Amounts:** Whenever possible, we increased the award amounts.
- **Promoted Multi-Year Support:** Many donors shifted to multi-year support to help ensure students can finance their education through graduation. Since 2021, the number of funds offering multi-year support has nearly doubled; in 2025, 48% of recipients received a multi-year award.
- **Promoted The Cape Cod Foundation Scholarship.** The number of donors and gifts to this fund increased during 2025. The scholarship, established in 2002, is the Foundation's first discretionary scholarship fund. We established it with a bequest from a donor who wanted to provide resources for Cape Cod residents to pursue their educational endeavors. To increase eligibility, the Foundation has kept the criteria very broad to include all graduating high school seniors, current college students, and returning adult students from Cape Cod. In addition, this scholarship provides students multi-year support.
- **Established The Cape Cod Foundation STEM Scholarship.** This fund was established to address the demand for careers in science, technology, engineering, and math and to provide opportunities for local talent pursuing degrees in these high-impact areas.

Previous page, left to right:
Alexa Barboza, Andrew Roettig,
Asmi Acharya

This page, left to right:
Asa Keane, Santiago De Chile,
Lorenzo Ferreira

Student Emergency Financial Assistance Fund

WE LAUNCHED THIS pilot program in 2025 to provide additional resources to students in the community beyond scholarship dollars. The fund, which is managed by The Cape Cod Times Neighbors Fund, provides emergency financial assistance to students from Barnstable County who are enrolled in a postsecondary education program and encounter urgent, unanticipated financial hardship and need financial assistance for immediate needs—from food and housing to medical bills and transportation.

The program awarded nearly \$15,000 to students in need during 2025. One student faced a variety of unexpected setbacks that nearly caused him to drop out of college. With \$500 in emergency assistance, he remained enrolled and was able to become a full-time student the following semester. Another student, an LPN at a local senior care facility who was also finishing her RN degree at Cape Cod Community College, applied for assistance when a medical condition forced her to temporarily reduce her hours—and subsequently, her income—to focus on regaining health. Funding helped her keep up with transportation expenses. Because of the timely, critical support from this program, both students were able to keep their educational endeavors on track despite financial setbacks.

INVESTED IN SUCCESSFUL PHILANTHROPIC MODELS

The Town Fund Model

The Cape Cod Foundation continues to promote the Town Fund model, a hyper-local way for residents to support their communities. Each Town Fund started as a grassroots movement by residents who wanted to create a permanent endowment fund with the Foundation to build resources to invest back into their communities every year. The model is highly effective because it combines the Advisory Committee members' intimate knowledge of their town with the Foundation's expertise in grantmaking, administration, marketing, and financial management. This partnership gives the Town Funds immediate and long-term visibility, credibility, functionality, and continuity while providing the Foundation opportunities to expand our knowledge of individual communities.

THE FALMOUTH FUND

Established 2009
2025 Distributions: \$116,675

THE CHATHAM FUND

Established 2011
2025 Distributions: \$143,900

THE FUND FOR SANDWICH

Established 2015
2025 Distributions: \$26,010

THE HARWICH FUND

Established 2019
2025 Distributions: \$30,000

Willowbend Gives: A Replicable Philanthropic Model

In 2022, the Foundation partnered with Southworth Development, owners of the Willowbend Country Club, on a member-driven philanthropic initiative designed to connect its members to the community. The Foundation provided the framework for Willowbend Gives, which includes an overview of community needs, challenges, resources, and current work across the nonprofit sector. In its 4th year, Willowbend Gives awarded a total of \$157,965 in grants to the following nonprofit organizations: All Moms Are Heroes, Birthday Wishes, and The Family Pantry of Cape Cod.

This successful partnership and philanthropic model can be adopted and adapted by other groups who want to engage with the Foundation to learn more about community needs and resources and increase impact through collective giving.

INVESTED IN A SEAT AT THE TABLE

Our resources are not just financial. We also invest in partnerships that inform our work and give us the opportunity to share our expertise and community knowledge with others to increase our individual and collective impact across Cape Cod. Our staff is currently serving on the following committees and boards:

Kristin O'Malley, President and CEO

- Cape and Islands Major Crisis Relief Fund Advisory Committee
- Philanthropy Massachusetts Board
- Massachusetts Community Foundation Partnership, Co-Chair, CEO Advisory Group
- Corporator, Cape & Coast Bank

Jeanne Ruckert Lovy, Vice President of Impact

- Homelessness Emergency Response/Winter Planning
- Cape Cod Healthcare Community Health Committee
- Cape Cod Cooperative Extension Community Leadership
- Barnstable County Regional Network on Homelessness Policy Board

Caitlin Buckley, Senior Program Officer, Capacity Building & Strategic Partnerships

- Cape Cod Chamber of Commerce Early Education and Childcare Task Force
- Barnstable County Health and Human Services Advisory Council

Mary Beth Burwood, Director of Education and Workforce Development

- Cape Cod Community College Nursing Program Advisory Board
- MassHire Cape & Islands Workforce Board Youth Council

Teamwork is the ability to work

together toward a common

vision... It is the fuel that allows

common people to attain

uncommon results. –Andrew Carnegie

**THE CAPE COD
FOUNDATION
INVESTMENT
COMMITTEE**

Craig H. Boyce, *Chair*
Ramani Ayer
Michael Garrison
Seth Gelsthorpe
Hilton Jervey
Paul Kirby
Michael E. Stack
Brooks Thayer
Jacob F. Brown, II,
Chair Emeritus



INVESTMENT COMMITTEE CHAIR REPORT | MAY 2025

Our outgoing Investment Committee Chair, Michael E. Stack, reports:

The Cape Cod Foundation's investment portfolio performed well in 2025, benefiting from our diversified approach across global markets. For the full year 2025 our portfolio generated a return of 12.37% net of fees. The S&P 500 delivered 17.9% returns for the year, marking three consecutive years of double-digit gains despite significant volatility in the spring when major stock indexes shed about \$3.1 trillion in value following tariff announcements. Markets proved resilient as trade tensions eased and the economy remained robust. International developed markets also performed strongly, with MSCI EAFE up 25.1% year-to-date, while fixed income markets delivered solid results as the investment-grade bond market gained 7.12%, the best performance since 2020.

The year's dominant theme was the extraordinary concentration in U.S. equity markets, where seven stocks accounted for 52% of the S&P 500's total return, driven largely by artificial intelligence enthusiasm and strong corporate earnings. While this concentration presents risks, our diversified allocation—spanning U.S. equities of varying capitalizations, international markets, fixed income, and alternative investments including private equity and real estate—reflects our commitment to prudent, long-term positioning. This approach helps balance the pursuit of returns with appropriate risk management, ensuring the Foundation can continue supporting our mission to strengthen Cape Cod's communities for generations to come.

We'd like to thank Mike for his stalwart leadership as chair for the last three-and-a-half years and welcome Craig Boyce to the role moving forward.



Michael E. Stack, Outgoing Chair
Investment Committee



Craig H. Boyce, Chair
Investment Committee

FINANCIALS

YEARS ENDING DECEMBER 31, 2025 and DECEMBER 31, 2024

| | 12/31/2025 | 12/31/2024 |
|---|----------------------|----------------------|
| ASSETS | | |
| Cash and cash equivalents | \$2,410,649 | \$2,103,850 |
| Investments at fair value | 127,263,567 | 113,938,755 |
| Pledges receivable | 14,780 | 15,421 |
| Accounts receivable other | 0 | 1,000 |
| Prepaid expenses | 25,050 | 10,472 |
| Assets under operating leases | 446,138 | 485,744 |
| Fixed assets - net | 1,388,847 | 1,433,719 |
| Total Assets | \$131,549,031 | \$117,988,961 |
| LIABILITIES | | |
| Accounts payable and accrued expenses | \$73,699 | \$770,295 |
| Deferred revenue | 1,981,288 | 1,981,288 |
| Grants and scholarships payable | 1,375,824 | 1,391,134 |
| Liabilities under operating leases | 487,255 | 520,252 |
| Split-interest agreements | 81,470 | 90,535 |
| Agency endowment funds | 6,285,237 | 6,914,245 |
| Total Liabilities | \$10,284,773 | \$11,667,749 |
| TOTAL NET ASSETS | 121,264,258 | 106,321,212 |
| TOTAL LIABILITIES AND NET ASSETS | \$131,549,031 | \$117,988,961 |

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

| | 12/31/2025 | 12/31/2024 |
|--|----------------------|----------------------|
| REVENUES, GAINS AND OTHER SUPPORT | | |
| Contributions, grants and gifts | \$11,089,142 | \$5,202,055 |
| Investment Income (Loss) | 12,913,804 | 10,274,677 |
| Other Income | 26,376 | 143,411 |
| Total Revenues and Other Support | 24,029,322 | 15,620,143 |
| EXPENSES | | |
| Program Services | | |
| Direct Conduct of Charitable Activities | 7,407,114 | 6,074,137 |
| Community Services | 579,591 | 553,361 |
| Total Program Services | 7,986,705 | 6,627,498 |
| Supporting Services | | |
| General and Administrative | 644,513 | 1,251,176 |
| Fund Development | 455,058 | 459,277 |
| Total Supporting Services | 1,099,571 | 1,710,453 |
| TOTAL EXPENSES | 9,086,276 | 8,337,951 |
| CHANGE IN NET ASSETS | 14,943,046 | 7,282,192 |
| NET ASSETS, BEGINNING OF YEAR | 106,321,212 | 99,039,020 |
| NET ASSETS, END OF YEAR | \$121,264,258 | \$106,321,212 |

For a copy of the Audited Financial Statements of The Cape Cod Foundation audited by Anstiss & Co. P.C., please call the office at 508.790.3040.



STAFF PROMOTIONS

The following staff members, listed here with their current titles, were promoted in 2025.

Caitlin Buckley
Senior Program
Officer, Capacity
Building and Strategic
Partnerships

Mary Beth Burwood
Director of Education
and Workforce
Development

Tracy Kramer
Vice President of
Operations

Jeanne Ruckert Lovy
Vice President of
Impact

Alexander MacLean
Director of
Philanthropic
Operations

Marielle Sullivan
Senior Scholarship
Coordinator

NEW BOARD MEMBERS

Carolyn Clancy | Harwich

Before retiring in 2021, Carolyn served as a senior executive with a variety of companies and industries, including high tech, manufacturing, defense, and most notably, financial services at Fidelity Investments. Her career at Fidelity spanned 22 years. She has also worked for Honeywell/Loral, Lockheed/Sanders, and Barry Controls. Carolyn is an Independent Trustee for the State Street Global Advisors SPDR ETF Trusts (Active Trust, Index Shares, Series Trust) and has served as a member of the Board of Trustees for Assumption University and a member of the Board of Directors for the Big Sister Association of Greater Boston. She earned an MBA from Babson College and a BA in Business Management, with a minor in Mathematics, from Assumption College (now University).



Steven W. Heslinga | Barnstable

Steve is a Managing Director/Investment Officer with the Heslinga & Tate Private Wealth Group. He is a CERTIFIED FINANCIALPLANNER® professional and has been working with Wells Fargo Advisors and its affiliates since 2008. He spent the first six years of his career in Charlotte, NC, working with institutional clients while in the Mergers and Acquisitions group and, subsequently, as a bond trader in the High Yield Trading group. Steve is also a Platinum Council Advisor. He currently focuses on new business development, portfolio design, and investment planning for affluent individuals, families, nonprofits, and businesses. Steve holds FINRA Series 7 and 66 securities registrations and is a graduate of Wake Forest University with dual degrees in Economics and German. He is on the Board of Trustees for Cape Arts & Entertainment and volunteers for various other community-minded organizations.



THE CAPE COD FOUNDATION 2026

BOARD OF DIRECTORS

2026 OFFICERS

Mark Quinn, *Chair*
Michael E. Stack, *Vice Chair*
Lisa J. Oliver, *Clerk*
Matt Cronin, *Treasurer*
Patricia Maguire Meservey,
Immediate Past Chair

2026 DIRECTORS

Craig H. Boyce
Carolyn Clancy
Steven W. Heslinga
Diana Lam
James Morton, Esq.
Lisa Sherman, Esq.
Sara Lou Sherman, Esq.
Janet Taylor

2026 STAFF

Kristin O'Malley,
President and CEO
Caitlin Buckley, *Senior Program
Officer, Capacity Building and
Strategic Partnerships*
Mary Beth Burwood, *Director
of Education and Workforce
Development*
Joanna Christopher, *Director of
Marketing and Communications*
Lauren Dreyer, *Program Officer*
Jamie Ghetti, *Senior Finance Officer*
Tracy Kramer, *Vice President of
Operations*
Jeanne Ruckert Lovy, *Vice President
of Impact*
Alexander MacLean, *Director of
Philanthropic Operations*
Sherae Miranda, *Senior
Administrative Coordinator*
Heidi Nelson, *Special Projects Officer*
Marielle Sullivan, *Senior Scholarship
Coordinator*
Maura White, *Office Manager*

FOUNDERS

John P. English
Donald B. Foresman
Mary K. Morgan
James H. Rice
S. Murray Rust, Jr.
William C. Snow

COMMITTEE ASSIGNMENTS

FINANCE AND AUDIT COMMITTEE

Matt Cronin, *Chair*
Larry Capodilupo
Carolyn Clancy
Steve Heslinga
Jennifer Roberts
Mike Stack
Mark Quinn, *ex-officio*

INVESTMENT COMMITTEE

Craig Boyce, *Chair*
Ramani Ayer
Michael Garrison
Seth Gelsthorpe
Hilton Jervey
Paul Kirby
Mike Stack
Brooks Thayer
Jacob F. Brown, II, *Chair Emeritus*

SCHOLARSHIP COMMITTEE

Ellen Abramson
Molly Barber
Linda Barlow-Palo
Carrie Bearse
Henry Brehm
Kathleen Burns
Marta Cahill
Ken Carlone
Ellen Cliggott
Carolyn Coates
Doug Dockery
Suzanne Dyer Wise
Kelsey Ellis
Jack Farrell

Emma Fillion
Cathy Gottsche
Marilyn Greenspan
Bill Higgins
Lois Hirshberg
Judi Hom
Priscilla Isner
Daniel Kelly
Anne Liberty
Katharine Linehan
Clare Lonsdale
Jeanne Loughlin Dockery
Catherine McAuliffe
Danielle McKenna
Max Mitrokostas
Michael Nazzaro
Moirá Noonan-Kerry
Mary O'Connor
Steve Pierce
Janet Pink
Lisa Rudolph
Gregory Scalise
Diane Scott
Marybeth Silvia
Deb Silverstein
Donna Sorgi
Tracey Sperry
Laura Stone
Karen Vergakes
Chris Wingard
Linda Zammer



Alone we can do so little;

together, we can do so much. –Helen Keller



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Lou Barnicle Graphic Design, Cotuit, MA | Sunderland Printing, Hyannis, MA