

LIONS HOUSE FOUNDATION



9th Annual General Meeting Report for 2011

Lions House Foundation Inc.
ABN 39 472 916 718
P.O. Box 30
Ivanhoe
Victoria 3079

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Board of Trustees

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Annual General Meeting 11th October 2010

Agenda

1. Call to Order and Welcome
2. Apologies: DG Graeme Lukey V1-4; Sue & Max Ford; Mr Brendan Murphy, CEO Austin Hospital
3. Introduction of Trustees and Guest
4. Acceptance of the Minutes of the Previous Annual General Meeting 12th October 2009
5. Confirmation of the Auditor for the Year Ended 30th June 2010.
6. Presentation and acceptance of the Financial Statements for the Year Ended 30th June 2010
7. Presentation and acceptance of the Statements of Assets and Liabilities for the Year Ended 30th June 2010.
8. Election of Trustees for terms as appointed – 3 vacancies for three year term
 - Nominations have been received by the following for election as Trustees for a term of three years:
 - Craig Langdon - Nominated by: Arthur Uren, Seconded by: Garth Whitchurch
 - Cathy Godbold - Nominated by Craig Landgon, Seconded by Johh Morgan

All nomination received by Secretary and each accepted their Nomination.

9. Election of Trustees to positions

All Board positions have been declared vacant and nominations have been called for positions in terms of the Incorporation Model Rules under which the Foundation is governed.

- Chairman: **Tony Benbow**
Nominated by Arthur Uren
Seconded by: John Morgan
- Deputy Chairman: **Arthur Uren**
Nominated by Tony Benbow
Seconded by Pauline Harris
- Secretary: **Pauline Harris**
Nominated by Margaret Sheriff
Seconded by Tony Benbow
- Treasurer: **Garth Whitchurch**
Nominated by Pauline Harris
Seconded by Arthur Uren
- Chairman Public Relations: **Arthur Uren**
Nominated by Pauline Harris
Seconded by Garth Whitchurch
- Chairman Fundraising: No nomination received by Secretary
- Chairman Building Development: **John Morgan**
Nominated by Pauline Harris
Seconded by Margaret Sheriff
- Chairman Regional Representation **Margaret Sheriff**
Nominated by Arthur Uren
Seconded by John Morgan
- Chairman Lions House Management **Pauline Harris**
Nominated by John Morgan
Seconded by Arthur Uren

- General Committee

***Cathy Godbold
Craig Langdon
Robert Winther OAM***

All nominations for positions received by Secretary and each accepted their Nomination.

10. Chairman's Presentation - PowerPoint
11. General Business Presentations
12. Meeting Close

LIONS HOUSE FOUNDATION INC

Minutes of the Annual General Meeting

held Monday 12th October, 2009 at 7.30pm at the Repatriation Hospital, Heidelberg.

PRESENT: Deputy Chairman PDG Arthur Uren, Secretary PDG Pauline Harris, Treasurer Garth Whitchurch, Margaret Heathorn OAM, Cathy Godbold, Fundraising Chairman Cr Jenny Mulholland, Building Chairman John Morgan, Robert Winther OAM JP, Craig Langdon MP, Regional Representative PDG Margaret Sheriff.

APOLOGIES: Chairman PCC Tony Benbow, Sir James & Lady Gobbo, DG Bob Gilchrist 201 V2, DG Jill Qualtrough 201 V1-4, Mr Brendan Murphy, CEO, Austin Hospital, Mr Ian Leong, Director Infrastructure & Capital Works, Austin Hospital, Mr Stephen Murphy, CEO Mercy Hospital for Women, Mayor Tom Melican, Banyule City Council, State Members - Northern Metropolitan:- The Hon Theo Theophanous, Ms Jenny Mikakos, Mr Nazih Halim Elasmr, Mr Guy Matthew, Shadow Minister for Planning, Ann Trowbridge, Lions Club of Coburg, Lions Club of Heidelberg-Warringal – Ana Scodella, Paola Flaminni, Norma Kavanagh, Sue & Max Ford, Harry E Brindley PR Chairman District 201 V1-4, PDG Helen Campbell, Roberta Shannan, Lions Club of Broadmeadows.

Moved: Cathy Godbold

Seconded: Margaret Sheriff

Carried

GUESTS: Lions Club of Heidelberg-Warringal:- Marie Caven & Mildred Dyson, Wonthaggi Lions Club, PDG George & Myra Bird, Lions Club of Inverloch & District Dot & Frank McGarvey, Tim Nash, Lions Club of Melton, VDG Phillip Sheriff, 201 V1-4, Jim & Sylvia Cross, Lions Club of Mitcham Monica McQuatters, David Mulholland.

WELCOME: On behalf of Chairman Tony, Deputy Chairman Arthur welcomed all trustees and guests to this our 7th Annual General Meeting. He expressed his gratitude to all the Lions Clubs in Victoria for their ongoing support, and also the support received from the Banyule City Council. Deputy Chairman Arthur elaborated on Chairman Tony's report printed in the 2009 Annual General Meeting Report.

CONFIRMATION OF MINUTES OF ANNUAL GENERAL MEETING held 13th October, 2008.

Read and confirmed.

Moved: John Morgan

Seconded: Jenny Mulholland

Carried

AUDITORS: Move to accept Jerome Walsh CA as the Auditor for the Lions House Foundation Inc for the coming financial year.

CONFIRMATION OF AUDITED FINANCIAL STATEMENTS for year ended 30th June, 2009 as printed in the 2009 Annual General Meeting Report.

CONFIRMATION OF THE STATEMENTS OF ASSETS AND LIABILITIES for the year ended 30th June, 2009 as printed in the 2009 Annual General Meeting Report.

Moved: Garth Whitchurch

Seconded: Jenny Mulholland

Carried

TRUSTEES REPORT

Public Relations - Chairman Arthur introduced Tim Nash to the meeting and explained to all that Tim is now our WebSite Co-ordinator. The launching of the WebSite - Tim presented our Lions House WebSite on screen and presented each stage, also requesting for any further details to be inserted, Arthur, Pauline are to work with Tim to ensure that the site is updated regularly.

Deputy Chairman Arthur then informed the meeting of the many ways that Margaret had contributed to the Foundation and had great pleasure in presenting to her a Honorary Life Trustee Plaque and Flowers.

**GENERAL
BUSINESS and
QUESTION TIME:** Nil

MEETING On behalf of the Board Deputy Chairman Arthur thanked all for their attendance and
CLOSED: declared the meeting closed at 8.35pm.

Patron's

The Foundation is privileged to have as their patrons the Hon Sir James Gobbo AC, CVO and Lady Gobbo.

Sir James, a former Governor of the State of Victoria (1997 – 2001) and Supreme Court Judge is a distinguished and recognised Victorian together with his wife have been wonderful supporters of the Foundation since its inception.

Sir James and Lady Gobbo continue to be active participants in the activities of the Foundation and keenly involve themselves in supporting the strategy of the Foundation.

We are very proud and grateful to have them as our Patron's.



Board of Trustees

The Foundation is managed by a Board of Trustees from varying backgrounds and with differing expertise to enhance the development of the Foundation. Trustees have undertaken varying roles on the Board which are detailed below.

The Trustees over the past 12 months representing the Foundation were:



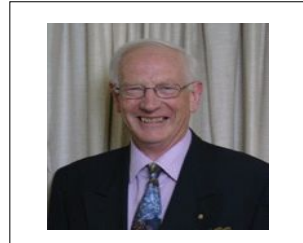
Chairman of Trustee
Tony Benbow



Deputy Chairman Public Relations
Arthur Uren



Secretary & Chairman
LH



Treasurer
Garth Whitchurch



Chairman Regional Representative
Margaret Sheriff



Chairman Building Development
John Moran



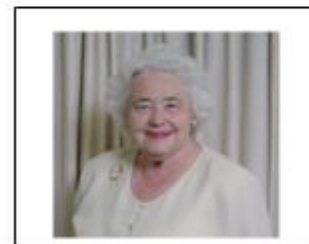
Trustee
Robert Winther oam



Trustee
Craig Langdon



Trustee
Cathie Godbold



Honorary Life Trustee
Margaret Heathorn OAM

Chairman's Report



The Foundation has continued its strong focus throughout the year in progressing resolution in finalising a permanent location for the future “Lions House”

The original proposal of the Repatriation site has not been discounted in these reviews but a number of options have been placed before the Board for consideration. These options have been provided to us through the excellent working relationship the Board has with the Austin Hospital and their CEO Dr Brendan Murphy. We are very appreciative of this support and the consideration we are seeing in what is becoming a real partnership as we forge forward.

These decisions on options are by no means final in any way but they have given us some very real proposals to consider that has made many of our discussions fruitful and broadened our thoughts.

In the meantime, we have not undertaken any major fundraising as it is difficult to formulate a proposal when we have not a final plan to work with. The continued financial support for the past year has been wonderful and we thank the many Lions and Lioness clubs for this.

Together with some very sound investment of our “Public Fund” by our Treasurer, last financial year has seen continued positive income growth with wise and careful investment.

Change is always with us and this we experienced at the end of the last financial year when we were given to vacate the premises we were leasing as the property was to be redeveloped. As you would imagine, this caused us some great concerns, as it did the hospitals we support, but fortunately we have been able to relocate to new premises to continue this much needed service to our regional communities.

We are very appreciative to our new landlord, who has allowed us to have this opportunity to continue as before and give us the flexibility to do so.

The move was a major event, which needed to be orchestrated in a very short time. This was accomplished under the management and direction of our Deputy Chairman PDG Arthur Uren, together with a volunteer team from Melton, Nunawading, South Vermont and Heidelberg Warringal Lions. We thank them all for their magnificent effort.

We have been asked by a number of people, why aren't we in our permanent residence yet. In simple terms, a project like this involving many other parties including hospitals and government does take time. Agreement needs to be in place, all options considered and the financial backing secured. This does take time and effort and a considerable financial goal achieved.

Last year, at the Annual General Meeting, Margaret Heathorn OAM was appointed as an Honorary Trustee. She said she would back away from a number of her commitments but she has continued to attend and be part of the Board in this capacity throughout the year. She continues to provide her wise counsel and opinion of which we are extremely grateful.

The 2010-2011 year will be a year we will see some significant challenges put before us in considering the direction of the Foundation and the establishment of the permanent “Lions House”. These are all positive aspects for us and the Board is ready for them.

As Chairman, you can only be successful with a strong team and the Board is certainly that. Their commitment and dedication to the aims and objectives of the Foundation is outstanding and you could not want a better group of people working with you. Each member has their own skills and passion for the Foundation and to the people we are able to assist and this is a wonderful quality.

I can only thank each and everyone for their support, their commitment and friendship in being part of the Foundation. I am honoured to be the Chairman knowing that this team has the future direction firmly in hand to provide a long term facility, supporting our regional community members as well as those from further away with a place they can call home as in the “Lions House”.

Tony Benbow
Chairman

Administration Report



This last past year has seen many Lions. Lioness Club and Community support our Foundation and to be able to be responsible for the receiving of these donations and record same is a great pleasure.

Thanks to the members of the Board for the support during the past year and I look forward to working with everyone again in 2010/2011

My role as administrator is at this time is a small one but one I enjoy doing because of the chance of contact with our supporters, and being able to work with the Board members.

Pauline Harris
Secretary

Treasurer's Report



The financial position of the Foundation has again improved significantly over the past twelve months. Contributions from Public Donations, including Lions Clubs, Lioness Clubs, Community Organizations, individuals has been wonderful.

The reported accounts reflect this income that has been fully receipted to allow for the tax deductibility arrangements the Foundation maintains as a "Gift Deductible Entity".

The cost of running the Foundation is constantly under review and all expenditures must be approved or ratified by the Board. As an organization we are very conscious of our responsibility to ensure that we maintain a vigilant approach to expenditure management as we have an obligation to the Public and the Lions organization to maintain the utmost professionalism and integrity at all times.

All projects or events undertaken by the Foundation are submitted by the respective Committee/s to the Board for approval. This submission must be accompanied by a project plan and financial budget before it will be reviewed or approved to ensure that the focus is maintained and expenditure is within the project plan.

Statement of Assets and Liabilities **As at 30th June 2010 (30th June 2009)**

Assets

Cash at Bank:-

General Account	\$	48,707.80	(48,012.23)
Public Fund Account	\$	102,995.31	(104,453.79)
Lions House Accommodation Account	\$	46,894.30	(41,696.49)
Investment Funds, Public A/c (1 st Mtge.)	\$	550,000.00	(450,000.00)
Total liquid Assets (Sub Total)	\$	748,597.41	(644,162.51)
General Assets (as per asset register)	\$	2,400.00	(3,200.00)
Interim Lions Houses Furniture & Fittings	\$	6,350.00	(8,450.00)
Bond Interim Lions House 1 & 2	\$	2,000.00	(2,000.00)
Bond Interim Lions House Eaglemont	\$	3,033.00	(NIL)
Total Assets	\$	762,380.41	(657,812.51)
Liabilities	\$	NIL	(NIL)
Net Assets	\$	762,380.41	(657,812.51)

Assets of the Foundation have increased by \$104,567.90 (\$161,367.44) over the past twelve months.

Certificate of Audit has been issued by the Foundation's Auditor.

Trustees of the Foundation are all voluntary positions and trustees do not receive any financial benefit resulting from their position as a Member of the Board of Trustees.

Lions House Foundation Inc. ABN 39 472 916 718

COMBINED FINANCIAL SUMMARY
30/06/2010

Lions House Foundation Inc. "General Account"

Balance of Account 1/7/09	\$ 48,012.23
Income to date	\$ 2,709.33
Expenditure to date	\$ 2,013.76
Balance of Account	<u>\$ 48,707.80</u>

Lions House Foundation Inc. "Public Fund"

Balance of Account 1/07/09	\$ 104,453.79
Income to date	\$ 98,541.52
Expenditure to date	\$ 100,000.00
Balance of Account	<u>\$ 102,995.31</u>

Lions House Foundation Inc. "Lions House - Accommodation Account"

Balance of Account 1/07/09	\$ 41,696.49
Income to date	\$ 62,377.64
Expenditure to date	\$ 57,179.83
Balance of Account	<u>\$ 46,894.30</u>

Donation Summary

Bricks	\$ 1,300.00
Lions Clubs donations	\$ 230,274.11
Public donations	\$ 107,770.20

Total of Donations **\$ 339,344.31**

Asset Summary

Balance of Accounts	\$ 198,597.41
Investments (Public Account)	\$ 550,000.00

Total of Assets **\$ 748,597.41**

Combined Balances of Accounts
Lions House Foundation Inc.

\$ 198,597.41

Lions House Foundation Inc. ABN 39 472 916 718

GENERAL ACCOUNT - Financial Summary as at 30/6/2010

Category	Income
Balance of Account 1/7/09	\$ 48,012.23
Income	
<i>Fund Raising Projects:</i>	
Gala Ball 23/8/08 - costs	\$ -
Gala Ball 23/8/08 - donations	\$ -
Restaurant Night 16/8/07	
Golf Day 2008	\$ -
Gala Ball 23/8/08 - raffles/auctions	\$ -
Lions Clubs Donations	\$ -
General Funds	\$ 1,500.00
Our Community donations	\$ -
GST Recovery	\$ -
Bank Interest	\$ 169.33
Corporate Sponsorship	\$ -
GST Recovery post 1/10/08	\$ 1,040.00
<i>Sub-total Income to date</i>	<u>\$ 2,709.33</u>

Expenses	Expenses
<i>Administration:</i>	
Printing/Stationery	\$ -
Telephone/Facsimile	\$ -
Postages	\$ -
Sundry General	\$ -
<i>Fundraising Projects:</i>	
Gala Ball 2008 costs	\$ -
FR 5	\$ -
Public Relations/Advertising	\$ -
Merchant fee facility	\$ 311.76
Our Community donations transfer	\$ -
GST Paid	\$ -
General	\$ 1,702.00
Income & Expense Totals	<u><u>\$ 2,013.76</u></u>

Balance of Account

\$ 48,707.80

Lions House Foundation Inc. - General Account
Westpac - 380 Collins Street, Melbourne
033 000 90 8088

PUBLIC FUND ACCOUNT - Financial Summary as at 30/6/2010

Category	Income
	\$
<i>Balance of Public Fund Account 1/07/09</i>	\$ 104,453.79
Income	
Donations - Lions Clubs	\$ 37,600.00
Donations - Public	\$ 20,116.10
<u>Fund Raising Projects:</u>	
FR - Brick Pavers	\$ -
FR - 1 "Crib Trek"	\$ -
Gala Ball 23/8/08	\$ -
Investment Interest	\$ 39,875.00
Corporate Sponsorship	\$ -
GST Recovery	\$ -
General	\$ 750.00
Interest	\$ 200.42
<i>Sub-total Income to date</i>	<u>\$ 98,541.52</u>

Expenses	Expenses
	\$
<u>Administration:</u>	
Stationery	\$ -
Printing	\$ -
Telephone/Facsimile	\$ -
Postages	\$ -
Sundry General	\$ -
<u>Fundraising Projects:</u>	
Brick Pavers	\$ -
FR - 1 "Crib Trek"	\$ -
Investment	\$ -
FR	\$ -
General	\$ 100,000.00
Other	\$ -
GST Payments	\$ -
Income & Expense Totals	<u>\$ 202,995.31</u> <u>\$ 100,000.00</u>

Balance of Account

\$ 102,995.31

Lions House Foundation Inc.
Westpac - 360 Collins Street, Melbourne
033000 90 8041

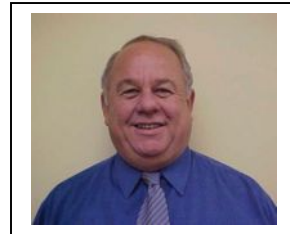
Lions House Foundation Inc. ABN 39 472 916 718

LIONS HOUSE ACCOMMODATION ACCOUNT - Financial Summary as at 30/6/2010

Category	Income	
	\$	
<i>Balance of Account 1/7/09</i>	\$41,696.49	
Income		
<i>House 1 - A2-1 Darebin Street, Heidelberg. Vic.</i>		
VPTAS Residents	\$ 42,591.50	
Partner/Family	\$ -	
Other	\$ -	
<i>House 2 - A8-1 Darebin Street, Heidelberg. Vic.</i>		
VPTAS Residents	\$ 16,991.50	
Partner/Family	\$ 1,232.30	
Other	\$ -	
General	\$ 1,357.00	
Interest	\$ 205.34	
<i>Sub-total Income to date</i>	\$62,377.64	
Expenses		Expenses
		\$
<i>House 1 - A2-1 Darebin Street, Heidelberg. Vic.</i>		
Rental		\$ 11,900.00
Telephone		\$ 332.02
Cleaning		\$ 5,072.10
Servicing - repairs		\$ 571.97
Secretarial costs		\$ 1,410.84
<i>House 2 - A8-1 Darebin Street, Heidelberg. Vic.</i>		
Rental		\$ 11,833.33
Telephone		\$ 241.83
Cleaning		\$ 6,024.50
Servicing - repairs		\$ 695.90
Secretarial Costs		\$ 1,902.17
General		\$ 6,251.62
Eaglemont - new house. Bond, rent and repairs		\$ 10,943.55
<i>Income & Expense Totals</i>	\$104,074.13	\$ 57,179.83
<i>Balance of Account</i>		\$ 46,894.30
<p align="center">Lions House Foundation Inc.- General Account Westpac - 380 Collins Street, Melbourne 033 000 25 1935</p>		

Garth Witchurch
Treasurer

Public Relations Chairman's Report



I am delighted to present my fourth Public Relations report since joining the Board of Lions House Foundation Inc in 2005

I would like to take this opportunity to thank those that have assisted me during the year particularly Chairman Tony

The year itself I believe has seen some significant advances towards the ultimate realization of our vision and that is of a permanent Lions House. Much work has gone into negotiations with the Austin Hospital and I like all other Trustees believe that the start is not to far away.

The Lions House Website is creating some interest and hopefully that will continue. I monitor its need for change and will continue to do so as required.

We moved into a new Interim Lions House in April and this does not thankfully have the usual access problems that we were confronted with at Darebin Street address. I would recommend that if you in the area drop by 54 Durham Street Eaglemont and have an the exterior of the property. It is situated in a very quite street with very helpful and understanding neighbours.

As a result of the move we felt it timely to review and update the Residents handbook, this has been completed and will be available to residents as they arrive at the "house" and will now be in a position to fully understand and rules and regulations.

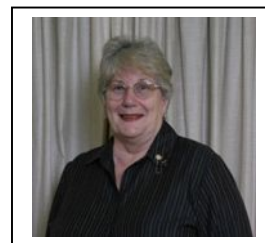
Over the past year we have been constantly amazed at the generosity of the Lions and Lions Club, donations have arrived from far and wide and we are most appreciative of this support. At the September Trustees Meeting, a submission to recognize this support was tabled and accepted. You will here more on this "Donation Recognition Program" in the next edition of the Chairman's Chatter

Moving into 2011 my aims are continue with the current PR model, ensure that we continue to move towards the commencement of the build and find that much needed financial support from the Corporate Sector.

I must also commend the work of the Trustees without their tireless efforts we would not be where we are today

**Arthur Uren (PDG)
Deputy Chairman / Public Relations Chairperson
Lions House Foundation Inc**

Lions House **– Committee of Management Report**



This last year has been a very challenging year. The main challenge being finding new accommodation when we were informed that we had to leave Darebin Street as the units were being demolished.

Eleven Estate Agents in the area were contacted advising them of our requirements of usage. After speaking to each agent and advising them of how we would be utilising the accommodation it was agreed that as a property come on to the market for leasing they would first contact owners and request their permission to do some physical changes to the house (such as locks on each bedroom & bathroom doors and numbering of each bedroom) before contacting us of the availability.

This way at least it did not waste anyone's time because if the owners were not agreeable there was no reason to view the property. We have been very lucky in finding a good owner and also the Estate Agents are very accommodating as well.

Thank you to all who helped with the moving from Darebin to Durham St. it was a lot of work for the few who were there. With the move we have gone from 8 bedrooms to 7 bedrooms. Also now we do not have the problem with stairs. Which was a big problem while at the Units as there we external as well as internal stairways to content with.

As has been in the past years since conception we are helping families from all over Australia.

We have been able to help 135 families since the last AGM from all around Australia. With Victoria being 97 and the balance from other States. Families and new Mums staying at the house can stay from anything up to 108 nights to only a couple of days.

Sadly we have had a few problems with families for many reasons, which has activated the Foundation to update the terms of accommodation and to highlight NO ALCOHOL, NO SMOKING AND NO DRUGS. It has been distressing to have to request some tenants to leave because of these problems.

The atmosphere in Durham Street is very homely and creature comforts are more available to those staying there.

I once again would like to Thank Sue Ford for all her support during the year as it would not have so easy, to able to visit my daughter in Perth as often as I have.

Many thanks to all members of the Board for their support during the year, and I look forward to continuing again this year in my role.

For Lions it is the epitome of our motto "We Serve".

Pauline Harris
Chairman
Lions House Committee of Management

Building & Development



Progress of our new Lions House 30 bed Facility to be constructed at 9 – 11 Martin Street, Heidelberg co-tenanted with Austin Health.

Progress has been everything we planned for in each joint meeting and there has been unwavering encouragement and support from the team at Austin Health led enthusiastically by CEO Brendan Murphy.

Austin Health is now in the process of seeking planning support from the City of Banyule and as their key stakeholder in this Project they have willingly given their permission to put the proposed plans which also include the new carpark and their offices onto the Lions House Website for everyone to view.

In the meantime we plan to engage a quantity surveyor to check all the building costs of our component once planning approval is achieved. It is important that we carefully assess the costs of this joint venture before we commit to it as we are well aware of our responsibility to use our funds in an appropriate and responsible manner.

So, whilst we are cautiously optimistic regarding how fortunate it is that we could end up with this perfect long term solution I must point out that that it is also wise that Robert Winther and I continue to explore other options connected with our existing land on the Repatriation Hospital site just in case there are impractically high building costs attached to our side of the intended agreement to locate at Martin Street.

I want to reassure all the Lions Clubs that are supporting us that your continued funding helping us reach the \$777,605.92 as at 31.08.2010 we now have in the bank along with our Repatriation Hospital land independently valued at \$2,400,000 both enabling us to be taken seriously as Austin Health's preferred business partner and now we are looking forward to establishing a superb long term and high quality accommodation solution that will especially benefit country Victorians for a long time to come.

John Morgan
Chairman
Building Development

Regional Representation



The year has again been interesting with many changes and proposals for the development of Lions House.

Club visits have not been as many as in past years but the continued support from many clubs in some Districts have provided a positive approach to the year.

We had a delightful visit to Dookie during the year and members asked many questions about our project.

I attended all but one Convention last year accompanied by our Secretary PDG Pauline Harris. Once again it was a great meeting meeting members from other Clubs and talking to them about our aims and aspirations for 'Lions House'.

We will be attending all conventions again this year except where there is a clash.

My continued aims for the new year will be again to contact and visit clubs to keep them well informed on the progress of 'Lions House'.

Many thanks must go to the clubs who committed funds to Lions House and who continue to support our project.

PDG Margaret Sheriff

REGIONAL LIAISON –LHF Inc

The Lions House Foundation Inc. wishes to acknowledge the many individuals, organisations, Community Groups, Lions & Lioness Clubs for their support and contributions to the Foundation over the past year.

It wishes to thank the Mercy Hospital for Women, the Austin Hospital and the Repatriation Hospitals for their continued support of the Foundation.

The staff and management have continued to work with the Foundation to ensure that our eventual aim will be achieved.

There are so many that have been part of the development of the Foundation that it is difficult to acknowledge them all individually at this time.

Thank you to all who have made this year a very successful one for the Foundation. It has been able to support many families at difficult times in their lives, and they have been the ones that have made the experience worthwhile....

Thank you