

Your
Commitment



CARITAS
communities

Changes
Lives

Your commitment to Caritas is demonstrated in so many ways:

- ***Supporting the annual dinner***
- ***Beautifying our homes***
- ***Involving your colleagues and friends***
- ***Helping assemble our welcome baskets***
- ***Making monthly contributions***
- ***Leading food drives and resident workshops***

It's these things that enable Caritas to provide housing and support to change people's lives. All because of you!

Our Mission At Caritas Communities, we provide very low-income individuals with permanent housing, support, a sense of community and expanded opportunities. For 32 years, Caritas has helped fill the need for safe, secure housing in Greater Boston. 30 houses • 14 Communities • Over 1,000 residents



“My couch is the first new piece of furniture I’ve ever had ... I even got to pick the color!”

You keep rent within reach for Maureen and Billy

After fans have cleared the bleachers, Maureen works long hours at Fenway Park cleaning the concourse and the restrooms. She manages this on swollen legs that she has to wrap nightly.

Billy, a decorated Vietnam War veteran, keeps two jobs to make ends meet. During the week he drives a van for disabled children and, on the weekend, he cleans the American Legion.

Maureen and Billy were among some of the first residents to move into Caritas’ new veterans’ facility, Patriot Homes, which opened in 2016. Despite a lifetime of hardship and service to others, they struggle with the challenges of aging and pressures they face with rising housing costs.

Since moving into their newly furnished Caritas home, Maureen and Billy’s housing costs have decreased from \$1,500 to \$900 a month. Their years of searching and worrying about housing are over.

GENERAL OPERATING BUDGET: Your support of our general operating budget keeps rents low, provides free furnishings and utilities, enables onsite management and, most important, provides a home and hope to our residents living in poverty.



You flipped the switch for William

For William, needing back surgery meant facing the fact that his days as a construction worker were over. That work had been his bread and butter. It was a terrifying prospect: losing not only his income, but potentially his home.

When he fell behind on his rent, William turned to the Caritas Support Services staff for help. He was amazed that “right on the spot, they got my insurance in order and connected me with a subsidized Caritas property where I could afford the rent on my decreased income. I had prayed that something would keep me off the streets, and Caritas didn’t turn its back on me. I had a place to live when I came home from my surgery. They believed in me when I didn’t. Who’s gonna even believe this story?”

RESIDENT SERVICES: *Your support provides our residents with help accessing health care, insurance, mental health and substance abuse counseling and assists them with budgeting and employment.*

“Being here is the best thing that has ever happened to me. I feel safe. When you are down on your luck and you think no one cares, Caritas is there.”



“I have a place to put my head at night and I’m very grateful for that.”

You gave Sandra her only present last Christmas

Sandra works part time at Shaw’s and takes as many extra hours she can get. She’s good at her job and enjoys the work, but she admits, “It’s tough living on minimum wage. I can’t afford much.”

In 2016, Sandra’s mother and stepfather asked her to move out. With nowhere to go, her co-worker recommended Caritas, which she now calls her home.

“They didn’t even know me. I had just moved in. I was given a Welcome Home Basket. It was the only gift I received that Christmas. I couldn’t believe someone did that for me.”

“When I first got here, I bought plastic utensils. Now I have my own real place setting. I use everything I was given in that basket.” She has, among other things, new bedding to sleep in at night in a home where she feels safe and welcome.

WELCOME BASKET PROGRAM: Since program inception in 2014, your support has provided for more than 300 Caritas residents arriving from homelessness a welcome basket, including: towels, bedding, a pillow, toiletries, dishes and utensils—all delivered inside a laundry basket.





...is humanity
at its best!





You helped Sean escape desperation

Struggling with Asperger syndrome, Sean was constantly at odds with his mother over his refusal to properly deal with his mental and physical health issues. At 19, his car became his home. Homeless and working to survive, Sean accrued, as he would call it, a “monstrous debt of \$2,500.”

Since moving into his Caritas home, Sean is taking college classes and has secured employment at a supermarket and is caring for himself by regularly taking his medication and walking to and from work.

But collection agencies continued to call daily, adding more fees and escalating his fears of becoming homeless again. He didn’t know what to pay first—his rent or his past-due library loans for books that kept him sane in his months living in his car.

Sean was recently awarded a grant through the Caritas Homelessness Prevention Fund to pay his arrearages, regain his financial footing and retain his hard-won housing.

HOMELESSNESS PREVENTION FUND/RENTAL ASSISTANCE: *Your support keeps residents in their homes by providing funds to cover rent during a temporary financial crisis. It is a safety net so responsible people do not lose their housing due to circumstances beyond their control.*

“It’s really hard to pay off debt, pay rent and buy food when you are working a minimum-wage job that sometimes cuts your hours.”



“The renovated space lifts everyones spirits. It is so nice for residents to come home to a bright, clean updated home.”

You gave dignity to Patty's home

Patty has been a Caritas resident for 11 years, in a home that, until last year, hadn't been renovated in more than 30 years. While the property was never neglected, restrictive budgets made it difficult to find funds for renovations. Thanks to donations to the Founders First Five Fund, this Dorchester triple-decker has been transformed from a tired home to one with dignity.

Patty shares a kitchen and bathroom with three floor mates. Prior to the renovations, she had one small kitchen cabinet to store all of her food and cooking supplies.

Now, the house has new siding, kitchens and bathrooms, rebuilt back porches, a front entranceway and beautiful outdoor sitting areas. And Patty and the other residents now have four kitchen cabinets each! Patty reflects with her usual bright eyes and smile, “These renovations are fabulous and have given us a lot of pride.”

FOUNDERS FIRST FIVE FUND: Your support is providing upgrades and repairs to the five original triple-decker homes in Dorchester and Quincy purchased by Caritas founder P. Leo Corcoran and a core group of supporters in the 1980s.

What's New

16 Future Homes in South Boston. Our latest development in collaboration with SBND C at 206 West Broadway will provide housing for individuals earning between 30%-70% of the HUD area median income. Construction to begin this year.

Resident Support Services. Expanded onsite support program to assist more than 500 of our residents in addressing critical needs, including food insecurity, employability skill-building, budgeting and health issues.

Ribbon Cutting: Cortes Street, Bay Village. The beautifully completed renovations transformed 40 units of housing for BHA Priority One individuals, arriving straight from homelessness.

Ribbon Cutting: Patriot Homes, South Boston. Through our partnership with the SBND C, Patriot Homes provides 24 critically needed units to low-income and previously homeless veterans and their dependents.

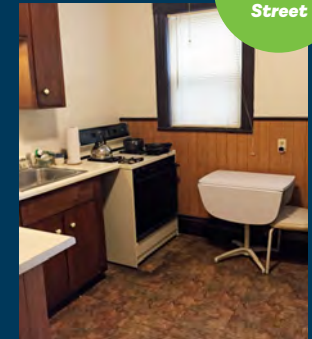


Rendering courtesy of Davis Square Architects

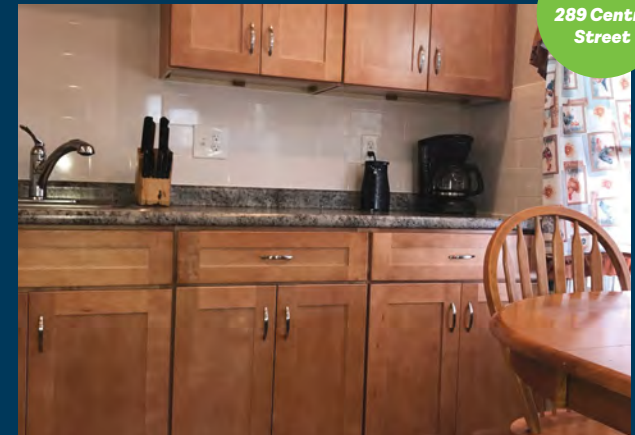
Almost to the Finish Line

Founder's First Five Campaign: \$475,000 of the \$500,000 goal has been reached. Three out of five houses have been completely renovated:

- Sydney Street, Dorchester
- Centre Street, Dorchester
- Mechanic Street, Quincy



BEFORE
289 Centre Street



AFTER
289 Centre Street

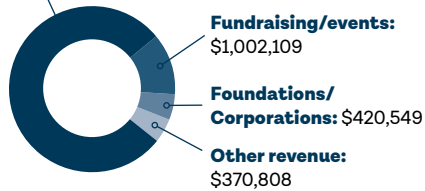
Future Housing for Seniors

Future housing for low-income seniors in South Boston: With co-developers SBND C, O'Connor Way will provide 47 homes for low-income senior citizens with income levels at 30%, 50% and 60% of the HUD area median income. Construction to begin in late 2018.

2016 Financials

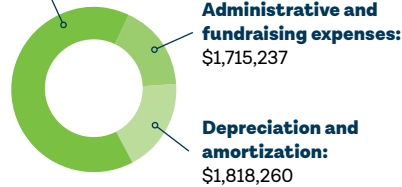
TOTAL INCOME: \$8,289,906

Property-related revenue
\$6,496,440

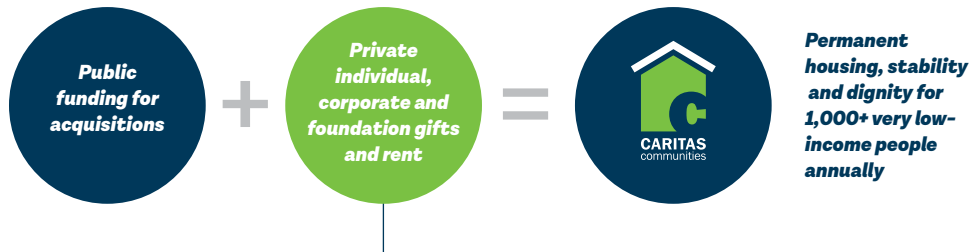


TOTAL EXPENSES: \$10,041,429

Property operating expenses
\$6,507,932



Our Funding Model allows for high-quality housing and support for extremely low-income individuals.



Permanent housing, stability and dignity for 1,000+ very low-income people annually

HOW OUR RESIDENTS PAY RENT

1/3

receive public assistance.

2/3

pay their own rent through low-wage jobs, Social Security, Disability Insurance, pensions.

60%

of our residents earn under \$15,000 a year. Rent averages are \$500 a month.



Caritas volunteer (I) and site manager team up to support our residents.

“I feel like a part of society again with my Caritas home.”

JOHN, RESIDENT, CARITAS BEDFORD VETERANS QUARTERS

Thank You **to our donors**

Caritas is grateful to our compassionate 2016 donors.

\$100,000+

SMC Management Corp.

\$50,000 – \$99,999

Ruby W. and LaVon P. Linn Foundation
Charlesbank Homes
Cambridge Savings Bank

\$25,000 – \$49,999

Michelle and Robert Atchinson
Commercial Brokers Association (CBA)
The John and Mary Corcoran Family Foundation
Flatley Foundation
Yawkey Foundation

\$10,000 – \$24,999

Anonymous
Adelaide Breed Bayrd Foundation
The Architectural Team
AvalonBay Communities, Inc.
Bilt-Rite Construction, Inc.
Suzanne Hodson and Michael D. Binette
Brookline Bank
Kim and Dennis Burns
Callahan Construction Managers
CBRE/New England
Gloria and Chuck Clough
Lori and Peter Comeau
Ann Marie and Dick Connolly
P. Leo and Helen A. Corcoran Charitable Foundation
Linda and Michael Corcoran
Tom and Line Corcoran
James Coughlin
Midge and Tom DeSimone
Alexander Fontanes
Anne Perkins and Rick High
Keith Construction, Inc.
Lawrence Model Lodging Houses Trust

Anne and Marc Margulies
Linda and Bill McLaughlin
Middlesex Savings Bank
The Northbridge Companies
People's United Bank
Rockport Mortgage Corporation
Santander Bank
Superior Plumbing, Inc.
Maryrose and Brian Sykes
Tomfohrde Foundation
WinnCompanies/Arthur and Gilbert Winn

\$7,500 – \$9,999

Citizens Energy Corporation
Corcoran Management Company
John F. Corcoran, Jr.
Cynthia and Bryon Deysher
Edward Darman Company
The Hamilton Company Charitable Foundation
Prince Lobel Tye, LLP
Rackemann, Sawyer & Brewster, PC
StonehamBank

\$5,000 – \$7,499

Walter and Alice Abrams Family Fund
Beacon Communities, LLC
Boston Capital
Heather Boujulian
Brenco Construction Co, Inc.
The Brennan Group, Inc.
Bushrod H. Campbell & Adah F. Hall Charity
Patrick Callahan
Cambridge Community Foundation
CohnReznick, LLP
Colliers International
Commodore Builders
Corcoran Jennison Companies
Frank Corcoran

Curtis Construction Company, Inc.
Linda Darman
Davis Square Architects, Inc.
Dellbrook Construction
John DiGiovanni
Eastern Bank
Erland Construction, Inc.
First Resource Development Co.
Flagship Foundation
Joanne and Tim Forde
GL Capasso, Inc.
Gunilla and Kevin Gorman
Goulston & Storrs, PC
Wayne Griffin
The HYM Investment Group, LLC
The Jennison Charitable Foundation
John Hancock Financial Services
John Moriarty & Associates, Inc.
Kelmon Drywall, Inc.
Robert K. Kraft
Linear Retail Properties
Local Initiatives Support Corp
Mill Creek Residential
Millennial Partners
Mullins Management Co.
National Electric Contracting, Inc.
NEI General Contracting
New Balance Development Group, LLC
New England Development
Peter Nordblom
Norel Service Co., Inc.
Wendy and Ken Nowokunski
Wayne Patenaude
Roma Painting Corporation
Seyfarth Shaw, LLP
Stratford Capital Group
Trammell Crow Residential
Trinity Financial, Inc.

VPNE Parking Solutions
Walker & Dunlop
Webster Bank, N.A.
Winchester Savings Bank
Rachel and Mark Winkeller

\$3,000 – \$4,999

Adams & Koss
David Williams Adams, Esq.
Architectural Window
Maura Bilafer
BNY Mellon Wealth Management
Susan and Clifford Boehmer
Boston Private Bank & Trust Company
Boston Properties, Inc.
Bowditch & Dewery, LLP
Cambridge Trust Co.
Capstone Communities, LLC
CNA Construction Services Inc.
Columbia Construction
Cornerstone Corporation
Dorfman Capital
Jane T England
Equity Residential
Frazer Construction Corporation
G & O, Inc.
Gilman, McLaughlin & Hanrahan, LLP
Greystar
GZA GeoEnvironmental, Inc.
Hanover Development Company
Helco Electric, Inc.
Chris and Laura Mansfield
The Manzo Company
Gina Martinez
Robin Berry and Robert Maulden
Maura Murphy and Michael Racette
National Development Company
Needham Bank

Nobel Company, Inc.
 Nolan Sheehan Patten, LLP
 Nordblom Management Co., Inc.
 The Norfolk Companies
 Sarah Brinley and Kevin O'Flaherty
 Plumb House, Inc.
 Precision Electrical
 Radius Bank
 Rockland Trust Company
 The Schochet Companies
 Shaevel & Krems, LLP
 St. Mary's Center for Women and Children
 Sullivan Insurance Group
 Vogel ATM / Waypoint Companies

\$1,000 – \$2,999

A. B. Supply
 Albert International Insurance Advisors
 AllTech Building Systems, Inc.
 Katharine Bachman
 Bank of Canton
 Bay State Federal Savings Charitable Foundation
 Loureiro Engineering Associates, Inc.
 Aubrey Cannuscio
 Frank Capezzeria
 Carpet King Ltd.
 Thomas Carten/Thomas Interior Painting
 Chestnut Hill Realty
 Brendan Corcoran
 Helen A. Corcoran
 Timothy Corcoran
 Cumsky & Levin, LLP
 Mary and Erik Davis
 Margot and Jonathan Davis
 Paul Davis
 Dimeo Construction Company
 Eagle Bank
 East Cambridge Savings Bank
 Jeff Ellowitz
 Susan and Martin Fantozzi
 Ami Fatula
 Construction Coordinators, Inc.
 Michael Gilles
 Mary Sue and James Hackett
 Jim Halliday
 Hannah Environmental & Energy
 Angela and William Healy

Edward Hinchey
 Randal Howard
 Hynes Landscaping, Inc.
 Interior Resources, Inc.
 Landmark Structures Corp.
 Law Offices of Russo & Scolnick
 LCB Senior Living, LLC
 Kayla Lessin
 Lincoln Property Company
 Dru and Michael Lindgren
 Lynch, DeSimone & Nylén
 MacDonald Cabinet & Countertop Distributors, Inc.
 Carol A. MacDonald
 Kim and Paul Mahoney
 Paige and Herb Manning
 The Marr Companies
 McCall & Almy
 McCarter & English
 Steve McDonald
 Caitlin McLaughlin
 Michael McLaughlin
 MLS Property Information Network, Inc.
 Nat Nichols
 Linda and Bob Noonan
 Vin Norton
 Sally and Marc O'Brien
 Michael O'Connell
 Tom Palmer
 Panda Rug Co.
 Peabody Properties, Inc.
 Deborah Piltch
 Wendy and Michael Price
 David Raftery
 Related Beal
 Josef Rettman
 Richard Robinson
 Rollstone Charitable Foundation, Inc.
 Ruberto, Israel & Weiner, P. C.
 Diane Rubin
 S&F Concrete Contractors, Inc.
 South Shore Cleaning & Restoration
 St. Anne's Credit Union
 Stack Plumbing, Heating and Air Conditioning
 The Statesmen Group, LLC
 Andrew Strassman
 U.S. Pavement Services

Thank You Charlesbank Homes

Charlesbank Homes' founder, Edward Ginn, left funds in his will to "take care of the poor people of Boston." Charlesbank Homes fulfills Mr. Ginn's wishes by building affordable housing and funding nonprofits throughout the Commonwealth that develop housing for very low-income residents, thereby helping people stabilize through housing so they can get back to work.

“We have proudly funded Caritas for more than 20 years, because its entire program is designed to allow people to get back on their feet.” RICHARD H. SAYRE, PRESIDENT AND TRUSTEE

Thank You to Lori Comeau

From a young age, Lori realized that people gave money and time to help other people, whether by witnessing it in her neighborhood as they organized meals for someone fighting cancer or through the scholarships she received for college. It taught her that, collectively, people can make a huge difference in solving problems.

“I support Caritas because they recognize the whole person by providing housing and personal development support. Caritas takes helping people to a whole new level—they work to create self-sufficiency.” LORI COMEAU, RECCO, USA



Universal Window & Door, LLC
Lars Unjhem
Chuck Vaciliou
W.B. Mason
Wellesley Bank Charitable Foundation
Winchester Co-Operative Bank

\$500 - \$999

Alliance Residential Company
Boston Electrical Solutions
Boston Land Company
Dan Bowen
Carol and Caesar Cardozo
Sarah Carter
Clark, Hunt, Ahearn & Embry
John Conley
Continental Ceilings Corp.
Gavin and Tara Corcoran
Susan and Gregory Daoust
Drapeau Contracting
Flying Colors Apartment Painting, Inc.
Jay Galvin
Gilbane Building Company
Linda and David Gillespie
Jane and Peter Goedecke
Kristin Gowdy
Stephen Gullo
Halvorson Design Partnership
Integrity Services, Inc.
Susan Monahan and Christian Jacqz
John Hancock Realty Advisors
Joseph S. Savini, Inc.
Jonathan Katz
Susan Lapierre
LDS Consulting Group, LLC
John Lynch
Gerry Maker
Brendan K. Mansfield
Mass Irrigation Services, Inc.
Anne and Brian McCormack
McPhail Associates, Inc.
Karin (Cassel) and Jim Mitterando
Novaya Ventures
Package Concierge
Prudential Mortgage Capital Company
Debra Hall and David Rockwell
Lisa Rodericks

Richard Rosenweig
Santoro Associates, Inc.
Heather and Kitt Sawitsky
Sullivan and Folan, LLC
Eleanor Uddo and Richard Feigenbaum
Waltham Service

\$100 - \$499

Maureen and Ned Abelson
Adams Shade and Screen
AFL-CIO
Daniel Anjo
ARS Services
Emily Bachman
Lauren Taft Balk and Mark D. Balk
Jon Barnes
Janet and Peter Blampied
Bosco Crane
Deb Bowen
Jan and Kerry Brandin
Breen and Sullivan Mechanical Services, Inc.
Donna Brown and Chris Mayer
Carol and David Buonopane
Bill Caci
Patricia Capalbo
Casendino & Company
Brenda Champy
Bill Churchill
Eugene J. Clerkin
Genevieve Colton
Copley Wolff Design Group
Jennifer Corcoran
Kerry Coyne
Travis D'Amato
Obadiah Dart
Devaney Energy
Eastside Electric
Sarah and Peter Farrow
Larry Feldman
Leonard and Marjorie Freiman
George and Carolyn Fantini
Maryalice Gill
Daniel James Gilmore
Brian Gowdy
David Greenblatt
Janice Gross and Stephen Klar
Ryan Hagler

Marilyn and Rob Hailer
Mary B. Hall
Evan Hankin
Edward Harrington
Richard Hartley
Patricia Hurley
Judy Jacobsen
Gary M Kane
Elizabeth Karl
Kevin's Greenhouse
Pete Killelea
Deepa Krishnamurthy
Lee and Robert Larkin
Gary Leach
Leader Bank N.A.
Drew Leff
Kathleen Leito
Catherine Leonard
Rosemary and E. Donald Lewis
Roni Lipton and Paul Linsay
Louise Lintz
Frank Litwin
Phillip MacArthur
Robert Mack
Pamela MacKenzie
Marcus Partners
Nathaniel I Margolis
Michael R Martin
Massachusetts Housing Investment Corp.
Massachusetts Housing Partnership
Tom Maxwell
Keith Munsell
The Narrow Gate Architecture
New Seasons Development, LLC
DeeDee O'Brien
James Cruise Palmer
Pro Pest Control
Donald Quinn
Susan Raleigh
Nicholas J Ratti
Sam N. Rees
Jan Reiss
Benjamin Robinson
Michael Rosenberg
Rich Rosensweig
Rebecca and Steven Schwartz
Bruce Serchuk

Frances Shifman
Silva's Construction Services Inc
Karen Smith
Kim Sonnabend
Stephen Cerfalo Real Estate, LLC
Sterling Elevator Consultants, LLC
Kevin Teller
Dimity Thornton
Utile, Inc.
Dennis P. Vachon
Jane M. Vachon
John-Paul Vachon
Andrew Ward
Nicholas Warren
Elizabeth Webb
Paul Winkeller
Yasmin and John Landy
Teresa and Gerald Zais

GIFTS IN KIND

3 Phase Elevator Corp.
AE Events
Alewife Plumbing
Automated Food Services
Deb Bendetson
Will Bowan
John A. Brennan III
Bridge Street Productions
Building Impact
Hermine Burrows
CBRE Global Investors - Multifamily Group
CSC ServiceWorks
Feldman Land Surveyors
First American Title Insurance Company
National Commercial Services
Matthew J. Gaughan
Granite Links Golf Club
Hardy Linen
Ogden Hunnewell
InterContinental Insurance Brokers, LLC
Jacqueline Gill LaVana
Colin Jost/SNL
Adam Kenney
Paul LaGrandeur
John Leviness
LIKARR Maintenance Systems
Stacy Lovell
Mac-Gray Company

Judith and Michael A. Manzo
 Paul McIntire
 Bill and Linda McLaughlin
 Amy and Ross Moldoff
 Jay Murray
 The Norfolk Companies
 John Norton
 Alex O'Hagan
 The Paint Bar, Newton
 Elisse and Jack Price
 Charlie Pyne
 Noel and Daniela Raphael
 Jerome L. Rappaport, Jr.
 Ritz Carlton, Boston Common
 RSIG Security
 Jon R. Rudzinski
 John Sellier
 Servus Janitorial Service
 Todd Sloan
 Mark Stewart
 Supply Works
 Turk & Quijano, LLP
 Catherine Uddo and Eleanor Uddo
 Waste Management
 Arthur Winn and Gilbert Winn
 Whole Foods Market, Inc.

*If anything is in error, please
 contact us so we can apologize
 and make the correction.*



EXECUTIVE DIRECTOR

Mark J. Winkeller, Ph.D.

FOUNDER

P. Leo Corcoran

MORTGAGE LENDERS AND TAX CREDIT INVESTORS

Bank of Canton
 Bedford Housing Trust
 Beverly Bank
 Boston Capital
 Boston Housing Authority
 Boston Department of
 Neighborhood Development
 Boston Neighborhood
 Housing Trust
 Boston Private Bank
 Boston Redevelopment Authority

Brookline Bank
 Cambridge Savings Bank
 Citizens Bank of Massachusetts
 City of Boston
 City of Cambridge
 City of New Bedford
 City of Quincy
 Community Economic
 Development Assistance
 Corporation
 Eagle Bank

Eastern Bank
 Federal Home Loan Bank of Boston
 Mansfield Bank
 Massachusetts Affordable
 Housing Trust Fund
 Massachusetts Department
 of Housing and
 Community Development
 MassDevelopment
 Massachusetts Housing
 Investment Corporation

Massachusetts Housing
 Partnership
 Needham Bank
 North Suburban Consortium
 The Property and Casualty
 Initiative
 Radius Bank
 RBC Tax Credit Equity, LLC
 StonehamBank
 Town of Brookline

BOARD OF DIRECTORS

William McLaughlin, Chair
 AvalonBay Communities, Inc.

**James C. Coughlin,
 Vice Chair**
 The Northbridge Companies

Diane Rubin, Esq., Clerk
 Prince Lobel Tye, LLP

Michael Binette
 The Architectural Team

John A. Brennan, III
 The Brennan Group

Bill Churchill
 Communications Consultant

Gavin Corcoran
 HSBC

Tim Corcoran
 John M. Corcoran
 Company

Olivia Gough
 Eastern Bank

David Greenblatt
 Beacon Communities, LLC

Carol A. MacDonald
 Corcoran Management
 Company, Inc.

Gina Martinez
 Beacon Communities
 Development, LLC

Robert G. Maulden
 John Hancock

Maura E. Murphy, Esq.
 Rackemann, Sawyer &
 Brewster, P.C.

Kevin P. O'Flaherty, Esq.
 Goulston and Storrs

Tom Palmer
 Tom Palmer Communication

Gordon Pulsifer
 First Resources Companies

Jon Rudzinski
 Rees-Larkin Development

AMBASSADOR COUNCIL

Maura Bilafer
 CBRE Global Investors |
 Multi-Housing Group

Robert Brown
 Brookline Bank

Kim Burns

Patricia Chapple

Gene Clerkin
 Citizens Bank

Gloria Clough

Lori Comeau
 RECCO

Ann Marie Connolly

Brendan Corcoran
 Corcoran Management

Helen Corcoran

Jen Corcoran
 Corcoran Jennison

Linda Darman

Travis D'Amato
 JLL

Steve Eustis
 Commodore Builders

Heather Grundy
 Equity Residential

David Hall
 Hanover Company

Jim Halliday
 New Balance Development

Brad Hamel
 Alliance Residential

Andrew Hayes
 Related Beal

Rick High
 Corcoran Management

Janice Houghton
 StonehamBank

John LeViness
 A. B. Supply

Stephanie Maiona
 Needham Bank

Michael Manzo
 Manzo Company

Tom Maxwell
 RBC Capital Markets

Anne McCormack
 TD Bank

James Mitrano
 WaypointKLA, Inc.

Tom O'Brien
 The HYM Investment Group LLC

Wayne Patenaude
 Cambridge Savings Bank

Gary Saltmarsh
 Corcoran Management Co.

Bruce Sorota
 Stratford Capital Group

John Sullivan
 Bilt-Rite Construction, Inc.

Brian Sykes
 Capital One

Paul Tryder, Jr.
 Cornerstone Corporation

*Your commitment to
Caritas changes lives.*



*Your commitment to
Caritas changes lives.*

*Your commitment to
Caritas changes lives.*

Preventing homelessness. Improving lives. One room at a time. caritascommunities.org