eliminating racism
empowering women

2014-2015 Community Report

Central Massachusetts
Reflection at the Empty Place at the Table display during the Annual Daybreak Breakfast.

A crowd of all ages gathered in solidarity watch a youth performance at the Stand Against Racism.

Young Parents Program participants joining Teen Parent Lobby Day at the State House.

Early Education staff doing musical play with a group of children.

Members of the Fitchburg State University Dance Team attending the Annual Dance for Peace.
Letter from the Executive Director and Board President

YWCA Friends and Supporters,

As we begin our 130th year of service to the greater Worcester Community, the YWCA Board launches a vision and plan for the next five years. We spent the better part of a year and engaged stakeholders at all levels to help us prepare this strategic plan. It is bold and focused with benchmarks and milestones along the way. We addressed stronger Governance practices and Leadership continuity at all levels. Most importantly, the threads of Racial Justice and Women’s Economic Empowerment weave through all programs and guide our activities. Finally, we have restructured the organization for better alignment of staff and resources.

With all eyes focused on the future, a Theory of Change model was developed to address the disparity and inequality in health, education, income and power for women and people of color. Our strategies and outcomes are pointed at program participants and our position in community impact for the short and long term. All programs (current and future) will be measured against a Strategy Screen to guide decision making and resource allocation.

At the same time, our learning is grounded in our current successes measured by investment in evaluation and technology.

At the heart and soul of it all, are the thousands of stories of women, girls and families who have survived and even thrived through the generous support of our donors walking hand in hand with the talented staff and volunteers.

Please join with us, once again, on this journey to ensure racism is not tolerated and that women, girls and their families have access to the tools and resources, coupled with their own strengths, to shape and measure their success. Please lend your voices to ours as we seek to shape policy that addresses the disparities and inequalities which impact our communities.

Thank you.

Linda Cavaioli  
Executive Director  
Linda Looft  
Board President
Advocacy - As the nation’s oldest and largest national multicultural women’s movement, the YWCA is comprised of over 250 local associations, regional leadership and a national office in Washington D.C. - who all work together, across the nation to strengthen women’s voices.

The YWCA brings first-hand knowledge of how federal policies and programs affect women, girls, and their families in communities across the country.

The YWCA Central Massachusetts carries on this long tradition of social action and advocacy to meet the twin goals of women and girls’ economic empowerment and racial justice in our community.

Locally, the YWCA’s Public Policy Committee is responsible for understanding and presenting national, state, and local public policy issues to the Board of Directors, its members and community stakeholders for information, review, and action.

The Racial Justice Task Force was created to serve as a venue for educating and awareness building around the issue of racial justice.

The Stand Against Racism is an annual public education event that brings together like-minded organizations that share in the YWCA’s vision of eliminating racism and celebrating the richness of diversity.

The YWCA Central Massachusetts is a key partner with the City of Worcester in a series of dialogues on race, with facilitators from the Department of Justice.

21
Organizations in Worcester joined the Stand Against Racism for the first time.

300+
People joined the Stand Against Racism rally at City Hall, a positive celebration of diversity, and call to community action.
Empowering Women - The YWCA Central Massachusetts seeks to improve the lives of girls and women by increasing leadership development opportunities and by highlighting and promoting the importance of leadership skills, education, and community service among women of all ages.

The YWCA’s leadership development programs are designed to help participants build a strong future. The agency works to develop future generations of community volunteers and leaders who will give of their time, talent and treasure to the same community who invested in them.

The Young Parents Program (YPP) helps expecting and parenting teens gain the knowledge and skills needed to earn their high school equivalency certificate and to provide a safe nurturing environment for their children. Through case management, parenting skills education, financial literacy, career/college planning, advocacy, and referral, young parents learn to set goals that lead to long-term self-sufficiency for themselves and their families.

YWCA’s Transitional Housing Program (THP) offers an affordable housing option, paired with individual case management, for single women who are working or in school. This program is the YWCA’s response to the urgent need for safe, quality housing for adult women faced with homelessness.

- Amanda

10
Young women graduated from the Young Women’s Leadership Program.

15
Students earned their high school equivalency certificate (HiSET).

7
YPP Students started educational certificate programs or college.

21
THP participants successfully completed the program and found permanent housing.

-Lillie

“I liked this place because I felt a sense of belonging, something I hadn’t felt in a very long time.

The YWCA helped me to rebuild my self-esteem. They loved me till I began to love myself.”
domestic violence services
A comprehensive program that provides support to survivors of domestic violence.

Victims Services - Designed to meet the needs of all individuals whose lives are affected by interpersonal violence as they journey from victim to survivor. All services are confidential and free of charge. These include two confidential emergency shelters, a crisis hotline, court advocacy, individual short-term advocacy, and support groups.

The YWCA’s Outreach and Prevention Program offers violence prevention education services for youth, teens and adults. Our violence prevention services educate the community by equipping individuals with the skills to resist violence and abuse and promote healthy, non-violent interaction.

The Coordinated Community Response Network (CCRN) is a partnership with the YWCA and community agencies and advocates to assist domestic abuse victims in accessing services. High Risk Response Teams bring together the district attorneys office and police and probation departments to identify cases at risk for lethality. Intervention networks partner the YWCA with police departments in Worcester and Leominster.

189
Adults and children found safety and refuge in our confidential emergency shelters.

3,107
Adults received assistance seeking protective orders using the SAFEPLAN program.

5,716
Individuals received prevention education.

1,302
Adults received crisis intervention, criminal justice advocacy, and victim services by an advocate at the Worcester Police Department.

Debbie* entered the YWCA’s confidential emergency shelter traumatized and unyielding. At first, she was distant from staff and shared very little about herself and her story.

In the first few months her anxiety spilled over into outbursts of verbal hostility with other participants and staff. As she developed a trust with staff, Debbie began to make great strides in her journey from victim to survivor.

She worked with a licensed therapist to rediscover herself, and with the legal system to clear up her court cases. With a better grasp on daily life, Debbie was able to complete housing applications and work on establishing an income. She also re-established visitation with her son and was able to renew their bond.

After some time and a lot of effort, Debbie found a job and was awarded a housing voucher. She left shelter stronger and equipped to make better choices about her future.

In a letter to staff, Debbie recently wrote: “I couldn’t have done it without you. You helped me grow and become a better person and mother. I am so proud of myself for not giving up. Thank you so much you have no idea how much of a positive influence you guys have been to me.”

* Debbie’s name was changed for confidentiality.
early education and care
Education, school-readiness, and social development opportunities in a safe and nurturing environment.

Early Education & Care - The YWCA’s Child Care Centers provide a warm, nurturing, and secure environment for every child. Programs are offered for children age one month to six years, and offer age-appropriate learning in a diverse and fun setting.

The YWCA’s after-school program offers a balance of academic support, arts & cultural enrichment, recreation and nutrition. School-age programs are located in two Worcester Public Schools, and offer full day programming during school holidays and vacation.

Camp Wind-in-the-Pines is a summer day camp for school-aged children located on Stiles Reservoir in Leicester. Each session is packed with themed activities, games, and projects, as well as traditional camp activities. The summer literacy program keeps children reading all summer with fun challenges and total camp participation. Scamper Camp offers an exciting and developmentally appropriate introduction to camp for children entering kindergarten.

| 192 | Children served daily in group child care. |
| 98% | of children meet their milestones and are kindergarten ready. |

| 101 | Participants in Learning4Fun Afterschool Programs. |
| 80% | of youth in K-3 increased reading level after participating in summer literacy program. |

| 147 | Campers served. |
health promotion services
Positive wellness services that are consistent with the YWCA’s core beliefs.

Fitness Center - The YWCA Health & Wellness Center is a full-service fitness center with a strength & cardio room, gymnasium, swimming pool, fitness classes, personal training, and a full aquatics program.

Health Promotion Services offers so much more than fitness. The YWCA works to benefit communities who have experienced systemic barriers to accessing health services and local, healthy food as part of our Food Justice initiative.

Programs such as the YWCA’s Healthy Youth Development program have a positive impact on young people’s ability to improve their self-esteem and realize their potential. A variety of activities offered weekly address the needs of youth, including fitness, aquatics, creative and educational initiatives.

Institutional partnerships provide access for underserved local populations and non-profit agency staff to provide access and opportunities to those who may otherwise not have access to a wellness program.

ENCOREplus supports breast cancer survivors by providing valuable emotional and rehabilitative physical support.

1,045 Participants accessed our fitness center.

1,056 YouthConnect participants.

592 Swim lesson participants.

80 Families participated in weekly nutrition workshops as part of Family Fun Friday.

21 ENCOREplus participants.
Income sources for the year ended September 30, 2014.
Total operating revenues $5,865,954.

* Other Includes:
  Special events net, Investment Income, Miscellaneous, In Kind

Expense by program for the year ended September 30, 2014.
Total expenses $5,994,270.
## Statements of Financial Position September 30, 2014 and 2013

### ASSETS

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CURRENT ASSETS:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>$4,647</td>
<td>$13,704</td>
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<tr>
<td>Investments</td>
<td>80,307</td>
<td>61,140</td>
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<tr>
<td>Program service fees receivable</td>
<td>274,033</td>
<td>227,446</td>
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<tr>
<td>Other accounts receivable</td>
<td>207,761</td>
<td>143,131</td>
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<td>Prepaid expenses and other</td>
<td>46,164</td>
<td>32,418</td>
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<td><strong>Total current assets</strong></td>
<td>612,912</td>
<td>477,839</td>
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<tr>
<td><strong>INVESTMENTS</strong>, net of current portion</td>
<td>1,731,644</td>
<td>1,720,796</td>
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<tr>
<td><strong>PROPERTY AND EQUIPMENT</strong>, net</td>
<td>3,014,425</td>
<td>3,159,808</td>
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<tr>
<td><strong>Total assets</strong></td>
<td>$5,358,981</td>
<td>$5,358,443</td>
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### LIABILITIES AND NET ASSETS

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
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<tbody>
<tr>
<td><strong>CURRENT LIABILITIES:</strong></td>
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<tr>
<td>Accounts payable and accrued expenses</td>
<td>$290,895</td>
<td>$315,235</td>
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<td>Current portion of long-term debt</td>
<td>26,873</td>
<td>25,774</td>
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<td>Refundable advances</td>
<td>40,775</td>
<td>37,693</td>
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<td><strong>Total current liabilities</strong></td>
<td>358,543</td>
<td>378,702</td>
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<td>Note payable bank</td>
<td>385,674</td>
<td>252,483</td>
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<td>Long-term debt, net of current portion</td>
<td>585,997</td>
<td>612,922</td>
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<tr>
<td><strong>Total liabilities</strong></td>
<td>1,330,214</td>
<td>1,244,107</td>
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### NET ASSETS:

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<thead>
<tr>
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<th>2014</th>
<th>2013</th>
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<tbody>
<tr>
<td><strong>Unrestricted</strong></td>
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<tr>
<td>Operating</td>
<td>(347,280)</td>
<td>(396,572)</td>
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<tr>
<td>Designated by the Board of Directors</td>
<td>1,101,003</td>
<td>1,086,870</td>
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<tr>
<td>Property, plant and equipment</td>
<td>2,401,555</td>
<td>2,521,112</td>
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<tr>
<td>Appreciation of Board designated investments</td>
<td>91,529</td>
<td>107,484</td>
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<tr>
<td><strong>Total unrestricted</strong></td>
<td>3,246,807</td>
<td>3,318,894</td>
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<td><strong>Temporarily restricted</strong></td>
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<tr>
<td>Purpose</td>
<td>142,690</td>
<td>187,604</td>
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<tr>
<td>Appreciation of permanently restricted endowment</td>
<td>160,897</td>
<td>129,465</td>
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<td><strong>Total temporarily restricted</strong></td>
<td>303,587</td>
<td>317,069</td>
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<tr>
<td><strong>Permanently restricted</strong></td>
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<tr>
<td>Endowment</td>
<td>478,373</td>
<td>478,373</td>
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<td><strong>Total net assets</strong></td>
<td>4,028,767</td>
<td>4,114,336</td>
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<tr>
<td><strong>Total liabilities and net assets</strong></td>
<td>$5,358,981</td>
<td>$5,358,443</td>
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10 YWCA Community Report 2014-2015
**Statements of Activities and Changes in Net Assets**

for years ended September 30, 2014 and 2013

<table>
<thead>
<tr>
<th>OPERATING REVENUES AND PUBLIC SUPPORT</th>
<th>2014</th>
<th>2013</th>
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</thead>
<tbody>
<tr>
<td>Program Service Fees</td>
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<tr>
<td>Government contracts</td>
<td>$2,933,638</td>
<td>$2,801,703</td>
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<td>Individuals and other</td>
<td>1,939,264</td>
<td>1,958,022</td>
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<td>Grants and contributions</td>
<td>524,486</td>
<td>509,502</td>
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<tr>
<td>United Way</td>
<td>243,500</td>
<td>213,750</td>
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<tr>
<td>Special events, net of expenses of $31,567 and $36,585 for the years ended September 30, 2014 and 2013, respectively</td>
<td>39,226</td>
<td>35,094</td>
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<tr>
<td>Investment income appropriated for operations</td>
<td>95,239</td>
<td>71,159</td>
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<tr>
<td>Miscellaneous income</td>
<td>34,283</td>
<td>45,387</td>
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<tr>
<td>Membership dues</td>
<td>30,055</td>
<td>29,570</td>
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<tr>
<td>Donated materials and services</td>
<td>26,263</td>
<td>12,384</td>
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<tr>
<td>Total operating revenues and public support</td>
<td>5,865,954</td>
<td>5,676,571</td>
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<table>
<thead>
<tr>
<th>EXPENSES</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services</td>
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<td></td>
</tr>
<tr>
<td>Health Promotion Services</td>
<td>471,133</td>
<td>482,473</td>
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<tr>
<td>Child Care</td>
<td>2,131,847</td>
<td>2,171,082</td>
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<tr>
<td>Transitional Housing</td>
<td>125,537</td>
<td>123,820</td>
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<tr>
<td>Women's Economic Empowerment</td>
<td>243,848</td>
<td>212,359</td>
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<tr>
<td>Domestic Violence Services:</td>
<td></td>
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<tr>
<td>Daybreak</td>
<td>795,518</td>
<td>789,735</td>
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<tr>
<td>BWR</td>
<td>705,275</td>
<td>762,550</td>
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<tr>
<td>Total program services</td>
<td>4,473,158</td>
<td>4,542,019</td>
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<tr>
<td>Support Services</td>
<td></td>
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<tr>
<td>Management and General</td>
<td>744,847</td>
<td>628,375</td>
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<tr>
<td>Program Support</td>
<td>170,715</td>
<td>180,981</td>
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<tr>
<td>Facilities</td>
<td>483,285</td>
<td>473,046</td>
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<tr>
<td>Development</td>
<td>122,265</td>
<td>107,492</td>
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<tr>
<td>Total support services</td>
<td>1,521,112</td>
<td>1,389,894</td>
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<tr>
<td>Total expenses</td>
<td>5,994,270</td>
<td>5,931,913</td>
</tr>
<tr>
<td>Changes in net assets from operations</td>
<td>(128,316)</td>
<td>(255,342)</td>
</tr>
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<table>
<thead>
<tr>
<th>NON-OPERATING ACTIVITIES</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Realized gains on sale of investments</td>
<td>107,692</td>
<td>78,130</td>
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<tr>
<td>Investment income, net of fees of $22,576 and $16,223 for the years ended September 30, 2014 and 2013, respectively</td>
<td>29,105</td>
<td>45,269</td>
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<tr>
<td>Loss on disposal of property and equipment</td>
<td>(1,317)</td>
<td>(1,676)</td>
</tr>
<tr>
<td>Investment income appropriated for operations</td>
<td>(95,239)</td>
<td>(71,159)</td>
</tr>
<tr>
<td>Unrealized gains on investments</td>
<td>2,506</td>
<td>16,711</td>
</tr>
<tr>
<td>Total non-operating activities</td>
<td>42,747</td>
<td>67,275</td>
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<tr>
<td>Changes in net assets</td>
<td>(85,569)</td>
<td>(188,067)</td>
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<tr>
<td>Net assets, beginning of year</td>
<td>4,114,336</td>
<td>4,302,403</td>
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<tr>
<td>Net assets, end of year</td>
<td>$4,028,767</td>
<td>$4,114,336</td>
</tr>
</tbody>
</table>
DONORS
The YWCA Central Massachusetts is grateful to the many individuals, businesses, foundations and organizations that made cash gifts or pledge payments between October 1, 2013 and September 30, 2014. The following list recognizes those that have provided unrestricted operational and program support as well as restricted and capital gifts.

Salem Society
Membership in the Salem Society recognizes donors who make a commitment to support the YWCA Central Massachusetts with an annual leadership gift of $1,250 or more. Members provide the unrestricted funding necessary to advance the agency’s mission by enabling the YWCA to recruit and retain talented and dedicated staff, maintain and improve the physical plant, enhance existing services, and develop new programs to meet emerging needs among women, children and families.

Salem Society Members:
Margarete Arndt
Linda Cavaioi and John Medbury
Lori Dawson
Linda Doherty
Mary Fletcher
Liisa Holm
Robyn Kennedy
Linda Looft
Valerie Loring
Susan Mailman
Linda Maykel
Renee Mikitarian-Bradley
Nancy Moscato
Charlene Nemeth
Judith Ockene
Phyllis Pollack
George Rand
Shelley Rodman
Nancy Sala
Lorna Stearns
Ann Tripp
Susan Woodbury

$5,000 - $9,999
Bank of America
Charitable Foundation
Berkshire Bank
Foundation
Linda Cavaioi and John Medbury
Fallon Community Health Plan
Hoche-Scofield Foundation
People’s United Community Foundation
Rite Aid Foundation
TD Charitable Foundation
Unibank for Savings
Wyman-Gordon Foundation
Robyn Kennedy
Linda Looft
Valerie Loring
Susan Mailman
Marlborough Savings Charitable Foundation
Linda Maykel
Renee Mikitarian-Bradley
Rita Moran
Nancy Moscato
Charlene Nemeth
Judith Ockene
ORBIS Corporation
Orion Emergency Services, Inc.
Phyllis Pollack
George Rand
David Riley
Shelley Rodman
Roman Catholic Diocese of Worcester
Ruth H. and Warren A. Ellsworth Foundation
Saint Gobain Corporation
Charitable Foundation
St. Vincent Hospital
Nancy Sala
Lorna Stearns
Stowe & Degon, LLC
UMass Memorial Health Care, Inc.
Susan Woodbury

$500 - $999
Anonymous (2)
Norman Bitsoli
Janice Bouchard
Bowditch & Dewey
Ingrid Cruse
Micki Davis
Eric Day
Aleta Fazzone
First Baptist Church
First Church in Sterling
First Congregational Church West Boylston
Greater Worcester Community Foundation
Saint Gobain Corporation Charitable Foundation
St. Vincent Hospital
Nancy Sala
Ruth H. and Warren A. Ellsworth Foundation
Saint Gobain Corporation
Charitable Foundation
St. Vincent Hospital
Nancy Sala
Lorna Stearns
Stowe & Degon, LLC
UMass Memorial Health Care, Inc.
Susan Woodbury

$50,000+
United Way of Central Massachusetts
United Way of Central Massachusetts – Women’s Initiative

$25,000 - $49,999
Fred Harris Daniels Foundation
Greater Worcester Community Foundation
Massachusetts Bar Foundation
Corinne C. Turner Foundation
United Way of North Central Massachusetts

$10,000 - $24,999
Allstate Foundation
Coghlin Electrical Contractors/Coghlin Network Services
Fletcher Foundation
Ruth and Peter Metz Family Foundation
Stoddard Charitable Trust

$5,000 - $9,999
Bank of America
Charitable Foundation
Berkshire Bank
Foundation
Linda Cavaioi and John Medbury
Fallon Community Health Plan
Hoche-Scofield Foundation
People’s United Community Foundation
Rite Aid Foundation
TD Charitable Foundation
Unibank for Savings
Wyman-Gordon Foundation
Robyn Kennedy
Linda Looft
Valerie Loring
Susan Mailman
Marlborough Savings Charitable Foundation
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Nancy Moscato
Charlene Nemeth
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Phyllis Pollack
George Rand
David Riley
Shelley Rodman
Roman Catholic Diocese of Worcester
Ruth H. and Warren A. Ellsworth Foundation
Saint Gobain Corporation
Charitable Foundation
St. Vincent Hospital
Nancy Sala
Lorna Stearns
Stowe & Degon, LLC
UMass Memorial Health Care, Inc.
Susan Woodbury

$250 - $499
Anonymous (2)
Janet Amorello
Arpi Aprahamian
Joyce Augustus
Hazel Berry
Edla Bloom
Roberta Brien
Nancy Buckingham
Gail Carberry
Cole Contracting
Mary Dean

$10,000 - $24,999
Allstate Foundation
Coghlin Electrical Contractors/Coghlin Network Services
Fletcher Foundation
Ruth and Peter Metz Family Foundation
Stoddard Charitable Trust

$1,000-4,999
Anonymous (2)
Agnes M. Lindsay Trust
Margarete Arndt
Deborah Bitsoli
Marion Charbonneau
Community Foundation of North Central Massachusetts - Melinda B. Persons Fund
Lori Dawson
Linda Doherty
E. Stanley and Alice M. Wright Foundation
First Baptist Church Worcester
Mary Fletcher
Hanover Insurance Group Foundation
Liisa Holm
HopeLine New England Junior League of Worcester

$250 - $499
Anonymous (2)
Janet Amorello
Arpi Aprahamian
Joyce Augustus
Hazel Berry
Edla Bloom
Roberta Brien
Nancy Buckingham
Gail Carberry
Cole Contracting
Mary Dean
Kathleen Gemma
Gary Gemme
Eve Gilmore
Catherine Goodall
Andrea Gossage
Damian Gowaski
Cory Gracie
Health Alliance Hospital
Darlene Heywosz
Sandra Honig
Betty Hoskins
Denise Jolicoeur
Mary Kennedy
Barbara Kohin
Laureen Laurence
Betty Ann Lloyd
Christine MacWade
Judith Maruca
Massachusetts Elks Association, Inc. – Gardner Elks
Anita Maurier
Lia McCarthy
Joyce McNickles
Ruthann Melancon
Linda Mercier
Carol Ann Millette
Kathleen Mitchell
Ellen More
Margaret Morris
Sandra Morin
Lisa Olinger
Kathleen Palm
Deborah Pickett
Prosperity Rebekah Lodge #68
Cindy Purcell
Heather Raslon
Gareth Roberts
Luanne Remillard
Margaret Rwaramba
Nancy Sarafian
Helen Shuster
Muazzez Elif Sikoglu
Ann Stamm
Bruce Sutter
Maria Tembenis
Liz Tomaszewski
Margaret Traina
Phuong Tho Thi Truong
Unitarian Universalist Society of Grafton and Upton
Uno Restaurant LLC
Judith Uthoff
Sharon Viles
Victoria Waterman
Pauline White
Johnny Whitfield
Virginia Woodbury
Worcester Business Development Corporation
Employees
Elaine Wright
Janice Yost

Up to $99
Anonymous (9)
Annmarie
Adu-Frimpong
Therese Adams
Elsa Ahnrud
Daniel Anderson
Paul Arsenault
Stephanie Ash
Theophilus Ayeh
Ruth Aznat
Christian Baehrecke
David Baumgart
Madeleine Beaulieu
Violet Beckett
Barbara Bell
Elizabeth Bell
Laura Berg
Dean Berube
Christiennne Bik
Patricia Bizzell
Jody Boduch
Elisabeth Borg
Rick Breault
Richard Brown
Nathan Buck
Wendy Burroughs
Katherine Cannon
Richard Capistran
Joyce Cariglia
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Pamela Casevant
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Government
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Thank you to all those individuals who attended and supported, and the dozens of local businesses which donated their services and/or gift items to the YWCA’s special events – BWR Dance for Peace Dance-a-Thon, Daybreak Breakfast, and Tribute to Women.

Stand Against Racism
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Worcester Telegram & Gazette

Tribute to Women–Katharine F. Erskine Awards Luncheon
Bay Path University
Hanover Insurance Group Foundation
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United Way of Central Massachusetts – Women’s Initiative

The YWCA Central Massachusetts would like to thank the many volunteers who spend time in our programs throughout the year, and those who join us to help with special projects. Your efforts are appreciated by our staff and program participants.

THANK YOU!

Staff make every attempt to ensure that the information included in this list is accurate and complete. If there are omissions, misspellings or other errors, please report them to the Marketing/Resource Development Office at 508-767-2505, extension 3009 and please accept our apologies.
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