

Hope Prevails



2020 Annual Report



Dear Friends,

Just over a year ago we were eagerly embarking on a new year filled with hope and promise. Little did we know that we were about to face the biggest challenge in our professional careers. While the news spoke of a virus erupting in China, we were busy planning our 125th Anniversary celebration and forging plans to ensure the implementation of our strategic initiatives. The notion that our professional and personal lives were about to be profoundly changed was nowhere on our radar. By March 13th, the COVID-19 pandemic had been declared a national emergency and our lives and our organization were forever changed.



As COVID-19 ravaged our industry, our state, our nation, our global community – there was no playbook for how to respond. As an organization, we were forced to quickly pivot, moving corporate services, as well as many other employee team members, safely home to work remotely. Information technology became a lifeline for our organization and the sole connection for families and residents who were now restricted from seeing one another due to mandatory lockdown.

On the front lines, our employee team members worked diligently to keep our residents and one another safe. There were fear and uncertainty amidst a rapidly changing stream of information about this novel virus. But despite the exhaustion and anxiety that accompanied each day, our employee team members did what they are trained to do: they provided care, comfort and compassion to the residents we serve. Through masks and face shields, gowns and gloves, the human connection was ever-present.

As the summer months approached and the pandemic appeared to loosen its grip, we remained vigilant in our safety mechanisms. We learned to work more efficiently, finding ways to connect family members to their loved ones, while maintaining a sense of social well-being within the walls of our resident's homes. It was during this time that we elected to move forward with restructuring plans, which included outsourcing of several key service lines. These initiatives were purposely designed to not only provide a level of sustainability for the organization but position us for growth. And while growth plans might have seemed unrealistic to lesser organizations, we were poised and prepared to move forward cautiously, yet courageously. You see, we were not sure when and if there would be a solution to the COVID-19 pandemic. What we did know is that in a rapidly changing industry, it was imperative that we safeguard our legacy organization. cont'd.

Cont'd.

In October, we saw the return of the COVID-19 across the state and subsequently our facilities. And while the autumn season was heavy as we worked our way through some of the darkest days, we were reminded that sometimes, it truly is darkest before the storm. December brought light as vaccines arrived and our first employees and residents were vaccinated. It was a day that will forever be burned in our memory - as hope was delivered in the form of tiny vials and administered to those who eagerly stood up to be first. In the weeks that followed, our teams worked to create efficiently run vaccine clinics rapidly inoculating employees and residents across our continuum. As we look back on 2020 at Masonicare, we see but a snapshot of a year that was beyond what any of us could have predicted. It's been said time and again, that this has been one of the most difficult years in our 125year history – and at the same time, one of the proudest.

Our brave and dedicated employee team members stood fast on the frontlines battling an invisible and unrelenting enemy — the commitment and support of our work from home warriors was unwavering.

Perhaps never before was our mission clearer: to enhance the quality of life of seniors with exceptional care. This organization, its leadership and every single person who lives and breathes this mission daily went above and beyond in 2020 and we persevered – together.

Thank you to our Board members for your unending support and encouragement as we navigated this unforeseen storm. To our outgoing Board of Trustees members, William R. Deickler and Sherwin M. Borsuk, MD, you have our eternal gratitude for your years of service and commitment to our organization. Your work has greatly contributed to our legacy and will be remembered. To our incoming Board members – welcome and thank you in advance for your willingness to help us to continue to deliver on our mission.

To our employee team members, residents, patients, families, and friends, we wish to express our enormous gratitude for your ongoing support and trust. We look forward with enthusiasm to brighter days ahead.

Robert F. Polito, Chairman, Board of Trustees Jon-Paul Venoit,

President and Chief Executive Officer

BOARD OF TRUSTEES 2020-2021

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EMERITI

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Fiscal 2020 Financial Performance as of September 30, 2020 (\$000 omitted)

The financial summary is presented on a consolidated basis to include Masonicare at Ashlar Village, Masonicare at Home, Masonicare at Mystic, Senior Living by Masonicare, Masonicare at Chester Village, Masonicare Home Health & Hospice, Corporate Services, Masonicare Health Center, Keystone Indemnity Company and The Masonic Charity Foundation of Connecticut. A complete copy of the audited consolidated financial statement is available upon request.

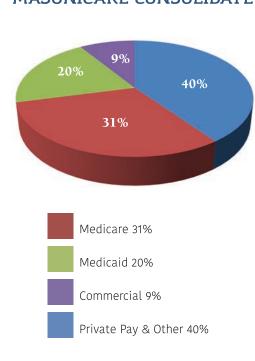
Results of operations at Masonicare for fiscal 2020 reflect a year of significant changes and challenges for the organization. Operating revenues of \$157.7 million are down slightly from the prior year, reflecting a downturn in utilization due to COVID-19, while at the same time recognizing Federal and State funding support of approximately \$6.1 million to offset operating expense increase and utilization shortfalls related to the pandemic. Operating expenses of \$168.0 million are down ~6% from the prior year, impacted largely by strategic outsourcing initiatives at MHC and MHH&H. Contribution and investment income remained strong, outperforming fiscal 2019 levels. Non-recurring activity in fiscal 2020 included the provision for restructuring costs due to the outsourcing initiatives and the write-down of the Oxford property.

Fiscal 2020 Obligated Group operations improved by \$10.2 million over the prior year, due in large part to the outsourcing initiatives

undertaken at MHC and MHH&H. Fiscal 2020 Non-Obligated Group loss from operations declined by \$5.2 million: led primarily by increased occupancy at SLM, \$3.0 million and MCV, \$1.6 million.

Changes in the financial position of Masonicare at year-end 2020 from the prior year include: continued growth in the levels of unrestricted cash & investments (to 193 days on hand from 176 days); reduction in net property and equipment as depreciation expense exceeded acquisitions; and recognition of funding restricted to healthcare-related expenditures or lost revenues attributable to coronavirus; increase in current liabilities as long-term debt was classified as current; additional refundable entry fee receipts at the continuing care retirement communities; recognition of deferred revenue related to COVID-19; and reduction of net assets with 2020 expenses in excess of revenues; change in unrealized appreciation (depreciation) on investments and change in the post-retirement benefit plans' liabilities.

2020 REVENUE BY PAYER MASONICARE CONSOLIDATED



COMPARATIVE INCOME STATEMENT (000's Omitted)	2020	2019	% Change	
OPERATING REVENUE	\$157,665	\$158,254	0%	
OPERATING EXPENSES	(168,017)	(179,189)	-6%	
NON-OPERATING INCOME	11,843	9,008		
EXCESS OF EXPENSES OVER (UNDER) REVENUES				
before one-time items	1,491	(11,927)		
Provision for restructuring costs	(1,104)	(701)		
Write-down of software acquisition costs	(1,468)	-		
Holding gain (loss) on equity sercurities	459	=		
Change in value of interest rate swap	(158)	(452)		
Minority interest	266	617		
EXCESS OF EXPENSES OVER REVENUES	\$(514)	\$(12,463)		
Obligated Group	\$1,864	\$(8,381)		
Non-Obligated Group	(2,378)	(7,576)		
TOTAL	\$(514)	\$(15,957)		
COMPARATIVE BALANCE SHEETS (000's Omitted)	2020	2019	% Change	
Current assets	38,495	38,637		
Investments- unrestricted	89,151	86,248		
Investments- restricted	79,292	64,795		
Property plant and equipment	181,284	190,748		
Other assets	906	1,104		
Total assets	\$389,128	\$381,532	2%	
Current liabilities	72,920	34,641		
Long-term debt	116,205	155,943		
Other long-term liabilities	88,694	79,541		
Net assets	111,309	111,407		
Total liabilities & net assets	\$389,128	\$381,532	2%	
Days Unrestricted Cash/Investments	193	176		

Summary of Activity

MASONICARE AT HOME

PCA / Homemaker visits

Live-In days

OCCUPANCY	2020	2019
MASONICARE HEALTH CENTER (BEDS-UNITS)		
Skilled nursing beds (357/357)	90.3%	94.1%
Acute psychiatric beds (29/29)	87.2%	85.2%
Residential care units (86/86)	93.1%	94.0%
Independent living units (93/93)	96.8%	98.4%
MASONICARE AT ASHLAR VILLAGE (UNITS)		
Independent living (360/360)	89.4%	87.1%
Assisted living (137/137)	80.3%	81.8%
MASONICARE AT MYSTIC (UNITS)		
Independent living (99/99)	99.0%	94.2%
Assisted living (80/80)	75.0%	50.1%
MASONICARE AT CHESTER VILLAGE (UNITS)**		
Independent living (99/99)	85.7%	74.1%
VISITS/ DAYS		
MASONICARE HOME HEALTH & HOSPICE*		
Total Care of the Sick Visits	167,595	190,786
Hospice and Palliative Care Days	91,163	111,012
* FY19 Includes Partners HH&H through 11/9/18	, -	, - · -
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2020 SERVICE AREA

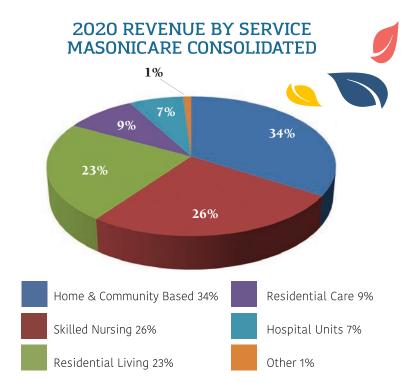
21,753

11,371

20,297

11,620





COVID-19 VACCINE DISTRIBUTION: MAKING HISTORY

On December 21, 2020, the first shipment of the COVID-19 vaccine arrived at Masonicare Health Center, accompanied by our pharmacy care partners, CVS Health, who began distributing the vaccine to our frontline workers. The first COVID-19 vaccine was administered to a Masonicare Health Center nurse named Hope (how fitting!). President and CEO, JP Venoit, along with our Director of Continuum Health Services, Dr. Ronald Schwartz, proudly received the vaccine alongside our frontline staff. This first of many vaccine clinics around the continuum embodied our commitment to battle this unseen enemy on all fronts.



The Masonic Charity Foundation

- Year in Review 2020 -

During fiscal year 2020, the fundraising efforts of The Masonic Charity Foundation of Connecticut secured \$6,721,714 in support of the programs and services of Masonicare and its affiliates. These gifts came in many forms, including bequests, trust distributions, beneficiary designations, charitable gift annuities, and outright major gifts, as well as donations to the Masonicare Annual Appeal and to the Foundation's special events. Between October 1, 2019 and September 30, 2020, unrestricted contributions totaling \$5,476,820 were received, as well as \$710,474 in funds given by perpetual trusts and \$534,420 in restricted donations. Of particular significance was the very generous gift of \$380,000 from The Eastern Star Charity Foundation of Connecticut.

FISCAL YEAR 2020 CONTRIBUTIONS:

Bequests and Trusts	\$3,791,109
Beneficiary Designations	977,551
Perpetual Trusts	710,474
Major Gifts (Outright gifts of \$10,000 or above)	442,470
Gift Annuity Residuals	55,644
Masonicare Annual Appeal	466,802
Holiday Appeal	16,619
Masonicare Golf Classic	174,625
Masonicare Wine & Beer Tasting	86,420
TOTAL:	\$6,721,714



THE MASONIC CHARITY **FOUNDATION OF CONNECTICUT BOARD OF DIRECTORS 2020-2021**

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Annual Appeal Dollars at Work

Supporting Masonicare Residents and Patients in Need, Even in Unprecendented Times

Seniors across Connecticut entrust their health and safety to Masonicare, and we've continued to rise to the challenge, providing the highest standards of care for our residents and patients, regardless of their financial circumstances. Your gifts to the Masonicare Annual Appeal help support this mission, underwriting important services for our residents and patients in financial need.

Below, you can find just some of the many programs and services being provided in these difficult times to keep our long-term care residents connected with the outside world and our community patients safe in their homes.



Satellite TV to ensure residents have access to a variety of programming, keeping them connected with the outside world

Long-Term Care Residents at Masonicare Health Center



iPods Enabling residents to easily listen to their favorite music



TV Ears to allow residents to enjoy their favorite TV programs in a shared space



Newspaper Subscriptions to bring information about local events and stories to residents in a familiar way

Community Patients of Masonicare Home Health & Hospice



Skilled Nursing Visits to help keep community-based patients safe at home



Social Work Visits to navigate the issues and challenges that can come with the process of aging



Medication Organizers to minimize medication errors by ensuring proper dosages



Nutrition Consultations to reduce hospital readmissions through proper nutrition

ONE YEARLATER

75 Staff working from home

Masks used throughout the organization

300,000

13,700 Virtual visits facilitated

Socially distanced/window visits facilitated

6,850

994,142 Meals delivered to residents and patients

Employee COVID screenings completed

250,000

63 Vaccine clinics held

COVID tests completed at Yale-New Haven testing site on campus

14,353

STATS AS OF 3/10/21 (BEST ESTIMATES)

STATE OF THE INDUSTRY

Amid industry challenges and a pandemic, we look forward with optimism by implementing long-term plans to not just survive, but to thrive.

Pre-pandemic, the healthcare industry was challenged by a number of factors – from reduced state & federal reimbursement, rising healthcare costs, and changes in utilization – to pressured labor markets and cost of healthcare benefits.

Our continuum service line industries – Residential Living, Skilled Nursing, Home Health & Hospice - are also experiencing their own unique challenges.

Our ability to remain relevant requires us to be bold and proactive in our decisions while keeping our mission as our primary focus.

OUR TACTICS FOR TRANSFORMATION

- Reduce reliance on poor government funding
- Improve marketability
- Improve market share



CURRENT STRATEGIC INITIATIVES

- Behavioral Health Hospital Expansion
- Masonicare Health Center CON
- Hospice Rhode Island
- Alliances/Partnerships YNHH, Optum
- GENM Consulting
- LiveHome
- Technology VirtuSense, Connected Living
- Telehealth
- Refinancing of Masonicare at Mystic



THOUGH OUR AGELESS COMMITMENT TO CARING IS WHAT DRIVES US – NOT THE DESIRE FOR GLORY – WE ARE PROUD TO BE PART OF AN ORGANIZATION THAT IS RECOGNIZED BY INDUSTRY PEERS AND BEYOND.





About Masonicare

a full continuum of senior health and retireme

munities, a skilled nursing center that include: iome health care and hospice program, Mason Connecticut patients and residents a day.

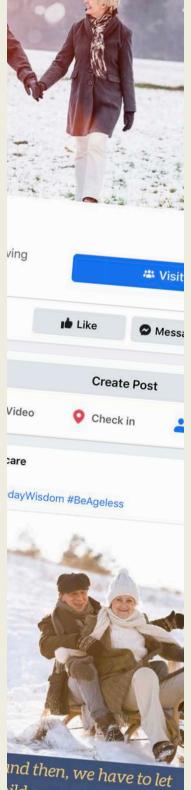
; anyone who can benefit from our services, fo



PRSA Connecticut 2020 Mercury Awards Gold Award

External Websites www.masonicare.org





PRSA Connecticut 2020 Mercury Awards Bronze Award

Single Issue Publications -Masonicare Magazine 125th Anniversary edition





Silver Certification Wellness Workdays Best Wellness Employer Program



Quinnipiac Chamber of **Commerce Women's Achievement Award 2021** Outstanding Innovator

Ann Collette









LeadingAge CT Annual Awards 2020 Distinguished Service Award

JP Venoit



Hartford Business Journal 2020 Healthcare Heroes Award

Masonicare Health Center Skilled Nursing and Assisted Living Facility





Meriden Record-Journal 2020 Readers' Choice Awards Best Skilled Nursing (MHC) October 2020





Nightingale Award for Excellence in Nursing

Stephanie Allen, LPN, The Towers in New Haven

Renee Hernandez, LPN, Masonicare Health Center

Erin Cerrito, RN,Masonicare Home Health



LeadingAge CT Annual Awards 2020 - Social Accountability Award of Excellence Audrey Grove



Meriden Record-Journal 2020 Readers' Choice Awards Best Assisted Living

(MAV) October 2020







For the way of life we took for granted.

For the places we want to visit again.

For the people we miss spending time with.

For the special occasions and holidays we couldn't spend together.

FOR THE LOVED ONES THAT ARE NO LONGER WITH US.

EACH OF US HAS OUR OWN REASON WHY.



#CrushCOVID #VaccinesSaveLives #ThisIsWhy

TAKE A SHOT

COVID-19 Vaccine Distribution: Making History





On December 21, 2020, the first shipment of the COVID-19 vaccine arrived at Masonicare Health Center, accompanied by our pharmacy care partners, CVS Health, who began distributing the vaccine to our frontline workers. The first COVID-19 vaccine was administered to a Masonicare Health Center nurse named Hope (how fitting!). President and CEO, JP Venoit, along with our Director of Continuum Health Services, Dr. Ronald Schwartz, proudly received the vaccine alongside our frontline staff. This first of many vaccine clinics around the continuum embodied our commitment to battle this unseen enemy on all fronts.





IN LEADERSHIP

Our family has grown!

Welcome to the Family!



Steven Beaulieu



Karen Harris Regional Clinical



Karen Garlie Clinical Services



Michael Blake, RN



Rachael Laudano

Ashlar Village



Kim Magalhaes

Masonicare at



Ann Olson Executive Director, Hospice & Palliative | Masonicare Health



Courtney Wood

AROUNDCAMPUS

Ho, Ho, Holiday

Always looking to bring smiles to the faces of our residents, the staff put together a special Holiday Cheer Parade at our Wallingford campus! A caravan of decorated vehicles brought smiles and holiday wishes to our incredible residents and team members, with a special guest of honor... Santa, who was escorted by our President & CEO, JP Venoit. And no sleigh is complete without Rudolph at the lead - or someone who looks a lot like our Media and Production Manager, Sandy!











AROUND THE CONTINUUM

For 23 years, our Home Health and Hospice team in Danielson has been making Thanksgiving baskets for their patients and their families. In November 2020, the WFSB Surprise Squad stopped by with a special holiday surprise - canned goods and \$500 of Stop and Shop gift cards to help ensure the baskets were full to help those in need! What a thoughtful and generous gesture during the season of giving.







WHAT'S HAPPENING

Packing on a few Pounds.

5,488 POUNDS: that's how many pounds of food we dropped off at the Connecticut Food Bank, in addition to \$1,364 in cash and gift cards, thanks to all of your generous donations at our inaugural fill-the-shuttle Food Drive. Our President and CEO, JP Venoit, was there to personally present the donation on behalf of Masonicare to Beverly Catchpole, Senior Director of Development at the Connecticut Food Bank.

With the generous donations, the Connecticut Food Bank will be able to provide 7,300 meals to our neighbors in need, helping to ease food insecurity.

CONNECTICUT FOOD BANK

Once again, we want to give a huge thanks to all who helped to make the Food Drive a success:

EAST CENTER MARKET IN WALLINGFORD for their incredible partnership and assistance.

OUR DEDICATED MASONICARE STAFF AND VOLUNTEERS, (especially our standout transportation crew member, Tina.)

THE WONDERFUL WALLINGFORD COMMUNITY who came together to support this important cause.

WTNH FOR THEIR COVERAGE and help in spreading the good word.

OUR GENEROUS MASONIC FAMILY for their significant donations of food and monetary contributions.

What an incredible demonstration of the true strength of community! Thank you all for coming together and making such a difference in the lives of so many families!



THANK YOU

With sincere appreciation to:

• Friendship Lodge #33 Southington

CALENDAR

- Rainbow Girls, Rose Assembly, Cheshire
- Eastern Star Charity Foundation
- Washington Lodge #19, Monroe
- Trumbull Lodge #22, New Haven
- Hiram Lodge #1, New Haven
- Washington Lodge #70 Windsor
- Temple Lodge #65 Westport
- Day Spring #30, Hamden
- Ashlar Chapter #116 OES, Wallingford
- Mystic Chapter #20 OES
- Cosmopolitan #125, New Haven
- Anchor Lodge # 112, East Hampton
- Ashlar Lodge #332, Wallingford

Your generous support makes a

BIG difference.

#MasonicareStrong

#HopePrevails

#MasonicareStrong

#HopePrevails

WORKING AS ONE

Diversity, Equity & Inclusion

Employing a diverse workforce, Masonicare is committed to equal opportunity and creating a work environment free from discrimination and intolerance.

Established in Fall 2020, Masonicare's Diversity, Equity and Inclusion Council is helping drive the diversity and inclusion conversation at Masonicare based on thoughtful opinions and different points of view. This initiative has already made great strides:

- Masonicare is carefully assessing our recruiting process to make sure we are welcoming to all qualified candidates from every background. We have expanded our recruiting efforts for several key positions on diverse candidate recruiting websites.
- Masonicare's Leadership Forum participated in a training session to help our managers and supervisors better understand diversity, bias, and inclusion and the ways they influence our interactions in the workplace. With the Council's help, we are continuing to explore other educational opportunities for all Masonicare employees.
- At the Diversity, Equity and Inclusion Council's suggestion, Masonicare's Corporate Marketing team produced a series of short videos spotlighting Black Pioneers of Healthcare. Focusing on the achievements of clinicians and healthcare professionals who advanced medicine and race relations in the United States, the videos were shared internally and posted to all of Masonicare's social media platforms throughout February, which is Black History Month.
- Employees representing different backgrounds and cultures are being featured in a series of interviews called "Many Faces, One Mission" that celebrates the diversity of our workforce and explores different perspectives on aging and caring for older adults.



TELEHEALTH

Telegraph, Telephone, and now Telehealth!



Technology has developed over the years enhancing the way we communicate. During the trying times of the COVID pandemic, medical providers needed to find new ways to reach their patients.

Well, the technology was there and with the expansion of insurance coverage by Medicare in 2020, our Masonicare communities took this as an opportunity to once again provide better service to our residents.

At each community, a room has been set aside to provide secure, private telehealth visits. Residents contact the Resident Care Coordinator who will assist with the log-on process and ensure proper setup for the session. Telehealth visits are scheduled with either the resident's primary care physician or with their mental health provider. Both have been essential to the overall well-being of our residents during this unusual year. The rooms are set with comfortable furniture, including a desk with a large monitor for easy visual access.

Masonicare at Ashlar Village's Resident Continuum Counselor, Kathy Davitt, said "the service has been utilized by residents for both telehealth visits and family conferences for those who do not have a computer or are not so tech-savvy."



DRIVE-THRUS HAVE BEEN A PART OF LIFE DELIVERING BURGERS, FRIES AND THE COVETED CUP OF COFFEE. NOW THEY ARE AN ESSENTIAL PART OF HEALTHCARE DELIVERY. WHO KNEW???

Creativity became a necessary part of life in 2020 as we tried to accomplish ordinary tasks that we typically did with ease on a regular basis. When it came to our annual flu clinics, we pondered how do we reach the numerous staff who have been working from home? We can't have them come into the office, so how can we distribute numerous flu vaccinations in a speedy, low contact method? Well, why not a drive-thru?

At 110 South Turnpike, for several days in late October, work from home employees booked an appointment

online, drove up to our Employee Health Nurse, rolled up their sleeves and got the vaccine in the comfort and safety of their vehicle. In and out of the parking lot within five minutes! It was that easy.

Thanks to the Human Resources Department for their ingenuity in developing this new process. This drive-thru care has become an essential part of life during the pandemic from COVID-19 testing to food bank and vaccine distributions.

MASONICARE'S ONGOING PARTNERSHIP WITH YALE NEW HAVEN HEALTH BROUGHT A MUCH NEEDED DRIVE-THRU TESTING SITE TO OUR WALLINGFORD CAMPUS.

Construction started in the fall of 2020 in the parking lot near the Medical Office and Grand Lodge buildings, located at 67 Masonic Ave. The site opened for its first tests in December and as of March 1, 2021 has performed 14,353 RT-PCR tests. Conveniently located off Route 150 in Wallingford, the test site allows individuals to drive up to the garage like structure, sign in, get swabbed and drive away. Testing results are emailed and posted to MyChart,

the patient portal system of Yale, within 24 hours. Appointments are a must and can be scheduled via a link on either the Masonicare or Yale website. The site has been a welcome necessity and provides an essential service for local community residents needing a negative COVID test prior to scheduled procedures, for college students returning to campus after the holiday break, and anyone exposed to the virus or not feeling well.

MEMORYCARE

Masonicare's Program Earns Purple Flag Accreditation

Congratulations to our Memory Care staff members at Masonicare at Ashlar Village who have successfully completed the Purple Flag for Dementia Care program.

Purple Flag for Dementia Care™ is an accreditation program developed to enhance the quality of services provided to individuals living with Alzheimer's Disease and other dementias in Assisted Living communities, nursing facilities and other care settings. It is a collaboration between the Institute for Senior Living Education (ISLE), the Connecticut Assisted Living Association (CALA) and the Alzheimer's Association Connecticut Chapter.









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