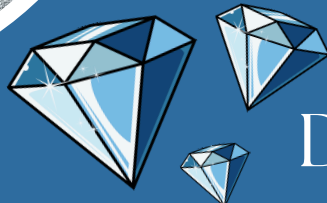


2024 ANNUAL REPORT



NEW OPPORTUNITIES
Building Relationships to End PovertySM

60 years of
service and impact



Diamonds are Forever

Through the years

New Opportunities, Inc.

1964

President Lyndon B. Johnson signed the Economic Opportunity Act.
New Opportunities for Waterbury, Inc. was incorporated
Workforce Training begins
Youth Programming is initiated

1970s

NOW, Inc. sponsors a Food Co-Op.
The agency sponsors a Neighborhood Supermarket (Mike's Market)
NOW, Inc. moves from North Main Street to the Human Service Center
Energy Assistance Program begins
Management Division concept initiated. Divisions include:
Head Start
Community Services
Research, Development & Planning
Legal Aid spins off from NOW, Inc.
Consumer Education/Protection started as a Title VI
Comprehensive Employment & Training Act (CETA) Project

1980s

Hardship Weatherization Pilot Project - public/private/state partnership
is initiated and funded by overcharges by the Oil companies
Energy Department computerizes intake system
Energy Innovation Award is presented to NOI by the State of
Connecticut and the US Department of Energy
Afro-Latin-Indian Scholarship/Festival is established
Energy Consumer Education Program is initiated
Elderly Services Division established and grows in the 80s
Day Care Division is established
Oil Furnace Retro-Fit Pilot Project is initiated
Fiscal Department computerizes operations
First Employee Scholarship is awarded
Child Care CDA Training Grant is awarded
Statewide Energy Program is established

Elderly Services Division expansion

Elderly Services Division is established
Elderly Services programs are established including: Senior
Companion Program, Elderly Transportation, and Elders Helping
Elders program
Foster Grandparent Program begins
Elderly Nutrition Program is initiated
Elderly Outreach Program is established
Comprehensive Outreach Program for Elders is established

1990s

Family Preservation Program established
Miles for Meals Walk-a-thon started
Eviction Prevention Program begins
Families in Training Pilot is awarded
Minority AIDS Prevention Grant received from Centers for Disease Control
Operation of a 55-bed, AIC Residential Facility
Legal Clinic established
Treatment Foster Care Program began
Alternative Incarceration Day Program began
Family Reunification Program established
Summer Urban Initiative begins
Housing Assistance and Counseling Program is initiated
Head Start Extended Day Programming is initiated
NOW, Inc. is designated as a Licensed Child Placement Agency,
Redevelopment Agency, and a Community Housing Development
organization
Elderly Home Safety Program is initiated
Housing Opportunities for Persons with AIDS (HOPWA) Technical
Assistance Grant is awarded
Justice Division is established
Camp Layton Rose is operated by NOW, Inc.
Holley-McDaniel Transitional Living Centers Open
Ancestors Community Charter High School is established
Muriel Moore Child Development Center opens
Agency designated as CAA for Meriden, Wallingford, Berlin, and
Southington
Awarded operations of Emergency Shelter in Meriden

2000s

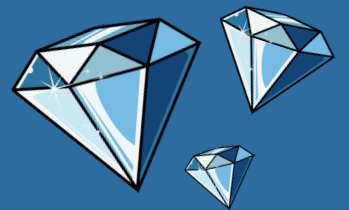
The agency launches an agency-wide Case Management
Software System (CMS)
New Opportunities of Greater Torrington is established
Green Gutridge Terrace Independent Living Center opens
Agency awarded One Stop Operations for Northwest CT
CT Manufacturing Assistance Center is established
Community Health Workers begin work in the community
The Diaper Bank is established
Agency designated as a Community Rehabilitation provider
through the Department of Rehabilitation Services
The Fatherhood Program begins
The agency partners with municipalities for Census 2020
Agency awarded as Navigator and Assist Agency for Affordable
Care Act outreach
Patricia A. Mayfield CT Food 4 Thought Hydroponic Center is built and
the distribution of lettuce to Emergency Shelters and Food Pantries
begins
Project Longevity is established

Mission

To improve the quality of life for economically disadvantaged individuals by providing the necessary resources to increase the standards of living, foster self-improvement, and maximize self-empowerment.

Vision

Building on roots and branching out to transform the community into a safe and prosperous place.



A message from our President/CEO



Management Team

William R. Rybczyk
President/CEO

Dr. Omar Andujar
*Chief Administrative
Officer*

Mark E. Kovitch
*Chief Financial
Officer*

Joanne Balaschak
*Director of Energy
Services*

Julie Turrell
*Director of Human
Resources*

Gawdys Grullon
*Director of Research,
Development and Planning*

Brian Bonds
*Director of Residential
and Integrated Services*

Steven Burkman
*Director of Information
Technology*

2024 was a landmark year in the history of the organization. On December 11th 1964 a group of community minded individuals came together with a unity of mind and spirit to establish New Opportunities for Waterbury, Inc. as the community action agency for the Greater Waterbury area. The agency's mission was established to address the root causes of poverty while also seeking to empower individuals and families through the provision of program services. That mission and commitment to service was never more apparent than in the work of the agency in 2024. The culmination of the year ended with an Anniversary celebration attended by agency staff both past and present, board members past and present, and countless community supporters. The 60th anniversary is normally celebrated with Diamonds and that led me to the theme for this year's report. Truly as Diamonds are forever so is the lasting impact of New Opportunities.

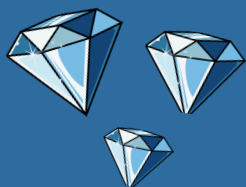
Throughout 2024 the agency provided services and assistance to those in need. This included emergency food and fuel assistance in record numbers. This included increased demands for housing and early learning services. Record numbers of customers came in seeking basic needs assistance and were provided with financial assistance to stabilize their households. This also included the expansion of our Foster Grandparent programming into the Torrington region and the construction of three new greenhouse bays to support the CT Food 4 Thought Hydroponic facility. The care and compassion demonstrated by our staff working with customers is as evident today as it was 60 years ago. The building of partnerships and the seeking of creative strategies to engage the community have also been the hallmark of the agency for the past 60 years. These commitments and values will guide us into an ever changing funding landscape in the coming years. Adjustments and flexibility will be paramount for the agency as we embark on another 60 years of committed service to our communities.

I would be remiss if I did not recognize the service of Board Chairperson Rachel Perez who retired at the beginning of 2024. Rachel was passionate about serving her community and stepped into the role of Board Chairperson at a time of uncertainty for the agency. She served with excellence and exemplified what community action is all about. I am extremely grateful to have worked directly with her during the past 4 years and I know that our current Board Chairperson, Melissa Green, and I are committed to carrying on her legacy.

In closing I look with eager anticipation to what the future holds for the agency. In a time of uncertainty I take comfort in knowing that "Diamonds are Forever".

Sincerely,

William R. Rybczyk
President/CEO





A message from our Board Chairperson

2024 has been a benchmark year for me in my service to New Opportunities, Inc. For nearly a decade I have been a part of a dynamic and engaging Board that is committed to understanding and supporting an agency that impacts tens of thousands of lives on an annual basis. My journey began as part of the Head Start Policy Council and then I transitioned to be an

Early Childhood representative. Three years ago I had the opportunity to become the Vice-Chair of the Board. When Chairperson Rachel Perez announced her retirement I was honored that the Board chose me to serve in the Chairperson's role. I had the opportunity to witness firsthand how Rachel conducted herself and I am privileged to be able to continue on her legacy of service.

In my first year as Chairperson I have had the opportunity to gain both a local and national understanding of the work of New Opportunities and the community action network. This perspective has led me to appreciate even more the work of the agency and the Board and its important role for individuals and families in the communities we serve. I have always been struck by just how much the agency does. There is a such a diverse offering of programs including early childhood, housing assistance, fuel assistance, re-entry services, and senior nutrition services to name just a few. I have also been struck by the agency's willingness to think outside the box with initiatives like the CT Food 4 Thought Hydroponic facility which is creating jobs and generating unrestricted revenue through the production and sales of many different lettuce varieties. This kind of innovation is what has sustained the organization to have a timeless impact over the past 60 years. I am grateful to be a part of such a wonderful Board of Directors and I hold the staff of the agency in the highest esteem. This is not easy work at any level and I am proud of the dedication and commitment of the agency staff.

I look forward to the challenges that lay ahead and I am committed to supporting the work of the agency through advocacy and engagement with all key stakeholders.

Sincerely,

Melissa Green
Board Chairperson

Board of Directors

Melissa Green
Chairperson

Belinda Weaver
Vice-Chairperson

Maritza Rivera
Secretary

Victor Lopez
Treasurer

Dora Bennett

John Burrus

Rosa Carlascio

Mary A. Conklin

John Davis

Alicia DeBarrows

Cheryl Flanagan

Deneen Fryer

Gaylynn Hadley

Chelsey Harris

Sonya Jelks

Joyce Kennedy Jones

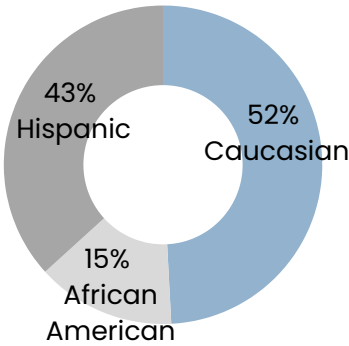
Michelle Saavedra Slappey

Our Customers

Who we served

24,661 households
51,974 Individuals

Race and Ethnicity

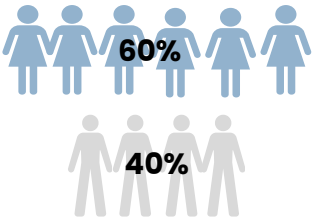


Education

49% of customers have a high school or equivalency diploma

20% of customers have pursued and/or obtained a post-secondary education

Gender



Age

31% Customers under the age of 18

29% Customers between 25 -44

15% Customers between 45-59

25% Customers 60 & older

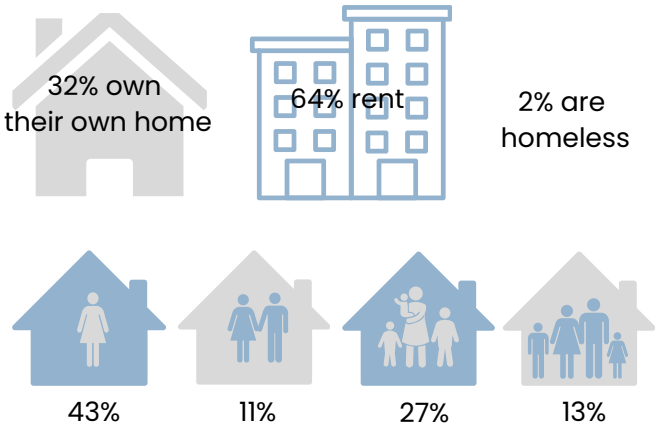
Sources of Household Income

35% of all households have at least 1 working adult

21% households have a retirement income

62% of all households are living on a total household income that is less than 100% of the federal poverty level

Housing & Household Characteristics



Results that matter



EDUCATION:

533 children (birth to 5 years olds) enrolled in Early Childhood Education
100% children enrolled in NOI's Early Childhood Education programs demonstrated skills for school readiness and emergent literacy skills



EMPLOYMENT:

128 youth worked in summer employment gaining work experience and job skills
252 job referrals were made to support adults seeking employment
100 adults participated in job readiness training
79 unemployed adults obtained employment



INCOME & ASSET BUILDING:

254 households used the Volunteer Income Tax Preparation (VITA) services
50 individuals invested in their financial security by opening a savings account



HEALTH & SOCIAL/BEHAVIORAL DEVELOPMENT:

2,609 people received home delivered meals allowing them to maintain individual living
2,677 people received emergency supplies of food from the food pantry
72 individuals participated in classes to improve their parenting skills



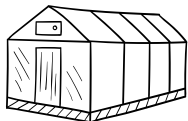
HOUSING:

198 individuals experiencing homelessness were placed in safe and temporary shelter
48,121 people received energy assistance and stayed warm this winter
530 people avoided eviction, while another **68** avoided foreclosure
207 obtained safe and affordable housing



VOLUNTEERS:

Over **96,000** hours were donated to NOI from volunteers. **89%** of those hours are from individuals with low-incomes



Almost **52,000** pounds of lettuce was distributed to emergency shelters and emergency food pantries
Just over **42,000** pounds of lettuce was distributed to 14 school districts and 25 commercial markets throughout the state

Paying Tribute...



Meet Jesus "Chu" Lugo...

It was a time when Gerald Ford was President, disco-dancing was the rage, and gas-rationing also had the nation, "raging". That year, 1974, was the backdrop that Jesus "Chu" Lugo began his 50-year tenure, as one of New Opportunities' most productive and respected employees. Chu logged distinguished terms in a variety of agency services, such as the South End Center and OIC, before he helped launch a new agency service called the Energy Assistance Division at New Opportunities.

Chu's compassionate client care quickly established our Energy Assistance Program as one of the most efficient and effective fuel-assistance services in Connecticut. He has helped develop and establish standards that have become best practices in social service and private agencies throughout the Northeast.

Chu became the heart and soul of New Opportunities' Energy Services for hundreds of thousands who invested their needs in his competent and attentive skills. Clients and our employees now consider him the contact point of hope when fuel shortfalls become household realities.

We see and hear Chu's successes when we speak with our energy clients who express their gratitude for his assistance, while speaking of him as a personal friend. We see Chu's success in their eyes and feel it in the handshakes of thanks. Chu Lugo's talents are only exceeded by the size of his heart, which is truly the centerpiece of his success.



Meet Rachel Perez...

Rachel came to the United States in the early 1940's, moving with her parents and siblings to New York. Growing up in Brooklyn during the 40s and 50's was incredibly difficult for a non-English speaker especially as a Puerto Rican, but Rachel learned from her father the drive to focus on learning the language, eventually graduating with her Nursing certificate. After working in hospitals for a few years she furthered her education at New York University, graduating with a Nursing Degree and was recognized as the only Latina in her class.

Rachel met her husband who had just joined the US Army and was able to join him in Germany, where she was highly sought after due to her ability to speak not only Spanish and English, but also Portuguese and Dutch German. She served as a Civilian Nurse at USAG Kaiserslautern Army Base.

Rachel's faith has always been at the forefront in all of her actions, and she has always been very open and honest in helping and serving others. While serving in Germany, and later in Washington State at Fort Lewis, Rachel has always helped others around her, and helped raise and guide women during the 1960's and 1970's into a growing awareness of their abilities and gifts that they had within them. Using her own testimony, she strongly believes in lifting and empowering women.

When Rachel moved to Waterbury in 1971, she was able to find employment at Waterbury Hospital, working within their Chase Clinic, adjacent to Emergency Services. Her service with the Hispanic Coalition and the shelters in town brought her to the attention of then Waterbury Mayor Victor Mambruno, who asked her to assist in bridging the significant gap between the City and the Hispanic community.

To this day, Rachel continues to serve, having survived Leukemia. She served as the Chairperson of the Board of New Opportunities, Inc. for 4 decades, and is the Agency's Board Chairperson Emerita. She continues working as a medical translator for non-English speaking patients and a translator for a number of local attorneys.

Alice's journey...

My name is Alice and I came to New Opportunities Torrington after being referred by DCF. My life has been one big downhill ride and I needed a change, but also guidance. After receiving assistance and guidance from a family development specialist, I was able to go uphill. This is my story of past struggles and now accomplishments.

I had lost my children to DCF after a domestic issue at home and I had to leave as well. I was fighting tooth and nail to find an affordable home where I could root myself as well as prove that I had a new stable home for my children. Given everything I was going through my employer had me on leave because I was continuously missing work and I didn't have enough money saved for a security deposit. Not having enough money diminished any hope I had to have my kids back home with me.

DCF then referred me to New Opportunities in Torrington and I was able to work with a family development specialist who worked hard to find housing in the area near my work. After finding housing, this specialist not only worked hard to find enough funding for my security deposit, but also for my first month's rent. I will never be able to repay the help that was provided for my housing. The specialist also referred me to an organization that gives free/discounted furniture to needy families. I was able to set up a proper home to await the arrival of my children.

My employer allowed me to go back to work and I was able to start saving money for rent. My life started to really turn around and I was referred to a therapist for my mental health by my case manager. After a couple months I was final able to obtain my children back in my home.

I feel that none of this would have been possible or if not, as fast, if it wasn't for the help and guidance of New Opportunities Torrington. Thank you for all the help you have given me.



Carol Ann's contribution...

For almost 8 years Carol Ann has been a senior volunteer spending her time in a classroom at a Charter School in Waterbury. The classroom teacher wishes Carol Ann could volunteer more days because her presence makes such a difference in her classroom. “Not only is she punctual and reliable, her exceptional organizational skills make her an invaluable asset to our daily activities. Carol Ann goes above and beyond in every aspect of her role, whether it's assisting with tasks, tutoring students, or participating in recess activities”.

Carol Ann is thought of as a positive and patient energy that creates a nurturing environment that the children thrive in. “The entire class adores her, and her dedication is truly inspiring.” While the children and teacher are so grateful for her commitment and the love she brings to their learning community, Carol Ann enjoys spending time there and being able to make a difference.



Sean's story of resilience, growth and determination...

Facing the challenges of a criminal background, Sean was determined to break free from the cycle of his past and build a future he could be proud of. With unwavering commitment, not only did he stay out of trouble with the law but also took bold steps toward personal and professional growth. Today, Sean is successfully enrolled in HVAC training, equipping himself with valuable skills for a stable career. Alongside his education, Sean is employed full-time, demonstrating dedication and responsibility in every aspect of his life.

A significant milestone is now on the horizon—Sean is set to secure his very own apartment, a testament to his hard work and perseverance. Throughout his journey, NOI has been a steady and reliable resource, providing support, guidance, and encouragement every step of the way. Sean's success is not just his own; it's an inspiration to everyone striving to overcome their circumstances. His story proves that with determination, support, and opportunity, change is not only possible—it's achievable.



Aida's new outlook...

"The Conexión has helped go out more, make more friendships, talk with more people, not be enclosed in the house. The cooking classes have helped me in my nutrition, in how I manage my medical conditions and diabetes. Because of these classes, my health has improved significantly. Many of the classes have been informational, like the computer classes which teach us how to use Word and Power Point. Both physically and mentally, I have become active and happy due to this program. The transportation provided is another important factor of this program, it helps bring us seniors to the classes that this program hosts and for those who have no way of commuting. Also, the meals that this program offers are a blessing, they really help us a lot."



Gloria's gratitude...



"Thank you for hiring Henry Negron, Meals on Wheels delivery man, who possibly saved my life. On November 4, 2024, I fell and fortunately for me, shortly thereafter, Mr. Negron arrived at my house to deliver my meal. I called out through the door and told him I fell and could not get up. Not only did he call an ambulance, but he stayed and talked to me the entire time as I was afraid and helpless on the floor."

"We talk about how people don't care anymore and how bad it is, but my angel, Henry Negron, not only cares about people, but he went above and beyond to help this 86-year-old lady when she was helpless. Who knows what could have happened to me; thankfully, Mr. Negron was there. He definitely is a hero and deserves to be recognized."

In remembrance...

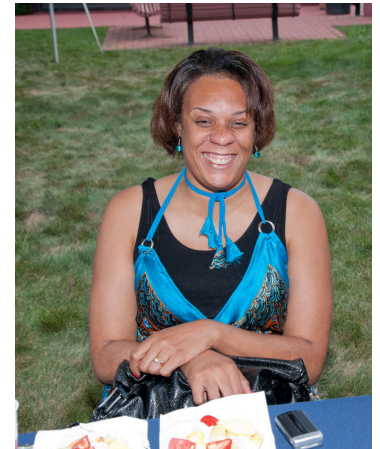


Ms. Thelma Williams

Thelma Williams spent over four decades in service to New Opportunities, Inc. She held so many different titles during her tenure that she basically impacted every aspect of the day to day operations of the organization. Thelma was a part of launching many of the initiatives that the agency currently offers for seniors. She was committed to serving her community and could always be seen with a smile on her face. Still working in her 80's, she was one of the most tireless workers ever encountered. The respect she commanded and the esteem that she was held in was unparalleled. Thelma developed long lasting friendships with many of her colleagues across the agency and she will be sorely missed by all of us.



Margaret worked for the agency for nearly 15 years in both the Executive and Early Childhood departments. In those capacities she handled numerous administrative tasks to support the day to day operations of agency programming. Margaret was always seen with a smile on her face and a warm greeting. Anyone engaging with Margaret who was looking for information regarding agency activities was always met with care and compassion. Margaret was involved with the agency's Volunteer Income Tax Assistance (VITA) program. She assisted with the scheduling and gave of her time as the intake/greeter for the program on many Monday & Wednesday evenings as well as Saturday mornings. The staff, volunteers, as well as the thousands of customers served by the site were blessed by Margaret's involvement.



Ms. Margaret Toms



Few Connecticut leaders have provided more hearths and homes for Connecticut's low-income residents than Ernest Mosley. After a successful teaching career, Mr. Mosley was the Deputy Director for Model Cities for the City of Waterbury, various housing programs in Waterbury and Bridgeport, and served as a Financial Analyst for the U.S. Department of Housing and Urban Development, before being named Connecticut's Deputy Housing Commissioner under Governor Lowell Weicker. He was a member of Omega Psi Phi Fraternity. Despite his exhausting schedule, Mr. Mosley also held leadership roles with a long list of Connecticut's social service groups that included New Opportunities, Inc. where he oversaw the North Square Housing program.



Mr. Ernest Mosley

Ernest was the strategist and tactician for his brother's election to the 72nd District of the CT General Assembly. If charity begins at home, Ernest Mosley provided the breeding ground of charity for thousands.

Our Services

Community Services

Operation Pantry
Volunteer Income Tax Preparation (VITA)

Early Childhood Development

Infant and Toddler Care
School Readiness

Employment Services

Connecticut Center for Advanced Rehabilitative
Employment Services (CARES)
CARES - LEVEL UP
Connecticut Manufacturing Assistance Center (C-MAC)

Energy Services

Assurance 16
Low Income Home Energy Assistance Program (LIHEAP)
Operation Fuel
Western Area Agency on Aging Elderly Fuel Program
Utility Mediation

Housing Services

Bishop House
Freedom Walk
Meriden Supportive Housing
Middlesex, Meriden, Wallingford Coordinated Access
Network (MMW CAN)
New Beginnings Emergency Shelter and Hospitality Center
North Square Gateway
Rapid Re-housing

Individual & Family Empowerment

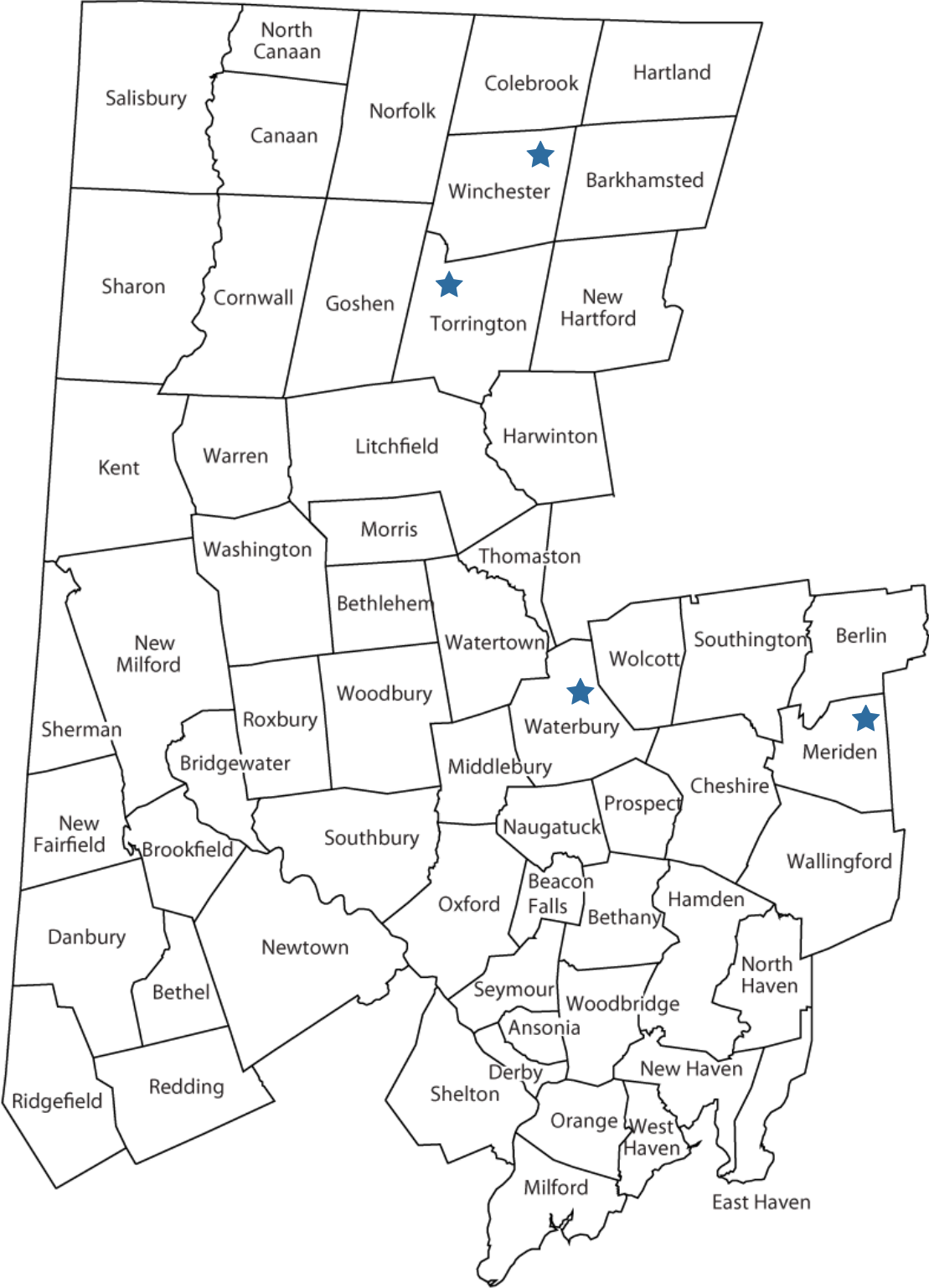
Family Development Center
Access Health Navigator Program
Building Healthy Communities
Case Management Services
Community Health Workers
Covered CT
Diaper Bank
First Time Home Buyers Program
MyHomeCT
Project Longevity
SNAP Outreach
Rental Assistance
Fatherhood - Meriden & Waterbury

Senior Services

Adult Diaper Bank
Americorps Senior Companion
In-Home Services
CHORE
Homemaker
Companion
Emergency Response System (Voice-Care)
Foster Grandparents
Money Management
Retired and Senior Volunteer Program (RSVP)
Senior Nutrition
Animeals
Conexion
Meals on Wheels
Senior Cafe



New Opportunities, Inc. proudly delivers programs and services to 60 Connecticut towns and cities located throughout New Haven, Middlesex, Litchfield, and Fairfield Counties.



★ Denotes a New Opportunities, Inc. office location

New Opportunities Locations

Full Service locations

Dr. James H. Gatling Human Service Center
232 North Elm Street
Waterbury, CT 06702
203.579.9799

New Opportunities of Greater Torrington
62 Commercial Boulevard
Torrington, CT 06790
860.482.9749

New Opportunities of Greater Meriden
22 Church Street
Meriden, CT 06451
203.639.6050

Residential Facilities

Bishop House
31 Bishop Street
Waterbury, CT 06704
203.236.9990

New Beginnings Emergency Shelter & Hospitality Center
43 St. Casimir Drive
Meriden, CT 06540
203.634.1734

Patricia A. Mayfield CT Food 4 Thought
Hydroponic Center
360 Technology Park Drive
Torrington, CT 06790


Satellite Offices

Winchester Energy Services Office
716 Main Street
Winsted, CT 06098
860.738.9138
Hours: Seasonal - call first

Muriel H. Moore Child
Development Center
444 North Main Street
Waterbury, CT 06702
203.759.0841

North Square Gateway
15 Bishop Street
Waterbury, CT 06704
203.805.4421

New Opportunities:


 :newoppinc.org

 :newopportunitiesinc

 :newopportunitiesinc

 :newoppincorg

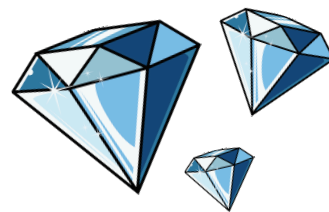
CT Food 4 Thought:

 :ctfood4thought.org

 :ctfood4thought

 :ctf4t

 :ctfood4thought



NOI Supporters

Federal Funding Sources

Corporation for National and Community Services

U.S. Department of Agriculture

- Lead State Agency - CT Department of Education

U.S. Department of Education

U.S. Department of Energy, Administration for Community Living

U.S. Department of Health & Human Services

- Administration for Community Living
- Community Services Block Grant; Lead State Agency - CT State Dept. of Social Services
- Energy Assistance Block Grant; Lead State Agency - CT State Dept. of Social Services
- Child Care Development Block Grant - Lead State Agency - CT Office of Early Childhood
- Social Service Block Grant; Lead State Agency - CT State Dept. of Social Services

U.S. Department of Homeland Security

U.S. Department of Housing and Urban Development

- Continuum of Care

U.S. Department of Labor

State Funding Sources

CT Health and Educational Facilities Authority

CT Housing and Finance Authority

Department of Aging and Disability Services

Department of Children and Families

Department of Correction

Department of Housing

Department of Public Health

Department of Rehabilitative Services

Department of Social Services

Office of Early Childhood

Office of Health Strategy

State Department of Education

State of CT Judicial Branch

Western Connecticut Area Agency on Aging (WCAAA)

Municipalities Supporting Senior Nutrition

Borough of Naugatuck

Town of New Fairfield

City of Waterbury

Town of New Milford

Town of Beacon Falls

Town of Prospect

town of Bethlehem

Town of Southbury

Town of Bethel

Town of Thomaston

Town of Brookfield

Town of Watertown

Town of Cheshire

Town of Wolcott

Town of Middlebury

Town of Woodbury

Special thanks to our “Buy a Wheel” campaign supporters, New Morning Market (Woodbury), Adams (Thomaston and Watertown), LaBonne’s (Watertown, Prospect, and Woodbury), and Walshes Market.

Corporate Supporters

Borghesi Building Engineering

Carmody Torrance Sandak Hennessey

Cornerstone Church (Oxford)

General Technology Group

Ives Bank

Montagno Construction

New Tech Haven LLC

NSD Partners LLC

Thomaston Savings Bank

USA Mechanical

UBS Financial Services Inc.

USI Insurance Services

Zion Baptist Church

Other Supporters

Access Health CT

Bank of America - Lena Benas Memorial Fund

City of Meriden

Connecticut Coalition Against Domestic Violence, nc.

Connecticut Community Foundation

Connecticut Health Foundation

Cuno Foundation

ION Bank Foundation

James H. Napier Foundation

KeyBank Foundation

Local Initiatives Support Corporation

M&T Bank Foundation

Meals on Wheels America

Meriden Foundation

Meriden-Wallingford Community Foundation

Northwest CT Community Foundation

Operation Fuel

The Housing Collective

The Justice Education Center, Inc.

Thomaston Savings Bank Foundation

Torrington Savings Bank Foundation

United Way of Greater Waterbury

Webster Bank Foundation