



# LCLT

LOPEZ COMMUNITY LAND TRUST

ANNUAL REPORT FOR 2014

MARCH 2015

## SEEDING THE FUTURE...



**Sandy Bishop, Executive Director**

The challenges of providing affordable housing have not gotten easier over the years. We have weekly inquiries for housing, but the three homes we are now building are full. We are not able to meet the needs of larger working families, because the cost of yet another bedroom is prohibitive. We

have gone into production of smaller studio homes to meet the needs of single and two-person families. Permits, fees and basic infrastructure costs—sewer, water, stormwater and driveway alone for a tiny 400 square foot studio tally at \$50,000 per structure. The State Housing Trust Fund in the past has funded approximately 25% of each home's construction.



*Tool training of homeowners with Bruce Creps*

Our legislature has all but eliminated Housing Trust Funds for home ownership, leaving many community land trusts in our state without the necessary funding. Until the legislature can restore this significant source of funding, the outlook for future construction projects of affordable housing on Lopez is bleak indeed. As with all closed doors, we look for other creative opportunities. Until that time, we seed the future with all the community support we can muster, from seed exchanges to the Food Safety Lab to community brainstormers. Currently we are building two studio cottages and a two-bedroom flex home north of the office. The new homeowners are putting in their sweat equity, after an excellent training on tool use by former Board member Bruce Creps. Bruce also conducted training for our three interns who are braving winter weather to learn new skills. All three come from warmer climes, California and Florida.

Finally, LCLT will be featured as one of four northwest organizations at the Thriving Communities Conference at the Whidbey Institute this coming March 19-21. See: <http://whidbeyinstitute.org/event/thriving-communities-2015/>. The theme this year is "Shelter." We will be honored with two great guests Antonio Gutierrez and Tannur Ali, both of whom will also be speaking at the Annual Meeting on Lopez. (See Annual Meeting, p. 8) . We encourage you to join us there.

## YEAR IN REVIEW 2014

The year 2014 began with Sandy and Rhea attending the Building Creative Communities Conference in Colquitt, GA, in January. Rhea furthered her professional development by becoming trained as a trainer for social artistry. Her experience in Colquitt led to the energetic and creative workshop on Lopez called "We Are the Ones!" in March. Over 40 participants gathered at the Lopez Community Center for a day of discovery and empowerment of their own unique gifts. Due to the vigilance of long-time supporter Diana Bower, we were joined at the event by the entrepreneur Claver Bundac, owner of BioMedix, Inc. Claver joined our gathering where he connected with School Board member Dixie Budke. Together they started the ball rolling for a Food Safety Lab on Lopez. Although Claver had hoped the lab could be sited at the school, for now LCLT will house the lab. The donated lab will be opened in late Spring 2015.

The Bounty Project, conceived by Sue Roundy, is a series of photos and interviews of farmers listed in the Farm Products Guide. Photographs taken by Robert Harrison, Summer Moon Scriver and Steve Horn highlight present sources of local food, and encourage people to eat more locally.



*Whidbey Sun and Wind crew*

## Year in Review (con't.)

Sandy added a new dimension, inspired by the visit of Vicki Robin, author of *Blessing the Hands that Feed Us*. She suggested we have our own Bounty Food Experiment, with a different household each month exploring how to eat locally. Their postings on the Bounty website are delightful reading. (See <http://lopezbounty.org/the-bounty-food-experiment/> )

Former Intern Sprout Plankton finished out the remediation efforts in Common Ground this summer by leading the final application of our upgraded lime plasters. Three new foundations for the Salish Way Coop were laid with help from Nick Gervasi, Mitre Box construction, Tom Froning, Scott Trounsen, intern Blythe Carter, Ryan Muir, Ty Paniloff and volunteer Marvin Peterson. Solar panels were installed on the office roof by Whidbey Sun and Wind to power the three new households. Ryan, Sprout and intern Alice built the 4th of July parade float, with additions by Chom Greacen and Ty Paniloff. The entry won the Chamber of Commerce Award. In 2014 we had a total of five interns: one construction intern, three sustainable ag interns, and one splitting her time between the two categories, from as far away as Sao Paulo, Brazil, to Vermont, Maine, Seattle, and North Carolina.



2014 Harvest Dinner

Also during 2014, LCLT was profiled by the Capital Institute on the website *The Field Guide to Investing in a Regenerative Economy*. The article was beautifully done and shared us in our best light. (See <http://fieldguide.capitalinstitute.org/lopez-land-trust.html> ) Homeowners as well as staff were interviewed for this piece.

The LIFE program at the school had its biggest harvest yet for the school cafeteria, including 1400 pounds of tomatoes, 600 pounds of summer squash and 400 pounds of carrots. LCLT arranged for an intern during the spring and sporadic intern help thereafter. Unfortunately, due to cutbacks in the cafeteria budget, certain pre-packaged foods were added back to the menu. Nutrition is of utmost importance for our growing children. We have watched this program change children's lives. Please join us in supporting this valuable program.

In late September we began celebrating our 25th year. Our Harvest Dinner featured the outstanding Bounty photo essay of local farmers. The Community Center was packed and spilled out onto the portico where a silent auction and the no-host bar awaited. LCLT homeowners and members donated a host of wonderful auction items for the event, from massages to half a lamb, yoga lessons, beaded bracelets and much more. The evening ended with a dance and the valiant rescue of the canopies on the porticos during a sudden fierce windstorm.

The Thriving Communities project at the Whidbey Institute chose LCLT for a feature video short for their 2015 Thriving Communities Conference on "Shelter." They interviewed homeowners and staff in the latter part of October. Rhea was selected to do a TEDx presentation on "Unleashing the Power of Community" on November 8, 2014, at the Orcas Community Center. Rhea's presentation was well received with full attention, despite the late afternoon scheduling. The year ended with Rhea giving her TEDx talk to a small workshop at the Whidbey Institute. In addition, Sandy and Rhea were invited to tour several South Whidbey Island's thriving businesses, including the 7th Generation Butchery, Mukilteo Coffee, Live Edge Woodworks and the recycle center on South Whidbey.

## FOOD SAFETY LAB

Thanks to a generous donation by the entrepreneur Claver Bundac, managing director of BioMedix, LCLT has received a fully certified Food Safety Lab. A core group will be trained to operate the lab. The collaboration between BioMedix and the Lopez Community Land Trust brings about the establishment of a food safety analysis laboratory on Lopez Island that is envisioned to promote the continuity of the region's service of food producers. Dixie Budke, Sean O'Connell and Sandy Bishop will take the first HACCP training on March 6 and 7.



The services provided by the laboratory will give farmers and food processors in the San Juan Islands the tools to document and verify the safety and wholesomeness of their products. This documentation of the safety and wholesomeness of food is in-line with the expectations of the regulatory environment in which the food producers in the islands currently operate. The capacity to verify the food safety impact of existing manufacturing practice and sanitary operation procedures will allow the farmers and food processors to measure their rate of success in assuring the safety of food and, if need be, improve on their existing procedures. This collaboration is a unique opportunity to demonstrate that state of the art technology, when astutely applied, can effectively promote the continuity of a tradition.

## SALISH WAY CONSTRUCTION

There is excitement on the site of the Salish Way Coop. The homeowners, their building partners, volunteers and carpenters are all working together on site. Coen Willemsen and Helmut Fischer are both great teachers and are joined by carpenters Scott Steckler and Scott Trounsen. Spirits are high, despite the sometimes rugged weather. The ground is soggy, but the crew seems very happy even working in the pouring rain. The interns and Coen all participated in an air sealing and pressure barrier class with Doug Poole of Sage Building. Homeowners and volunteers have been doing the air sealing.

The interns have been assigned readings by Christopher Alexander and are writing their goals and reflections on their work each week. Rhea shared seminars on the history of LCLT and "Seven Lessons for Leaders in Systems Change." Others have shared information on solar electricity, tool safety and more. Intern Janie Friedman from Florida had just finished an internship at S & S Homestead before joining us. Alex Arroyo came with some construction experience from southern California. Sierra Sander-Hewitt also had some construction experience and arrived from Napa County.



Salish Way crew

The interns always bring new energy and new eyes to our work. These young people are seeking life skills, meaningful work and being a part of something great than themselves. Everyone is eager to learn. We welcome volunteers to join us at 8:30 a.m. or 1 p.m. Hot lunches for the three interns are also well received. We feel blessed by the entire crew!



Intern Sierra Sander-Hewitt



Intern Alex Arroyo



Intern Janie Friedman

*Community is rooted in place...a commitment to everyone in that place. LCLT develops programs that protect and preserve, retain and recycle the assest and energy of Lopez Island and its people.*  
Invest in Community! We thank you.

### Land Owned and Leases Granted

Lopez Community Land Trust owns five parcels of land on Lopez, comprising approximately 13 acres. Three housing cooperatives—Morgantown, Coho, and Innisfree—lease one parcel each under a 99 year ground lease. Our two newest housing cooperatives—Lopez Common Ground and Tierra Verde—share a portion of our fourth parcel, also under the terms of a 99-year ground lease. One unbuildable parcel, donated to LCLT in 2013, will remain undeveloped.

## 2014 Annual Report From the Treasurer Chom Greacen

As I pondered the financial strength of LCLT in 2014, this quote came to mind: "A diamond is just a piece of charcoal that handled the stress exceptionally well." For such a small organization with an annual operating budget of merely \$177,000, LCLT has accomplished a lot and recently weathered a big storm. The recent moisture in the walls of the straw bale homes not only required heroic efforts and ingenuity but also set LCLT back financially by about \$100,000, meaning our reserves are now gone.

This combined with the affordable housing funding cuts has left us tightening our already tight belts. Despite adversities, LCLT's resilience shone through, moving forward with the construction of the new Salish Way neighborhood while continuing to lay a strong financial foundation for the future. We have been fortunate beyond measure to receive word of two significant gifts to our ever-growing endowment fund. The Special Endowment Fund (SEF) grew to approximately \$150,000 at end of year 2015 through a year-end gift. The goal is to grow the SEF to \$300,000 by year-end 2015.

### Profits and Loss

Early forgiving of a \$150,000 SHOP loan for the Common Ground housing project was booked as contributions (\$100,000) and grants income (\$50,000), boosting the contributions figure for 2014. Leaving the forgiven-loan aside, the grants income was lower than expected largely due to the Federal Home Loan Bank decision to not fund the new Salish Way housing project. The main expenses in 2014 were housing related (64%) while the administration is kept very lean.

The total \$156,891 deficit was partly due to unexpected expenses related to wall remediation at about \$100,000 plus \$17,000 for the Tierra Verde plaster remedy. Though most of the remediation cost happened in 2013, the impact of the deficits did not fully show up until 2014 due to income received in 2013 but expended in 2014.

### Balance Sheet

The year-end statement shows LCLT's total equity at \$1,887,056.84, a noticeable decrease of \$157,000 from the year prior. The difference is primarily due to the net income deficit. The equity that has been drawn down did leave LCLT with very little cash by late 2014, especially in light of expenses related to the new construction.

Though the equity reduction was significant this year, LCLT still has a very strong debt to equity ratio. With \$292,426.25 in liabilities and \$1,887,056.84 in equity, LCLT relies very little on debt to finance its assets. With a small debt burden (interest) and small risk of default, this contributes to a solid-financial footing. Essentially, we don't have much money or income but we own what we have.

### Other highlights:

Over three quarters of LCLT's income relies on grants and contributions from members and donors. Looking forward, LCLT hopes to increase its income from stable sources such as lease, rents and fees, and endowment income. Its long-term strategy is to add new homes as needs dictate and to build up the Special Endowment Fund. *As usual, your membership support and contributions are crucial in enabling LCLT to accomplish its mission and ongoing investment in our community.*

### Summary Income Statement (preliminary/unaudited)\*

Income statement	2014	2013
<b>Income</b>		
Lease fee	24,576	24,115
Rents and Fees	21,163	24,186
New Resident Fees	340	105
Sales, Misc. Income	132	31,654
Contributions (incl. in/kind)	234,080	161,851
Asset Sales	104	1,148
Grants Income	66,703	182,193
Interest Income	1,677	2,304
Endowment	14,057	27,984
<b>Total Income</b>	<b>362,832</b>	<b>455,540</b>
<b>Expense</b>		
Housing Projects	334,334	432,494
Remediation (Common Ground & LCLT)	8,549	101,298
Sustainable Agriculture/Energy	66,265	81,614
Seed Library, Water Systems, Office, Rentals	58,396	61,190
Administration	27,305	25,538
Fundraising/Outreach	24,874	7,252
<b>Total Expense</b>	<b>519,723</b>	<b>709,389</b>
<b>Net Income</b>	<b>-156,891</b>	<b>-253,849</b>
* Items rounded to nearest dollar		

### Summary Balance Sheet (preliminary/unaudited)\*

Balance Sheet	2014	2013
<b>ASSETS</b>		
Total Current Assets	95,655.68	296,760.96
Total Fixed Assets	1,414,772.92	1,405,366.11
Restricted Special Endowment	149,241.74	115,789.47
Revolving Loan Notes Receivable	519,812.75	534,159.38
<b>TOTAL ASSETS</b>	<b>2,179,483.09</b>	<b>2,352,075.92</b>
<b>LIABILITIES &amp; EQUITY</b>		
<b>Liabilities</b>		
Total Current Liabilities	74,845.85	18,893.47
Total Long Term Liabilities	217,580.40	289,234.47
Total Liabilities	292,426.25	308,127.94
Total Equity	1,887,056.84	2,043,947.98
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>2,179,483.09</b>	<b>2,352,075.92</b>
* Items rounded to nearest dollar		

*There is no power for change greater  
than a community discovering  
what it cares about.*  
**Meg Wheatley**

## GUEST SPEAKERS FOR 26th ANNUAL MEETING

### ANTONIO GUTIERREZ



Anotonio Gutierrez was born in Guadalajara Mexico. His folks are working class, and when Antonio was a child, his father decided to migrate to the U.S. to find employment. In the year 2000 his family decided that his mother, sister and he would all move to reunite with their father and have their family together. Coming to America he was full of dreams and hopes and the possibility of having the family together once again, but from learning English to being discriminated against based on their legal status, it was not an easy transition. Regardless, Antonio was able to do well in school and graduated from a selective public high school. He then obtained a full scholarship to the Illinois Institute of Technology where he received a degree in architecture.

After graduating in 2012, he found himself with all the tools to have a successful architecture career with the exception of no social security number. "That's when I decided to start organizing for undocumented immigrants rights. After two years of that work, and obtaining a work permit, I decided that I was a different person." He discovered a community that continues to be his biggest support system and one that he loves. Looking for jobs he decided that he would keep organizing, put his architecture career on pause and see where life takes him. He came to Centro in Chicago last March in 2014 as one of the housing organizers, and then after a few months became the housing coordinator. "I first became interested in the position, knowing that my family almost went through a foreclosure on our home a few years back. I know how the working class see homes as their American Dream, but that dream can be easily broken and taken away. The working class live paycheck to paycheck and having savings for life's situations is not really an option. I believe in human rights and that's why I do the work I do. I believe that everyone should have basic rights—not only for those that can afford it, but for everyone that is part of our society."

### TANNUR ALI



Tannur "Shewrightz" Ali, originally from Philadelphia, began writing poetry at 8 years old and performing at the age of 11 at "Panoramic Poetry" in the October Art Gallery. At the age of 14, she self-published a chapbook entitled *Rhymin' with Reason*. As the founder of iLOGIC™ (Institute for the Love Of Genius In Communities), Tannur lives her life as a public servant, providing events, workshops, classes and spaces where people can "Get UnPlugged and find themselves plugged in."

As a Social Artist she uses her talents as a poet, un-schooling mother, gardener, cook and paperwork lady to help light the path of Self Realization. Her focus is especially on those who are dedicated to their own self-improvement. Tannur works in Georgia with the Albany Housing Authority to provide a community garden space as well as community enrichment programs to over 215 households in the Albany area. She is looking forward to facilitating Social Artistry education to residents and employees in the public housing program as well.

Winner of the Judith Stark Creative Writing Award, Host of Unplugged Poetry, creator of Pen Stroke National Poetry Festival, SheWrightz believes in the powers of transparency and vulnerability to transcend what Jean Houston calls "the great divide of other." Her poetry provides a glimpse into her conviction.

## LCLT Home Owners Give Back to the Community



**Lopez Emergency Medical Services (EMS) • Lopez Fire Department • Islands Energy Coalition • TIOLI • Teaching science, math, culture, energy and after-school Lego at Lopez Elementary School • Juggle Fest • Baking pies for Thanksgiving baskets • Soccer instructor at Lopez Elementary School • Member Owned Renewable Energy (MORE) advisory committee, OPALCO • Lopez Island Family Resource Center • Lopez Island Library • Summit Dog Assistance • Lopez Fresh • San Juan County Parks Monitor • Lopez Thrift Store • Lopez Community Land Trust • S. J. Islands National Conservation Area • BLM lands monitor • Trumpeter Swan survey counter • Patos Island Lighthouse beach clean-up • Turn Point Lighthouse volunteer • Lopez Historical Museum • Lopez Artist Guild • Hospice Home Support • Lopez Senior Center • Community Shakespeare Company • Lopez Cooperative Preschool Board • Lopez Library desk volunteer • Board of Fisherman Bay Water Association • Lopez Community Center (LCCA)**

## THE BOUNTY FOOD EXPERIMENT CONTINUES

Marney Reynolds took on the month of November for the Lopez Bounty Food Experiment. November includes the traditional holiday of Thanksgiving, and could have been cause for the exception to eating local. Thanksgiving did nothing but inspire Marney, as well as her Lopez guests. Check out this beautiful menu in Marney's own words:

### *Our Thanksgiving Menu*

#### *Hors d'oeuvres:*

*roasted local oysters, chicken liver paté, stuffed cherry peppers, cornichons, goat Camembert, local cow-milk cheeses, and locally-caught prawn frittata.*

#### *Entrees:*

*Roasted Turkey (Skagit River Ranch – organic of course!)  
Herbed Dressing (made from our homemade bread of Lopez wheat)  
Gravy (my family's beverage of choice!)  
Mashed Potatoes  
Roasted Delicata Squash  
Apple/Fresh Cheese Stacks w/ Kale  
Roasted Broccoli  
Lopez Wheat Dinner Rolls  
Bon Appetit! And yes! there is always room for dessert.*

#### *Dessert:*

*Pumpkin and Apple/Quince Pies with fresh whipped cream.*



*Oh, la, la! What a meal! What a great bunch of people! Now that is what sharing food is all about: gathering together, giving thanks for the bounty surrounding us and counting our blessings. I so deeply believe that good food, well prepared, is for connecting with others – nourishing ourselves both spiritually and physically. Made with love and given freely to enjoy, food is more than just sustenance – it is comfort, camaraderie and connectivity to the earth. And finally, some folks have asked me if I have really missed anything this past month? Not necessarily. I guess if I had to say, what immediately comes to mind is citrus! This time of year it perks me up. It adds sparkle to my meals. But really, I have such a varied diet and a wholesome one at that, I didn't miss much. Enjoy your food and please...Don't forget to thank a farmer!*

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## CHANGING OF THE BOARD

The board is undergoing a major change this year. Kay Keeler, our outgoing chair, is leaving after serving two full terms. David Zapalac and Scott Finley have decided to leave the board to spend more time with new work opportunities. We are grateful for all their service and dedication over the years.

Maija Wilder has submitted her name for the 2015 Board election. A Pacific Northwest native, Maija Wilder has been visiting Lopez Island regularly since the early 1970's. She has seen first hand the value of the affordable housing created through LCLT and the additional long-term benefits for the entire community that has occurred as a result. Her mother Elizabeth lives in the COHO coop.

Since LCLT's beginnings she has had the desire to become actively involved. After three decades living primarily in NYC and LA, with international stints in London, India, and Mexico, she is happy to now be a permanent resident of Lopez Island. Her degree from NYU is in Film and TV. Although her skills and experience working in media are extensive, she prefers to simply call herself a 'creative' and a 'project person.' She believes in taking personal action to help change the dream of the planet and create the kind of world and community she wants to live in.



*Maija Wilder*

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# 2014 Donors--We Thank You! You make us who we are!

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San Juan County Housing Bank  
Skagit Valley College  
Skagit Valley Food Co-operative

## Join us!

## HOMEOWNER PROFILE



*Catalina Kohring and daughter Natalya*

Catalina Kohring is a new homeowner in the Salish Way Coop. Catalina has lived on Lopez since she was eight years old and is excited to raise her four year old daughter Natalya in the same place as where she grew up. Her Dad is putting in building partner hours on her house, so it has become a multi—generational effort. Moving into Salish

Way means that her daughter Natalya can be nearby to her Grandpa and three uncles who live across the way at Common Ground. Catalina has worked at the Children's Center for almost three years and has recently finished her AA degree from Skagit Valley College. Early Childhood Education is her passion, and she expects to work for the Children's Center for years to come. When asked about the process of helping to build her own house, she responded, "Wow, am I really doing this? People build houses but I never thought it would be me. It's great to be a part of the entire process. It makes me feel more rooted in the Lopez community."



*Homeowners Catalina Kohring, Audrey Hancock, & Crystal Holland*

## LCLT ANNUAL MEETING MONDAY MARCH 23,'15 GRACE PARISH HALL, 7 P.M. THE BOLD ONES! ANTONIO GUTIERREZ AND TANNUR ALI

LCLT is blessed with guest speakers involved in affordable housing and community organization that represent the next generation. Come hear the visionaries of this up and coming generation and be inspired by the poetry and commitment of these emerging leaders. They would love your questions and feedback! A Dessert Auction will be featured.

## FUN & FUNKY FLEA MARKET FUNDRAISER 10-3 SATURDAY MARCH 28,'15 COMMUNITY CENTER

### Board of Directors

Kay Keeler, Chair  
Chom Greacen, Treasurer & Vice Chair  
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Scott Finley  
Read Langenbach  
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Sandy Bishop, Executive Director  
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**THE LCLT 2015 SEED LIBRARY  
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Linoleum Block Prints: Diana Luhn Bower Photos: Staff and Friends



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