



COVER: A young learner shows her enthusiasm at the King Street Center's Block Party celebration, summer 2022. King Street Center is a new Stern Center partner for increasing access.



For nearly 40 years, the Stern Center for Language and Learning has been trusted by learners, families, and schools, and supported by visionary donors who share our commitment to a world that celebrates learning for all.

We are a nonprofit center that offers specialized evaluations, customized instruction, social learning support, speech therapy, courses for educators, and partnerships with schools.

President's Message



As for so many of you reading this, the power to learn has been a cornerstone of personal and professional identity for me. As a student, an educator, a parent, and a leader—to name just a few of the identities I hold—learning has shaped and sustained me.

Individual empowerment through learning is vital, but I believe that learning is a *relational* good. It takes its strength from the way we use it in practical, everyday interactions, to make both ourselves and others better for those connections that learning forges. Our destiny as learners is indispensable to unlocking the complex problems of this moment in human history. Without nurturing each person's mind toward a future full of individual potential, we will not collectively be able to address the great challenges of the era.

If the development of ourselves, our families, and our communities for the better is fueled by our learning, both in our schooling years and in those moments pulsing with opportunity that unfold throughout our whole lives, then it is by learning that we achieve our full humanity.

At the Stern Center, we make our contribution to this grand human project by putting our expertise into action to kindle the power of learning. The students we serve, the teachers we engage, the schools we advise, and the champions who foster our growth and success, all become part of an expanding circle of commitment to learning.

With 40 years of experience supporting individuals, their families, and our community, the Stern Center pursues understanding and nurtures learning at a greater scale

than ever before. We are especially proud to reach the 15-year mark in bringing to life Cynthia K. Hoehl's visionary legacy of supporting teachers as they pursue their own learning to bring the best possible knowledge and methods to all their students, class by class, year after year. Please see pages 11–15 for a focus on this indispensable dimension of our mission.

The Annual Report summarizes our year, spanning from September of 2021 to August of 2022. I hope you will enjoy the many highlights captured in these pages.

In 2022, we finalized our Strategy for the Stern Center to guide and structure our ambition for the next 40 years of this storied organization. Developed with my dedicated team of about 80 talented individuals, and guided by our esteemed Board of Directors, our Strategy advances our mission across five domains:

1. Life-Changing Learning. *The core of our mission is to change lives through learning.*
2. Expertise in Action. *We seize opportunities to make a difference both by knowing and by doing.*
3. Visible Impact. *Our range and quality of services and initiatives generate stories worthy of being widely shared.*
4. Capable and Flexible Organization. *Our nonprofit's people and practices are innovative and inclusive.*
5. Expanding Circle of Commitment. *We secure resources and build influence for sustainable impact.*

With these commitments guiding us, inspired always by the powerful ways that learning unfolds in our lives, all of us at the Stern Center are energized for what's yet to come. I am grateful to all of you who are with us along this journey!

For learning,

Laurie Quinn, Ph.D.



Why We Serve: Stern Center Board Members' Perspectives



CARRIE ALEXANDER, Managing Associate, Isaacson, Miller:

"Educational equity and access are extremely important to me. We're so lucky that we have a place like the Stern Center looking out for every student. Learning is the key to success for future generations.

Serving on the Board is an opportunity to give back to the state of Vermont. Every learner deserves to feel valued, confident, and successful in the classroom and beyond."



BUD MEYERS, Ph.D., Professor Emeritus, University of Vermont:

"The Stern Center is a treasure for Vermont. The team's depth of expertise, the commitment to putting research into practical application, and the long-standing dedication to results for generations of learners all matter now more than ever to our future."



ELAINE PINCKNEY, Retired Superintendent of the Champlain Valley School District: "I've been in education for nearly 50 years, and the data on how children are doing in terms of reading has not changed. The number of kids struggling to read now is the same as it was in 1967. I joined the Board because of the Stern Center's vision of transformation, creating partnerships with schools to help all children learn how to read. It's a mission that focuses on doing what's right for kids."

See page 24
for a full list of
Board Members

Our Impact at a Glance

September 2021 to August 2022

2,000+
TOTAL SERVED

17,374+
STUDENT
SERVICES HOURS

1,384
TEACHERS
REACHED

65
COURSES
& WORKSHOPS

\$106K
GRANTS TO
TEACHERS

423
SCHOOLS
SUPPORTED

\$316K+
GRANTS &
SCHOLARSHIPS
AWARDED



President Laurie Quinn (top left) and King Street Executive Director Shabnam Nolan with young learners from Burlington's King Street Center.

A Partnership for Equity

Stern Center and King Street Center Win Innovation Grant

The Stern Center has partnered with the King Street Center to advance access to reading readiness for early elementary learners. The organizations applied together for a grant from the Fanny Allen Corporation. An award of \$25,000 was made as the inaugural Sister Irene Duchesneau Innovation Grant, to support a pilot project to bring Reading Readiness Check-Ups and related services to King Street Center learners.



Literacy for All

An Equity Imperative

Vermont Fourth Graders
Who Score Proficient in Reading

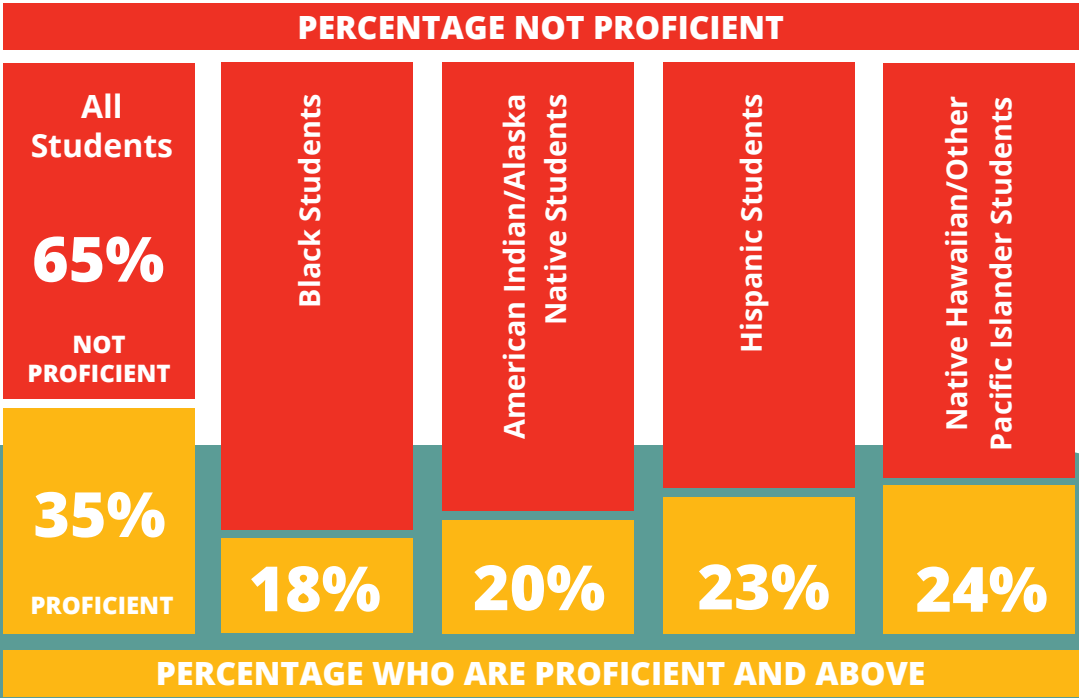
35%

of all Vermont students

21%

of Vermont students
who qualify for free and
reduced lunch

US Fourth-Grade Readers*



*Source: 2019 NAEP (National Center for Education Statistics) Grade 4



Reading is a right, inseparable from any meaningful discussion of equity.

— Laurie Quinn, Ph.D., President, Stern Center for Language and Learning



“

Since my son has been coming to the Stern Center for his dyslexia, we have seen him make tremendous gains in his reading ability, his confidence, and his ability to tackle new challenges in the classroom.”

— MATTHEW,
Parent of a Stern Center student

ONE-TO-ONE CUSTOMIZED INSTRUCTION

Powerful Learning

The Stern Center’s highly trained instructors help children and adults develop the essential skills they need to become proficient in reading, writing, comprehension, and math. Working individually with each learner, our teachers use proven methods that build the habits of success and foster a love of learning.



Leading a Team of Expert Teachers

When children and teens struggle in school, families often don’t know what to do or where to turn. Michelle Szabo, the Stern Center’s Director of Instruction, leads a team of dedicated teachers who know how to help.

Our instructors work with children and teens on a one-to-one basis, providing customized help in any academic areas where a student has trouble learning. Students often come to us with learning differences—maybe they have a diagnosed learning disability or they’re currently struggling to keep up in school. In every session, we help students build executive function skills, self-confidence, and self-awareness so they can be successful in the classroom.

Our entire focus is on helping students thrive. In a large classroom at school, a teacher can’t always work one-on-one with students. We partner with classroom teachers, special educators, speech-language pathologists, physical/occupational therapists, and others to ensure that we address students’ needs holistically.

We teach a wide range of subjects at the Stern Center, including math, reading, writing, and more. Our instructors use a structured approach that involves multiple senses (visual, auditory, and tactile) and different areas of the brain. For example, when teaching math, we’ll use manipulatives so students can move things around and see math come alive. Our teachers build partnerships, trust, and rapport with students, giving students the confidence they need to tackle and learn new things.

12,520
INSTRUCTION
HOURS

When a student succeeds and feels pride in their work—when they “get” something for the first time, whether it’s figuring out a math problem, reading a sentence, or finishing a chapter book—it’s incredibly rewarding for all of us. That’s why we teach. Many students come back to us a year later, five years later, after graduating with honors from high school to say that they wouldn’t have been able to succeed without direct intervention at some point in their academic career. The vital support our students find at the Stern Center leads to college, to careers, and to lifelong learning. It’s what every young person deserves: the chance to have their unique mind nurtured, and to ensure that the trajectory of their lives makes their goals reachable. That’s how we make a difference.



During the summer, we offer activity-based experiences that promote social learning.

Building Connection and Fostering Communication

Through direct teaching, coaching, and practice, our social learning experts, special educators, autism specialists, and speech therapists help people engage more fully with the world. In one-on-one and group sessions customized to each client’s unique learning style, our team teaches the social and communication skills people need to thrive in their daily lives.



An In-Depth School Partnership with Lasting Results



A Stern Center leader and a visionary principal put social learning and literacy in focus for their students

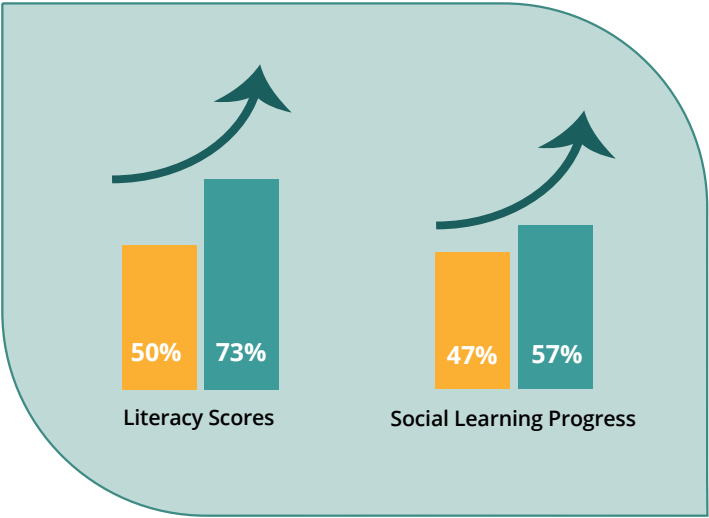
A team led by Julie Erdelyi, the Stern Center’s Director of Social Learning and Communication, is supporting the social, emotional, and literacy needs of students at OnTop and Horizons, Burlington’s alternative high schools.

OnTop and Horizons teens know trauma all too well. Some grew up with needs around mental health and substance dependency. Others experienced the adversity of abuse, intergenerational poverty, or neglect. Many arrive at school without the emotional and academic skills necessary for learning.

Supporting the dedicated teachers on-site with professional learning that builds their capacity to help these youth change their lives for the better, Julie and her team build strong relationships and secure attachments with the students through one-on-one and group sessions. They coach them on social learning and communication skills, such as how to manage their emotions, collaborate with others, improve self-regulation, and communicate more effectively. The team also tailors literacy lessons to students’ needs.

Last year, students’ social cognition grew by 10%. Literacy outcomes soared, too, with overall gains of 23%.

ONTOP STUDENT GROWTH: Fall 2021 to Spring 2022



Our work with the Stern Center is making a difference on many fronts. The targeted literacy work has documented growth for 98% of our students in reading and writing. Additionally, students are making great gains in social-emotional well-being and cognition measures. This partnership has helped us design a school that truly meets the needs of our students.”

— Bobby Riley, Principal of OnTop and Horizons Schools, Burlington School District



Evaluations Unlock Learning

Stern Center evaluators provide state-of-the-art learning assessments to identify strengths and needs as a foundation for improved instruction and success at home, in school, and in the workplace. Our team includes clinical psychologists, educational psychologists, a neuropsychologist, and speech-language pathologists, all focused on helping children and adults to achieve their potential.

THE EILEEN BONNER BOTJER MEMORIAL SCHOLARSHIP

"In September 2021, my daughter received financial assistance through the Eileen Bonner Botjer Memorial Scholarship. This scholarship made it possible for her to get a comprehensive evaluation at the Stern Center for Language and Learning. The information we received in the evaluation process has been very beneficial for her, academically and personally...I am happy to say that she has blossomed into an outgoing and happy student; she is making substantial academic gains and feels so much better about herself!"

— Parent's description of the impact of a scholarship supporting access to an evaluation

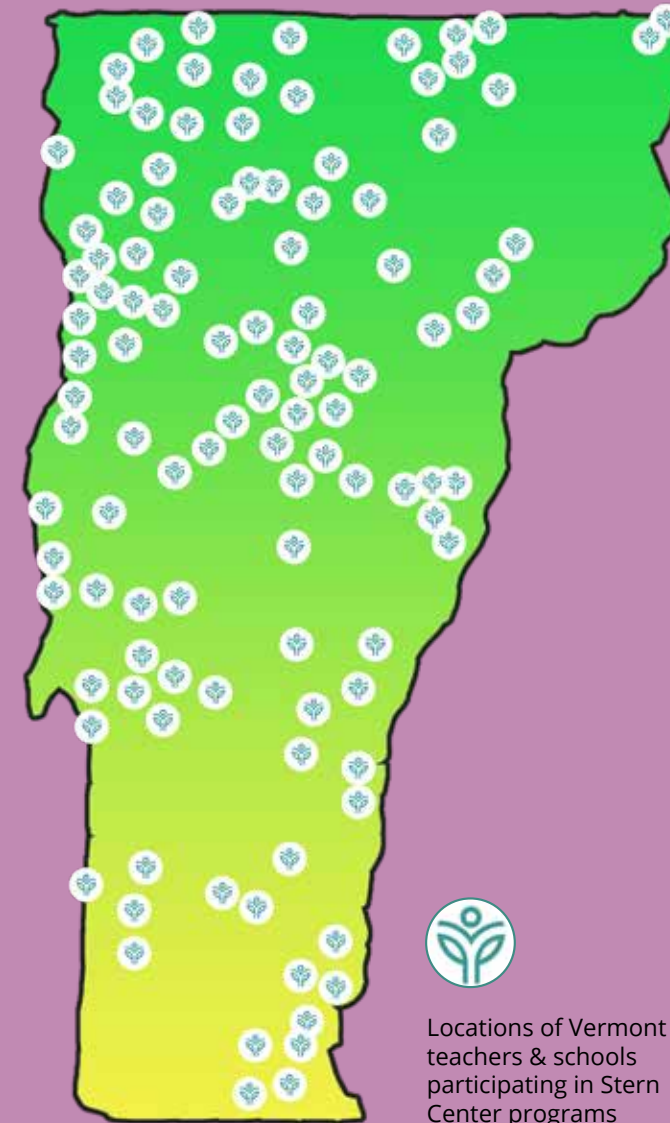


Making a Difference for Future Medical Leaders

Clinical Fellows from UVM's Larner College of Medicine study with our distinguished team of evaluators as they learn about the different diagnoses and educational treatment of learning disorders. We thank this year's four fellows and look forward to following their careers in practice.

College of Medicine Fellows:

Alexis Bailey, M.D.
Avni Mehta, D.O.
Joseph Pepitone, M.D.
Dhruv Shah, D.O.



Locations of Vermont
teachers & schools
participating in Stern
Center programs

CYNTHIA K. HOEHL
INSTITUTE FOR EXCELLENCE



Celebrating 15 Years of a Vision for Educators

Established in 2008, the Cynthia K. Hoehl Institute for Excellence provides high-quality professional learning to educators. In addition, the Institute awards grants to support schools and families whose students receive multi-hour instructional services grounded in evidence-based practices. With an especially generous gift, Cynthia K. Hoehl enabled the Stern Center to establish the Institute as part of her vision to help all children learn. For fifteen years, thousands of educators—and thousands more of the students they teach—have benefited from the Stern Center's professional learning mission as the Institute brings it to life across classrooms and schools.

\$124K+

GRANTS TO SCHOOLS

GRANTS AWARDED
IN FISCAL YEAR 2022

\$12K+

GRANTS TO INDIVIDUAL
TEACHERS

Orton-Gillingham Institute



The Stern Center wants to ensure that children become confident readers, and our Orton-Gillingham Institute is advancing that goal with a powerful, multisensory approach to literacy instruction rooted in decades of neuroscience and classroom success.

We are among a select few training centers in New England accredited by the respected Orton-Gillingham Academy. As the field of neuroscience continues to explore reading and dyslexia, scientists and educators understand more and more why OG instruction benefits all learners.



Ensuring All Students Become Readers

Peggy Price, the Director of the Orton-Gillingham Institute (pictured above, left), and her team, work with school districts and individual teachers who are dedicated to ensuring all students learn how to read and write using the Orton-Gillingham approach. “Teachers see extraordinary results when they’re empowered with the science of reading and can put it into direct practice,” says Amy Ducey, Orton-Gillingham Institute Assistant Director.

Melissa Haggett (pictured above, right), a third-grade teacher at the Vergennes Union Elementary School in Vermont, was determined to help her students meet or exceed the school’s reading benchmarks when she saw that they were having difficulty with decoding and spelling. After bringing the explicit, structured approach of Orton-Gillingham into her teaching, she saw a dramatic difference in her students’ reading ability. Despite the challenges of the pandemic, Melissa’s students are excelling in their reading progress.

“



It is an honor and joy to empower educators with the science of reading. They are hungry for this research and feel a sense of urgency to help every student learn how to read and write.”

— Peggy Price, Director of the Stern Center’s Orton-Gillingham Institute



EMPOWERING TEACHERS & STUDENTS

Baird School Students Make Literacy Gains through Schoolwide Lead to Read Initiative

In the fall of 2020, the Howard Center's Baird School—a K–8 school for students who need therapeutic intervention as well as intensive academic support—began working with the Stern Center to launch Lead to Read. It's making a big, positive shift in their school.

Sandra: Lead to Read was exactly what we were waiting for! Literacy, reading, and writing are priorities for us. We've now completed two full years of learning with the Stern Center staff, and we're so glad we did.

Kim: Our teachers started with the Stern Center's MindPlay Comprehensive Reading Course and monthly coaching sessions. The content was so good and comprehensive. The ongoing coaching has been amazing, encouraging growth and accountability for everyone.

Sandra: Even during the pandemic, we've seen some very good data on literacy. Lead to Read is absolutely amazing. We want all of our new teachers to go through this training. I've had great respect for the Stern Center throughout my entire career. They are the experts, the leaders in this work, and we want to learn from the best.



(left to right)
Baird School Educators: Kim McNamara,
Sandra Limoge, and Kate Pollon



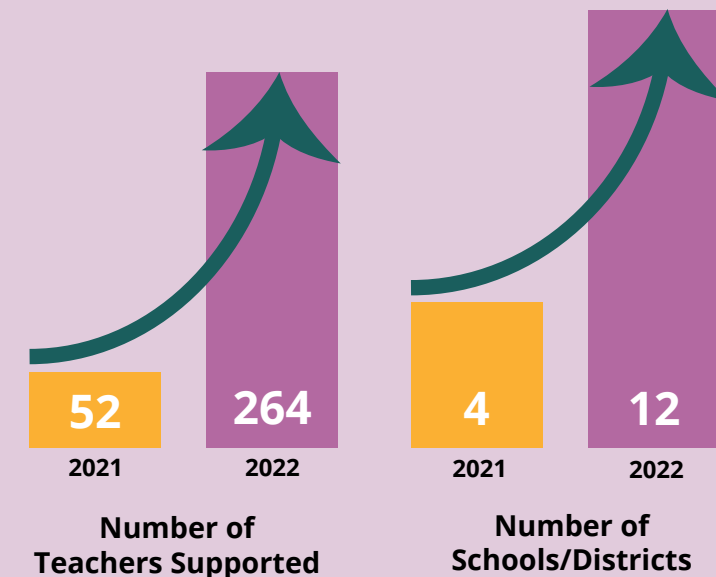
A Lead to Read coaching session at
Twinfield Union School in Vermont

IMPROVING READING OUTCOMES

Lead to Read Initiative

Lead to Read gives elementary and middle school educators the foundation, understanding, and support to implement structured literacy instruction with students in their schools. This job-embedded, online professional learning program embraces evidence-based literacy practices, data-based decision-making, and transformative literacy coaching.

LEAD TO READ YEAR-TO-YEAR GROWTH





Generosity & Gratitude

Visionary Circle

\$100,000 & Up

Bernice and Milton Stern Foundation
Hoehl Family Foundation *
Tracy and Rich Tarrant, Jr.

Luminary Circle

\$50,000–\$99,999

The Jack and Dorothy Byrne Foundation
The O'Connell Family Charitable Fund

Peter and Margie Stern & The Morris & Bessie Altman Foundation *

Founders Circle

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President's Circle

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Pam Clark Estate ♦
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Andrea B. Rogers
Mark Saba and Karen Paul
Stephen Scheu
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Katherine Toomey
Ann and Lee Van Voris

\$100–\$249

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Michael and June Carrera
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Rene Bloch Foundation
William and Gail Savage
Michael and Mary Scollins
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Ambassador Circle

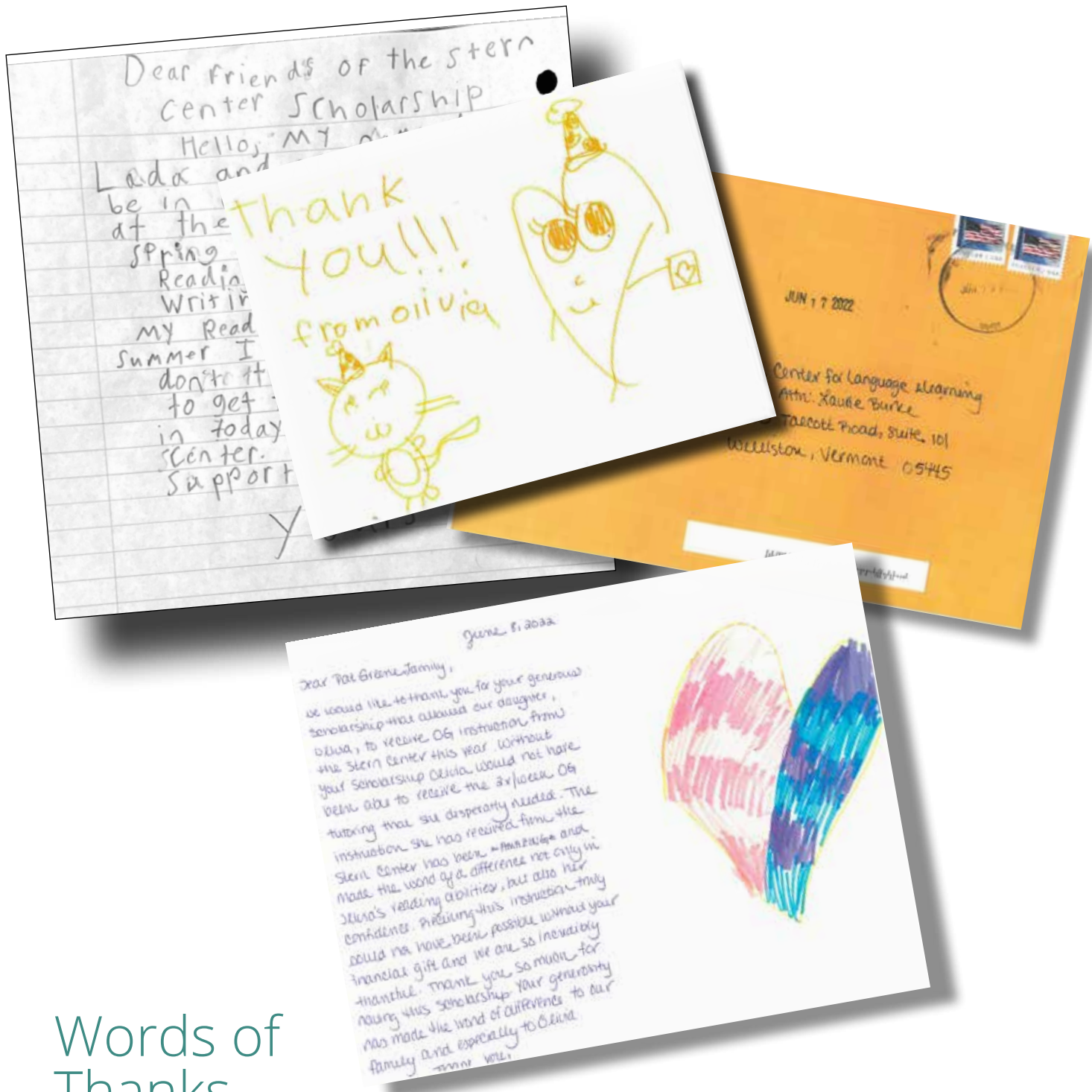
\$1,000–\$2,499

Anonymous (2)
David and Carol Angus

\$250–\$499

Anonymous
The Automaster
Robin and Randy Bertrand

We thank all those who made gifts in support of every learner. If we have inadvertently omitted any names, we apologize and ask you to contact us with the correction. This listing includes donations and pledges received during FY22: September 1, 2021–August 31, 2022. Multi-year pledges are marked * and planned bequests are marked ♦.



Words of Thanks

Financial assistance to families makes access to essential services and breakthrough learning possible. Our need-based scholarships are funded by generous donors whose annual giving or future-minded bequests ensure that vital learning opportunities are supported, one family story at a time. And the thank-you notes, like those assembled here, sure make for inspiring reading!

Milton and Carolyn Frye
Cynthia and Mack
Gardner-Morse
David and Margaret Gelinás
Alex Graham
Albert and Barbara Gross
L. Stephen and Ruthann Hackett
Frances and Larry Ingram
Stephanie Kloss
Peter and Anne Kreisel
Harlan and Linnea Lachman
Katherine Lampton
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Kathy and David Leo-Nyquist
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Patrick and Jill McCaffrey
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Barbara Moore
Patricia Mueller
Megan and Wayne
Munson-Warnken
Allison Penan and
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Paul and Dorothea Penar
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Garth and Clara Peterson
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Nancy T. Post
Helen Powers
Gay G. Regan
Michele Richardson
Robert and Sylvia Russell
Christopher and Judith Shaw
Joseph and Margaret Sheehan
Katharine Shepherd and
Bern Terry
David and Patti Smallwood
Dolores and Haviland Smith
Laura Stewart
Michelle and Dave Szabo
Ben and Debbie Taggard
Jo-Anne Unruh and
Kenneth Kramberg
James and Bonnie Wallman
Peter Welch and
Margaret Cheney
James Wick

Scott B. Yeager and
Christine Packard
Matthew Zahn

\$50–\$99

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John and Patricia Connor
Paul and Nancy Cotton
Annie Crawford and Scott Dean
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Margaret and Alfred Rosa
Lucinda P. Senning
Daryl Sherman and Jodi Towne
Marissa and Jackson
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Rup and Patricia Tandan
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Diane Vieweg
Delight Wing and John Long

Up to \$50

Margaret D. Adams
AmazonSmile Foundation
Victoria and GianPiero Anelli
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Paschal DeBlasio
Iris M. Berezin
James and Carol Bouyea
Emily Dawson
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Katharine Montstream and
Alan Dworshak

Kim Nau
Jay D. Petrillo
Peter and Gayle Shaw
Tracy Stein
Shaun Stephens
Paulette Thabault
Charles and Mary Ann Wolf
Ziembko Family

Gifts in Memory of

*The names of those being remembered appear in **BOLD** letters and are followed by the names of those who made the gifts.*

Leslie Watson Botjer
Robert Botjer
Ryan Botjer

Pamela Clark
Annie Crawford and Scott Dean
Katherine Lampton
Carrick Pierce
Heather Pierce

Ursula & Jack Crews
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Gerry & Peggy Shapiro
Joseph & Margaret Sheehan
Matthew Zahn

Bernice Stern
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Paul Toomey
Katherine Toomey
Michael & Valerie Toomey
Ann & Lee Van Voris
Timothy & Julie Van Voris

Lester & Elizabeth Wallman
Christina G. H. Atkin, M.D.
Helen Lynne Collins, Ph.D.
C. Russell De Burlo, Jr.
Angela & Wallace McLean
Paul and Dorothea Penar
James & Bonnie Wallman

Ellen Wilkins
Thomas Cavin
John R. Connor

Gifts in Honor of

*The names of those being honored appear in **BOLD** letters and are followed by the names of those who made the gifts.*

Michael Allen
Ed & Brynn Kusiak

Sandra B. Boyer
Sally Conant

John Boyd Coates, IV
Barbara R. & John B. Coates

Nini Crane
Margaret Lanzetta

Christine Evans
Peggy Price

Friends of the Stern Center
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Nancy T. Post

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Luca Munson-Warnken
Megan Munson-Warnken

Blanche R. Podhajski
Heidi DeCarvalho
Milton Frye
Bonnie Reid Martin
Ben & Debbie Taggard
Dolores M. Ziembko

Podhajski Family
Kenneth Kreiling
Dolores Podhajski LeConche

Laurie Quinn
Carrie Alexander

Fran Rice
Cynthia Gardner-Morse

Ed Wilkens
Marissa Strayer-Benton

Woodworth Family
Stephen Scheu

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Foundation
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Four Angels Fund
The Gerald & Virginia Hornung
Family Charitable Fund
High Five Foundation
Hoehl Family Foundation
IBM International Foundation
The Jack and Dorothy Byrne
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Kelsey Trust of the VT
Community Foundation
The Mill Foundation
The Morris & Bessie Altman
Foundation
Northfield Savings Bank
Foundation
The Oakland Foundation
The Ode Family Fund
The Paul Post Fund of the VT
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The Pesky Family
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Foundation
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Consulting
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Legacy for Learning Circle

The *Legacy for Learning Circle* honors those who have planned bequests to the Stern Center. These gifts provide enduring support that allows the Stern Center to help future generations of learners.

Legacy for Learning Circle

** Deceased*
Anonymous (2)
Frances Bagwell*
Ted and Joan Braun
Pamela Clark*
Megan and Greg Cluver
Nancy and Rit DiVenere
Kenneth Kreiling
Dolores Podhajski LeConche
Joan and Herbert Martin*
Gordon and Christena Mills*
Blanche R. Podhajski
Charles and Joan Poser*
Mike and Mary Scollins
Ann L. Smallwood
Peter and Margie Stern
Paul Toomey*
Elizabeth Woods



Please contact Laurie Caswell Burke at lburke@sterncenter.org or call (802) 276-8669 to learn more about planned giving options.

We thank all those who made gifts in support of every learner. If we have inadvertently omitted any names, we apologize and ask you to contact us with the correction. This listing includes donations and pledges received during FY22: September 1, 2021–August 31, 2022. Multi-year pledges are marked * and planned bequests are marked ◊.

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Because Learning Endures

Generous donors establish named scholarships to help students access Stern Center services. Endowed named scholarships honoring a loved one are awarded annually in perpetuity, while annual named scholarships are awarded during a single year.

- Michael Allen Scholarship

Charles Bartlett Scholarship*

Eileen Bonner Botjer Memorial Scholarship*

Leslie Watson Botjer Memorial Scholarship*

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Paul Toomey Memorial Scholarship

Lester Wallman, M.D. and Elizabeth Wallman Memorial Scholarship

* Indicates an endowed scholarship

“I wanted to personally thank you for the scholarship my daughter received from the Stern Center. Without this scholarship, we would not have been able to get the testing that she needed. She is now doing so well in school and understands things so much better.”

— Scholarship recipient's parent



In Memoriam: Pam Clark

This year we were deeply saddened to lose a dear friend and loyal supporter. Pam Clark served on the Stern Center Board from 1992–1998, and as Board Chair from 1994–1996. She remained connected to the Stern Center—always a champion for our work and devoted to our mission. Her bequest to the Stern Center will help us to continue the life-changing work she ardently believed in, a tribute to her passion and devotion to helping all learners reach their full potential.

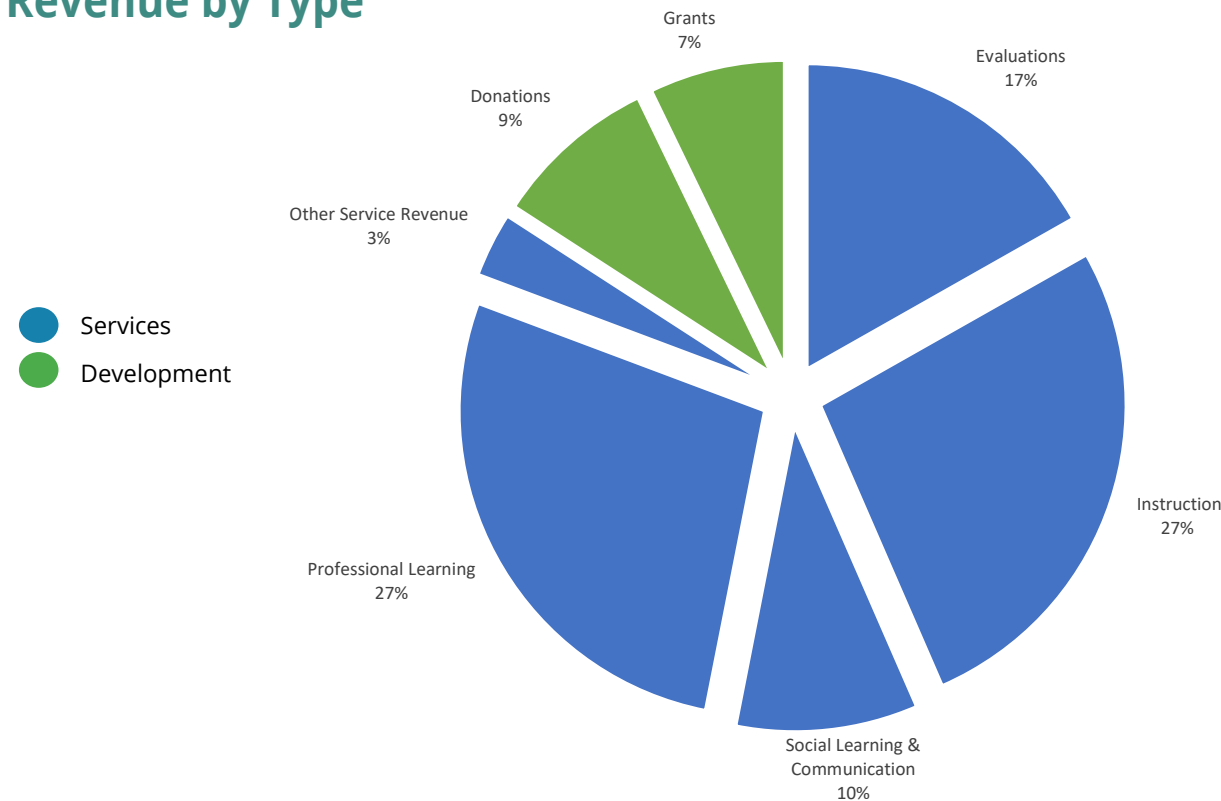


Pam Clark with her granddaughters

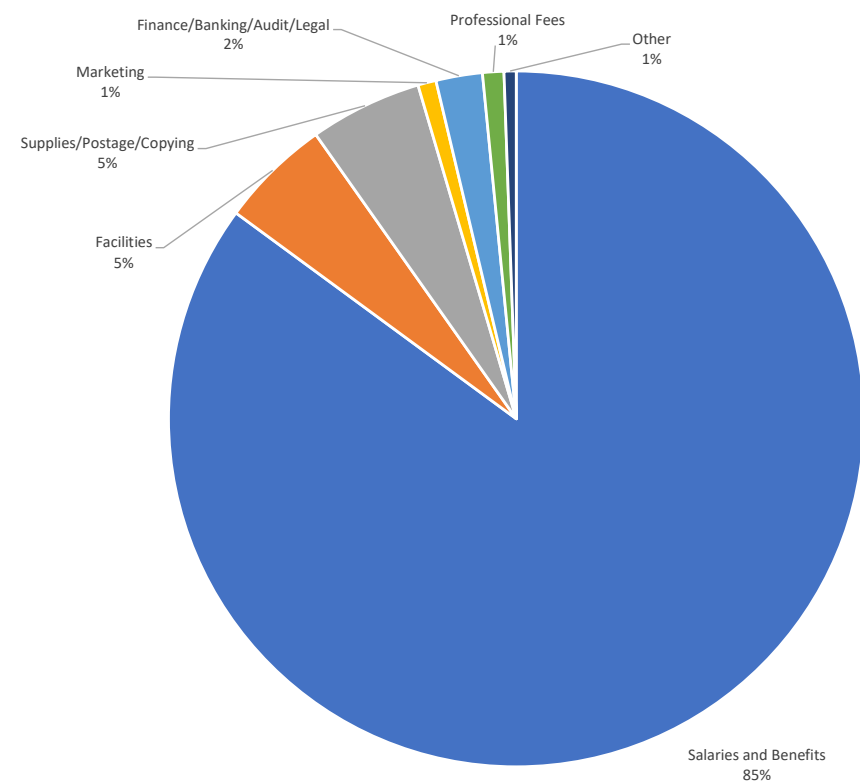


Financials

Revenue by Type



Expenses by Type



Statement of Revenue and Expenditures *

All funds for the 12 months ended August 31, 2022

	Unrestricted & Scholarship Funds	Temporarily Restricted Funds	Permanently Restricted Funds	Total
Revenue				
Evaluations	728,272	0	0	728,272
Instruction	1,156,144	-	-	1,156,144
Social Learning & Communication	417,300	-	-	417,300
Professional Learning	1,196,682	-	-	1,196,682
Other Service Revenue	148,771	-	-	148,771
Subtotal Services	\$3,647,169	\$0	\$0	\$3,647,169
Scholarships	(179,619)	-	-	(179,619)
Contributions and Grants	242,677	337,000	107,700	687,377
Other Income	599,972	(619,727)	-	(19,755)
Discounts	(37,294)	-	-	(37,294)
Reallocations for Operations	433,500	(433,500)	-	0
Services Funded by Grants	0	(250,382)	-	(250,382)
Total Revenue	\$4,706,405	(\$966,609)	\$107,700	\$3,847,496
Expenses				
Salaries/Wages	3,387,200	-	-	3,387,200
Benefits	632,518	-	-	632,518
Supplies/Postage/Copying	231,695	14,656	-	246,351
Facilities	243,047	-	-	243,047
Marketing	39,652	-	-	39,652
Special Events/Presentations/Meetings	1,558	-	-	1,558
Staff Development/Training	2,986	-	-	2,986
Professional Fees	46,864	-	-	46,864
Travel	14,528	-	-	14,528
Finance/Legal/Audit	59,068	43,110	-	102,178
Miscellaneous	6,777	-	-	6,777
Transfers between funds	(79,000)	79,000	-	0
Misc. - Program Related	518	-	-	518
Overhead Recovered/Charged	-	-	-	-
Total Expenses	\$4,587,411	\$136,765	\$0	\$4,724,176
Increase/(Decrease) in Net Assets before Reallocation for Capital	118,994	(1,103,374)	107,700	(876,680)
Reallocation for Capital	-	-	-	-
Increase/(Decrease) in Net Assets	\$118,994	(\$1,103,374)	\$107,700	(\$876,680)

*All figures represent unaudited financial results.

Our Board of Directors

The Stern Center’s volunteer Board of Directors contributes time and talent to our organization’s success, as well as achieving 100% Board philanthropic participation annually. We honor our Board Members for their commitment and are grateful for the positive impact of their stewardship.



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- Champlain College
- King Street Center
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- MindPlay
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Professional Learning Provider

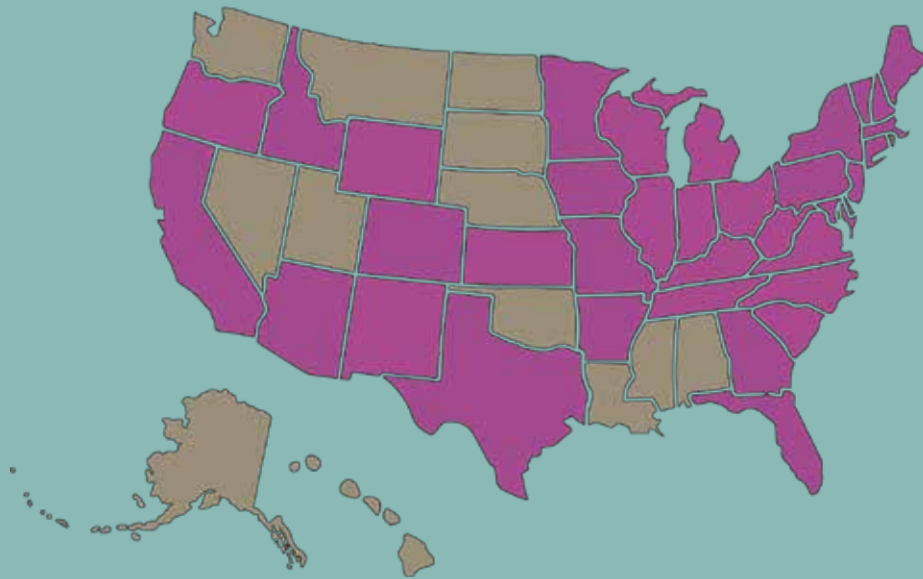




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for Language and Learning

We Supported Teachers in 35 States



Our Reach

183 Talcott Road, Williston, Vermont | 05495

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