

# Competitive Grants

The Competitive Grant program awarded \$1,843,400 to nonprofit organizations for projects that benefit the residents of Hampden, Hampshire, and Franklin counties. The 170 projects funded are as varied as the needs of our Pioneer Valley residents and included: mediation programs for seniors, classical music performances for the general public, bullying and harassment prevention programs, green jobs training opportunities, college prep courses for teens, peer support groups for individuals recovering from mental illnesses, building renovations and repairs, nutritional education and weight management clinics for overweight youth, and business management workshops for artists. About one-third of these dollars were allocated for the 5 & Under Initiative: Access to Opportunity for Children in Poverty.

## COMPETITIVE GRANT FUNDS

Funds for the competitive grant program come from bank trusts, private foundations, unrestricted funds, and donor advised funds. The generosity of the donors who established these funds allows the Community Foundation to respond with the maximum amount of flexibility.

### Bank of America Funds

The Community Foundation's Distribution Committee reviews grant applications and makes recommendations on behalf of Bank of America to award competitive grants from the following funds:

Eugene A. Dexter Charitable Fund  
 Nan and Matilda Heydt Fund  
 The Lochridge-Watkins Charitable Foundation  
 The Valley Charitable Trust Fund

### Community Foundation Funds and Other Trusts and Foundations

The Distribution Committee recommended competitive grants from the following Community Foundation funds, either to the advisors or the trustees of such funds. Some funds have geographic or other restrictions.

5 & Under Initiative Fund  
 Anonymous Memorial Fund  
 Lucy and Bob Atkinson Fund  
 The Beveridge Family Foundation, Inc. Fund  
 Board Discretionary Grantmaking Fund  
 Brendler Family Charitable Fund  
 The Buxton Charitable Foundation Fund,  
 Bank of America, Trustee  
 Raymond E. and Mildred G. Clark Foundation Fund,  
 Bank of America, Trustee  
 Cancer Fund

Community Grant Making Fund  
 Credit Data Services, Inc. Fund  
 George H. Empsall Charitable Fund  
 Filler Community Fund  
 Franklin Fund  
 Franklin Fund #2  
 Fund for Hampshire and Franklin Counties  
 Teresa A. Harris Fund  
 Junior League of Holyoke Fund  
 Juliusz Feigenbaum Fund  
 Rockwell Keeney, Jr. Charitable Fund  
 Dr. John E. McNally Memorial Fund  
 Albert Steiger Memorial Fund  
 Roger G. and Jeannie Houston Turgeon Fund  
 Joan Walker Memorial Fund  
 Rachel O. Storrs Ware Youth Center, Inc. Fund  
 William Wells Tapley Fund  
 Unrestricted Fund  
 Yale Genton Charitable Fund

## COMPETITIVE GRANTS

The following grants were awarded through the Competitive Grants program by the Community Foundation's Distribution Committee in Fiscal Year 2010.

<b>32 Byers Street, Inc.</b> <i>Supportive Services Program</i>	<b>\$6,000</b>
<b>A Little Easier Recovery, Inc.</b> <i>Garments and Literature for Breast Cancer Patients</i>	<b>\$8,000</b>
<b>All Out Adventures, Inc.</b> <i>Cycling Program for Disabled</i>	<b>\$4,900</b>
<b>Alzheimer's Disease &amp; Related Disorders Assoc., Inc. – MA Chapter</b> <i>Awareness Seminars</i>	<b>\$5,000</b>

## Competitive Grants, *continued*

<b>American International College</b> <i>9th Grade Summer Program</i>	<b>\$11,000</b>	<b>Community Music School of Springfield, Inc.</b> <i>Installation of HVAC Control System</i>	<b>\$10,000</b>
<b>American National Red Cross, Greater Westfield Chapter</b> <i>Technology Purchases</i>	<b>\$5,000</b>	<b>Connecticut River Watershed Council, Inc.</b> <i>Water Quality Lab and Training Center</i>	<b>\$7,500</b>
<b>American National Red Cross, Pioneer Valley Chapter</b> <i>Local Disaster Relief</i>	<b>\$20,000</b>	<b>Cooley Dickinson Hospital Health Care Corp.</b> <i>Emergency Department Expansion</i>	<b>\$15,000</b>
<b>Anti-Displacement Project, Inc.</b> <i>Building Renovations and Mural Project</i>	<b>\$15,000</b>	<b>Cooperative Fund of New England</b> <i>Technical Assistance for Cooperatives</i>	<b>\$9,000</b>
<b>Appalachian Mountain Club</b> <i>New England National Scenic Trail Protection</i>	<b>\$3,000</b>	<b>Cutchins Programs for Children and Families, Inc.</b> <i>Agriculture Education for Youth</i>	<b>\$3,000</b>
<b>Arc Massachusetts</b> <i>Health Education Conference</i>	<b>\$5,000</b>	<b>Da Camera Singers</b> <i>Concert Commission</i>	<b>\$1,000</b>
<b>Arts Extension Institute, Inc.</b> <i>Business Training for Artists</i>	<b>\$8,000</b>	<b>Domus Incorporated</b> <i>Window Repair and Home Maintenance Job Training</i>	<b>\$10,000</b>
<b>Athol Bird and Nature Club, Inc.</b> <i>Fishing Instruction for Handicapped Individuals and Families</i>	<b>\$3,000</b>	<b>Douglas A. Thom Clinic, Inc.</b> <i>Playground for Disabled Kids</i>	<b>\$7,000</b>
<b>Boys &amp; Girls Club of Greater Westfield, Inc.</b> <i>Teen Wellness Program</i>	<b>\$8,000</b>	<b>Drama Studio, Inc.</b> <i>Marketing Program</i>	<b>\$6,200</b>
<b>The Brick House Community Resource Center, Inc.</b> <i>Green Jobs Training Program</i>	<b>\$12,500</b>	<b>Earthdance Creative Living Project, Inc.</b> <i>Harriet Tubman Healthy Living Conference</i>	<b>\$2,500</b>
<b>Bridgewater State College Foundation</b> <i>Bullying and Cyberbullying Prevention</i>	<b>\$15,000</b>	<b>Enchanted Circle, Inc.</b> <i>Theater Arts Program in Northampton, Year 2</i>	<b>\$7,500</b>
<b>Camp Howe, Inc.</b> <i>Emergency Repairs and Clean Up</i>	<b>\$15,000</b>	<b>Eric Carle Museum of Picture Book Art, Inc.</b> <i>Automatic Door Opener Installation</i>	<b>\$5,000</b>
<b>Cancer House of Hope, Inc.</b> <i>Yoga for Cancer Survivors</i>	<b>\$4,500</b>	<b>The Food Bank of Western Massachusetts, Inc.</b> <i>Springfield Target Hunger Program</i>	<b>\$3,000</b>
<b>Carson Center for Human Services, Inc.</b> <i>Kamp for Kids</i>	<b>\$10,000</b>	<b>Forest Park Zoological Society, Inc.</b> <i>Zoo on the Go Program Van</i>	<b>\$15,000</b>
<b>Center for Human Development, Inc.</b> <i>Not Bread Alone Meals Program</i>	<b>\$10,000</b>	<b>Foundation for Rowing Education, Inc.</b> <i>Rowing Program</i>	<b>\$2,500</b>
<b>Center for Human Development, Inc.</b> <i>Volunteer Training for CASA Program</i>	<b>\$2,000</b>	<b>Franklin County Community Meals Program, Inc.</b> <i>Orange Food Pantry</i>	<b>\$7,000</b>
<b>Center for New Americans</b> <i>ESOL Conversation Groups</i>	<b>\$10,900</b>	<b>Franklin County DIAL/SELF, Inc.</b> <i>Safety Program for Teens in Franklin County</i>	<b>\$5,000</b>
<b>Christ Church Cathedral</b> <i>Niches for Springfield Homeless</i>	<b>\$3,000</b>	<b>Franklin County Home Care Corporation</b> <i>Elder Home Repair and Benefits Program</i>	<b>\$15,000</b>
<b>College of Our Lady of the Elms</b> <i>Youth Academic Enrichment Program</i>	<b>\$7,500</b>	<b>Franklin Land Trust, Inc.</b> <i>Marketing Program</i>	<b>\$5,500</b>
<b>Commonwealth Center for Change, Inc.</b> <i>Valley Time Trade Program</i>	<b>\$2,000</b>	<b>Friends of Children, Inc.</b> <i>Mentors for Youth Aging Out of Foster Care</i>	<b>\$6,500</b>
<b>Community Action of the Franklin, Hampshire and North Quabbin Region</b> <i>Mediation Outreach and Training for the Elderly</i>	<b>\$4,400</b>	<b>Friends of Children, Inc.</b> <i>Court Appointed Special Advocates for Youth</i>	<b>\$8,000</b>
<b>Community Adolescent Resource and Education Center</b> <i>Building Improvements</i>	<b>\$16,000</b>	<b>Friends of the Homeless, Inc.</b> <i>Worthington House Campus Capital Campaign, Year 2</i>	<b>\$15,000</b>
<b>Community Enterprises, Inc.</b> <i>Veterans Service Center</i>	<b>\$9,500</b>	<b>Friends of the Westhampton Memorial Library, Inc.</b> <i>Westhampton Town Center Library Capital Campaign, Year 2</i>	<b>\$10,000</b>
<b>Community Involved in Sustaining Agriculture, Inc.</b> <i>Winter Farmers' Market</i>	<b>\$5,000</b>	<b>Gandara Mental Health Center, Inc.</b> <i>Equipment Purchase</i>	<b>\$7,500</b>
		<b>Girl Scouts of Central and Western Massachusetts, Inc.</b> <i>Environmental Program</i>	<b>\$5,000</b>

## Competitive Grants, *continued*

<b>Gray House, Inc.</b> <i>Food Pantry</i>	<b>\$18,000</b>	<b>MAB Community Services, Inc.</b> <i>Vision Health Program</i>	<b>\$6,500</b>
<b>Greater Springfield Business Foundation, Inc.</b> <i>Regional Seminars</i>	<b>\$10,000</b>	<b>Masonic Health System of Massachusetts, Inc.</b> <i>Kitchen Upgrades</i>	<b>\$4,000</b>
<b>Greater Springfield Habitat for Humanity</b> <i>Rehabilitation of Springfield Home</i>	<b>\$8,000</b>	<b>Mass Mentoring Partnership, Inc.</b> <i>Youth Mentoring Capacity Building</i>	<b>\$9,000</b>
<b>Hampshire Educational Collaborative</b> <i>Summer Camp Expansion</i>	<b>\$15,000</b>	<b>Massachusetts Audubon Society, Inc.</b> <i>Nature Education Program</i>	<b>\$2,500</b>
<b>Hampshire Franklin Children's Day Care, Inc.</b> <i>Facility Improvement Project</i>	<b>\$4,000</b>	<b>Massachusetts Brain Injury Association</b> <i>Seatbelt Education Program for Teens</i>	<b>\$5,000</b>
<b>Hampshire Regional Young Men's Christian Association</b> <i>Widening Horizons Capital Campaign, Year 2</i>	<b>\$10,000</b>	<b>Massachusetts Career Development Institute, Inc.</b> <i>Capacity Building Project</i>	<b>\$18,000</b>
<b>Hampshire Regional Young Men's Christian Association</b> <i>Emergency Building Repairs</i>	<b>\$35,000</b>	<b>Massachusetts International Festival of the Arts, Inc.</b> <i>Arts Education Programs in Holyoke Public Schools</i>	<b>\$2,000</b>
<b>HAP, Inc.</b> <i>Resident Services Coordinator</i>	<b>\$8,700</b>	<b>Mohawk Trail Concerts, Inc.</b> <i>40th Anniversary Concert Series</i>	<b>\$7,000</b>
<b>Hilltown Land Trust, Inc.</b> <i>Capacity Building Project</i>	<b>\$9,000</b>	<b>Mont Marie Health Care Center, Inc.</b> <i>Automatic Door Opener Installation</i>	<b>\$5,000</b>
<b>The Hockey Project, Inc.</b> <i>Program for Springfield Youth</i>	<b>\$3,000</b>	<b>Montague Catholic Social Ministries, Inc.</b> <i>Program Expansion</i>	<b>\$5,000</b>
<b>Holyoke Community College Foundation, Inc.</b> <i>Mural Project at the Peck School</i>	<b>\$5,000</b>	<b>Mount Grace Land Conservation Trust, Inc.</b> <i>Common Ground Initiative</i>	<b>\$8,500</b>
<b>Holyoke Health Center, Inc.</b> <i>Teen Yoga Program</i>	<b>\$5,000</b>	<b>NAMI Western Massachusetts, Inc.</b> <i>Peer Support Groups</i>	<b>\$7,000</b>
<b>Holyoke Health Center, Inc.</b> <i>Weight Management Support Network for Children</i>	<b>\$10,000</b>	<b>National Conference for Community and Justice of CT &amp; W. MA, Inc.</b> <i>Bullying and Harassment Prevention Program</i>	<b>\$7,000</b>
<b>Holyoke Rotary Foundation, Inc.</b> <i>Family Literacy Back Packs</i>	<b>\$6,000</b>	<b>New England Learning Center for Women in Transition, Inc.</b> <i>24-Hour Hotline</i>	<b>\$5,000</b>
<b>Homework House, Inc.</b> <i>Tutoring Program Expansion</i>	<b>\$6,500</b>	<b>Noble &amp; Cooley Center for Historic Preservation Corp</b> <i>Handicap Accessibility Project</i>	<b>\$4,500</b>
<b>Horizons for Homeless Children, Inc.</b> <i>Play Spaces for Children</i>	<b>\$1,000</b>	<b>Northampton Academy of Music, Inc.</b> <i>Puppet Festival</i>	<b>\$1,500</b>
<b>Human Resources Unlimited, Inc.</b> <i>Transitional Support for Teens</i>	<b>\$7,500</b>	<b>Northampton Academy of Music, Inc.</b> <i>Equipment Purchase</i>	<b>\$1,500</b>
<b>Jewish Family Service of Western Massachusetts, Inc.</b> <i>Employment Specialist for Refugees</i>	<b>\$15,000</b>	<b>Northampton Center for the Arts, Inc.</b> <i>Guitar Orchestra</i>	<b>\$1,500</b>
<b>Jonathan Edwards Meeting House, Inc.</b> <i>Restoration and Preservation Capital Campaign, Year 2</i>	<b>\$10,000</b>	<b>Northampton Survival Center, Inc.</b> <i>Volunteer Coordinator</i>	<b>\$9,000</b>
<b>Junior Achievement of Western Massachusetts, Inc.</b> <i>Program Expansion</i>	<b>\$5,000</b>	<b>Northeast Organic Farming Association – Mass. Chapter, Inc.</b> <i>Agriculture Education for Families</i>	<b>\$7,500</b>
<b>Let's Get Ready, Inc.</b> <i>SAT and College Prep Program in Holyoke</i>	<b>\$10,000</b>	<b>Northfield Mount Hermon School</b> <i>Upward Bound Program</i>	<b>\$15,000</b>
<b>Leverett Craftsmen &amp; Artists Incorporated</b> <i>Building Rehabilitation</i>	<b>\$1,500</b>	<b>Open Field Foundation Bramble Hill Farm</b> <i>Agriculture Education for Youth</i>	<b>\$7,000</b>
<b>Link to Libraries, Inc.</b> <i>Literacy Program</i>	<b>\$3,900</b>	<b>Opening Gaits Therapeutic Riding Center, Inc.</b> <i>Program for Disadvantaged Youth</i>	<b>\$5,000</b>
<b>Lorraine's Soup Kitchen and Pantry, Inc.</b> <i>New Building Construction</i>	<b>\$15,000</b>	<b>Operation Outreach – USA, Inc.</b> <i>Literacy and Character Building Program in Holyoke</i>	<b>\$1,000</b>
<b>Ludlow Boys &amp; Girls Club, Inc.</b> <i>Family Fun Night Program</i>	<b>\$10,000</b>		

## Competitive Grants, *continued*

<b>Out Now, Inc.</b> <i>Anti-Violence Education Campaign</i>	<b>\$5,000</b>	<b>Springfield School Volunteers, Inc.</b> <i>School-Based Mentoring Program</i>	<b>\$20,000</b>
<b>Partners for Youth with Disabilities</b> <i>Mentoring and Skill Building for Disabled Youth</i>	<b>\$5,200</b>	<b>Springfield Symphony Orchestra</b> <i>Lunchtime Concert Series, 2008-2009</i>	<b>\$4,000</b>
<b>Peace Development Fund, Inc.</b> <i>Workshops for Incarcerated Mothers</i>	<b>\$8,000</b>	<b>Springfield Technical Community College Foundation, Inc.</b> <i>College Readiness Training</i>	<b>\$5,000</b>
<b>The Performance Project, Inc.</b> <i>Youth Theater Program</i>	<b>\$3,500</b>	<b>Springfield V.A.C.A., Inc.</b> <i>Family Empowerment Program</i>	<b>\$15,000</b>
<b>Pioneer Valley Habitat for Humanity</b> <i>Amherst College Habitat Initiative</i>	<b>\$9,600</b>	<b>Stanley Park of Westfield, Inc.</b> <i>EAST Meets WESTfield Program</i>	<b>\$1,000</b>
<b>Planned Parenthood League of Massachusetts, Inc.</b> <i>Sex Education Program</i>	<b>\$15,000</b>	<b>Stavros Center for Independent Living, Inc.</b> <i>Wheelchair Ramps</i>	<b>\$20,000</b>
<b>Prison Book Program</b> <i>Books for Prisoners</i>	<b>\$1,700</b>	<b>Stone Soul, Inc.</b> <i>2009 Festival</i>	<b>\$10,000</b>
<b>Puerto Rican Cultural Center, Inc.</b> <i>Teen Pregnancy Prevention Program</i>	<b>\$12,000</b>	<b>Take and Eat, Inc.</b> <i>Weekend Meals for Homebound Elders</i>	<b>\$5,000</b>
<b>Quabbin Mediation, Inc.</b> <i>Veterans Mediation Training</i>	<b>\$3,000</b>	<b>Top Floor Learning, Inc.</b> <i>College Prep for GED and ESL Students</i>	<b>\$10,000</b>
<b>Rebuilding Together Springfield, Inc.</b> <i>Home Rehabilitation</i>	<b>\$6,500</b>	<b>Toxics Action Center, Inc.</b> <i>Zero Waste Campaign</i>	<b>\$5,000</b>
<b>Recording for the Blind &amp; Dyslexic, Inc.</b> <i>Technology Upgrade</i>	<b>\$5,000</b>	<b>Trustees of Noble Hospital, Inc.</b> <i>Emergency Department Renovations</i>	<b>\$15,000</b>
<b>River Valley Counseling Center, Inc.</b> <i>Wheelchair Lift Installation</i>	<b>\$20,000</b>	<b>University of Massachusetts Foundation, Inc.</b> <i>Jazz Education Workshops for Youth</i>	<b>\$5,700</b>
<b>Riverside Industries, Inc.</b> <i>Arts Program Expansion</i>	<b>\$10,000</b>	<b>University of Massachusetts Foundation, Inc.</b> <i>Summer Shakespeare Program for Teens</i>	<b>\$5,000</b>
<b>Robert F. Kennedy Children's Action Corps, Inc.</b> <i>Music Program at Springfield Site</i>	<b>\$10,000</b>	<b>Valley Community Development Corporation</b> <i>Foreclosure Prevention and Counseling</i>	<b>\$10,000</b>
<b>Safe Passage, Inc.</b> <i>Legal Program</i>	<b>\$7,700</b>	<b>Valley Radio Reading Service, Inc.</b> <i>Equipment Replacement</i>	<b>\$5,000</b>
<b>ServiceNet, Inc.</b> <i>Technology Equipment Upgrade</i>	<b>\$5,000</b>	<b>Veterans Education Project, Incorporated</b> <i>Military Family Support Groups</i>	<b>\$3,500</b>
<b>Shelburne Falls Trolley Museum, Inc.</b> <i>Carbarn Restoration</i>	<b>\$3,000</b>	<b>Victim Rights Law Center, Inc.</b> <i>Legal Representation for Rape Survivors</i>	<b>\$5,000</b>
<b>Sisters of Providence Health Systems, Inc.</b> <i>Prenatal Healthcare for Young Mothers</i>	<b>\$9,000</b>	<b>Western Massachusetts Council, Inc., Boy Scouts of America</b> <i>Recruitment Program for Hampden County</i>	<b>\$10,000</b>
<b>Snow Farm – The New England Craft Program, Inc.</b> <i>Summer Program for High School Artists</i>	<b>\$2,000</b>	<b>Western Massachusetts Legal Services, Inc.</b> <i>AmeriCorps Paralegal Program</i>	<b>\$5,000</b>
<b>South Middlesex Opportunity Council, Inc.</b> <i>Intake and Case Manager for Open Pantry</i>	<b>\$20,000</b>	<b>Western Massachusetts Regional Library System, Inc.</b> <i>Delivery Truck</i>	<b>\$15,000</b>
<b>Southwick Historical Society, Inc.</b> <i>Handicap Access and Bathroom Construction</i>	<b>\$5,500</b>	<b>Weston Rehabilitation Associates, Inc.</b> <i>Transitional Support and Technology Upgrade</i>	<b>\$10,000</b>
<b>Springfield Boys and Girls Club, Inc.</b> <i>Youth Fitness Program</i>	<b>\$10,000</b>	<b>WFCR Foundation, Inc.</b> <i>Sustaining Success Capital Campaign</i>	<b>\$30,000</b>
<b>Springfield Jewish Community Center, Inc.</b> <i>Van Purchase</i>	<b>\$5,000</b>	<b>WGBH Educational Foundation</b> <i>Digital Storytelling Workshops for Teens</i>	<b>\$10,000</b>
<b>Springfield Library and Museums Association</b> <i>Museum of Springfield History Capital Campaign – Phase 2</i>	<b>\$25,000</b>	<b>Whole Children, Inc.</b> <i>Infrastructure Support</i>	<b>\$10,000</b>
<b>Springfield School Volunteers, Inc.</b> <i>Ballroom Dance Project</i>	<b>\$6,000</b>		
<b>Springfield School Volunteers, Inc.</b> <i>Arts in the Morning at Kensington Avenue School</i>	<b>\$3,500</b>		

## Competitive Grants, *continued*

<b>Wistariahurst Museum Association, Inc.</b> <i>Holyoke History Documentary</i>	<b>\$10,000</b>
<b>World Affairs Council of Western Massachusetts, Inc.</b> <i>Academic WorldQuest 2010</i>	<b>\$2,000</b>
<b>YMCA of Greater Springfield</b> <i>Youth and Teen Drop-In Centers</i>	<b>\$20,000</b>
<b>YMCA of Greater Westfield, Inc.</b> <i>Bus Purchase</i>	<b>\$13,000</b>
<b>Young Entrepreneurs Society, Inc.</b> <i>Building Renovations and Program Expansion</i>	<b>\$10,000</b>
<b>Youth Action Coalition, Inc.</b> <i>Visual Arts Youth Program</i>	<b>\$5,000</b>
<b>The Yubbie Movement</b> <i>Bullying and Harassment Prevention Program for Youth</i>	<b>\$3,000</b>

### 5 & UNDER INITIATIVE: ACCESS TO OPPORTUNITY FOR CHILDREN IN POVERTY

The following grants were awarded through the 5 & Under Initiative by the Community Foundation's Distribution Committee in Fiscal Year 2010.

<b>Boys &amp; Girls Club of Greater Westfield, Inc.</b> <i>Westfield Family Support Network, Year 1</i>	<b>\$50,000</b>
<b>Carson Center for Human Services, Inc.</b> <i>Parenting Education Program, Year 4</i>	<b>\$35,000</b>
<b>Center for New Americans</b> <i>Family Literacy Program, Year 2</i>	<b>\$40,000</b>
<b>Community Action of the Franklin, Hampshire and North Quabbin Region</b> <i>Family Literacy Outreach Program, Year 4</i>	<b>\$70,000</b>
<b>Community Adolescent Resource and Education Center</b> <i>Transition to Higher Education, Year 4</i>	<b>\$20,000</b>
<b>Holyoke Chicopee Springfield Head Start, Inc.</b> <i>Addressing Challenging Behaviors in the Classroom, Year 4</i>	<b>\$70,000</b>
<b>The Salvation Army – Holyoke Corps</b> <i>Job Skills Program, Year 4</i>	<b>\$80,000</b>
<b>Springfield Day Nursery Corporation</b> <i>Family Connections, Year 4</i>	<b>\$30,000</b>
<b>United ARC of Franklin and Hampshire Counties, Inc.</b> <i>Positive Parenting Program Franklin County, Year 4</i>	<b>\$40,000</b>
<b>United ARC of Franklin and Hampshire Counties, Inc.</b> <i>Positive Parenting Program Hampshire County, Year 2</i>	<b>\$35,000</b>
<b>YMCA of Greater Springfield</b> <i>Teen Parent Program, Year 4</i>	<b>\$65,000</b>