VIVIAN HARRINGTON GRAY
NOTRE DAME – SAINT MARY’S COLLEGE

TAX ASSISTANCE PROGRAM

2015 ANNUAL REPORT

prepared by

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and
Ken Milani, Technical Coordinator
Forty-four years and ... counting, learning and serving ... is a succinct description of the 2015 Virginia Harrington Gray Notre Dame-Saint Mary’s College TAX ASSISTANCE PROGRAM (TAP). A more substantive portrayal of the TAP follows. It contains (in several instances) descriptions, thoughts, feelings and experiences of the students who participated in the 2015 version of the TAP.

The TAX ASSISTANCE PROGRAM is a service-learning effort that provides free income tax preparation service to Michiana area individuals whose income is at or below $40,000. Here is an excerpt from a reflection paper written by a student participant in the 2015 TAP:

"The Tax Assistance Program (TAP) was the perfect way to give back to the South Bend community in a small, feasible way. South Bend (through Notre Dame) has bestowed on me an irreplaceable education of mind, body, and spirit and through my work with TAP I was able to use this education to give back to the South Bend community. What a perfect book end to my time as a student here . . . I will keep . . . forever the stories I heard of the lives of the individuals for whom I filed taxes. Looking into an individual’s taxes is a far more intimate experience than most would assume. I heard of job losses and hires, of divorce and marriage, of child custody battles and child births, of diseases and disability, and everything in between."

TALE OF THE TAP

The 2015 version of the TAP included over one hundred Notre Dame and Saint Mary’s College students as administrators and tax preparers. Joe Finley, a senior from Dallas, Texas served as student chairperson. Joe’s outstanding commitment to the Tax Assistance Program primarily was seen as intermediary between faculty and the over one hundred students in the program. Joe assigned students to sites, followed up on attendance, took the lead on coordinating the three weather closings encountered last year,

Eight sessions of free tax preparation were provided weekly during tax season at seven locations in South Bend, Mishawaka and other campuses. EXHIBIT 1 includes a list of the 2015 locations, days of operation and scheduled operating hours.
In addition to the activity at the locations listed in EXHIBIT 1, the TAP also served the international community at Notre Dame under the able leadership of Tom Bullock and operated in Plymouth, Indiana (SWAT-1) on three Saturdays. Jamie O’Brien, Assistant Chair of the Accountancy Department, efficiently and effectively handled the administration of the Plymouth program while using the TAP experience as a “teaching moment.” One of the students assigned to the Plymouth effort included the following comments in his reflection paper:

“Listening to the stories . . . and filing their taxes helped me to realize how fortunate I am . . . I really took Professor O’Brien’s advice and called my parents to thank them for . . . my education. It really helped me to reprioritize my life and realize how many things that I take for granted.”

Complementing the locations mentioned above, a group of students comprised the SWAT-2 group. This SWAT (Students Working At Taxes) group provided individual on-site (e.g., home, extended care facility, social service agency) help to taxpayers who were unable to visit a regularly scheduled TAP location.

Below are comments from the reflection papers written by SWAT-2 tax preparers:

“. . . putting names, faces and stories to the numbers made me more empathetic . . .”

“I really enjoyed getting the opportunity to meet . . . different people and learn about their lives. We met some incredible people who were extremely nice and caring, but unfortunately, had some bad luck.”

In addition to the Notre Dame and St. Mary’s College students, Certified Public Accountants from national, regional, and local firms also volunteered their time, along with faculty from Notre Dame and Saint Mary’s. Many were contacted in November and December by John Cerngul, a faculty member at Saint Mary’s College, and asked to commit to at least one 3-hour session during February, March, or April. Others (i.e., those working for regional and national firms in the South Bend area) were recruited in January. A faculty member handles the initial commitment and recruitment activities while the External Contact Director is responsible for later contacts. Participating CPAs serve as technical advisors and are available to answer questions, provide advice and prepare tax returns. Usually, they work alongside the student participants at a TAP site.
Since its inception, students involved in the TAP complete a one-semester federal income tax class at either Notre Dame or Saint Mary’s. Prior to beginning the actual preparation of tax returns, the students receive an additional 10 to 12 hours of training. These sessions occur during the first four weeks of the spring semester. Homework assignments play an important role and a reflection paper (written at the conclusion of the course) is part of the TAP experience. The training emphasizes situations students are most likely to encounter when preparing tax returns for low-income individuals (e.g., earned income credit, child credit, credit for dependent care, tax treatment of welfare benefits, claiming a dependent). During the training sessions, students are given a variety of factual scenarios. Oftentimes, the information they are provided is incomplete requiring students to ask questions of the instructor to clarify a situation, obtain more information, and determine the proper treatment of a given factor. In addition to the training described above, all TAP participants must pass exam(s) administered and graded by the IRS before they can prepare a tax return.

During the 2015 tax season several of our sites were audited by regional IRS personnel. As in the past several years the audit findings were fine and one item noted was how our students treat taxpayers with dignity and respect.

TAP personnel also prepare state of Indiana tax returns. Because of this, two training sessions are devoted to Indiana tax forms. Again, there are exercises that focus on special tax treatments allowed by Indiana law (e.g., renter’s deduction, military pay deduction, Indiana’s version of the earned income credit).

In reflection papers, students are asked to express what they have learned from problems encountered in, and suggestions to improve, the program. As indicated earlier, input from the reflection papers is an important part of this 2015 Annual Report.

THANK YOU

In the late 1990s, Tim Gray (ND ’64) provided an endowment for the TAP. THANK YOU to Tim Gray for the financial underpinning that provides resources which enable the TAP to continue to serve the community while providing students with a unique learning experience. This is exemplified in the following excerpts from reflection papers written by students involved in the 2015 TAP:
“Though I have been actively involved in several . . . programs . . ., TAP has unquestionably been the most rewarding. No other service opportunity could have more effectively combined my passion for accounting with my concern for community outreach.”

“From this experience, I learned that it is important to be good at what you do, but it is even more important to treat people with compassion and respect.”

“I learned more about a person’s life in the first five minutes of talking to them while filing their taxes than any other service project I have been involved in. From marital status to gross income to alimony, these are . . . topics of conversation that helped me to understand a person’s life better than I could have imagined.”

As the coordinators of the TAP, we also acknowledge and express a “thank you” for the support provided by the:

- Accountancy Department—University of Notre Dame
- Administrators of the Mendoza College of Business—University of Notre Dame
- International Student Services and Activities—University of Notre Dame
- Internal Revenue Service
- Indiana Department of Revenue
- Mishawaka Penn Harris Public Library
- St. Joseph County Public Library

**TALLY**

Statistics can be dry and cold. However, the statistics contained in Exhibit 2 reflect the following stance (succinctly stated in a 2015 TAP participant’s reflection paper) which is an on-going goal of the TAP.

“The Tax Assistance Program . . . is one of the most direct and important ways that Notre Dame is able to give back to the community. It gives students, who possess the knowledge of how tax returns work, the opportunity to practice their skills and simultaneously help the people (served) . . . get as much back on their returns as possible.”

As shown in EXHIBIT 2, the Tax Assistance Program in 2015:

- served over 1,900 taxpayers
- prepared over 3,700 tax returns
Over twenty alumni groups established TAP operations in their respective areas. The Notre Dame Alumni Association was the primary sponsor of this initiative. See Exhibit 4 for a list of Notre Dame Alumni Association clubs providing free income tax preparation service during 2014. (Note: At the time this report was being prepared a list of 2015 alumni group participation was being compiled.)

“TAKE-AWAYS”

One of the pleasures of serving as the coordinators of the TAP is reading the reflection papers written by the students engaged in the TAP. Here, the lessons learned, the insights gained and the experiences garnered are described. The 2015 reports (1) commented about the TAP’s part in the educational process, (2) described its problems and painful elements, (3) addressed the policy of working with a partner, (4) peered into the future, and (5) provided praise of and appreciation for the TAP experience.

Part of the educational process

“. . . not every client I deal with in my professional career will agree with me and be pleasant, so I will take this as a learning experience in customer service and being able to prove what I have done and explain why I have done it.”

“. . . the most significant learning experience was learning how to read all the documents that are necessary to complete the taxes. It was especially beneficial to see the less common documents . . . It was a good firsthand way to learn about the documents that don’t normally receive attention . . . It was helpful to see documents that students . . . do not normally see, such as property taxes or medical bills. These are documents . . . we will need to know how to . . use in the future. It was good to . . . get a head start . . .”

“While there were some rude taxpayers . . . I know people go through stressful days (and) that experience really taught me patience and understanding when working with various kinds of people.”

“I . . . learned how to communicate politely . . . I practiced making small talk to help people feel more comfortable and focused more on doing the tax returns when the clients who approached . . . did not want to talk as much.”

The above comments and insights were repeated in several ways by many of the student participants in the TAP. Another common insight follows:
Providing a unique service

“I have volunteered in the past in different roles, but usually my position could have been replaced by some other student. With this program, however, I felt that I was doing an even more important job . . . by providing much needed tax services.”

As they served the public, the students became aware of some of the drawbacks and disadvantages of involvement in a community.

Painful parts

“I . . . did not enjoy breaking the news of tax payments to clients . . . even though I was able to understand the reason and render advice for the future.”

“My least favorite part of TAP was the . . . tax code where some parts of it seemed to punish those who were in dire straits and only made economic situations worse.”

TAP participants were also asked and were able to describe issues and situations that need to be addressed in the future.

Problems

“What I found most struggling about my participation in the TAP was the lack of information available on the Affordable Care Act.”

“. . . one thing that I did not like was the system for finding a replacement.”

“. . . it would be beneficial, if possible, for a CPA to be at every site to provide oversight and guidance . . .”

“. . . there were numerous times that my team stayed an hour or more past the scheduled end time . . .”

Each of these matters will be addressed moving forward. Based on the amount of negative feedback, the Affordable Care Act element of TAP training will be bolstered in 2016. The replacement and time topics are tied to communications within and about the TAP. The CPA situation is a chronic problem since getting CPA coverage finds the TAP asking for help at a time when CPAs are extremely busy.

In addition to the above “panning” of the TAP, many students expressed their . . .
Praise & Appreciation

“. . . we are told that money does not equal happiness, and I truly believe that, but it’s not something that we have illustrated for us regularly. This program gave the opportunity to see actual proof of that claim . . . and I am appreciative for that fact.”

“. . . this semester showed me how blessed I am to have the opportunity to attend the University of Notre Dame where ‘Ask More of Business’ is truly exemplified by having TAP as an opportunity available for all students that have taken Federal Taxation.”

“Each day presented a new challenge and was . . . the highlight of my week from February until April 15.”

The policy of having the students work in teams was addressed by several TAP preparers.

**Partners**

“. . . thank goodness we had partners to work with . . . I learned a lot from my partners . . . Two minds work better than one.”

“. . . it was comforting to have a partner . . . I think this is one of the best aspects of the program because it’s joint learning and development.”

“. . . TAP showed that working with a group can make challenging tasks less challenging in a setting that was . . . realistic.”

“. . . Working with one other student was a good system of checks and balances . . .”

Some students were able to look beyond their TAP experience by

**Peering into the Future**

“There were so many intricate, moving parts making . . . it a great learning experience. This . . . piqued my interest in tax law and tax policy so much that I am taking the Tax Reform course offered by the Economics Department as my economics elective. I feel that my first-hand experiences with the taxpayer side . . . will be a unique perspective that I . . . want to share in the course.”
“As I reflect on my college career, I know this program will be particularly beneficial as I begin my career in ... tax practice . . .”

“Because of the TAP, I . . . have a lot of confidence in my abilities which is going to prove to be valuable in the workplace next year.”

“I would definitely pursue an opportunity in the future to engage in a community and offer my professional expertise to help others . . .”

“As an Accounting and Theology major, I am . . . still trying to figure out what it is that I want to do in the near future. TAP taught me that in whatever field I choose to pursue, I am able to use these gifts that I have been given to serve the world around me.”

TACKLING THE FUTURE OF THE TAP

Looking ahead as administrators of the TAP, there are several elements to address.

**Greeters and Translators**

In 2015, student greeters were used at the Downtown South Bend Library. Sophomores in the Mendoza College of Business served as the initial contact between taxpayers and the TAP. Greeters/Translators completed a short course on IRS requirements and then passed an IRS ethics examination. The student greeters, including several international students, helped taxpayers complete an intake form (required by the IRS), organized the waiting area and communicated with the taxpayers about what to expect. In some cases, the greeters became aware of the need for translators. The ability of a business student to translate a word in a tax environment rather than a literal term was an exceptional benefit. The “pilot” effort at the Downtown South Bend Library will be expanded to other locations in 2016. This program encourages our sophomores to consider participation in TAP in future years.
Growth in the international component

Although the number of international students and scholars who helped dropped in 2015, complexity and communication issues continued to grow. On the complexity front, many international students had investment and other income that required special attention. The communication factor is mainly concentrated on the international students who are out of the country or not on the Notre Dame campus. Many of the students graduated from Notre Dame in 2014. It has been TAP policy to help these students with their 2014 return since they were enrolled at Notre Dame in 2014. The major way of communicating with these taxpayers is via e-mail. Given the difference in time zones and the language barriers that exist, these returns take an inordinate amount of time. In 2015, about 100 student tax returns were not completed as of June 30, 2015 and were in the work-in-process category. This explains the drop in international taxpayers helped and the decrease in the number of international returns prepared.

As Notre Dame’s international enrollment continues to grow, the foreign student service element of the TAP finds itself in need of space and support:

Space—The room in LaFortune Center that serves as the place where foreign students are aided is very crowded. Additional or another space will become a necessity in the very near future.

Support—The addition of a part-time person (Joe Zavisca) to help Tom Bullock, International Tax Services Coordinator, is putting a burden on the budgets of the units that fund the international TAP personnel (i.e., Controller’s Office, ISSA, Accountancy Department and the Vivian Harrington Gray Endowment). A proposal is being prepared seeking funds from the Provost’s Office. The reasoning behind the proposal is based on the Provost’s international initiative (started in the mid 1980s) which has resulted in the international component of the Notre Dame enrollment climbing to about 11% of the student body.

Grappling with complexity

As the tax law becomes more complex, the TAP is examining a greater use of software while dealing with the very serious issues of information security. Before the start of the 2016 “tax season,” TAP administrators will explore the use of the “Free File” programs made available by the Internal Revenue Service. A major concern about utilizing these software tax preparation packages is security. Since student computers will be in use, TAP personnel are worried about privacy issues since the computers must be cleared of all personal information.
This report has summarized the structure, statistics, student reflections and several other elements of the 2015 TAX ASSISTANCE PROGRAM. As administrators of the oldest service learning effort in the Mendoza College of Business, we pledge to continue our commitment to the TAP and its scriptural foundation:

“Have our people learn to give their time in doing good works, to provide for real needs . . .” (Titus 3:14)

Input from student tax preparers has been an important component of this effort. Thus, we end our report with a pair of insights from students and a closing thought.

One student wrote:

“TAP is the perfect representation of the notion certified public accountants should be public servants working for the interest of the common good, not the benefit of the few.”

Another student offered:

“I will forever be grateful for my involvement in the TAP because of the skills I honed, the people I met and the sense of community that was established each week with the taxpayers.”

We know that nothing is perfect. Nonetheless, we truly enjoy working for the interest of the common good and we will be eternally grateful for the opportunity to enhance the sense of community through the TAX ASSISTANCE PROGRAM.
Monday
Notre Dame Center for Art and Culture
1045 W. Washington
5:30 p.m. – 8:00 p.m.
Phone: 631-3249    Director: Jacquelyn Rucker

Tuesday
RIVER PARK BRANCH—St. Joseph County Public Library (MAJOR CENTER-CPA staffed)
2022 East Mishawaka Avenue
2:30 p.m. – 5:00 p.m.
Phone: 282-4635    Director: Scott Sinnett

Centre Branch—St. Joseph County Public Library
1150 E. Kern Road
5:30 p.m. – 7:30 p.m.
Phone: 251-3700    Director: Dawn Matthews

Wednesday
Center for Social Concerns—Coffee House
2:30 p.m. – 5:30 p.m.
Phone: 631-5293

St. Mary’s College – 337, 338 and 343 Spes Unica
3:00 p.m. – 5:00 p.m.
Phone: 284-4750

Thursday
DOWNTOWN SOUTH BEND BRANCH—St. Joseph County Public Library (MAJOR CENTER—CPA staffed)
304 South Main Street (Corner of Main and Wayne)
5:00 p.m. – 7:00 p.m.
Phone: 282-4630    Contact person: Dave Heidt/Shanti Nand

FRIDAY – No Centers open on Friday

Saturday
DOWNTOWN SOUTH BEND BRANCH—St. Joseph County Public Library (MAJOR CENTER—CPA staffed)
304 South Main Street (corner of Main and Wayne)
1:00 p.m. – 4:00 p.m.
Phone: 282-4630    Contact person: Dave Heidt/Shanti

MISHAWAKA PUBLIC LIBRARY (MAJOR CENTER—CPA staffed)
209 Lincolnway East, Mishawaka, IN
1:00 p.m. – 4:00 p.m.
Phone: 259-5277    Contact person: Arlene Schuchman
EXHIBIT 2  
University of Notre Dame  
Tax Assistance Program  
Tax Year 2014 Returns Prepared

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<th>Location</th>
<th>Taxpayers Assisted</th>
<th>Federal Returns</th>
<th>State Returns</th>
<th>Total Returns</th>
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<tr>
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(!) Includes Forms 1040EZ, 1040A, 1040 and 1040X  
(*) Includes forms 1040NR-EZ, 1040NR, 1040-C and 8843.

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<td>State</td>
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<td>Total</td>
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EXHIBIT 3  
Notre Dame—St. Mary’s Tax Assistance Program  
Statistics 1992 to 2015

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<th>Year</th>
<th>Taxpayers Served</th>
<th>Federal Returns Filed</th>
<th>State Returns Filed</th>
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<td>1993</td>
<td>975</td>
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<td>2015</td>
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<td>1,863</td>
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EXHIBIT 4
Notre Dame Alumni Association Clubs providing free income tax preparation service in 2013 (*)

Ann Arbor, Michigan
Atlanta, Georgia
Baltimore, Maryland
Black Hills, South Dakota
Charleston, South Carolina
Columbus, Ohio
Cuyahoga County, Ohio
Denver, Colorado
Des Moines, Iowa
DuPage County, Illinois
Eastern North Carolina
Fairfield, Connecticut
Hilton Head, South Carolina
Houston, Texas
Indianapolis, Indiana
McHenry County, Illinois
New York, New York
North Central Florida
Northwest Indiana
Omaha, Nebraska
Orange County, California
Philadelphia, Pennsylvania
San Diego, California
Saint Louis, Missouri
St. Paul, Minnesota

*Note: As this report was being prepared a listing of 2015 participation was being compiled.