



# Woodstock School

## Annual Report 2007-2008



## ***Contents***

From the President of the Board	1
Principal's Report	2
Finance Report	3
Financial Statements	4
Development Report	9
Donor Acknowledgements	10
School Leadership & Committees	13

# From the **President** of the Woodstock Board



**From Thomas Chandy,  
President of the  
Board of Directors**

Woodstock has every reason to be encouraged. If an industry is measured by how their products perform in the market place, the measure of Woodstock for 2007-2008, its graduates, have performed very well. Almost all have gone on to excellent universities throughout the world and they have collectively received scholarships of US \$1.3 million. As has always been true, our graduates give us much to be proud of.

However, even when the 'product' is good, change, while often dislocating and uncomfortable, is inevitable and even welcome. This past year has been filled with transitions for Woodstock. From my position as president of the Board, I reflect on the part which my colleagues and I play in helping Woodstock move forward. This past year we recruited a Principal, a Finance Director, and a Development Director. The selection process was engaging, transparent, and exhaustive; in the end we appointed the right people for these jobs. The school is fortunate to have a truly international educator and leader, Dr. David Laurenson, as our Principal, Stephen Alter as our Development Director and Ben Lall as our Finance Director.

***This year's annual report is dedicated to all of you who play a part in the evolution of this unique place. My thanks go to you, to my fellow board members and to the staff and employees who serve our students year after year.***

Woodstock has been on a journey of continual improvement to ensure our place as one of the finest residential schools, both in India and in the world. To that end, the board has set up a committee to develop a strategic master plan (SMP). Part of the plan is already underway. Construction of a state-of-the-art gym has begun in earnest. Construction of the high school boys' dorm is due to begin. As we continue on, this group will consider the best programs and infrastructure to include in the SMP to keep Woodstock on the cutting edge.

The board is only one part of a much larger picture. There is a tireless group of people that define themselves in some way as part of this community. Most have lived here; their formative experiences, in many cases, took place at Woodstock and their lives have unfolded from the bud of their childhood in Mussoorie. Many continue to support Woodstock financially and in other ways, recognising the benefits they have received. This year's annual report is dedicated to all of you who play a part in the evolution of this unique place. My thanks go to you, to my fellow board members and to the staff and employees who serve our students year after year.

# Principal's Report



**From Dr. David Laurenson,  
Principal**

In assuming the position of Principal at Woodstock I have been fortunate indeed to have taken over the leadership at a time when members of all constituencies were looking for direction and open to ideas from me and other members of my administrative team. In this first three months I have come to learn of the progress made in the past year and of the immediate and longer term needs of the school.

Much progress was made in the areas of infrastructure, rebuilding and renovation of houses, and in human resources functions. As for infrastructure, we now have excellent power backup in the form of generators that, for the first time, serve the whole campus - a service that has taken over eight years to get to its all-campus status. When the power goes off, which can be with annoying frequency, one can simply count the seconds until our own generators take over.

On the building front, last year saw the completion of three new staff housing structures, Abergeldie Cottage was completely rebuilt and now houses four families. Oakville Lodge had to be rebuilt after a fire destroyed the entire building, and again houses two families. Finally, we have redeveloped Uncle Tom's Cabin Annex as a one bedroom house. We also completed the renovation/rebuilding of employee housing for eight families. Keeping up with the maintenance of existing structures is a major task at Woodstock and one that continues to be a priority for us.

***In this first three months I have come to learn of the progress made in the past year and of the immediate and longer term needs of the school.***

While this Annual Report covers the financial year prior to my arrival at Woodstock, it does offer an opportunity to look ahead to some of the initiatives and opportunities ahead of us. As Woodstock embarks on an ambitious three-year Strategic Master Plan, we are acutely aware of the severe challenges we face in a difficult economic climate, not only with fundraising but also in attracting the kind of staff and students we wish to recruit. During a period of obvious financial retrenchment for parents, alumni and funding institutions, at Woodstock we do have a clear map of what tasks lie ahead as we prepare for our strategic planning. Our Board of Directors has moved decisively to approve the mandate of its Core Committee, which will be driving this planning process. The members of the Core Committee are: Sanjay Narang '81 (Chair), Dr. Prakash Masih (former Chair of the WS Board), Arvind Ghei '74 (member of the WS Board), Dan Koop-Liechty '83 (Staff Representative), Stephen Alter '74 (Director of Development) and myself, as Principal.

Through the generosity of one of our major donors, the Core Committee has hired consultants to draw up procedural and policy manuals that will make the school's accounting and operating systems more transparent and professional. Our new finance director, Ben Lall, is working closely with members of the Core Committee and the board to enhance fiscal responsibility at Woodstock. Other consultants will be advising us on various aspects of the Master Plan, ranging from issues of governance to outdoor and environmental education. We look forward to the completion of this process, and the opportunity to see these far-reaching plans come to fruition.

# Financial Report

*“Because of the Lord’s great love we are not consumed, for His compassions never fail. They are new every morning; great is your faithfulness.”*  
Lamentations 3:22,23.



**From Ben Lall,  
Finance Director**

It is indeed a privilege to be back in Woodstock School after 20 years. Woodstock School was my first employer way back in 1988 and I had the privilege to work as an Accounts teacher, Asst. Dorm Supervisor and part time help in the Accounts Office.

Woodstock School has experienced a substantial change in administration and given the fact that the transition was pretty much ‘cold turkey’, I am happy to note that for me the transition has been smooth. This is a testament to the excellent support that I have personally received from the support staff in particular and all the staff and employees in general.

There have been significant achievements made in the past in bringing about fiscal responsibility and improvements in the infrastructural facilities. I am appreciative of all the hard work that has been put in by my predecessors.

During 2007-2008 we completed the construction of Abergeldie Cottage and also began the construction of Abergeldie Main, which is due to be completed in February 2009. With these two constructions we have increased staff housing from four to eight families and will soon be able to house another four staff families. The construction of Abergeldie Main is being completely funded by the school.

***Our focus this coming year is to improve the accounting infrastructure, provide enhanced reporting to all the stakeholders in the school and increase the level of confidence and transparency.***

We have also spent significant amounts in the relocation of our boys from Hostel and are eagerly awaiting the beginning of Hostel construction. The Gym construction is coming along well and it is a joy to see the progress on a daily basis.

As I write this report we are in the middle of a global economic crisis and reports of various countries in recession are hitting us from all over the globe. Woodstock School’s investments have been made wisely in the past and we are happy to report that as of November 2008, we have not seen significant depletion in their values. We are, however, mindful of the impact of the global economy on our fiscal planning.

Our focus this coming year is to improve the accounting infrastructure, provide enhanced reporting to all the stakeholders in the school and increase the level of confidence and transparency.

I trust that the extracts from the auditor’s reports and financial statements on the following pages will give you an insight into our financial status for the year ending March 31st, 2008. Please feel free to contact the Finance Director’s Office for the complete report should you need to.

# Financial Statements

## Income and Expenditure

	Amount (In Rs.)	
	2008	2007
<b>INCOME</b>		
Student Fees	169,996,500	146,382,025
Less : Scholarship	16,430,858	13,564,438
Net Student Fees	<b>153,565,642</b>	<b>132,817,587</b>
Establishment Fees	5,865,000	5,710,000
Interest Income	6,556,184	7,867,554
Profit on Sale of Investment	8,277,655	1,341,333
Donation	10,166,942	2,106,642
Other Income	2,826,257	2,961,587
SAGE Student Fee (Net)	-	5,929,450
Unclaimed Balances Written Back	55,215	1,598,002
<b>TOTAL</b>	<b>187,312,895</b>	<b>160,332,155</b>
<b>REVENUE EXPENDITURE</b>		
Payroll and Benefits	82,828,631	66,258,491
Educational Expenditure	28,234,860	25,899,678
Infrastructural Expenditure	21,836,748	28,661,903
Administrative Expenditure	22,298,031	26,363,219
Development Expenditure	2,370,476	1,835,067
<b>TOTAL</b>	<b>157,568,746</b>	<b>149,018,358</b>
Excess of Income over Expenditure	29,744,149	11,313,797
Less: Prior period expenditure	1,222,971	2,904,620
<b>Surplus before fund transfers/interest allocation</b>	<b>28,521,178</b>	<b>8,409,177</b>
<b>Add:</b>		
Tr. from Designated Fund to the extent of expenditure	4,910,988	18,616,993
Tr. from Restricted Fund to the extent of expenditure	24,840,173	21,753,375
	<b>58,272,339</b>	<b>48,779,545</b>
Less:		
Tr. to Fixed Assets Capital Fund	1,504,330	18,619,611
Tr. to Capital Work in Progress Fund	25,364,527	15,582,172
<b>Surplus before allocation</b>	<b>31,403,482</b>	<b>14,577,762</b>
Allocated to Funds	2,004,705	1,527,511
<b>Surplus available for Designation</b>	<b>29,398,777</b>	<b>13,050,251</b>
Designations by management		
Capital Projects	5,000,000	-
Employees Housing Project	5,629,840	-
Hanifl Center Program	20,000	-
International Writers Conference	12,732	-
Annual Alumni Fund	510,774	408,222
Building Improvement Fund	5,865,000	5,710,000
Music Instrument Replacement Fund	43,089	-
Student Grant Fund	171,890	2,000
<b>Surplus/(Deficit) transferred to General Fund</b>	<b>12,145,452</b>	<b>6,930,029</b>

## Balance Sheet

SOURCES OF FUNDS	Schedule	Amount (In Rs.)	
		2008	2007
Funds			
Designated Funds	1	112,559,527	100,217,190
Restricted Funds	2	33,365,326	51,912,426
General Fund		23,125,755	10,980,303
Fixed Assets Capital Fund		458,872,173	417,582,702
Capital Work in Progress Fund		14,048,384	28,468,999
<b>TOTAL</b>		<b>641,971,165</b>	<b>609,161,620</b>
<b>APPLICATION OF FUNDS</b>			
Fixed Assets		522,123,449	430,088,096
Capital Work - in - Progress		14,048,385	38,554,288
Investments		169,329,161	198,627,679
Current Assets, Loans and Advances			
Inventories		3,153,605	3,601,820
Cash and Bank Balances		8,833,141	8,486,692
Sundry Debtors		25,438,663	11,795,246
Loans and Advances		13,666,457	12,589,397
		<b>51,091,866</b>	<b>36,473,155</b>
<b>Less :</b>			
Current Liabilities and Provisions			
Security Deposits		27,243,427	23,670,237
Current Liabilities		71,708,673	60,384,174
Provisions		15,669,596	10,527,187
		114,621,696	94,581,598
<b>Net current Liabilities</b>		<b>(63,529,830)</b>	<b>(58,108,443)</b>
<b>TOTAL</b>		<b>641,971,165</b>	<b>609,161,620</b>

**For and on behalf of the Board of Directors of Woodstock School:**

<b>Dr. Prakash Masih</b>	<b>Thomas Chandy</b>	<b>Dr. David Laurenson</b>	<b>Ebenezer Lall</b>
Chair, Finance Committee	President	Principal	Finance Director

**Place:** Mussoorie

**Date :** September 19, 2008

**The Income and Expenditure Account and Balance Sheet have been audited and prepared by Walker, Chandiok & Co., Chartered Accountants, and signed by David Jones, Partner, Membership No. 98113**

*For a copy of the complete Income and Expenditure Account and Balance Sheet along with relevant schedules please contact Ben Lall, Finance Director, Woodstock School.*

*Schedules forming part of the financial statements for the year ended March 31, 2008*

<b>SCHEDULE 1 Designated Funds</b>		<b>April 1, 2007</b>	<b>Amount (In Rs.)</b>	
			<b>Receipts</b>	<b>Utilisation</b>
<b>March 31, 2008</b>				
Student Grant Fund	76,922,120	171,890	-	77,094,010
Building and Improvement Fund	6,084,205	5,865,000	-	11,949,205
Information Technology Fund	1,122,492	-	1,122,492	-
Major Contingencies Fund	9,785,752	-	-	9,785,752
Property Acquisition Fund	2,947,281	-	-	2,947,281
Gratuity Fund	1,430,208	-	-	1,430,208
Music Instrument Replacement Fund	163,122	43,089	-	206,211
Annual Alumnae Fund	111,710	510,774	19,585	602,899
WOSA Scholarship India	386,880	-	-	386,880
Staff Development	147,221	-	-	147,221
WOSA-India	51,942	-	2,777	49,165
Employees Children Education Fund	17,690	-	-	17,690
Kernaghan Scholarship	16,000	-	-	16,000
Jimmy Cassinath Fund	7,150	-	-	7,150
Amnesty International Fund	4,639	-	-	4,639
Rainbow Nation Mela	228,814	-	-	228,814
Undesignated Gifts	789,964	-	789,964	-
Capital Projects	-	5,000,000	2,963,438	2,036,562
Employees Housing Project	-	5,629,840	-	5,629,840
Hanifl Centre Programme	-	20,000	-	20,000
International Writers Conference	-	12,732	12,732	-
	<b>100,217,190</b>	<b>17,253,325</b>	<b>4,910,988</b>	<b>112,559,527</b>

**SCHEDULE 2**

<b>Restricted Funds</b>	<b>April 1, 2007</b>	<b>Amount (In Rs.)</b>		<b>March 31, 2008</b>
		<b>Receipts</b>	<b>Utilisation</b>	
Gymnasium Project	14,219,350	824,685	3,732,921	11,311,114
Diana Biswas Concert Fund	11,446	-	-	11,446
Artists in Residence Fund	533,110	444,885	-	977,995
Capital Project	9,502,851	1,941,827	11,444,678	-
Employee Housing Project	107,717	116,132	57	223,792
Fleming Memorial for Hanifl Endowment Fund	2,632,797	119,592	-	2,752,389
Fordham Endowment for Creative Writing Fund	1,332,836	60,542	-	1,393,378
Hanifl Centre Programme	5,245,830	2,199,173	836,038	6,608,965
Harper Memorial for Music Endowment Fund	1,322,484	60,072	-	1,382,556
Hewit	655,771	29,333	225,000	460,104
Pratap Chatterjee Award	62,578	2,830	4,096	61,312
Regional Betterment	3,834,013	193,238	155,187	3,872,064
Sally Stoddard	1,755,437	249,176	290,835	1,713,778
Scholarship Endowment Fund	1,942,335	114,167	-	2,056,502
Turner Organic Garden	-	588,437	448,958	139,479
Sally Stoddard Creative Writing Fund	-	320,566	30	320,536
Hezlep Endowment Fund	1,060,744	46,884	1,060,744	46,884
National Staff Development	799,099	80,738	846,805	33,032
Staff Housing	1,658,134	4,527,523	6,185,657	-
Abergeldie Project	4,862,301	795,013	5,657,314	-
Vehicle Replacement	16,595	-	16,595	-
School Souvenirs	115,116	-	115,116	-
Science Wing Design	66,196	-	66,196	-
International Writers Conference	154,079	40,000	194,079	-
Bonnie's Memorial Award	21,607	-	21,607	-
	<b>51,912,426</b>	<b>12,754,813</b>	<b>31,301,913</b>	<b>33,365,326</b>



# Auditors' Notes to the Accounts

## A. SIGNIFICANT ACCOUNTING POLICIES

### 1. Organization and Nature of operation

Woodstock School is an international residential school for boys and girls, located in Mussoorie in the state of Uttarakhand. The School was established in 1854 and was the first accredited international school in Asia. Woodstock offers a college-preparatory programme, including the Cambridge International General Certificate of Secondary Education (IGSCE) programme and the US College Board 'Advanced Placement' (AP) program. It is currently accredited by the Middle States Association of Colleges and Schools (USA) and the Commission on International and Trans-Regional Accreditation. The School is registered under section 12AA of the Income tax Act, 1961 (the 'Act') as a charitable entity.

### 2. Basis of preparation

The financial statements present The Board of Directors of the Woodstock School and Teachers Training College ('Woodstock School' or the 'School') and are prepared under the historical cost convention, on accrual basis of accounting in accordance with the generally accepted accounting principles in India, and the mandatory accounting standards issued by the Institute of Chartered Accountants of India, with the exception of Fixed assets as stated in note B(2) forming part of the financial statements. In accordance with the terms of the Scheme for applicability of Accounting Standards ('AS') to Small and Medium Sized Enterprises ('the Scheme'), issued by the Council of the Institute of Chartered Accountants of India, the School is a Level II enterprise. Pursuant to exemptions/ relaxations contained in the Scheme, AS 3 – Cash Flow Statements, AS 17 – Segment Reporting, AS 18 – Related Party Disclosures and AS 24 – Discontinuing Operations are not applicable to the School for the current year. Further, certain disclosure requirements in terms of AS 19 – Leases, AS 20 – Earnings Per Share and AS 29 - Contingent Liabilities and Contingent Assets are also not applicable to the School for the current year.

### 3. Fixed assets and Depreciation

a. Fixed assets are stated at historical cost.

b. No depreciation is being provided on fixed assets.

c. Capital work in progress includes advances paid to acquire fixed assets and the cost of fixed assets that are not ready for the intended use at the balance sheet date.

### 4. Investments

Investments that are readily realizable and intended to be held for not more than a year are classified as current investments. All other investments are classified as long-term investments. Current investments are carried at lower of cost and fair value determined on an individual investment basis. Long-term investments are carried at cost. However, provision for diminution in value is made to recognise a decline other than temporary in the value of the investments.

### 5. Inventories

Inventories are valued at lower of cost and net realizable value with cost being determined on first in first-out (FIFO) basis.

### 6. Revenue recognition

#### *Student Fee*

Income from fees received from students is recognized over the period of instruction.

#### *Establishment fee*

Income from Non refundable establishment fees received from the students is recognised as income in the year of receipt.

#### *Donation*

Income from donation received is recognized on accrual basis.

#### *Investment Income*

Interest income from investment is recognized on a time proportion basis taking into account amount outstanding and the rate applicable.

Profit / loss on sale of investments are computed with reference to their purchase cost.

### 7. Retirement Benefits

Expenses and liabilities in respect of employee benefits are recorded in accordance with Accounting Standard 15 Employee Benefits (Revised 2005) "Revised AS 15"

#### *a) Provident fund*

All the employees are entitled to receive benefits under the provident fund, which is a defined contribution plan, in accordance with Employees Provident Fund and Miscellaneous Provisions Act, 1952. Both, the employee and the employer make monthly contributions to the plan at a predetermined rate of the employees' basic salary. The Company has no further obligations under the plan beyond its monthly contributions. These contributions are made to the fund administered and managed by the Government of India.

#### *b) Gratuity*

Gratuity is a post employment defined benefit plan. The liability recognized in respect of gratuity is the present value of the defined benefit obligation at the balance sheet date less the fair value of plan assets, together with adjustments for unrecognized actuarial gains or losses and past service costs. The defined benefit obligation is calculated annually by actuaries using the projected unit credit method. Actuarial gains and losses arising from experience adjustments and changes in actuarial assumptions are charged or credited to the profit and loss account in the year in which such gains or losses arise.

### c) *Compensated absence*

The School measures and recognizes the liability in respect of the expected cost of accumulating compensated absences as the additional amount that it expects to pay as a result of the unused entitlement that has accumulated at the balance sheet date.

### 8. **Prior period expenses**

Expenses are disclosed as prior period where such expenses arise in the current period as a result of errors or omissions in the preparation of the financial statements of one or more prior periods.

### 9. **Contingent liabilities**

Depending on the facts of each case and after due evaluation of relevant legal aspects, claims against the School not acknowledged as debts are disclosed as contingent liabilities. In respect of statutory matters, contingent liabilities are disclosed only for those demand(s) that are contested by the School.

## ***B. NOTES TO THE FINANCIAL STATEMENTS***

### **1. Fund accounting**

In order to ensure observance of the limitations and restrictions placed on the use of resources available to the School, all resources are classified for accounting and reporting purposes into funds that are maintained in accordance with the activities or objectives specified by donors, granting agencies, governmental appropriations and other sources or regulations. These funds primarily comprise:

#### *Designated funds*

This represents funds set aside by the School for specific purposes or received from donors without any stipulations as to the usage of the same.

#### *Restricted funds*

The School reports funds as restricted if they are received with donor stipulations that limit the use of the grants.

#### *General fund*

This fund comprises of accumulated balance of surplus over the years as transferred from the income and expenditure account.

### **2. Fixed assets**

a. The School has undertaken a process of compiling a fixed assets register that contains details of the date of purchase, location and cost of the fixed assets of the Association. Pending the completion of the process, the balance of fixed assets as at April 1, 2004 of Rs. 286,618,075/- have been included in the accompanying financial statements based on management estimates and have not been verified by the Auditors.

b. In the absence of a formal system for tracking the properties registered in School's name and those leased to or held in trust for the benefit of the School by Missionary/National Church Property Trusts and others the status of the same could not be provided to the auditors for verification.

c. The School follows the practice of crediting the entire proceeds from disposal of obsolete fixed assets to "Other income" as against the generally accepted accounting principle of crediting only the profit element on such sales to this account. In the absence of a formal system for recording information relating to fixed assets management is unable to determine the net profit/ loss from the disposal of individual fixed assets.

d. An amount equivalent to the expenditure on fixed assets incurred during the year has been transferred to the Fixed Asset Capital Fund from the respective designated/restricted project funds to the extent fund utilized, as disclosed in the appropriation section of the Income and Expenditure account. Similarly expenditure incurred on projects in progress at year-end has been transferred to the Capital Work in Progress Fund from the respective project funds to the extent fund utilized, as disclosed in the appropriation section of the Income and Expenditure account.

### **3. Employee benefits**

#### *Defined Contribution Plan : Provident Fund*

The School contributed Rs. 4,696,187 (Previous year: Rs. 3,833,905) to the provident fund plan during the year.

#### *Defined Benefit Plan : Gratuity*

Gratuity liability under the 'Payment of Gratuity Act, 1972' is accrued and provided for on the basis of an actuarial valuation made as at March 31, 2008.

#### *Assumptions*

Discount rate: 8 % Per Annum; Expected return on assets: ; Withdrawal rate: 1% to 3% Per Annum depending on age

Salary increases: 5.50 %; Mortality: LIC (1994-96) duly modified

#### *Defined Benefit Plan : Compensated Absences*

Provision for short-term compensated absences, where the absences are expected to occur within twelve months after the end of the period in which the employees render the related employee service is made based on unavailed leaves outstanding as on the balance sheet date.

4. No companies have been identified under the Micro, Small and Medium Enterprises Development Act, 2006. The amount outstanding from the same as on March 31, 2008 is Rs. Nil (previous year Rs. Nil)

5. Previous year figures have been regrouped/ recast wherever considered necessary to make them comparable with those of the current year.

# Development Report

While student tuition and fees constitute the bulk of the school's budget, gifts, pledges and endowments received through the Development Office help provide the financial flexibility that makes Woodstock such a unique and vibrant institution.



**From Stephen Alter,  
Director of Development**

Jane Cummings retired as Director of Development at the end of the 2007-2008 school year, after having devoted over twenty-five years to Woodstock School. Part of her invaluable legacy is the extensive network of devoted alumni and friends who have contributed to the school with unwavering loyalty.

Wherever Woodstock alumni get together, whether it be in Singapore or San Francisco, there is a strong sense of fellowship and dedication to the school. Through reunions and Curry Clubs the Woodstock Old Students Association keeps memories and affection alive. Another of the many ways in which the Woodstock community stays in touch with each other is through the Woodstock website [www.woodstock.ac.in](http://www.woodstock.ac.in). This site attracts an average of 1,000 hits per week and helps keep our dispersed family of alumni together, linking them across hemispheres and time zones.

***Generous donations from alumni, friends, parents and staff of Woodstock School help sustain and enrich our facilities, human resources and programs.***

This past year's Annual Fund continued to support renovation and construction of staff and employee housing, including the new Abergeldie complex. Donations from former residents of Abergeldie, as well as gifts from 1972 classmates in memory of Dan Martin and Sue Borpujari, have helped build new faculty apartments, which are a vital need on campus. The Annual Fund also helped underwrite scholarships for students attending Model United Nations events and staff professional development. It also supported a student filmmaking project in a Garhwali village, initiated by faculty member, Jeanne Yu.

Through donations to Friends of Woodstock School, our extended community is able to support major priorities such as scholarships, staff professional development and building projects. For donors in the United States, gifts to FWS continue to be tax deductible. In India, donations to the school attract similar tax incentives. By far the most useful donations to Woodstock are undesignated gifts, which allow the school to answer immediate needs efficiently and effectively.

Our thanks go to all those who have supported the school financially and in other ways during this past year. We look forward to a continued fruitful partnership.

# Thank you for your support

## *Donors to Friends of Woodstock School*

Friends of Woodstock School (FWS) is a 501 (c) 3 tax-exempt foundation registered in the U.S.A. FWS raises funds for and provides grants to charitable organizations, such as Woodstock School, whose activities are deemed to be consistent with the furtherance of FWS's charitable purposes and are approved by the FWS Board of Directors. Listed below are donors who have contributed to Woodstock through their support of FWS grants to the school. To each of them, and to FWS, we offer our thanks for their generosity. *Please note that for the purposes of donor acknowledgement we use the period 1st July - 30th June, which is the period of our Annual Fund appeal.*

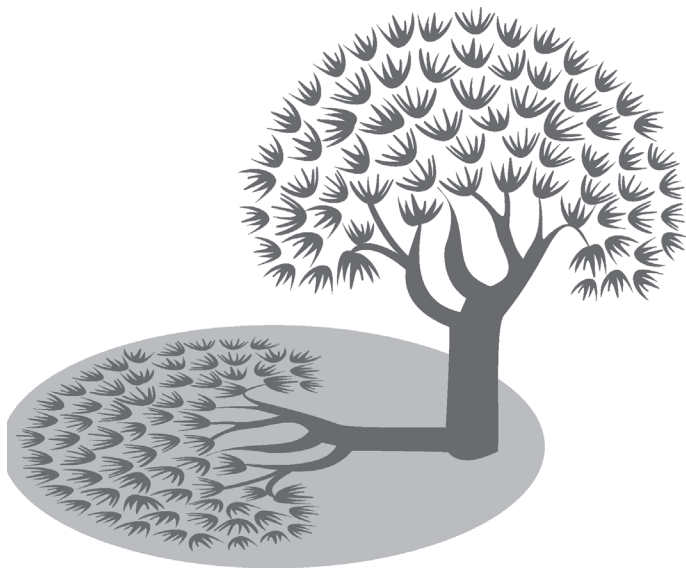
Nancy Abuhaydar	Philip Braudaway-Bauman	Betty Dodds	Suzanne Turner Hanifl
Ruth Dudgeon Adams	Betty Smiley Bremer	Lorrie Doman-Sheydayi	Gail Harp
Kathy Warner Adams	Peter Bretsky	Jean Downie	MacDonald Harper
Marian Adams	Mary Breuninger	Downs Foundations	Dorothy Foster Harrold
Kamal Advani	Eleanor Briggs	Laurel Loader Downward	Harvard Pilgrim Health Care
Betty Stuntz Allen	Bright Light Productions, Inc	Mary Kenney Drewry	Earle & Berneita Harvey
Kenneth Allen	Brookridge Outreach Foundation	Joseph J. Duerksen	Arden & Janna Haug
Gladys Allen	Beverly Amstutz Brush	Ray Dunkelberg	Joyce Havens
Elizabeth Templin Alley	Mary Proctor Burdick	Irene Dunn	Michelle Hendley
W Leslie Allison*	Dorothy Lyon Bushnell	Ruth Yoder Dyal	Marjorie Hill
H. Ward Alter	Walter & Peg Bushnell	Kent & Katherine Eklund	Lindsay Fiske Hofman
Bob & Ellen Alter	Mary Campbell	Julie Bunce Elfving	Margaret Weeks Holland
Sarah Alter	Anita Hoke Carlson	Edith Boyce Elvis	Suzanne Hollist
Donald & Peggy Alter	John & Ruth Caughley	Frank Emerson	Stephen G. Holm
J. Bruce Amstutz	John & Barbara Chaffee	Verna Engstrom-Heg	John * & Paula Holmes
Jane Wallace Anderson	John Chamard	Nancy Johns Erickson	Joanne Yoder Holtzinger
Karl E. Anderson	Sneih Dass Charan	LouCelle Golden Fertik	Gordon Hostetler
Patti Welles Appel	Amal Chaudhuri	Dale Anderson Finlayson	Mildred Dye Howard
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