

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

FORM 8-K

**CURRENT REPORT
Pursuant To Section 13 OR 15(d) Of The Securities Exchange Act Of 1934**

Date of report (Date of earliest event reported)

November 10, 2021

PATRICK INDUSTRIES, INC.

(Exact name of registrant as specified in its charter)

Indiana

(State or other jurisdiction
of incorporation)

000-03922

(Commission
File Number)

35-1057796

(IRS Employer
Identification Number)

107 W. Franklin Street, P.O. Box 638

(Address of Principal Executive Offices)

Elkhart,

Indiana

46515

(Zip Code)

Registrant's Telephone Number, including area code

(574)

294-7511

(Former name or former address if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol	Name of each exchange on which registered
Common Stock, no par value	PATK	NASDAQ

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter). Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 7.01 Regulation FD Disclosure

The information referenced in this Form 8-K is furnished pursuant to Item 7.01, "Regulation FD Disclosure." Such information, including the Exhibit attached hereto, shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, except as shall be expressly set forth by specific reference in such filing.

(a) Slides for Investor Presentation as contained in Exhibit 99.1

Item 9.01 Financial Statements and Exhibits

(d) Exhibits

[Exhibit 99.1](#) - Slides for Investor Presentation

Exhibit 104 - Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

PATRICK INDUSTRIES, INC.

(Registrant)

Date: November 10, 2021

By: /s/ James E. Rose
James E. Rose
Principal Accounting Officer



November 2021 Investor Presentation

 **PATRICK**

Forward Looking Statements

This presentation contains certain statements related to future results, our intentions, beliefs and expectations or predictions for the future which are forward-looking statements as that term is defined in the Private Securities Litigation Reform Act of 1995. These forward-looking statements involve a number of risks and uncertainties that could cause actual results to differ materially from either historical or anticipated results depending on a variety of factors. These risks and uncertainties include, but are not limited to, the impact of the continuing financial and operations uncertainty due to the COVID-19 pandemic, including its impact on the overall economy, our sales, customers, operations, team members and suppliers. Further information concerning the Company and its business, including factors that potentially could materially affect the Company's financial results, is contained in the Company's filings with the Securities and Exchange Commission.

This presentation includes market and industry data, forecasts and valuations that have been obtained from independent consultant reports, publicly available information, various industry publications and other published industry sources. Although we believe these sources are reliable, we have not independently verified the information and cannot make any representation as to the accuracy or completeness of such information.

We disclaim any obligation or undertaking to disseminate any updates or revisions to any forward-looking statements contained in this presentation or to reflect any change in our expectations after the date of this presentation or any change in events, conditions or circumstances on which any statement is based.

Use Of Non-GAAP Financial Measures

This presentation contains non-GAAP financial measures. These measures, the purposes for which management uses them, why management believes they are useful to investors, and a reconciliation to the most directly comparable GAAP financial measures can be found in the Appendix of this presentation. All references to profit measures and earnings per share on a comparable basis exclude items that affect comparability.

Patrick Industries Snapshot (NASDAQ: PATK)

Q3'2021 LTM Highlights

Net Sales \$3.7B

Operating Cash Flow \$195M

Liquidity \$454M¹

Adjusted EBITDA \$480M²

Free Cash Flow \$141M³

Total Net Leverage 2.2x⁴

Value Proposition



Strong portfolio unifies historically fragmented markets



Breadth and depth of talent and resources drives innovative customer solutions



Investments in automation, human capital and IT support strong platform



Broad supply chain strength supports OEM growth

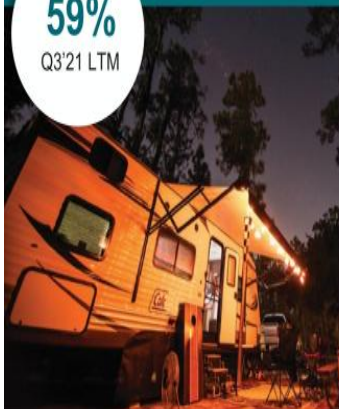


¹ As of 9/26/21 | ² Includes pro forma acquisition adjustments | ³ Operating Cash Flow less Capex | ⁴ As defined by credit agreement | ⁵ As of 11/4/21

Diversified Market Platform

59%

Q3'21 LTM



RV

- ✓ Record OEM backlogs
- ✓ Dealer inventories at lowest level seen in years
- ✓ New buyer traffic remains strong
- ✓ Persistent strength in retail demand coupled with depleted channel inventories pointing to double-digit growth for 2021 wholesale

16%

Q3'21 LTM



Marine

- ✓ Record OEM backlogs
- ✓ New buyer traffic and activity remain strong
- ✓ Dealer inventories at lowest level seen in years
- ✓ Expecting channel replenishment well into 2022

14%

Q3'21 LTM



MH

- ✓ Deep OEM backlogs
- ✓ OEM production rates continue to see pressures from labor and input constraints
- ✓ Demographic trends continue to support strong demand patterns for quality, affordable homes

11%

Q3'21 LTM



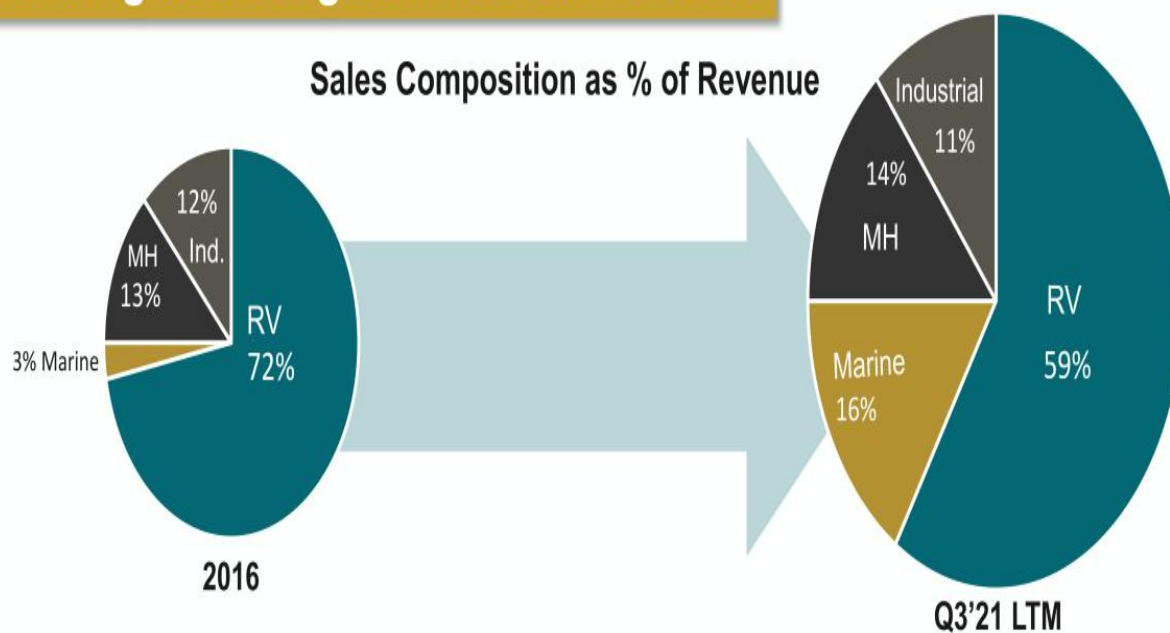
Industrial

- ✓ Demand from big box retail as homeowners continue to spend on home upgrades & DIY projects
- ✓ Limited inventory and low interest rates fueling demand for residential construction
- ✓ Robust single and multi-family housing starts

Strong Portfolio Unifies Historically Fragmented Markets

Continuing to Strengthen Patrick Portfolio

Sales Composition as % of Revenue



	2016	Q3'21 LTM	Δ
Net Sales	\$1.2B	\$3.7B	+ \$2.5B
Gross Margin	16.6%	19.3%	+ 270 bps
Adj. EBITDA ¹	\$138M	\$480M	+ \$342M
Adj. EBITDA Margin	11.3%	13.0%	+ 170 bps
Free Cash Flow ²	\$82M	\$141M	+ \$59M
Market Cap ³	\$1.0B	\$1.8B	+ \$0.8B
Number of Employees ⁴	~4,500	~11,000	+ 6,500

Scaled and Diversified Value-added Player Across Multiple End Markets

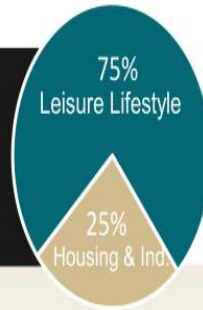
¹ Q3'21 LTM EBITDA includes pro forma acquisition adjustments | ² Calculated as operating cash flow less capex | ³ As of 12/31/2016 and 11/4/21, respectively | ⁴ Actual # of employees

Leisure Lifestyle

End Market Statistics

\$2.8B of Q3'21 LTM Net Sales
17% FY 2016 – 2020 CAGR

Q3'21 LTM Sales

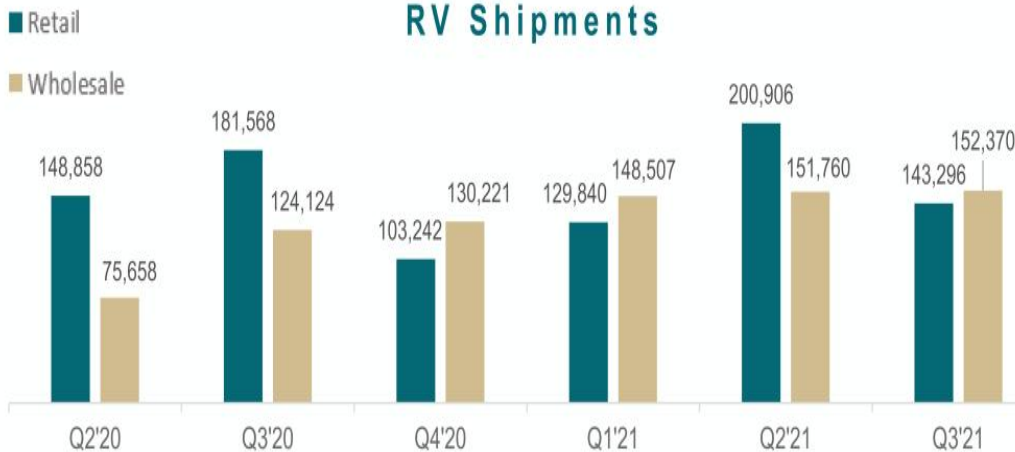


Marine Shipments



124,079 Marine Units Depleted from Retail Channel Since 4/1/20¹

RV Shipments



125,070 RV Units Depleted from Retail Channel Since 4/1/20²

¹ National Marine Manufacturers Association/Company Estimates | ² RV Industry Association/Company Estimates

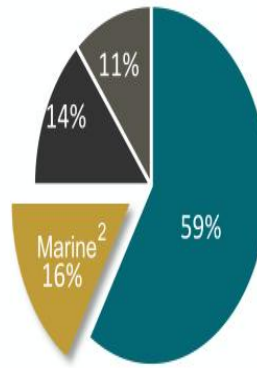
Key Highlights

- ✓ Retail channel continues to be depleted at a remarkable rate
- ✓ Record OEM backlogs
- ✓ New buyer traffic and activity remain strong
- ✓ Completed 23 Leisure Lifestyle acquisitions since 2018

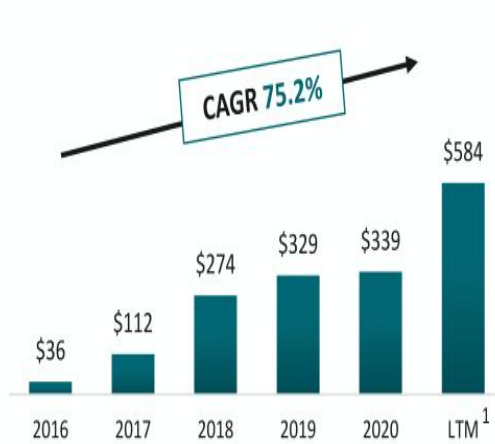


Marine

Key Customers



Marine Net Sales (\$M)



Content Per Unit



Record Marine OEM Backlogs

Retail outpacing wholesale shipments

Competitive Advantage

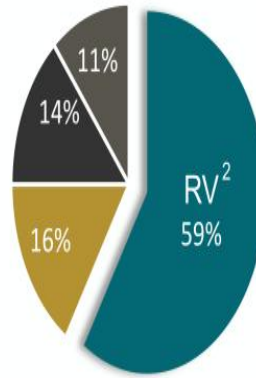
- ✓ Geographically situated to provide JIT inventory management to OEMs
- ✓ Fully integrated into manufacturers' design process
- ✓ Highly engineered and specialized products offer differentiated solutions to OEMs
- ✓ Growing aftermarket platform including the following brands:



¹ LTM as of September 26, 2021 | ² Sales Composition as % of Revenue (Q3'21 LTM)

RV

Key Customers



RV Net Sales (\$M)

Content Per Unit

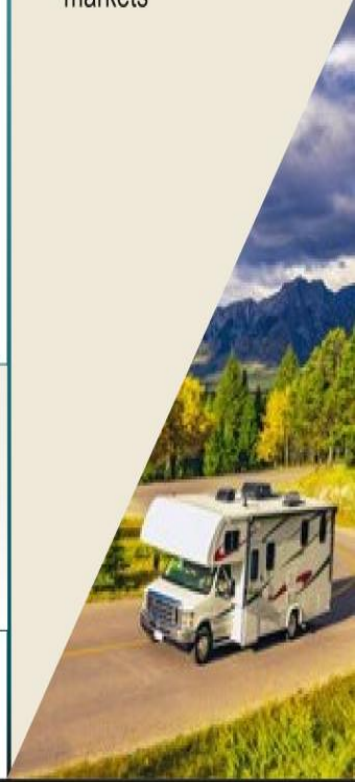


Record OEM Backlogs

Retail Outpacing Wholesale Shipments

Competitive Advantage

- ✓ Largest OEMs rely on Patrick for **high degree of content**
- ✓ **Breadth of offering** to provide packaged solutions that competitors cannot
- ✓ **Our extensive supply chain** fuels the explosive growth in the leisure lifestyle markets



¹ LTM as of September 26, 2021 | ² Sales Composition as % of Revenue (Q3'21 LTM)

Housing & Industrial

Q3'21 LTM Sales

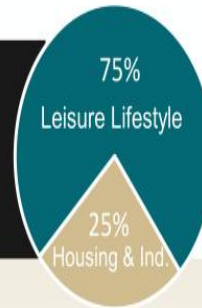
End Market
Statistics

\$920M

25%

of Q3'21 LTM Net Sales

FY 2016 – 2020 CAGR



In Q3'2021
New Housing
Starts Increased
by 9%¹



Multi-Family Increased
by 19%



Single Family Increased
by 5%

Manufactured Housing Product Categories²

Single-Section Homes

ASP: \$53,200
45% of Market



Multi-Section Homes

ASP: \$104,000
55% of Market



Industrial Product Categories

A wide range of components related to residential housing, commercial and institutional markets

Residential Housing



Commercial Construction



Fixtures



Furniture



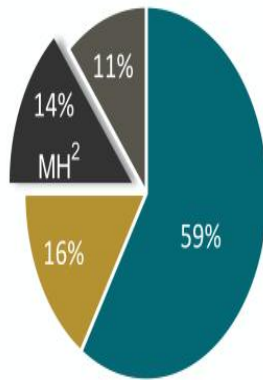
Key Highlights

- ✓ Demand from big box retailers remains as homeowners continue spending on home upgrades
- ✓ Limited availability of housing and attractive financing rates are positive indicators for growth
- ✓ Capital deployment to support capacity expansion and new product development to enhance organic growth
- ✓ Four acquisitions since 2018

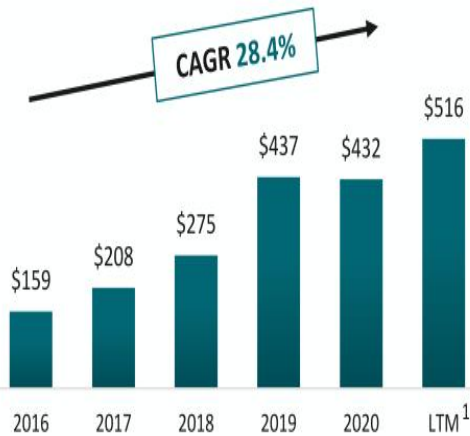
¹ U.S. Census Bureau | ² Manufactured Housing Institute & IBTS

Manufactured Housing

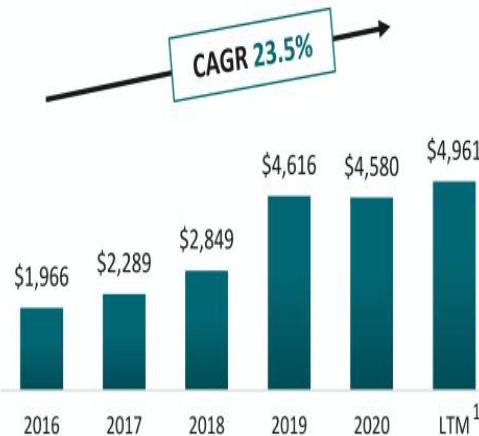
Key Customers



MH Net Sales (\$M)



Content Per Unit



Competitive Advantage

- ✓ Capable of leveraging production capabilities in other end markets
- ✓ Low-cost supplier of multiple products
- ✓ Full range of product offerings allows Patrick to supply across the entire value chain
- ✓ Nationwide manufacturing and distribution footprint allows Patrick to provide products to entire U.S. more efficiently than other competitors

OEMs unlocking strong and growing backlogs

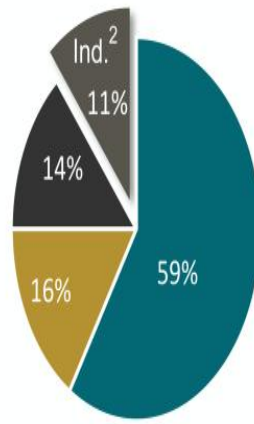
OEMs have worked through post-COVID disruptions



¹ LTM as of September 26, 2021 ² Sales Composition as % of Revenue (Q3'21 LTM)

Industrial

Key Customers

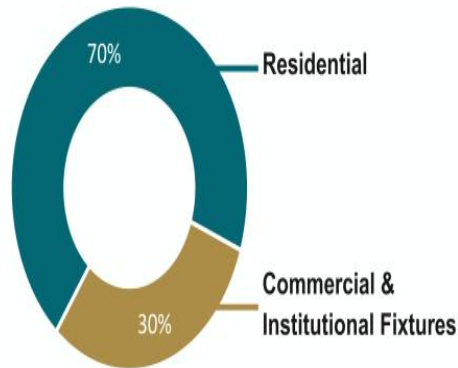
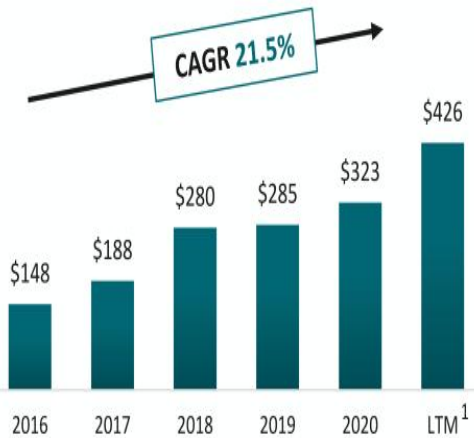


Industrial Net Sales (\$M)

Net Sales Breakdown

Competitive Advantage

- ✓ **“One stop shop”** for customers with our diverse manufacturing capabilities
- ✓ **Full range of product offerings** allows Patrick to supply across the entire value chain
- ✓ Home improvement and DIY activity **driven by work from anywhere environment**



Record new and multi-family housing starts

Housing market inventory at historical lows

¹ LTM as of September 26, 2021 | ² Sales Composition as % of Revenue (Q3'21 LTM)



Leadership with Deep Industry Experience



Andy Nemeth
CEO



Jeff Rodino
President



Kip Ellis
COO



Jake Petkovich
CFO

Industry Experience: 29 years

27 years

24 years

25 years

- ✓ 100+ years of industry experience spanning across multiple economic cycles
- ✓ Management team is adaptable and experienced during economic changes
- ✓ Proven ability to manage at scale with approximately 11,000 employees in over 190 facilities across 23 states

Driving Patrick to Be a Leading Diversified Player Across its End Markets

M&A Criteria and Filters for Successful Strategic Investments

Strategic Criteria



Key Market Category



Market Leadership



Strong Leadership Team and Cultural Fit



Geographic / Market Expansion



Executable Cost and Revenue Synergies



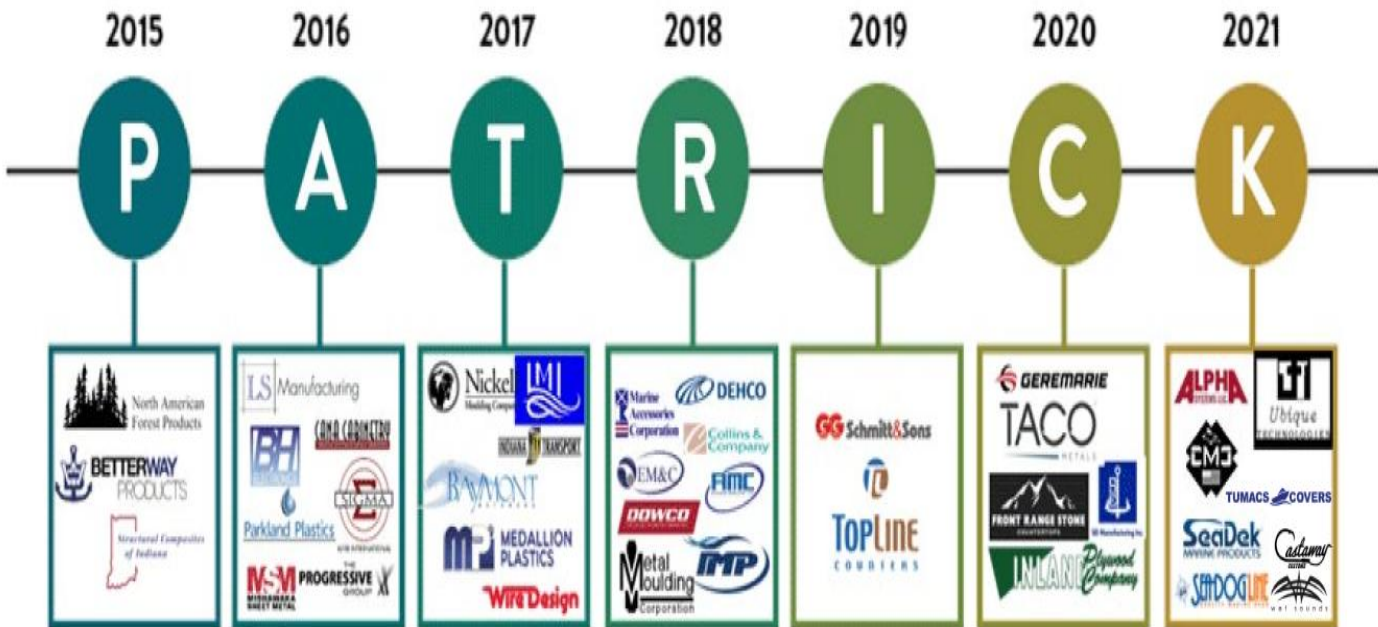
Financial Filters

Adjusted EPS Accretion in First Full Year

ROIC > Cost of Capital

Accretive to Profit Margins and Revenue Growth

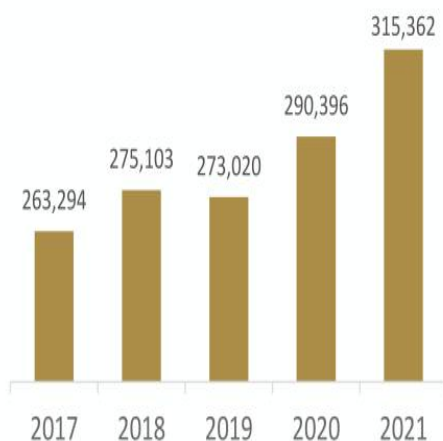
Acquisition Timeline



Favorable Trends Across Our End Markets

Boat Ownership

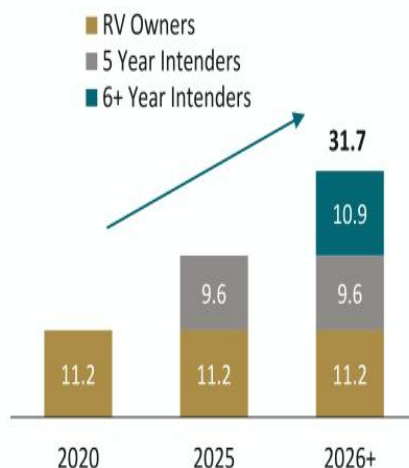
US Powerboat Registrations (Units)¹
12 Months Rolling Through July



- More than 1/3 of those who have purchased new and pre-owned powerboats in 2020 were first-time boat buyers
- 70% of prospective boat buyers will make their purchase within 12 months⁷

RV Ownership

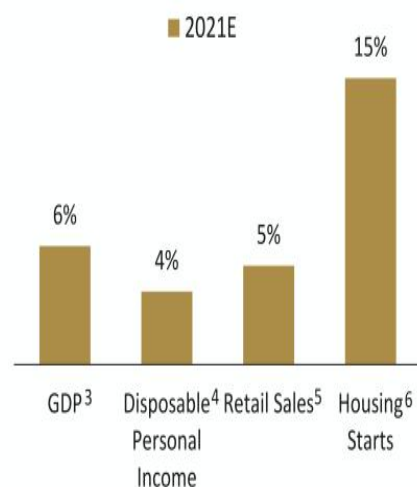
Expected to Increase by ~183%²
(millions)



- 37% of U.S. households hold some connection to the RV industry, with the largest proportion intending to purchase an RV at some point in the future
- 20.5 million households intending to purchase an RV; 9.6 million (47%) plan to purchase within the next five years

Favorable Macro Trends

% Increase Compared to 2020



- **A robust economy** will support growth across PATK end markets
- Disposable Personal Income (DPI) surged to a **record-high** in 2021
- **Housing starts** are rising
- **Strong consumer demand** will continue to benefit our businesses

¹ National Marine Manufacturers Association | ² Ipsos Go RVing RV Owner Demographic Profile

³ Statista GDP Growth Rate in the US | ⁴ IBIS World Per Capita Disposable Income | ⁵ IBIS World Total Retail Sales | ⁶ St. Louis Fed and Financial Forecast Center | ⁷ NMMA Tomorrow's Boat Owners

ESG

Current & Upcoming Initiatives



Environmental

- **Wood dust being reclaimed into materials** used for pellets supplying heating processes
- **Rolling out a corporate campaign** making our building more sustainable through minimizing paper, improving our recycling system



Social

- Pioneer Partner for **Care Camps**
- **Supporting numerous charitable organizations** in local communities:
 - ❖ Elkhart Community Foundation
 - ❖ RV industry production associate skills training program
 - ❖ Boys & Girls Clubs in Elkhart and neighboring towns
 - ❖ Military Makeover house remodel for military veteran
- Recruiting recent college graduates for **Leadership Development Program**
IMPACT

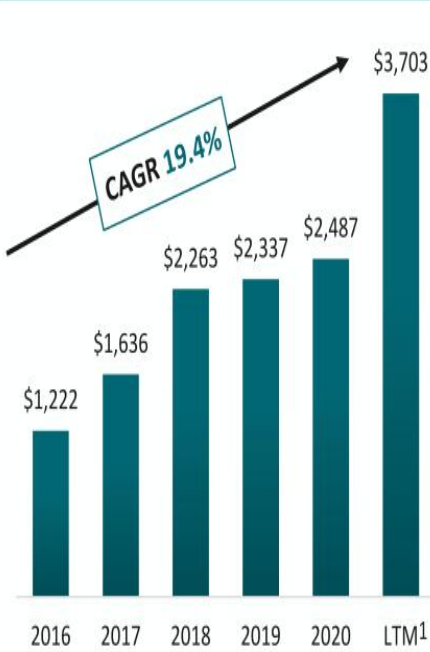


Governance

- **Enhancing and expanding ESG Policies** to best practice standards
- **Development of Vendor Code of Conduct** to assess social and environmental responsibility

Strong Trajectory of Net Sales and Adj. EBITDA

Net Sales Growth (\$M)



Net Income (\$M) & Diluted EPS



Adj. EBITDA (\$M) and Margin



YTD 2021

- RV and Marine **growth driven by outdoor recreation trends**, accelerated by lean inventories, strong demographic trends, and the appeal of socially distant activities
- Significant resurgence of consumer demand** across end markets in the second half of the year
- Industrial and MH growth driven by **shift from urban to suburban markets**
- Investments in automation, human capital and IT** to strengthen platform
- Strategic gains** through our growing footprint, resources, and agility of our positions in our markets
- Gains related to synergies from acquired businesses
- Continued leveraging our fixed cost structure and automation efficiencies**, as well as driving continuous improvement initiatives

¹ LTM as of September 26, 2021 | ² 2020 EBITDA includes pro forma acquisition adjustments

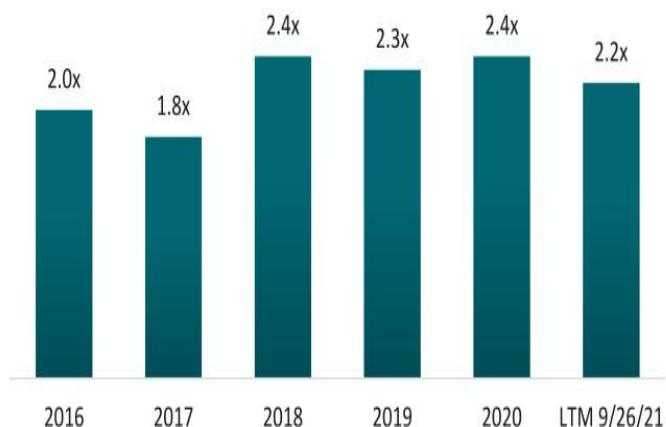
Strong Liquidity Profile

Highlights 9/26/21 LTM

Return on Assets	8.6%
Accounts Receivable Turnover	15.8x
Inventory Turnover	8.1x
Current Ratio	2.1x
Avg. Cash Conversion Cycle	52.4 Days

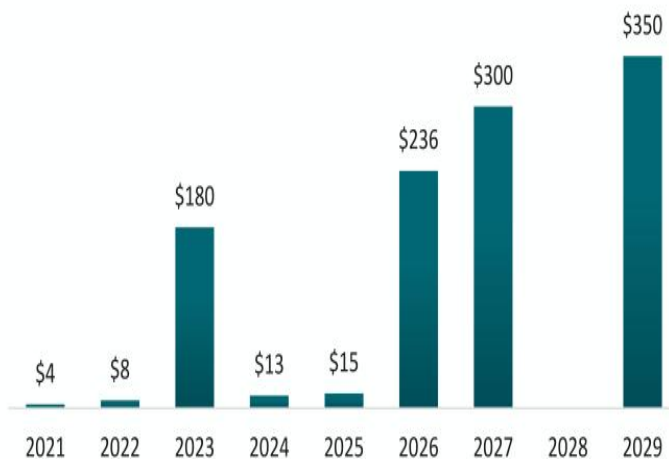
The strength of our cash flows and liquidity allows us to invest in our existing business as well as pursue attractive acquisition opportunities

Net Debt / Adjusted EBITDA



No Major Debt Maturities Until 2023

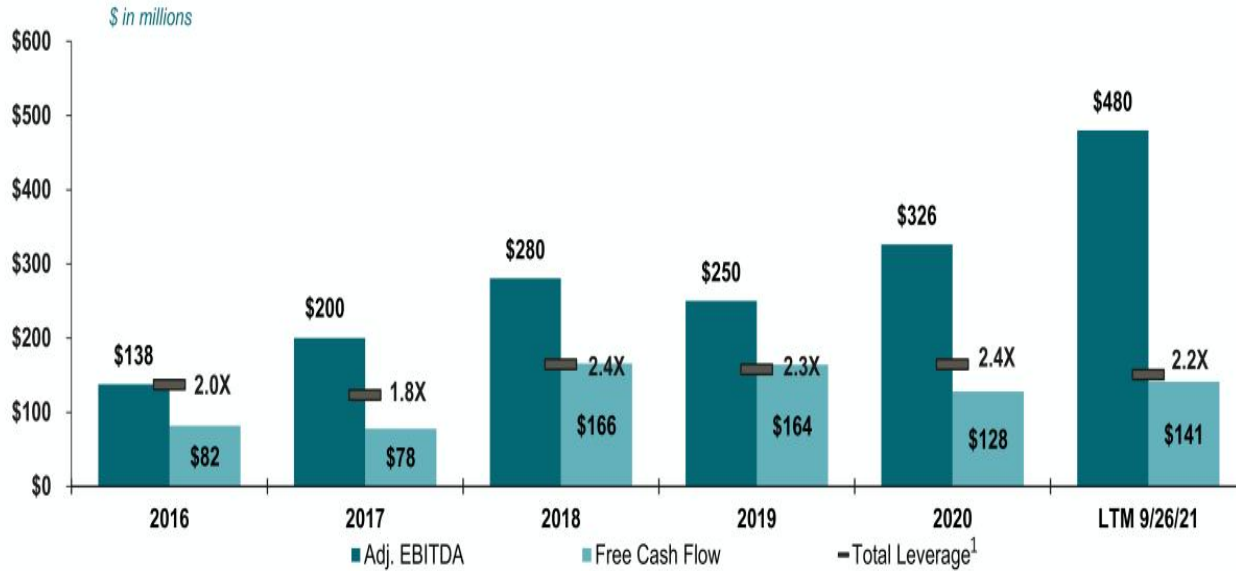
Debt Maturity Schedule (\$M)



Liquidity (\$M)

Total Revolver Credit Capacity	\$550.0
Less: Total Revolver Used <i>(including outstanding letters of credit)</i>	(140.7)
Unused Credit Capacity	409.3
Add: Cash on Hand	44.9
Total Available Liquidity	<u>\$454.2</u>

Robust Free Cash Flow Generation



Maintenance & Total CapEx

\$ in millions

■ Growth Capex ■ Maintenance Capex

✓ **\$759** million generated in free cash flow from 2016 – LTM 9/26/21

✓ Low fixed cost requirements



¹ Total Leverage = Net Debt / Adj. EBITDA

Prudent Capital Allocation and Conservative Leverage

Capital Allocation Strategy



Deploy strong cash flows to highest value projects



Maintain a disciplined leverage position



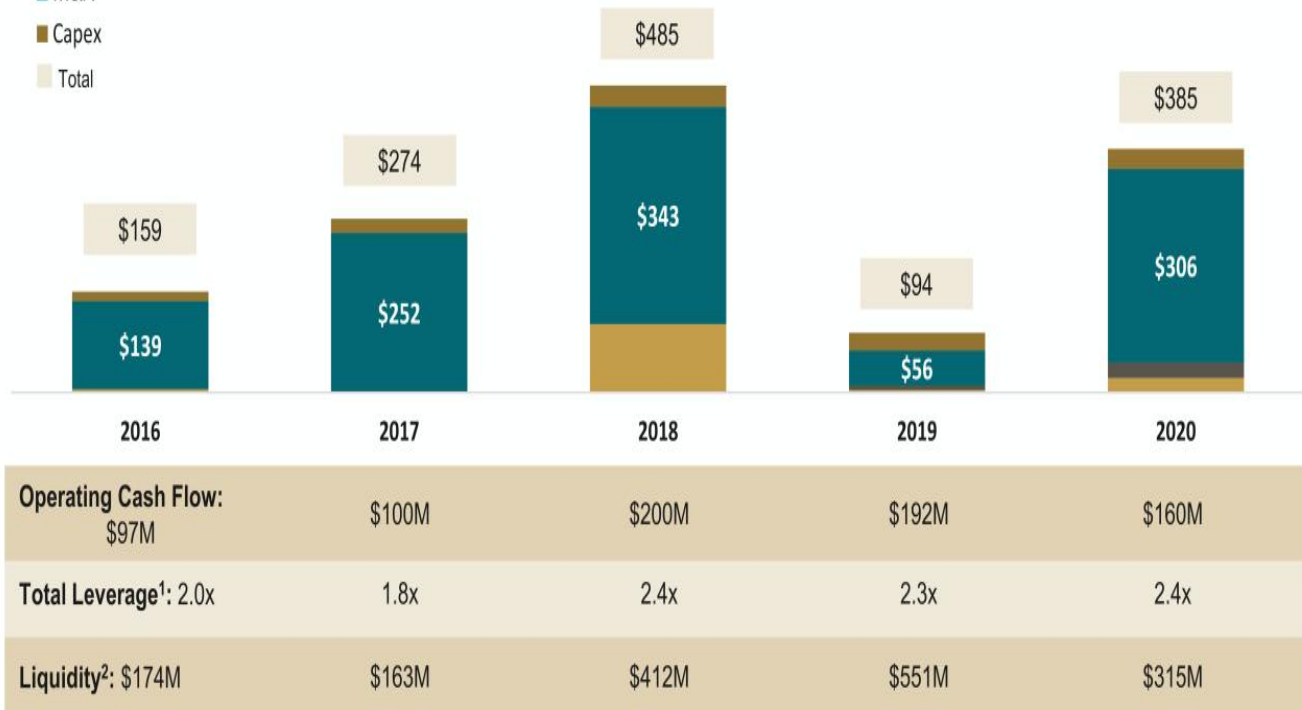
Utilize capital resources to grow and reinvest



Opportunistic share buybacks

Historical Capital Allocation *\$ in millions*

- Share Repurchases
- Dividends
- M&A
- Capex
- Total



¹ Total Leverage = Net Debt / Adj. EBITDA | ² Liquidity defined as Revolver availability (net of outstanding Letters of Credit) plus Cash and Cash Equivalents

Invest With Us



Appendix



Non-GAAP Reconciliations

Reconciliation of Cash Flow from Operations to Free Cash Flow

(\$ in millions)	Fiscal Year Ended December 31,					LTM 9/26/21
	2016	2017	2018	2019	2020	
Cash Flow from Operations	\$97	\$100	\$200	\$192	\$160	\$195
Less: Capital Expenditures	(15)	(22)	(34)	(28)	(32)	(54)
Free Cash Flow	\$82	\$78	\$166	\$164	\$128	\$141

Reconciliation of Net Income to Adj. EBITDA

(\$ in millions)	Fiscal Year Ended December 31,					LTM 9/26/21
	2016	2017	2018	2019	2020	
Net Income	\$56	\$86	\$120	\$90	\$97	\$202
+ Interest Expense	7	9	26	37	43	52
+ Income Taxes	28	27	32	28	33	65
+ Depreciation and Amortization	24	33	55	63	71	97
EBITDA	\$115	\$155	\$233	\$218	\$244	\$416
+ Stock Compensation	6	10	14	15	16	22
+ Other non-recurring items and acquisition pro-forma adj. (1)	17	35	33	17	66 ¹	42
Adj. EBITDA	\$138	\$200	\$280	\$250	\$326	\$480
Net Sales	\$1,222	\$1,636	\$2,263	\$2,337	\$2,487	\$3,703
Adj. EBITDA Margin (%)	11.3%	12.2%	12.4%	10.7%	13.1%	13.0%

(1) Represents estimated (i) full-year adjustments for acquired EBITDA and (ii) acquisition-related and other general cost-savings, related to procurement, selling, general and administrative, leveraging of our scale, and, to a lesser extent, branch footprint consolidation, which we expect to realize over the next 12 months. Our ability to achieve such estimated synergies and cost-savings is subject to risks, uncertainties, assumptions and other factors that may cause actual results, performance or achievements to be materially different from any results, performance or achievement expressed or implied by the estimate.

Use of Non-GAAP Financial Information

Free Cash Flow and Earnings before interest, taxes, depreciation and amortization ("EBITDA") are non-GAAP financial measures. In addition to reporting financial results in accordance with accounting principles generally accepted in the United States, we provide non-GAAP operating results adjusted for certain items and other one-time items. We adjust for the items listed in all periods presented, unless the impact is clearly immaterial to our financial statements.





We utilize the adjusted results to review our ongoing operations without the effect of these adjustments and for comparison to budgeted operating results. We believe the adjusted results are useful to investors because they help them compare our results to previous periods and provide important insights into underlying trends in the business and how management oversees our business operations on a day-to-day basis.

End Market Categories

RV PRODUCT CATEGORIES¹

TOWABLE Shipments: 91% Wholesale 68% Retail Value		MOTORIZED Shipments: 9% Wholesale 32% Retail Value	
Travel Trailer ASP: \$25,500	Fifth Wheel ASP: \$54,900	Class A ASP: \$206,400	Class B & C ASP: \$117,200
			
Total Retail Value of Shipments in 2020: \$18B			

MARINE PRODUCT CATEGORIES²

Pontoon	Ski & Wake	Fiberglass	Aluminum
ASP: \$44,300 29% of Market	ASP: \$111,000 6% of Market	ASP: \$81,300 37% of Market	ASP: \$26,500 28% of Market
			
U.S Expenditures on Boats, Engines and Accessories Totaled \$43B in 2019			

MANUFACTURED HOUSING PRODUCT CATEGORIES³

Single-Section Homes	Multi-Section Homes
ASP: \$53,200 45% of Market	ASP: \$104,000 55% of Market
	

¹ Source: RVIA 2020 Industry profile (travel trailer ASPs stats include camping trailers and truck campers) | ² Source: NMMA 2019 Statistical Abstracts. | ³ Source: Manufactured Housing Institute.

Key Product Categories

Marine

Fiberglass and Plastic
Thermoformed
Helm Systems



Wiring and Wire
Harnesses



Boat Covers,
Towers, Tops
and Frames



Electrical
Systems and
Components



Fabricated
Aluminum and
Steel
Components



Anchoring,
Docking and
Boarding



RV

Vinyl, Paper and
Hardwood
Moldings



Cabinet Doors



Small Plastic
Components



Vinyl and Paper
Laminated
Products



Surface, Granite
and Quartz
Countertops



Fiberglass Caps,
Showers and
Tubs



MH

Pre-finished
Wall and
Ceiling Panels



Roofing and
Siding



Flooring



Drywall
Finishing
Products



Lighting



Venting



Industrial

Kitchen
Cabinets,
Countertops &
Components



Slotwall



Wardrobe
Doors &
Mirrors



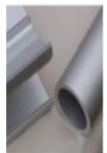
Store
Fixtures &
Commercial
Furnishings



Office &
Household
Furniture



Fabricated
Aluminum &
Steel
Components



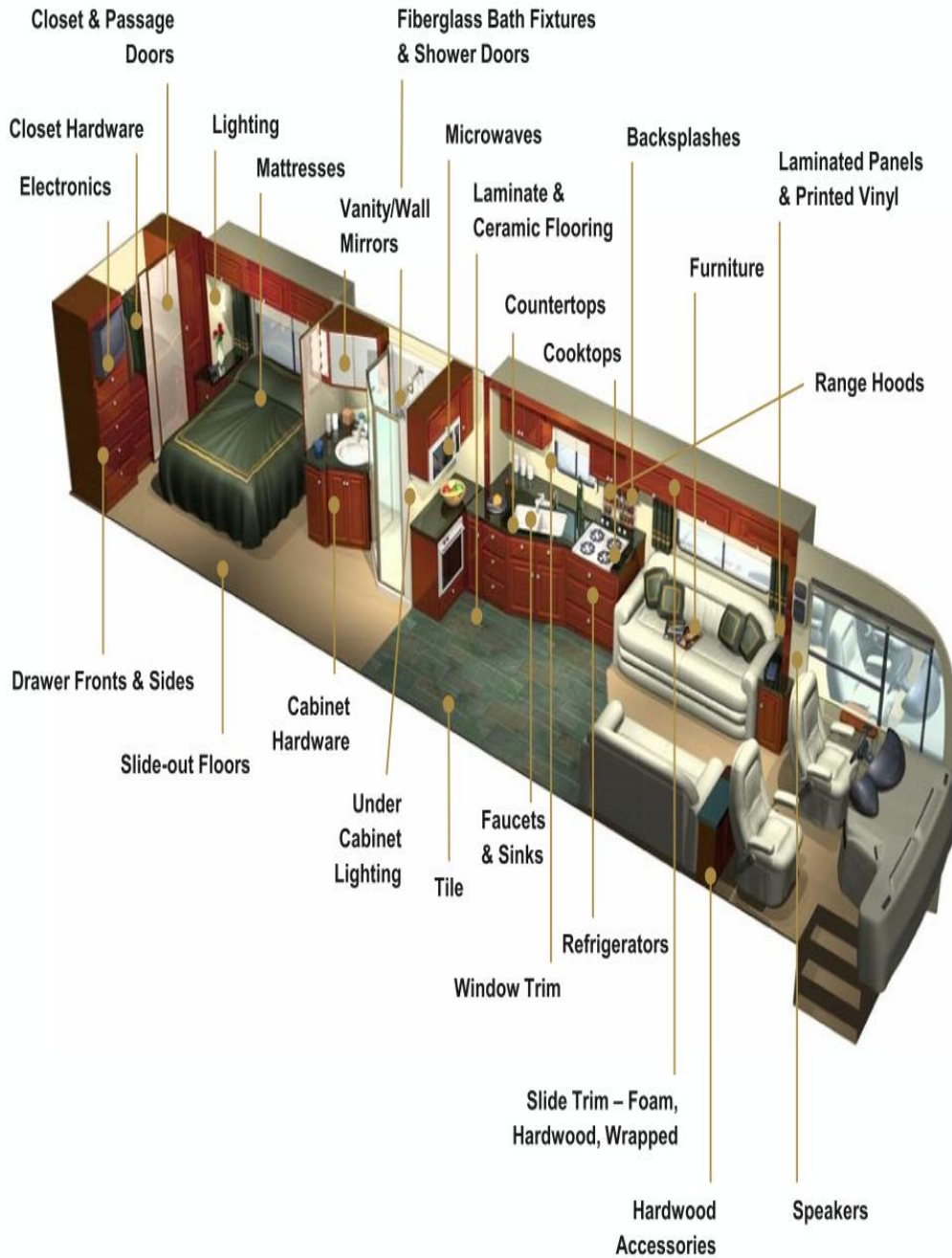
Patrick Product Lines: RV Exterior

Additional Product Lines

- ✓ Softwoods
- ✓ Full Body Paint
- ✓ Aluminum Gauges
- ✓ Steel Gauges
- ✓ Mill Finish & Pre-painted Aluminum and Steel
- ✓ Slit & Embossed Steel
- ✓ FRP Coil & Sheet
- ✓ Trim Panels
- ✓ Fuel Systems
- ✓ Metal Extrusions



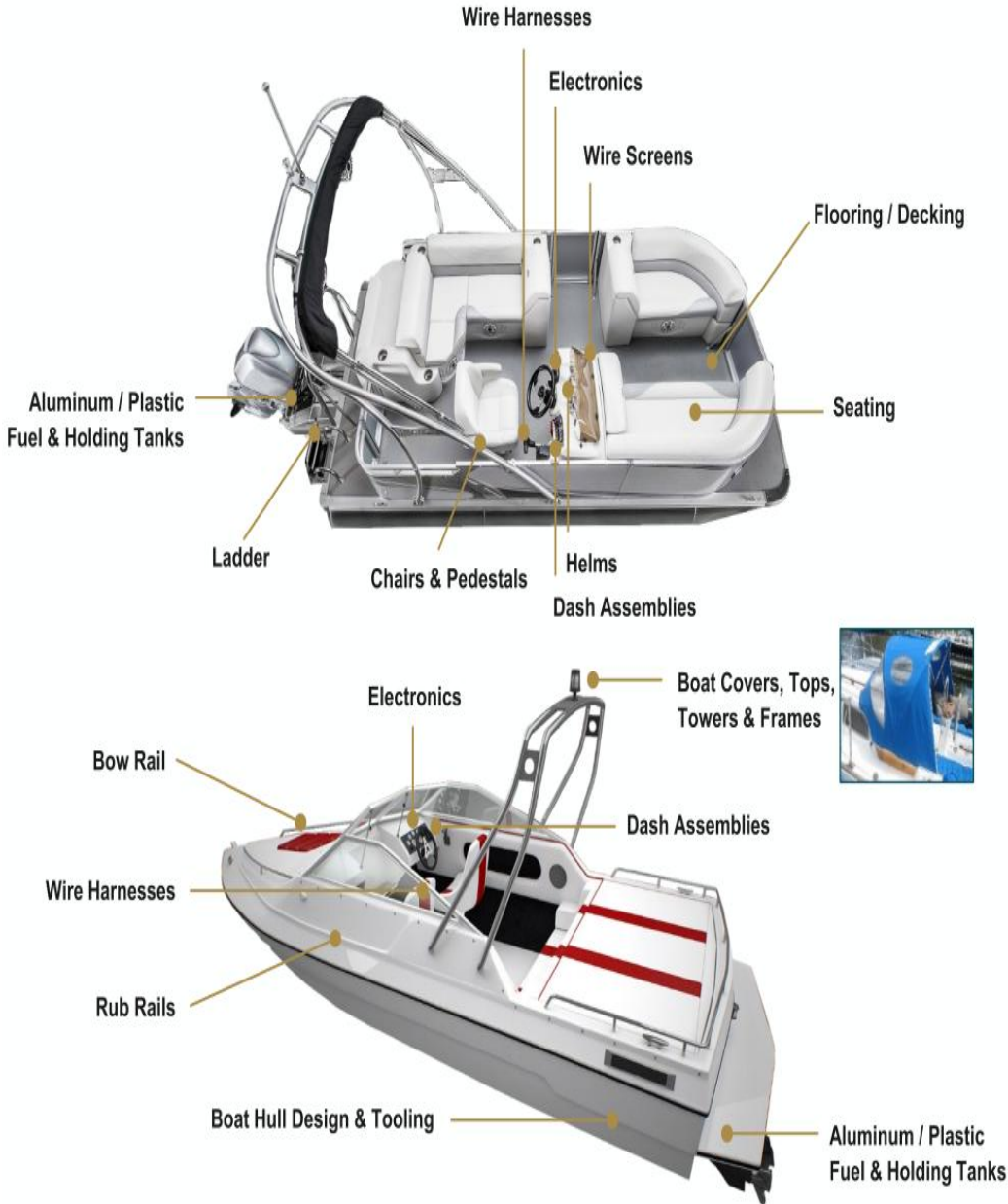
Patrick Product Lines: RV Interior



Additional Supplied Products

- ✓ Exit Lighting
- ✓ Ceiling Fans
- ✓ Power Cords & Inlets
- ✓ RV Tank Heater Pads
- ✓ Fire Extinguishers
- ✓ Electric Fireplaces
- ✓ Wiring, Electrical & Plumbing Products
- ✓ Inverters
- ✓ Tire Pressure Monitors
- ✓ Electrical Switches, Receptacles, & Outlets
- ✓ RV Transfer Switches
- ✓ Battery Selector Switches
- ✓ Cut-to-Size, Boring, Foiling & Edge-Banding
- ✓ Flooring Adhesive
- ✓ Instrument Panel
- ✓ Made-to-Order Laminated Products including Vinyl, Paper, Veneers & High-Pressure Laminates (HPL)
- ✓ Trim Products

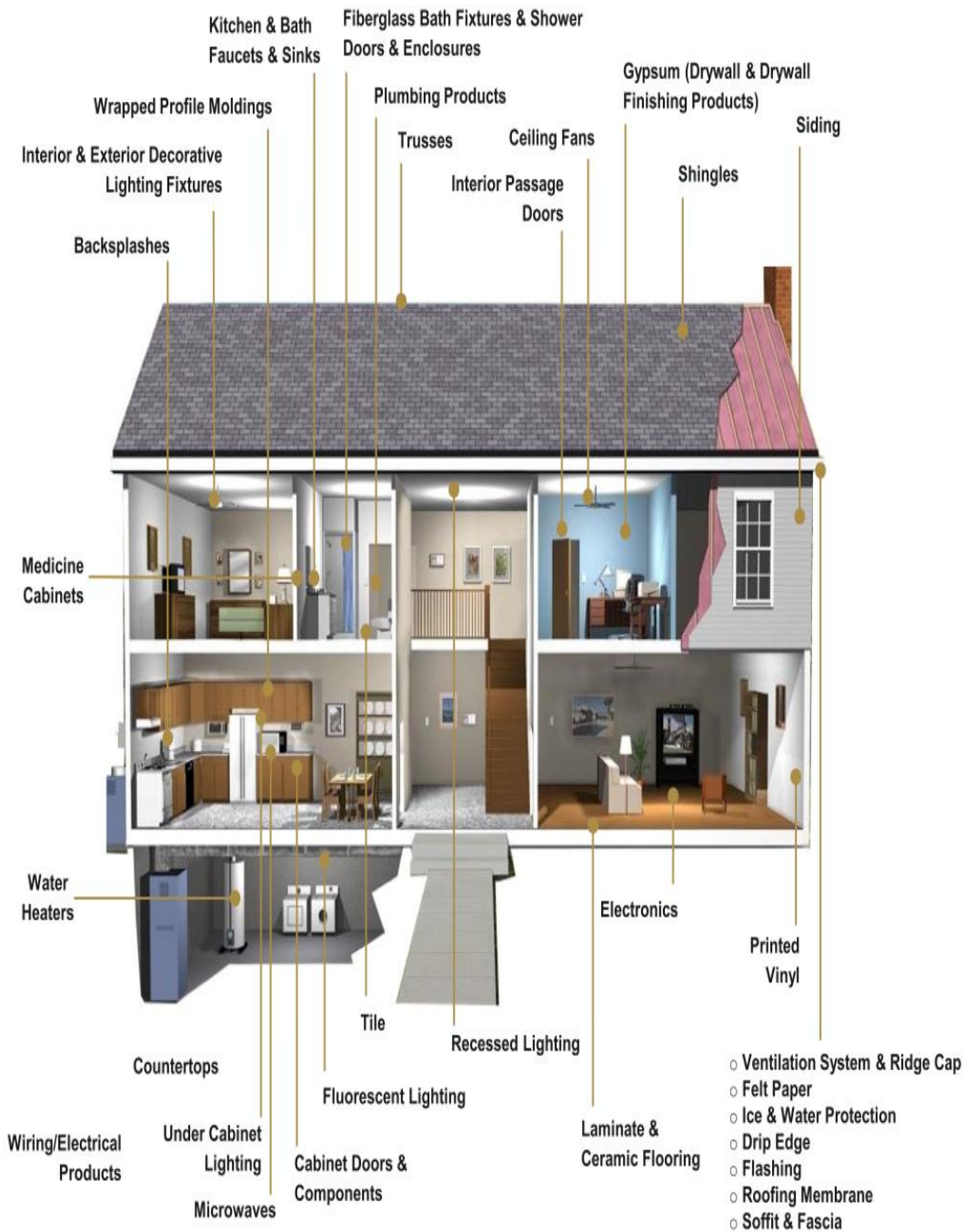
Patrick Product Lines: Marine



Additional Product Lines

- ✓ Wind Shields (Glass / Acrylics)
- ✓ Fuel System Related Components
- ✓ Plastic Seat Bases & Components
- ✓ Vinyl (Biminis, Covers)
- ✓ Fabricated & Extruded Aluminum
- ✓ Decking, Flooring, Carpet, Vinyl
- ✓ Gauges, Instrument Panels, Displays
- ✓ Lighting
- ✓ Steering & Throttle Controls
- ✓ Plastic Products: Boxes, Inlay Tables
- ✓ Canvas Products, Panels & Trim
- ✓ Boat trailers
- ✓ Audio Products and Accessories

Patrick Product Lines: Manufactured Housing



Additional Supplied Products

- ✓ Building Arches
- ✓ Closet Organization Products
- ✓ Adhesives & Sealants
- ✓ Innovative Lighting
- ✓ Electrical Components (e.g., Panels/ Breakers, Outlet Boxes & Switches/ Receptacles)
- ✓ Fireplaces and Surrounds
- ✓ Made-to-Order Laminated Products including Vinyl, Paper, Veneers & High-Pressure Laminates (HPL)
- ✓ Cut-to-Size, Boring, Foiling & Edge-Banding
- ✓ Solid Surface, Granite and Quartz Fab
- ✓ Flooring Adhesive
- ✓ Tables & Signs
- ✓ Roof Trusses
- ✓ Wardrobe Doors & Hardware Systems
- ✓ Closet Organizers & Shelving
- ✓ Air Handling Products
- ✓ Carpeting



<https://www.facebook.com/PatrickIndustries/>



<https://www.instagram.com/patrickindustries/?hl=en>



Patrick Industries, Inc.

PATRICKIND.COM

