...all because of you!
Mission

The mission of the Bay Area Community Foundation is to fulfill a wide array of donors’ charitable wishes throughout Bay and Arenac Counties by building permanent endowment funds and serving as a leader for community improvement through effective grantmaking and collaboration.

Vision

The Bay Area Community Foundation will be the Bay Area’s leading philanthropic resource to improve the overall quality of life throughout our community.

BACF Staff

Eileen A. Curtis – President & CEO
Sue Jensen – Finance Director
Christopher Yaklin – Development Director
Lisa Bourdon-Krause – Communications Officer
Renee Courier – Program Officer
Stacey Skorupski – Program Associate
Joni King – Administrative Officer
Annual Address

Dear Friends and Supporters,

Do you realize how incredible you are? In 2015, all because of you, the Bay Area Community Foundation invested more than $1.9 million in Bay and Arenac Counties. Over 300 grants were awarded to local nonprofits, totaling more than $1.38 million. Take a moment and let that sink in — over 300 grants, each with a goal of meeting a need in our community! Additionally, nearly 450 scholarships totaling $607,535.86 were awarded to local students, all because of you.

As your partner in philanthropy, we would like to highlight some of the many ways that your contributions have improved the quality of life in Bay and Arenac Counties. In 2015, your generosity has helped to:

• Acquire diapers, wipes, new layettes and baby equipment for needy families
• Create a multi-generational gardening program where seniors work side by side with youth to cultivate, maintain and harvest a garden which provides fresh produce
• Foster a positive relationship between law enforcement and the youth of our community through a Youth Leadership Academy
• Offer specialized education and training opportunities for those who care for people with dementia
• Cultivate interest in STEM learning programs amongst middle school girls
• Create a safe, fun, and accessible place to play in a local park
• Assist the homeless in obtaining employment
• Present an otherwise-impossible outdoor recreation experience to individuals with disabilities
• Furnish a new set of clothes to low-income children so they’re prepared for the first day of school
• Give gifts to children displaced by domestic violence during the holidays
• Provide preventive dental services to uninsured children of Bay and Arenac Counties

Do you see what we mean? You are amazing!

Thank you for your commitment to our community. We stand ready to help you fulfill your charitable wishes and we can’t wait to see what great things happen next in Bay and Arenac Counties

Sincerely,

Eileen A. Curtis
President & CEO

William J. Mulders, Jr.
2015 Chair
Guiding Focus: 2013 - 2015

BACF’s Guiding Focus is designed to achieve the Foundation’s mission to fulfill donor wishes, build endowment funds, and serve as a leader in Bay and Arenac Counties. The Guiding Focus is intended to provide flexibility to respond to changing needs or new developments in the community.

Focus Area #1 — Donor Development
Promote charitable giving by providing consistent engagement with donors through implementing planned giving initiatives, annual and legacy giving, and funding within and outside Bay and Arenac Counties to support initiatives led by the Foundation.

Focus Area #2 — Community Initiatives
Serve in a leadership capacity to implement mission related investments (MRI) or initiatives that address community needs identified by BACF such as, providing assistance to residents seeking postsecondary education, encouraging the growth of donor and first generation sponsored scholarships, and youth development through the Youth Advisory Committee, early childhood and K-12 initiatives.

Focus Area #3 — Grantmaker
Award grants consistent with BACF initiatives and donor wishes in the established community investment sectors with emphasis on programs which improve employment opportunities and the economy through education, assist to break the cycle of poverty, supporting activities that create more access to the Saginaw Bay, and enhance the local environment.

Focus Area #4 — Knowledge Broker and Collaborator
Serve as a coalition builder, convener, and knowledge resource to provide information or lead collaborative efforts that enhance the quality of life in Bay and Arenac Counties.

Focus Area #5 — Administration
Provide sound Foundation operations and timely reporting to ensure ethical and transparent communication of Foundation processes.
# Consolidated Statement of Financial Position 2015

**Year Ended December 31, 2015**

<table>
<thead>
<tr>
<th>ASSETS</th>
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<tr>
<td><strong>Cash and cash equivalents</strong></td>
<td>$646,276</td>
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<td><strong>Unconditional promises to give</strong></td>
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<td>Restricted to long-term purposes</td>
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<tr>
<td>Investment in properties</td>
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<td>Nature conservatory</td>
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<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$35,685,588</strong></td>
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<tr>
<th>LIABILITIES AND NET ASSETS</th>
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<tr>
<td><strong>Accounts payable</strong></td>
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<tr>
<td><strong>Accrued liabilities</strong></td>
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<td><strong>Obligations for agency endowments</strong></td>
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<td><strong>TOTAL LIABILITIES</strong></td>
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<tr>
<td><strong>Foundation Net assets</strong></td>
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<td>Temporarily restricted</td>
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<td>Permanently restricted</td>
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<td><strong>TOTAL NET ASSETS</strong></td>
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<tr>
<td><strong>TOTAL LIABILITIES AND NET ASSETS</strong></td>
<td><strong>$35,685,588</strong></td>
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</table>

The accompanying notes are an integral part of these consolidated financial statements. Audited financial statements and IRS form 990 for the Bay Area Community Foundation are available for inspection at the Foundation’s office, 1000 Adams Street, Suite 200, Bay City, Michigan 48708, and online at [www.bayfoundation.org](http://www.bayfoundation.org). Independent auditors: Rehman Robson — Certified Public Accountants.

“As the saying goes:
‘We stand on the shoulders of those who came before us.’
Leaving a legacy to your community will last forever — and that is what an endowment fund does.”

Cathy Washabaugh - Bay Area Community Foundation Board of Trustees
Postsecondary education is essential to the economic wellbeing of our region. To help prepare residents of the Great Lakes Bay Region for the future, the Bay Area Community Foundation has instituted two initiatives to assist community residents in pursuing education beyond high school: the Bay Commitment First Generation Scholarship Program and the Great Lakes Bay College & Career Resource Center. Both of these entities work to increase college awareness, student readiness and success by providing information, mentoring, and needed resources, including financial support through scholarships.

Since its inception, the Bay Commitment First Generation Scholarship has awarded $1.8 million to first generation college students in addition to the hundreds of thousands of dollars in donor sponsored scholarships awarded each year (over $2.2 million since 2006). Since 2011, the Great Lakes Bay College & Career Resource Center’s outreach and advising programs have been offered to over 15,000 individuals looking to further their education or career.

Continuing education benefits the person, the vibrancy of the area’s economy, and the quality of life for all citizens. Postsecondary education is a necessity, not a luxury. Help Grow Our Community by Degrees!

Great Lakes Bay College & Career Resource Center

Postsecondary education is essential to the economic wellbeing of our region. To help prepare residents of the Great Lakes Bay Region for the future, the Bay Area Community Foundation has instituted two initiatives to assist community residents in pursuing education beyond high school: the Bay Commitment First Generation Scholarship Program and the Great Lakes Bay College & Career Resource Center. Both of these entities work to increase college awareness, student readiness and success by providing information, mentoring, and needed resources, including financial support through scholarships.

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Continuing education benefits the person, the vibrancy of the area’s economy, and the quality of life for all citizens. Postsecondary education is a necessity, not a luxury. Help Grow Our Community by Degrees!

Grants & Scholarships

In 2015, the Bay Area Community Foundation invested more than $1.9 million in Bay and Arenac Counties. Over 300 grants were awarded to area nonprofits totaling more than $1.38 million. Nearly 450 scholarships representing $607,535.86 were committed to postsecondary education.
2015 Grantees

**Arts & Culture**
Bay City Players
Saginaw River Players
Historical Society
Bay Arts Council
State Theatre of Bay City
Studio 23
Bay County Historical Society
Do-All, Inc.
Saginaw Valley Naval Ship Museum
Delta Research and Educational Foundation
Collage Dance Collective
Northeast Michigan Arts Council
Nate & Mary Idra Doan Santa House

**Community Initiatives**
Bay County Sheriff
City of Bay City
Bay Area Chamber of Commerce Foundation
International Space Monkey Alliance
United Way of Bay County
James Clements Memorial Airport Fund
Bay County Veteran’s Council
Westminster Presbyterian Church
Humane Society of Bay County
First Presbyterian Church
Center Avenue Neighborhood Association
Saginaw Valley Zoological Society
Arenac County Sheriff Office
City of Pinconning
Pinconning Area Schools
Arenac County Historical Society

**Education & Youth**
Bangor Lincoln Elementary School
Linwood Elementary
Bangor Township Schools
Bay City Central High School
Mackensen Elementary
Bay City Public Schools
Literacy Council of Bay County
Junior Achievement of Northeast Michigan, Inc.
Boys & Girls Clubs of Great Lakes Bay Region
Rotary Club of Bay City Foundation
Bay County 4-H Council
Bay Area Family YMCA
Pinconning Area Middle School
John Glenn High School
Saginaw Valley State University
Bay City Western Middle School

**Environment**
BaySail
Saginaw Basin Land Conservancy
Community Foundation for Northeast Michigan
The Conservation Fund
Huron Pines Resource Conservation and Development
Saginaw Bay Resource Conservation and Development Area

**Health & Wellness**
Bay County Health Department
Save Brian’s House Community Group, Inc.
Mclaren Bay Medical Foundation
Kids Against Hunger
VHL Alliance

**Human Services**
Bay Area Women’s Center
Cory Place, Inc.
Disability Services Resource Center
211 of Northeast Michigan
Good Samaritan Rescue Mission of Bay City
Salvation Army
YWCA Great Lakes Bay Region
Injured Soldiers, Inc.
Food Bank of Eastern Michigan
Above the Wake
State Of Michigan - Dept. of Health and Human Svcs.
City of Bay City

**Endowed Funds Established in 2015**
Jane L. Davidson Scholarship Fund
J. Marylyn and Charles Link Delta College Scholarship Fund
J. Marylyn and Charles Link Persistence Scholarship Fund
Public Safety Technology Designated and Project Funds
Great Lakes Bay Regional Trail Fund
211 of Northeast Michigan Designated Fund
Gary E. and Barbara Tabor Bosco Donor Advised Fund
Arenac County Farm Bureau Scholarship Fund
Bay City Central High School Class of 1960
Bay County Habitat for Humanity Designated Fund
Bay Community Tennis Association Endowment and Project Funds
Mitchell & Janice Gatza Hages Scholarship Fund
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<td>Ronald and Greta McGillivray</td>
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<td>Arthur Rowley</td>
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<td>Leslie L. Squires Foundation</td>
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<td>Saginaw Basin Land Conservancy</td>
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<td>SC Johnson</td>
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<td>Charles Stewart Mott Foundation</td>
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<td>The Charles J. Strosacker Foundation City of Bay City</td>
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<td>The Cook Family Foundation</td>
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<td>Dow Corning Corporation</td>
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<td>F.O.P. #103 Bay City</td>
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<td>Labadie Auto Company</td>
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<td>Helen H. Mackey</td>
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<td>Michigan Health Endowment Fund</td>
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<td>Bay City Country Club</td>
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<td>Bay County Vietnam Veterans Monument Committee</td>
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<td>William Bouett</td>
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<td>Scott and Nancy Carmona</td>
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<td>Ted and Alice Rezmer</td>
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<td>Harold M. Rupp</td>
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<tr>
<td>The Saginaw Chippewa Indian Tribe</td>
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<td>Raymond J. and Monica E. Schultz</td>
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<td>$20,000-$49,999</td>
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The following cumulative recognition levels have been established to honor our generous supporters. Contributions represent those made to the Bay Area Community Foundation through December 31, 2015.
Our Funders Society

**Investor**

$10,000-$19,999
- Alpha Delta Kappa-Alpha Pi Chapter
- American Red Cross
- The Arenac County Fund Committee
- Auburn Jaycees
- Eleanor Ball
- Bay Cast, Inc.
- Bay City Bowling Association
- Bay City Downtown Management Board and Development Authority
- Bay City Education Association
- Bay City Garden Club
- Bay City Noon Optimist Club
- Bay County Dental Auxiliary
- Bay County Home Builders Association
- Charles and Pamella Binder
- D. Keith and Ethel Birchler
- Tom and Mary Bleau
- Dr. Harold and Ruth Blumenstein
- Boys & Girls Clubs of Bay County
- Thomas Braley
- Brennan Family
- Max Brown
- Alan and Katy Bryant
- Laura W. Butterfield
- Johroan Calvin
- Cinderella, Inc.
- Columbian Club of Fisherville
- Richard and Sita Compton
- Sue Cook

**Contributors**

- COPOCO Credit Union
- Eric and Eileen Curtis
- Anita Dahlgren
- Jane Davidson
- Frank H. Davis
- James and Luanne DeCorte
- Robert and Mitzi Dimitroff
- Dore's Stores, Inc.
- Nancy Drummond
- Senneth Durkee
- Dore’s Stores, Inc.
- Eleanor Ball
- Bay Cast, Inc.
- Bay City Bowling Association
- Bay City Downtown Management Board and Development Authority
- Bay City Education Association
- Bay City Garden Club
- Bay City Noon Optimist Club
- Bay County Dental Auxiliary
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- Max Brown
- Alan and Katy Bryant
- Laura W. Butterfield
- Johroan Calvin
- Cinderella, Inc.
- Columbian Club of Fisherville
- Richard and Sita Compton
- Sue Cook

**Recognized Contributions**

- Kiwanis Club of Standish
- Lambert Leser Attorneys at Law
- Thomas P. LaPorte
- Shirley LaPrairie
- Bruce and Terri Law
- D. Brian and Patricia Law
- Leadership of Bay County
- Learman, Sarow, Birchler, Fitzhugh & Purcell PLC
- Richard B. Learman and Kristi Kozubal
- Dr. Donald and Frances Livingston
- Richard and Diane Lyon
- Frank Mandley
- Dr. Thomas Markus
- Dale F. Martin
- David and Manika McCann
- Stewart McClure
- Merrill Lynch - The Illes Schropp Group
- Richard and Carole Milster
- Mills Trust Fund
- Michigan State University Alumni Association
- Midland Cogeneration Venture
- Suzanne M. Murphy
- Milton C. Murray
- Roberta Nimergood Johnson
- Northern Bay Arenac Retirement School Personnel
- Northern Bay Nature Trail
- Dorothea O’Laughlin
- Clara Ott
- Patterson, Gruber, Kennedy & Gill
- Thomas and Mary Pawlak
- PCMI
- Suzanne H. Pederson
- Edward Perlberg
- Pinconning & Linwood Area Chamber of Commerce
- Morgan Ramsay Jr.
- Douglas and Ruth Reckinger
- Saginaw Bay Community Sailing Association
- Saginaw Bay Underwriters
- David Schairer
- Dr. Gerald and Cathleen Schell
- Dr. James and Elizabeth Stoddard
- Seward, Tally & Piggott, P.C.
- Short Freight Lines, Inc.
- David and Cheryl Skinner
- Craig L. Smith
- Joyce Smith
- Maynard L. Smith, Jr.
- Richard and Marilyn Somalski
- Supreme Carpet Sales, Inc.
- Mary Beth Taglauer
- Tri-Star Trust Bank
- Valentine & Associates
- Valley-Dynamo, L.P.
- Dutch and Jeanne VanDerwill
- Florabeth Vaughn
- Dr. Richard and Dee Dee Wacksman
- Wade-Trim, Inc.
- Jack and Connie Werner
- West Bay Area Merchants Association
- Lee and Carolyn Wierda
- Wilma Jean Wright
- Jerome and Dianne Yantz
- York Repair, Inc.
“Go out into the world and do good until there is too much good in the world.”
— Larry H. Miller

2015 Donors

1st State Bank
Mrs. Stacey Skorupski Abbs
Mr. and Mrs. Griffith Acker
A. J.’s Up North
Mr. and Mrs. Jim Allen
Alpha Delta Kappa-Alpha Pi Chapter
Altria Group Distribution
Mr. and Mrs. Thomas Alvesteffer
American Business Women’s Association
Patricia and Steven Anderson
Ms. Shelley Anderson
Andrews Hooper Pavlik PLC
Anne E. Trahan Photography
The Antique Warehouse
Arenac Bay Veterinary Services
Arenac Community Fund Committee
Arenac County Historical Society
Arenac County Independent
Arenac County Republican Committee
Dr. George F. Ascherl Jr.
Au Gres Inn, LLC
Auburn Bean & Grain Companies
Mr. and Mrs. John Augustine
Mr. Adair Aumock
Mr. and Mrs. George Ayotte
Mr. and Mrs. Thomas R. Ayotte
Ms. Molly Babcock
Mrs. Margaret Bach
Mr. and Mrs. Mike Baeckl
Mr. Bernard J. Ballor
Mr. and Mrs. George H. Barker
Mr. and Mrs. R.W. Barker
Mr. and Mrs. David Barnes
Ms. Lindsay Barnett
Mr. and Mrs. Richard Barnett
Ms. Karen Barriger
Mr. and Mrs. Frank Batschke
Mr. and Mrs. William Bauer
Mr. and Mrs. Mark E. Bauer
Tina Bauer
Bay Area Chamber of Commerce
Foundation
Bay Area Financial
Bay Area Runners Club
Bay Cast Companies
Bay City Civican Club
Bay City Education Association
Bay Eye Care Center P.C.
BaySail
Ms. Denise M. Beachy
Mr. and Mrs. Richard Beaman, Jr.
Mrs. and Mr. Tamara Beauchamp & David
Mr. and Mrs. Jerome Bechtel
Mr. Paul Begick
Mr. and Mrs. Daniel Belanger
Mr. Aldric Belichak
Mr. Ervin Bell
Ms. Judith Bell
Mrs. Margaret Bell
Bell & Sons
Mr. Peter Benington
Bernard Building Center
Mr. & Mrs. Kerry Berry
Mr. Andy Bethune
Ms. Jill Bialek
Mr. Spencer Biery
Ms. Judy D. Bilicic
Mr. Pat Bilicic
Mr. and Mrs. Dale Bills
Mr. Charles and Pamela Binder
Mr. and Mrs. D. Keith Bird
Mr. and Mrs. Leeds B. Bird
Ms. Helen Bishop
Mrs. Megan Biskup
Bittersweet Quilt Shop & Home Decor
Blarney Stone Broadcasting
Mr. and Mrs. Jim Blaschka
Mr. David Blecke and Dr. Janalou Blecke
Mr. Thomas E. Bock and Hon. Karen Tighe
Mr. George Nurnberg
Ms. Cynthia D. Bodner
Ms. Linda Boeder
Mr. and Mrs. Thomas Boetheuer
Ms. Jessica Bond
Mr. and Mrs. Gary Bosco
Mr. and Mrs. Vern S. Botts
Ms. Joan Boudreau-Wallaker
Mr. Roger Bowen
Mr. Bill and Mrs. Sally Bowen
Ms. Barbara J. Bowes
Mrs. Barbara Boyce
Mrs. Joni Boye-Beanan
Mr. and Mrs. Gary Brandimore
Mrs. Moira Brannigan
Mr. and Mrs. Gary R. Bremer
Ms. Beth Brennan-Tarkowski
Ms. Andrea Bridgewater
Ms. Doreen Briggs
Ms. Tammy Brinkman
Mr. and Mrs. Robert J. Britt
Ms. Rebecca Britt-Dewyer
Ms. Catherine J. Brown
Mr. Joe Bruessov
Rep. and Mrs. Charles Brunner
Ms. Bernadine Budzinski
Dr. and Mrs. George T. Buechle
Ms. Janice Bullock
Ms. Nikki Burgeson
Ms. Bobbe M. Burke
Mr. Greg Burke
Mr. and Mrs. Arthur Burmeister
Mrs. Trisha Burns
Ms. Katie Calzone
Mr. David Carmen
Mr. Lynn Cameron
Mr. and Mrs. Brian Campbell Card Equipment Co.
Mr. Ryan Carley
Mr. and Mrs. Scott Carmona
Ms. Nancy F. Carney
Mr. and Mrs. Dana G. Carruthers
Mr. Thomas Carter and Mrs. Barbara L. Engelhardt-Carter
Ms. Linda Case
Ms. Gail Castanon
Catholic Federal Credit Union
Mr. and Mrs. Terry Cavanaugh
Central Health Plan
Holly and Ross Chambers
Mr. Ted Chapman
Mr. Charles Charboneau, Jr.
Mrs. Trisha Charbonneau-Ivey
Mr. and Mrs. Robert M. Charlebois
Chemical Bank
Chemical Bank-Au Gres
Chemical Bank-Pinconning
Dr. and Mrs. Terrence Cherwin
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The fingers only let go.”
— Nigerian saying
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“You can give without loving, but you cannot love without giving.”
— Amy Carmichael
To know even one life has breathed easier because you have lived. This is to have succeeded.”
— Ralph Waldo Emerson
Memorial gifts to the Bay Area Community Foundation are a heartfelt way to remember a friend or loved one while also making a positive impact on the community. In 2015, gifts were made to honor the lives of these individuals.

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Honorariums are contributions given to acknowledge or recognize individual achievements, to honor special occasions or to express gratitude for service to the community. These individuals have been honored this past year with gifts made in their name.
2015 Faces of Philanthropy

On the evening of September 28th, the Bay Area Community Foundation hosted nearly 300 guests at the 2015 Faces of Philanthropy Celebration! Held at the DoubleTree by Hilton Bay City Riverfront, this event honored area individuals who have worked to improve our community through selfless contributions of time, energy and financial resources. Faces of Philanthropy is presented every other year and brings together families, businesses, educators, government leaders, and volunteers in our region to recognize the enormous contributions made by area philanthropists.

The highlight of the evening was the presentation of the 2015 Peggy Rowley Community Enrichment Awards. Established in 1996, the award is given to community leaders who have distinguished themselves as philanthropic leaders through volunteerism, contributions of financial resources, or both. This year's honorees were Meade Gougeon and Linda Heemstra. Past recipients include Robert Sarow, Ron McGillivray, Ralph Powell, Leopold J. Kantzler, Jerome Yantz, Ruth Jaffe, Thomas Tabor III, Guy T. Moulthrop, Donald Carlyon, Charles Curtiss, Dick Somalski, and Dee Dee Wacksman.

Jenee L. Velasquez, Executive Director for the Herbert H. and Grace A. Dow Foundation, served as the evening's keynote speaker.

This Year’s Honorees

**Meade Gougeon** is the owner of Gougeon Brothers, Inc. He has been a strong positive influence on the Bay Area's sailing community over the years. Meade has also invested his time and resources in supporting the Dow Bay Area Family YMCA, Alice & Jack Wirt Library, and the Riverwalk. He has been instrumental in creating a philanthropic culture within his company, leading to the founding of the Gougeon Brothers Employees Foundation.

**Linda Heemstra** worked for the Bay County Library System for over thirty years. During her tenure she saw the number of items borrowed per year grow from 100,000 in 1974 to over 1 million items today! Like Meade, she encouraged her staff to participate in the community and take on leadership roles. Today, she is active in the Bay City Garden Club and Rotary Club.
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