



*The mission of Bay Area Community Foundation
is to fulfill a wide array of donors' charitable wishes
by building permanent endowment funds and serving
as a leader for community improvement through
effective grant making and collaboration.*

2006 ANNUAL REPORT

*Building, Managing and Distributing
Our Communities' Charitable Resources Since 1982*

Dear Friends throughout Bay and Arenac Counties:

This report covers Bay Area Community Foundation's 24th year of operations but it is being published and distributed in our Silver Anniversary Year – 2007. As you review the information contained in this report, we hope you, too, will celebrate the growth, sustainability and grant making impact BACF has demonstrated since its founding in 1982.

Twenty-five years ago, the Board of the Kantzler Foundation combined with the inexhaustible resourcefulness of Peg Rowley to plant the seed for what today has become Bay and Arenac Counties' largest philanthropic organization – Bay Area Community Foundation. Without either of these two remarkable partners, it's doubtful that BACF would have evolved into the thriving community resource it has . . . or at least not in the same manner as it appears today.



Gary Labadie, Chair, Board of Trustees (seated) and Roger Merrifield, BACF President and CEO

Throughout this year, we will acknowledge Leopold Kantzler's faithful stewards and the dedication of our first Executive Director. But so many more have added their time, talent and treasure to permanently set the solid footing of this organization. They've done it, in most cases, because of a passion for something very specific; youth and education, the environment, community development, arts and culture, or health and human services.

They knew their gift would have an immediate impact but would also keep on giving well beyond their lifetime. Bay Area Community Foundation's invested endowment assures donors that their gift will continue to give back to the community for decades and generations to come.

This report carries a simple message: *We're here to serve YOU.*

Our organization exists to help you realize your charitable ambitions. As with any opportunity, choices often need to be made. Gifts may be received and funds established in your name or anonymously. You may choose to personally advise on the distributions from your fund or leave it to the foundation's seasoned grant makers. You may wish to gift your estate but need income from it in the meantime. Virtually every conceivable detail can be worked out by experienced professional advisors to ensure your gift is handled precisely in accordance with your needs, desires and specifications.

To our donors we say, "Thank you for another impressive year of growth and continued community impact" and to those who have not yet partnered with us, "Please consider doing so". We measure our success by the growing number of Bay and Arenac County residents who partner with us in making this a better place in which to live, work and play. A gift envelope is available at the end of our report for your convenience.

Incidentally, if you have needs or ideas that aren't addressed in this report, please call our offices at 989.893.4438 to discuss what we might accomplish together.

Thanks . . . and *Happy Anniversary!*

Gary Labadie
Chair, BACF Board of Trustees

Roger D. Merrifield
President and CEO

MANAGING RESOURCES

Comparative Financial Summary for Bay Area Community Foundation and its supporting organization, Great Lakes Center Foundation (Combined Statement of Financial Position for the years ended December 31)

	2006	2005
ASSETS		
Cash	\$720,280	\$541,235
Investments	24,186,370	21,847,059
Investment in properties	2,812,962	2,529,594
Promises to give	1,362,416	2,222,184
Note receivable	640,000	640,000
Other assets	129,770	88,815
Total Assets	\$29,851,798	\$27,868,887
LIABILITIES AND NET ASSETS		
Liabilities:		
Funds held as agency endowments	\$520,974	\$365,666
Life-income payable	207,187	222,319
Payables and accrued liabilities	85,402	82,743
Total Liabilities	813,563	670,728
Net Assets:		
Unrestricted	28,318,249	25,811,116
Temporarily Restricted	440,086	1,107,143
Permanently Restricted	279,900	279,900
Total Net Assets	29,038,235	27,198,159
Total Liabilities and Net Assets	\$29,851,798	\$27,868,887
	2006	2005
REVENUES		
Contributions	\$603,302	\$2,182,084
Investment income	528,955	444,217
Net realized and unrealized gains on investments	2,248,369	1,386,817
Other income	81,715	21,125
Total Revenues	3,462,341	4,034,243
EXPENSES		
Grants and Scholarship awards	\$1,061,540	\$1,253,218
Program services	136,880	122,318
Administration	347,287	241,600
Donor relations and development	23,249	90,054
Investment management and custody fees	53,309	46,455
Total Expenses	1,622,265	1,753,645
Change in Net Assets	1,840,076	2,280,598
Net assets at beginning of year	27,198,159	24,917,561
Net assets at end of year	\$29,038,235	\$27,198,159

The numbers shown above are based on the preliminary audit. Final audited financial statements of Bay Area Community Foundation are available for inspection at the Foundation's offices, 703 Washington Avenue, Bay City, Michigan 48708 and online at www.bayfoundation.org. Independent auditors: Andrews Hooper & Pavlik P.L.C., Certified Public Accountants.

STEWARDSHIP COMMITTEE

BACF Trustees in boldface.

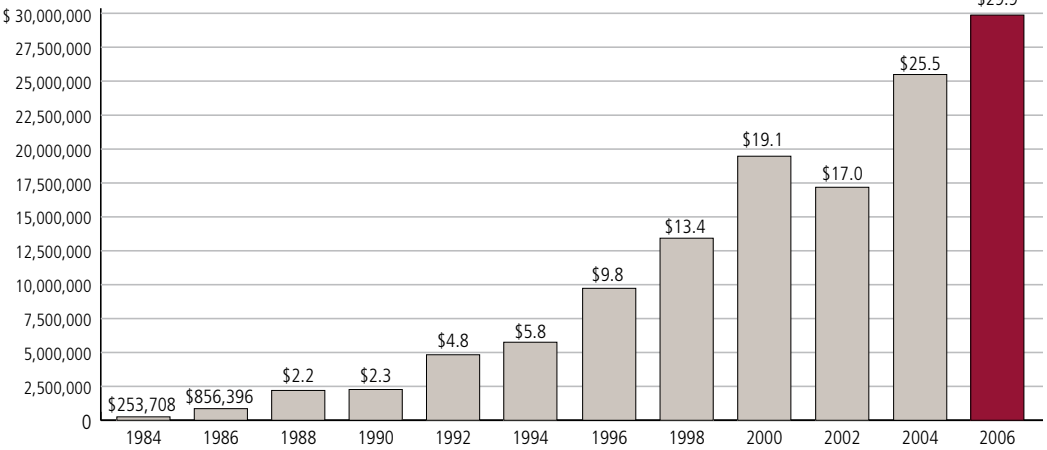
Michael Hanisko, *Chair*
 Jane Hagen
 Robert Hetzler
 Debra Lutz
 Steve Kessler

Mary Hoffmeister
 Dominic Monastiere
 Jerome Yantz
 Kathryn Pope, CPA, *Representing Staff*

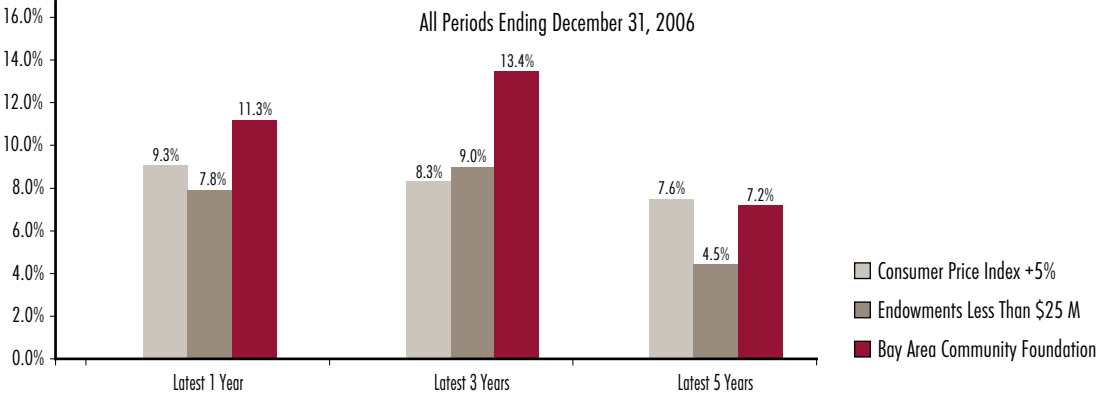
Consultants for Portfolio Management:
 FUND EVALUATION GROUP
 Detroit, MI
 J. David Wetzel CFP, AAMS
 Vice President

Additional Investment Services Provided by:
 Merrill Lynch - The Elliott Group

GROWTH IN ASSETS



COMPARATIVE ANNUALIZED RATES OF RETURN ON POOLED INVESTMENTS



THE COST OF DOING THE FOUNDATION'S BUSINESS

BACF's Operating Expenses for 2006 totaled nearly \$385,000 or 1.29% of total assets. In other words, the cost of operating Bay Area Community Foundation in 2006 amounted to slightly more than one and one-quarter cents for every asset dollar.



Third Street Waterfall Park

DEVELOPMENT COMMITTEE

BACF Trustees in boldface.

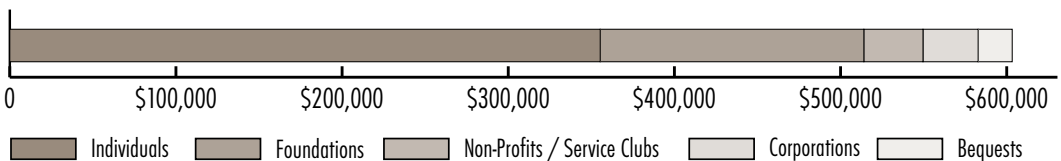
John Lore, *Chair*
Bill Bowen
Gary Bosco
Charley Curtiss
Ruth Jaffe
Gary Labadie

Dena Wirt
Bob Sherman
Guy T. Moulthrop
Scott Schropp
Jerome Yantz
Roger Merrifield, *Representing Staff*

*With over 270 Funds housed at Bay Area Community Foundation,
we offer giving opportunities that complement just about every interest or passion.
The pages that follow list the BACF Funds that impact our five primary support groups:
Arts and Culture; Community Development; the Environment; Health and
Human Services; and Youth and Education.*

*We encourage your careful consideration of support for any or all of
these areas of community emphasis. If by chance nothing here
resonates with your particular interest, come talk with us.
There's nothing we like better than a brand new idea!*

**2006 GIFTS TO BAY AREA COMMUNITY FOUNDATION
\$603,302**





The human experience is uncovered, understood and recorded through artistic expression. From the potential unlocked in a child's mind to the lessons imparted from generations past, the arts serve to define us as individuals, connect us as community and advance us as a people.

Bay Area Community Foundation encourages your support of the following endowed funds that promote culture and the arts within our community:

BAY ARTS COUNCIL DANCE SCHOLARSHIP DESIGNATED FUND

BAY ARTS COUNCIL DESIGNATED FUND

BAY CITY PLAYERS DESIGNATED FUND

BAY MUSIC FOUNDATION DESIGNATED FUND

HISTORICAL SOCIETY OF BAY COUNTY DESIGNATED FUND

ROBERT & MARY NIMERGOOD MEMORIAL ARTS FUND

STATE THEATRE BAY CITY / BAY COUNTY ENDOWMENT FUND

STUDIO 23 DESIGNATED ENDOWMENT FUND





From families to neighborhoods to regions to nations, communities are born of connections between people. Communities that connect and balance the needs of people, business, and the environment create social, economic, and ecological value . . . which translates to community development, growth, and sustainability.

The following endowed funds held at Bay Area Community Foundation support the sustainable development of our community:

AMERICAN RED CROSS DESIGNATED FUND

ANIMAL WELFARE DESIGNATED FUND

ARENAC COUNTY ENDOWMENT FUND

BAY COUNTY LIBRARY DESIGNATED FUND

BAY COUNTY VIETNAM VETERANS MONUMENT FUND

JAMES CLEMENTS MEMORIAL AIRPORT FUND

HUMANE SOCIETY OF BAY COUNTY DESIGNATED FUND

LEADERSHIP BAY COUNTY FUND

MERRITT TOWNSHIP FUND

NATE DOAN PARK FUND

NORTHERN BAY COUNTY FUND

NORTHERN BAY NATURE TRAIL ENDOWMENT FUND

RIVERWALK/RAILTRAIL ENDOWMENT FUND

ROWING ENDOWMENT FUND

SAGINAW BAY COMMUNITY SAILING ASSOCIATION DESIGNATED FUND

VETERANS MONUMENT PERPETUAL CARE FUND

WALTER R. VAUGHN MEMORIAL LIBRARY DESIGNATED FUND

WEINLANDER FITZHUGH MEMORIAL FUND

WESTERN BAY COUNTY ENRICHMENT FUND



PROTECTING ENVIRONMENT



Fresh air, clean water, natural habitats, vegetation and agriculture are essential to healthy ecosystems. When nature's balance is disrupted, life can be snuffed out. The Industrial Revolution, a burgeoning human population, and the widespread use of fossil fuels tipped nature's balance in the last century. The success or failure of efforts to restore that balance will define the next century.

The following Bay Area Community Foundation endowed funds support responsive and responsible approaches to protecting the environment in Bay and Arenac Counties:

BAY CITY PARKS FUND

BAYSAIL DESIGNATED ENDOWMENT FUND

THE BEACH TRAIL FUND

THE BEAUTIFICATION FUND

THE ENERGY ENDOWMENT FUND

THE ENVIRONMENT ENDOWMENT FUND

SAGINAW BASIN LAND CONSERVANCY FUND

SUSTAINABLE COMMUNITY INITIATIVE FUND

THE WATERSHED RESTORATION FUND





Disease in one corner of the world threatens people in all corners of the world. Safeguarding health is fundamental to working for the common good. By promoting wellness, preventing illness and harm, and treating injury and disease, communities protect their most valuable asset: human life.

The following endowed funds at Bay Area Community Foundation provide support for health and human services throughout Bay and Arenac Counties:

ARENAC COUNTY HEALTH INITIATIVE ENDOWMENT FUND

BAY AREA FAMILY Y DESIGNATED FUND

BAY AREA WOMEN'S CENTER DESIGNATED FUND

BAY COUNTY CIVIC ARENA ENDOWMENT FUND

BAY COUNTY HEALTH INITIATIVE ENDOWMENT FUND

DISABILITY SERVICES RESOURCE CENTER ENDOWMENT FUND

GEORGE W. ROMNEY FUND FOR VOLUNTEER ACTION CENTER OF BAY COUNTY

THE LITERACY COUNCIL OF BAY COUNTY DESIGNATED FUND

LUTHERAN CHILD & FAMILY SERVICES DESIGNATED FUND

UNITED WAY OF BAY COUNTY DESIGNATED FUND

WESTMINSTER PRESBYTERIAN CHURCH ENDOWMENT FUND





Along with its radical, democratic principles of government of, by and for the people, the United States of America in the late 18th century pioneered the concept of public education. One hundred years later, the movement toward free common schools supported by taxation was beginning to take hold. By the mid 20th century, the Supreme Court of the United States affirmed that education was essential in a democratic society.

Bay Area Community Foundation encourages your support of the following endowed funds that support youth and education in our community:

BIG BROTHERS / BIG SISTERS OF BAY COUNTY DESIGNATED FUND

BOYS & GIRLS CLUB OF BAY COUNTY DESIGNATED FUND

COME PLAY BY THE BAY PLAYSCAPE FUND

IMAGINATION STATION PLAYSCAPE FUND

JUNIOR ACHIEVEMENT OF NORTHEAST MICHIGAN - BAY COUNTY DESIGNATED FUND

ROWLEY ENDOWMENT FUND FOR CAMP TRIPS

SKATEPARK ENDOWMENT FUND

IMAGINATION LIBRARY DESIGNATED FUND

LITERACY COUNCIL OF BAY COUNTY DESIGNATED FUND

THE KATE CARNEY MEMORIAL FUND FOR BAY ARENAC EDUCATION ASSOCIATION

VISION FOR EDUCATION FUND

YOUTH ADVISORY COMMITTEE (YAC)





Throughout history, across cultures, around the world, people have reached out to help improve the lives of others. From providing essential sustenance and protection . . . to offering community support and understanding . . . to advocating for human rights and freedom . . . people around the world contribute to the welfare of others. In doing so, they often experience unexpected enrichment of their own.

If the Endowed Funds listed on previous pages do not include the organization or cause that fits your charitable interest, let us know so that we can help you find one that does. Perhaps we can open a Fund in your name to impact precisely those causes that to you matter most.

Or if you prefer, you may join the increasing number of BACF friends who entrust the foundation's staff and community volunteers to make knowledgeable funding decisions by directing their gifts to:

THE COMMUNITY INITIATIVE FUND AT BAY AREA COMMUNITY FOUNDATION



DONORS

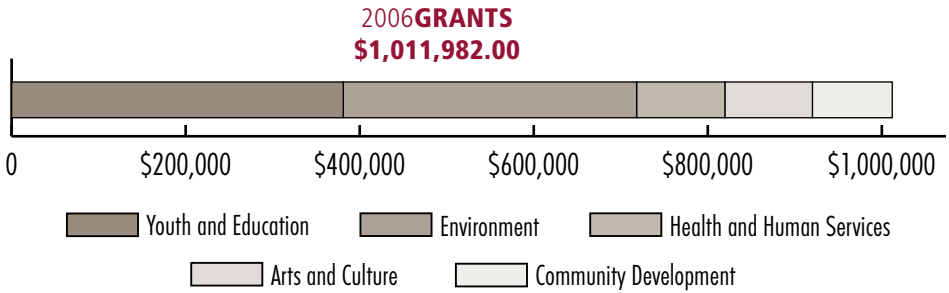
Mr. and Mrs. Griffith Acker • Mr. Rodney W. Adams • Ms. Mary Ahrens • Mr. and Mrs. Lyle Albright • Allsopp Kolka & Wackerly • Amsted Industries Foundation • Mrs. Mary Anderson • Mr. and Mrs. Jerry C. Appold • Arenac County Dept. of Human Services Employees • Mr. and Mrs. Fred M. Arnesen • Mr. & Mrs. Mike Asiala • Mr. and Mrs. Bernard J. Ballor • Mr. & Mrs. David Barnes • Mr. and Mrs. Dale Bash • Mr. and Mrs. John Bateson • Bay City Education Association • The Bay City Times • Bay City Women’s Bowling Association • Bay County Department of Human Services Employees • Bay County Health Department Employees • Bay Regional Medical Center • Bay Valley Oil Co. • BC Automotive Service Center • Mr. Paul Begick • Mr. and Mrs. Daniel Belanger • Mr. and Mrs. Richard Bell • Bestway Carpet and Furniture Care • Mr. Thomas Birch • Mr. & Mrs. Keith Birchler • Mr. and Mrs. Michael M. Biskup • Mr. and Mrs. Kevin Bitzer • Mr. and Mrs.

GRANTS COMMITTEE

BACF Trustees in boldface.

Michael Dewey, Chair
Kevin Dykema
Jane Hagen
Gary Labadie
Robert Monroe
Michael Stoner
Abel Torres
Carolyn Wierda

Joy Baker
 Dr. Janalou Blecke
 George Charles
 Alan LaFave
 Pamela Monastiere
 Tom Niemann
 Andreas Tiech
 Jeff Yantz
 Ashley Morse, *Representing Staff*



Agency / Designated Endowment Funds
\$102,526.00

Bay Area Community Foundation
 Bay Arts Council
 Bay County Dept. of Water and Sewer
 Bay Music Foundation
 Boys & Girls Clubs of Bay County
 Created For Caring
 Disability Services Resource Center
 Friends of Bay City State Recreation Area

Leadership of Bay County
 Literacy Council of Bay County
 Portsmouth Township
 Saginaw Bay Community Sailing Association
 Studio 23
 United Way of Bay County
 Westminster Presbyterian Church

DISTRIBUTING RESOURCES

William D. Black • Mr. and Mrs. Tom Bleau • Mr. and Mrs. David Blecke • Mr. and Mrs. Robert Bloenk • Mr. and Mrs. Tim Borch • Mr. and Mrs. Vern S. Botts • Mr. and Mrs. Ronald Bouldin • Mr. and Mrs. Bill Bowen • Ms. Heather Brady-Pitcher • Braun Kendrick Finkbeiner P.L.C. • Mr. & Mrs. Gary R. Bremer • Mr. and Mrs. Herb J. Brennan • Mr. and Mrs. Ralph P. Brissette • Mr. and Mrs. David Brow • Elizabeth Brown • Mr. Max Brown • Mr. and Mrs. Thomas Brown • Mr. B. E. Brummer • Mr. & Mrs. Michael Buda • Mrs. Bernadine Budzinski • Ms. Kay Budzinski • Ms. Donna Card • Mr. and Mrs. Don Carlyon • Dr. Pat Carrigan • Mr. and Mrs. Gary Carroll • Mr. David B. Case and Mrs. Sharon Leaman Case • Dr. and Mrs. Norman Chmielewski • Mr. and Mrs. Donald Cieslinski • Citizens Bank Wealth Management • Citizens Bank of Bay City • Mr. & Mrs. Leonard A. Clevenger • Columbian Club of Fisherville • Mrs. Elmie Compeau • Consumers Energy Foundation •

Arenac County Endowment Fund **\$9,750.00**

Arenac Conservation District
Arenac County Historical Society
Arenac County Parks and Recreation Dept
Arenac County Sheriff Office
Arenac Heritage Route Authority
AuGres Area Soccer Association
Christmas for Kids
Imagination Library
Lutheran Child and Family Service of Michigan
Northeast Michigan Arts Council
Saginaw Basin Land Conservancy
Sterling Area Health Center

Civic League of Bay County **Advisory Endowment Fund** **\$7,399.00**

Bay Medical Foundation
Bay Valley Christian Church
BaySail
Disability Services Resource Center
Good Samaritan Rescue Mission of Bay City
Imagination Library
NEMCSA Head Start
Special Olympics Michigan Area 9
YWCA of Bay County

Community Initiative Endowment Fund **\$101,500.00**

Antique Toy & Firehouse Museum
Bay Area Family Y
Bay County Farm Bureau
Bay Medical Foundation
Bay Musical Arts, Inc.
Do-All, Inc.
Imagination Library
Lutheran Child and Family Service of Michigan
Midland Area Chamber Foundation
Saginaw Valley State University, College of Nursing

Donor Advised Funds **\$153,071.00**

ACLU of Michigan
Baker College
Bay Area Family Y
Bay Area Women's Center
Bay Arts Council
Bay County Historical Society
Bay County Library System
Bay Medical Foundation
BaySail
Boys & Girls Clubs of Bay County
Central Michigan University

DONORS

The Cook Family Foundation • Dr. & Mrs. David A. Cook • Mr. and Mrs. Patrick Corcoran • Mr. and Mrs. Jay Crane • Dr. Nicholas Csonka Jr. • CSX Corporation, Inc. • Ms. Megan Cull • Cunningham Taylor Funeral Home • Mr. and Mrs. Charles E. Curtis • Mr. and Mrs. Charles B. Curtis • Mr. and Mrs. Chuck Cusick • Mr. William H. Darbee • Mrs. Jane L. Davidson • Mr. & Mrs. Richard Davis • Mr. Robert F. Davis • Mr. and Mrs. Robert F. Davis • Mr. and Mrs. James E. Davison • Mr. and Mrs. Greg Demers • Mr. & Mrs. James N. Derck • Deshano Community Foundation • Mr. & Mrs. Carl Doan • Dobson Healthcare Services • Dobson Industrial, Inc. • Doll - Loesel Foundation • Hon. and Mrs. Paul Doner • Mr. and Mrs. Paul N. Doner • Ms. Shirley Dore • Mr. and Mrs. Linneaus C. Dorman • The Herbert H. and Grace A. Dow Foundation • Mr. and Mrs. Albert Dubey • Mr. and Mrs. Duffy T. Duncan • Mr. and Mrs. Michael Dunleavy • Dunlop Pontiac, Inc. • Mr. and Mrs. Kevin

DA Funds (continued)

Columbia University - Chicago
 Concordia University
 Thomas M. Cooley Law School
 Cornell University
 Deerfield Academy
 Delta College Broadcasting
 Delta College Foundation
 Do-All, Inc.
 Golden Horizons Adult Day Care Center
 Good Samaritan Rescue Mission of Bay City
 Hidden Harvest
 Hospice of Bay Area
 Kendall School of Art & Design
 MARAL Foundation
 Michigan State University
 NAACP Bay City Branch
 New York University
 Planned Parenthood Federation of America
 Riverwalk Baptist Church
 Saginaw Valley State University
 Salvation Army
 St. James Catholic Church
 Studio 23
 University of Michigan - Ann Arbor
 Western Michigan University
 YWCA of Bay County

Environment and Beautification

Endowment Funds

\$34,433.00

Bay Area Storm Water Authority
 Bay City Downtown Management Board
 Bay County Environmental Affairs &
 Community Development
 BaySail
 Saginaw Basin Land Conservancy

Health Initiative Endowment Fund -

Bay County

\$11,300.00

Bay Arenac Community High School

Leslie L. Squires Foundation

\$15,240.00

Bay Arenac Special Olympics
 Bay County 4-H Horsemanship for
 Handicappers
 Do-All, Inc.
 Easter Seals of Michigan
 New Dimensions
 YWCA of Bay County

DISTRIBUTING RESOURCES

Dykema • Mr. & Mrs. Carl Easton • Ms. Mary Ellery • Beth J. Elliott • Mr. and Mrs. Gary L. Engelhardt • Faith Lutheran Church Parish Service Guild • Mr. and Mrs Harold Fellows • Mr. & Mrs. Donald Felske • Mr. Dan Filsinger • Financial Edge Community Credit Union • Fireworks Festival • Mr. Mitchel D. Fishman • Mr. and Mrs. Dennis L. Fisk • Mrs. Connie Follis • Mr. and Mrs. Charles Freel • Mr. and Mrs. Larry Frisch • Norine Fritz • Ms. Eunice Gaffke • Garber Management Group • Gatzka Builders • Gephart Funeral Home Inc. • Rollin M. Gerstacker Foundation • Mrs. Arthur Gielda • Ms. Margaret Gill • Mr. and Mrs. Michael Gill • Mr. and Mrs. Joseph Gillman • Mr. and Mrs. Michael J. Gillman • Mr. and Mrs. William Giorgis • Mr. Alan Glaza • Ms. Amy Glaza • Mr. and Mrs. Terry Glazier • GM Engine Div. B.C. Operations • Ms. Karolyn S. Goslin • Mr. Erik Gottesman • Gougeon Brother Employees • Gougeon Brothers, Inc. • Mr. and Mrs. Meade A. Gougeon •

Mini-Grant Community Initiative Fund **\$7,394.00**

Arenac County Fund
Art Serve Michigan
Bay Area Community Foundation
Bay Area Women's Center
Bay City Public Schools
Bay County Library System
County of Bay County
DoubleTree Hotel Bay City Riverfront
The F.P. Horak Company
Michigan Nonprofit Association
Saginaw Basin Land Conservancy

Northern Bay County Endowment Fund **\$12,621.00**

Bay Valley Christian Church
Community Clothing Center
Mayor's Scholarship Fund
Pinconning Area High School
Pinconning Area Middle Schools
Pinconning Cub Scout Pack 3139
Pinconning Plays Inc.
Pinconning Troop 139
Pinconning Youth Organization
St. Michael Catholic School

Oscar P. and Louise H. Osthelder **Advisory Fund** **\$18,500.00**

Bay Medical Foundation
Bay Musical Arts, Inc.
Community Clothing Center
State Theater of Bay City

Scholarship Endowment Funds **\$152,496.00**

Sustainable Community Initiative Fund **(Watershed Initiative Network)** **\$291,698.00**

2006 WIN Communications Project
Arenac Conservation District - "Tree for a Tire Day"
Breeding Birds of Saginaw Bay Watershed
Ducks Unlimited - Wigwam Bay State
Wildlife Area Coastal Wetland Restoration
Flint Agricultural Community and Economic Development Project
Frankenmuth Fish Passage Project for the Cass River Dam
Headwaters Trail, Inc - Top of the Shiawassee River Trail Signage

DONORS

Mr. and Mrs. Dale L. Graczyk • Mrs. Joanne R. Gradowski • Mr. and Mrs. William Gregory • Ms. Jane Grein • Mrs. Rita Greve • Ms. Nancy H. Griebel • Mrs. Arlene Griffiths • Mr. and Mrs. John E. Groya Jr. • Mr. and Mrs. Fred Grzesiak • Ms. Maria N. Grzincic • Ms. Laura J. Hamilton • Mr. and Mrs. Larry Hammond • Mr. and Mrs. Michael Hanisko • Mr. and Mrs. James Hankinson • Ms. Carol Hardy • Mr. and Mrs. Donald C. Harris • Ms. Maureen Harris • Ms. Kaye Hausbeck • Mr. Vern Hayden • Mrs. Christine Hayward • Mr. and Mrs. Ray Heemstra • Mr. and Mrs. Robert J. Helie • Mr. and Mrs. Kim Herbolsheimer • Mr. and Mrs. Robert Hetzler • Mr. and Mrs. Milton Higgs • Mr. Robert E. Hirschfield • Mr. and Mrs. Patrick Hogan • Mr. and Mrs. Fritz Horak • Ms. Denise Hoyle • Ms. Mildred Hugo • Mr. and Mrs. Paul Hugo • Mr. and Mrs. Dave Hurst • Mr. and Mrs. Claude L. Inch • Independent Bank • Mr. Ralph J. Isackson • Mr. Marvin Ittner • Mr. Alex Izykowski • Dr. and Mrs.

**Sustainable Community Initiative Fund
(continued)**

Preserve Restoration and Demonstration
Saginaw Bay RC & D - Bush Creek
Bio-Engineering Demonstration
Saginaw Bay RC & D - Townline Road
Closure
Southern Lakes Planning Initiative
University of Michigan - Flint - “Just a Drop
of Water”

**Vision for Education Endowment Fund
\$22,321.00**

Bay Area Chamber of Commerce Foundation
Bay Musical Arts, Inc.
Bay Regional Medical Center
Michigan Psychiatric Association
Washington School

**Watershed Restoration Endowment Fund
\$6,800.00**

Bay Area Storm Water Authority
Ducks Unlimited
Midland Conservation District

**Youth Advisory Committee Endowment Fund
\$64,932.00**

Bay Area Family Y
Bay Arenac Community High School
Bay City Players
Bay City Public Schools
Bay County 4-H Horsemanship for
Handicappers
Bay County Historical Society
Faith Lutheran School
Good Samaritan Rescue Mission of Bay City
Imagination Library
Lutheran Child and Family Service of
Michigan
Michigan Psychiatric Association
Neighborhood Resource Center
Saginaw Bay Symphony Orchestra
Saginaw Spirit Foundation
Nathan Weidner Children’s Advocacy Center
YWCA of Bay County



Wenonah Park

DONORS

Martin D. Jaffe • Mrs. Eugene R. Jakubczak • Ms. Marilyn Jammer • Mr. and Mrs. Frank R. Janca • Dr. & Mrs. Charles Jessup • Mr. and Mrs. James Jocks • Mr. J. Patrick Johnson • Ms. Joyce Johnson • Mrs. Marilyn F. Johnson • Mr. and Mrs. Thomas A. Johnson • Dr. and Mrs. T.K. Jones • Mr. and Mrs. Jeffery T. Jozwiak • Ms. Anne E. Jubenville • The Kantzler Foundation • Ms. Kelly Karbowski • Mr. and Mrs. William F. Karbowski • Mr. and Mrs. Arnold L. Karr • Mr. and Mrs. Michael Kasperski • Mrs. Shirley Kavanagh • Ms. Mary Jo Kellogg Bladecki • Ms. Loraine Kelly • Mr. and Mrs. Michael T. Kelly • Mrs. Geraldine Kelpruski • Mr. and Mrs. Neil Kent • Fr. Kevin N. Kerbawy • Mr. and Mrs. Ken Kernstock • Mr. Brian Killey • Ms. Phyllis Kindinger • Kinney Dairies, Inc. • Mr. and Mrs. Thomas M. Kinney Sr. • Mr. & Mrs. Peter Kirchman • Ms. Marguerite Klehn • Mr. and Mrs. Richard Klender • Mr. & Mrs. Brian Knight • Mr. & Mrs. Robert Kolb • Mr. and Mrs. David Kolevar •

DONOR ADVISED

DA Funds allow donors to have ongoing involvement in recommending what kinds of things to support. Many donors use a DA Fund to carry out all of their charitable giving.

Eric James Blair Memorial Donor Advised
D & J Blecke Donor Advised Fund
The Boutell Family Donor Advised Fund
Brennan Family Fund - NonEndowed
Scott & Nancy Carmona Donor Advised
Fund
Civic League of Bay County Donor Advised
The Gougeon Family Fund
The Heritage Donor Advised Fund
The Herzog Family Donor Advised Fund
The Higgs Family Donor Advised Fund
Frederick Douglas & Natalia Ruth Horak
Donor Advised Fund
Joseph & Linda Krengielski Donor Advised
Labadie Family Donor Advised Fund
Learman Family Donor Advised Endowment
Fund
Helen and Robert Lee Donor Advised Fund
Oscar P. & Louise H. Osthelder Advisory
Fund
Hubert and Rita Smith Donor Advised Fund
Sustainable Community Initiative Fund
Stephen & Dena Wirt Donor Advised Fund

AGENCY

Supports a specific nonprofit organization and its goals by helping to underwrite operational, administrative and programming costs.

American Red Cross Agency Fund
Bay Area Family Y Agency Fund
Bay Area Women's Center Agency Fund
Bay Arts Council Agency Fund
Bay Arts Council Dance Scholarship Agency
Bay City Players Agency Fund
Bay County 4-H Agency Endowment Fund
Bay Music Foundation Agency Fund
Big Brothers/Big Sisters of Bay County
Agency Fund
Boys & Girls Club of Bay County Agency
Historical Society of Bay County Agency
Humane Society of Bay County Agency Fund
Literacy Council of Bay County Agency Fund
Lutheran Child & Family Service of
Michigan Agency Fund
Saginaw Basin Land Conservancy Agency
Fund
State Theatre Agency Fund*
Studio 23 Agency Endowment Fund
United Way of Bay County Agency Fund
YWCA of Bay County Agency Fund

* New in 2006

Mr. and Mrs. Mark A. Kolka • Mr. and Mrs. Patrick Kotewa • Mr. William Kozuch • Mr. and Mrs. Joseph S. Krengielski • Dr. and Mrs. Robert F. Krieg • Mr. and Mrs. Roger Kuchek • Labadie Auto Company • Mr. and Mrs. Gary Labadie • Mr. Thomas H. Lane and Mrs. Janis E. Landry-Lane • Mr. Dale N. Lanway • Richard Barton Law Memorial Trust • Ms. Florence Lawrence • Mr. and Mrs. Jim Lawrence • Mr. and Mrs. Michael E. Learman • Mr. and Mrs. Randall F. Learman • Mr. and Mrs. Richard B. Learman • Mr. and Mrs. Richard C. Learman • Mr. John E. Leipprandt • Mr. and Mrs. Douglas A. Lindke • Mr. and Mrs. Elmer E. Link • Dr. and Mrs. Donald G. Livingston • Mr. and Mr. Thomas P. Livingston • Mr. and Mrs. Bradley G. Lodewyk • Mr. and Mrs. Jack Loehr • Ms. Catherine A. Loessell • Ms. Katherine E. Loop • Mr. and Mrs. John Lore • Mrs. Inez C. Luce • Ms. Pamela Luchow • Mr. Frank J. Lukowski • Mr. and Mrs. Kellen Lynch • Mr. and Mrs. Richard H. Lyon •

DESIGNATED

Lets donors support specific nonprofit organizations they care about.

American Red Cross Designated Fund
 Animal Welfare Designated Fund
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