

2007 ANNUAL REPORT

*Open a door.  
Open the future.*



**Bay Area**  
community foundation™

For good. For ever.™



## *Our 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.

## *Our 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.



## *2008 Business Sponsors*

Bay Regional Medical Center

Dow Corning Corporation

Fabiano Brothers

GM Powertrain

Merrill Lynch - The Iles Group

Rowley Brothers, Inc.

SC Johnson

The

Tri-Star Trust Bank

Weinlander Fitzhugh, PC



*Open a door.  
Open the future.*

Doors, whether simple or ornate, functioning or ornamental, are passageways in life. We move through doors from one space to the next, from one endeavor to something new. A door is a metaphor for opportunity. And when you partner with the Bay Area Community Foundation in establishing and maintaining charitable funds, that *symbol* of opportunity becomes *reality*.

In creating and contributing resources, you're opening a door. Beyond the door is unlimited possibility. Vast potential. Unbounded promise. When you invest in our communities through charitable contributions, you keep resources local, you nurture a culture for giving, you connect generations, you change lives, and you create a gateway—a door—to the future.

The Bay Area Community Foundation is a steward for philanthropic giving. Donors place their trust in the Foundation to diligently research charitable giving opportunities, to carefully invest resources, and to wisely use those shared assets to affect positive change within our communities. Join with us. Be a part of opening the door to the future.

*Keys to  
Our Success...*



# The Year in Review

Dear BACF Friends:

The Bay Area Community Foundation celebrated its 25th Anniversary in 2007. We are fortunate to have a thriving organization that has responded to the wishes of our donors and the needs of our grantees over a significant number of years. During these years, we have experienced positive change as we expanded to serve both Bay and Arenac Counties, developed and grew the number of endowed funds held at the Foundation, and earned recognition as a major asset to our community.

The purpose of the Bay Area Community Foundation is to fulfill donors' charitable wishes by building permanent endowment funds. In 2007, nine new endowed funds were established. Eight of these new funds are scholarships, which will assist graduating high school students in pursuing their college education. The other endowment is a donor advised fund that was opened to honor a loved one. We are privileged these donors selected BACF as the vehicle to assist in implementing their charitable wishes.

BACF is grateful to Jerome Yantz for serving as Interim President/CEO from June through December 2007. During this time, Mr. Yantz opened the door to a new era of college education for area youth. He did so by collaborating with education and community leaders to establish Bay Commitment. This pilot program will provide scholarships to students attending Delta College or Saginaw Valley State University. Also under Mr. Yantz's guidance, BACF held its third Faces of Philanthropy event. The event drew a standing-room-only crowd to honor Ruth Jaffe as the Peggy Rowley Community Enrichment Award recipient and to celebrate The Dow Chemical Company's enhanced philanthropy in our community.

Eileen A. Curtis joined BACF as President/CEO in mid December 2007. Mrs. Curtis, along with the BACF staff, will be responsible for assisting our donors and the Board of Trustees as they work toward fulfilling our community's needs in the future.

To all our donors, volunteers, and business partners, thank you. BACF would not be where it is today without your ongoing support. We look forward to an exciting 2008!

Sincerely,



Gary Labadie  
Chair, BACF Board of Trustees

## Our Donors

### Development Committee

Gary Labadie, Chair  
Gary Bosco  
Bill Bowen  
Diane Demers  
Guy T. Moulthrop  
Scott Schropp  
Robert D. Sherman  
Dena Wirt  
Jerome Yantz

### BACF Trustees in boldface

3 MK, LLC  
A.C.A.P.E  
Ms. Rosemarie Abbe  
Mr. & Mrs. Griffith Acker  
Mr. & Mrs. James Adams  
Advanced Integrated Services, Inc.  
Mr. & Mrs. Bob Ahrens  
Mr. & Mrs. Lyle Albright  
Mr. & Mrs. Hawley Alcorn  
Mr. Bruce Alexander  
Ms. Lucy Allen  
Mr. & Mrs. William W. Allsopp  
Mr. & Mrs. Thomas Alvesteffer  
Mr. & Mrs. Maurice Alvesteffer  
Mr. & Mrs. Clarence Alvesteffer  
Mr. & Mrs. Kim Alvesteffer  
Mr. & Mrs. John C. Anderson, Jr.  
Mr. & Mrs. George Anderson  
Mr. & Mrs. Steven Anderson  
Mr. & Mrs. William C. Anderson  
Mrs. Mary Anderson  
Anderson, Tuckey, Bernhardt & Doran, PC, CPAs  
C. Andrews & G. Calloui  
Andrews Hooper & Pavlik, PLC  
Jeri Anker  
Apothecary Products  
Applera Corporation  
Arenac Abstract & Title Agency  
Dr. George F. Ascherl, Jr.  
Mike & Laura Asiala  
Jaime Aumend  
Auto Owners  
Mr. & Mrs. Harold Averill  
Mr. & Mrs. Ken Ayotte  
Richard Babinski & Clara Greskowiak  
Mr. & Mrs. Paul Bachleda  
Mr. Mike Bacigalupo  
Mr. & Mrs. Al Badour  
Mr. & Mrs. William Bailey  
Ms. Lori L. Baillargeon  
Ms. Jean L. Baker

# Financial Summary

## Stewardship Committee

Michael Hanisko, Chair

Jane Hagen

Robert Hetzler

Mary Hofmeister

Steve Kessler

**Debra Lutz**

Dominic Monastiere

Jerome Yantz

*BACF Trustees in boldface*

## Consultants for Portfolio Management:

FUND EVALUATION GROUP

J. David Wetzel CPC, CFP, AAMS

## The Cost of Doing the Foundation's Business

The Bay Area Community Foundation's operating expenses for 2007 totaled \$455,501. Total assets for BACF (excludes GLCF) were \$27,886,992.

Operating expenses were 1.63 percent of total assets for 2007. In other words, the cost of operating BACF amounted to under two dollars for every asset dollar.

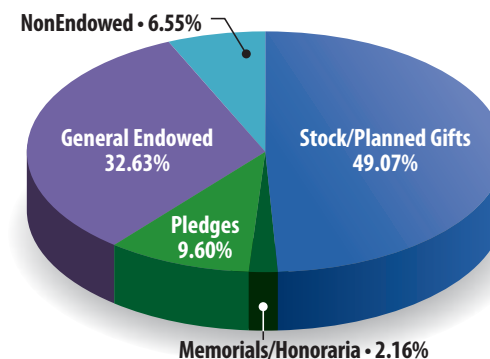
*The numbers shown on these pages are based on the preliminary audit. Final audited financial statements of the Bay Area Community Foundation are available for inspection at the Foundation's offices, 919 Boutell Place, Suite 200, Bay City, Michigan 48708, and online at [www.bayfoundation.org](http://www.bayfoundation.org). Independent auditors: Andrews Hooper & Pavlik P.L.C., Certified Public Accountants.*

## Combined Statement of Financial Position for the years ended December 31

	2007	2006
<b>ASSETS</b>		
Cash	\$236,103	\$720,280
Accounts Receivable	25,131	-
Investments	26,736,549	24,186,370
Promises to give, net	695,726	1,362,416
Note receivable, net	3,342,100	640,000
Investment in properties	2,162,227	2,812,962
Investment in subsidiaries	900,100	-
Other assets	71,035	129,770
<b>Total Assets</b>	<b>\$34,168,971</b>	<b>\$29,851,798</b>
<b>LIABILITIES AND NET ASSETS</b>		
Liabilities:		
Funds held as agency endowments	\$699,737	\$520,974
Payables and accrued liabilities	21,266	27,457
Grants payable	57,384	57,945
Deferred revenue	1,000	-
Long-term debt, net of current portion	1,008,020	-
Life-income payable	186,654	207,187
<b>Total Liabilities</b>	<b>1,974,061</b>	<b>813,563</b>
Net Assets:		
Unrestricted	31,330,485	28,318,249
Temporarily Restricted	584,525	440,086
Permanently Restricted	279,900	279,900
<b>Total Net Assets</b>	<b>32,194,910</b>	<b>29,038,235</b>
<b>Total Liabilities and Net Assets</b>	<b>\$34,168,971</b>	<b>\$29,851,798</b>

## Donor Sources for 2007

Stock/Planned Gifts	49.07%
Memorials/Honoraria	2.16%
Pledges	9.60%
General Endowed	32.63%
NonEndowed	6.55%
	<b>100.00%</b>



Mrs. Joy Baker  
 Mr. & Mrs. Edgar Balcueva  
 Ms. Candace Bales  
 Mr. & Mrs. Bernard J. Ballor  
 Bangor Township Schools  
 Mr. & Mrs. Michael Bannan  
 Ms. Maxine Barker  
 Mr. & Mrs. R.W. Barker  
 Ms. Colleen T. Barnard  
 Mr. & Mrs. David Barnes  
 Mr. Gary Barnes  
 Mr. & Mrs. John Bateson  
 Mr. & Mrs. Timothy Bauer  
 Bay Area Runners Club  
 Bay Arenac County Medical Society Alliance  
 Bay Arenac ISD Speech Department  
 Bay City Automotive Service Center  
 Bay City Central Booster Club  
 Bay City Education Association  
 Bay City Public Schools  
 The Bay City Times  
 Bay County Chapter of Thrivent Financial  
 Bay County Road Employees Union  
 Bay Metro Transit Staff  
 BC Automotive Service Center  
 Mr. & Mrs. James Beal  
 Ms. Yvonne Becker  
 Mr. Paul Begick  
 Mr. & Mrs. Jim Behmlander  
 Mr. & Mrs. Daniel Belanger  
 Mr. & Mrs. Richard Bell  
 Mr. & Mrs. Lee H. Beller  
 Bernard Building Center  
 Mr. & Mrs. Josh Bernier  
 Mr. Patrick R. Bertrand  
 Bestway Carpet and Furniture Care  
 Mr. & Mrs. Timothy Beyer  
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 Bilacic Trucking, Inc.  
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 Mr. Michael Black  
 Ms. Jane Blaze  
 Mr. & Mrs. Tom Bleau  
 Mr. David & Dr. Janalou Blecke  
 Mr. Ben Blissett  
 Mr. & Mrs. Thomas Block  
 Mr. & Mrs. Robert Bloenk  
 Mr. Tom Boetefuer  
 Ms. Linda Bolton

**REVENUES**

Contributions	
Investment income	
Net realized and unrealized gains on investments	
Grants - Federal	
Other income	
<b>Total Revenues</b>	

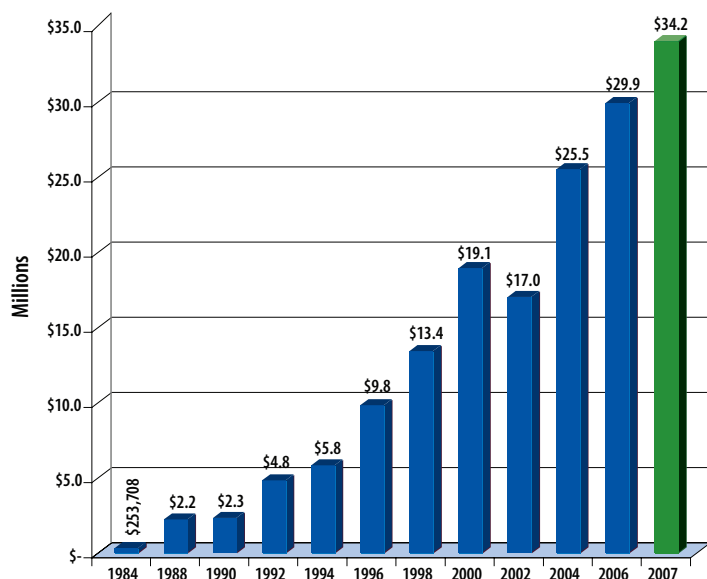
	<b>2007</b>	<b>2006</b>
	\$1,960,844	\$603,302
	552,519	528,955
	1,518,656	2,248,369
	628,912	-
	289,809	81,715
	<b>4,950,740</b>	<b>3,462,341</b>

**EXPENSES**

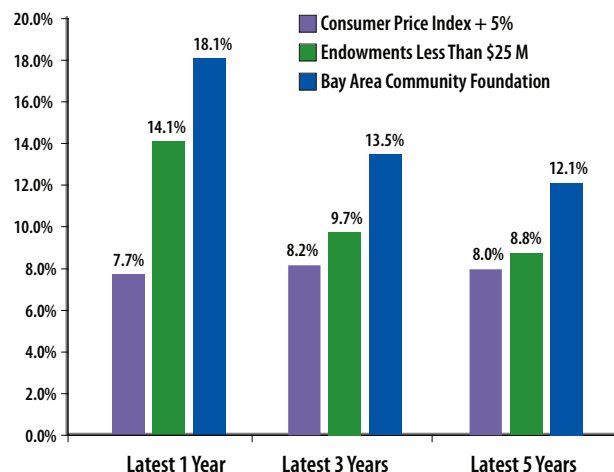
Grants and Scholarship awards	
Program services	
Administration	
Donor relations and development	
Investment management and custody fees	
<b>Total Expenses</b>	

	\$955,067	\$1,061,540
	256,311	136,880
	347,994	347,287
	162,248	23,249
	72,445	53,309
	<b>1,794,065</b>	<b>1,622,265</b>
Change in Net Assets	3,156,675	1,840,076
Net assets at beginning of year	29,038,235	27,198,159
Net assets at end of year	<b>\$32,194,910</b>	<b>\$29,038,235</b>

**Growth in Assets**



**Comparative Annualized Rate of Return on Pooled Investments • All Periods Ending June 30, 2007**



\*Data obtained from the 2007 NACUBO Endowment Study



# *Donor Funds*

The Bay Area Community Foundation promotes and strengthens philanthropy in our region. Existing charitable funds are organized within the Foundation's primary focus areas: Arts and Culture, Community Development, the Environment, Health and Human Services, and Youth and Education. There are funding opportunities—including your ability to custom develop new charitable funds—to fit all financial and philanthropic goals and to perfectly mesh with your interests and passions.

## Which Charitable Fund is Right for You?

There are several types of charitable funds available to support your giving. Choose the one that matches your personal approach to giving and your charitable intent. Our staff is eager to discuss these options with you and to help you select one that matches your giving needs.

### Donor Advised Funds

Donor advised funds are established by donors who wish to actively participate in the grant-making process. Individuals who establish a donor advised fund recommend charitable projects or organizations they want to support. It is easy to give to multiple nonprofits through a donor advised fund. Our Trustees are legally responsible for approving all grants.

### Designated Funds

Donors who wish to support a specific agency or cause can establish a designated fund. If the original charity ceases to exist, becomes obsolete, or is unable to perform its charitable purposes, our Trustees are able to redirect the funds to an organization providing similar services without the cost of expensive legal action. Donors can create a new designated fund or contribute to an existing one.

### Agency Funds

Many nonprofit organizations establish an endowment fund with us in order to grow assets to meet both current and future needs. They look to our Trustees for strong investment oversight services and ask our staff to manage all of the administrative details of the endowment. This can provide a relatively constant source of annual income and help maintain their mission in perpetuity. It also frees the nonprofit to focus on what they do best in the community.

### Field of Interest Funds

Field of interest funds are often established to support particular interest areas, specific program initiatives, causes, or geographic areas. At the donor's request, use of the funds is restricted to a specified area of interest, but flexibility remains to meet changing situations.

### Scholarship Funds

The creation of a scholarship fund is attractive to many donors and can be structured to benefit students at any education level, or for a specific institution. A scholarship fund can also be established to honor a loved one.

Some donors choose to stay involved through advisory relationships, while others name advisory committees to assist in the selection of recipients. Either way, our staff will handle the necessary paperwork and will ensure that scholarships are distributed in an equitable manner.

### Unrestricted Funds

Unrestricted funds are not specifically designated for use by a particular agency, cause, or area of interest. Our Trustees oversee the use of these funds, setting priorities for their use and determining how grants will be distributed to support the charitable needs of our community. Unrestricted funds give us the ability to respond to pressing and often changing needs in the community.

The Bon Ton Stores, Inc.  
 Mr. & Mrs. Michael Bonzak  
 Ms. Lynn Bootz  
 Mr. & Mrs. Leopold Borrello  
 Mr. & Mrs. W. P. Borushko  
 Mr. & Mrs. Gary Bosco  
 Mr. & Mrs. Vern S. Botts, Jr.  
 Sheriff & Mrs. Ronald Bouldin  
 Ms. Nancy S. Boutell  
 Mr. & Mrs. Bill Bowen  
 Mr. & Mrs. Dennis Bragiel  
 Mr. & Mrs. Donald Brandow  
 Mr. & Mr. Michael E. Brandow  
 Ms. Joellen Braun  
 Mr. James H. Bredin  
 Mr. & Mrs. David Bremer  
 Mr. & Mrs. Gary R. Bremer  
 Mrs. Winifred F. Brenman  
 Mrs. JoAnn Brennan  
 Mr. & Mrs. Frank Bridenbaugh  
 Mr. & Mrs. Dennis Brieske  
 Mr. & Mrs. Ralph P. Brissette  
 Mr. & Mrs. Robert J. Britt  
 Mr. & Mrs. Randy Broadfoot  
 Michael & Anita Brooks  
 Ms. Nancy Brooks  
 Mr. & Mrs. Randall H. Brown  
 Mr. & Mrs. Clyde Brown  
 Mr. & Mrs. Charles A. Brown  
 Mr. Murray Brubaker  
 Mr. & Mrs. Gerald Bruce  
 Mr. Richard Bruce  
 Mr. & Mrs. William Bruce  
 Mr. & Mrs. Charles Brunner  
 Ms. Debra A. Bruzewski  
 Mr. Alan Bryant  
 Mr. & Mrs. Eric Bryant  
 Mr. Kenneth Bublitz  
 Mr. & Mrs. Randy K. Buchanan  
 Mrs. Nancy Buchholz  
 Mr. & Mrs. Michael Buda  
 Mr. & Mrs. Melvin Budge  
 Mrs. Bernadine Budzinski  
 Mr. & Mrs. Ronald T. Bukowski  
 Mr. & Mrs. Charles L. Burger  
 Dr. Thomas Burk  
 Ms. Bobbe M. Burke  
 Mr. & Mrs. Timm Burzynski  
 Mr. & Mrs. Harold F. Busch  
 Mrs. Austin N. Buttrick  
 Dr. Donald J. Cady  
 Mr. & Mrs. Roy A. Campbell  
 Dr. & Mrs. Donald A. Campbell  
 Mr. & Mrs. Robert W. Campbell  
 Mr. & Mrs. Don Carlyon

## *Donor Advised Funds*

Brennan Family Fund - NonEndowed  
Eric James Blair Memorial Donor Advised  
D. & J. Blecke Donor Advised Fund  
The Boutell Family Donor Advised Fund  
Scott & Nancy Carmona Donor Advised Fund  
Dwan Family Donor Advised Fund  
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  
Ronald K. & Greta A. McGillivray  
Saginaw River Improvement Fund  
Oscar P. & Louise H. Osthelder Advisory  
Hubert and Rita Smith Donor Advised Fund  
Sustainable Community Initiative Fund  
Stephen & Dena Wirt Donor Advised Fund

## *Agency Funds*

American Red Cross Agency Fund  
Bay Arts Council Agency Fund  
Bay Arts Council Dance Scholarship Agency  
Big Brothers/Big Sisters of Bay County Agency Fund  
Bay County 4-H Agency Endowment Fund  
Boy's & Girl's Club of Bay County Agency  
Bay Music Foundation Agency Fund  
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  
Bay City Players Agency Fund  
Saginaw Basin Land Conservancy Agency Fund  
Saginaw Bay Community  
Sailing Association Agency Fund  
S.P.E.E.D. Agency Fund  
Studio 23 Agency Endowment Fund  
State Theatre Agency Fund  
United Way of Bay County Agency Fund  
Bay Area Women's Center Agency Fund  
Bay Area Family Y Agency Fund  
YWCA of Bay County Agency Fund

## *Designated Funds*

Animal Welfare Designated Fund  
American Red Cross Designated Fund  
Bay Arts Council Designated Fund  
Bay Arts Council Dance Scholarship Designated Fund  
The Bay Commitment Fund  
The Kate Carney Memorial Fund  
for Bay Arenac Education Fund  
Big Brothers/Big Sisters of Bay County Designated Fund  
Bay City Central Alumni and Friends Designated Fund  
Bay County Library Designated Fund  
Walter R. Vaughn Memorial Library Designated Fund  
Disability Services Resource Center Endowment Fund  
Boy's & Girl's Club of Bay County Designated Fund  
Bay Music Foundation Designated Fund  
Rowley Endowment Fund for Camp Trips  
James Clements Memorial Airport Fund  
Nate Doan Park Fund  
Imagination Library Designated Fund  
The Henry Dora Hangar Renovation Fund  
Historical Society of Bay County Designated Fund  
Humane Society of Bay County Designated Fund  
Junior Achievement of NE MI- Bay County  
Designated Fund  
Leadership Bay County Fund  
Literacy Council of Bay County Designated Fund  
Lutheran Child & Family Service Designated Fund  
Robert & Mary Nimergood Memorial Arts Fund  
Bay City Players Designated Fund  
Imagination Station Playscape Fund  
Come Play by the Bay Playscape Fund  
Rowing Endowment Fund  
BaySail Designated Endowment Fund  
Saginaw Basin Land Conservancy Fund  
Saginaw Bay Community  
Sailing Association Designated Fund  
Skatepark Endowment Fund  
S.P.E.E.D. Designated Fund  
Squires Grants Fund  
Studio 23 Designated Endowment Fund  
State Theatre Bay City/Bay County Endowment Fund  
United Way of Bay County Designated Fund  
George W. Romney Fund for VAC of Bay County  
Veterans Monument Perpetual Care Fund  
Bay County Vietnam Veterans Monument Fund  
Weinlander Fitzhugh Memorial Fund  
Westminster Presbyterian Church Endowment Fund  
Bay Area Women's Center Designated Fund  
Bay Area Family Y Designated Fund

*Charitable Fund  
Choices*

## Field of Interest Funds

Alzheimer's Fund  
Arenac County Fund  
Bay City Parks Fund  
Bay County Civic Arena Endowment Fund  
Beach Trail Fund  
Beautification Fund  
Civic League of Bay County Advisory Fund  
Davison Slip Landscaping Fund  
Elizabeth J. Husband Fund  
Energy Endowment Fund  
Environmental Endowment Fund  
Health Initiative Endowment Fund - Arenac  
Health Initiatives Endowment Fund - Bay  
Historic Signs NonEndowed  
Marquette Sign Beautification Fund  
Merritt Township Endowment Fund  
Northern Bay County Fund  
Northern Bay Nature Trail Endowment Fund  
Railtrail/Riverwalk Project Fund  
Riverwalk/Railtrail Endowment Fund  
Skatepark Project Fund  
Vision for Education  
Watershed Restoration Fund  
Western Bay County Enrichment Fund  
Youth Advisory Fund

## Scholarship Funds

Alpha Delta Kappa/Alpha Pi Chapter Fund  
Brett N. Alvesteffer Memorial Educational Fund  
Auburn Jaycees Educational Fund  
Willard & Eleanor Ball Scholarship Fund  
Jeffrey D. Ballance Memorial Fund  
Bangor Township Schools Scholarship Fund  
Edmond H. Borgioli Educational Fund  
Bay City Bowling Association/W. E. Matthew Educational Fund  
Amy J. Bennan Memorial Scholarship Fund  
Bob & Ann Brobst Memorial Educational Fund  
Max and Peggy Brown Educational Scholarship Fund  
Alan Bryant Leadership Award Fund  
Katy Bryant Memorial Scholarship Fund  
Donald C. Nichols Caddie Scholarship Fund  
Arthur H. Cansfield Educational Fund  
Citizens Bank of Bay City Educational Fund  
Coach's Champion Scholarship Fund  
B C Public Schools Co-op of the Year Education Fund  
George R. Davidson Educational Fund  
Bay County Dental Auxiliary Scholarship Fund  
Doner Family Scholarship Fund  
Dow Corning Employees Educational Fund  
James T. Doyle Scholarship Fund  
Mary Dupuis and Katherine Gustafson Educational Fund

Educational Gift & Academic Awareness Commemorative Fund  
Jean J. Fischer Educational Fund  
Fraternal Order of Police, Lodge #103, J. Sebald Scholarship Fund  
Fraternal Order of Police, Lodge #103, Benevolent Scholarship Fund  
Josephine S. Gill Scholarship Fund  
GM Powertrain - Bay City Educational Fund  
Green Hut Charities "Leo Malecki" Education Fund  
Paul B. Grein Scholarship Fund  
Marie Guoan Scholarship Fund  
Handy Intermediate Booster Club Scholarship Fund  
Hugh G. Hanson Memorial Scholarship Fund  
Elizabeth C. Heath Scholarship Fund  
Art Hopp Leadership Award Fund  
Nathan R. Hugo Educational Scholarship Fund  
Bradley J. Johnson Educational Fund  
Virginia C. Johnston Scholarship Fund  
Bay City Kiwanis Educational Fund  
Shirley A. Klida Memorial Scholarship Fund  
Raymond & Elaine Kraenzlein Scholarship Fund  
Helen and Robert Lee Scholarship Fund  
Karl K. Leibrand Educational Fund  
Patricia M. Scholarship Fund  
Catherine Jean MacDonald Fine Arts School  
Daniel B. MacKenzie Scholarship Fund  
Michael A. Majchrzak Memorial Educational Fund  
Warren F. and Ruth P. Mandley Memorial Education Fund  
Martin Family Educational Fund  
Martin Luther King Scholarship Fund  
Hazel E. McClure Commercial Art Education Fund  
Ronald K. & Greta A. McGillivray Scholarship Fund  
Bay County Medical Society Auxiliary Merit Fund  
Art & Helen (Miller) Nickless Scholarship Fund  
John & Marian (Munsch) Olfer Scholarship  
Oscar & Louise Osthelder Scholarship Fund  
Oscar & Louise Osthelder Scholarship Fund - General  
Beth Pawlak Scholarship Fund  
Jodi Peplinski Educational Fund  
Velma Phillips Scholarship Fund  
Dorothy I. Piering Scholarship Fund  
Bay City Western High School Plant Medical Scholarship Fund  
Bay City Central High School Plant Medical Scholarship Fund  
Albert O. & Lillian Rathke Educational Fund  
Ted and Alice (Karbowski) Rezmer Education Fund  
Paul A. Rowley Delta Educational Fund  
Ryan Family Scholarship Fund  
Schairer Family Scholarship Fund  
Richard A. Shockley Scholarship Fund  
Lily Tarkowski Memorial Scholarship Fund  
Nelda Taylor Memorial Scholarship Fund  
Walter & Helen Thorsberg Scholarship Fund  
Robert E. and Kathleen A. Vanderberg Family Scholarship Fund

Clair & Hannah White Educational Fund  
Peter A. White Scholarship Fund  
Marion H. Whittaker Educational Fund  
Stephen and Dena Wirt Scholarship Fund  
John D. Wright Memorial Educational Fund  
Chalmer A. Young Memorial Educational Fund  
Jeanine Laura Zelnis Memorial Educational Fund  
Zoe Educational Fund

## Unrestricted Funds

Charles Shirley Avery Fund  
Bay County Home Builders Association Fund  
Boutell Family Fund  
The Thomas A. Braley Family Fund  
Carmona Family Fund  
Fred C. & Joyce Cook Family Fund  
Dobson Heavy Haul Fund  
Terry & Jerry Drake Fund  
Simon & Wilda Fisher Family Fund  
Frederick & Elizabeth Fitzhugh Fund  
Dr. Donald & Carol Garvin Fund  
Thomas & Elaine Gavin Family Fund  
Community Initiative Fund  
The Greve Family Fund  
H. Hirschfield & Sons Co. Fund  
Independent Bank Endowment Fund  
Ralph & Shirley Isackson Family Fund  
David and Suzann Jensen Family Fund  
Raymond & Betty Johnson Fund  
Dr. Tyre K. Jones Fund  
Leonard & Esther Kessler Fund  
Harold R. & Marilyn Kleinert Fund  
Paul A. Kraft Family Fund  
Lawyers & Judges Fund  
Mae and Fred Lowe Family Fund  
Dr. Thomas Markus Family Fund  
John D. & Joan S. Morley Family Fund  
Tom and Shari Niemann Family Fund  
Marion Olfer Endowment Fund  
Dr. Bernhardt & Suzie Pederson Family Fund  
Theodore J. & Helen A. Putz Family Fund  
Rudolph Family Fund  
Arthur & Erma Rowley Family Fund  
James & Elizabeth Rowley Family Fund  
Paul & Peggy Rowley Family Fund  
Henry & Patsy Schwartz Family Fund  
Vernon F. and Ruth Short Family Fund  
Hubert Stacy, Jr. & Rita Smith Family Fund  
Jerrold & Martha Smith Fund  
Maynard L. Jr. & Donald M. Smith Fund  
Bernard & Rosemarie Surath Fund  
Margaret C. Thompson Family Fund  
Willard & Mary Van Tuyle Family Fund  
Walter G. & Carol A. Weinlander Fund

Mr. David Carhlon  
Scott & Nancy Carmona  
Carolyn's Gold Canopy  
Mr. & Mrs. Art Carrall  
Carriage House of Bay City  
Mr. James Carrier  
Dr. Patricia Carrigan  
Mr. & Mrs. Gary Carroll  
Mr. & Mrs. Hyatt Carter  
Mr. & Mrs. Albert Caspers  
Ms. Gail Castanon  
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Church Women United of Bay County  
Mr. & Mrs. Dennis Ciesla  
Citizens Bank Wealth Management  
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Ms. Ann S. Connaghan  
Mr. & Mrs. Matthew Connelly  
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Ms. Seena Cook  
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Ms. Gert Coppens  
Mr. & Mrs. John Corcoran  
Mr. & Mrs. Glenn H. Corrion  
Mr. Dennis Corrion  
Mr. & Mrs. Charles A. Coryell, Jr.  
Mr. & Mrs. Jay Crane  
Mr. & Mrs. Roy J. Crete  
Mr. & Mrs. Delbert C. Crook, Jr.

## Our Donors



# Opening Doors Today... Tomorrow... and into the Future: *Featured Projects*

*This historic restoration  
of a visible part of our  
community history will  
yield a practical,  
vital purpose.*



Located in Bay City's central business district on the east side of the Saginaw River, the **Bay City Pere Marquette Depot** is the original Bay City station of the Flint and Pere Marquette Railroad Company. As the city evolved from a lumber-based to a diversified, industrial-based economy at the turn-of-the-20th century, the railroad played a significant role in transporting Bay City-manufactured products to market. Opened in March 1904, the Depot remained in service until 1969.

The Great Lakes Center Foundation purchased the Bay City Pere Marquette Railroad Depot in June 2003 to undertake its full and complete historic restoration. The restoration is scheduled to be completed in June 2008.

This historic restoration of a visible part of our community history will yield a practical, vital purpose. The building will house the Bay Area Community Foundation and Bay City Convention and Visitors Bureau. The Depot's waiting room will serve as a Welcome and Hospitality Center for Bay City residents and visitors.

The Great Lakes Center Foundation is a real-estate holding and supporting organization of the Bay Area Community Foundation. It is organized to receive and administer funds for the acquisition and development of real estate in Bay County for the public welfare and betterment of the local community. The Foundation's efforts continue to be influential in the restoration of the Bay City Pere Marquette Depot.

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# *Opening Doors Today... Tomorrow... and into the Future: **Featured Projects***

Celebrating the people in our region who make a difference through philanthropic endeavors at all levels was at the heart of the “**Faces of Philanthropy**” dinner event that the Bay Area Community Foundation hosted October 17, 2007, at Bay City’s Doubletree Hotel. The evening had added significance: the Foundation celebrated its 25-year anniversary. In commemoration, keynote speaker Andrew N. Liveris, Chairman and CEO of The Dow Chemical Company, addressed the guests with “The Power of Regionalism.” Foundation projects highlighted included the Riverwalk/Railtrail, development of the nursing program at Saginaw Valley State University, the Youth Advisory Committee and its initiatives, and accomplishments made possible by the Northern Bay County, Vision for Education and Arenac County funds. The evening proved that dreams can become reality when the community comes together to share a vision.





The Bay Area Community Foundation presented Ruth Jaffe with the 2007 Peggy Rowley Community Enrichment Award at the Faces of Philanthropy dinner event. The award is presented to individuals who have distinguished themselves as philanthropic leaders—whether through volunteerism, contribution of financial resources, or both.

Ruth has served on the boards of the Bay Area Community Foundation, Kantzler Foundation, Bay Arts Council, and Bay County Citizens for Better Government. She is chair of the White Pine Library System board, past chair of the Delta College Trustees, past chair of the Saginaw Symphony, was a director of the Bay County Growth Alliance, was elected chairperson for the United Way of Michigan, founded Mobile Meals, Inc., a service providing meals to elderly shut-ins, a past co-chair for the Bay Area Community Foundation's Scholarship Standing Committee, and a past member of the Foundation's Environment Committee.

Ruth—as have all recipients of the Peggy Rowley Community Enrichment Award—sets herself apart as a leader, mentor, and standard-bearer for good in our community.

- |  |                                      |                                 |
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# *Opening Doors Today... Tomorrow...and into the Future:*

## *A Legacy of Helping:*

### **Establishing a Scholarship Fund in Memory of a Loved One**

When Katy Bryant, a beloved and long-time speech pathologist within Bay City Public Schools, passed away in August 2007, her husband, Al, and three sons, sat together after the funeral, grieving, certainly, but remembering and celebrating her life's contributions. They talked on end about Katy and how she loved her students, how she cared about the kids long after she had them in her classroom.

As the family reminisced, one of the boys had an idea. What if they started a scholarship fund in Katy's name? What if through this fund Katy would be able to continue to help students who couldn't otherwise meet their goals? As soon as the scholarship fund was mentioned, the family knew it was the right idea.

"We're an educator family," says Al. "So the idea was perfect. With the scholarship fund, we'd be helping a lot of different kids over the years. And Katy's name would be remembered."

It "felt good" to Al and his sons that the scholarship fund would be administered by the Bay Area Community Foundation, forward looking and good stewards of community treasure. The Foundation's commitment to helping change lives for the better in Bay and Arenac Counties mirrors what Katy did, day in and day out, as an educator and community volunteer. Generously contributing to the Bay Area Community Foundation in Katy's name meant for the family that their loved one "will be remembered in such a positive way."

"Katy was very giving," Al says, as he notes that everyone who remembers her remembers her that same way and uses that very same word: giving. In thoughtfully establishing the Katy Bryant Memorial Scholarship Fund, Katy's family has ensured that Katy continues to care about kids—long after she's no longer in the classroom and far into the future.

*"We're an educator family," says Al Bryant.*

*"So the idea was perfect. With the scholarship fund, we'd be helping a lot of different kids over the years. And Katy's name would be remembered."*

# Featured People

## *A Legacy of Connecting:* Establishing a Scholarship Fund

Roy Schairer believes in connections—so much so that he’s continuing to make them, linking past generations of students with future generations of students.

His wife, Beverly, and their son both attended the University of Michigan on scholarship. Remembering and valuing the importance of scholarships in their own lives, the Schairers looked to extend the U of M connection, as well as the scholarship connection, and assist other students.

“A college education is vital today,” says Roy, who feels that his gift toward establishing the Roy and Beverly Schairer Scholarship Fund, if it motivates young people, encourages them to earn a college degree when, without financial assistance they couldn’t otherwise do so, is “money well spent.”

Providing educational opportunities for students in financial need, notes Roy, “gives you a good feeling.”

Investing in education. Investing in Bay County youth. Investing in tomorrow. Roy and Beverly Schairer have made a connection that respects the past and opens the future.

## *A Legacy of Sharing:* Endowing a Scholarship through an Estate Gift

Nelda Taylor loved to share. She shared her passion for English with her students at Bay City Central High School—the school from which she herself graduated in 1925—for the 43 years she taught there. She was proud of her important role in educating the many students who passed through her classroom doors who would later play prominent roles in our community, leaders who, today, make a difference in our communities because of the difference English teacher Nelda Taylor had made in their lives.

Nelda wasn’t known as a person who sang her own praises and who drew attention to herself. She shared—but in an unassuming way. Upon her death in 2006 at the age of 98, it came as rather a surprise to the Bay Area Community Foundation to learn that Nelda, through her Will, had left a generous estate gift to endow scholarships for Bay City Central High School students. It seems that Nelda Taylor wanted to continue sharing with students into perpetuity. By establishing an endowed scholarship, her sharing through the generations has no boundary.



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# *Opening Doors Today... Tomorrow...and into the Future: Featured People*

## *A Legacy of Giving Back: Creating a Donor Advised Fund*

Mike Dwan was actively involved in many local charities. "My husband had a strong commitment to the community and to always assisting people in need," says Carol Dwan, remembering the man who passed away last year.

The Dwan family, Carol and her four adult children, wanted a way to continue Mike's legacy of giving back to the community. In describing why the family chose to establish a donor advised fund, Carol says, "We can continue, as a family in my husband's memory, to give back. My grandchildren can continue giving back in years to come."

The Dwans particularly liked the flexibility inherent in a donor advised fund, where gifts can be given to multiple charities and each member of the family can recommend a different charitable project or organization to support. "As the needs change in our community, we can change what we fund to meet the needs," notes Carol.

Giving back to the community. Through their forward-looking approach to charitable giving, Carol and her children will do just that for many years into the future.

*"We can continue, as a family in my husband's memory, to give back. And, as the needs change in our community, we can change what we fund to meet the needs," notes Carol Dwan.*

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## Community Initiative Fund - \$113,190

Arenac County Fund (MINI-GRANT)  
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Bay Arenac Intermediate School District  
BACF Youth Advisory Committee (MINI-GRANT)  
Bay Area Women's Center (MINI-GRANT)  
Bay Arenac Behavioral Health (MINI-GRANT)  
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Northern Bay County Fund (MINI-GRANT)  
Rotary Club of Bay City Foundation (MINI-GRANT)  
Saginaw Valley Naval Ship Museum Committee  
Saginaw Valley State University, College of Nursing  
United Way of Bay County (MINI-GRANT)  
Wenona Center (MINI-GRANT)  
YWCA of Bay County (MINI-GRANT)

## Vision for Education - \$23,130

Bay City Public Schools  
Bay Musical Arts, Inc.  
BaySail  
Friends of Bay City State Recreation Area  
Hampton Elementary School  
Studio 23

## Health Initiatives Endowment Fund – Bay - \$12,000

Bay Medical Foundation

## Agency/Designated Endowment Funds - \$154,261

American Red Cross  
Bangor Township  
Bay Area Women's Center  
Bay Arts Council  
Bay City Players  
Bay City Rowing Club  
Bay County Civic Arena  
Bay County Historical Society  
Bay County Vietnam Veterans Memorial Committee  
BaySail  
Boys & Girls Clubs of Bay County  
City of Bay City  
City of Bay City Parks Department

Created For Caring  
Disability Services Resource Center  
Leadership of Bay County  
Literacy Council of Bay County  
Portsmouth Township  
Saginaw Bay Community Sailing Association  
Studio 23  
Westminster Presbyterian Church

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## Arenac County Fund - \$11,800

Arenac County Agricultural Society  
Arenac County Child Protection Council, Inc.  
Arenac County Habitat for Humanity of Michigan  
Arenac County MSU-Extension 4-H Program  
Arenac County Sheriff Office  
Arenac Heritage Route Authority  
AuGres - Sims Elementary  
AuGres Christian Charities  
Küwanis of Standish  
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Saginaw Basin Land Conservancy  
Standish-Sterling Community Schools  
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## Civic League of Bay County Advisory Endowment Fund - \$8,178

All Saints Central High School  
Bay City Central High School  
BaySail  
Community Clothing Center  
Disability Services Resource Center  
Do-All, Inc.  
Garber High School  
Good Samaritan Rescue Mission of Bay City  
John Glenn High School  
Pinconning Area High School  
The Rachel Sovereign Memorial Home  
Western High School  
YWCA of Bay County

## Donor Advised Fund Grants - \$57,632

ACLU of Michigan  
Bangor West Elementary School  
Bay Area Family Y  
Bay Area Women's Center  
Bay Arts Council  
Bay City Players  
Bay City Scottish Rite Bodies - Children's Learning Center  
Bay County Historical Society  
Bay County Library System  
Bay Medical Foundation  
Bay Music Foundation  
Bay Musical Arts, Inc.  
BaySail  
Boys & Girls Clubs of Bay County  
Catholic Community Foundation of Mid-Michigan  
Delta College Broadcasting  
Delta College Foundation  
Do-All, Inc.  
Good Samaritan Rescue Mission of Bay City  
Hidden Harvest  
Hospice of Bay Area  
Martin Luther King Scholarship  
Planned Parenthood Federation of America  
Saginaw Bay Community Sailing Association  
Saginaw Valley Naval Ship Museum Committee  
Salvation Army  
State Theatre of Bay City  
Studio 23  
United Way of Bay County  
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## Environmental Unrestricted Fund, Energy Endowment Fund, Beautification Endowment Fund - \$10,029

Good Samaritan Rescue Mission of Bay City  
Friends of Bay City State Recreation Area  
The Rachel Sovereign Memorial Home

## Watershed Restoration Fund - \$19,600

Bay County Health Department  
Hampton Elementary School  
Little Forks Conservancy, Inc.  
Saginaw Bay Resource Conservation and Development Area

## Merritt Township Endowment Fund - \$5,383

St. Norbert's Church  
Trinity-St. James Lutheran Church  
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Community Bible Church

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## Northern Bay County Fund - \$9,527

Linwood Elementary  
Mount Forest Elementary  
Mayor's Scholarship Fund  
Pinconning Area High School  
Pinconning Area Middle School  
Pinconning Plays, Inc.  
Pinconning Troop 139  
Saginaw Basin Land Conservancy

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## Oscar P. & Louise H. Osthelder Advisory Fund - \$53,150

Bay Commitment Scholarship Fund  
Oscar P. & Louise H. Osthelder General Scholarship  
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Delta College  
Saginaw Valley Naval Ship Museum  
Saginaw Valley State University  
State Theatre of Bay City

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## Scholarship Endowment Funds - \$289,038

### Leslie L. Squires Foundation - \$15,140

Easter Seals of Michigan  
Good Samaritan Rescue Mission of Bay City  
Super Kids Derby  
YWCA of Bay County

## Sustainable Community Initiative Fund - \$224,573

2007 WIN Communications Project  
Frankenlust Township - University Center Trail  
Genesee County Land Bank - Clean and Green Program  
Oakland Land Conservancy - Metamora Horse Country  
Mid-Michigan Children's Museum -  
Aunt Sugar's Farm and Night 'n' Day  
Hampton School - Rain Garden  
Michigan Nature Association - Thumbs Up! Restoration Project  
MSU Extension - Practical Planning for  
Michigan's Bio-Energy Crop Production  
Birch Run Area Schools - The Bio-diesel Project  
MSU Extension - Low-intensity Tillage and  
Slurry Seeding Demonstration

Grants continued on next page

# 2007 Grants

# 2007 Legacy Society

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## Youth Advisory Committee - \$50,210

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 Bay Medical Foundation  
 Bullseye Golf Foundation  
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 Friends of Bay City State Recreation Area  
 Gethsamene Missionary Baptist Church  
 Kawkawlin Township  
 Love n' Learn  
 Make-A-Wish Foundation of Michigan  
 Michigan Technological University  
 Northern Michigan University  
 Saginaw Valley State University  
 Studio 23  
 United Way of Bay County  
 University of Michigan - Ann Arbor  
 Wenona Center  
 YWCA of Bay County

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