

Teaching Charitable Giving - One Family's Story

This donor story (of a family that wishes to remain anonymous) is an example of how the act of giving through a community foundation can strengthen a family, impact future generations and improve local quality of life.

The parents wanted the opportunity to make charitable decisions as a family. They also wanted to teach their children financial and community responsibility, giving them hands-on community experience and providing each with the opportunity to express his/her own giving preferences. The family also celebrates special occasions such as birthdays, anniversaries, and holidays by contributing to the charitable Donor Advised Fund, instead of buying gifts.



With these goals in mind, the parents chose to set up a charitable Donor Advised Fund at the Community Foundation. In 1994, they set up a donor advised fund with a gift of \$200,000. Two times each year, the family comes together to recommend charitable distributions. In 1999, they distributed more than \$12,000 in grants to the local community. By 2000, the fund had grown to \$250,000. This fund growth allowed even more grant dollars to be distributed annually.

This generous family created the opportunity to work together and to help improve the local community. Their tradition of giving now includes multiple generations who are creating a wonderful legacy. Their legacy will impact the community and their family members far into the future.

Our 2011 Business Sponsors

Bay Regional Medical Center	Fabiano Brothers	Spence Brothers
The Bay City Times	Graff Chevrolet, Inc.	The Straits Corporation
Chemical Bank	Labadie Auto Company	Thumb National Bank & Trust Co.
Citizens Bank	Merrill Lynch - The Iles Group	Tri-Star Trust Bank
The Dow Chemical Company	Michigan Sugar Company	Weinlander Fitzhugh, P.C.
Dow Corning Corporation	Rowleys Wholesale	

Save the Date

- May 10th – Board of Trustees Meeting – 7:30 a.m.
- May 12th - Annual Report to the Community – 11:45 a.m.
- May 17th – Bay Commitment Award Ceremony – 7 p.m.
- June 8th – Donor Sponsored Scholarship Reception – 5:30 p.m.
- June 9th – Business Sponsor Luncheon – 11:45 a.m.
- August 9th – Board of Trustees Meeting – 7:30 a.m.
- October 5th – Faces of Philanthropy – 5:30 p.m.
- November 8th – Board of Trustees Meeting

The mission of the Bay Area Community Foundation is to fulfill a wide array of donor's 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.



BACF Staff

Eileen A. Curtis, President & CEO
Deeann Bragg, Director of Finance
Lisa Cleland, Program Officer
Renee Courier, Program Officer
Joni King, Administrative Associate

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Anne Trahan
Anne Trahan Photography

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MI Public Service Commission

Carolyn Wierda
Saginaw Valley State University

Jeff Yantz
Edward Jones

The Disappearing Tax Credit

For 20 years, the State of Michigan has partnered with its residents to build endowed community philanthropy through the Community Foundation Tax Credit. The charitable tax credit has enabled donors to give locally to benefit our community.



The Tax Credit is an important tool for the continued growth of community foundations and permanent endowment funds for hundreds of non profits throughout Michigan. These endowed funds are providing additional fiscal stability to non-profits at a time of increased demand for services and shrinking donations due to challenging economic times.

Before the Community Foundation Tax Credit, community foundations served only about one-third of Michigan. There are now 64 community foundations certified by the state for the tax credit covering all 83 Michigan counties with total assets exceeding \$2.4 billion.

The State Treasury office that tracks this tax credit reports that the cost to the state in 2008 was approximately \$3.5 million based on the 35,000 residents who claimed the credit on their state tax returns. With over \$130 million of local grantmaking annually by community foundations, it is clear to see the significant return on investment of the tax credit and the importance of this public-private partnership.

Bay Area Community Foundation strives to address community needs. The Foundation has been instrumental in creating the Riverwalk /Rail Trail, supporting restoration of cultural venues, providing scholarships for students attending college, and for growing endowed funds to sustain local non-profit organizations. The Foundation was able to award grants and scholarships totaling over \$1,200,000 in 2010. We were able to accomplish this with the assistance of our donors.

Over 39% of the Foundation's 2010 donors received the Community Foundation Tax Credit. These are local residents helping local community initiatives. Eliminating the tax incentive may significantly reduce the dollars available to further our community. Due to the potential State Budget realignment, the Community Foundation Tax Credit is in danger of being eliminated.

If you would like to take advantage of this tax credit, the Bay Area Community Foundation would like you to consider making your yearly donation before the new budget goes into effect in October. It is uncertain, if you will receive the same tax advantages after the new budget is in place.

For more information about this tax credit, see page 3 of the newsletter. Visit our website for more information about making a charitable donation, www.bayfoundation.org.



Bay Area

community foundation



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Challenge Day - More Volunteers Needed

The Bay Area Community Foundation wishes to thank you those who volunteered for the completed Challenge Day sessions. Due to snow days, several of the sessions were canceled and will be rescheduled for the first and second week of April. Please see the new dates below. Times and locations will be verified within the coming weeks. Contact Renee if you are interested in volunteering (reneec@bayfoundation.org).

Challenge Day is a life changing program designed to address common issues such as, peer pressures, cliques, negative judgments, harassment, isolation, stereotypes, racism, bullying, violence, and hidden pressures to create an image, achieve or live up to the expectations of others. This is the program featured on the popular MTV series, If You Really Knew Me.

- Cramer Middle** 4/5
- Christa McAuliffe Middle** 4/6
- John Glenn High** 4/7
- Pinconning Middle** 4/11
- Western High School** 4/12
- Pinconning High** 4/13
- Western Middle School** 4/13 & 4/14



Even though Challenge Day is a national program, Bay Area Community Foundation is creating a milestone by the collaboration of all school districts and bringing this program to the entire community. The magnitude of this effort is the first for the Challenge Day Organization. "It is reassuring to see the community support for this program," said Eileen Curtis, President & CEO of the Bay Area Community Foundation. "Bullying is the root cause of many other youth related issues, including school drop-out rates, drug and alcohol abuse, and suicide. By focusing on our youth, the outcome not only benefits our schools, but it benefits our entire community."

Volunteers Needed for Spring Clean-up!

Community members are asked to join in the Bay Area Community Foundation's Riverwalk/Railtrail Annual Clean-up on Saturday, April 30, 2011 starting at 9:00 a.m. and ending at 12:00 p.m.

Check-in location is the Community Center, 800 JFK Drive, at 9:00 a.m. on Saturday, April 30th. Refreshments will be available. Garbage bags and lawn equipment will be provided by the Bay City Parks Department. We recommend wearing comfortable shoes, dressing appropriately for the weather, and bringing garden gloves, rakes and brooms. Registration is appreciated (particularly if you are signing up a team of participants), but not required. Please contact the Bay Area Community Foundation if you are interested in volunteering, 989-893-4438.

The Riverwalk/Railtrail was established and is funded by the Bay Area Community Foundation. The trail system is a cooperative partnership between all municipalities, park departments, the Bay County Road Commission, and the Bay Area Community Foundation's Riverwalk/Railtrail Committee.



Working Together. Sharing the Dream.



Kayla Bargeron
Pinconning High School

On January 12, 2011, the Great Lakes Bay Region held the 2011 Martin Luther King, Jr. event. The evening brought together over 500 attendees, including students, community supporters, business and civic leaders throughout the region, to celebrate Martin Luther King, Jr.'s dream.

This collaborative effort of the Great Lakes Bay Region replaced several individual community events. Now, partners and sponsors, including several businesses, regional chambers of commerce and community foundations will work together to host a celebration.

The keynote speaker was businessman, educator, speaker, and New York Times bestselling author, Stedman Graham.

This regional event was not only a celebration of Dr. King, but also a celebration and recognition of youth in our communities. Bay Area Community Foundation in partnership with Midland Area and Saginaw Community Foundations award scholarships each year to students who strive to actively recognize and promote cultural diversity, respect, and the realization of Dr. King's 'Dream'. Award recipients were selected based on how they have demonstrated Dr. King's vision in their lives. Each student was chosen based on the actions and activities which demonstrated the promotion of cultural awareness and encouragement of multi-cultural equality in their communities.



Ashleigh LaLonde
Wenona High School

The Bay Area Community Foundation, Midland Area Community Foundation and Saginaw Community Foundation worked in collaboration to promote and award the regional scholarships. The scholarships are sponsored by The Dow Chemical Company, SC Johnson, Dow Corning Corporation, and Chemical Bank. Each community foundation is working to grow a Dr. Martin Luther King, Jr. scholarship endowment fund to provide for long term support for post secondary education.

Congratulations to our four Bay County Students who received the Dr. Martin Luther King, Jr. Scholarship!



Alejandro Mata
Bay City Central



Jakki Peplinski
Garber High School

True Cost of BACF Donation

The law permits a taxpayer to reduce Michigan income tax or Michigan Business Tax liability by a credit of 50 percent of the amount contributed to a community foundation, subject to a maximum credit amount.

This credit is in addition to those available for donations to Michigan colleges and universities, public libraries, public broadcasting stations and homeless/food bank programs. Your donation may be deductible as a charitable gift for federal income tax purposes also.

	Individual filing singly	Married filing jointly	Business
Gift Amount	\$ 200	\$ 400	\$ 10,000
Federal Tax Savings	(56) (1)	(112) (1)	(1,700) (2)
Michigan Tax Credit	(100)	(200)	(5,000)
Net Cost to Donor	\$ 44	\$ 88	\$ 3,300

(1) = Assumes donor can itemize deductions and a federal tax rate of 28%

(2) = Assumes a 34% corporate federal income tax rate and a \$100,000 Michigan business tax liability

PLEASE NOTE:

Federal tax deductions and state tax credits listed are estimates. Please consult a professional tax advisor for your actual tax deduction.

Our Unsung Hero

Sara Suchodolski, a Youth Advisory Committee member was honored on March 15 at the Bay City Noon Optomists Club's Unsung Hero lunch. Sara, a junior at Bay City Central High School was nominated for making a positive contribution to our community.

Sara has been a dedicated member of the Youth Advisory Committee (YAC) since early 2009. She has been a positive influence to many youth in the community and we are proud to have her representing our YAC.

Sara has been actively involved in all YAC meetings and special projects since she has come on board. She has demonstrated her leadership capabilities through her position of secretary over the last few months. She shares exceptional ideas and is skilled in decision making and problem solving. Her involvement in her community and the passion she has for making a difference should truly be commended.

In school, Sara is involved in jazz and marching band, ecclesia, national honor society, and the link crew while holding a 4.11 GPA. She is also a member of her church youth group and volunteers for camp meadows.

