

What Is Your Legacy?

1. It is important to have a will

Many people do not realize the necessity of a will (or other legal agreements) in order to make a gift to the Foundation. A letter or verbal promise won't do.

2. Consult an attorney

Even wishes regarding a modest estate should be written in the proper legal language. The cost is usually surprisingly low, invariably less than what a "homemade" will might cost your estate later.

3. Update your will regularly

An out-of-date will is often no better than the absence of a will. Certain occurrences can make your will obsolete practically overnight: changes in your family; alterations in the nature and value of your property; and changes in state and federal laws.



4. Consider the percentage idea

Most people have no way of knowing the value of their assets at death. To be sure your bequest to the Bay Area Community Foundation will remain in proportion to other bequests, designate a certain percentage of your estate be given.

5. Consider property gifts

Gifts of property are often just as helpful as gifts of cash. Real estate, stocks, bonds, IRA and other property can make excellent gifts.

6. Name final beneficiaries

If all your direct beneficiaries pre-decease you, by law, your estate might go to distant relatives you don't even know. After you've listed all the people you want to

remember, ask yourself, "Now what if none of them are alive to receive it?" Then complete your will by naming a final beneficiary such as the Bay Area Community Foundation.

7. Tell us your plans

When you are planning a bequest to the Bay Area Community Foundation, let us know your intent to help ensure the gift is used as you intend. We also may be able to suggest an appropriate memorial for your loved ones.

8. Keep it flexible

Bequests to the Bay Area Community Foundation are most helpful when their uses are not narrowly restricted. As our community grows, the Foundation will be able to direct your unrestricted gift to the area of current need.

9. Use the proper legal name

If you name the Foundation in your will, give your attorney our full name: Bay Area Community Foundation.

10. Legacy Society Membership

When you inform us that you have included the Bay Area Community Foundation in your will, you will be invited to become a member of our Legacy Society.

A Final Word

Making a will is the primary task. Start yours today by calling your attorney. With just a few hours of planning, your will can be complete and your responsibility fulfilled to yourself, your loved ones, and others you wish to remember. Additional information on will and estate planning is available from the Bay Area Community Foundation as a service at no obligation. Please contact the Foundation at (989) 893-4438.

Bay Area Community Foundation

Pere Marquette Depot
1000 Adams Street, Ste. 200
Bay City, Michigan 48708

SAVE THE DATE

- **May 13, 2010** Bay Area Community Foundation Annual Meeting - Bay City Country Club, 11:30 AM (Lunch)
- **May 19, 2010** - Bay Commitment Ceremony - Scottish Rite Consistory, 7:00 PM
- **May 24, 2010** - Donor Sponsored Scholarship Reception - Doubletree, 6:00 PM
- **June 10, 2010** - Business Sponsor Lunch, Pere Marquette Depot - 11:30 AM

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Bay Commitment Scholarship Expands to all Bay County Public Schools

Bay Area Community Foundation recently announced the expansion of the Bay Commitment Scholarship Program to all public high schools in Bay County. The schools include Bangor Township John Glenn, Bay City Central High School, Western High School, Wenona Center, Essexville Garber High School, Pinconning High School, and Bay Arenac Community High School.



2009 Bay Commitment Recipients

The Foundation conducted a two year pilot program to investigate the long term feasibility for an educational promise program.

As a result, eligibility requirements have been expanded to provide an opportunity for more Bay County public high school seniors, graduating in spring 2010, to apply for a \$2000 Bay Commitment Scholarship. The criteria require a student to:

- be a first-generation student (neither parent nor legal guardian has obtained a bachelors degree)
- have been a resident of Bay County for 6 years and have attended a Bay County public high school/s for 4 years
- submit a scholarship application to Bay Area Community Foundation by deadline.
- meet all high school graduation requirements and receive a diploma from a Bay County public high school.
- must attend either Delta College or Saginaw Valley State University as a full-time student

A significant amount was learned during the two year pilot program conducted in collaboration with the Bay City Public School District. It was determined there are four key components required for successfully working with first-generation students and their families. They are:

- A College Preparation Services Office (CPSO) within each public school district to assist students and families in understanding what is required to attend college.
- A working relationship with Delta College and SVSU to assist students a post secondary education.
- Ongoing collaboration with Delta and SVSU to provide support to first-generation students once on campus to ensure a high graduation success rate.
- Motivation to obtain a post secondary education locally.

Bay Area Community Foundation awarded over \$382,000 in Bay Commitment Scholarships during the two year pilot program. An additional \$200,000 will be awarded to students in May 2010.



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Bay Area Community Foundation Staff Changes

Bay Area Community Foundation welcomed two new employees in February. Deeann Bragg joined BACF as the new Director of Finance and Joni King joined BACF as the new Administrative Associate.



Photo Credits: Anne Trahan

Deeann comes to us from Midland Cogeneration Venture. She has over 15 years in the accounting field, holds a B.B.A. and M.B.A. from Saginaw Valley State University and is a CPA. She is very excited to join the BACF team as Director of Finance.



Photo Credits: Anne Trahan

Joni, a Bay City resident, has over twelve years experience in the non-profit community. She holds a B.A. from Central Michigan University. She is looking forward to working in the community in which she lives.

In January, the program staff of the Bay Area Community Foundation assumed new duties:

- **Renee Courier, Program Officer** – Youth Advisory Committee (YAC), Donor Sponsored Scholarships, Bay Commitment, Riverwalk/Railtrail Committee, and College Prep Services Coordinator.
- **Lisa Cleland, Program Officer** – Communications, Donor Advised Funds, Northern Bay County Fund, Agency and Designated Funds, and Fund Development.
- **Kristen Bovid, Program Officer** – Community Initiative Fund Grants, Arenac County Fund, Environment Committee, WIN, MLK Scholarships, and Individual Achievement Awards.

Volunteers Needed for Riverwalk/Railtrail Spring Clean-Up

Community members are asked to join in the Bay Area Community Foundation's Riverwalk/Railtrail Annual Clean-up on Saturday, April 24, 2010 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 18th. 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. 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.



400 Bay County Middle School Students Participated in Challenge Day

March 1-4, 2010, 400 middle school students from Bay County public middle schools (Christa McAuliffe Middle School, Cramer Jr. High, Handy Middle School, and Pinconning Middle School) participated in the Challenge Day program. The funding for the program was provided through a \$15,000 grant from the Bay Area Community Foundation's Youth Advisory Committee (YAC) and a \$5,000 sponsorship from AT&T.

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. Research has proven that young people decide which path they are going to take in life during the 7th and 8th grade. "The junior high can be an emotional battlefield and Challenge Day will help us change our culture for the better," said Lisa Somalski, Cramer Junior High Counselor.



Photo Credits: Zach Cordner

The YAC is a group of dynamic young people who positively impact the youth of Bay County by identifying needs, making informed decisions, developing and distributing funds and volunteering within our community. The YAC volunteers are made up of 7th to 12th grade students from middle and high schools in Bay County.

"The Youth Advisory Committee wanted to bring this outstanding program to our community. Without their support and a generous sponsor like AT&T we would not have been able to bring this program to such a large number of Bay County students" stated Eileen Curtis, Bay Area Community Foundation, President & CEO. A total of 400 students from area middle schools joined together to learn how to break down barriers within the school and community.

For more information regarding Challenge Day, please see www.challengeday.org.



Photo Credits: Zach Cordner

BACF Established Nine New Endowment Funds



Nate and Mary Ida Doan Santa House Designated Endowment Fund

This fund is intended to receive donations from area citizens to create sustainable resources for the Bay County Santa House. Money generated from this fund will assist with the operation of the Bay County Santa House.



Bay City City Hall Maintenance and Restoration Designated Endowment Fund

City Hall was constructed in 1896 and is a renowned example of Richardson Architecture that is listed on the National Register of Historic Places. It is a significant landmark in Bay City and its maintenance and restoration is paramount. This fund would keep City Hall and its grounds at its current operating level.



Birney Park Designated Fund

Fund will support the maintenance and upkeep of a Fountain in Birney Park



Bay Area Community Foundation Arts and Culture Enrichment Fund

The endowment fund is for the purpose of awarding grants to collaborative programs or projects that strengthen the arts and cultural fabric of Bay and Arenac Counties.



Bay Area Community Foundation Human Services Fund

The endowment fund is for the purpose of awarding grants to non-profit organization programs or projects that support the immediate human services needs of residents in Bay and Arenac Counties.



Saginaw Valley Ship Museum Endowment Fund

The endowment fund will support the maintenance of the U.S.S. Edson ship



Arenac County Scholarship Fund

Arenac County school districts initially received a \$50,000 grant from The Saginaw Chippewa Indian Tribe to establish a college scholarship fund to benefit high school seniors from Arenac County. The school districts decided to endow the donation with the Bay Area Community Foundation. The Arenac County Fund Committee then gave a matching contribution of \$50,000 for the same scholarship fund. Criteria: Arenac County High School Senior. MI College. Minimum 2.0 GPA or acceptance into local college or trade school.



Women's Philanthropy Circle

The Philanthropy Circle will be coordinated through BACF. The group consists of 20 women in Bay County who wish to enhance their community. Grant values will vary based on the decisions of the consensus of the Circle's members.



Richard C. And Lois A. Niemann Family Fund

For the unrestricted use to meet the changing needs in the community.

If you would like information on establishing a fund at the Bay Area Community Foundation, please call the Foundation office at 989-893-4438