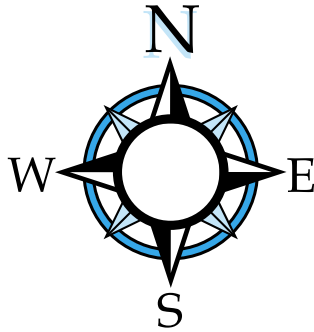


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COMMUNITY FOUNDATION FOR NORTHEAST MICHIGAN

A N N U A L R E P O R T



For **good**. For **ever**.SM

Mission Statement

The mission of the Community Foundation for Northeast Michigan is to serve our communities and to preserve the charitable goals of a wide range of donors now and for generations to come.

Vision Statement

The Community Foundation for Northeast Michigan is committed to uniting the wishes of our donors with the changing needs of our communities.



Confirmed in Compliance with National Standards for U.S. Community Foundations

Welcome to Your Community Foundation!

We are pleased to present this 2005 Annual Report – our summary of the good work that the [Community Foundation for Northeast Michigan \(CFNEM\)](#), serving the counties of Alcona, Alpena, Montmorency, and Presque Isle, and our affiliates: [North Central Michigan Community Foundation \(NCMCF\)](#), serving the counties of Crawford, Ogemaw, and Oscoda; [Straits Area Community Foundation \(SACF\)](#), serving Cheboygan County and Mackinaw City; and [Iosco County Community Foundation \(ICCF\)](#) serving all of Iosco County, have undertaken to make northeast Michigan a better place for all of us to live. We hope that you will enjoy looking through its pages, and we encourage you to join us in supporting the cause of charitable giving in the region.

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A MESSAGE FROM THE PRESIDENT

2005 In Review

It is our pleasure to share with you this copy of the Community Foundation for Northeast Michigan's 2005 Annual Report. We had a very busy, productive year, as our family of donors grew, our collection of funds expanded, and Foundation grants continued to financially support a wide variety of charitable programs and activities in northeast Michigan.

Community foundations are somewhat unique among charitable organizations, in that they exist to support the endeavors of a wide variety of organizations and causes. We also exist to help donors realize their dreams of helping others through their financial gifts. We do both of these functions in such a way that the gifts will be here, as an endowment, for generations to come. We, at the Community Foundation, are especially blessed to be able to work with people and organizations exhibiting such great love for northeast Michigan.

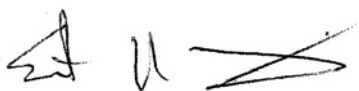
During 2005 we received two of the largest individual gifts in our history. A \$3 million gift from an anonymous donor made it possible for your Community Foundation to purchase the Thunder Bay Recreation Center. In addition, it allows the Community Foundation to ensure that this beautiful facility remains a community building and continues to benefit the residents of northeast Michigan for years to come. We also received a bequest of nearly \$1.5 million from Dee Brown Perry to establish the Dee Brown Perry Scholarship Fund. This new scholarship endowment will benefit students graduating from Alcona High School for generations. These gifts are important to the Community Foundation, but we also believe in the power of all gifts, big or small. While these large gifts give us a boost in our ability to help the residents of northeast Michigan, it is the thousands of gifts from individuals like you and me that have built the Community Foundation since it was established in 1974.

In 2005, your Community Foundation grew by thirty-two percent. We received gifts of approximately \$5 million and paid out grants totaling nearly \$1 million. This growth further strengthens the Community Foundation's ability to serve the residents of northeast Michigan and make the region a better place to live and raise our families.

During 2005, your Community Foundation submitted documentation to the Council on Foundations (CoF) in Washington D.C. to meet the rigorous new national standards for U.S. community foundations. This is currently a voluntary program with CoF, but your Community Foundation Board of Trustees believed that meeting these new standards would make us better stewards for the communities we serve. After months of hard work by the staff and board committees, the paperwork was submitted, and we were notified in September 2005 that we had passed with flying colors! As a result of this, you will notice in the future a little CF logo on our letters and publications, which also states that we have met the national standards for U.S. Community Foundations, as set by the Council on Foundations.

As you review our 2005 Annual Report, we encourage you to consider the donors behind the programs, grants, and funds that make our work possible. We thank those who are making a positive difference in northeast Michigan, and we invite you to join our cause. Together we are improving the quality of life in the communities of northeast Michigan.

For good. For ever.



Erik Nadolsky
President



2005 BOARD OF TRUSTEES AND STAFF

BOARD OF TRUSTEES



Erik Nadolsky, President
Vice President, Huron National Bank



Steve Lappan, Vice President
Executive Vice President and Co-Owner of Lappan Agency



Nancy Coombs, Secretary
Civic Leader



William Morford, Treasurer
Assistant Director for Faith Formation St. John the Baptist Catholic Church



George "Ted" Cavin, Past President
President, Alpena Village



Marcia Aten
Civic Leader



Benjamin Bolser
Attorney at Law



Carolyn Brummund
Civic Leader



Ann Burton
President, Alpena Power Company



Hugo Burzlaff
President, Oscoda County Abstract, Inc.



Beach Hall
Mayor of Rogers City, MI



Georgene Hildebrand
Vice President of Administration for Thunder Bay Manufacturing



Carl Huebner
Civic Leader



Jennie Kerr
Civic Leader



Bill Speer
Publisher/Editor of The Alpena News

STAFF

Left to right:
Christine Bruske-Hitch, Program Associate
Barbara Willyard, Executive Director
Maggie Putnam, Fund and Account Manager
Julie Wiesen, Program Director



AFFILIATE FOUNDATION BOARDS – 2005

North Central Michigan Community Foundation



Left to Right: Hugo Burzlaff, Bernie Bak, Bob Carpenter, Mark Clements, Carolyn DiPonio, Jim Howard, Dave Waltz, Bill Gascoigne and Joe Porter

Straits Area Community Foundation



Left to Right: Janet Weiss, Krista Siler, Kathy Scoon, Jennifer Lee, Katie Darrow, Marilyn McFarland, Joan Pepper, and Spencer McFarland
Missing from photo: Joann Leal, Alex McVey, Dean Scheerens and Lavton Smith

Iosco County Community Foundation



Left to Right: Chad Brandt, Susan Elliott, Ed Nagy, Jane Peters, Carl Huebner and Joann Hintz.
Missing from photo: John Alexander, Clarissa Hoffman and Dave Wentworth

Youth Advisory Councils

The Community Foundation for Northeast Michigan (CFNEM) and each of its three affiliates has a Youth Advisory Council (YAC). This youth committee enables young people to help solve problems affecting their communities and peers through a grant application and review process. Each YAC represents a group of area youth, generally age 12 to 21, whose members recommend grant awards for youth related projects and programs. Adult advisors work with YAC members to provide guidance and organization during the grant review process and these recommendations are then presented to the Board of Trustees for final approval.

In 1992, the CFNEM Board of Trustees created a YAC in response to a statewide challenge issued by the W.K. Kellogg Foundation. To meet the requirements of the challenge, CFNEM had to raise \$2 million in unrestricted or broad field-of-interest funds to receive a match from Kellogg of \$1 million to be used to establish a youth endowment fund. The Northeast Michigan Youth Advisory Council (NEMYAC) was then created with youth from the counties of Alcona, Alpena, Montmorency, and Presque Isle.

In 1998, the W.K. Kellogg Foundation offered another matching opportunity for areas not yet being served by a community foundation. CFNEM took that opportunity to raise money to create three affiliate foundations—each with its own YAC. There are now YACs serving in Crawford, Ogemaw, and Oscoda Counties under the North Central Michigan Community Foundation (NCMCF); Cheboygan County and Mackinaw City under the Straits Area Community Foundation (SACF); and Iosco County under the Iosco County Community Foundation (ICCF).

The CFNEM Kellogg Youth Fund had assets on September 30, 2005, of \$1,271,554. Since it was created in 1992, the NEMYAC fund has provided over \$694,500 in grants for youth projects and programs.

NCMCF has a separate YAC and fund for each of its three counties. On September 30, 2005, the Crawford County Kellogg Youth Fund had assets of \$52,597; the Ogemaw County Kellogg Youth Fund had assets of \$274,027; and the Oscoda County Kellogg Youth Fund had assets of \$55,508. Since they were created in 1998, the NCMCF YACs have provided over \$86,600 in grants for youth projects and programs.

The SACF Kellogg Youth Fund had assets on September 30, 2005, of \$100,839. Since it was created in 1998, this fund has provided over \$25,500 in grants for youth projects and programs.

The ICCF Kellogg Youth Fund had assets on September 30, 2005, of \$277,669. Since it was created in 1998, this fund has provided over \$60,800 in grants for youth projects and programs.

The following are just a few examples of grants awarded for youth projects by these YACs in 2005:

- \$2,000 for the new playground at Ella White Elementary School in Alpena
- \$2,500 for a Peer Support Program at Rogers City Area Schools
- \$1,347 to the Alcona MSU Extension/Alcona County 4-H for the 4-H Detroit Daytrip
- \$2,500 for the Teen Haven project at the West Branch District Library
- \$1,075 for the Nor'east'r Music and Art Festival
- \$300 to the C.O.O.R. Intermediate School District for a Health Occupations Students of America Competition
- \$300 to Wolverine High School for a digital camera for the yearbook staff
- \$2,500 to the Huron Hockey and Skating Association in Tawas, Michigan for a new sound system
- \$2,000 to the Oscoda Community Skatepark in Oscoda, Michigan, for surfacing skatepark ramps.

To help make a difference for the youth of northeast Michigan, consider a gift to your area Kellogg Youth Fund. To learn more about the YACs, please contact the Community Foundation staff at (989)354-6881 or toll free at (877)354-6881.

YACs In Action!

NEMYAC



In 2005, **NEMYAC** students awarded nearly \$50,000 to youth projects and programs in the counties of Alcona, Alpena, Montmorency and Presque Isle.



Students from Crawford, Ogemaw and Oscoda Counties participate in NCMCF's ORCA YAC.

In 2005, **NCMCF YAC** awarded a combined total of nearly \$14,000 to youth programs in their communities.



The **ICCF Whitewater YAC** reviews grants and participates in community service projects. Students from Tawas, Hale and Whittemore-Prescott High Schools awarded over \$9,000 in 2005 to youth programs in Iosco County.



Mackinaw City, Wolverine, and Inland Lakes High School Students participate in **SAYAC** awarding over \$4,500 to youth programs in Cheboygan County and Mackinaw City.

2005 FUNDS

Charitable Giving Through the Community Foundation

The Community Foundation for Northeast Michigan is a vehicle for donors from all walks of life to give something back to their community. Giving through the Community Foundation is not complicated, nor does it require great wealth. Community Foundation donors all share a dream of enriching the lives of others, while creating a legacy of giving that goes on forever.

We help individuals, businesses and organizations achieve their charitable goals through the establishment of permanent endowment funds, the income from which is used to award grants to charitable causes in the communities we serve. We also administer donor-advised funds of both a permanent and nonpermanent nature. All gifts are professionally managed and pooled for diversified investment and economies of scale and to increase their charitable impact. Investment performance is reviewed quarterly and monitored by the Community Foundation's Investment Committee.

You have several options when making a gift to the Community Foundation. You may, of course, contribute to an existing fund. Or, you can establish your own Foundation fund, either during your lifetime or through your estate plan, with a gift of as little as \$5,000. Funds can be established in your name, or in the name of your family, your organization, or someone you wish to honor. All grants distributed from your fund -- today and in the future -- are awarded to local charities in the name of your fund.

Types of Funds

UNRESTRICTED FUND

Your gift may be used to meet ever-changing community needs, including future needs, which often cannot be anticipated at the time your gift is made. The Community Foundation staff and Board annually evaluate all aspects of community well being -- arts and culture, health and human services, youth programs, economic development, education, environment, neighborhood revitalization, and more. Grants from your fund are then used to make a difference in the areas where they are needed most.

FIELD-OF-INTEREST FUND

You may target your gift to address needs in an important area of community life, such as the performing arts, youth, seniors, feeding the hungry, providing scholarships, or assisting the disabled. You identify your personal interest area when making your gift, and our Board awards grants to community agencies and programs that are making a difference in the area you select.

DONOR-ADVISED FUND

Ongoing involvement in the use of your gift is also an option. You can work with our professional grantmaking staff, identifying ways to use dollars from your donor-advised fund to address the community needs you care about most. Your grant recommendations are submitted to our Board of Trustees for approval; we then administer the approved grants from your fund.

DESIGNATED FUND

Your gift may be directed to a specific agency or purpose. For example, you can provide ongoing funding for the American Red Cross, your local homeless shelter, Boys and Girls Club, or your church. You identify the recipients you wish to benefit through your gift; our staff manages the annual distribution of funds.

AGENCY ENDOWMENT FUND

An agency fund is a partnership between your nonprofit organization and the Community Foundation. We provide professional investment management and administration for the fund, and each year the income from the fund provides a stable source of funding for your organization's charitable work.

SCHOLARSHIP FUND

Scholarship funds provide scholarships and educational grants based on specific guidelines and selection criteria that you establish when you make your gift.

ADMINISTRATIVE FUND

These funds support the ongoing operations of Community Foundation for Northeast Michigan and each of its three affiliates; North Central Michigan Community Foundation; Straits Area Community Foundation; Iosco County Community Foundation.

What to Give

Your gift to the Community Foundation may be made in many forms, including:

- Cash, stocks, bonds, real estate, and/or personal property
- Gifts memorializing or honoring loved ones
- Bequests
- Life insurance naming the Community Foundation as beneficiary and/or owner
- Individual retirement accounts and charitable lead or remainder trusts
- Conversion of a private foundation to a Community Foundation fund

For more information regarding any aspect of charitable giving through the Community Foundation, please call the Foundation office at (989) 354-6881, or toll free at (877) 354-6881.

Funds Currently Held by the Foundation

You may contribute to the Community Foundation without establishing your own fund. Anyone may contribute to the following established funds at any time, in any amount. As you can see, each fund's purpose varies with the charitable intent of the original donor, providing donors with a wide variety of philanthropic choices. The following lists describe the funds established with the Community Foundation. **Fund names in color represent new funds this year.**

COMMUNITY FOUNDATION FOR NORTHEAST MICHIGAN (CFNEM) FUNDS

(Serving the counties of Alcona, Alpena, Montmorency and Presque Isle)

AGENCY FUNDS – *The following funds have been established with the Community Foundation by nonprofit organizations to help in supporting their ongoing needs.*

***Alcona Conservation District Endowment Fund**

This endowment fund was established to assist with the operating expenses of the Alcona Soil Conservation District office.

Alpena Alzheimer's Association Fund

This non-endowed fund was established to assist with the operating expenses of the Alpena Alzheimer's Association, and/or for its charitable interests.

Alpena Area Recreation Commission Operating Fund

This non-endowed fund was established to assist with the operating expenses of the Alpena Recreation Commission.

****Alpena County Library Fund**

This non-endowed fund was created to meet the general needs of the Alpena County Library, including but not limited to, long-term needs for capital improvement.

***Stanley Beck Junior Achievement of Alpena Fund**

This endowment fund was designed to assist Junior Achievement of Alpena with its needs.

Big Brothers/Big Sisters of Alpena Fund

This non-endowed fund is designated for the operating needs of Big Brothers/Big Sisters of Northeast Michigan.

Boys and Girls Club of Alpena Operating Fund

This non-endowed fund is designated for the operating needs of the Boys and Girls Club of Alpena.

***Curtis Township Library Endowment Fund**

This endowment fund will help support the Curtis Township Library in Glennie, Michigan.

Faith and Hope Hospitality House Fund

This non-endowed fund was started to establish and operate a hospitality house in Alpena for patients of Alpena Regional Medical Center.

First Congregational Church Parsonage Fund

This non-endowed fund was established to help meet the housing needs for the pastor of the First Congregational Church of Alpena.

***Grace Lutheran Church Endowment Fund**

This endowment fund was established to assist with the needs of Grace Lutheran Church in Alpena.

Henry and Peggy Hoffman Presque Isle District Library Fund

This non-endowed fund was created by a bequest for the benefit of the Presque Isle District Library.

Henry and Peggy Hoffman Presque Isle Museum Fund

This non-endowed fund was created by a bequest for the benefit of the Presque Isle District Historical Museum.

***Michigan Karst Conservancy Fund**

This endowment fund was established for the operational expenses of the Michigan Karst Conservancy.

MPAC Pledge and Operating Funds

These non-endowed funds were established to hold gifts and pledges received for the construction of the Northern Lights Arena in Alpena.

***Plaza Pool Endowment Fund**

This endowed fund was designed to help meet the needs of the Plaza Pool in Alpena.

Shelter, Inc. Endowment Fund

This endowed fund was established to ensure non-interruption of operations and delivery of services of Shelter, Inc.

*Sunrise Mission Endowment Fund

This endowment fund was created to supplement the operating expense of the Sunrise Mission.

*Thunder Bay Arts Council, Inc. Fund

This endowment fund was established for general purposes of the Thunder Bay Arts Council, Inc., at the discretion of the Council's Board of Trustees.

Thunder Bay Community Health Services Fund

This non-endowed fund was created for holding pledges and donations to build a health care facility in Atlanta, Michigan. Upon completion of the building, any remaining balance will be placed into a permanent endowment fund to be used to assist with indigent patient care.

Thunder Bay Theatre Memorial and Legacy Fund

This non-endowed agency fund was established to assist with the expenses of the Thunder Bay Theatre, at the discretion of the Theatre's Board.

United Way of Northeast

Michigan Fund

This non-endowed fund was established to be used to assist the United Way of Northeast Michigan with its operating expenses at the discretion of the United Way Board.

DESIGNATED FUNDS – The following funds were established by donors to support specific nonprofit organizations.

*Frank and Barb Agius Fund

This endowed fund was created to assist area children with the fees and costs required to play hockey in the Alpena Hockey Association Leagues.

*Alcona Community Schools Endowment Fund

This endowment fund was created to support the Alcona Community Schools.

*All Saints Catholic School Endowment Fund

This endowment fund is used for the benefit of All Saints Catholic School of Alpena.

*Alpena Community College Endowed Chair Fund

This endowment fund provides money which is matched by the Alpena Community College Foundation to fund a chair at ACC.

*Alpena High School Band Boosters Endowment Fund

This fund was originally established to benefit Maple Ridge School. However, when it closed, the original donors changed it to benefit the AHS Band.

*Alpena Public Schools Endowment Fund

This endowment fund was created to support the Alpena Public Schools.

*Alpena Regional Medical Center Endowment Fund

This endowment fund is to be used for the general needs of the Alpena Regional Medical Center.

*Alpena Village Endowment Fund

This endowment fund was created to supplement the operating expenses of the Alpena Village Retirement Center.

*Alpena Volunteer Center Romney Fund

This endowment fund was established as an ongoing source of support for the Alpena Volunteer Center with matching funds from the statewide George M. Romney Fund.

*Cliff Anscheutz Emanuel Lutheran Church Fund

This endowment fund was established to support Emanuel Lutheran Church of Tawas City.

*Besser Foundation Administrative Endowment Fund for CFNEM

This endowment fund was established with CFNEM by the Besser Foundation to be used for CFNEM's administrative expenses.

*Besser Museum of Northeast Michigan Art Fund

This endowment fund was established to purchase original works of art, lithographs, etc. for the Museum.

*Besser Museum of Northeast Michigan Endowment Fund

This endowment fund was established for the general needs of the Museum.

*Boys and Girls Club Endowment Fund

This endowment fund was created for the benefit of Boys and Girls Club of Alpena.

Business and Industry Hospital Fund

This non-endowed fund was established as a vehicle through which businesses can make donations to Alpena Regional Medical Center's building projects.

Carlson Family Fund for the Benefit of the Huron Humane Society

This fund was created to help the Huron Humane Society of Alpena with capital costs for a new facility.

*First Congregational Church Capital Fund

This endowment fund was created to assist with the costs of capital projects relating to the church property.

*John D. Fitzgerald, Jr. Memorial Fund

This endowment fund was created by the Alpena Rotary Club to assist Hospice of Michigan with the operation costs for the Hospice of Alpena office.

*Huron Humane Society Endowment Fund

This endowment fund will help to support the Huron Humane Society.

*Robert Kennedy Alcona Elementary School Library Fund

This endowment fund was established when the teachers at Alcona Elementary School won the Golden Apple Award. Proceeds from the fund are used to purchase books for the Alcona Elementary School library.

*Kiwanis Club of Alpena – Fletcher Fund

This endowment fund was created by the Alpena Power Company to assist the Kiwanis Club of Alpena with projects benefiting Alpena.

*Dorothy Leitch Memorial Funds

These four endowment funds were established through a bequest for the purpose of aiding in the operating expenses of the Alpena Volunteer Center in the four counties they serve, Alcona, Alpena, Montmorency, and Presque Isle.

*Lewiston Area Historical Society Endowment Fund

This endowed fund was established to be used annually for the purpose of maintaining the Historical Society's museum in Lewiston and the area of the Camp Lunden Civilian Conservation Corps Camp.

**Lewiston Library Fund

This non-endowed fund was created to hold the pledge payments and donations to purchase, remodel, and supply a new public library in Lewiston.

*Eugene J. and Helen T. McLean Fund

This endowed fund was established with half of the income available to spend every year going to St. Ignatius Church in Rogers City and the balance going to fund projects benefiting the youth of Rogers City.

*Northern Lights Arena Endowment Fund

This endowment fund will be used for the future needs of Northern Lights Arena.

Park Community Recreational Complex Fund

This fund assists in the development of a community recreational complex.

*Park Museum Fund

This endowed fund was established by the James C. Park family for the benefit of the Besser Museum for Northeast Michigan for operating or capital expenditures.

*Presque Isle County Historical Museum Endowment Fund

This endowment fund was created for the benefit of the Presque Isle County Historical Museum.

School Success Fund

This non-endowed fund was established to support the operational expenses of the family/school relations program provided by the Alpena Public Schools.

*Special Olympics Fund for Athletic Training Funds

This endowed fund was created to assist in the purchase of equipment for the training, development, and participation of athletes in official sports of the Michigan Special Olympics, and/or for training, as authorized and accepted by the standards of the Michigan Special Olympics, for developing competing athletes.

*C. Fred and Olive Steele Memorial Funds

These two funds, one established through Mr. Steele's trust and the other established through Mrs. Steele's trust, benefit many designated organizations in the Alpena area every year.

*Arthur E. Sytek Park Fund

This endowed fund was created by the Thunder Bay River Watershed Council to maintain the fishing pavilion, picnic tables and wild flowers at Arthur E. Sytek Park. The fund can also be used for environmental education.

Thunder Bay Recreation Center Fund

This fund's only asset is the actual Thunder Bay Recreation Center facility.

*Thunder Bay Trails Association Fund

This endowment fund was established to help with the expenses of the Thunder Bay Trails Association.

*Toys for Kids/Feed a Family Fund

This permanent endowment fund was created to directly aid the Operation Holidays Foundation in its efforts to provide food and gifts for

area families over the Thanksgiving and Christmas holidays.

*Trinity Episcopal Church Fund

This endowed fund was established to assist Trinity Episcopal Church of Alpena with restoration, repair and major maintenance of the church building.

DONOR ADVISED FUNDS – *The following Donor Advised Funds were established by donors wanting to recommend grants from the fund. These funds are a simple, flexible way for donors to organize their giving – and provide the advantage of working with our professional staff.*

*Alpena Exchange Club, Ma and Cap Wixon/Lancaster Fund

This permanent endowment fund created by the Alpena Exchange Club is used to benefit the youth of the Alpena Area.

*Alpena Host Lions Club Fund

This non-endowed fund was established by the Alpena Power Company for the Alpena Noon Lions Club to help support their service projects.

Alpena Power Company Electrical Education Fund

Mini grants from this non-endowed fund are used to benefit Alpena Public and Private Schools and Hillman Community Schools for electrical education projects.

*Alpena Rotary Club Fund

This endowment fund was established by the Alpena Power Company for the Alpena Rotary Club to be used to support community service projects.

Bay View Park Association Fund

This non-endowed fund was established by the (Gus) Macker Backers of Alpena to be used for expense and upkeep of Bay View Park in Alpena.

*Child and Family Services Prevention and Critical Needs Fund

This fund provides ongoing support toward strengthening our community's most vulnerable families by attempting to break the intergenerational cycle of poverty, child abuse and neglect, and welfare dependency.

*Friends of Northeast Michigan Ecosystems Conservation Fund

This endowment fund was established for the purpose of preserving, restoring, and initiating environmental

and conservation projects in northeast Michigan.

*Fund for Rogers City Arts and Education

This endowed fund was created to provide funds to bring to Rogers City arts or educational events or to assist with providing facilities for such events.

*Headwaters Land Conservancy Fund

This endowment fund was established by the Headwaters Land Conservancy for their needs or charitable goals.

*Hillman Community Education Fund

This endowment fund is used for the educational and operational needs of the Hillman Community Schools and its students.

*Homelessness Prevention Endowment Fund

This endowment fund was set up for the purpose of assisting in the fight against the problems of homelessness and hunger in northeast Michigan.

*Huron Pines RC&D Council Endowment Fund

This endowment fund was established by the Huron Pines Resource Conservation and Development Area Council to be used to help the people of northeast Michigan care for and protect their natural resources in a way that will improve the area's economy, environment and living standards.

Avery O. Johnson Memorial Trust Fund for the Presque Isle Library

This endowed fund, created from a bequest, is for the benefit of the Presque Isle District Library.

*K-2 Kids Fund

This endowment was established in memory of Kerwin Kitzman to support the youth of Alpena County.

*Nethercut Fund

This endowment fund was established by Gordon and Vernie Nethercut to fund their charitable interests.

Northeast Michigan Continuing Care Retirement Center Fund

This non-endowed fund is used for the general operating expenses of the Alpena Village organization.

*Tammy Pappas Education Fund

This fund was created in memory of Tammy Pappas, a much loved teacher who was killed in an automobile accident, to help the Oscoda Area Schools with funding to supply additional classroom materials, educational field trips and teaching aids.

Park Education Fund for Work Force Development

This non-endowed fund was established by the James C. Park family for the benefit of education, with particular emphasis on the concrete industry.

Princeton Fund Pass-Through

This non-endowed fund was established by a former CFNEM trustee to fund his charitable interests.

*Reitz Family Fund

This endowment fund was established by the Carl Reitz family to fund their charitable interests.

SAFFE (Smoke Alarms for Fire Emergencies) Fund

This non-endowed fund was created to ensure that each home in the Alpena area has a working smoke detector.

Thunder Bay Jr. High School Student Loan Fund

This fund was established to make loans to graduates of Thunder Bay Junior High in Alpena to attend college.

*Wayne Wire Cloth Products, Inc. Fund

This endowment fund was established for the purpose of providing grants to benefit the residents of the Hillman area.

FIELD OF INTEREST FUNDS – *The following funds were established by donors to support specific fields of interest.*

*Mr. and Mrs. O.B. Eustis Memorial Fund

This endowment fund was established for any project related to the protection and preservation of our environment.

*Huron Shores Health Fund

This endowment fund, established when the Rogers City Hospital was closed, was created to provide for the health care needs of the residents of Presque Isle County.

*Kellogg Youth Fund

This endowment fund, donated by the W.K. Kellogg Foundation, is used by the CFNEM Youth Advisory Council to learn about philanthropy and volunteerism by funding grants which benefit the youth in the counties of Alcona, Alpena, Montmorency, and Presque Isle Counties.

*Ann M. Kuntz Fund

This endowment fund was established through a bequest from Ann M. Kuntz to provide grants to benefit the youth of Presque Isle County.

*Tobacco Settlement Partnership Fund

This endowment fund was created when the State of Michigan won its legal battle against the tobacco industry. Grants from this fund are used for smoking cessation and prevention projects for youth under the age of 18, and senior citizens.

SCHOLARSHIP FUNDS – *The following funds were established by donors to support students in furthering their education.*

*Peter Aliferis Medical School Scholarship

This endowment fund is used to award medical school scholarships to student from Alcona, Alpena, Montmorency, or Presque Isle County.

*Carl and Helen Basel MSU Scholarship Fund

This endowment fund was established to provide scholarships to students who plan to attend Michigan State University and are majoring in Natural Resources, Agriculture, Engineering, or Human Medicine.

*Carsey-Ackerman Scholarship Fund

This endowment fund was established to provide scholarships to graduating seniors at Atlanta High School, Hillman High School, and Montmorency County students graduating from Johannesburg-Lewiston High School.

*CFNEM/Jesse Besser Scholarship Fund

This endowment fund is used to award scholarships to graduates of Alpena High School who have been accepted by a Michigan private college or university.

*Michael S. Crick Scholarship Fund

The income from this endowment fund may be used for Alcona High School graduates pursuing a degree, preferably in the field of Fine Arts, from any Michigan college or university.

William and Lillian Davis Scholarship Fund

This non-endowed fund was established to provide scholarships to graduating seniors from Johannesburg-Lewiston High School.

*William C. and Ida A. Farrow Music Scholarship Fund

This endowed fund is used to provide a scholarship for any student from Alcona County to study music.

*First Federal of Northern Michigan Scholarship Fund

This endowment fund is used to award scholarships to graduates of Alpena High School who plan to attend any Michigan college or university.

*MSU William O. Gilliland Memorial Scholarship Fund

This endowment fund is used to award scholarships to Alpena High School graduates to attend Michigan State University.

*Philip J. Glennie Scholarship Fund

This endowment fund, created by the 26th Judicial Bar Association, awards a law school scholarship to a student from the 26th Judicial District.

*Grace Lutheran Church Scholarship Fund

This endowed fund is used to provide scholarships to the church's membership.

*Bill and Joyce Green Scholarship Fund

This endowment fund was established in honor of Bill and Joyce Green, former teachers in the Hillman Schools by a former student. The fund is used to provide scholarships to students graduating from Hillman High School.

*Leland Harris/Gilbert Truax Electronics Education Fund

This endowed fund is used to provide a scholarship to students who graduated from high school in Alpena, Posen, or Rogers City to study electronics at Michigan Technological University.

*Jule and Thelma Hartwick Fund

This endowment fund is used for scholarships for Alpena Community College students majoring in library science, mathematics, or if neither of those disciplines can be filled, then the field of science broadly applied.

*Eleanor L. and John R. Heilman Nursing Education Fund

This endowed fund is used to provide a scholarship to anyone in the counties of Alcona, Alpena, Cheboygan, Crawford, Iosco, Montmorency, Ogemaw, Oscoda or Presque Isle who is planning on studying nursing. It can be used at any college or university.

*InsuranCenter Corporation of Alpena Scholarship Fund

This non-endowed fund is used to award scholarships to graduating students of Alpena High School planning to attend any Michigan college or university.

*Interlochen Alumni Scholarship Fund

This endowment fund is used to award scholarships to students from the counties of Alcona, Alpena, Montmorency, or Presque Isle to attend the Interlochen Center for the Arts for their Arts Academy or Arts Camp.

*Isadore and Gertrude Isackson Scholarship Fund

This endowed fund is used to combine with other scholarship funds for the Combined Funds Scholarship Award. These scholarship awards are unrestricted as to school to be attended or field of study.

Frederick T. and Betty D. Johnston Scholarship Fund

This non-endowed fund is used to award scholarships to graduating seniors from Alpena High School to attend any Michigan college or university.

*Howard G. and Harriett R. Kelm Fund

This endowed fund is used to award scholarships to students who will be working toward a degree in education, with preference given to students who will be attending Alpena Community College.

*Ida Knaebe Scholarship Fund

This endowment fund was established to provide scholarships to Presque Isle County students to study healthcare of any kind.

*Phil Kruttlin Scholarship Fund

This endowment fund was established to provide scholarships to graduating seniors from Alcona High School.

*Lapp-Garber Scholarship Fund

This endowed fund is used to combine with other scholarship funds for the Combined Funds Scholarship Award. These scholarship awards are unrestricted as to school to be attended or field of study.

*Lincoln Lions Memorial Scholarship Fund

This endowment fund was established to provide scholarships to graduating seniors from Alcona High School.

*MSU Alumni Memorial Scholarship Fund

This endowment fund is used to award scholarships to graduates of Alpena Community College who wish to complete their BA degree at Michigan State University.

*Ralph C. Mills Memorial Scholarship Fund

This endowment fund was established to provide scholarships to Alcona High School students from Lincoln pursuing a degree in medicine.

*Neva Nelson Scholarship Fund

This endowed fund, created through a bequest, is used to combine with other scholarship funds for the Combined Funds Scholarship Award. These scholarship awards are unrestricted as to school to be attended or field of study.

*Eugene Nemeth Scholarship Fund

This endowment fund, established through a bequest, is used for scholarships for graduating seniors from Alcona High School. It is a four year scholarship and may be used for any college or university.

*Nethercut University of Michigan Fund

This endowment fund was established by the Gordon and Vernie Nethercut to distribute scholarships to students from Alcona, Alpena, Montmorency, and Presque Isle counties to attend the University of Michigan to study the subject of their choice.

*Evelyn Oles Nursing Scholarship Fund

This endowed fund is used to provide a scholarship to anyone in the counties of Alcona, Alpena, Montmorency, or Presque Isle to study nursing.

Park Schools Fund

This non-endowed fund was established by the James C. Park family for both Lake Superior State University and the University of Michigan.

*Lola M. Penney Memorial Nursing Scholarship Fund

This endowed fund is used to provide a scholarship to anyone in the counties of Alcona, Alpena, Montmorency, or Presque Isle to study nursing. It can be used at any college or university.

*Dee Brown Perry Scholarship Fund

This endowment fund will provide scholarships to students graduating from Alcona High School.

*Joseph P. Pinson Fund

This endowment fund, established through a bequest, is used to award scholarships to students attending Alpena Community College.

Tom Rayha Memorial Scholarship Fund

This non-endowed fund was established in memory of Tom Rayha. He and his family were strong supporters of junior high and high school sports in Rogers City. As a memorial, his family created a scholarship fund to support graduating seniors from Rogers City High School who participated in sports.

*Jamie Richardson Art Scholarship Memorial Fund

This endowment fund was established to distribute scholarships to students graduating from Alcona High School to attend any school to study fine arts.

*Richmond and Bingham Memorial Scholarship Fund

This endowment fund was established to distribute scholarships to students graduating from Alpena High School and/or any student transferring from Alpena Community College to attend Michigan State University to study the subject of their choice.

*Alvin B. Somers Scholarship Fund

This endowment fund, created through a bequest, is used for scholarships for graduating seniors from Alcona High School.

*Wiesen Family Scholarship Fund

This endowment fund is used for scholarships for anyone in the counties of Alcona, Alpena, Montmorency, or Presque Isle to attend Alpena Community College.

*Edward Woloszyk Memorial Scholarship Fund

This endowed fund was established to distribute scholarships to graduating seniors from Posen High School to attend any college or university to study the subject of their choice.

UNRESTRICTED FUNDS – *The following funds were established by donors who wanted to give back to meet the ever-changing needs of their community.*

*Alcona County General Endowment Fund

This endowment fund was established to meet the changing needs of the residents of Alcona County.

*Community Needs Endowment Fund

This endowment fund is our most important fund. It is used to make grants to meet the needs of the residents of Alcona, Alpena, Montmorency, and Presque Isle Counties.

*Genite Family Fund

This endowment fund is used in conjunction with the CFNEM Community Needs Endowment Fund to meet the needs of the residents of Alcona, Alpena, Montmorency, and Presque Isle Counties.

*Chuck and Kathy Ingle Fund

This endowment fund is used in conjunction with the CFNEM Community Needs Endowment Fund to meet the needs of the residents of Alcona, Alpena, Montmorency, and Presque Isle Counties.

*Lappan Family Fund

This endowment fund is used in conjunction with the CFNEM Community Needs Endowment Fund to meet the needs of the residents of Alcona, Alpena, Montmorency, and Presque Isle Counties.

*Montmorency County General Fund

This endowment fund was established for the purpose of making grants specifically for the benefit of the residents of Montmorency County.

*Neva Nelson Memorial Fund

This endowment fund is used in conjunction with the CFNEM Community Needs Endowment Fund to meet the needs of the residents of Alcona, Alpena, Montmorency, and Presque Isle Counties.

*Panel Processing Endowment Fund

This endowment fund is used in conjunction with the CFNEM Community Needs Endowment Fund to meet the needs of the residents of Alcona, Alpena, Montmorency, and Presque Isle Counties.

*Presque Isle County General Endowment Fund

This endowment fund was established for the purpose of making grants specifically for the benefit of the residents of Presque Isle County.

*The Stevens Fund

This endowment fund, established by George and Audrey Stevens, is used in conjunction with the CFNEM Community Needs Endowment Fund to meet the needs of the residents of Alcona, Alpena, Montmorency, and Presque Isle Counties.

*Mr. and Mrs. Walter G. Weinkauff, Sr. Endowment Fund

This endowment fund is used in conjunction with the CFNEM Community Needs Endowment Fund to meet the needs of the residents of Alcona, Alpena, Montmorency, and Presque Isle Counties.

*Wilson Family Fund

This endowment fund, established by the J. Richard Wilson family, is used in conjunction with the CFNEM Community Needs Endowment Fund to meet the needs of the residents of Alcona, Alpena, Montmorency, and Presque Isle Counties.

DEFERRED INCOME FUNDS – *These funds were established through trusts created by donors to support them during their lifetime and to support CFNEM after their death.*

The Granum Family Funds I - VIII

Robert and Jacquelyn Granum established eight funds through eight separate Charitable Remainder Annuity Trusts. These trusts pay out a fixed amount annually to the trusts beneficiaries. Upon closure of the Trusts, the money remaining will be used to create the Granum Family Fund, which will benefit the Alpena Board of Education and the Alpena Regional Medical Center.

The Ossineke Funds I and II

These Charitable Remainder Unitrusts, established by donors who wish to remain anonymous, pay out an annual percentage of the net asset balance of the trusts to the trust beneficiaries. Upon closure of the trusts, the money remaining will be added to the CFNEM Community Endowment Fund.

OUR AFFILIATE FUNDS

**NORTH CENTRAL MICHIGAN
COMMUNITY FOUNDATION
(NCMCF) FUNDS**

(Serving the counties of Crawford,
Ogemaw & Oscoda)

AGENCY FUNDS

Cedars for the Au Sable River
Program Fund

This non-endowed fund was established for projects, causes, and activities which serve to protect, improve or increase the re-growth of cedar trees along the Au Sable River.

Mason Tract Cedars Fund

This non-endowed fund was established for projects, causes, and activities which serve to protect, improve or increase the re-growth of cedar trees along the Mason Tract of the Au Sable River.

*Rifle River Watershed Restoration
Committee Endowment Fund

This non-endowed fund was created to protect and preserve the Rifle River Watershed.

*River House Fund

This endowment is used to help support River House Shelter, in Grayling, MI.

Upper Au Sable River Preservation
Association Fund

This non-endowed fund was established for projects, causes, and activities which serve to protect, improve or increase appreciation for the natural environment and clean water of the Upper Au Sable River.

DESIGNATED FUNDS

*District Health Department #2 Fund

This endowment fund was started to assist with the programs, projects, and needs of District Health Department #2.

*Diane Gates Memorial Fund

This endowment fund was created in memory of Diane Gates to support the MSU Extension Service of Oscoda County and the Oscoda County Library.

*Mabel Hager Memorial Fund

This endowed fund was established through a bequest to benefit the Mio United Methodist Church.

*JL Howard Fund

This endowed fund was started to assist Hospice of the Helping Hands in West Branch.

*Lake Margrethe Foundation Fund

This endowment fund was established for projects that help preserve and protect the natural beauty of the Lake Margrethe and its surroundings, enhance the area's natural resources and recreational facilities, preserve and enhance the environment of Lake Margrethe and its watershed, provide educational and training programs to accomplish set goals as well as monitoring and controlling water quality.

*St. Joseph School Endowment Fund

This endowment fund was created to assist with the educational needs of the students and faculty of St. Joseph Catholic School of West Branch.

*Ward C. Taylor Endowment Fund (for Wellington Farm Park)

This endowment will help to support Wellington Farm Park in Crawford County.

*West Branch Regional Medical Center Endowment Fund

This endowment fund was established for the purchase of new technology, replacement of old equipment, continuing educational needs, or establishing new or improved service to help the West Branch Regional Medical Center meet the needs of the communities it serves.

DONOR ADVISED FUNDS

*Briney Ethical Fund

This endowment fund was created to promote ethics, by sponsoring an essay contest for high school students.

*Grayling Kiwanis Club General Fund

This endowment fund was established by the Grayling Kiwanis Club to support their service projects.

*Grayling Rotary Club General Fund

This endowment fund was established by the Grayling Rotary Club to support their service projects.

*Grayling Youth Booster Club Fund

This endowment fund is used to make grants for youth activities or programs in the Grayling area.

*Monnie Orr Memorial Fund

This endowment fund was established to benefit the residents of Ogemaw County.

Ward C. Taylor Memorial Endowment Fund

This endowment fund was created to assist the Wellington Farm Park of Grayling with development of their programs, projects and needs.

FIELD OF INTEREST FUNDS

*Crawford County Kellogg Youth Fund

This endowment fund, donated by the W.K. Kellogg Foundation, is used by the Crawford County Youth Advisory Council to learn about philanthropy and volunteerism by funding grants which benefit the youth in the Crawford County.

*Crawford County Lakes and Rivers Fund

This endowment fund was established to protect and preserve the lakes and rivers of Crawford County and for environmental projects benefiting the residents of Crawford County.

*Crawford County Recreation Fund

This endowment fund was established to enhance, improve, and increase recreational opportunities for the residents of Crawford County.

*Crawford County Tobacco Settlement Fund

This endowment fund was created when the State of Michigan won its legal battle against the tobacco industry. Grants from this fund are used for smoking cessation and prevention projects for youth under the age of 18, and senior citizens.

*Ogemaw County Kellogg Youth Fund

This endowment fund was created for Ogemaw County youth in the same manner as the Crawford County Kellogg Youth Fund.

*Ogemaw County Tobacco Settlement Fund

This endowment fund was created for Ogemaw County in the same manner as the Crawford County Tobacco Settlement Fund.

*Oscoda County Kellogg Youth Fund

This endowment fund was created for Oscoda County youth in the same manner as the Crawford County Kellogg Youth Fund.

*Oscoda County Tobacco Settlement Fund

This endowment fund was created in Oscoda County in the same manner as the Crawford County Tobacco Settlement Fund.

SCHOLARSHIP FUNDS

Crawford/Au Sable School District Scholarship Fund

This endowment fund for scholarships to the graduating seniors from Grayling High School.

ESP Scholarship Funds

The following funds were established by donors through the Educational Support Partnership (ESP) for the educational needs of students graduating from the West Branch/Rose City Area School District:

*ESP Scholarship Fund

*ESP Jerry Bunch Memorial Scholarship Fund

*ESP Maxine Calvin Memorial Scholarship Fund

*ESP Mike Gillette Law Enforcement Scholarship Fund

*ESP Griffin Beverage Scholarship Fund

ESP Phillip John Manina Scholarship Fund

*ESP Irene McMinn Scholarship Fund

*ESP Richard Pauley Memorial Scholarship Fund

*ESP Duane Rau Scholarship Fund

*ESP Richard Riling Memorial Scholarship Fund

*ESP Rose City Medical Careers Scholarship Fund

*ESP Bernice Ruh Scholarship Fund

*ESP Edwin Shiel Memorial Fund

*ESP Steuernol and McLaren Funeral Home Scholarship Fund

*ESP VFW Scholarship Fund

*ESP Daniel Wilber Memorial Scholarship Fund

*ESP John Wilcox Memorial Scholarship Fund

*Reynold A. Gogarn Memorial Scholarship Fund

This fund was established through a bequest to provide scholarships to graduating seniors from the West Branch/Rose City Area School District.

*Kirtland Community College Educational Fund

This endowment fund was established to provide for the educational needs of Kirtland Community College and its students.

*Dawson Oaks Memorial Scholarship Fund

This endowment fund was created to award scholarship to students graduating from Fairview High School.

*Optimist Club of West Branch Education Fund

This endowment fund was established to provide scholarships to graduating seniors from the West Branch/Rose City Area School District.

*Oscoda County College Fund

This endowment fund provides scholarships to high school seniors from Oscoda County.

*Rose City Lioness/Lions Club Scholarship Fund

This endowment fund was created to award scholarships to students graduating from Ogemaw Heights High School who live in the original Rose City School District.

*Sharon Sutton Memorial Scholarship Fund

This endowment fund was established to award scholarships to students living in Oscoda County.

*West Branch Business and Professional Women's Association Scholarship

This endowment fund was created to fund scholarships for female students graduating from Ogemaw Heights High School.

*West Branch Kiwanis Club Education Fund

This endowment fund was established to provide scholarships to graduating high school seniors from Ogemaw County.

*Whaley Steel Scholarship Fund

This endowment fund provides scholarships to graduating high school seniors from Oscoda County.

UNRESTRICTED FUNDS

*Crawford County Community Endowment Fund

This endowment fund is used to make grants to help meet the changing needs of the residents of Crawford County.

*Ogemaw County Community Endowment Fund

This endowment fund is used to make grants to help meet the changing needs of the residents of Ogemaw County.

*Oscoda County Community Endowment Fund

This endowment fund is used to make grants to help meet the changing needs of the residents of Oscoda County.

STRAITS AREA COMMUNITY FOUNDATION (SACF) FUNDS

(Serving Mackinaw City and Cheboygan County)

AGENCY FUNDS

*St. Helena Lighthouse

Endowment Fund

This endowed fund was started by the Great Lakes Lighthouse Keepers Association for the maintenance and preservation of the St. Helena Lighthouse, and for educating the public about the lighthouse.

*Cheboygan Senior Center Endowment Fund

This endowment will help support the Cheboygan Senior Center.

DESIGNATED FUNDS

*Bois Blanc Island General Fund

This endowed fund was created exclusively to support the charitable, educational, cultural, recreational, environmental and social welfare needs of the people of Bois Blanc Island toward the end of making the island a safer and more enjoyable community for all.

Bois Blanc Island Operating Fund

This non-endowed fund is used exclusively for the operating expenses of the Bois Blanc Island Foundation.

*Friends of West Mullett Lake Fund

This endowment fund will be used to help support the Rails to Trails project on the west side of Mullett Lake.

*Mackinaw Area Public Library Fund

This endowment fund was established to benefit the Mackinaw Area Public Library.

*St. Anthony's Church

Endowment Fund

This endowed fund was started to assist with the needs of St. Anthony's Catholic Church of Mackinaw City and for the religious needs of the Mackinaw City Catholic Community. The donor of this fund will match every \$3,000 in contributions with \$1,000.

*Straits Area Administrative

Endowment Fund

This endowment fund was created to help meet the future needs for SACF's operating expenses.

DONOR ADVISED FUNDS

*Cheboygan Area Arts Council Fund

This endowment fund supports the arts and humanities Cheboygan County and Mackinaw City.

*Cheboygan Area Chamber of Commerce Education Fund

This endowment fund was established to provide funding for Cheboygan area youth education programs, individual scholarships.

*Community Memorial Hospital Fund

This endowment fund was created by Community Memorial Hospital to be used for the hospital's general health care activities.

*Mackinaw City Women's Club

This endowment fund was started for the purpose of distributing scholarships and /or other projects as from time to time may be recommended by the Mackinaw Women's Club.

*Mackinaw Youth Hockey Fund

This endowment fund, started by an anonymous donor, is designed to help children to cover the cost of their hockey fees.

*Music in Mackinaw Endowment Fund

This endowment fund was created to assist with the expenses of the Annual "Music in Mackinaw" program. The donor of this fund will match every \$3,000 in contributions with \$1,000.

Pepper Family Fund

This non-endowed fund was established to help meet the needs of the residents of Mackinaw City and Cheboygan County.

*Shepler Tourism Fund

This endowment fund was established to benefit projects, causes, or persons which serve to enhance, improve, or increase tourism opportunities for visitors to Mackinaw City and Cheboygan County.

*Scheerens Family Fund

This endowed fund is to be used for gift matching for the St. Anthony's Church Endowment Fund and the Music in Mackinaw Endowment Fund.

FIELD OF INTEREST FUNDS

*Straits Area Tobacco Partnership Fund

This endowment fund was created when the State of Michigan won its legal battle against the tobacco industry. Grants from this fund are used for smoking cessation and prevention projects for youth under the age of 18, and senior citizens.

*Straits Area Youth Fund

This endowment fund, donated by the W.K. Kellogg Foundation, is used by the SACF Youth Advisory Council to learn about philanthropy and volunteerism by funding grants which benefit the youth in Cheboygan County and Mackinaw City.

SCHOLARSHIP FUNDS

***Audie's Open Scholarship Fund**

This endowment fund was established for the purpose of granting scholarships to graduates of Mackinaw City High School to attend the college, university, or trade school of their choice.

***Cheboygan High School Scholarship Fund**

This endowment fund was established for the purpose of granting scholarships to graduates of Cheboygan High School to further their education.

***Cheboygan Rotary Club Scholarship Fund**

This endowment fund was established to grant scholarships to high school graduates from Cheboygan High School to attend the college, university or trade school of their choice.

***Great Lakes Captains Association Scholarship Fund**

This endowed fund was created to provide scholarships to individuals meeting the requirements of the Board of Directors of the Great Lakes Captains Association, Inc., and to provide charitable grants to maritime related organizations.

***Douglas Jackson Memorial Scholarship Fund**

This endowment will provide scholarships to students graduating from Cheboygan High School.

***Kiwanis of Cheboygan Scholarship Fund**

This donor advised endowment fund was established for the educational needs of schools and/or students of the Cheboygan area.

***Mackinaw City High School Scholarship Fund**

This endowment fund was established to grant scholarships to graduates of Mackinaw City High School.

***Mackinaw Memorial Parade Scholarship Fund**

This endowment will provide scholarships to students graduating from high schools in Cheboygan, Mackinaw City, and St. Ignace.

***Mattson and Sons Scholarship Fund**

This fund provides scholarships to graduates of Wolverine High School to attend the college, university, or trade school of their choice.

***Charles and Ruth Norton Scholarship Fund**

This fund provides scholarships to graduates of Wolverine High School to attend the college, university, or trade school of their choice.

***Doris Reeves Scholarship Fund**

This endowment fund is for scholarships to graduates of Wolverine High School to attend the college, university, or trade school of their choice.

***Alberta Schappacher Scholarship Fund**

This endowment fund was established for the purpose of granting scholarships to graduates of Mackinaw City High School.

***Wolverine Education Association Scholarship Fund**

This endowment fund was established to award scholarships to graduates of Wolverine High School to attend the college, university, or trade school of their choice.

UNRESTRICTED FUNDS

***Straits Area Community Needs Endowment Fund**

This endowment fund is used to meet the changing needs of the residents of Mackinaw City and Cheboygan County.

IOSCO COUNTY COMMUNITY FOUNDATION (ICCF) FUNDS

AGENCY FUNDS

***AuSable Valley Community Mental Health Fund**

This endowment fund was established for the purpose of meeting the mental health needs and services in Iosco County.

DESIGNATED FUNDS

***Jerry and Marge Cotter Fund**

This endowment fund helps support education and the community needs of Iosco County.

***Friends of East Tawas Library Fund**

This non-endowed fund will be used to help build or purchase a new home for the East Tawas Library.

Reynold Mick Tawas Community Auditorium Fund

This non-endowed fund holds pledges and donations to assist with the construction of a community auditorium in Tawas City.

***St. Joseph Education Foundation Endowment Fund**

This endowment fund was established to support the educational needs of Holy Family Catholic School.

DONOR ADVISED FUNDS

Thomas B. & Nancy E. Huck Charitable Gift Fund

This non-endowed fund was established by Thomas and Nancy Huck to fund their charitable interests.

***Tawas Kiwanis Foundation Fund**

This endowment fund projects of the Kiwanis Club of Tawas benefiting the Tawas and East Tawas area.

***Tawas United Methodist Church Fund**

This endowment fund was created to assist the Tawas United Methodist Church to enhance and promote Christian values in the Tawas Community.

FIELD OF INTEREST FUNDS

***Iosco County Arts and Humanities Fund**

This endowment fund was established to enhance and develop arts and humanities in Iosco County.

***Iosco County Health Care Fund**

This endowment fund was established for education and improvement of healthcare for the residents of Iosco County.

***Iosco County Kellogg Youth Fund**

This endowment fund, donated by the W.K. Kellogg Foundation, is used by the ICCF Youth Advisory Council to learn about philanthropy and volunteerism by funding grants which benefit the youth in Iosco County.

***Iosco County Lakes and Rivers Fund**

This endowment fund was established for projects, causes, activities or persons which serve to protect, improve or increase appreciation for the natural environment and clean water of Iosco County lakes and rivers.

***Iosco County Recreation Fund**

This endowment fund was created for projects, causes, activities or persons which serve to protect, improve, or enhance recreational opportunities in Iosco County.

***Iosco County Tobacco Settlement Partnership Fund**

This endowment fund was created when the State of Michigan won its legal battle against the tobacco industry. Grants from this fund are used for smoking cessation and prevention projects for youth under the age of 18, and senior citizens.

SCHOLARSHIP FUNDS

***Carl and Christine Huebner Scholarship Fund**

This endowment fund was established for the educational needs of graduating seniors from Tawas Area High School.

***George E. and Dorothy M. Green Scholarship Fund**

This endowment fund was established to award scholarships to graduating seniors from Tawas Area High School.

***Hale Education Fund**

This endowment fund was established to award scholarships to graduating seniors from Hale Area High School.

***Nancy Moran Scholarship Fund for Holy Family School**

This endowment fund is used for tuition scholarships for Holy Family School, based on financial need, for children of Holy Family Parish.

***Marie Samuelson Scholarship Fund**

This endowed fund is used to award scholarships to students attending Holy Family Catholic School in East Tawas or to graduates of Holy Family School to attend college.

Tawas Area Education Foundation (TAEF) Funds

These endowment funds have been established by donors through the Tawas Area Education Foundation for the educational needs of the Tawas Area Schools and for seniors graduating from Tawas Area High School.

***TAEF Harris Barkman Scholarship Fund**

***TAEF Joseph Barkman Scholarship Fund**

***TAEF Coyle Fund**

***TAEF Duane N. Sanders Memorial Scholarship Fund**

***TAEF General Fund**

***TAEF Restricted Fund**

***Michael Wentworth Scholarship Fund**

This endowment fund was created to assist any resident of Iosco County to participate in any program to study the arts in the following categories: architectural design, painting, drawing, or art history. The scholarship may be used for any school.

***Elmer and Eliza Werth Fund**

This endowment fund was established for the educational needs of graduating seniors from Tawas Area High School.

UNRESTRICTED FUNDS

***William and Marcia Hopcroft Memorial Fund**

This endowment fund is used in conjunction with the ICCF Community Needs Endowment Fund to meet the changing needs of the residents of Iosco County.

***Iosco County Community Needs Fund**

This endowment fund is used to make grants to meet the changing needs of the residents of Iosco County.

*Indicates endowment funds that qualify for the Michigan Community Foundation Tax Credit.

**Indicates a fund that does not qualify for the Michigan Community Foundation Tax Credit, but does qualify for the Michigan Library Tax Credit.



2005 scholarship recipients who attended CFNEM's Annual Scholarship Luncheon.

2005 GRANTS

Fulfilling philanthropic goals

In 2005, the Community Foundation for Northeast Michigan and its affiliates were pleased to award the following grants. CFNEM grants are awarded primarily in the counties of Alcona, Alpena, Montmorency and Presque Isle; NCMCF grants are awarded in the counties of Crawford, Ogemaw and Oscoda; SACF grants are awarded in Cheboygan County and Mackinaw City; and ICCF grants are awarded in Iosco County. Each grant made a difference in someone's life...children experiencing their first summer camp, new shelving for a local library, smoke detectors to protect our families, community concerts...a difference made often when most needed, and resulting in improving our entire community. We hope you will enjoy reading the following list of grants, while considering how the Community Foundation can help you fulfill your own philanthropic goals.

Community Foundation For Northeast Michigan (CFNEM) 2005 GRANTS

26th Judicial Circuit Court	\$1,000	Aces Academy Awards	\$400	Baker College of Owosso	\$250
Alpena County YEP (Youth Enrichment Program)		(Aces Award)		Scholarships	
26th Judicial Circuit Court	\$1,000	Alpena Public Schools	\$300	Besser Museum for NE MI	\$800
Montmorency County YEP (Youth Enrichment Program)		Aces Academy equipment		Regional Link Conference	
Albion College	\$11,000	Alpena Public Schools	\$300	Besser Museum for NE MI	\$1,000
Scholarships		AHS - Beyond the Scoreboard		Publication of the Second Edition of "The Town That Wouldn't Die"	
Alcona Community Schools	\$150	Alpena Public Schools	\$300	Besser Museum for NE MI	\$5,812
Alcona Hall of Fame		Wilson - Robofest 2005		General Operating Expenses	
Alcona Community Schools	\$300	Alpena Public Schools	\$500	Big Brothers/Big Sisters of NE MI	\$237
4th Grade Lansing Field Trip		AHS - Great Lakes Underwater Vehicle		BIG's Team Building and Incentives	
Alcona Community Schools	\$300	Alpena Public Schools	\$500	Big Brothers/Big Sisters of NE MI	\$300
Lakewood Academy-Laser Team Challenge		AHS - Line Drive Club - Girls Softball		Lunch Buddies Program	
Alcona Community Schools	\$300	Alpena Public Schools	\$736	Big Brothers/Big Sisters of NE MI	\$859
Scholarship Payment		Aces Academy - STARS Program		Strengthening Families Program	
Alcona Community Schools	\$1,842	Alpena Public Schools	\$5,287	Bismark Township/Rogers Area	
Purchase library books		Electric Education Grants from APC		First Responders	\$3,000
All Saints Catholic School	\$10,000	Alpena Public Schools	\$1,000	Equipment	
Building Costs		Wilson - Assistance with publishing costs for "Shoestring"		Boys and Girls Club of Alpena	\$4,129
Alpena Area Community Youth Band	\$3,000	Alpena Public Schools	\$1,875	General Operating Expenses	
Timpani Purchase		TBHS - Peers United in Friendship		Boys and Girls Club of Alpena	\$600
Alpena Christian School	\$1,440	Alpena Public Schools	\$2,000	Smart Moves	
General Operating Expenses		Ella White - Playground Expansion		Boys and Girls Club of Alpena	\$1,250
Alpena Community College	\$15,000	Alpena Recreation Commission	\$37	Fine Arts Program	
Scholarships		Operating Expenses		Boys and Girls Club of Alpena	\$1,250
Alpena Community College	\$1,000	Alpena Regional Medical Center	\$550	YVCA Americorps	
Community Education Program		Freedom From Smoking Project		Boys and Girls Club of Alpena	\$1,500
Alpena Community College	\$2,500	Alpena Regional Medical Center	\$550	Learning with Jeopardy	
Faculty Stipend Award		Tar Wars Program		Boys and Girls Club of Alpena	\$2,000
Alpena Community College	\$2,800	Alpena Regional Medical Center	\$1,000	Youth Volunteer Corps of America-Summer Program	
General Operating Expenses		Probe Covers for Newborn Hearing Screening Tests		Boysville of Michigan, Inc.	\$2,900
ACC-Volunteer Center	\$13,922	Alpena Regional Medical Center	\$2,164	Upgrade School Computer Lab	
General Operating Expenses		Annual grant from Steele Fund		Call Us for Help	\$500
Alpena County Library	\$631	Alpena Village	\$13,300	Direct client services	
Annual grant from Steele Fund		Operating Expenses		Catholic Human Services, Inc.	\$300
Alpena Hockey Association	\$135	Alpena Youth Center, Inc.	\$2,000	Strengthening Families Program	
Assistance for spring hockey registration		2005 Summer Fun Programs		Catholic Human Services, Inc.	\$1,160
Alpena Host Lions Club	\$500	Alzheimer's Association	\$526	Head Lice Kits	
Club Charitable Expenses		General Operating Expenses		Central Michigan University	\$135
Alpena Independent Hockey	\$100	AMA Educational Service District	\$2,190	Athletic training camp scholarship	
Assistance with fees for tournament		Sprinkler Lake Explorer Program		Child & Family Services of NE MI, Inc.	\$750
Alpena Public Schools	\$250	Atlanta Community Schools	\$600	Grant from Alpena Exchange Club Fund	
AHS - KAPUT Senior Lock-In and After Prom Party		Guest Artist Series		City of Harrisville	\$1,500
		Ave Maria School of Law	\$1,000	Chairlift for VFW Post 64	
		Scholarships		City of Rogers City	\$2,000
		Baker College of Flint	\$8,000	Tennis Court Backboard Replacement	
		Scholarships			

Curtis Township Fire Department	\$3,000	Huron Undercover Narcotics Team (HUNT)	\$2,712	NEMCSA	\$400
Concrete Floor for the Curtisville Substation		Awareness Phase II		Children's Services Guide	
Curtis Township Library	\$2,400	Immanuel Lutheran Church & School	\$2,000	NEMCSA	\$243
New Shelving for Library		Group Workcamp 2005		North Carolina School Success Conference	
Depression and Bipolar Support Alliance	\$300	Interlochen School for the Arts	\$3,000	NEMCSA	\$3,000
Parent and Family Bipolar Education		Scholarships		School Success Activities	
Depression and Bipolar Support Alliance	\$300	Kalamazoo College	\$8,000	NE MI Homeless Coalition	\$453
Storage Room Conversion		Scholarships		Expenses for Rental Forum	
District Health Dept. #2	\$300	Kettering University	\$8,000	Northern Lights Arena	\$226,852
Secondhand Smoke Awareness Campaign		Scholarships		Building Expenses	
Emmanuel Mission	\$500	Kiwanis Club of Alpena	\$304	Northern Lights Arena	\$200,000
Direct Client Services		Annual disbursement to support their charitable giving		Grant from Besser Foundation	
Faith & Hope Hospitality House	\$15,289	Michigan Karst Conservancy	\$488	Northern Lights Arena	\$6,000
Operating and Lodging Expenses		General Operating Expenses		Sound System at NLA	
Ferris State University	\$1,600	Michigan Karst Conservancy	\$800	Northern Lights Arena	\$54,954
Scholarships		Bruski Sinkhole Clean-Up		Purchase of Zamboni	
First Congregational Church	\$1,650	Michigan State University	\$7,000	Ohio Northern University	\$1,000
Light Fixtures		Scholarships		Scholarships	
First Congregational Church	\$13,000	Michigan Technological University	\$600	Olivet College	\$8,000
Match portion from the capital campaign		Scholarships		Scholarships	
First Congregational Church	\$10,939	Montmorency 4-H Fair	\$2,000	Onaway Area Schools	\$1,200
General Operating Expenses		Barn Construction		HS New York Trip	
Friends of the Lewiston Library	\$3,000	Montmorency County Public Libraries	\$500	Ossineke Township/ Beaver Lake Park	\$2,500
Library Expenses		Reading Shorts		New playground at Beaver Lake Park	
Grace Lutheran Church	\$1,000	Montmorency County Public Libraries	\$1,750	Posen Consolidated Schools	\$597
General Operating Expenses		Patron Computer Project		PHS - New Computer for Journalism Class	
Grand Valley State University	\$1,300	MPAC (Multi Purpose Arena Coalition)	\$94,500	Posen First Responders	\$1,460
Scholarships		Operating and Fundraising Expenses for Northern Lights Arena		Equipment Update	
Great Lakes Lore, Inc.	\$2,000	MSU Extension-Alcona County	\$1,347	Presque Isle County Fair Assoc.	\$1,163
New Roof for Great Lakes Lore Maritime Museum		4-H Detroit Daytrip		Office Updates	
Green Township Fire Department	\$3,000	MSU Extension-Alcona County	\$2,000	Presque Isle County Fair Assoc.	\$300
Turnout Gear		4-H Summer Camp at Loon Lake		Hand Washing Station	
Habitat for Humanity-Alpena County	\$1,000	National Marine Sanctuary Foundation	\$2,500	Presque Isle County Historical Museum	\$23,256
Jimmy Carter Work Project		Thunder Bay Maritime Festival		General Operating Expenses and Renovations	
Hillman Community Schools	\$300	NEMROC, INC.	\$2,000	Presque Isle District Library	\$4,000
Hillman Elementary - Blast Off With a Good Book		Computer Upgrade		Purchase of Furniture and computer Equipment	
Hillman Community Schools	\$300	NE MI Center for Fine Arts	\$2,000	Presque Isle District Library	\$4,700
Jr/Sr High - Health and Human Outreach Team Services		Step Up for Art Campaign		Commemorative Mosaic Arts Project	
Hillman Community Schools	\$300	NE MI Community Partnership	\$288	Presque Isle Fire Department	\$1,500
Pass the Torch Program		Communities That Care Youth Survey		Water Rescue Equipment	
Hillman Community Schools	\$750	NE MI Community Partnership	\$1,000	Rogers City Fire Department	\$1,000
HS - FCCLA R5 Productions		Teen Tobacco Awareness Program (TAP)		Power Cutter Equipment	
Hillman Community Schools	\$1,700	NE MI Community Partnership	\$1,500	Rogers City Little League	\$3,000
Jr/Sr High - Chimes Purchase		Alpena County Yellow Ribbon Suicide Prevention Program		Turf Project	
Hillman Community Schools	\$1,760	NE MI Community Partnership	\$1,875	Rogers City Public Schools	\$58
Hillman Elementary After School Mentoring Program		NE Michigan Youth Helping Recources Directory		Clock for Rogers City High School	
Hospice of Michigan	\$1,546	NE MI Community Partnership	\$2,240	Rogers City Public Schools	\$1,725
General Operating Expenses for Alpena Office		Alcona County Yellow Ribbon Suicide Prevention Program		High School Track and Field Upgrade	
Huron Humane Society	\$100	NEMCSA	\$100	Rogers City Public Schools	\$150
General Operating Expenses		Peer Mediation Program		RCHS - Close Up Washington	
Huron Pines RC&D Area Council	\$1,400	NEMCSA	\$300	Rogers City Public Schools	\$725
Fletcher Pond Eurasian Watermilfoil Control Initiative		"Fishing Club" at ACES Academy		Vocal Music Concert Attire Project	
Huron Pines RC&D Area Council	\$1,500			Rogers City Public Schools	\$2,500
Annual Eustis Awards				RCHS - Peer Support Program	
				SAFFE Group	\$646
				Purchase of smoke detectors	
				Saginaw Valley State University	\$10,500
				Scholarships	
				Salvation Army	\$300
				Grant from K2 Kids Fund	

Salvation Army	\$309	Target Alpena 2000 Corporation	\$1,000	Township of Alpena	\$1,500
Annual grant from Steele Fund		Downtown Alpena's Riverfest		Stationary Cascade Air Filing System	
Shelter, Inc.	\$500	Target Alpena 2000 Corporation	\$3,500	Trinity Episcopal Church	\$700
Direct Client Services Assistance		Alpena Symphony Orchestra		General Operating Expenses	
Shelter, Inc.	\$2,956	Equipment and Music		United Way of Northeast Michigan	\$100
FOCUS - Focusing On Children Under Stress		Taylor University	\$500	General Operating Expenses	
St. Ignatius Catholic Church	\$550	Scholarships		University of Michigan	\$150
General Operating Expenses		Thunder Bay Arts Council	\$1,450	Football Camp Scholarship	
St. Joseph Health Care System	\$2,108	Summer Concert in the Park-"Saline Fiddlers"		University of Michigan	\$4,603
F.I.T. Kids in Alcona County		Thunder Bay Community Health Services	\$3,000	Gymnastics Building Project	
St. Mary's Catholic Church	\$300	General Operating Expenses		University of Michigan	\$11,400
Family Assistance		Thunder Bay Soccer Assn.	\$47	Scholarships	
Sunrise Centre	\$150	Soccer Equipment		Vital Care/Hospice of the Sunrise Shore	\$1,165
DVD Player, Remote and DVDs		Thunder Bay Watershed Council	\$300	Remembrance Bear Support Group	
Sunrise Mission, Inc.	\$500	Signage for Thunder Bay Watershed		Western Michigan University	\$1,000
Direct Client Services Assistance		Boundaries		Scholarships	
Sunrise Mission, Inc.	\$1,169				
Stack Washer and Dryer					



Hospice of the Sunrise Shore received a grant to buy sewing machines to make "Remembrance Bears."



Presque Isle District Library received a grant for their Mosaic Arts Sculpture project.

Applying for a Grant

The Community Foundation for Northeast Michigan welcomes grant applications from tax-exempt organizations recognized under Section 501(c)(3) of the Internal Revenue Code, and other qualified public entities (churches, schools, and governmental agencies). Grant applications are reviewed by program staff and evaluated by screening committees of the Community Foundation, who make recommendations to the Board of Trustees. The Board makes the final determination regarding all grants.

Grants are made in the areas of education, environment, health care, human services, humanities, and public benefit. Generally, grant awards are made only to eligible organizations that benefit the residents of northeast Michigan. Application information, forms and deadlines can be found on our website at www.cfnem.org, or by calling the Foundation's program staff at (989) 354-6881, or toll free at (877) 354-6881.

Scholarship applications are also available from our website, or you can call our office for more information.



NORTH CENTRAL MICHIGAN COMMUNITY FOUNDATION

NCMCF serves the counties of Crawford, Ogemaw and Oscoda. Its assets, as of September 30, 2005, were \$1,951,881. During its 2005 fiscal year NCMCF received \$82,070 in gifts and paid out \$92,968 in grants.

North Central Michigan Community Foundation (NCMCF) 2005 Grants

Alma College	\$ 500	Ferris State University	\$1,500	Michigan Technological University	\$350
Lisa Hanson to Alma College		Scholarships		Scholarships	
AuSable Valley Nor-east'r Assoc.	\$1,075	First United Methodist Church		Mid-Michigan Community College	\$725
2005 Nor-east'r Music and Art Festival		of West Branch	\$500	Scholarships	
Baker College of Auburn Hills	\$400	Summer Mission Intern Program		Ogemaw County Sheriff's Dept.	\$1,950
Nikki Lynch to Baker College of Auburn		Grand Valley State University	\$950	American Legion Baseball Program	
Central Michigan University	\$1,350	Scholarships		Reynold Gogarn Scholarship	
Scholarships		Huron Pines RC&D Area Council	\$2,000	Committee	\$42,700
C.O.O.R. Intermediate School		Storm Water Monitoring		Scholarships	
District	\$600	Huron Pines RC&D Area Council	\$500	Saginaw Valley State University	\$2,200
Health Occupations Students of America Campaign		Environmental Survey		Scholarships	
Cedars for the AuSable	\$4,635	Huron Pines RC&D Area Council	\$375	Saginaw YMCA Camp Timbers	\$1,000
Operating Expenses and materials for cedar plantings		Mason Tract Project		Family Camp	
City of West Branch	\$200	Huron Pines RC&D Area Council	\$1,500	Sanford Brigade/Rifle River	
Downtown Building Plaques		General Operating Expenses		Rendezvous	\$500
City of West Branch	\$1,000	Kenquest House, Inc.	\$1,353	Rifle River Rendezvous	
2005 Summer Music Series		Smoking Cessation Products and Support Group		Spring Arbor College	\$500
City of West Branch	\$2,625	Kirtland Community College	\$5,110	Scholarships	
West Branch Skateboard Park		Scholarships		University of Michigan	\$1,350
Clinton Township	\$1,000	Kirtland Community College	\$2,200	Scholarships	
Watering System for Comins Streetscape		Controlled Burn Seminar for Young Writers		Upper AuSable River Preservation	
Community Caring, Inc.	\$300	Kirtland Community College	\$2,500	Association	\$3,006
Faith in Action: Community Caregivers		Kirtland Youth Theater		General Operating Expenses	
Crawford County Community		Lake Margrethe Foundation	\$5,365	Upper Manistee River Association	\$100
Christian HELP Center	\$1,000	Water treatment expenses		General Operating Expenses	
Summer Lunch Program		Lansing Community College	\$1,500	West Branch - Rose City Schools	\$250
Crawford County Sheriff's Dept.	\$1,037	Scholarships		Jonathan Rand Ogemaw HS Presentation	
River Patrol Project		Mason Tract Cedars Project	\$330	West Branch - Rose City Schools	\$2,500
Delta College	\$500	Wooden stakes for cedars project		Ogemaw HS Sr. Graduation Party	
Scholarships		Medford Area Senior High School	\$100	West Branch - Rose City Schools	\$1,023
District Health Dept. #2	\$1,019	Scholarships		Purchase Music Stands	
Smoke-Free Apartments Media Campaign		Mercy Hospital, Grayling	\$794	West Branch Assembly of God	\$2,125
		Emergency Department Expansion		Youth and Children Program Development	
		Michigan Loonwatch	\$1,000	West Branch Public Library	\$2,500
		Donation from Lake Margrethe Fund		Teen Haven at the Library	
		Michigan State University	\$500		
		Scholarships			



STRAITS AREA COMMUNITY FOUNDATION

SACF serves Cheboygan County and Mackinaw City. Its assets, as of September 30, 2005, were \$674,155. During its 2005 fiscal year SACF received \$60,806 in gifts and paid out \$13,817 in grants.

Straits Area Community Foundation (SACF) 2005 Grants

A.A. Crisis Pregnancy Center, Inc.	\$2,049	Kiwanis Club of Cheboygan	\$600	University of Michigan	\$300
Renewal and Reconstruction Project		Scholarships		Scholarships	
Albion College	\$500	Little Traverse Conservancy	\$300	Village of Mackinaw City	\$2,500
Scholarships		Knee-High Naturalist Discovery Box		"Music in Mackinaw" Series	
Challenge Mountain of		Mackinaw Area Historical Society	\$462	Wolverine Community Schools	\$100
Walloon Hills, Inc	\$150	Mackinaw Historic Village Exhibits		8th Grade Career Day Field Trip	
At Risk Youth Programming		Mackinaw City Schools	\$140	Wolverine Community Schools	\$150
Cheboygan Area Chamber		Weather Station		Middle School Success Maker	
of Commerce	\$147	Mackinaw City Schools	\$300	Computers	
Summer Music Concerts		Science Curriculum		Wolverine Community Schools	\$200
Cheboygan Area Schools	\$150	Mackinaw City Schools	\$471	Scholarships	
Cheboygan Middle School Club		Alco-Sensor Breath Testing Device		Wolverine Community Schools	\$300
PRIDE		Mackinaw City Schools	\$500	HS Yearbook/Journalism Class	
Cheboygan Rotary Club	\$700	Clear Lake Education Camp		purchase of digital camera	
STRIVE Program		Mackinaw City Schools	\$1,000	Wolverine Community Schools	\$500
Grand Valley State University	\$600	Ecuador Trip		Sewing Machines for the Home	
Scholarships		North Central Michigan College	\$500	Economics Class	
Inland Lakes Schools	\$1,300	Scholarship		Wolverine Community Schools	\$649
HS French Trip				Wolverine Schools Music Program	



community foundation

Iosco County

IOSCO COUNTY COMMUNITY FOUNDATION

ICCF serves all of Iosco County. Its assets, as of September 30, 2005, were \$1,762,238. During its 2005 fiscal year ICCF received \$15,815 in gifts and paid out \$51,556 in grants.

Iosco County Community Foundation (ICCF) 2005 Grants

Alma College	\$1,500	Holy Family School	\$8,000	St. Joseph Health Care System	\$500
Scholarships		General Operating Expenses		Cardiac Rehab Smoking Cessation	
Alpena Community College	\$ 500	Hope College	\$2,000	Program	
Scholarships		Scholarships		St. Joseph Health Care System	\$775
Central Michigan University	\$3,000	Huron Hockey & Skating Assoc.	\$2,500	Leadership Camp for Teens	
Scholarships		Additional Bleacher Seating		Tawas Area Little League/	
City of Tawas City	\$875	Life Chiropractic University	\$350	Knothole Association	\$2,000
Computer Upgrade for Chamber		Scholarships		Portable Pitching Machines	
of Commerce		Michigan State University	\$3,000	Tawas Area Schools	\$847
Delta College	\$1,500	Scholarships		Multi Cultural Awareness Evening	
Scholarships		Oscoda Community Skatepark	\$2,000	University of Detroit Mercy	\$1,000
Friends of the East Tawas Library	\$760	Surfacing Skatepark Ramps and		Scholarships	
Books for Babies		Art Work		University of Michigan	\$3,000
Grand Valley State University	\$2,000	Saginaw Valley State University	\$7,350	Scholarships	
Scholarships		Scholarships		Western Michigan University	\$1,000
St. James Catholic Church/HERO	\$607	Sienna Heights University	\$1,000	Scholarships	
Outdoor Event Equipment		Scholarships		Whittemore/Prescott Area Schools	\$1,500
Holy Family School	\$3,000	Spring Arbor University	\$1,000	Character Counts Program	
Scholarships		Scholarships		Whittemore/Prescott Area Schools	\$1,250
		St. Joseph Health Care System	\$250	High School Transition Program	
		"Building a Legacy" Campaign			

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We gratefully acknowledge the following friends and supporters who have made a difference by contributing to the Community Foundation for Northeast Michigan during the 2005 calendar year. Every effort was made to ensure the list is complete and accurate; if your name is missing or inaccurate, however, please accept our apology and let us know so we may correct our records.

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Audited Financial Statements

CONDENSED STATEMENT OF ASSETS

(October 1, 2004 to September 30, 2005)

	<u>2005</u>	<u>2004</u>
ASSETS		
Current Assets		
Cash and Cash Equivalents	\$450,594	\$658,771
Pledges receivable – current	43,737	99,749
Allowance for uncollectible pledges – current	(7,200)	(12,500)
Investments	19,316,823	16,304,114
Long-term Assets		
Long-term pledges receivable	280,216	332,500
Discount on long-term pledges receivable	(33,970)	(64,210)
Allowance for long-term uncollectible pledges	(60,000)	(67,000)
Property and Equipment	<u>2,978,769</u>	<u>26,435</u>
TOTAL ASSETS	<u>\$22,968,969</u>	<u>\$17,277,859</u>

CONDENSED STATEMENT OF LIABILITIES AND NET ASSETS

(October 1, 2004 to September 30, 2005)

LIABILITIES		
Current Liabilities		
Accounts Payable	\$9,052	\$4,000
Salaries Payable	--	3,185
Grants Payable	<u>212,256</u>	<u>174,368</u>
Non-current Liabilities		
Funds Held for Agencies	1,783,008	1,620,573
Split Interest Agreements	<u>1,294,390</u>	<u>1,161,957</u>
TOTAL LIABILITIES	<u>\$3,298,706</u>	<u>\$2,964,083</u>
NET ASSETS		
Unrestricted	\$3,661,825	\$619,826
Temporarily Restricted	3,851,855	3,223,655
Permanently Restricted	<u>12,156,583</u>	<u>10,470,295</u>
TOTAL NET ASSETS	<u>\$19,670,263</u>	<u>\$14,313,776</u>
TOTAL LIABILITIES AND FUND EQUITY	<u>\$22,968,969</u>	<u>\$17,277,859</u>

CONDENSED STATEMENT OF REVENUE AND DISBURSEMENTS

(October 1, 2004 to September 30, 2005)

REVENUE		
Contributions	\$4,869,021	\$645,928
Grants for Administrative Expenses	58,171	63,245
Disposition of Land and Office Equipment	(1,956)	4,603
Investment Return	1,426,894	1,626,266
Change in Value of Split Interest Agreements	3,529	<u>206,180</u>
TOTAL REVENUE	<u>\$6,355,659</u>	<u>\$2,546,222</u>
DISBURSEMENTS		
Grants and Direct Fund Expenses	\$716,392	\$654,376
Administrative Expenses	277,022	223,054
Trust Fees	<u>5,758</u>	<u>9,175</u>
TOTAL DISBURSEMENTS	<u>\$999,172</u>	<u>\$886,605</u>

If you would like a copy of our audit or any other financial information, or if you would like the names of our investment managers, fees charged, or individuals responsible for investment and oversight, please contact the Community Foundation office.

Opportunity to Make a Difference

Turn \$150 into \$400 Overnight

When you make a \$400 gift to the Community Foundation for Northeast Michigan, or any of its affiliates, for any of our endowed funds, it will cost you far less, thanks to Michigan's generous state tax credit.

After the state tax credit and federal tax deductions, a \$400 gift will cost a married couple in the 25% tax bracket just \$150.39 . . . that includes the stamp!

Of course, even more rewarding are the good works your gift makes possible. A gift to the Community Foundation for Northeast Michigan and its affiliates will be a gift For **good**. For **ever**!

	<u>Individual</u>	<u>Couple</u>
Your gift	\$200	\$400
Less MI tax credit	(\$100)	(\$200)
Less federal deduction	(\$25)	(\$50)
Total tax savings	\$125	\$250
Your actual cost	\$75	\$150

Based on 25% income tax bracket. 50% is the maximum Michigan state tax credit. The federal tax savings assumes that the savings in Michigan taxes will reduce the amount of the State income tax deduction on the federal return for the following year.

Community foundation tax credits are in addition to those available for donations to Michigan colleges and universities, public libraries, and public broadcasting stations, or Michigan homeless shelters and food banks.

Actual Cost of Contribution



50%

State tax credit

(to the extent provided by law)

15%

Federal
deduction

35%

Actual cost of
contribution

What Can I Do?

1. Become a part of your community foundation today by making a contribution! Checks in any amount may be made payable to the Community Foundation and mailed to our office at 111 Water St., P.O. Box 495, Alpena, MI 49707.
2. Call the Executive Director of the Community Foundation at no cost or obligation to discuss the possibility of establishing a named fund.
3. Check with your accountant, estate planner and/or tax advisor for the advantages of making a planned gift, based upon your particular circumstances.

Thank you for making a difference!

Our new websites

In 2005, CFNEM and each of our three affiliates published new websites. It is our hope that these sites will make it easier for us to serve you. You can learn about the Community Foundation, access grant and scholarship applications or make a gift to your favorite charity on our secure site from the comfort of your own home. Please look for us on the web.



CFNEM's new website is at www.cfnem.org



NCMCF's new website is at www.ncmcf.org

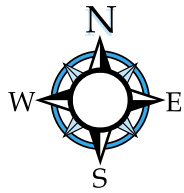


SACF's new website is at www.sacf.net



ICCF's new website is at www.iccf-online.org

Our hope: to connect the needs of the communities we serve
with the convictions of the heart.



community foundation

Northeast Michigan

For **good.** For **ever.**

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AFFILIATE FOUNDATIONS:



community foundation

Iosco County

www.iccf-online.org



North Central Michigan

community foundation

www.ncmcf.org



www.sacf.net



Confirmed in Compliance with National Standards
for U.S. Community Foundation