

Crawford County

2006 Annual Report

North Central Michigan Community Foundation

Serving Crawford, Ogemaw, and Oscoda Counties

P.O. Box 495, Alpena, MI 49707
877-354-6881, www.ncmcf.org

A Message to the Community,

We are fortunate to live in Crawford County. As an area rich in natural beauty and good people, our communities continue to grow. Times are changing, people are changing, and our communities' needs are changing.

The North Central Michigan Community Foundation (NCMCF), which serves Crawford, Ogemaw, and Oscoda Counties, strives to meet these evolving needs through our grants, which are the heart of our good work in the community.

With total assets of \$2,210,280 as of September 30, the end of the 2006 fiscal year, NCMCF awarded a total of \$109,544.14 in grants and scholarships during 2006. Even with this great number, the real measure of our success lies in how these grants make a real difference in the lives of Crawford County residents and improve the quality of our community.

Throughout the year, we funded many youth projects, provided for recreational activities and community development, as well as supported programs for the general improvement of the community.

Of course, none of these grants are possible without the generosity of our donors. As we look into the next year, we invite you to join us in helping to make Crawford County even better. Your contribution, and those of your neighbors will help us do just that.

On behalf of the NCMCF Board of Directors, staff, and entire community, thank you for helping us make a difference in the community, and for the vision of recognizing Crawford County's remarkable possibilities. Together, we are preparing today for the future of our community.

Warm regards,

NCMCF Crawford County Committee

NCMCF Grant Supports Summer Lunch Bag Program

Many families in Crawford County did not have to break their budgets this summer thanks to the Crawford County Community Christian HELP Center. With the help of a \$1,000 grant from NCMCF, the HELP Center was able to purchase quite a bit of food for use in their Summer Lunch Bag program.

Last year, the program, which provides lunches to families with children who receive reduced or free lunches during the school year, served 94 families and 222 children. This year, even more are expected to enroll in the program.

According to Geraldine Schroeder, coordinator of the Summer Lunch program, families with one or no income in the household can tell a big difference in the food budget during the summer vacation months.

This grant was awarded to the HELP Center through the Crawford County Community Needs Fund, an unrestricted endowment fund that disburses grants annually to support projects and programs in the community.



2006 Grant – NCMCF awarded a \$1,000 grant to Grayling Youth Boosters Club, Inc. to help provide fireworks for the Grayling July 4th 2007 Celebration. Nearly 10,000 people will gather in the community to view the display.

Youth Advisory Council Empowers Youth to Make a Difference in Crawford County

It was William James, a famed American philosopher who said, "The greatest use of life is to spend it for something that will outlast it."

Members of NCMCF's Youth Advisory Council (YAC) get a first-hand look at this important lesson as they work to serve their community through the



Crawford YAC Members listen as a grant applicant presents their project to the members for their review.

allocation of grant money for programs that

will affect the

youth

in their communities for many years to come.

Each year, the members gather for several grant cycles to review grant applications from organizations seeking assistance in implementing youth-oriented projects throughout Crawford County.

Based on available monies and under the guidance of an adult advisor, the committee

determines award amounts for each applicant while considering the NCMCF *Needs Assessment Survey* – a compilation of the biggest concerns and issues of youth throughout Crawford County.

Working with the many members in YAC, the experiences prove to be very educational for both the committee members and their advisors.

"It is a wonderful experience to be able to watch this group of young people get serious and

See YAC, page 3.



Crawford and Ogemaw YAC members

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"It is a wonderful experience to be able to watch this group of young people get serious and

See YAC, page 3.

For good. For ever.SM



Crawford County NCMCF Donors



The following donors made gifts during NCMCF's 2006 fiscal year (Oct. 1, 2005-Sept. 30, 2006)

We are very grateful to the many generous individuals, businesses, and organizations that have donated to North Central Michigan Community Foundation. We value every gift, regardless of size, and appreciate each and every one of our donors. Thank you.

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| Grayling Township | | | |
| Grayling Youth Booster Club | | | |

Note: Although the greatest possible care has been taken in preparation of this report, the Community Foundation recognizes the possibility of omissions or errors. If they are noted, please accept our apology and advise us of corrections to be made.



Crawford County NCMCF Funds



Donor Advised Funds

- Briney Ethical Fund
- Grayling Kiwanis Club General Fund
- Grayling Rotary Club General Fund
- Grayling Youth Booster Club Fund
- UARPA Environmental Protection Fund
- Ward C. Taylor Memorial Endowment Fund

Designated Funds

- Lake Margrethe Foundation Fund
- River House Fund

Field of Interest Funds

- Crawford County Kellogg Youth Fund

- Crawford County Lakes and Rivers Fund
- Crawford County Recreation Fund
- Crawford County Tobacco Settlement Fund

Agency Funds

- Cedars for the AuSable River Program Fund
- Mason Tract Cedars Fund
- Rifle River Watershed Restoration Committee Endowment Fund
- Upper AuSable River Preservation Association Fund

Scholarship Funds

- Crawford/AuSable School District Scholarship Fund
- Kirtland Community College Educational Fund

Unrestricted Funds

- Crawford County Community Endowment Fund
- The North Central Affiliate Administrative Needs Fund

Crawford County NCMCF Awards Nearly \$40,000 in Grants and Scholarships

During the 2006 fiscal year, NCMCF awarded \$39,718.14 from nine of its 19 funds specifically benefiting Crawford County.

Upper AuSable River Preservation Association Fund
 \$685 to AuSable North Branch Property Owners Association
 \$1,500 to Crawford County Sheriff's Department
 \$8,675 to Huron Pines RC&D Area Council
 \$7,950.91 to AuSable River Preservation Association

Crawford AuSable School District Scholarship Fund
 \$500 to North Central Michigan College for Kristie Cummings

Cedars for the AuSable River Program Fund
 \$300 to Cedars for the AuSable

UARPA Environmental Protection Fund
 \$4,700 to Anglers of the AuSable
 \$2,267.23 to UARPA Environmental Protection Fund

Crawford County Community Endowment Fund
 \$1,000 to Crawford County Commission on Aging
 \$1,000 to Grayling Youth Booster Club

Crawford County Kellogg Youth Fund
 \$1,000 to Grayling City Skate Park
 \$1,200 to Grayling Little League
 \$1,980 to Crawford AuSable School District

Grayling Kiwanis Club General Fund
 \$400 to Michigan Technological University for Chelsea Curriston

Lake Margrethe Foundation Fund
 \$650 to Lake Margrethe Foundation
 \$4,800 to Professional Lake Management

Mason Tract Cedars Fund
 \$360 to Cedars for the AuSable
 \$750 to Huron Pines RC&D Council

NCMCF Launches New Website

This year, NCMCF launched a brand new website at www.ncmcf.org.

Whether you are a donor, grant applicant, member of the media, or simply interested in finding out more about what NCMCF is doing for its communities, visit us online where you'll now find:

- ☞ Safe, secure online giving
- ☞ Downloadable grant applications
- ☞ Current newsletters, annual reports, and press releases
- ☞ Complete listings of funds and their descriptions
- ☞ Information on scholarships



Pictured above is the homepage of NCMCF's new website at www.ncmcf.org.

YAC, continued from page 1

down to business when grant applicants would come to present to our group," said Shelley Kammer-Paulus, the Crawford County YAC advisor. "As a facilitator, it was very rewarding to observe the kids working collaboratively. Their overall concern was, 'what would be best for the community?'"

For many of the members serving on the YAC, the opportunity and responsibility is one that can truly bring their leadership skills to the forefront.

"The kids gain a better sense of independence, self-esteem and pride," said Kammer-Paulus. "They get the satisfaction of knowing they are playing an active role in assisting their community's growth."

Like all YAC members, after graduation they are bid a fond farewell from their time with the group with hopes that the experience, as well as philanthropic values and an awareness of the communities' needs will stay with them throughout their adult life. Perhaps, they will even choose to put special effort into giving back to the area they hold dear.

How do you want to help your community?

The North Central Michigan Community Foundation serves three counties: Crawford, Ogemaw, and Oscoda, providing a unique opportunity for donors to support their philanthropic, charitable interests. With over 57 funds from which to choose, and 19 funds specifically benefiting Crawford County, NCMCF provides much needed funding to causes ranging from the environment and recreation, to youth programs and education. When you give a gift to NCMCF, you can choose to donate to any established fund that suits your charitable interests. Most of our funds are permanently endowed, which means they will exist forever. The principle amount of the fund is never spent; only the interest accumulated through investment is granted out to programs that benefit Crawford County.

What's more is that for a minimum of \$1,000, donors may also establish a fund to support whatever cause they hold dear. The different types of funds are as follows:

Agency Fund – May be started by a non-profit with its own money for the purpose of preserving itself.

Deferred Income Fund – Charitable Remainder Trusts that are given to the foundation with money being paid to the beneficiary of the trust. Upon death of the beneficiary, the balance of the fund will be used by the foundation for charitable purposes.

Designated Funds – Created by an interested person or organization exclusively to assist another non-profit organization

Donor Advised – Distribution of grants is made by recommendation of the person or organization that started the fund.

Endowment Fund – When a gift is given to an endowment fund, the gift itself can never be spent. Only the income from the gift can be spent. Gifts to endowment funds continue to produce income forever.

Field of Interest Funds – Used for general grant making for a specific purpose.

Non-Endowed Fund – May use all or part of its assets (both income and principle) for the purpose designated by the donor.

Scholarship Funds – Used towards assistance with the expenses of attending a college or university. These are granted to individuals.

Unrestricted Endowment Fund – Used as general funds to meet the needs of a community. These grants are not restricted as to what they may be used for. The Crawford County Grant Screening Committee reviews grant applications and make their recommendations to the NCMCF Board of Directors for final approval.

...Talk to us. We're listening.

Crawford County Committee

Carolyn DiPonio	Jerry Gosnell	Maureen McNamara
Joe Porter	Dave Waltz	Ron Joyce
Monte Burmeister	Ann Stephenson	Pam Fisher

Make a Gift Online!

Visit www.ncmcf.org to make a secure, safe gift using your credit card. You will receive a letter of recognition within a few days of making your gift.



NCMCF Board of Directors



NCMCF's 2006 Board of Directors. Pictured from left to right are Hugo Burzlaff (Oscoda), Bernie Bak, (Ogemaw), Bob Carpenter (Oscoda), Mark Clements (Ogemaw), Dr. Carolyn DiPonio (Crawford), Jim Howard (Ogemaw), Dave Waltz (Crawford), Bill Gascoigne (Ogemaw), and Joe Porter (Crawford). Not pictured is Kent Davison (Ogemaw).

Tax Advantages of Giving to NCMCF

Individuals

Contribution	Federal Tax Reduction	State Tax Reduction	Net Cost
\$50.00	\$7.00	\$25.00	\$18.00
\$100.00	\$14.00	\$50.00	\$36.00
\$200.00	\$28.00	\$100.00	\$72.00
\$400.00	\$56.00	\$200.00	\$144.00



Businesses

Contribution	Single Business Tax Liability	State Business Tax Reduction	Federal Tax Reduction	Net Cost
\$100.00	\$500.00	\$25.00	\$26.00	\$49.00
\$200.00	\$1,000.00	\$50.00	\$51.00	\$99.00
\$500.00	\$5,000.00	\$250.00	\$85.00	\$165.00
\$1,000.00	\$10,000.00	\$500.00	\$170.00	\$330.00

Consult your tax advisor to determine how your contribution will affect you. Our community foundation number for tax credit purposes is 29.

NCMCF would like to thank the following sponsor for their generous support in the production of this report.

Carolyn Ward DiPonio, D.P.M.

P.O. Box 607
6251 M-72 West
Grayling, MI 49738-0607



Monday: 9-3
Tuesday: 9-5
Thursday: 9-5



NCMCF is an affiliate of the Community Foundation for Northeast Michigan.