

### For good. For ever.

#### The History of the HCCF

There is a slogan that community foundations in Michigan use: "For good, for ever." That is because community foundations date back all the way to 1914 - yes, before the Great Depression. Banker and lawyer Frederick Harris Goff formed that first community foundation as the Cleveland Community Foundation.

The history of the Huron County Community Foundation is much shorter, but it has weathered the ebb and flow of changes in the economic climate.

Carl Osentoski, executive director of the Huron County Economic Development Corp, met with businessman Lowell McDonald informally and the two men discussed a dream of having a community foundation in Huron County. The concept was transformed into action when Martha Thuemmel of Port Austin, then county commissioner, came forth with \$1,000 of seed money.

It wasn't until the Kellogg Foundation of Battle Creek, however, offered grant dollars to community foundations that real growth bloomed. The goal of the HCCF was to raise \$400,000 to receive a grant of \$200,000. S. Tenney McGraw, a retired banker, launched an

aggressive campaign to build the HCCF in April of 1997. He served as the first executive director of the Foundation.

Under his guiding hand, and through the generosity of individuals and businesses, the goal was reached. Significant boosts were received from the Huron Medical Center, Scheurer Hospital, the estate of Judge Neil MacCallum and Vernetta Thuemmel.

The Kellogg grant required the formation of a Youth Advisory Committee that would oversee the grant funds received so that the youth of the area would benefit. YAC continues to meet monthly during the school year, conducting grant rounds twice annually.

The HCCF may have a brief history, but it experienced some setbacks shortly after achieving its goal with the drop in the investment market. Those who place funds under its care are assured of careful, conscientious handling of the funds and it, like the Cleveland Community Foundation, will serve the county for generations now and to come thanks to the many contributors who want to improve the quality of life in Huron County.

2007

#### Investment **Strategies**

#### Charting the course for long-term financial security

The Huron County Community Foundation is essentially the savings account for the county. Contributions that are made are invested and only interest may be spent for grant awards each year, so that funds continue to benefit the county into perpetuity.

The Managed Account Program (MAP) at Edward Jones is helping the HCCF maintain its long-term viability to the community by making wise investment choices. The HCCF works to maintain 60 percent of the funds in growth and 40 percent in income. This reflects the goals of retaining principal, providing income to match the 5 percent spending policy, and long term growth in the fund.

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#### **REVENUE & EXPENSE**

For the period ending 9-30-08

2008

Support & Revenue	178,106	239,951
- Linkings	170.100	
Contributions	50,211	34,955
Investment Income	(48,156)	47,303
Realized Gains		24,694
Unrealized Gain/Loss	(155,647)	
Official 200 Payentie	24,514	346,903
Total Support & Revenue		
Expenses	69.532	32,731
Grants	62,032	42,531
General/Administrative		75,262
Total Expenses	131,564	
Total Expenses	1,641,322	1,369,681
Net Assets - Oct. 1  Net Assets - Sept. 30	\$1,534,272	1,641,322
	31.JJJT1616	-, -
<b>Expenses</b> Grants	69,532	

#### FINANCIAL STATEMENT

2008 Audit by Brining & Nartker P.C. CPA

Balance Sheet	riod ending 9-30-08	OFA
Assets	2008 Audit	2007 -
Cash		2007 Audit
Investments	43,897	
Net Property & Fault	1,519,671	37,431
Total Assets	726	1,650,728
	1,564,294	147
Liabilities & Net Assets	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1,688,306
Accounts Payable		
Funds held as Agency E	1,775	
Net Assets	ments 28,247	1,364
	-0,27/	45,620
Total Liabilities & Net Assets	1.7004,272	1,641,322
Com	1,564 204	

Complete audit and 990 tax return available by request. 1,564,294 Contact HCCF office at 989.269.2850

For **good.** For

1,688,306



Your Huron County Community Foundation continues to receive more inquiries and donations regarding possible funds. Some of those

have already moved to fruition.

This year we welcomed several new funds. We are pleased to partner with the Harbor Beach Community Schools for a Pirate Endowment Fund with the aim of having funds go back to the school to assist with expenses. An endowed fund can prove a valuable tool in these times when schools are struggling with funding. Graduates may choose to help build the fund for their alma mater.

We have also partnered with the promoters of the Huron County Health and Recreation Center to assist with their building fund, a project which would be of benefit to residents of the county of all ages.

We are not like the metropolitan cities where homelessness and hunger is evident because of people sleeping on grates for warmth and picking through the garbage for food. Nonetheless, homelessness is a problem in Huron County, and the foundation now has an endowed fund for the Huron County Homeless Coalition, which our YAC group helped build with its Cardboard City project. Many local residents are just one paycheck away from living in their cars. Between Oct. 1, 2006 and Sept. 30, 2007, the Homeless Coalition received 113 calls for assistance, affecting 215 people -90 of those children. The needs are all too real, especially in our present economy.

Three scholarships joined the HCCF family of funds this year that will assist graduating seniors with their advanced education expenses. The Linda Rowland Drama Scholarship for a Bad Axe

# Huron County Community Foundation: Helping YOU Make A Positive Impact on the Community at Large

student who has participated in school plays; the Gib Rooney Family Scholarship, for a Huron County student pursuing a career in a construction-related field and the Maurer/Yageman Bowling Scholarship, for a student who has participated in bowling during high school, all joined the foundation family.

The HCCF also added a website for your convenience. Our address is huroncountycommunityfoundation.org. You can learn more about our new scholarships and download scholarship applications, as well as grant applications.

The website is another way for us to be readily available for those who may work afternoons

and evenings and find it difficult to access us via phone during normal business hours for information.

One of the goals set by the board this year was to establish a Cornerstone Club. The Cornerstone Club would have a \$100 annual membership fee, which would help offset the cost of operations. Watch for more details in the year ahead.

Another addition to the HCCF. was offering estate planning seminars in homes with groups of friends and family of 15 or more. A volunteer attorney presents the seminar while the host provides light refreshments as hospitality. There is no cost for this courtesy and we thank Lynne and Ray Mayes of Port Austin for hosting the first of our seminars.

Positive feedback has been received regarding the information provided, so that people have some concrete ideas as to what to consider when setting up their estates, depending on their current age. If you are interested in hosting a

seminar, contact us at 269-2850.

As I noted in last year's annual report, a tremendous amount of worth will transfer to the next generation in the next 50 years in Huron County \$3.8 billion. Our heirs and Uncle Sam will be first in line for our assets when we leave this world, but what will we leave as our legacy to our community, where we have earned our income, raised our children and enjoyed friends and neighbors and the benefits of rural living?

Each of us has to answer that question individually, but if each of us left just 5 percent of our estate to the HCCF, the result would be nearly \$1 million in grant money available annually to preserve, protect and improve the quality of life in Huron County in just the next 10 years! That's a real contrast to the \$300,000 we have already given back to the community in grants since our inception. It is obvious that together we can make a difference!



## Mission Statement

The mission of the Huron Community Foundation is to support the public well-being and to improve the quality of life in Huron County.

The Foundation will carry out its mission by:

- Supporting a broad range of philanthropic interests in Huron County for
- Facilitating partnerships in identifying and addressing community challenges and opportunities.
- Educating the community and promote the foundation as a means of managing charitable gifts for donors; primarily in the form of permanent
- Making grants to address constantly changing community needs while fulfilling donor intent.



#### Meet the Board of Trustees 2008



**The Asset Development** Committee of (from left) Marvin Kociba, Lowell McDonald, and Tom Kreh. works in conjunction with the executive director in developing and executing strategy for increasing foundation endowments. The committee reviews any policy associated with asset development and it works with the marketing and public relations committee on fundraising events, such as our golf outing.



The Asset Management Committee of (from left) Chris Bachman, John Moore, and Tom Kreh monitors asset investments with Edward Jones, reporting back to the board quarterly, and they make regular contacts with peers on investment policies, returns and trends, along with reviewing and recommending policy on our existing fee structure.



The Grantmaking
Committee of (from left)
John Moore, Christopher
Boyle, not shown Joyce
Kiehl, and Jane Mayes
oversees review of grant
applications. They
implement ideas for
reaching new grantees and
they review and edit grant
making policies and
application forms.



The Marketing and Public Relations Committee of (from left) Sue Meyersieck, Jan Stoeckle, Melissa Guza, work closely with the executive director to raise awareness of the Huron County Community Foundation. They also are key in planning and implementing fundraising events.



The Operations Committee of (from left) Craig Osentoski, Al Nietzke, and Amy Braun, works on the annual operations budget and they review and critique the monthly income and expenses. They also present the audited financial statement to the board. They work with the asset development committee to assist with operations fundraising.



The Scholarship Committee of (from left) Amy Braun, John Moore, and Steve Harmon meets with high school counselors/school personnel and convenes the committees, as outlined in the criteria for the individual scholarship funds. Committee members may also, upon request, be available to present awards.



The Youth Advisory Committee of (from left) Jeff Cantrell and Jeanette Hagen convenes high school students through the year for grantmaking, leadership training and community support projects.

We appreciate the time, talent energy

...given by board members who have left the board. The board and staff thank them for their leadership and dedication. Without people like them who care about the community and are willing to serve we could not build a foundation that serves the needs of people in our area for good, for ever.

Mary E. Babcock - 2008

#### 2008 Board Members

New Members for 2008: Christopher Boyle, Port Austin, Attorney At Law and Craig Osentoski, Ubly, R.Ph Wal-Mart Pharmacy

**Jeanette Hagen**, Ubly, is the development manager for John Deere Renewables.

Allan Nietzke, Sebewaing, is a certified public accountant, associated with Nietzke & Faupel P.C.

**Susan Meyersieck**, Pigeon, is co-owner and office manager of the Meyersieck-Bussema Funeral Home in Pigeon.

**Jan Stoeckle**, Bay Port, is the publisher of the Huron Daily Tribune.

**John Moore**, Kinde, is a retired educator.

**Lowell McDonald**, Bad Axe, operates McDonald's Food and Family Center.

**Steve Harmon,** Kinde, is retired from Detroit Edison.

**Chris Bachman**, Bad Axe, is a senior vice president, chief financial officer at Signature Bank.

**Tom Kreh**, Pigeon, is a vice president of agricultural loans and security officer at Northstar Bank.

Marvin J. Kociba, Harbor Beach, is a retired farmer, Huron County Road Commissioner and bank director.

#### **Golf Outing Sponsors**

The Huron County Community Foundation is grateful to all of those who participated in our annual golf outing. Whether you were an advertiser, team sponsor or enrolled in the event as an individual golfer, we want you to know that each one of you is an important supporting block in the daily workings of our foundation. You have helped to make the event a swinging success! We look forward to your continued support at our future annual golf outings.



Golfers Jim Horiski, Dave McDonald, Al Gunn, and Lowell McDonald round out a team at this year's HCCF golf outing.

\*Sponsor and Team

Agri-Valley Communications, Inc.\* corporate sponsor

Bad Axe Family Dentistry
Bad Axe Marble & Granite Works \*
Bay Port State Bank\*
Bailey Agency
Bird Creek Golf Club
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Thumb Electric Cooperative

Ubly Heights Golf Club

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Doug Glaza
Joan Hanson
Tim Osentoski
Mike Otto
Dr. Ed Steinbardt

Dr. Ed Steinhardt John Woodworth Vicky Yaroch





# Youth Advisory Committee



Teaches youth the value of philanthropy

Fosters leadership qualities

Heightens awareness of community needs

 Takes a positive approach to improving quality of life

Front Row, from left: Alyssa Mrozek, Eric LaBuhn, Emily Dropiewski, Elayna Lynn Wichert, Nathan Sorenson, Devin Prich

Back Row, from left: Katie Jo Gentner, Tyler Oeschger, Chris Hoffman, Kevin Rice, Mitch Roth, Christian Snider, Kyle Mooney, Terra Pleiness



YAC Officers (L to R): Chris Hoffman, Alyssa Mrozek, Terra Pleiness



# 2008 Youth Advisory Committee students that make up the visory Committee for the ounty Community ons recommended several to the Huron County. The Huron County Co

The students that make up the Youth Advisory Committee for the **Huron County Community** Foundations recommended several programs to the Huron County Community Foundation board that alert youth to the risks of drugs. build self-esteem, promote families spending time together and offer positive alternative leisure opportunities.

YAC is comprised of youth from all area high schools.

During the fall round of grants. drug awareness projects and programs received a third of the \$2,477 awarded. Both grant applications were submitted through the Huron County Health Department.

The first made it possible to initiate challenge groups at Horizons Center, a school for students at risk. The goal was to challenge students to remain abstinent from alcohol, tobacco and drugs and to offer support for students whose behavior has already led to negative consequences. The program called for healthy group interaction, while teaching communication and coping skills. The project was launched at the beginning of December 2007 and continued through June of 2008. The project received \$300 from YAC.

The Facing Alcohol Concerns Together Sensibly (FACTS) Coalition received \$527 from YAC to print 15,000 placemats that were

used in area restaurants in the community by teens and adults, and bookmarks to be distributed to the schools and at community events. FACTS youth designed the material for distribution. The goal was to educate people - children, teen and adults - to the risks involved with alcohol misuse.

Sleeper Public Library in Ubly received \$750 to update its teen reading section. The library serves Bingham,

Sheridan and Paris Townships. Teen fiction was purchased over a threemonth period.

Our Lady of Lake Huron School received \$100 for a family activity night. The aim was to encourage and support students by offering



positive alternative activity to risky behaviors. The event included activities for ages 5-13, and families from the Harbor Beach and Zion Lutheran schools, with children in the kindergarten through eighth grade also were invited to participate. Many families joined in the fun.

A \$600 grant made it possible for Übly Community Schools to host a visit by author

Jonathan Rand. Rand has written the Michigan Chiller and American Chiller books and the two series. Freddie Fernortner-Fearless First Grader and The Adventure Club. Rand was a guest speaker at the school during reading month in

March of 2008. Rand encouraged students to read and students in grades one through six received

A total of \$200 was awarded to the Loval Order of Moose for its annual Hook a Kid on Golf program. Youth receive free clubs and lessons to build an interest in the healthy and safe activity of golf, a sport they can play well into their golden years.

In its second round of grants for the year, the Youth Advisory Committee of the Huron County Community Foundation awarded grants to the Elkton Summer Youth Recreation program and to Blue Water Thumb Youth for Christ. Each award totaled \$500.

The Elkton Summer Youth Recreation program is operated through the Huron Youth Center. This year the program expanded from half day to full-day sessions. Safe, supervised activities are provided for children in the 5-14 age range. About 50-75 youths participated in the program. Children received food and enjoy organized games, activities and guest speakers.

Blue Water Thumb Youth for Christ received money so the drop in center could add a wide screen TV for teaching purposes.

Previous YAC grants included Embrace Our Earth and the Bad Axe playscape, which was installed last May.





#### HCCF Announces 2008 Scholarship Recipients

Huron County students received \$22,725 in scholarships from the Huron County Community Foundation in the spring of 2008.

There are 27 scholarships with the Huron County Community Foundation. Two of those, the Kenneth W. Laughlin Accounting Scholarship and the Scheurer and the B.G. Kamlapurker Medical School Scholarship, are awarded in the fall and winter. Three others are new, and won't have awards until the 2008-2009 school year.

The Judge Neil R. MacCallum Memorial Scholarship is open to any Huron County student bound for Central Michigan University. This year's recipients were Grant Pichla of Ubly, who received \$1,200 and Matthew Evans of Bad Axe, who received \$1,000. The scholarship is renewable.

Any Huron County youth is also eligible for the Steven Kuzak Memorial Golf Scholarship.
Matthew Varner of the Bad Axe School District received an \$800 award.

The Jason Kiehl Memorial Scholarship Fund for Huron Area Technical Center students had three recipients this year: William Kiehl of Bad Axe, Logan Tibbits of Lakers and Kyle Jimpkoski of North Huron. Each received \$500.

Other scholarship designees by school district are:

BAD AXE: Tim Rader, the recipient of the Jimmy Morell Scholarship for \$500; Katherine Miller, the Ervin Ignash Scholarship, \$750; Tim Rader, the Claude Marsh Scholarship, \$500; Matthew Varner, the Steinhardt Family Science Scholarship, \$2,000; Randi Rochefort, the Charles Todd Music Scholarship, \$1,000; and Katherine Miller, the William T. Collon Scholarship, \$1,000.

CASEVILLE: John C. Witherspoon received the Mary K. and Robert Quinn Memorial Scholarship, \$1,000; and Brittany Lenae Meissner, the Caseville Kiwanis Scholarship, \$500.

HARBOR BEACH: Natasha Will was awarded the Harbor Beach Rotary Clement M. Kubik Scholarship, \$500; Bradley Mazure, the William Eick School Family Scholarship, \$1,000 each; Sara Messing, the Sgt. Aaron C. Elandt Memorial Scholarship, \$700; Kara Holdwick, the Deer Acres Scholarship, \$400; Zach Mazure, the Annabelle Jenks Scranton Scholarship, \$275; and McKenna Bischer, the Marla Muter Memorial Scholarship, \$500. McKenna Bischer also received the Esther E. Lincoln Scholarship for \$1,000.

NORTH HURON: Amelia Thuemmel was awarded the Robert and Vernetta Thuemmel Scholarship for \$1,800.

**PORT HOPE:** Adam Schulte was the recipient of the Eilber Memorial Scholarship for \$800.

**UBLY:** Shelby Lemke, BreeAnn O'Connor and Kevin Messing were recipients of the Betty Zulauf Academic Scholarship. Each received \$1,000. Zachary Tyll received the Francis and Opal Hund Scholarship for \$1,000.



Shelby Lemke, BreeAnn O'Connor and Kevin Messing were recipients of the Betty Zulauf Academic Scholarship.

We appreciate the trust and confidence placed in the Huron County Community Foundation to act as a vehicle for those who strive to further the education of young people from our area.



Supporters of the Jason Kiehl Memorial Golf Outing help build this scholarship fund while enjoying a competitive golf game.



#### HCCF Grants Help Improve Quality of Life for Youth and Families

A wide variety of projects received grant assistance from the Huron County Community Foundation this year. Grants totaled \$8,706.20, with many focused on youth or families.

The Huron County Health **Department's Zero to Three** Family program received \$706 to assist with disadvantaged youth. The program is aimed at expectant families and those with children through age 3, who have been identified to be at risk for child abuse and neglect. The program has been in operation for 10 years, and this year 20 families will be visited by a family mentor to nurture parenting skills, with the help of DVDs that address alternative discipline measures other than spanking, and parenting DVDs specifically for infants, toddlers and preschoolers. The program also has an independent evaluator that holds a focus group with the parents involved.



rides.

Kids
Day at the
Port Austin
Market
received
\$1,000.
Kids Day
was held
June 28
and
children
enjoyed a
number

of activities at no cost, including inflatables, a petting zoo, clowns, horse and wagon rides, puppet show, face painting, musical entertainment and pony

A total of \$500 was granted to the **Elkton Little League for field improvements.** The goal is to raise \$20,500 to apply a red clay infield surface on two ball diamonds; add cement dugouts at two ball diamonds; install new fencing at all four new dugouts; erect a new back stop at one of the ball diamonds and paint all four dugouts.



Scheurer Hospital received \$1,000 for the ThinkFirst for Kids bike helmet program. The nationally known brain and spinal cord injury prevention program is presented to third graders in five Huron County school districts. Trained instructors present the sixweek program which includes Anatomy of the Brain; Vehicle Safety; Water Safety; Bike and Pedestrian Safety; Violence Prevention and Sports/Playground Safety. At the end of the program each participant received a bike helmet specifically fitted for them.

The Pigeon District Library received \$200 toward its author program. Deborah Frontiera, a Michigan native, who wrote "The First Adventure" made a presentation in conjunction with the library's summer reading program. The library serves Chandler, Caseville, Fairhaven, McKinley, Winsor and Oliver townships in addition to the Village of Pigeon.

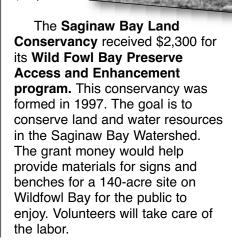
A check for \$2,000 was granted the **4-H Proud Equestrian program** for storage of special equipment. The program has been in operation in Huron County since 1981. During that time over 1,000 youths have benefitted. Youths with disabilities and youth volunteers learn horsemanship and riding skills. Those with disabilities are

taught by certified instructors. The program helps children with self-esteem; teaches them to interact with each other as well as animals while children strengthen their own muscles.

Huron County Habitat for Humanity received \$1,000 toward its house construction for a needy family. Habitat for Humanity has built nine homes over the last eight years in the county. Hundreds of

volunteers, along with the family in need of housing work to make the homes a reality. The goal of the

nationwide program is to provide good, affordable housing to qualifying families in need. The average cost of a house is \$54,000.



#### Grant Round Schedule

YAC and the Huron County Community Foundation each have grant rounds twice a year.

Applications are accepted beginning in late January for YAC, with decisions announced in March. Applications are accepted again in September with announcements in December.

The Huron County
Community Foundation
accepts applications
beginning the end of April with
award announcements in
June. Applications are
accepted again in July for
programs and projects in the
area of health and

medicine.
Those
grant
awards are
announced
in
September.

Those with 501 (c) (3) status, or groups that fall under another

organization with that classification, are considered for grants awards. Routine operating expenses, capital equipment, computer hardware or software, vehicles, endowment campaigns, expenses normally covered by municipal government, debt obligations are not grant fundable.



#### 2008 Contributors

Thank you to the caring people from the area and beyond who have contributed to the Huron County Community Foundation. Your donations are helping to improve the quality of life in Huron County, for good, for ever. Remember, you may earmark your contribution to a particular fund, or you may opt to allow your contribution to go into the trust fund. Grants from the trust fund are not limited to a particular cause or endeavor.

#### Donors

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Mrs. Mary M. Taylor Team One Credit Union Mr. Mark Tenbusch Mr. Perry Thiel Mr. Marshall Thomas Grace & Wayne Thompson Mr. & Mrs. Ron Thoms Mrs. Ethel Thuemmel Mr. & Mrs. William

Thuemmel Mr. & Mrs. Daniel Thuemmel Mrs. Martha Thuemmel Mr. & Mrs. Glen H. Townley Mr. & Mrs. Wayne Turmell

Ubly Community Schools Ubly Education Association

Mr. and Mrs. John Verhaar VFW - Parisville Post No. 5740 Mr. & Mrs. James Volk

Ms. Alice Vollmar

Mr. Stephen Walzak Dr. Gary Warr Mr. & Mrs. David Warren Mr. & Mrs. Charles Weeks Mr. and Mrs. Larry Wegner Mr. James Wencel Mr. Harry Weston Mr. & Mrs. Larry Williams Mr. & Mrs. Robert M. Wolak Mr. & Mrs. William Woodward Mr. and Mrs. Andrew Woycik Ms. Linda Wright Ms. Jean Wyatt Mr. Ron Yageman Dr. and Mrs. Jerome Yaklic Ms. Joan Yaroch

#### **Memorials**

Mr. and Mrs. Luke Yoder

Mr. & Mrs. John Zulauf

Mr. & Mrs. Gary Zulauf

Don & Denise Zulauf

Mr. Gregg Zulauf

**Eunice Armstrong** Francis Binder Dennis Brennan Jenny L. Bruce R. Chumbler Amy Deer Barry Eden Max Fisher Barb Hise Ernest Jandreski Jason Kiehl Elsie Kozfkay Steven Kuzak Gilbert Lange Claude Marsh Bill McCrea Michael Mikocozyk Jimmy Morell JoAnn Puvalowski Richard Reinke Geraldine Rismiller Ernestine Romzek Irvin Romzek Linda Rowland Ann Schwedler Frank Sinclair Evelyn Soloner Joann Stout Leonard Thuemmel Arthur Walendzik Franklin Wismen Mary Wolschleger

#### **Huron County Charitable Funds**

#### **Donor Advised Funds**

You can have ongoing involvement in the use of your gift. You work with our program staff, identifying how to use dollars from the fund you establish to address the issues and needs you care about most. You make the recommendations; the board of trustees distributes the grant dollars.

- · Charles and Judith Weeks Fund
- · Lewie & Jannette Knoblock Fund
- Northstar Fund
- Robert Thuemmel & Matthew Keillor Fund
- Taylor Fund

#### **Designated Funds**

Direct your gift specifically to YOUR church, YOUR school, YOUR charity.

- Administrative Endowment Fund of the Foundation
- · Blue Water Youth For Christ Fund
- · Cornerstone Club Fund for Foundation operations
- Dr. Edward & Alice Steinhardt Sacred Heart Church Fund
- Harbor Beach Lighthouse **Preservation Society Fund**
- · NEW Harbor Beach Pirates **Endowment Fund**
- · NEW Health & Recreation Center of Huron County
- **NEW** Huron County Homeless Coalition Endowment Fund
- · Huron County Nature Center Fund
- · Huron County Safe Place Fund
- · Judge Neil R. MacCallum Fund for Disadvantaged Youth
- Pointe Aux Barques Lighthouse Fund
- Ubly Bearcats Endowment Fund

#### **Scholarships Funds**

There are several scholarships under the fiscal management of the HCCF. Endowments continue to grow these funds, provide student scholarships as well as provide the donors some tax benefit.

- Annabelle Jenks Scranton Fund for Harbor Beach Schools
- · Bad Axe Rotary Nora Dowd Fund
- · Betty Zulauf Academic Fund
- B.G. Kamlapurker Fund & C.A. Scheurer Hospital Fund
- · Caseville Kiwanis Fund
- · Charles H. Todd Memorial Fund
- · Claude Marsh Fund for Bad Axe Schools
- Deer Acres Fund for Harbor **Beach Schools**
- Eilber Memorial Fund
- Ervin R. Ignash Fund for Bad Axe Schools
- · Esther E. Lincoln Fund for Harbor **Beach Schools**
- · Francis & Opal Hund Fund
- **NEW** Gib Rooney Family Fund
- · Harbor Beach Rotary Clement Kubik Fund
- · Huron E.M.S. Tuition Fund
- · Jason Kiehl Memorial Fund
- · Judge Neil R. MacCallum Memorial Funds
- · Kenneth W. Laughlin Fund
- NEW Linda Rowland Drama Fund
- · Marla Muter Fund
- · Mary K & Robert Quinn Memorial Fund
- · NEW Maurer/Yageman Bowling Fund
- Robert & Verneta Thuemmel Fund

- · Sgt. Aaron C. Elandt Memorial Fund
- Steinhardt Family Science Fund for Bad Axe Schools
- Steven Kuzak Memorial Golf Fund
- · William R. Eick School Family Fund
- · William T. Collon Fund

#### **Unrestricted Funds**

Your gift can address everchanging community needs including future needs that often cannot be anticipated at the time your gift is made. By placing your gift in the Huron County Community **Trust Fund**. the Board of Trustees has the flexibility to respond to the community's most pressing needs, today and tomorrow.



#### **Field of Interest Funds**

You can target your gift to address needs in a specific area of community life. You identify your personal interest area when making your gift; the Board of Trustees awards grants to the community organizations and programs that are making a difference in the area you select.

- · Amv Reinke Deer Safe Driving Fund
  - Arts & Culture
  - **Education & Literacy**
  - Health & Medical
  - **Huron County Economic** Development Fund
  - **Huron Medical Center Fund**
  - Natural Area Preservation
  - **Recreation Resources**
  - Youth YAC

The Huron County Community Foundation has a variety of giving methods tailored to each unique situation. We look forward to working with donors and their philanthropic interests.

#### **Outright Gift**

You can make a gift of cash, stocks, bonds, real estate or other assets to the Foundation. Your charitable gift qualifies for tax advantages under federal and Michigan law.

#### **Bequest by Will**

You can designate a gift or portion of your estate to your community foundation and, in some cases, receive a substantial reduction in federal aift and estate taxes.

#### **Charitable Lead** Trust

You can place cash or property into a trust that pays a fixed amount to the foundation for the number of years you select. Once this period ends, the assets held by the trust are transferred to the beneficiaries you name. In some cases, you receive a substantial reduction in federal gift and estate taxes.

Give More for.

Gifts to permanent endowment funds at the Huron County Community Foundation are eligible for the Michigan State Income Tax Credit as well as federal income tax deduction. Gifts can increase by 300% over the net cost to the donor.

For a married couple based on a \$400 endowment contribution:

advisor for your specific tax benefits.

**Married Couple Donation** Your Gift.....\$400 Federal Tax Rate .......25% Michigan Tax Credit. . . . . . . . . . . . (\$200) \*For illustrative purposes. Please consult your tax

NEW! · Harbor Beach Pirates Endowment Fund · Health & Recreation Center of Huron County • Huron County Homeless Coalition Endowment Fund • Maurer/Yageman Bowling Fund · Linda Rowland Drama Scholarship Fund · Gib Rooney Family Scholarship Fund



#### HCCF welcomes Gib Rooney Scholarship



Pictured are members of the Rooney family, from left, are Helen Rooney, Ryan Carter, Robbi Kosinski, Pat, Missy and Kelsey Rooney.

Students from throughout Huron County, pursuing an education in a construction-related career, now have the opportunity for some financial assistance in pursuing their goals, thanks to the Gib Rooney Family Scholarship.

Helen (Holz) Rooney, wife of the late Gib Rooney, said opening up the scholarship to all Huron County graduating seniors is appropriate given that Rooney Contracting employs people from throughout the county.

The Gib Rooney Family Scholarship will be available for a 2009 qualifying graduate. Students must be planning to pursue their education at either a two- or fouryear institution. A recipient's career plans might take the form of business, heavy equipment operations or construction engineering. Those applying for the scholarship must have a minimum GPA of 2.5 and have demonstrated improvement over the course of their high school studies. Consideration will be given to students who have held a part-time job during high school.

Robbi (Rooney) Kosinski said her dad would be happy that the scholarship could help someone in pursue a career opportunity. Missy Rooney, daughter-in-law of Helen and the late Gib Rooney, said this scholarship is unique in that a student does not have to have a 3.8-3.9 to be eligible. Helen Rooney was prompted to establish the scholarship because, as one of 11 children, she would not have been able to attend college without financial assistance. The criteria for the scholarship was born from the fact that she and her late husband founded Rooney Contracting, which continues as a viable business serving Huron County.

She and her husband were married in 1951 and, shortly afterwards, established the business, which has grown over the years to several employees. A third generation of Rooney family members is now active in Rooney Contracting.

"We're happy to have our grandson, Ryan Carder, join us," Mrs. Rooney said.

"Our vision is to encourage young people to find a career in contracting/construction work," she added.

She said her professional advisors encouraged her to work through the foundation to accomplish the family's goals in creating a scholarship.

"I asked our CPA and our lawyer what they thought would be a good group to go with for a scholarship and they suggested the Huron County Community Foundation, and I acted on their advice," Mrs. Rooney said.

#### HCCF welcomes Rowland Scholarship for BA students

Beginning in 2009, talented students in the Bad Axe School District will have the opportunity to help further their education with help from the Linda Rowland Scholarship.

John Rowland said he first discussed his plan for a scholarship in his wife's name with Bad Axe Superintendent Jim Wencel, who suggested he work through the Huron County Community Foundation. Rowland was familiar with the HCCF since he serves on the committee of the Claude Marsh Scholarship, which is also through the HCCF.

"The foundation has done a very good job," Rowland said. "It's been a lot of help."

"It's a vehicle to pool our money and get more funds for the recipients of the various scholarships and funds," he added.

The scholarship was established by Rowland in memory of his wife, who taught senior English at the Bad Axe High School for 33 years. She was the co-director of plays and musicals at the Bad Axe High School for many years. During Linda

Rowland's own high school years at Flint Northern High School, she participated in drama. In 1959, her senior year, she had the leading role in the school play.

Linda Rowland went on to further her education at Alma College, where she sang in the a cappella choir. She toured the Eastern part of the United States performing with that choir. While a student there she also met her husband, John.

John Rowland taught geography, English and physical education and served at the principal at the Bad Axe Junior High for many years.

The couple's almost 44 years of marriage ended when Linda Rowland lost her battle with ovarian cancer.

Senior students at Bad Axe High School with a GPA of 3.0 or higher (or at the discretion of the committee) will be eligible to apply. Students making application must have participated in the school play or musical two of the four years of high school, with one of those being in the senior year.

"I think it's important, the way things are, to at least give the recipient some kind of funding for higher education," Rowland said. "College is so very, very expensive."

He said he intends to continue to build the scholarship fund. He knows that his wife would be receptive to this type of scholarship because they had talked about it before her death.



John Rowland stands before a portrait of his late wife, Linda. Rowland has established a scholarship in memory of his wife.