

Petoskey-Harbor Springs Area Community Foundation
20th Year Anniversary — Annual Report 2011

one drop



one drop

Individually, we are one drop.
Together, we are an ocean.

~Ryunosuke Satoro~

big splash

Over the past 20 years, the Petoskey-Harbor Springs Area Community Foundation has become a well-established source of support for many Emmet County organizations. We started with a challenge grant and a few dedicated community members with a big vision for the future.

Little by little, the donations came trickling in. And little by little, the grants came pouring out.

Through the years, organizations that promote arts and cultural activities, health initiatives, environmental protection programs, youth services, and much more--have all benefited from our grants. In fact, hundreds of nonprofit organizations have received our financial support.

You've heard it said before—each individual gift is important, every contribution can add up to something worthwhile. Twenty years ago, we believed that to be true.

now, we know it



Dear Friends,

This year marks the 20th Anniversary for your Community Foundation. Many of those involved in creating the organization will tell you that its growth, impact, and accomplishments have surpassed their wildest dreams. Hardly anyone could have imagined so many “single drops” coming together to form such a large and sustainable resource for community philanthropy. Whether it’s from the philanthropy of a modest and frugal school teacher who used pencils down to the nub, or from the hundreds of nonprofit organizations working hard to improve our quality of life, we all continue to benefit from the ripples set in motion 20 years ago.

This year we welcomed 17 new funds to our family and distributed more than \$820,000 in grant dollars. Our assets have not just recovered from the down market a couple of years ago, but they have grown to new heights. The total assets reached \$20.8 million at the end of March, 2011. But the numbers don’t begin to tell the whole story. We are also providing vital training opportunities for area nonprofits. Our community leadership and grant initiatives to prevent youth substance abuse and to encourage an entrepreneur-friendly culture are making a difference. We are spearheading efforts to address issues of land use and environmental protection through conservation and preservation.

In this Annual Report we reflect back on some of the individuals and organizations that have been such a big part of our success. But we hope the reflection and celebration do not stop here. We invite you to be a part of what we do all year long, because you, too, have played an important role and will continue to play an important role in the next 20 years. First read this report, then pass it along to a friend. Then see how you can join us in our work of making a difference every day—one drop at a time.

We thank all of you for your support.



Charlie Gano
Board President



David Jones
Executive Director



A first drop Our first Charitable Gift Annuity is now a wellspring of giving



Matt (Emer) Mathias was a practical man. A Mancelona native, he graduated from high school in 1934. You could say he knew a thing or two about thrift. “Not too many years after the Community Foundation opened an office, he bought us an electric pencil sharpener with the logic that a pencil can be sharpened over and over, and used for months,” said Maureen Nicholson, a longtime friend and senior development advisor at the Community Foundation.

In 1994, he established a Charitable Gift Annuity (CGA). It was the Community Foundation’s first of many such gifts, and it provided him with a steady income for life in addition to supporting the community he loved. Over time, Mathias gave more than \$1 million through CGAs. When he passed away last year, the remaining dollars created funds for local causes that were important to him, including an unrestricted gift to the Community Endowment. His foresight created a legacy of philanthropy that will extend well into the future.

The first drop:

Matt’s first CGA in 1994

The ripple effect:

To date, more than \$1 million given to area causes—and the number keeps growing



Kevin Cronk gets wet measuring the water quality of local lakes and rivers.

A perfect storm

Preserving our water, preserving our future

Tip of the Mitt Watershed Council works to preserve our water—one lake, river, stream, and even drop, at a time. There's no doubt that pollutants seep into our waterways through stormwater runoff. When it rains, much of the salt, fertilizers, and pesticides from our yards and streets flow into the waters we use for recreation and for drinking. Just how much and what type of pollution enters is something we haven't been able to determine—until now. Through the Community Foundation's recent grant, the Watershed Council is monitoring the contaminants in a variety of locations and after rainfalls in spring, summer, and fall—giving the council a clearer picture of what's clouding our water. What's revealed in the findings

could change the way our cities and counties clean up.

“The purpose of the project is to better understand the extent of the contamination and determine where and how to direct our efforts,” says Kevin Cronk, Monitoring Research Coordinator. Informing the city government, businesses, and residents of potential problem areas and offering solutions will hopefully slow down the contamination, keeping our waters cleaner, longer.

Since 1997 the Community Foundation has supported the Watershed Council through a variety of grants, all of which help them further their mission. Whether preserving area fisheries, beautifying local streams and rivers, or educating our citizens, their goal is always the same—to protect and improve our water resources, for all of us.

Now that's something the Community Foundation is proud to support.

The first drop:

A \$50 grant in 1997

The ripple effect:

To date, the Community Foundation has distributed more than \$111,000 in grant money to Tip of the Mitt Watershed Council



David and Ann Irish

Still waters run deep

Longtime community advocates David and Ann Irish continue to serve

David Irish moved to Harbor Springs when he was six years old. “I have no plans to leave now,” he says. He and his wife Ann love their community—a fact made evident through their years of devoted service to many organizations, including the Community Foundation.

In the early 90s, David became part of the Community Foundation’s first Board of Directors. He served as Vice President and then took over as President—a role he held for five years. “The Community Foundation emerged as a result of a wonderful confluence of time and place. The support of the Frey Foundation and the Kellogg Foundation made it grow and prosper faster than it could have otherwise,” says David. Since the beginning, David has spoken on behalf of the Community Foundation, explaining the purpose and strength of such an organization. “If someone has a charitable inclination and they have a love of community, then using the Community Foundation is a

very efficient and farsighted way to help others,” he says. He and Ann each have a donor advised fund, which they use to further their individual charitable goals.

Ann enjoys giving to smaller causes that might otherwise be overlooked. “Every year, we get a list of all of the groups that have applied for grants. I call it a ‘shopping list,’” Ann says. “We have an opportunity to pick out those that we would like to support. Some of the groups may not have received a full grant for their project, but we can still choose to give something. Often even a modest contribution can have a huge impact.”

“Giving to the Community Foundation allows for charitable people to increase in leverage their contributions to the community,” adds David. “We don’t compete with other organizations, we support them, and giving is a way to express a love of this community in a tangible and coordinated way that will leave a legacy.”

In the early days, David attended a planning session where members predicted the future size of the Community Foundation’s assets. “We woefully undershot it,” he says. “We were sure that we were going to make it work—we just couldn’t quantify how well it would work. But it has surpassed our expectations and thrived.”

The first drop:

David joins the Board of Directors in 1992

The ripple effect:

Over the past 20 years, David and Ann have given generously of their time, talents, and treasure—in more ways than one can count

Goodness bubbles over

Encouraging strength and community

Strong families make for strong communities. That's what the Women's Resource Center (WRC) believes. That's why they continue to put an emphasis on encouraging caregivers in their role of bringing up strong, healthy children. For more than a decade, the WRC has hosted playgroups throughout Charlevoix and Emmet Counties. Three different groups meet weekly, giving parents, caregivers, and children the opportunity to connect in a fun, friendly environment. Facilitator Taryn Davis-Hanson says she loves to see the kids learning and changing each week. "They develop friendships and learn basic socialization skills such as sharing, listening to one another, and cleaning up together."

The first drop:

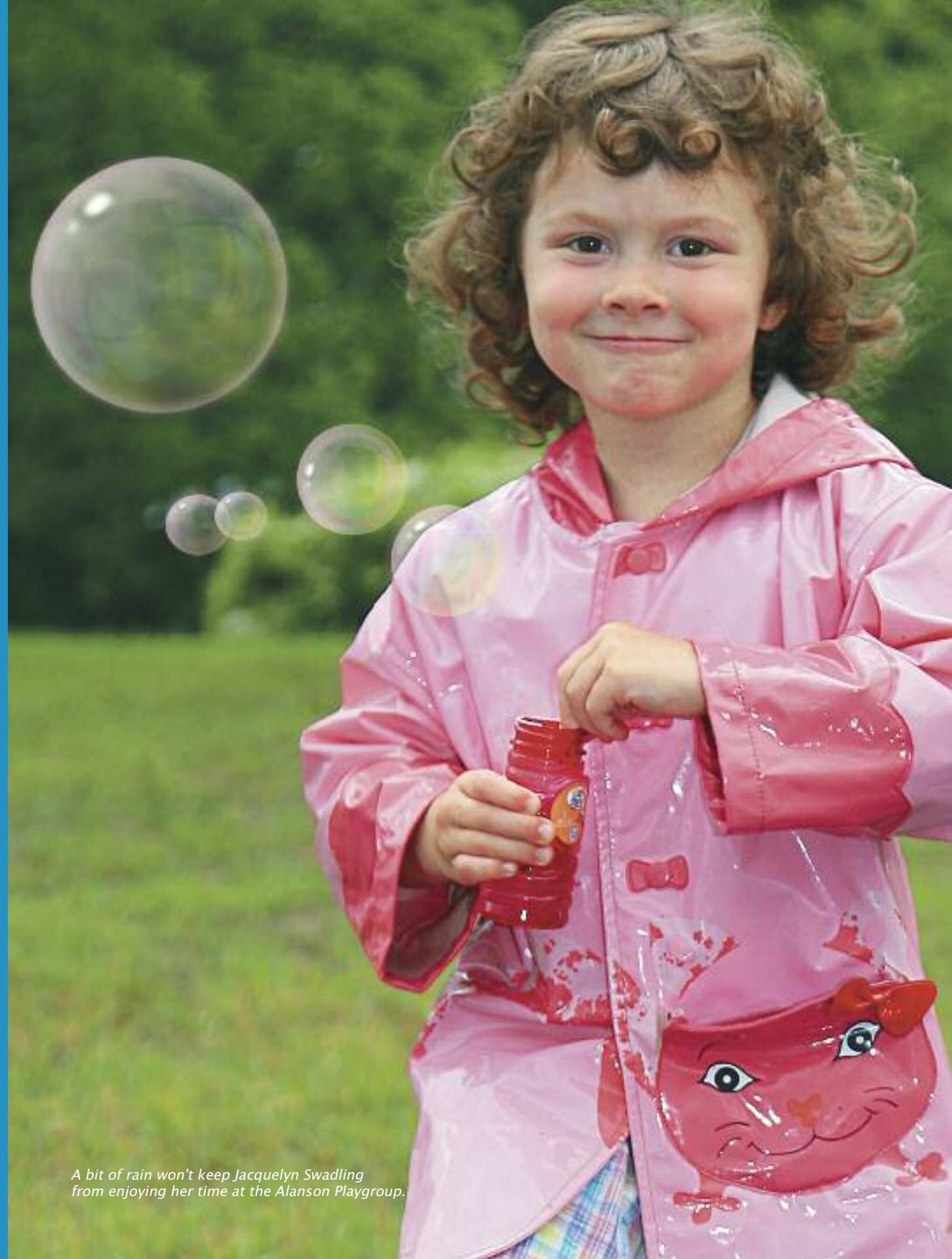
A \$500 grant in 1995

The ripple effect:

To date, the Community Foundation has distributed more than \$160,000 in grant money to the Women's Resource Center

Moms, dads, grandparents, and nannies also build lasting relationships with one another. "I come because it is a great outing for my kids and a way for me to see my 'mommy' friends," says Jill Schultz, mother of three.

A few years ago, the government funding that helped support this program was cut. "We had to look to other sources to be able to sponsor this," says Jan Mancinelli, Executive Director. "I am totally committed to this program," she says. "While we have many programs for families in distress, this is one program that is offered simply as a source of encouragement in our community. It is truly an ounce of prevention in cutting down the isolation and frustration many caregivers can feel when they are the ones providing the primary care for a young child." For three of the past five years, the Community Foundation has stepped in to fund the playgroups in Emmet County—continuing to foster the supportive atmosphere so many families have come to appreciate.



A bit of rain won't keep Jacquelyn Swadling from enjoying her time at the Alanson Playgroup.



Pottery Instructor Jim Beckering shows Simon Baker how to throw on the wheel.

A constant stream of entertainment

New Year's Eve—Family Style

For a close-knit community like ours, celebrating with our families is important. Add the fact that our area boasts many exceptional visual and performing artists, and you have a special event in the making. Four years ago the Crooked Tree Arts Center (CTAC) combined a family-friendly atmosphere, extensive art programming, and a once-a-year holiday into what they call simply “New Year's Eve at the Arts Center.”

Families loved the idea, and so did the Community Foundation. For the past three years, we've supported the event, helping to defray costs so that more people could enjoy the festivities. With over 800 attendees and 50 volunteers

for the 2011 celebration, the all-age, alcohol-free event has quickly grown into a community tradition. “Where else can you see a magician, a ballroom dancer, a speed-painter, an acoustic guitarist, a sitar player, and attend a pottery workshop all in one night?” asks Cindy McSurely, Development Director at CTAC. “This event brings all of those things, and more, together, creating multiple opportunities for hundreds of people to see and participate in arts.”

Supporting arts and culture is one of the top priorities of the Community Foundation. When families and communities create together, the possibilities are endless. Year after year, we support the arts in ways that encourage collaboration, creativity, and collective celebration—not just on New Year's Eve, but everyday.

The first drop:

A \$2,750 grant in 1993

The ripple effect:

To date, the Community Foundation has distributed more than \$159,000 in grant money to the Crooked Tree Arts Center



charting our course



David Jones Maureen Nicholson Sara Ward Laurissa Wendland

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 Sara M. Ward
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 Financial and Administrative Officer

Our trustees and staff come from a variety of walks of life and points of view. Together their decisions chart the course for the present and the future of the Community Foundation.

We thank them for their willingness to wisely oversee our various funds, grants, and organizational needs.



depth of talent

We started with only six volunteers on our steering committee in 1991. Today, more than 80 individuals serve on advisory committees at the Community Foundation. With so many talented volunteers, our broad perspective increases our ability to serve our community. Thank you to all of those who serve now and have served over the past 20 years.

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it takes many drops

We thank all of our donors whose gifts today will multiply well into the future. Each contribution adds momentum to the flow of resources that build over time, creating an outpouring of good for our community in the years to come.

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John S. Clark Founders Society

A sustainable resource

If anyone could have seen where we would be today, 20 years after our humble beginnings, it would be our founding trustee, Jack Clark. Named for him, The Founders Society is comprised of donors who make a future gift to the foundation through their will, trust, or estate plan.

Anonymous (3)
 Dick and Annette Babcock
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 Roma Walstrom Bolline
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 Marana Tost
 Sharon Walker
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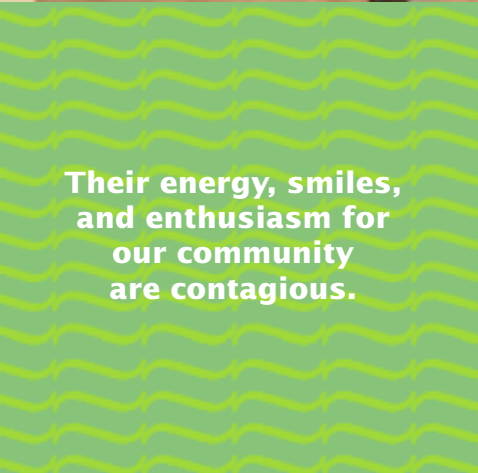
making waves

Our Youth Advisory Committee Members are making waves—positive ones!



a great pool of resources

We started with just one gift in 1991. Now, with 174 funds and more than \$20 million in assets, the power of one drop is evident.



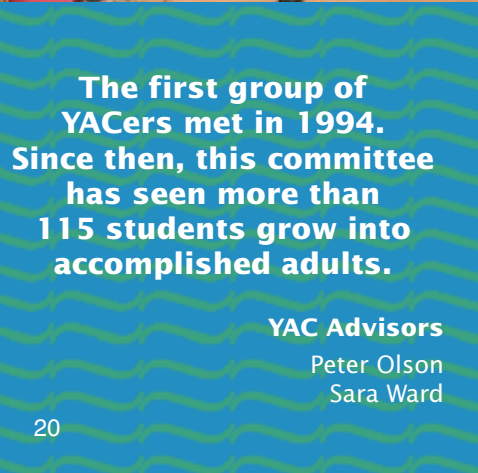
Their energy, smiles, and enthusiasm for our community are contagious.



The group of 25 Emmet County teens oversees our Youth Fund.



This year, members granted \$33,650 to projects focused on enriching the lives of area youth.



The first group of YACers met in 1994. Since then, this committee has seen more than 115 students grow into accomplished adults.

YAC Advisors
Peter Olson
Sara Ward

Alanson Schools

Sierra Oliver

Concord Academy

Lily Buday
Connor Case

Harbor Light Christian School

Lucas Matthews

Harbor Springs Public Schools

Eden Erxleben

Emily Ford
Abby Hackman
Jordan Hartman
Meg Shepherd
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Ellen Lively

Pellston Schools

Logan Spray

Petoskey Schools

Cooper Carpenter
Cade Ingleson
Connor Ingleson
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Halle Jarvi
Kate Johnson
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Rachel Schulingkamp

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Baiardi Family Foundation Fund
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Mary Clare Reynolds Joyce Fund to benefit the Harbor Springs Community Park
Katie's COUCH Fund
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The Mainland Family Fund
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Jim and Trish Murray Charitable Fund
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Neithercut Family Fund
Petoskey Rotary Charities Fund
Petoskey Rotary Park Fund
Bob Schulze Fund for Creative Writing
Scholl Family Fund
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SOOS Charitable Fund
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Sturgeon River Pottery Fund for Education in Visual Arts
Tanton Family Fund
Walstrom Marine Charitable Fund
Marjorie A. Winnell Healing Center Fund for Complementary Medicine
David and Barbara Young Fund

Jerolene and Lewis Brown Charitable Fund
Fund for Youth
James N. Gamble Family Fund
Gijigowi Fund
Healthy Youth and Seniors Endowment Fund
Little Traverse Bay Protection and Restoration Fund
Matt Mathias (Emer A. Mathias) Fund for Conservation
Northern Michigan Housing Fund
Outdoor Experience Fund
Gene and Patricia Overbeck Fund
Preston Feather Building Materials Fund
Dorothy Scott Fund for Senior Citizens
Shoreline Fund
Urban Forestry Fund
Ward & Eis Elder's Project Fund
Zonta Women and Children's Fund

Designated/Agency Funds

Animal Security Fund
Bay Bluffs Endowment Fund
Bay View Association Endowment Fund
Benjamin B. Blum Endowment Fund
Blissfest Endowment Fund
Agatha O. Boettger Senior Citizens Fund
Camp Daggett Fund
Char-Em United Way Endowment Fund
Child & Family Services of Northwestern Michigan Fund
Concord Family Association Fund
Crooked Tree Arts Council Cultural Fund
Emmanuel Episcopal Church Endowment Fund
Emmet-Charlevoix Bar Foundation Fund
Emmet County Lakeshore Endowment Fund
First Presbyterian Church of Harbor Springs Endowment Fund
First Tee Fund
Friendship Centers of Emmet County Endowment Fund
Great Lakes Chamber Orchestra Endowment Fund
Harbor Area Housing Fund
Harbor Springs Area Historical Society Endowment Fund
Harbor Springs Education Foundation Fund
Harbor Springs Instrumental Music Partnership Fund
Little Traverse Civic Theatre/Ross Stoakes Memorial Fund
Little Traverse Historical Society and Museum Fund
Manna Project Endowment Fund
Manna Fund

Emer A. Mathias NCMC Foundation Fund
Matt Mathias (Emer A. Mathias) Memorial Fund for Camp Daggett
Matt Mathias (Emer A. Mathias) Memorial Scholarship Fund for NCMC
Matt Mathias (Emer A. Mathias) Memorial Fund for Little Traverse Historical Society
Michigan Dyslexia Institute-Northern Michigan Center Endowment Fund
New Life Anglican Church Endowment Fund
North Central Michigan College Foundation Special Project Fund
Northern Community Mediation Endowment Fund
Northern Community Mediation Fund
Northern Michigan Fund
Odawa Institute Endowment Fund
Petoskey Area Garden Club Endowment Fund
Petoskey Education Foundation Fund
Petoskey Lions Club Fund
Petoskey Public Library Fund
Planned Parenthood Northern Michigan Fund
St. Francis Xavier Endowment Fund
Tip of the Mitt Watershed Council Water Quality Fund
Top of Michigan Trails Council Fund
Women's Resource Center of Northern Michigan Fund
WRC Operations Fund

Special Projects Funds

Basis of Decision Film Fund
Community Betterment Fund
Petoskey Community Courts Project Fund
Petoskey Community Pool Fund
World War II Monument Fund

Future Gift Funds

James and Carolyn Cloutier Charitable Gift Annuity
Suzanne Felt Charitable Gift Annuity
Gladys Hamill Charitable Gift Annuities
Robert D. Horner Field of Interest Fund
Dick and Jane Lent Charitable Gift Annuity
Ann Smith Charitable Gift Annuity
Sharon Walker Charitable Gift Annuity
Hugh Winnell Charitable Gift Annuity

Scholarship Funds

Mary McClutchey Amacher Scholarship Fund
Baiardi Family Foundation Scholarship Fund
Scott Batchelor Scholarship Fund

Bay Harbor Foundation Scholarship Fund
Café Society Educational Fund
James and Carolyn Cloutier Scholarship Fund
Thomas Dale Sr. Memorial Scholarship Fund
First Tee Scholarship Fund
Anna Funk Memorial Scholarship Fund
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Little Traverse Association of Home Builders Building Industry Career Scholarship Fund
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Alberto Moreno Memorial Scholarship Fund
Olofsson Family Scholarship Fund
Otho J. Mathias Scholarship Fund
Petoskey Area Business and Professional Women's (BPW) Scholarship Fund
Michael Gale Phillips Memorial Scholarship Fund
Paul and Mary Smarks Scholarship Fund

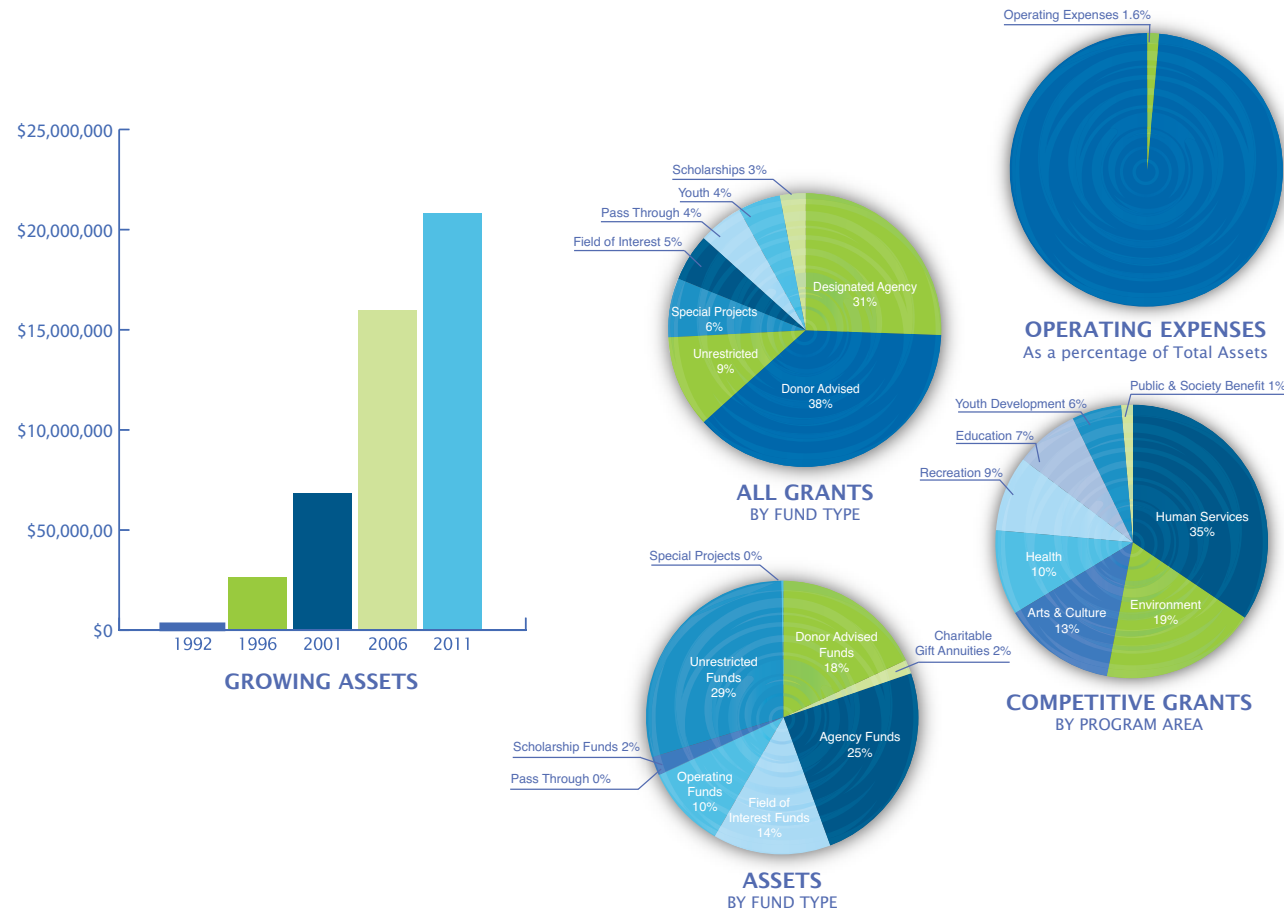
Unrestricted Funds

Anonymous Fund
Roma Walstrom Bolline Fund
Sally and John Clark Fund
Community Endowment Fund
Catherine G. Curran Fund
Curtis Family Fund
Hi and Joedy Hall Fund
Gladys and Jack Hamill Fund
Bonnie Hess Fund
Marilyn M. Icke Fund
Fred and Joyce Koehler Family Fund
Lent Family Fund
Lotspeich Family Fund
Matt Mathias (Emer A. Mathias) Memorial Fund
Marge May Fund
Pearl E. McPike Charitable Fund
Thomas S. and Ellen K. Noneman Fund
Frances Hamilton Schirmer Fund
Frances and Jeffrey Shepard Fund
Budd and Shirlee Tallberg Fund
Jack and Elayne Zaiger Family Fund

New Funds listed in bold italic.



In 1993, we gave our first seven grants totaling \$16,972. Since then, we have distributed \$7.6 million in financial assistance to area organizations and individuals. This year alone, we granted 287 grants for a total of \$820,000. We champion diverse opportunities that benefit a variety of age groups, demographics, and interests. For a full listing of grants or to find out more about how to apply, see our website or give us a call.



The Petoskey-Harbor Springs Area Community Foundation is a public charity dedicated to improving and enriching life for everyone in Emmet County. We are here to help our donors make a positive contribution now and in the future.

We are proud to:

- ✓ Connect donors with community needs
- ✓ Build a permanent source of charitable funds for our community
- ✓ Award grants that address a broad range of community issues
- ✓ Champion philanthropy and active citizenship

The Foundation is made up of many funds which are professionally invested and managed. Donations and planned gifts from individuals, families, organizations, and businesses help the foundation grow. Each year, income earned from the funds is used to make grants supporting local causes and organizations.

The Community Foundation is a nonprofit, publicly accountable organization. Our IRS Form 990 is posted on our website (www.phsacf.org) as well as our statement of activities for the 2010-2011 fiscal year. A complete, audited financial statement through March 31, 2011 is available for review at our office.

Make a splash today

Take advantage of Michigan's current tax credit before it is too late! Recent changes to the Michigan tax code include elimination of the Community Foundation Tax Credit beginning in 2012. This represents an important opportunity before December 31, 2011 for you to make a much-valued gift to our community that also provides you with the same tax credit you have enjoyed in the past. Call us for more details about the Michigan Community Foundation Tax Credit.



Petoskey-Harbor Springs Area
community foundation

phone 231.348.5820
fax 231.348.5883
email info@phsacf.org
web www.phsacf.org



Confirmed in compliance with national standards for U.S. Community Foundations.

We are a member of the Council of Michigan Foundations, the Council on Foundations, and the American Council on Gift Annuities.



Petoskey-Harbor Springs Area
community foundation

616 Petoskey Street, Suite 300
Petoskey, Michigan 49770

one drop

After 20 years and thousands of individual contributions, the Community Foundation remains strong, agile, and stable.

Whatever your philanthropic goals, we invite you to put your drop in the bucket.

When your gift is added to our permanent endowment, it will continue to grow for years to come.

Call us to discuss your options for charitable giving.

231.348.5820

