



2005 Annual Report

Straits Area Community Foundation

www.sacf.net
1-877-354-6881

SACF Paves the Way for World Travelers

The opportunity to see another country, a different culture, and another way of life is the ambition of many students who wish to discover the world. With the help of a grant from the Straits Area Community Foundation, students from Inland Lakes Schools and Mackinaw City Public Schools got the chance to fulfill that dream.



This year, the students of Mackinaw City High School's second year Spanish class took an educational trip to Ecuador to visit sites in and near Quito, the nation's capitol. The \$1,000 grant assisted the Spanish class with general funding needed for their trip.

France was the destination for students from Inland Lakes High School French Club. The group spent a few days in Paris, the Loire Valley, and the Atlantic Coast. The \$1,000 grant was used to purchase passport photos and pay the passport fees for the students.



Students from the Inland Lake French Club visited Mont-Saint-Michel at Normandy during their trip to France.

Both of these grants were awarded from the Straits Area Kellogg Youth Fund through the Straits Area Youth Advisory Council.

Crisis Center Receives Funding for New Improvements

While working through a particularly difficult time in one's life, many turn to sources of community support to help them deal with their situation. At AA Crisis Pregnancy Center in Cheboygan, mothers and families involved in a crisis situation with a pregnancy can come to this center for support with counseling, basic needs, and educational services. A grant from SACF's Community Needs Fund is helping this center improve its communications and services to have a greater impact on the community.

The \$2,048 grant was awarded to renew and improve the quality of counseling services, labor and delivery coaching for mothers, adoption referrals, and supply of ancillary items to clients in need. Grants such as this are awarded through the Straits Area Community Needs Fund, which exists to support programs throughout Cheboygan County and Mackinaw City.

Dear Friends,

Straits Area Community Foundation is a public charitable organization that serves all of Cheboygan County and Mackinaw City. We connect people who care with the causes closest to their hearts. By encouraging individuals to create permanent charitable endowments to meet the ever-changing needs of our communities, we can match donors' charitable interests with worthwhile causes by giving grants and scholarships to area programs and students.

Your Community Foundation believes that the people in our communities, and those who care most about it, can strengthen it most effectively. Helping our citizens improve their quality of life now, and into the future, is the goal for which we strive.

The Straits Area Community Foundation Board is strongly committed to improving its communities through philanthropic means. The Community Foundation staff use their expertise and knowledge to serve the philanthropic interests of the communities involved, and assist donors in achieving their charitable goals by wisely investing resources and encouraging communication between individuals and non-profit organizations.

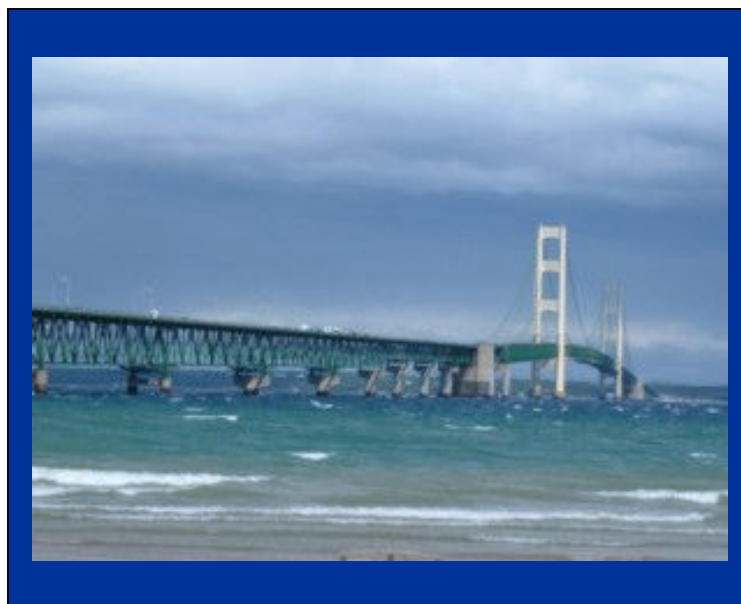
Your Community Foundation holds 38 funds that specifically benefit residents of the Straits Area. At the end of the 2005 fiscal year on September 30, 2005, those funds had assets of nearly \$686,000. Grants and scholarships totaling \$13,096.19 were awarded during the year from these funds to support our communities.

We thank all who contribute to the vision and mission we are striving to accomplish – that our support will help donors to achieve their own philanthropic ambitions, and to help them support the Straits Area now, and forever. Each of you working with the Community Foundation is helping us make that happen as we continue to invest in our communities for generations to come.

Youth Advisory Council

The Straits Area Community Foundation Youth Advisory Council (SAYAC) is a group of young people ages 12 to 21 from Cheboygan County and Mackinaw City. Working with adult advisors, these youth work to improve the lives of other children in our community through the allocation of grant money. Through this program, created by the W.K. Kellogg Foundation, members learn about how to meet the specific needs of their community, and it empowers them to make a real difference.

Students interested in becoming a YAC member should call (877) 354-6881.



Funds from the Straits Area Youth Advisory Council (SAYAC) are used to benefit youth programs in Cheboygan County and Mackinaw City.

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For good. For ever.

Supporting Our Community



SACF Donors

(2005 fiscal year donors from October 1, 2004 through September 30, 2005)

“We make a living by what we get, but we make a life by what we give.” – *Winston Churchill*

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

Mr. and Mrs. William Ahrenberg	Mr. and Mrs. Robert Ehnert	Mr. and Mrs. Frank D. Kern	Mr. Thomas R. Plesco and
Ms. Constance M. Ashman	Mr. and Mrs. Paul L. Ellinger	Ms. Cindy Kimmel	Mrs. Michelina
Audie's Restaurant	Ms. Elizabeth C. Feldmann	Mr. and Mrs. Ronald J. Kimmey	Mr. and Mrs. Richard P. Posh
Ms. Nancy H. Ausum	Mr. David H. Ferguson	Mr. and Mrs. Jeffrey M. Kolka	Mr. and Mrs. Howard Purcell
Mr. and Mrs. John J. Barnfather	Ms. Luanne E. Fisher	Mr. and Mrs. David Korte	Ms. Leslie D. Reinhart
Maj. Gen. and Mrs. L.R. Bartman	Galaxie Corporation	Mr. and Mrs. David H. Koto	Mr. Brent A. Richard
Mr. and Mrs. Gregory K. Baskin	Ms. Gail Garrison	Mr. and Mrs. Lawrence Kowalk	Mr. and Mrs. William P. Richards
Ms. Jacquelyn Bell	Mrs. Marjorie Gask	Mr. and Mrs. James A. Krouse	Mr. and Mrs. Donald J. Ritter
Ben and Patricia Bennett	Mr. and Mrs. Loren K. Gibbons	Mr. and Mrs. Robert Kuehn	Mr. and Mrs. Raymond Roth
Dr. and Mrs. Roger F. Benter	Mr. and Mrs. Michael T. Gillahan	Ms. Katherine W. Lamb	Saginaw River Marine Historical
Mr. James Blamer	Mr. and Mrs. Richard Goodin	Mr. and Mrs. Richard Lampi	Society
Mr. and Mrs. Donald A. Blome	Grandview Beach Association	Ms. Joann P. Leal	Mr. and Mrs. C. Jerry Sanders
Boss Construction Co., Inc.	Great Lakes Captains Association,	Mr. Joan Gay Leonall	Ms. Doris Scharfenberg
Mr. and Mrs. David B. Bracey	Inc.	Mr. Michael Leppen	Mr. & Mrs. J.D. Scheerens
Mr. and Mrs. Joseph Breed	Great Lakes Lighthouse Keepers	Mark and Bonnie Lorenz	Ms. Gretchen W. Schupp
Ms. Annette Brown	Association	Mr. and Mrs. Richard Luce	Ms. Kathryn M. Scoon
Myron & Ruth Brown	Mr. and Mrs. Daniel Greenia	Ms. Marilyn Ludgin	Mr. and Mrs. Craig Scott
Mr. and Mrs. Malcolm D. Campbell	Ms. Cynthia A. Gregor	Lutheran Mackinac Servant Event	Mr. and Mrs. Gerald Sears
Mr. Melvin Campbell Sr.	Mr. & Mrs. Clifford J. Grimm	Mackinaw Memorial Parade, Inc.	Allen & Donna Segrist
Mr. and Mrs. Shepherd S. Campbell	Mr. Steve Gronow	Mr. and Mrs. William K. Marvin	Mr. and Mrs. Thomas J. Soltis
Mr. Henry Caulkins	Ms. Harriett Gulliford	Mr. and Mrs. James D. Masters	Mr. & Mrs. George Stemkoski
Cheboygan Area Schools	Mr. and Mrs. James W. Haslock	Mr. & Mrs. David E. McFarland	Mr. & Mrs. Kenneth C. Teysen
Cheboygan County Council on Aging	Hawks Landing Store	Ms. Elizabeth McGeorge	Mr. and Mrs. Jan E. Tripp
Mr. and Mrs. John W. Childs	Mr. John R. Hayes	Mr. John W. McKay	Mr. Donal L. Uptegraff
Mr. and Mrs. Thomas Christensen	Mr. and Mrs. James T. Heimbuch	Ms. Janelle M. Mickelson	Mr. and Mrs. Mark E. VanderVelde
John & Ann Churchill	Ms. Karla J. Herbold	Mr. and Mrs. Roger B. Miller	Mr. Edward Voss
Ms. Jackie M. Coleman	Mr. and Mrs. Clyde L. Herring	Mr. & Mrs. Richard L. Moehl	Mr. Daniel Walsh and
Ms. Suzette Cooley-Sanborn	Mr. and Mrs. Duane A. Heyman	Mr. and Mrs. Joel Monson	Mrs. Helene Thomas
Mr. and Mrs. Peter Coyle	Ms. Miriam U. Hoover	Ms. MaryAnn Moore	Mr. and Mrs. Joseph Weber
Mr. and Mrs. Michael Cunningham	Mr. and Mrs. David R. Hubbard	Mr. Frederick E. Nelson	Mr. and Mrs. Alan Weintraub
Mrs. Marilyn Currier	William & Janet Idema	Mr. and Mrs. Tom Niswonger	Mr. George B. Whinery
Mr. and Mrs. Douglas W. Damm	C.M. Jackson	Mr. and Mrs. Gary A. Nordberg	Mrs. Gussie Williams
Mr. and Mrs. David L. Darnell	M.T. Jackson	Mr. and Mrs. Edwin Nyhus	Mr. Russel Wilsey
Ms. Katie Darrow	Mr. & Mrs. Edgar Jaggi	Mr. and Mrs. C. David Ogg	Ms. Bette Jane Wogen
Ms. Donna Davis	Mr. Martin Jahn	Ms. Carmen Olszewski	Ms. Marilyn J. Workman
Mr. George Dipka	Ms. Shirley R. Jahn	Ms. Kathleen Paquet	Mr. and Mrs. Ned O. Workman
Mr. and Mrs. Richard Dittes	Mr. and Mrs. Dale Justmann	Joan Pepper	Ms. Anne Woudenberg
Ms. Virginia A. Durand	Ms. Grace Kachaturoff	Ms. Susie Phillips	Mr. and Mrs. Robert E. Yuhn
Mr. and Mrs. John B. Edwards	Mr. and Mrs. John S. Karliak	Ms. Antoinette M. Pilzner	

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.

2005 Grants

Common Grant

AA Crisis Pregnancy Center

\$2,048.58 to support the Renewal and Reconstruction Project

SACF Youth Advisory Council Grants

Mackinaw City Schools

\$500 to support the Clear Lake Education Camp

\$1,000 to support Spanish Club Ecuador Trip

\$300 to support the Science Curriculum

\$140 to support a new Weather Station

Challenge Mt. of Walloon Hills

\$150 to support At Risk Youth Programming

Cheboygan Area Schools

\$150 to support Cheboygan Middle School Club P.R.I.D.E.

Wolverine Community Schools

\$150 to support funding for Middle School Success Maker Computers

\$149 to support Wolverine Schools Music Program

\$100 to support the Eighth Grade Career Day Field Trip

\$300 to support the purchase of a digital camera for yearbook and journalism classes

Inland Lakes Schools

\$300 to support the High School French Trip

\$1,000 to support Travel to France, June 2005

Little Traverse Conservancy

\$300 to support Knee-High Naturalist Discovery Box

Scholarships

Albion College.....\$500

Grand Valley State University.....\$600

North Central Michigan College.....\$500

University of Michigan.....\$300

Since its inception in 1998, SACF has awarded \$100,236.93 with 145 grants to support our community and its programs.



Straits Area Community Foundation Funds

Straits Area Community Needs Endowment Fund

Used to make grants to non-profits for the benefit of the residents of Cheboygan County and Mackinaw City at the discretion of the SACF Board.

Straits Area

Administrative Endowment Fund

Created to help meet the future needs for SACF's operating expenses. Disbursement is made annually.

Cheboygan Area Arts Council Fund

Used for projects, persons, or organizations which or whom serve to enhance, improve, or increase the arts and humanities opportunities to the residents and visitors of Cheboygan County and Mackinaw City. Grants are made at the discretion of the Board of Directors of the Cheboygan Area Arts Council.

Cheboygan Area Chamber of Commerce Education Fund

Established to provide funding for Cheboygan area youth education programs, individual scholarships and Chamber member education seminars, conferences and series. Recommendations are made by the Board of Directors of the Cheboygan Area Chamber of Commerce.

Community Memorial Hospital Fund

Created by the Community Memorial Hospital to be used for the hospital's general health care activities. Grant recommendations will be made by the Community Memorial Hospital Board.

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 an Advisory Committee consisting of the Mackinaw Women's Club Scholarship Committee.

Mackinaw Youth Hockey Fund

This endowment fund, started by an anonymous donor, was designed to specifically help children who are unable to cover the cost of their hockey fees as determined appropriate by the Mackinaw City Hockey Association Board.

Music in Mackinaw Endowment Fund

Created to assist with the expenses of the Annual "Music in Mackinaw" program. The donor of this fund will match every \$4,000 in contributions with \$1,000.

The Pepper Family Fund

Established as a donor-advised fund for the Pepper Family to use to support charitable projects and programs in the Cheboygan County, Mackinaw City area.

Shepler Tourism Fund

Established to benefit projects, causes, or persons that serve to enhance, improve, or increase tourism opportunities for visitors to Cheboygan County and Wawatam Township in Emmet County. Grants are made at the discretion of the Board of Directors of Shepler, Inc.

Cheboygan High School Scholarship Fund

Established for the purpose of granting scholarships to graduates of Cheboygan High School who have maintained a GPA of 2.8 or higher to further their education. Grants will be made at the discretion of the SACF Scholarship Committee.

Scheerens Family Fund

Used for gift matching for the St. Anthony's Church Endowment Fund and the Music in Mackinaw Fund.

Bois Blanc Island General Fund

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

Used exclusively for the operating expenses of the Bois Blanc Island foundation.

Mackinaw Area Public Library Fund

Established to benefit the Mackinaw Area Public Library. Grants will be made at the discretion of the Library Board.

St. Anthony's Church Endowment Fund

Created to assist with the needs of St. Anthony's Catholic Church of Mackinaw City, Michigan, and for the religious needs of the Mackinaw City Catholic Community. The donor of this fund will match every \$4,000 in contributions with \$1,000.

Straits Area YAC Expense Fund

Used for the operating expenses for the Straits Area Youth Advisory Council.

Straits Area Tobacco Partnership Fund

Created when the State of Michigan won its legal battle against the tobacco industry. Grants from this fund are used for anti-smoking projects for youth under the age of 18, and senior citizens.

Straits Area Kellogg Youth Fund

A portion of the income from this endowment fund donated by the W.K. Kellogg Foundation is used by the SACF Youth Advisory Council to teach them about philanthropy and volunteerism by funding grants that benefit the youth in Cheboygan County and Mackinaw City.

St. Helena Lighthouse Endowment Fund

Created 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.

Alberta Schappacher Scholarship Fund

Established for the purpose of granting scholarships to graduates of Mackinaw City High School for further education. Grants will be made on the recommendation of the Advisory Board for the Alberta Schappacher Scholarship Fund.

Audie's Open Scholarship Fund

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. Selection of recipients will be made by the Board of Directors of Jaggi, Inc.

Charles and Ruth Norton Scholarship Fund

Established for the purpose of granting scholarships to graduates of Wolverine High School to attend the college, university, or trade school of their choice. Grants are made at the discretion of the Scholarship Committee of Wolverine High School.

Cheboygan High School Scholarship Fund

Established for the purpose of granting scholarships to graduates of Cheboygan High School who have maintained a GPA of 2.8 or higher to further their education. Grants will be made at the discretion of the SACF Scholarship Committee.

Cheboygan Rotary Club Scholarship Fund

Established for the purpose of granting scholarships to high school graduates to attend

the college, university or trade school of their choice. Selections of recipients are made by the Cheboygan Rotary Club Board of Directors.

Doris Reeves Scholarship Fund

Established for the purpose of granting scholarships to graduates of Wolverine High School to attend the college, university, or trade school of their choice. Grants are made at the discretion of the Scholarship Committee of Wolverine High School.

Great Lakes Captains Association, Inc.

Created to provide financial aid in the form of scholarships to be awarded annually 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 as designated and deemed appropriate by the Board of Directors of the Great Lakes Captains Association, Inc.

Kiwanis of Cheboygan Scholarship Fund

Established for the educational needs of schools and/or students of the Cheboygan area. Grants will be made at the discretion of the Scholarship Committee of the Kiwanis Club of Cheboygan.

Mackinaw City High School Scholarship Fund

Established for the purpose of granting scholarships to graduates of Mackinaw City High School for further education. Selection of recipients is done by the Mackinaw City High School Scholarship Committee.

Mattson and Sons Scholarship Fund

Established for the purpose of granting scholarships to graduates of Wolverine High School to attend the college, university, or trade school of their choice. Grants are made at the discretion of the Scholarship Committee of Wolverine High School.

Wolverine Education Association Scholarship Fund

Established for the purpose of granting scholarships to graduates of Wolverine High School to attend the college, university, or trade school of their choice. Grants are made at the discretion of the Scholarship Committee of Wolverine High School.

Friends of West Mullet Lake Fund

Established to support the Rails to Trails project near West Mullet Lake in Cheboygan County.

Mackinaw Memorial Parade, Inc. Scholarship Fund

Provide annual scholarship support for students graduating from high schools in Cheboygan, Mackinaw City, or St. Ignace.

Douglas Jackson

Memorial Scholarship Fund

Provides scholarship awards to students graduating from Cheboygan High School.

Cheboygan Senior Center Endowment Fund

Established to assist with the programs, projects, and needs of the Cheboygan Senior Center.

Starting an Endowment Fund

Endowment funds with the Straits Area Community Foundation can be started with \$1,000. Your fund will be permanent, and will continue to benefit your community now, and for generations to come.

Applying for a Grant

Grants from the Community Foundation are intended for nonprofit organizations, schools, churches (for non-religious purposes), cities, townships, and other governmental units serving our geographic area with programs in fields such as education, health, human services, arts, environment, recreation and community development. Average grant awards range from \$250 to \$2,500.

When considering grants, SACF looks for projects that:

- Prevent community problems
- Benefit the greatest number of people
- Promote youth development
- Address emerging community needs
- Try a new approach to a persistent problem

Generally, the Foundation will not make grants for normal operating expenses of established programs, annual fundraising events, political campaigns, loans, sectarian purposes and deficit funds. Grant deadlines are as follows:

Common Grant.....January 15, 2006

Youth Advisory Council.....February 1, April 1, October 1 (2006)

Tobacco Settlement Grants.....February 28, 2006

Common Grants: Awarded to local non-profits for general programs and projects within the Straits Area.

YAC Grants: Awarded by the Youth Advisory Council to non-profit organizations with projects that directly affect the youth of Cheboygan County and Mackinaw City.

Tobacco Grants: Awarded to anti-smoking and cessation programs for youth under the age of 18 and to senior citizens.

Make a Gift Online

SACF is able to securely accept online gifts from donors. You may also call (877) 354-6881 and someone would be happy to take your gift over the telephone. Within a few days you will receive an official acknowledgment of your gift for your records. You may also send a check payable to SACF to P.O. Box 495, Alpena, MI 49707.

Please include the fund to which you would like to contribute on the memo line of your check.



www.sacf.net

*SACF is an affiliate of the
Community Foundation for Northeast Michigan*



Tax Advantages of Giving to SACF

Individuals

<u>Contribution</u>	<u>Federal Tax Reduction</u>	<u>State Tax Reduction</u>	<u>Net Cost</u>
\$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

<u>Contribution</u>	<u>Single Business Tax Liability</u>	<u>State Business Tax Reduction</u>	<u>Federal Tax Reduction</u>	<u>Net Cost</u>
\$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

Tax benefits may vary depending on your individual tax situation. Consult your tax advisor to determine how your contribution will affect you.

Types of Funds

AGENCY FUND – A fund started by a non-profit with its own money for the purpose of preserving itself.

DEFERRED INCOME FUND – These are Charitable Remainder Trusts that were given to the foundation with money being paid to the beneficiary of the trust. Upon the 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 – A fund where distribution of grants is made by recommendation by 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 FUND – These funds are used for general grant making for a specific purpose.

NON-ENDOWED FUND – These funds may use all or part of its assets (both income and principle) for the purpose designated by the donor.

SCHOLARSHIP FUND – These funds are used towards assistance with the expenses of attending a college or university. These are granted to individuals.

UNRESTRICTED ENDOWMENT FUND – These are used as general funds to meet the needs of a community. Gifts to these funds produce income that is then used to make grants available to all area non-profits, schools, churches, and government agencies. These grants are not restricted as to what they may be used for.

Straits Area Community Foundation Board of Directors

Marilyn McFarland	Joan Pepper
Lawton Smith	Janet Weiss
Joann Leal	Jennifer Lee
Katie Darrow	Dean Scheerens
Kathy Scoon	Krista Siler
Debra Turnbull	Spencer McFarland

Straits Area Youth Advisory Council Jennifer Lee, Advisor