



**Iosco County
Community Foundation**

2006 Annual Report

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

For good. For ever.SM

A Message to the Community,

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

The Iosco County Community Foundation (ICCF) strives to meet these evolving needs through our grants, which are the heart of our good work in the communities.

With total assets of \$1,975,831 on September 30, the end of our 2006 fiscal year, we awarded \$52,107.70 in grants and scholarships during 2006. Even with this great number, the real measure of our success lies in how these grants make a genuine difference in the lives of Iosco County residents and improve the quality of our communities.

Throughout the year, we funded several youth projects, provided for improvements in health services and community development, as well as supported programs for the general improvement of our communities.

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 Iosco County even better. Your contribution and those of your neighbors will help us do just that.

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

*Warm regards,
ICCF Board of Directors*

Youth Advisory Council Empowers Students to Make a Difference in Iosco County

It was John Bunyan, a famed English author from the 17th century who said, "You have not lived until you have done something for someone who can never repay you."

Students in ICCF's Whitewater Youth Advisory Council (YAC) get a first-hand look at this important lesson as they work to serve their community through the allocation of grant money.

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

"I have seen our students become much more aware of the valuable community services that exist in our area," said Angela Giori, the Hale High School YAC advisor. "Many of them have volunteered to participate in these services after discovering them through the YAC grant process. I think the Youth Advisory Council has opened their eyes to community needs and has enhanced their understanding of others."

Based on available monies and under the guidance of an adult advisor, the committee determines award amounts for each applicant while considering the *ICCF Needs Assessment Survey* – a compilation taken every three years of the biggest concerns and issues of youth throughout Iosco County.

See YAC, page 3.



ICCF Whitewater YAC members review grant applications to award to youth programs in Iosco County.

How do you want to help your community?

Talk to us. We're listening.

Grant Supports

Multicultural Evening for Iosco County Students

A fun-filled evening planned by youth, and experienced by youth is what it's all about at



Foreign Exchange students serve in a panel discussion.

(YAC), about 45 students from across Iosco

Tawas High School's Multicultural Evening.

With the help of a \$1,000 grant from ICCF's Whitewater Youth Advisory Council

County were able to take part in an evening of cultural events hosted by Tawas High School's Spanish Club.

According to Jolene Grusecki, the project coordinator of the Multicultural Evening, ICCF played a vital role in the success of the project.

"Without the financial support and encouragement of ICCF, many students would not have the opportunity to experience something out of their 'comfort zone' in Northern Michigan," said Grusecki.

Many guests are invited, including students from all high schools in Iosco



County, as well as Arenac Eastern High School.

Several dance troupes performed different dances at the Multicultural Evening. Students from Tawas, Hale, Whittemore-Prescott, and Arenac-Eastern high schools attended the event.

Students from high school foreign language classes help plan the evening, which includes traditional dance, sharing personal travel experiences, and cultural role-playing games. The students also greatly enjoyed sampling foods from other cultures and nations. **See MULTICULTURAL, page 3.**



Iosco County Community Foundation (ICCF) Donors

The following donors made gifts during ICCF'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 Iosco County Community Foundation. We value every gift, regardless of size, and appreciate each and every one of our donors. Thank you.

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|------------------------------------|------------------------------------|----------------------------------|---------------------------------|
| Mr. John A. Alexander | Friends of the East Tawas Library | Dr. Murlene McKinnon | Mr. and Mrs. Robert G. Sanders |
| Ms. Sue A. Alexander | Mr. and Mrs. Gerald D. Gracik Jr. | Mr. and Mrs. Robert F. Michaelis | Seymour Carpet & Furniture |
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"The greatest use for life is to spend it for something that will outlast it." – William James

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.

ICCF Awards Over \$52,000 in Grants and Scholarships

Through the Iosco County Community Foundation's many charitable funds, \$52,107.70 was awarded to community projects and scholarships to area students.

Alzheimer's Association, Northeast Michigan Chapter

\$776.33 to support the Respite Care Assistance Program. This program allows for caretakers working with the Alzheimer's Association to have respite workers assist clients when caretakers cannot work.

Hale Area Citizens Patrol

\$776.34 to support the operations of the Hale Area Citizens Patrol, a group of volunteers from Hale who serve as a watch patrol for the protection of their community.

Holy Family School

\$16,000 for general operating costs.

Iosco-Arenac District Library

\$1,550 to support the 2006 Summer Reading Program that encourages children to read over the summer vacation to avoid a decline in reading levels by providing a variety of programs and activities at their local public library branches.

Iosco County MSU Extension/Iosco County HRH

\$2,500 to support the 4-H Exceptional Equestrians, which provides handicappers with the opportunity to learn horseback riding through the Proud Equestrians Program.

Oscoda Area First Responders

\$776.33 to support the purchase of ambulance equipment, to help better serve Oscoda County residents during emergencies.

St. Joseph Health System

\$1,710.45 to support the F.I.T. Kids program, which encouraged 5th grade students at Hale Elementary School to develop and maintain good health practices relating to nutrition and physical activity, thereby decreasing their risk for obesity, cardiovascular disease (CVD) and Type II diabetes.

Tawas Area High School Spanish Club

\$1,000 to support the Multicultural Evening, an event that brings several schools together to host activities that educate the students about various cultures across the globe through events like dancing, art, food, music, and cultural games.

Tawas Area Junior High School/Club PRIDE

\$2,168.25 to support Drug Education Programs that will provide 6th-8th graders with an evening of information on the effects of tobacco, alcohol and inhalants use, and also for a presentation to 3rd graders about the dangers of tobacco use.

ICCF also awarded \$24,850 to graduating seniors from across Iosco County.

Grants Information

ICCF Common Grants are awarded to nonprofit organizations in Iosco County that work to improve and help residents of our communities.

Grant Application Deadline: January 31

ICCF Tobacco Grants are awarded to projects and programs that promote smoking cessation, and provide education about the dangers of tobacco and drug use for senior citizens and youth under the age of 18.

Grant Application Deadline: April 1

Youth Advisory Council (YAC) Grants are awarded to nonprofit organizations in Iosco County to support projects and programs that benefit youth under the age of 18 in our communities.

Grant Application Deadline: February 28.

All applications are available at www.iccf-online.org. Please call the Community Foundation for help in completing your application.



Iosco County Community Foundation (ICCF) Funds



Donor Advised Funds

Tawas Kiwanis Foundation Fund

Tawas United Methodist Church Fund

**Thomas B. and Nancy E. Huck Charitable Gift Fund

Designated Funds

Jerry and Marge Cotter Fund

**Friends of the East Tawas Library Fund

St. Joseph Education Foundation Endowment Fund

R. Mick Community Auditorium Fund

Field of Interest Funds

Iosco County Arts and Humanities Fund

Iosco County Health Care Fund

Iosco County Kellogg Youth Fund

Iosco County Lakes and Rivers Fund

Iosco County Recreation Fund

Iosco County Tobacco Settlement Partnership Fund

Agency Fund

AuSable Valley Community Mental Health Fund

Charitable Gift Annuity Fund

**Huebner Charitable Gift Annuity Fund

Scholarship Funds

Carl and Christine Huebner Scholarship Fund

Elmer and Eliza Werth Fund

George E. and Dorothy M. Green Scholarship Fund

Hale Education Fund

Joseph Barkman Scholarship Fund

Marie Samuelson Scholarship Fund

Michael Wentworth Scholarship Fund

Nancy Moran Scholarship Fund for Holy Family School

Tawas Education Foundation Barkman Fund

Tawas Education Foundation Coyle Fund

Tawas Education Foundation Duane N. Sanders Memorial Scholarship Fund

Tawas Education Foundation General Fund

Tawas Education Foundation Restricted Fund

Unrestricted Funds

Iosco County Community Needs Fund

The Iosco Affiliate Administrative Fund

William and Marcia Hopcroft Memorial Fund

**Fund established in 2006 fiscal year

ICCF Launches New Website



Pictured above is the homepage of ICCF's new website at www.iccf-online.org.

This year, ICCF launched a brand new website at www.iccf-online.org.

Whether you are a donor, grant applicant, member of the media, or simply interested in finding out more about what ICCF is doing for Iosco County's 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

MULTICULTURAL, continued from page 1

Traditional dishes from other countries were prepared for the event for students to get a good taste of some new and different things.

A real highlight of the event was a panel discussion with exchange students who spoke about their impressions of the United States before arriving and their observations now that they are here.



Food preparation

YAC, continued from page 1

Working with the nearly 30 students in Whitewater YAC, the experiences prove to be very educational for the committee members.

"I know that colleges are pushing group work in class," said Lindsey Pearsall, a YAC member from Tawas High School.

"YAC has given me a first hand opportunity to improve my group work skills and listening skills. I have been proud to be a part of this group and will not forget the things I learned."

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.

"The students are challenged to think of others, to think beyond themselves, and to give of themselves," said John Bowman, the Whittemore-Prescott High School YAC advisor. "I have seen students gain confidence, leadership skills, and knowledge of philanthropy and the grant making process, while having fun at the same time."

ICCF YAC, with the assistance of an adult advisor, awards grants to youth-oriented programs in Iosco County using funds from the Iosco County Kellogg Youth Endowment Fund. Each year, the YAC is able to provide about \$12,000 in grants to area programs. As the endowment grows, through interest and future gifts, the amount available to grant also grows.



YAC members often lend a hand to community service projects in their communities.

How do you want to help your community?

The Iosco County Community Foundation provides a unique opportunity for donors to support their philanthropic, charitable interests. With over 30 funds from which to choose, ICCF provides much needed funding to causes in Iosco County ranging from the environment and recreation, to youth programs and education. When you give a gift to ICCF, 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 Iosco 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 will never be spent. Only the income from the gift can be spent. Gifts to endowment funds continue to produce income forever. Gifts to any endowment fund are eligible for a 50% Michigan Tax credit.

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 ICCF Grant Screening Committee reviews grant applications and make their recommendations to the CFNEM Board of Trustees for final approval.

Talk to us...we're listening.



ICCF Board of Directors

ICCF's 2006 Board of Directors. Pictured in the back row from left to right are Chad Brandt, of Hale, Ed Nagy, of East Tawas, Stephanie Mallak Olson, of Oscoda, Carl Huebner, of East Tawas, and Joanne Hintz, of East Tawas. Front row, left to right: Sue Alexander, of East Tawas, Susan Elliott, of East Tawas, Jane Peters, of Hale, and Duane Colvin, of Hale. Not pictured is Clarissa Hoffman, of Whittemore.

Tax Advantages of Giving to ICCF

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

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

ICCF would like to thank our sponsors for their generous support which has made this annual report possible. Thank you!



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

