

2008 REPORT TO THE COMMUNITY



Partnerships in Providing a
Better Lake County



BOARD OF TRUSTEES

The LCCF Board (pictured left to right)

Front row: Bob Fisher, President; Vedra Gant, Vice President; Jane Allison, Secretary; and Ellen Kerans, Treasurer.

Back Row: Randall Howes, Linda Rubin, Connie Theunick-Perley, Shawn Washington, Paul Bigford, Joe Brooks, Ken Moore, and Mary Anderson

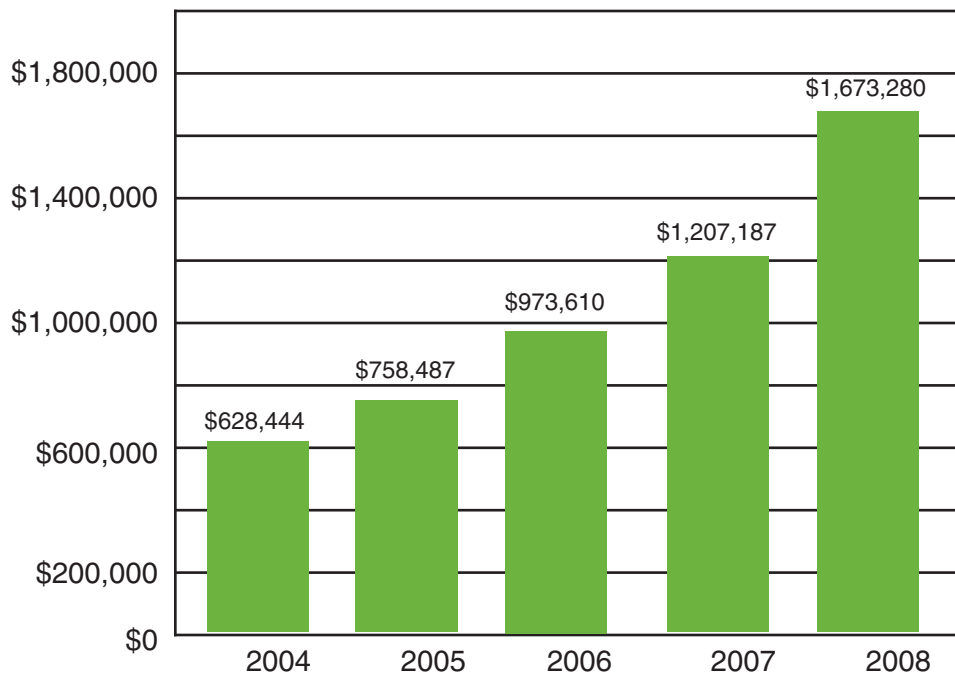
Missing: Larry Doorn, John Drake, David Randall



FINANCIAL HIGHLIGHTS

Total Gifts.....\$1,106,104
Total Grants Approved.....\$62,892
Net Assets.....\$1,673,280

TOTAL NET ASSETS



REFLECTIONS ON 2008; THOUGHTS ON 2009



The economic downturn has affected all of us, including the Lake County Community Foundation. We find ourselves caught between the rising needs of the many citizens who benefit from our grant awards and the reduced contributions from all of us who are feeling the pinch in our pocketbooks.

However, LCCF was incredibly fortunate to have an anonymous donor contribute one million dollars to our General Fund in August, 2008. This amazing gift allows us to continue our grant awards without a pause, and to increase our net assets almost 40% from a year ago to nearly \$1.7 million.

LCCF's purpose is to make a difference in the lives of many of our neighbors and fellow citizens. We are able to do this only because of our donors who care so much and are concerned about making Lake County a better place to live, work and play. Thank you to all who donated, whenever and however much, to our cause.....it is greatly appreciated.

We know that some of our donors reside year-round in Lake County, and that some only vacation here, but we are grateful to you all for your gifts. We are also grateful to our anonymous donor who enriched our coffers as well as our ability to expand our grant awards, and to the DQF Foundation who continues to offer annual challenge grants, adding more dollars to our assets.

Please read some of the enclosed stories about organizations helped by our grants and our endowments. It is our ultimate goal at LCCF to continue to grow our fund balances and to expand our donor base, but also to inform the public about the many citizens and non-profits we assist. These stories are meant to do that.

The LCCF Board hopes you will join us in our community effort to make Lake County a better place for us all.

Bob Fisher, President
Lake County Community Foundation

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2008 GRANTS

Each year, a portion of our endowment income is awarded to worthy applicants in the form of grants. The Lake County Community Foundation awarded nearly \$63,000 to charitable organizations in 2008. Although the amounts of the grants varied, each recipient presented the LCCF with a project that would have a lasting effect on the Lake County community and would fulfill the purpose of LCCF to enhance the quality of life for Lake County citizens and visitors.

Animal and Nature Guardians' Education Legacy

Animal Rescue Mobile Anesthesia Unit	\$ 2,000
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Baldwin Community Schools

Martin Luther King Day Celebration	1,500
CRANE Summer Enrichment Camp	15,000
High School Choral Robes	1,500
Percussion Instruments	2,000
Playground Upgrade	2,000

Baldwin Family Health Care, Inc.

Substance Abuse Treatment Outcomes	1,925
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Brail Health Care Scholarship

1,000

Catholic Charities West Michigan

Lake County Foster Grandparents Program	2,000
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Communities Overcoming Violent Encounters

Lake County Outreach Project Specific Client Assistance	2,000
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County of Lake

Sheriff's Office Search & Recovery Unit Alzheimer's Trak Tracking System	2,000
Dive Team Equipment	2,000
Victim Service Unit Support	250

Charles Coykendall Scholarship

250

Gerl Foundation Scholarship

1,500

Goodwill Missionary Baptist Church

Youth Cultural Awareness	588
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Lake County Department of Human Services

Plastic Tubs for Children's Christmas	540
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Lake County Habitat for Humanity, Inc.

General Operating Support	1,151
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Lake County Merry Makers	
Idlewild Music Fest Free Gospel and Open Talent	\$ 2,000
Idlewild Theatre Company: The All Night Strut!	2,000
Idlewild Music Festival Sponsorship	2,300
Lake County Trial Court Family Division	
Juvenile Court Community Service Work Project	2,000
Mecosta Conservation District	
Household Hazardous Waste Collection 2008	1,000
Pathfinder Community Library	
Multi Media Expansion Project	1,895
Pere Marquette Watershed Council	
River Habitat Improvement	481
Rose Lake Youth Camp	
Kayaks and Camp Registration Fees for Low Income Youth	1,865
The Simonson Scholarship	3,000
St. Ann's Catholic Church	
Senior Citizen Trips	2,000
Adult Religious Education	1,100
Village of Baldwin	
Sounds of the Forest (free concerts)	300
Sounds of the Forest (program support)	247
Wenger Scholarship	1,500
West Michigan Community Mental Health System	
Community Summer Youth Enrichment Program	2,000
Total Grants Approved	62,892
Prior Year Cancellations & Refunds	(656)
Total Grants	\$ 62,236

GRANT STORIES

BALDWIN HIGH SCHOOL BAND AND THE MARIMBA PURCHASE



Pictured above: Kim Tripp, Advisor, Ariana Bolles, Kenneth Brooks, Aaron Soule, Sam Bitson, Tyler Walter, Mary Miles, and Devonn Sparks-Burrell

In 2008, the Baldwin Community Schools High School Band, under the direction of C. David Bass, received straight First Division ratings at both District and State Festivals. The band has been growing in numbers and proficiency over the past several years with outstanding leadership as well as the support of the community.

The band is able to perform in a variety of ways: a full concert band, a jazz band, a basketball pep band, a marching band, and with chamber winds. A grant from the Lake County Community Foundation purchased a Four Octave Musser Marimba, which further expands the performance capability of the band.

With the marimba, the band has been able to establish a percussion ensemble this year, adding yet another dimension to their band performances. The marimba has also enabled the band to perform music which would have been lacking without this wonderful sound!

CARE TRAK SYSTEM

In 2008, Lake County law enforcement and emergency response officials decided, after a year of research, that they needed to purchase a technology which would give them the tools to find a lost person who is in need of help and has no way to communicate. Often these persons are elderly with Alzheimer's or dementia, or younger people living with autism.

The Care Trak bracelets, the system chosen, are worn much like a wristwatch, but cannot be removed without considerable effort. This system provides a global positioning systems (GPS) within the bracelets for disabled area residents who might wander off. "There have been incidents in our state and in neighboring counties in which Alzheimer patients have walked away in the winter and died from exposure before they could be located," explained Lake County Sheriff Department Undersheriff Mike Dermeyer.

Thanks to support from the Lake County Community Foundation, as well as financial support from other private and public agencies, there are now ten bracelets available. As of January, 2009, five persons have been identified as potential participants in this program, four of whom are Alzheimer patients. The training has taken place for all Search and Recovery staff in Lake County, so that now the Care Trak system will help protect Lake County citizens who need it.



HOUSEHOLD HAZARDOUS WASTE DISPOSAL DAY 2008

The household hazardous waste collection in three counties – Lake, Mecosta and Osceola – held on October 11, 2008, did its job of getting thirteen tons of potentially harmful waste out of the area. If disposed of incorrectly, hazardous waste can cause environmental damage by contaminating ground and surface waters which can threaten human health and wildlife. The LCCF contributed to this important environmental effort.

In Lake County, 130 households took advantage of the opportunity to dispose of hazardous waste. This number is up from last year; in fact 70 were first time users of the service. Over two tons of material was collected including 220 gallons of contaminated oil. Other toxic material collected included oil based paint, all types of cleaning solvents, automotive products such as antifreeze, and brake fluid; and miscellaneous items including florescent light bulbs, moth balls, and mercury thermometers.

Next years hazardous waste disposal day is scheduled for October 10, 2009.....a date to remember.



STORAGE TUBS FOR THE CHRISTMAS PRESENT DISTRIBUTION PROGRAM



An ongoing community service project supported by the Lake County Department of Human Services and other community sponsors makes Christmas presents available each year for over 600 needy children who live in Lake County. Parents come to the Luther Lion's Club in December and choose gifts and clothing for their children. To make the support dollars serve as many children as possible, volunteer shoppers look for bargains all year long and purchase items for the Christmas distribution at bargain prices. The goods are stored at the Department of Human Services building and then taken to the Lion's Club for distribution in December. In 2008, a \$550 grant from the Lake County Community Foundation purchased 45 storage tubs from the

local hardware store and allowed these materials to be organized, stacked and protected while awaiting distribution. No dust. No dirt. No broken goods. The Christmas distribution continues to improve and serve more children each year.

ESTABLISHED ENDOWMENTS

Lake County Community Foundation (LCCF) endowment funds fulfill donors' intentions. Donors' gifts are invested "For **good**. For **ever**." Only the earnings from endowment funds are granted annually, and grants are made only to non-profits whose work aligns with donors' wishes.

Donors may give unrestricted gifts from which the LCCF Board will make grants for the worthiest causes each year, or donors may create or give to an endowment that meets a specific need donors wish to fulfill. A \$10,000 minimum gift is required to establish a LCCF endowment fund. Donors may take up to five (5) years to complete an endowment, once it has been established, with no earnings awarded from these endowments "in progress" until completion.

Three endowments are highlighted on pages nine and ten. These stories are from those doing the honoring, promoting the cause, and trying to make a difference in the lives of citizens in Lake County.

SILVER

Loretta Adams-Ashby Memorial

For charitable needs

Richard and Laurie Conney

For animal control needs

Faith Fellowship Church, Irons, Michigan

To benefit Faith Fellowship Church

Lake County Health and Human Services Association

To benefit and supplement Lake County health and service programs.

Luther Library

To benefit the Luther Library

Pete Lewandowski Memorial

For projects benefiting youth

J. Michael and Kathleen A. Oostmeyer Pathfinder Library

For Pathfinder Library acquisitions, specifically about hunting and fishing

Rock Family Advised

For charitable needs for persons residing in Lake County

Fred and Kaye Tiggelman

For charitable needs

GOLD *(\$10,000 minimum)*

Crete Griglio Memorial

To benefit STRIVE students (scholarships) and for charitable needs

Fred H. and Eleanor Mans Memorial

To benefit the Pere Marquette River and the Sounds of the Forest Concerts

MacLeod-Allison Family Advised

To benefit the Lake County Historical Society, Baldwin High School Band, and Baldwin Pathfinder Library

Martin Luther King Celebration Scholarship

For Baldwin High School Students

Jean O'Connor Memorial

To strengthen families

Theodore Pettengill Memorial

To benefit downtown Baldwin

GOLD (*\$10,000 minimum*) *continued*

PTF Advised

For charitable needs in Lake County

StoVer Advised

For charitable needs in Lake County

Christina Vandenberg

To benefit Baldwin Family Health Care with continuing education health classes

DIAMOND (*\$20,000 minimum*)

Bob Bair Memorial

To help underwrite substance abuse projects and programs in Lake County.

Pere Marquette Watershed Council

For projects benefiting the Pere Marquette River

John D. Siddall

To provide for programs and activities of Baldwin Family Health Care, and funding to medical students and interns

EMERALD (*\$50,000 minimum*)

Baldwin Rotary Club Scholarship Committee Scholarships

All applicants must demonstrate academic achievement, superior personal character, leadership ability and have the potential for future academic success.

- Max and Zelma Brail Health Care Scholarship
For Baldwin High School graduates who intend to pursue a career in health care
- Charles Coykendall Memorial
For Baldwin High School graduates who demonstrate the above qualifications.
- Emil Wenger Memorial Scholarships
For Baldwin High School graduates who demonstrate the above qualifications

Lake County Habitat for Humanity

To benefit Lake County Habitat for Humanity

Lake-Osceola State Bank Fund Designated for the Idlewild Historical and Cultural Center

To assist with operating costs

Robert S. Smith Family Advised

For charitable needs in Lake County

S.T.R.I.V.E. Student

To provide annual scholarships for students in the Rotary Club of Baldwin's STRIVE mentorship program.

PLATINUM (*\$75,000 minimum*)

GERL Foundation Advised

For charitable needs in Lake County

GERL Foundation Scholarship

For Baldwin High School graduates with financial need, academic achievement, superior personal character, leadership ability, and potential for future academic success.

Richard Simonson Scholarship

For Baldwin High School graduates, with preference to applicants involved in community or civic activities; advised by the Baldwin Rotary Club Scholarship Committee.

ENDOWMENT STORIES

These are a few of our endowment stories, showing reasons for creating these gifts in perpetuity....to make a lasting difference, to honor someone, or to provide a better service in Lake County. There are many reasons to consider an endowment, but these examples are some illustrations of the very personal causes to contribute such a lasting gift.

PETE LEWANDOWSKI ENDOWMENT



Pete Lewandowski's real name was Louis John Lewandowski, but he decided to create his own name. He chose Peter because of the biblical quote: "Upon this rock I shall build my church." He fully intended to make a positive impact on the world in which he lived. As his brother, Francis (Bud) said at Pete's 90th birthday: "You have, indeed, made this world, by your life, a better place than you were born into."

Pete was a deeply spiritual man, having proudly attended Catholic schools for twelve years. He graduated from DePadua Catholic High School in Ashland, Wisconsin in 1932. After his father died in 1935, he became the head of the household....which included seven siblings. He did not shirk from his responsibilities, even cutting wood in the wintertime with an axe and saw....all to help feed the family during the Great Depression. Pete had a take-charge attitude when faced with adversity. He always had a way of finding the best in every situation and in every person and in helping others to do the same.

Pete and three other brothers served in World War II, with two other brothers later serving in Vietnam. Pete served in the United States Army and was awarded the Purple Heart after being wounded during the Normandy invasion.

After the war, Pete attended college in Detroit, Michigan, graduating with a degree in social work. He was a member of the Academy of Certified Social Workers (ACSW) and served as a social worker in the Archdiocese of Detroit in the Catholic Youth Organization (CYO). He specialized in working with at-risk youth and families. He was often given the toughest cases because of his great skill, insight, and compassion in working with others to help them become better persons.

After Pete moved to Lake County, he remained active by working with the Juvenile Court of Lake County for over 15 years. He also offered his extensive knowledge to groups such as the 4-H program, FiveCap, Shrine of the Pines, the Lake County Chamber of Commerce, and baseball programs, all of which benefited from his years of experience working with youth.

Pete Lewandowski enriched the lives of many people, both young and old alike throughout his life. Pete had a way of making others feel at ease around him. When people would converse with Pete, often the first words out of his mouth were, "What can I do for you?" He also had a philosophy that he passed along to others, "Do something kind for someone else."

The Pete Lewandowski fund benefiting youth was established to remind others of his amazing volunteerism and caring for youth, and to continue to carry on his life's work and passion of helping young people to create better lives for themselves and others.

MARTIN LUTHER KING SCHOLARSHIP FUND

The Martin Luther King Celebration Committee has worked for many years to honor Dr. King's life in our community and specifically at the Baldwin Community Schools on or near MLK Day. Part of the celebration has included a Martin Luther King Celebration Scholarship, honoring the principles espoused by Dr. Martin Luther King, Jr. The scholarship recipients must be compassionate, focused on being better persons, and aware of their fellow man. The committee has awarded eight scholarships in recent years.



Left to right: Shawn Washington, Bre'endle Watkins, Mary Martin, Denise Suttles, Doresa Walton-Mack. Not shown: Robert Watkins, Althea Woodley and Faith Thomas-Jones.

Encouraged by a local business person in 2004, the Stockton Foundation began funding the scholarship. In 2007, the Stockton Foundation started building an endowment to award an annual scholarship(s) to a graduate(s) of Baldwin High School to attend the college of his/her choice. The current MLK Celebration Scholarship committee is chaired by Denise Suttles. Other members include Nora Ducat, Judith Mayfield, Faith Thomas and Lottie Tyson. The criteria used to select the recipient(s) are: the completed application form, three letters of recommendation, a recent transcript, documentation of school and community service, and a one-page statement of career goals and, for the finalists, a personal interview.

LUTHER AREA PUBLIC LIBRARY ENDOWMENT

Thanks to the commitment of a few dedicated library supporters and area residents, the Luther Library was able to establish and fund an endowment in December 2007.

This endowment was given a unique opportunity to grow because of a challenge grant from the DQF Foundation to LCCF. Letters were sent out and our grass roots effort to raise the necessary funds began. Friends and neighbors joined the effort, and within a few short weeks, we were able to raise enough money to establish an endowment. With DQF's match, we are now at \$9,000!



Summer 2008: Story Hour

This endowment is very important to the Luther Library. It will provide a source of funding which enables us to continue providing essential services. Libraries today serve as centers of discovery and communication, places where people gather, and where information comes alive. The library has extended its mission well beyond the storage of knowledge, offering more than basic library services. Plans for the future include an addition to the existing building for educational, fun programs for children, young adults, and their families.

The Luther Library Endowment fund is an investment that paves the way for growth and ensures the future of this library. The Library Board and State believe in the following quote, "Libraries will get you through times of no money better than money will get you through times of no libraries."

BEQUESTS - A PERSONAL LEGACY OF GIVING

Many of us are now considering a will. We want you to know that including a charitable bequest in your will is a simple way to make a lasting gift that benefits the community forever and becomes your personal legacy of giving.

BENEFITS

Making a bequest to your community foundation is an easy way to transfer assets to charity. You can decide to do it at any age by adding to an existing will or drafting a new one. In doing so, you leave a legacy to your community, while enjoying the assets you need to maintain your current lifestyle. Plus, you are able to distribute some or all of your assets tax free.

You can give cash, appreciated stocks, or other assets. Some of the most tax efficient asset types given through your estate plan come from retirement plan accounts, since heirs would be taxed on the income in respect of the decedent (IRD). Through your will, you can choose to give a stated dollar amount, a specific property, a percentage of your estate, the remainder after distributions to other beneficiaries, or you can make your gift contingent on certain events.

HOW IT WORKS

- * You include the community foundation in your will as a bequest. Your attorney will recommend language.
- * You determine the type of fund you would like to establish with your gift.
- * When the foundation receives the bequest, we set up a special fund in your name, in the name of your family, or in honor of any person or organization you choose.
- * Your charitable gift is excluded from your assets for estate tax purposes.
- * LCCF, following your charitable wishes, determines the areas of community need that would be most appropriate for grants from your gift. Our board then issues grants in the name of your fund or, if you prefer, grants can be made anonymously.
- * Another alternative is to specify that your gift be placed into the Foundation's General Unrestricted Fund. Your gift is a permanent source of community capital, helping to do good work forever, through future earnings from your gift.

We welcome your questions, and will be happy to discuss tailoring your bequest to meet your charitable goals.

For more information and ideas on ways to integrate your financial planning with charitable giving, ask your financial advisor or contact LCCF's President, Bob Fisher, at 231.745.4601.

FOUNDATION GIVING HELPS AT TAX TIME

Giving through your community foundation qualifies you for big savings through the Michigan Community Foundation Tax Credit. For example, married donors, filing jointly, can receive a 50% tax credit of up to \$200 on a gift of \$400 to a permanent endowment fund. A single person can receive a \$100 tax credit on a gift of \$200, and Michigan businesses have the potential to receive up to a \$5,000 tax credit (not to exceed 5% of total Michigan Business Tax) on a gift of \$10,000.

For example, a married couple in the 25% tax bracket and itemizing on their federal income tax could leverage \$150 into \$400:

Contribute to a Foundation endowed fund	\$400
Receive the Michigan Tax Credit	(\$200)
Receive the federal deduction	(\$50)
Net cost of contribution	\$150

A gift to any of the endowed funds at the Lake County Community Foundation qualifies for the State Tax Credit.

LIVE WELL AND DO GOOD FOR OTHERS

A charitable gift annuity at the Lake County Community Foundation is an ideal way to both live well and do good for others.

A charitable gift annuity pays a fixed income for life and benefits charity at the end of the annuitant's life. The current low interest rate environment continues to present attractive rates for donors seeking a gift annuity.

One benefit of aging is the increase in gift annuity interest rates. Older donors receive higher interest rates. Currently, a 70 year-old couple receives 5.9%. An 80 year-old couple receives 6.9%. Annuities for a single life also pays higher rates. A single 70 year-old receives 6.5% and a single 80 year-old receives 8.0%.

Benefits of a Lake County Community Foundation Charitable Gift Annuity:

- * Generous, partially tax-free income for life
- * An immediate income tax deduction
- * Reduced capital gain taxes if appreciated securities are used to establish the annuity
- * The satisfaction of making a significant contribution to the future of our local community

OUR 2008 PARTNERS

Mr. and Mrs. Robert Abram	Cole Insurance Agency, Inc.	Ms. Vedra Gant
Ms. Karen Alberts	Ms. Joyce A. Coleman	Mr. Bruce Garlock
Mr. and Mrs. Gordon Allison	The Honorable and Mrs. Richard Cooper	Mr. and Mrs. John Gerencer
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Club 37		

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Lake Orion Community Schools

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Ms. Julia Young

Mr. and Mrs. Richard W. Young

Mr. Mitri M. Zainea

Gregory M. and Christy L. Zerlaut

The purpose of the Lake County Community Foundation is to enhance the quality of life for county residents and visitors through the development of a permanent endowment.

This fund will allow the Foundation to address our community's needs through grant awards in human services, education, health, community development, cultural areas, and other charitable needs in Lake County.



LAKE COUNTY COMMUNITY FOUNDATION

P.O. Box 995
Baldwin, MI 49303

lccfmichigan.org

Lake County Community Foundation is an affiliate of the Fremont Area Community Foundation

