

**Here  
for Good.**

**FY2025**

**ANNUAL  
REPORT**



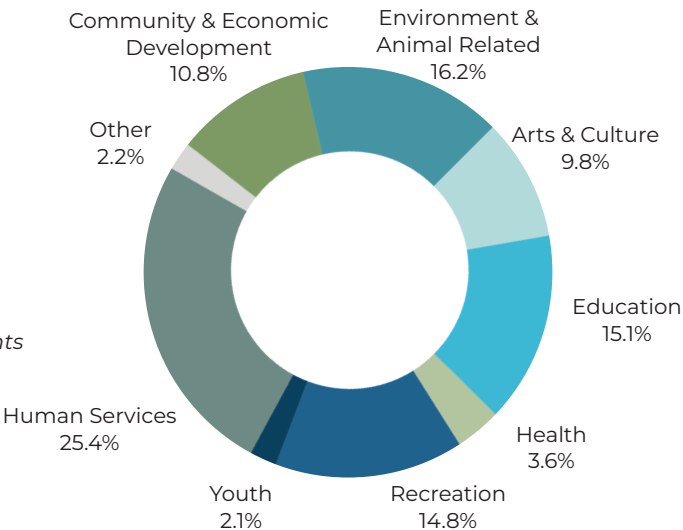
**Petoskey-Harbor Springs Area**  
community foundation

FISCAL YEAR 2025

# Financial Snapshot

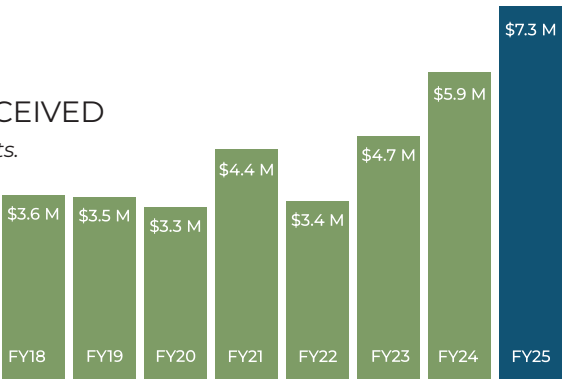
## \$7.1 MILLION GRANTS BY IMPACT AREA

*\*includes interfund grants*

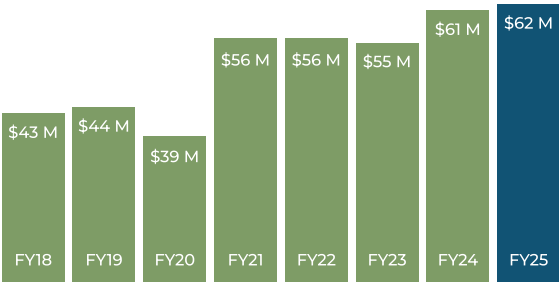


## \$7.3 MILLION IN CONTRIBUTIONS RECEIVED

*\*FY2025 includes interfund grants.  
Interfunds were not included in prior years.*



## \$62.1 MILLION NET ASSETS BY YEAR



All figures are for Fiscal Year 2025, ended March 31, 2025. Our audited financial statements and IRS Form 990 are available on our website, [www.phsacf.org](http://www.phsacf.org). You may also contact our office for copies.



*Dana F. Andrews*  
*President, Board of Directors*

*David L. Jones*  
*Executive Director*

## Here for Good.

That means something different every day. Sometimes it looks like responding quickly when our community faces urgent needs. Other times it's about investing in the future, supporting work that lays a strong foundation for the generations to come. At the Petoskey-Harbor Springs Area Community Foundation, we're committed to doing both, because being here for good means being here for right now and for what's next. It means showing up with care, listening closely, and building lasting solutions with our partners and neighbors.

This year, we've seen powerful examples of what's possible when people come together through giving. Across our diverse impact areas—education, arts and culture, environment, housing, health and human services, and more—our grants reflect the many ways we support a thriving community. Whether launching a new fund to meet an emerging need or strengthening the organizations who do the much-needed everyday work that keeps our community running, we're proud to help build a more resilient, connected place to call home. Thank you for being a part of this work.

With Gratitude,

David L. Jones and Dana F. Andrews

# Meet the Team

## Board of Directors



Dana F. Andrews, President  
Sarah L. Shuman, Secretary  
Courtney M. Font  
Emerson J. Meyer  
Janet M. Mancinelli

Steven L. Boeckman, Vice President  
Avery R. Sears\*  
Robert E. Keedy  
Nora K. Riley  
Melissa A. Nguyen, Treasurer

Claire H. Forster  
David H. Deal  
Jennifer H. Attie  
Mary E. Rapin

*Not Pictured: William K. Henagan and Doug L. Larson*  
*\*Board Member in Training*



## Staff

Liz Erlewine  
Jake Myers  
Sarah Ford  
David 'DJ' Jones  
Loriel Grigsby  
Jennifer Murphy

## In Appreciation

Loriel Grigsby served on the Community Foundation staff from April 2021 to January 2025. During that time, she made a lasting impact on our organization, and we are truly grateful. Thank you, Loriel!

# Committees

**Executive**

Dana Andrews  
Steven Boeckman  
Janet Mancinelli  
Melissa Nguyen  
Sarah Shuman

**Community Impact**

Daniel Clarke  
Jennifer Deegan  
Claire Forster  
Janet Mancinelli  
Emerson Meyer  
Sarah Shuman  
Todd Winnell

**Diversity, Equity, Inclusion, Accessibility, and Belonging**

Jennifer Attie  
Steven Boeckman  
Liz Erlewine  
Sarah Ford  
William Henagan  
David Jones  
Robert Keedy  
Janet Mancinelli  
Jake Myers  
Jennifer Murphy  
Melissa Nguyen  
Mary Rapin

**Finance**

Steven Boeckman  
Daniel Clarke  
John Fought  
Janet Mancinelli  
Melissa Nguyen  
Eeva Redmond  
Todd Winnell

**Grant Distribution**

Steven Boeckman  
Carla Crockett  
Steve Cross  
William Henagan  
Doug Larson  
Robert Keedy  
Sarah Shuman

**Investment**

David Deal  
Courtney Font  
Emerson Meyer  
Phil Millard  
Maureen Nicholson  
Jeffrey Shepard  
Trent Stark

**Kiwanis Club of Harbor Springs Scholarship**

Michael Behrmann  
Robb Carr  
Fred Hackl

**Jennifer A. Kullik Memorial Scholarship**

Holly Angileri  
Michael Angileri  
Julie Biddick  
Javen Head-Biddick  
Terry Carlson-Steinmetz  
Bill Frazier  
Larry Gunderson  
Sue Gunderson  
Deb Kullik  
Mary Lieberman  
Richard Lund  
Amy Nicholson  
Chris Nicholson

**Little Traverse Bay Hospice Fund**

Louise Graham  
Shawn Gray  
Dave McBride  
Gretchen Olsen

**Little Traverse Bay Protection and Restoration**

Holly Angileri  
Jennifer Attie  
Frank Ettawageshik  
Doug Larson  
Dawson Moore

**Nominating**

Dana Andrews  
Jennifer Attie  
James Ford  
Maureen Nicholson  
James Ramer

**Scholarship**

Claire Forster  
Maggie Kloss  
Mary Rapin  
Molly Voorheis  
Glen Young



## Our Mission

To improve the quality of life for all people in Emmet County, by:

- Connecting donors with community needs
- Building a permanent source of charitable funds to serve our area
- Addressing a broad range of community issues through innovative grantmaking
- Championing philanthropy and active citizenship



**IMPACT AREA: COMMUNITY &  
ECONOMIC DEVELOPMENT**  
**Emergency Response Fund**

# **Stabilizing Today, Strengthening Tomorrow**

In March 2025, one of the most destructive ice storms in Michigan's history swept across our region. Power lines and trees were encased in thick, heavy ice. The weight of the ice combined with high winds caused toppling trees, downed infrastructure, and widespread damage. At the peak of the storm, nearly 145,000 homes and businesses in the region lost electricity. Many residents remained without power for weeks as emergency crews worked around the clock to restore essential systems.

During this urgent time of need, organizations and agencies took action right away, making sure people were warm and fed. Generous donors from near and far contributed money, goods, and services in support of the relief efforts. The Community Foundation responded by creating the Emergency Response Fund to facilitate charitable giving and offer financial support for both



## **Emergency Response Fund Grants Awarded**

# **\$220,990**

As of June 13, 2025\*

# **\$575,694**

**Total grants awarded to  
Impact Area: Community &  
Economic Development  
Fiscal Year 2025**

*\*Emergency Response Fund Grants  
were awarded Fiscal Year 2026.*

immediate needs and longer-range recovery efforts.

In the first few weeks alone, the Community Foundation awarded \$30,000 in grants to organizations directly serving those in need. By the middle of June 2025, over \$200,000 in Emergency Response Fund grants had been awarded. This support helped provide meals, shelter, and financial assistance for those in need, as well as operational support for nonprofits who suffered losses and setbacks due to the

storm. A partnership with local nonprofit Venture North even made it possible to extend critical support to local small businesses navigating storm-related loss.

Disasters and emergencies cannot be predicted, but there is comfort in knowing support is here when we need it. The Emergency Response Fund is a commitment to showing up for our community with care, coordination, and readiness.

## IMPACT AREA: EDUCATION

### **Alanson Public Schools**

# **Fueling Hands-On Learning in Alanson**

Learning to grow and care for plants is not just a science lesson, it's a way to build patience, responsibility, and pride. At Alanson Public Schools, area youth are gaining these lessons firsthand. Through the school's horticulture program, students are learning to identify plants, care for them through changing conditions, and understand the systems that make growth possible. The skills learned in this program have not only inspired future gardens, they've opened doors to new career paths.

To meet growing interest and give more students access to this hands-on learning opportunity, the district recently added a new hoop house. The structure offers more space to gather and work. It also plays a key role in extending the growing season—a critical consideration in northern Michigan—and that's where the Community Foundation comes in.

Long cold winters are a given in Emmet County. A hoop house provides shelter and traps solar heat, but a heater is necessary to maintain warmth throughout the year. Community Foundation funding provided a heating system for the new hoop house, making it possible for students to grow plants and continue their studies throughout the school year.

On May 19, 2025, the entire school gathered at the new hoop house for the ribbon cutting—a proud step forward in a program rooted in learning, perseverance, and growth.



**Grant Amount**

**\$6,500**

**With Support From**

*Fund for Youth  
Science for the Future Fund  
Mary Elliott Rapin Fund  
Ted and Brenda Frey  
Donor Advised Fund*

**\$901,266**

Total grants awarded to  
**Impact Area: Education**  
Fiscal Year 2025





IMPACT AREA: ENVIRONMENT  
**Mackinac Straits Raptor Watch**

# Tracking Owls, Protecting Ecosystems

Small, silent, and rarely seen, northern saw-whet owls pass through northern Michigan under cover of night. Though easy to overlook, these tiny raptors offer big insight into the health of our environment. Why owls? As apex predators, raptors help signal changes in our ecosystems. Monitoring their movements and populations provides early clues about environmental impacts.

In the Fall 2024 grant cycle, the Community Foundation awarded funding to Mackinac Straits Raptor Watch to support owl banding research in the Straits of Mackinac—one of the most vital raptor migration corridors in the United States. The grant made it possible for professional biologists to conduct research at Cheboygan State Park in the spring. This research helps build a better understanding of raptor migration patterns, and can help inform policy, raptor habitat conservation, and raptor research priorities.

Mackinac Straits Raptor Watch also provides educational outreach, including school visits and opportunities for students to observe banding alongside researchers. These moments connect young people to real conservation science and sparks interest in protecting the natural world.



## Grant Amount

# \$11,950

With Support From

*Ann K. Irish Charitable Fund*

*Erickson Family Fund*

*Robert Horner Fund for  
Natural Resource Conservation*

# \$848,862

Total grants awarded to  
Impact Area: Environment  
Fiscal Year 2025





“We thought, ‘If we (re)build it, they will come’—and they did! Now Temple Field regularly hosts practices, games, and tournaments.”



Tracy Ulrich  
*Vice President, Oden  
Community Association*



**Grant Amount**

**\$14,025**

**With Support From  
Fund for the Community**

**\$792,960**

**Total grants awarded to  
Impact Area: Recreation  
Fiscal Year 2025**

## IMPACT AREA: RECREATION

### **Temple Ball Field**

# **A Diamond in the Rough**

For more than 70 years, the Temple Ball Field in Oden has been a place for athletes to play and compete and neighbors to cheer each other on. Owned and maintained by the Oden Community Association, the park has hosted generations of Little League games and community gatherings. But after decades of wear, it had begun to show its age.

With encouragement and enthusiasm from the community, the Oden Community Association has been working to restore the field, breathing new life into this much-needed community resource. Repairs include a new dugout roof, protective fence caps, updated breakaway bases, safety end caps on bleachers, and scoreboard improvements.

These updates reflect the Association's commitment to creating a safer, more welcoming space for families, local teams, and the public. In a county where the need for youth ball fields continues to grow, the revitalized Temple Ball Field is already helping to meet that demand.

By investing in projects like this, the Community Foundation helps preserve the places that build community—supporting recreation and bringing people together.



**IMPACT AREA:**  
**HEALTH & HUMAN SERVICES**  
**Little Traverse Bay Hospice Fund**  
**Compassion in Action**

When a group of community members recognized the urgent need for increased access to inpatient hospice care in Emmet County, they took action. Donning the name Friends of Hospice of Little Traverse Bay, they worked with the Community Foundation to establish the Little Traverse Bay Hospice Fund—a resource dedicated to supporting hospice services, with a focus on facility-based inpatient care.

Bay Bluffs, a nonprofit medical care facility, became the fund's first grant recipient. In 2024, the facility opened three dedicated hospice suites to serve patients in their final days with comfort, dignity, and care. The suites are already offering support for patients and their families, with room to grow to meet community needs. The project was made possible through strong community advocacy and generosity.

This initiative is a powerful reminder of what's possible when people come together to meet a shared need. Through the Little Traverse Bay Hospice Fund, donors are helping shape a more caring, responsive health landscape—right here at home.

**Grant Amount**

**\$32,936**

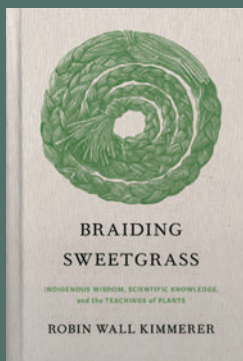
**With Support From**

*Little Traverse Bay Hospice Fund*

**\$1,633,242**

Total grants awarded to  
**Impact Area: Health & Human Services**  
Fiscal Year 2025





“Give thanks for what you have been given. Give a gift in reciprocity for what you have taken. Sustain the ones who sustain you, and the earth will last forever.”



Robin Wall Kimmerer  
*Author and Botanist*

**Grant Amount**  
**\$7,500**

**With Support From**  
*Fund for the Community*

**\$519,232**

Total grants awarded to  
**Impact Area: Arts & Culture**  
**Fiscal Year 2025**





## IMPACT AREA: ARTS & CULTURE

### Bay View Association

# Cultural Connections

With support from the Community Foundation, the Bay View Association and the Little Traverse Bay Bands of Odawa Indians partnered in a cultural collaboration to bring renowned author and environmentalist Robin Wall Kimmerer to Emmet County.

Kimmerer, a citizen of the Potawatomi Nation and author of ***Braiding Sweetgrass***, shares a message rooted in reverence, reciprocity, and responsibility to the land. The Community Foundation awarded grant funding to support public events focused on youth engagement, environmental education, and cultural connection.

This project reflects the Community Foundation's understanding that arts and culture are powerful pathways to empathy and connection. Inclusive programs that elevate diverse voices and spark shared dialogue help build a more thoughtful, connected community.

# \$142,222

**In Grants Awarded**

*Fund for Youth Fiscal Year 2025*

**37** Grants  
Recommended

**27** Organizations  
Supported



“YAC wasn’t just another extracurricular, it was an opportunity for eye-opening changemaking.”

**Charlie Baker**

YAC member  
2021 - 2025

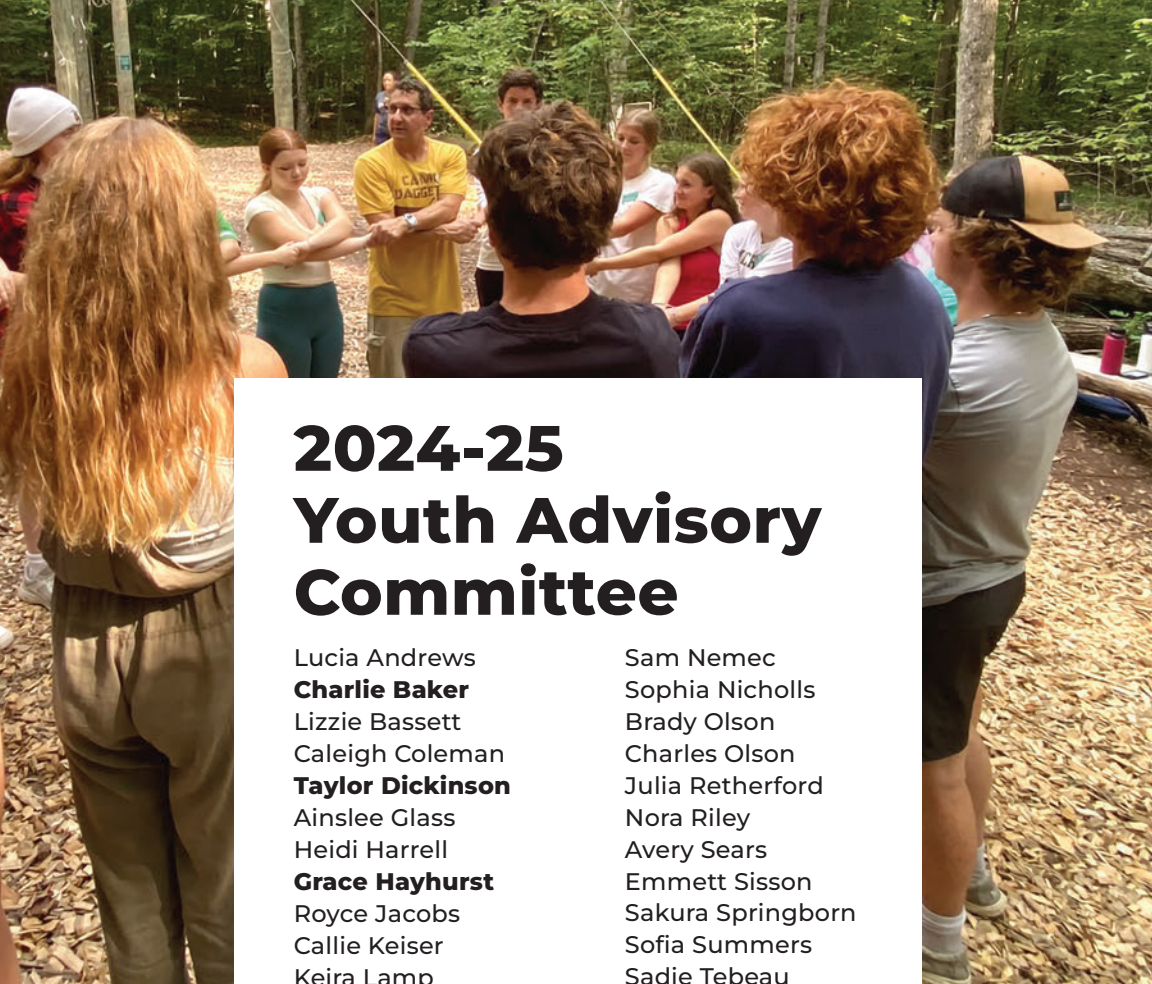


**IMPACT AREA: YOUTH LEADERSHIP**

**Youth Advisory Committee**

## Youth Voices Matter

The Youth Advisory Committee (YAC) empowers local students to lead through hands-on philanthropy. YAC members review grant proposals, make funding decisions, and conduct outreach informed by regular Youth Needs Assessments. One YAC member even serves as a full voting member on the Foundation’s board of directors, giving youth a direct voice in organizational decision making and community leadership.



# 2024-25 Youth Advisory Committee

Lucia Andrews  
**Charlie Baker**  
Lizzie Bassett  
Caleigh Coleman  
**Taylor Dickinson**  
Ainslee Glass  
Heidi Harrell  
**Grace Hayhurst**  
Royce Jacobs  
Callie Keiser  
Keira Lamp  
Ari Maldonado  
**Devin Marvin**  
Greta Meisel

Sam Nemec  
Sophia Nicholls  
Brady Olson  
Charles Olson  
Julia Retherford  
Nora Riley  
Avery Sears  
Emmett Sisson  
Sakura Springborn  
Sofia Summers  
Sadie Tebeau  
Liam Washington  
Luke Washington  
*Jake Myers, Advisor*

***BOLD** indicates YAC officers*





## IMPACT AREA: LEADERSHIP

### **Certificate in Fund Raising Management**

# **Supporting Nonprofit Leaders**

Leadership is a core value of the Community Foundation. This year, that commitment was deepened by helping bring the Indiana University Lilly School of Philanthropy's Certificate in Fund Raising Management (CFRM) program to the region.

In partnership with the Charlevoix County Community Foundation and with funding from an anonymous donor, more than 30 nonprofit professionals from across northern Michigan are gaining critical skills in fundraising and leadership through this nationally recognized program.

This initiative complements the Community Foundation's ongoing efforts to cultivate community leadership through programs like Leadership Little Traverse, the Leadership Learning Lab, and capacity-building grants. Just as an endowment grows to meet future needs, investing in nonprofit leadership strengthens the people and organizations working to serve the region for years to come.

## LEGACIES LIVING ON Virginia 'Jinny' McCoy

# Celebrating a Life of Impact

Jinny McCoy lived a life of strength and generosity. Through her planned gift to the Community Foundation, Jinny's care and compassion lives on, ensuring her impact will be felt for generations to come.

Jinny will forever be remembered for her dynamic energy, unwavering selflessness, and the brightness of both her personality and her wardrobe. She was known for her sharp mind, her distinctive laugh, and a competitive streak that made her a force to be reckoned with—particularly on the tennis court or golf course.

She was a natural connector and leader. Whether supporting a cause, showing up for family and friends, or leading with intention, Jinny made space for others to engage, contribute, and belong.

By including the Community Foundation in her estate plans, Jinny continues to uplift her community and bring people together, leaving a legacy as vibrant and lasting as the life she lived.



## LEGACIES LIVING ON

# John S. Clark Legacy Society



Anonymous (5)

Dick and Annette Babcock

Mary J. Baird

Neil and Marsha Bidwell

Agatha O. Boettger\*

Roma Walstrom Bolline\*

James H. Buller

Barbara and David T. Buzzelli

Michael T. Cameron and Martha C. Cameron\*\*

John W. Carpenter Jr.\*

Maggie and Bob\* Charlton

Roger Chope and Anne Morrow

John S. and Sally S. Clark\*\*

James R. and Carolyn Cloutier\*\*

Catherine G. Curran\*

Al and Jane Damschroder

Debbie and Dave Deal

Ross and Nancy DeFries

Mike and Cheryl Eberhart

David Evrard and Cathy Kalahar

Suzanne G. Felt\*

William H. and Mary M. Foster

Edward J. "Ted" Frey Jr.\*

Bud Germond\*

Marjorie E. Green\*

Gladys Hamill

Bonnie Hess\*

Margo L. Hodder

Fred and Diane\* Hoffmann

Darlene Holcomb\*

Mr. and Mrs. Robert D. Horner\*\*

Harriet (Penny) Abbott Huber

Donald Huford\*

Brian and Jean\* Hunt

Marilyn M. Icke\*

David H. Irish\*

Penny and Mike Isermann

Greta G. Jacobsen

David L. Jones

Clark\* and Grace Ketchum

Harry Kitchen and Emily Meyerson

Jim and Fran Kochensparger

Fred and Joyce Koehler\*\*

Kathryn Krecke

Dan and Mary Ledingham

Dick and Jane Lent\*\*

Janet M. Mancinelli

James and Mary Kay Martin

Emer A. Mathias\*

Tom\* and Carol Matyniak

Marge May\*

Dave and Joy McBride

Sheryl McCleery

Jinny McCoy\*

Jeff and Genie McEvoy

Dr. and Mrs.\* William Meengs

Emerson John Meyer

Edward J. Neithercut\*

Maureen Nicholson

Scott and Melissa Okerlund

Richard and Maggie Onkey

Albert and Carol Osborn\*\*

John D. Pickering

Jim and Jane Ramer

Dr. and Mrs. Henry Ramseur

Sara Scholl\*

Suzanne Schulze\*

Dorothy Scott\*

Bill Seguin

Richard\* and Shirley Seguin

Stephen B. and Sandy P. Selden

B.J. Shawn\*

Ann Smith\*

Scott and Dibby Smith

John\* and Mary Lou Tanton

Marana Tost\*

Roberta L. Vander Breggen

Greg and Jan Voelker

Sharon Walker

Don Ward\* and Jennifer Eis

Currie and Mary\* Weed

Ann Dow Weinberg\*

Arla E. Weinert

Valerie S. Wilson

Hugh Winnell\*

Todd C. and Jennifer L. Winnell

Col. and Mrs.\* William A. Wyman

John and Deborah Zahnow

John and Elayne Zaiger\*\*

Dr. Louis and Mary Jane Zako

Members of the Legacy Society have pledged a gift to the Community Foundation through their will, trust, or estate plan. Contact us if you're interested in learning more.

*\*Those noted are no longer with us, but their legacy lives on.*

# Thank you to our donors.



We are deeply grateful for the donors who make our work possible. Your support reflects a lasting commitment to our community.

Some gifts are designed to endure across generations. Others respond to the community's most urgent needs. Together, you make the Community Foundation a living expression of care, purpose, and hope for this place we call home.

To every donor who chooses to invest in this shared work: thank you.

Your **Generosity.**  
Your **Community.**  
Your **Impact.**

## GIFTS RECOGNIZING OTHERS

# In Honor of



Barbara Bowman  
Catherine Books  
Todd Budden and April Johnson  
William Burgess  
The Connaughton Family  
The Ernst Family  
Jason George  
Luke and Sarah Gray  
Chris and Alyssa Kennedy  
Mark and Karen Kotten  
Patricia and Quinton Kuebler  
DJ and Fabulous Leadership  
Lisa Loyd  
Mark and Laura McCaslin  
Joseph and Deborah McClellan  
Dorothy J. Mudgett  
James Neff

Sara Neff-Matthews  
Maureen Nicholson  
Ellen Noneman  
Mark Nowicki  
The Nyquist Family  
Rich and Christine Runion  
Phil and Rachel Thornton  
Marge Upton  
Mike Walker, Suzi Fisher, and  
Patti Marion, the children of  
Herman and Patricia Walker  
Tim and Marcia Webster  
Laurie Wendland  
Mary Wright and Jack Souza  
All those who work so hard to make  
this community livable.

## GIFTS MADE IN REMEMBRANCE

# In Memory of



Marilyn Amorose  
Michael Austin  
Mary J. Baird Family  
Bill Blanchard and Bill Zipp  
Nancy and Burke Campbell  
and Brenna Pelerin  
Megan Cummins  
Marilyn Cusenza  
Jack Michael Duff  
Robert R. and Carolyn Frederick  
Greg Froede  
Anna Lynn Funk  
Richard Gay  
Gerald Gramzay  
Debra A. Greenwald  
Robert Hameister  
Will Hanley  
Barb Harbaugh

Dottie Hawthorne  
Dog Henry  
Donna Hubbert  
David Johnson  
Amy Kelbel  
Tim and Brian Kuebler  
Ben Miller  
Kevin O'Neill  
David and Delores Pickering  
Jim Richards  
Jo Robinson  
Franklin Ronan  
Alex Thoresen  
Lester Turner  
Jim Vortuba  
Janice Wegesin  
John Zoerhoff

## SUPPORTING COMMUNITY:

# Our Funds



### COMMUNITY FUNDS

Roma Walstrom Bolline Fund  
Michael Thain Cameron Fund  
Sally and John Clark Fund  
Catherine G. Curran Fund  
Curtis Family Fund  
Discretionary Fund  
Drost Community Fund  
Suzanne G. Felt Fund  
Fund for the Community  
Hi and Joedy Hall Fund  
Gladys and Jack Hamill Fund  
Bonnie Hess Fund  
Robert Horner Fund  
Donald Hufford Endowment Fund  
Marilyn M. Icke Fund  
Impact Investing Fund  
David H. Irish Charitable Fund  
Fred and Joyce Koehler Family Fund  
Lent Family Fund  
Lotspeich Family Fund  
Matt Mathias (Emer A. Mathias)  
Memorial Fund  
Marge May Fund  
**Jinny McCoy Fund**  
Pearl E. McPike Charitable Fund  
Moffett Family Fund  
Thomas S. and Ellen K. Noneman Fund  
Albert and Carol Osborn Memorial Fund  
Frances Hamilton Schirmer Fund  
Sue Schulze Fund  
Frances and Jeffrey Shepard Fund  
Budd and Shirlee Tallberg Charitable Fund  
Hugh D. Winnell Fund  
Jack and Elayne Zaiger Family Fund

### DONOR ADVISED FUNDS

Anonymous Fund  
David and Brenda Bell Family Fund  
Neil T. and Marsha L. Bidwell Charitable Fund  
Biggs Family Charitable Fund  
Biltz Family Community Fund  
Blanchard Family Fund  
Bleyaert Family Fund  
Boeckman Family Fund  
Bolton Family Fund  
Bund Family Fund  
Buzzelli Family Charitable Fund  
Byers Family Charitable Fund  
Tom and Susie Carruthers Fund  
Dan and Linda CasaSanta Family Fund  
Maggie and Bob Charlton Family Fund  
Chermside Family Fund

Circuit Controls Corporation Charitable Fund  
Clarke Family Fund  
Perry D. and Karen L. Clark Fund  
Julie and Murray Cotter Family Fund  
Crawford Lee-Mills Fund  
Joe and Julie Damore Family Fund  
Deborah and David Deal Gift Fund  
Donovan Charitable Fund of Harbor Springs  
Jack Michael Duff Memorial Fund  
Edgewater Community Fund  
Erickson Family Fund  
Everyone Matters Fund  
Michael J. and Marjorie K. FitzSimons Fund  
Chip and Jean Frentz Family Fund  
Fresh Baby Building Healthy Communities Fund  
Ted and Brenda Frey Donor Advised Fund  
Frey Foundation Fund  
**Fustini's Community Fund**  
Gano Family Fund  
Jack Garber Family Fund  
Gijigowi Fund  
William and Louise Graham Fund  
Patti and Bally Grannis Family Fund  
Hameister Family Charitable Fund  
Hanna-Renkes Literary Guild Fund  
William H. and Louise T. Harrison Fund  
Barbara and Jerome Hoganson Fund  
Holder Family Foundation Fund  
Dr. H. Ross and Virginia G. Hume Charitable Fund  
Ann K. Irish Charitable Fund  
Cathy Kalahar and David Evrard Charitable Fund  
Keller Flaherty Family Fund  
Everett and Lois Kircher Family Fund  
Knowlton Family Fund  
Kathryn Krecke Fund  
Kroeger-Mainland Family Fund  
Jason and Maggie Kromm Fund  
Ledyard Family Charitable Fund  
Loyd Family Fund  
Lutjens Family Fund  
The Mainland Family Fund  
McKinney Family Charitable Fund  
Meyerson Family Tzedakah Fund  
Maude and Gorton Milliken Fund  
Moellering Family Fund  
Ryan J. Murray Charitable Fund  
Jim and Trish Murray Charitable Fund  
Steve and Anne Murray Charitable Fund  
Mort Neff Family Fund  
Neithercut Family Fund  
Nelson-Dennis Family Fund  
Thomas D. Ogden Family Fund  
Ted and Lori Pall Charitable Fund  
Todd and Kathy Petersen Charitable Fund

Petoskey Rotary Charities Fund  
 John D. Pickering Fund for Equal Parenting  
 Mary Elliott Rapin Fund  
 Scholl Family Fund  
 Roger E. and Peggy Dicken Schwer Fund  
**Gustavo and Kathleen Serra Charitable Fund**  
 B.J. Shawn and Becky Kranig Fund  
 Linda Sheppard Nurses Fund  
 Scott and Dibby Smith Family Fund  
 Mary Lou and Tom Smith Family Fund  
 Stafford and Janice Smith Family Fund  
**William James Sprow Charitable Fund**  
 Leslie and Mervyn Sternberg Fund  
 Susan Irish Stewart Charitable Fund  
 Sturgeon River Pottery Fund for Education  
 in Visual Arts  
 Tanton Family Fund  
 VandenBrink Biddick Family Fund  
 Brian and Dawn Wagner Charitable Fund  
 Walstrom Marine Charitable Fund  
 Marana Webber Tost Charitable Fund  
 Hal and Gail Willens Family Fund  
 Winnell Family Fund  
 Marjorie A. Winnell Healing Center Fund  
 for Complementary Medicine  
 David and Barbara Young Fund

## GIVING CIRCLES

Birchwood Outreach Fund  
 Harbor Cup Charitable Fund - Team Boyne  
 Harbor Cup Charitable Fund - Team Harbor  
 L'Arbre Croche Fund  
 Sunrise Rotary Charitable Fund

## FIELD OF INTEREST FUNDS

Jerolene and Lewis Brown Charitable  
 Youth Fund  
 Carpenter Family Fund  
 Deb Greenwald Foster Family Care and  
 Support Fund  
 Dorothy Scott Fund for Senior Citizens  
 Dree Look Lo Tennis Fund  
**Emergency Response Fund**  
 Emmet Housing Solutions Fund  
 Environmental Education Fund  
 Essential Needs Fund  
 Fund for Youth  
 Healthy Community Fund  
 High Flight Aviation Fund  
 Jeff Kring Outdoor Youth Education Fund  
 Little Traverse Bay Hospice Fund  
 Little Traverse Bay Protection and  
 Restoration Fund  
 Lofts at Lumber Square Fund  
 Matt Mathias (Emer A. Mathias) Fund  
 for Conservation  
 Northern Michigan Housing Fund  
 Robert Horner Fund for Natural  
 Resource Conservation  
 Schulze-Stern Fund for Young People  
 Science for the Future Fund  
 Seguin Family Fund

Shoreline Fund  
 United Way Health and Human Services Fund  
 Urban Forestry Fund  
 Ward & Eis Elder's Project Fund  
**Youth Afterschool Fund**  
 Zonta Women and Children's Fund

## DESIGNATED & ORGANIZATIONAL FUNDS

Administrative Endowment Fund  
 Animal Security Fund  
 George Armstrong Spirit Day Camp  
 Endowment Fund  
 Mary Askew Memorial Fund  
 Bay Bluffs Endowment Fund  
**Bay Bluffs Staff Support Fund**  
 Bay View Association Endowment Fund  
 Clancy Bellmer IOOF Little League Fund  
 Blissfest Endowment Fund  
 Benjamin B. Blum Lodging Assistance Fund  
 Agatha O. Boettger Senior Citizens Fund  
 Broughman Bonus and Richardson  
 Reward Fund  
 Camp Daggett Fund  
**David W. and Anne E. Chaffee Endowment  
 Fund for the Friendship Centers of  
 Emmet County**  
**David W. and Anne E. Chaffee Endowment  
 Fund for the Great Lakes Chamber Orchestra**  
**David W. Chaffee Camp Daggett  
 Scholarship Fund**  
 Challenge Mountain-Spirit Day Camp Fund  
 Child and Family Services of Northwestern  
 Michigan Fund  
 Concord Family Association Fund  
 Crooked Tree Arts Council Cultural Fund  
 Emmanuel Episcopal Church Bequest Fund  
 Emmanuel Episcopal Church Endowment Fund  
 Emmet - Charlevoix Bar Foundation Fund  
 Emmet County Lakeshore Endowment Fund  
 First Presbyterian Church of Harbor Springs  
 Bequest Fund  
 First Presbyterian Church of Harbor Springs  
 Endowment Fund  
 First Presbyterian Church of Petoskey  
 Endowment Fund  
 First Tee Fund  
 Foster-Hartley Lake Preserve Stewardship Fund  
 Gloria Frank Anishinaabek Education Fund  
 Friendship Centers of Emmet County  
 Endowment Fund  
 James N. Gamble Family Fund  
 William C. and Jennie S. Germond Fund  
 Great Lakes Chamber Orchestra  
 Endowment Fund  
 Marjorie E. Green Fund for Little Traverse  
 Bay Humane Society  
 Harbor Springs Area Historical Society  
 Endowment Fund  
 Harbor Springs Education Foundation Fund  
**Harbor Springs Garden Club Operating Fund**  
 Harbor Springs High School Band Boosters Fund  
 Harbor Springs Library Endowment Fund

Camp Daggett Klopchic Family Campership Fund  
 Land and Water Education Fund  
 Little Traverse Choral Society Endowment Fund  
 Little Traverse Civic Theatre/Ross Stoakes  
     Memorial Fund  
 Little Traverse Historical Society and  
     Museum Fund  
 Little Traverse Sailors Endowment Fund  
 Manna Fund  
 Manna Project Endowment Fund  
 Emer A. Mathias NCMC Foundation Fund  
 Matt Mathias (Emer A. Mathias) Memorial Fund  
     for Camp Daggett  
 Matt Mathias (Emer A. Mathias) Memorial Fund  
     for Little Traverse Historical Society  
 Matt Mathias (Emer A. Mathias) Memorial  
     Scholarship Fund  
 Otho J. Mathias Scholarship Fund  
**Thomas J. and Carol Matyniak Bay Bluffs Fund**  
 Michigan Dyslexia Institute - Northern Michigan  
     Center Endowment Fund  
 Wil Moyer Music Scholarship Fund  
 Nehemiah Project Endowment Fund  
 Nehemiah Project 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  
**Northmen Den Youth Pantries**  
**Endowment Fund**  
 Northwest Michigan Food for Humanity Fund  
 Northwest Michigan Habitat for Humanity Fund  
 Albert and Carol Osborn Memorial Fund for the  
     Friendship Centers of Emmet County  
 Petoskey Area Garden Club Endowment Fund  
 Petoskey District Library Fund  
 Petoskey Education Foundation Fund  
 Petoskey Lions Club Fund  
 Planned Parenthood Northern Michigan Fund  
 SAFE in Northern Michigan Fund  
 Scenic Michigan Endowment Fund  
 Bob Schulze Fund for Creative Writing  
 Ann Smith Charitable Fund  
 St. Francis Xavier Endowment Fund  
 Tip of the Mitt Watershed Council  
     Water Quality Fund  
 Top of Michigan Trails Council Fund  
 Walloon Lake Trust and Conservancy Fund  
 Hugh D. Winnell Scholarship Fund in Memory  
     of Vera Jean and Marjorie Winnell for Kiwanis  
 Hugh D. Winnell Scholarship Fund in Memory  
     of Vera Jean and Marjorie Winnell for NCMC  
 Hugh D. Winnell Scholarship Fund in Memory  
     of Vera Jean and Marjorie Winnell for PEF  
 Women's Resource Center Jan Mancinelli  
     Operations Fund  
 Women's Resource Center of Northern Michigan  
     Endowment Fund  
 Women's Resource Center Operations Fund

## SPECIAL PROJECT FUNDS

Freshwater Future Communications Technical  
     Assistance Fund  
 Petoskey Community Pool Fund  
 Petoskey Swimming Pool Fund  
 Winter Sports Park Fund

## CHARITABLE GIFT ANNUITIES

Gladys Hamill Charitable Gift Annuities  
 Jennifer Eis Charitable Gift Annuity  
 Jim and Fran Kochensparger Charitable  
     Gift Annuity  
 Sharon Walker Charitable Gift Annuity

## SCHOLARSHIP FUNDS

Angeldee Trade Scholarship  
 Baiardi Family Foundation Scholarship Fund  
 Scott Batchelor Scholarship Fund  
 Jeffrey Bodzick Scholarship Fund  
 Cafe Society Educational Fund  
 James and Carolyn Cloutier Scholarship Fund  
 Thomas Dale Sr. Memorial Scholarship Fund  
 Robert Jensen Dau Memorial Scholarship Fund  
 First Tee Scholarship Fund  
 Anna Funk Memorial Scholarship Fund  
 Janet and Richard Gorman Scholarship Fund  
 Gerald Gramzay-Stafford's Hospitality Culinary  
     Scholarship Fund  
 Harbor Springs Opportunity Scholarship Fund  
 Home Builders Association of Northern Michigan  
     Building Industry Career Scholarship Fund  
 Amy Elizabeth Kelbel Scholarship Fund  
 Kiwanis of Harbor Springs Scholarship Fund  
 Jennifer A. Kullik Memorial Scholarship Fund  
 Sara J. Latimer Redpath Church  
     Memorial Scholarship Fund  
 Little Traverse Literary Guild Scholarship Fund  
 Marshall-Parker Family Scholarship Fund  
 Marshall-Smith Scholarship Fund  
 C. W. McClellan Scholarship Fund  
 Mary McClutchey Amacher Scholarship Fund  
 Alberto Moreno Memorial Scholarship Fund  
 Olofsson Family Scholarship Fund  
 Petoskey Area Business and Professional  
     Women's (BPW) Scholarship Fund  
 Michael Gale Phillips Memorial Scholarship Fund  
 Barry Potter/HOPE Scholarship Fund  
 Ephraim Shay Scholarship Fund  
 Stafford and Janice Smith Scholarship Fund  
 Marty Van De Car Memorial Scholarship Fund

**BOLD indicates new funds.**



Petoskey-Harbor Springs Area  
community foundation

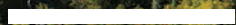
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*Image courtesy Little Traverse Conservancy*