Here in Emmet County we have a history of interconnectedness. We say hello to friends and neighbors we meet on the street, and we reach out to those in need. We are involved in our schools, civic clubs, churches, nonprofits and businesses. We work together because we know that together we are better. Together we make a bigger impact.

That’s what this report is about—every one of us coming together to achieve a common goal. A happier today, a brighter tomorrow and a future that’s secure.

**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 grant making
- Championing philanthropy and active citizenship

We can do more

For good.
For ever.
For everyone.

We steward the best of Emmet County for all those who enjoy what the region offers.
Dear Friends,

Twenty years ago, we established the million dollar Fund for Youth and began engaging local teens in philanthropy and leadership development by serving on our Youth Advisory Committee. Since 1994, more than 130 young people have learned the impact of giving by making hundreds of grants to organizations serving the needs of youth in their own communities. On the following pages, we will share stories that emphasize how much we as an organization and you as donors value our youth as we celebrate this 20-year milestone!

Another celebration takes place this year as well. One hundred years ago, the first community foundation began in the Midwest, connecting people in a new way to causes, to communities and to creative philanthropy. The Petoskey-Harbor Springs Area Community Foundation started in 1991 and today is one of more than 700 community foundations in the United States and 1,700 worldwide. We are proud to be a part of that collective group, working together for good.

Locally, we are especially proud of our commitment to bring people and organizations together and to continuously work toward a better tomorrow. With our generous donors and the fantastic nonprofit organizations in our community, we are working together for good, for ever, for everyone.

We thank all of you for your support.

Sincerely,

David Jones  
Charles Gano  
Executive Director  
President

We are proud to be a part of that collective group, working together for good.

Everywhere you go in Emmet County you can see the good things that happen when we all work together.
Let’s celebrate! Since 1994, we’ve made youth a top priority, finding ways to get them engaged and active in their communities. That’s 20 years of positive interaction and diligent grantmaking with our area’s youth. Started with a community-wide fundraising effort and a matching grant from the W.K. Kellogg Foundation, the endowed million dollar Fund for Youth continues to grow.

Our Youth Advisory Committee (YAC) brings together teens from Emmet County who are eager to learn the ins and outs of philanthropy. The group meets throughout the year for training, service opportunities and most importantly—grantmaking! Utilizing monies from the Fund for Youth, the YAC distributed more than $71,000 in grants this year alone. In the past 20 years, this fund has supported more than 500 grants totaling more than $1 million.

Each grant the YAC approves must serve youth. And what better way to show our support for youth than by helping local organizations carry out programs that provide vital enrichment, education, recreation and services for youth? From Camp Daggett to Crooked Tree Arts Center and from the Women’s Resource Center to local schools, each organization that has received grants throughout the years has encouraged our youth to succeed. With a fund balance of $1.3 million, the grantmaking will continue doing good for years to come.

Utilizing monies from the Youth Fund, the YAC distributed more than $71,000 in grants this year alone.

For good.

YAC Members
- Zoey Bezilla
- Logan Bickel
- Lily Buday
- Delaney Carlson
- Copee Carpenter
- Mikayla Corrado
- Sydney Chambers
- Sadie Crookiel
- Olive Dearn
- Noah Erxleben
- Claire Fleming
- Aza Gold
- Sean Guirey
- Gaby Hickman
- Finn Hopkins
- Payton Massey
- Lucas Matthews
- Max Meyerson
- Cecilia Murray
- Kelsey Nuorala
- Mitch Polaski
- Dennis Sanchez
- Sarah Williams
- Isaac Wittenberg

*Officers

Advisor
Sara Ward

Our Youth Advisory Committee brings together teens from throughout the county who are eager to learn the ins and outs of philanthropy.
We can leave a legacy for future generations

Emerson Meyer loves Petoskey, the view of the bay, the natural beauty of Emmet County and the family business he came back from New York to work in (Meyer Ace Hardware). As a former Youth Advisory Committee (YAC) Member, Emerson also has a strong connection with the Community Foundation, one he’s happy to continue now that he’s returned to the area. Emerson recently became the youngest member of the John S. Clark Founders Society, a group of thoughtful citizens who have designated a portion of their wills or estate plans to the Community Foundation.

“Giving back to the next generation is something we all can do,” said Emerson. “It doesn’t matter how old we are or how much capital we may have today, what matters is making a decision to leave a lasting impact on your community.”

When Emerson was a member of the YAC in the late 1990s, the group approved a grant to support the development of the recreational trail between Harbor Springs and Petoskey. Today, it is one of his favorite places. At age 33, Emerson hopes he will be able to bike the trail for many years to come, but he also knows that regardless of what his future holds, his pledge to the Community Foundation will help ensure that young people continue to enjoy all the benefits of this beautiful community well into the future.

Emerson Meyer enjoys riding his bike along the scenic recreational trail from Petoskey to Harbor Springs.
As the great-grandson of one of Walloon Lake's first "resorters," John W. Carpenter knew that he wanted to give back to the community that had meant so much to his family. John’s great grandfather first visited the area in 1872, and soon after built lean-tos and later cottages that became family gathering spots along Walloon Lake. John came to the area when he was only a few months old, and he spent summers here for years after. He later settled here permanently.

In 1991, John established a family foundation named after his parents, which distributed funds to causes close to his heart—youth and international youth needs. By 1996, John had moved the funds from the private foundation to the Community Foundation, where he started a donor advised fund. "Donor advised funds combine the benefits of a private foundation with the benefits of having an administrative team. Donors recommend where funds are allocated, but they are not required to oversee all of the legal and financial details," explained David Jones, executive director.

Through his donor advised fund, John focused much of his grantmaking on local organizations such as the YMCA of Northern Michigan, Camp Daggett, North Emmet Little League and Northern Community Mediation. Before John passed away, he arranged for his donor advised fund to revert to a permanent field of interest fund focused on youth, and he designated a portion of his trust to that fund. Because of John’s forethought, his dedication to giving will continue to serve youth forever through the Carpenter Family Fund.

We can dedicate our lives

Youth like Noah and Caiden (pictured) will continue to benefit forever from John’s dedication to giving through the Carpenter Family Fund.
We can create a better quality of life
in Emmet County

For everyone.

Our nonprofit partners are always hard at work: distributing food to hungry families, helping people heat their homes, giving seniors dignity through health care and recreation, providing health services to new mothers, and empowering women to lead healthy, happy lives. The list goes on and on. As new needs arise, organizations step in to meet them in any way they can, but often, funding is limited.

This winter, in order to allow nonprofits more agility in their ability to fund essential, yet often unforeseen needs, the Community Foundation distributed “Essential Needs” grants to five local nonprofits: Friendship Centers of Emmet County, Manna Food Project, Northwest Michigan Community Action Agency, Health Department of Northwest Michigan and Women’s Resource Center. Each organization received a grant to create or add to an Essential Needs Fund at their agency that would provide immediate assistance for individuals and families whose needs could not be met under an existing program.

“This fund has helped with health and medical expenses, housing, food, home repairs, vehicle expenses, appliance replacement and funerals,” said Sue Engel, executive director, Friendship Centers of Emmet County. “We have witnessed tears of relief and gratitude when another person realizes a financial burden has been lifted.”

Helping people strive and thrive is what our nonprofit partners do best. Whether serving old or young, healthy or hurting, hungry or full, they know this—everyone deserves a better quality of life. Together we’re making that happen in Emmet County.

Deb Noblett, The Manna Food Project; Sue Engel, The Friendship Centers of Emmet County; Linda Yaroch, Health Department of Northwest Michigan; Jan Mancinelli, Women’s Resource Center of Northern Michigan; and John Stephenson, Northwest Michigan Community Action Agency.
We can work towards a better tomorrow.

Members of our Board of Trustees make the decisions that determine tomorrow’s path.
We can achieve our common goals

Together.

COMMITTEES

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Virginia McCoy
William Meengs, Jr.
Phillip Millard
James Schroeder

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Emily Meyerson
Scott Smith
Gary Street

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Ken Winter

We are members of the Council of Michigan Foundations, the National Council on Foundations, the American Council on Gift Annuities, and the National Committee on Planned Giving.

We can achieve our common goals Together.

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Many thanks to all of you.

The Founders Society, named after our founding trustee, Jack Clark, is comprised of donors who pledge a gift to the Community Foundation through their will, trust or estate plan. Thank you all for leaving a legacy of giving.

We are members of the Council of Michigan Foundations, the National Council on Foundations, the American Council on Gift Annuities, and the National Committee on Planned Giving.
Meaningful ways.

There are multiple ways to give. Starting a fund or giving to an existing fund is an excellent way to begin.

Unrestricted Funds: Meeting Ever-Changing Needs
Give to our Community Endowment Fund or another unrestricted fund to allow the Community Foundation flexibility and agility to address a broad range of needs and opportunities for community well-being. The Community Foundation assesses the most pressing needs, and your gifts are applied to help meet those needs both today and tomorrow.

Field of Interest Funds: Choosing a Cause
Identify a specific charitable cause to support, such as youth, the arts or the environment. The Community Foundation oversees the grantmaking to local organizations that are making a difference in the area you select.

Donor Advised Funds: Taking Charitable Giving Personally
Personalize your giving with a donor advised fund, where you recommend the charities, causes or programs you want to support. Working with our experienced grantmaking staff, you target the issues that you care about the most, and the grants are distributed in your fund’s name to the receiving organizations. A good alternative to a private foundation, a donor advised fund is simple, powerful and highly personal.

Designated Funds: Supporting an Organization for the Long Term
Designate a particular charitable organization, and the endowment fund you create will be a permanent source of revenue for them and a legacy of support from you.

Agency Funds: Endowing Your Nonprofit Organization
Nonprofits can establish an endowed agency fund to build lasting income for their organization. The fund becomes part of the Community Foundation’s pool of endowed assets, providing the benefits of a diverse investment portfolio that typically comes only with large funds.

Scholarship Funds: Furthering Education
The Community Foundation’s scholarship funds connect donors with deserving local students pursuing their educational goals.
We can see our passions become

Birchwood Outreach Fund
Baiardi Family Foundation Fund
J. Max and Elizabeth Busard Memorial Fund
Bruehl Fund
Regina and Peter Bidstrup Fund
Gano Family Fund
Michael J. and Marjorie K. FitzSimons Fund
Everyone Matters Fund
Edgewater Community Fund
Buzzelli Family Charitable Fund
DONOR ADVISED FUND
Ted and Brenda Frey Donor Advised Fund
Mike and Cheryl Eberhart Family Fund
Catalina Starlight Fund
Circuit Controls Corporation Charitable Fund
Clarke Family Fund
Jack Gardner Family Fund
Mihferd Family Fund
Bill and Brenda Fry Doran Advised Fund
Gane Family Fund

to benefit the Harbor Springs Community Park
Maude and Gorton Milliken Fund
Jim and Trish Murray Charitable Fund
Mrt Nett Family Fund
Northcenter Family Fund
Petoskey Rotary Chanty Fund
Petoskey Rotary Park Fund
Schall Family Fund
Bob Schuler Fund for Creative Writing
Roger E. and Peggy Dickens Scherf Fund
Scott and Dobby Smith Family Fund
Leisle and Mervyn Steinberg Youth Fund
Steve and Anne Murray Charitable Fund
Sturgeon River Pottery Fund
for Education in Visual Arts
Susan J. Stewart Memorial Music Fund
Tarrant Family Fund
Mariana Webber Test Charitable Fund
Waltshem Marine Charitable Fund
Margene A. Wennel Healing Center Fund
for Complementary Medicine
David and Barbara Young Fund
FUTURE GIFT FUNDS
James and Carolyn Coulter Charitable Gift Annuity
Suzanne Felt Charitable Gift Annuity
Gladys Hamill Charitable Gift Annuities
Robert D. Hornor Field of Interest Fund
Lent Charitable Gift Annuity
Anne Smith Charitable Gift Annuity
Shawn Walker Charitable Gift Annuity
Curtie and Mary Werd Family Fund
DESIGNATED AGENCY FUNDS
Animal Security Fund
Bay Bluffs Endowment Fund
Bay View Association Endowment Fund
Blinnest Endowment Fund
Benjamin B. Blum Lodging Assistance Fund
Agatha O. Boettger Senior Citizens Fund
Camp Daggett Fund
Child and Family Services
of Northwestern Michigan Fund
Concord Family Association Fund
Hameister Family Charitable Fund
William and Louise Graham Fund
Hameister Family Charitable Fund
William Har and Louis T. Harrison Fund
Holden Family Foundation Fund
Dr. H. Ross and Virginia G. Hume Charitable Fund
Ann K. Irish Charitable Fund
David H. Irish Charitable Fund
Thomas and Patricia Jeffs Fund
Katie’s COUCH Fund
Keller Flaherty Family Fund
Steve Kiicher-40th Birthday Fund
Clibre Cooke Fund
Evertett and Lois Kinther Family Fund
Emotional Health and Well Being
and Mental Health Services Fund
Mary Clare Reynolds Joyce Fund

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Mike and Cheryl Eberhart Family Fund
Edgewater Community Fund
Everyone Matters Fund
Michael J. and Marjorie K. FitzSimons Fund
Anonymous Advised Fund
Ted and Brenda Fry Doran Advised Fund
Gane Family Fund

Jack Gardner Family Fund
Gijossy Fund
William and Louise Graham Fund
Hameister Family Charitable Fund
Harbor Cup Charitable Fund
William Har and Louis T. Harrison Fund
Holden Family Foundation Fund
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Mary Clare Reynolds Joyce Fund

Each fund at the Community Foundation was started by a business, family, individual or nonprofit organization to support the causes they care about most.

Reality.

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Reality.
Jerolene and Lewis Brown Charitable Youth Fund
Capacity Building Fund
Carpenter Family Fund
Environmental Education Fund
James N. Gamble Family Fund
Healthy Community Fund
Little Traverse Bay Protection and Restoration Fund
Matt Mathias (Emer A, Mathias) Fund for Conservation
Northern Michigan Housing Fund
Outdoor Experience Fund
Petoskey Swimming Pool Fund
Preston Feather Building Materials Fund
Dorothy Scott Fund for Senior Citizens
Shoreline Fund
Urban Forestry Fund
Ward & Eunice Elder’s Project Fund
Youth Fund
Zonta Women and Children’s Fund
SCHOLARSHIP FUNDS
Alberto Moreno Memorial Scholarship Fund
Baiardi Family Foundation Scholarship Fund
Bay Harbor Foundation Scholarship Fund
Cafe Society Educational Fund
James and Carolyn Cloutier Scholarship Fund
Thomas Dale Sr. Memorial Scholarship Fund
First Tee Scholarship Fund
Anna Fink Memorial Scholarship Fund
Janet and Richard German Scholarship Fund
Hillcrest Scholarship Fund
Barry Potten/NOPE Scholarship Fund
Amy Elizabeth Rebel Scholarship Fund
Jennifer A. Kulik Memorial Scholarship Fund
Sara J. Latimer Redpath Church Memorial Scholarship Fund
Little Traverse Association of Home Builders Building Industry Career Scholarship Fund
Marshall-Parker Family Scholarship
Marshall-Smith Scholarship Fund
C. W. McLelland Scholarship Fund
Mary McCutcheon Amacher Scholarship Fund
Olsodon Family Scholarship Fund
Petoskey Area Business and Professional Women’s (BPW) Scholarship Fund
Michael Gaile-Phillips Memorial Scholarship Fund
Heath Michael Robinson Scholarship Fund
Scott Batchelor Scholarship Fund
Stafford and Janice Smith Scholarship Fund
Gerald Gramzay-Stafford’s Hospitality Culinary Scholarship Fund
UNRESTRICTED FUNDS
Bonnie Hirs Fund
Sally and John Clark Fund
Community Endowment Fund
Catherine G. Carran Fund
Curtis Family Fund
Hi and Judy Hall Fund
Gladys and Jack Himmell Fund
Donald Hufford Endowment Fund
Jim and Joyce Kiehlker Family Fund
Lent Family Fund
Lotspeich Family Fund
Marilyn M. Icke Fund
Matt Mathias (Emer A, Mathias) Memorial Fund
Marge May Fund
Pearl E. McIntyre Charitable Fund
Thomas S. and Ellen K. Noneman Fund
Albert and Carol Ostrom Memorial Fund
Roma Walsmith Bolinier Fund
Frances Hamilton Schimmer Fund
Frances and Jeffrey Sheepard Fund
Budd and Shirley Talberg Charitable Fund
Hugh D. Wernell Fund
Jack and Elaine Zenger Family Fund
Special Project Funds
Petoskey Community Pool Fund

Funds appearing in bold italic are new this year.

Our funds create lasting ways for community members to give and to see hopes turned into action.
At a glance.

2014 TOTAL ASSETS $34,375,157
TOTAL DONATIONS $902,563
TOTAL GRANTS $1,305,211
OPERATING EXPENSES $406,924

ONLY 1.2% OF TOTAL ASSETS

GRANTS BY PROGRAM AREA
- 29% YOUTH DEVELOPMENT
- 24% HEALTH & HUMAN SERVICES
- 15% ENVIRONMENT
- 11% ARTS & CULTURE
- 9% RECREATION
- 7% COMMUNITY & ECONOMIC DEVELOPMENT
- 5% OTHER

CURRENT DONORS 686
REPEAT DONORS 572
NEW DONORS 114
CURRENT FUNDS 187
NEW FUNDS 8

FUND BALANCE $1,300,000
ADVISORY COMMITTEE 24
MEMBERS
GRANTS 24
DISTRIBUTED

Our audited financial statements and IRS 990 are available on our website www.phsacf.org. You may also contact our office for copies, 231-348-5820.
We can live our lives with generosity. We are grateful to the thousands of donors who have made the Petoskey-Harbor Springs Community Foundation what it is today. Thank you.
We do our best to keep an accurate record and apologize for any errors or omissions. Please call our office with any corrections.
Whether you volunteer on a committee, serve local nonprofits, establish a fund or donate to one of our existing funds, each of you can be a part of making a difference in Emmet County.

Call us today to find out how you can get involved with the Petoskey-Harbor Springs Area Community Foundation, 231-348-5820, or visit our website, www.phsacf.org, to see the many opportunities for working together.