As we present this report to our community, we stand on what seems a distant shore from our fiscal year that ended on March 31, 2020. We acknowledge that our community and our world look remarkably different today than they did just a few months ago.

As our fiscal year was closing, we saw significant market decline, a global health crisis and an economic shutdown. We saw students sent home from school for the remainder of the school year. All but the essential workers were sent home. People lost jobs. Businesses closed their doors.

But what else did we see? We saw people spring to action to ensure that school kids continued to get the food they need. People asked, ‘how can we help?’ Nonprofits and other businesses reinvented themselves, taking programming online, changing their operations to accommodate a safe, new normal. We saw innovation. We saw generosity. We saw resilience.

Now, we also see a long road to recovery ahead, and your Community Foundation is uniquely positioned to walk that road alongside our nonprofit partners and community leaders. While we reflect on a year gone by in the pages that follow, these stories illustrate foundational work in our community that carries forward into this new year and new time. Moving forward, this work will continue to strengthen our nonprofit partners, to address new and emerging needs and to lead into the future.

Many things remain uncertain yet one thing remains true. Your Community Foundation is here, for good, for ever, for everyone. We are grateful for our role and grateful for your continued support and engagement.

Mike Eberhart
President
Board of Directors

David L. Jones
Executive Director

Looking back. Moving forward.

2020 Snapshot

846 Grants Approved
$3.2 Million to 214 Organizations

832 Gifts Received
$3.2 Million

Net Assets
$39.5 Million
Community Impact

With over $3 million in grants awarded during our last fiscal year, we supported a wide variety of projects and organizations in education, health and human services, environment, arts and culture, recreation, and community and economic development.

Looking back at our fiscal year through today’s lens, however, three areas stand out: clean energy, housing, and recreation. Take a look at this foundational work and you will see that, moving forward, these projects will continue to strengthen our community by improving the quality of life for everyone in Emmet County.

Clean Energy

Building on the momentum of both community interest and of past work in clean energy, the Community Foundation began a multi-year grant to Groundwork Center for Resilient Communities for a clean energy policy specialist in Emmet County. With Ric Evans at Groundwork in this key role, the last year saw the City of Petoskey boldly and unanimously commit to 100 percent clean energy by 2035.

Additionally, grant dollars supported the City of Petoskey’s energy audits to improve the energy efficiency of its buildings. The city also began a feasibility study examining the placement of a solar array at the city’s capped landfill property at Howard and River roads. Solar panels also arrived in Petoskey at North Central Michigan College thanks to the Leadership Little Traverse Class of 2019. Funding from the Community Foundation and the greater community saw the panels installed on the North Central campus and dedicated in September 2019. These foundational pieces ensure that Emmet County’s clean energy future is looking bright!

Recreation

During this COVID-19 pandemic, the physical and mental benefits of safe outdoor recreation have never been more important. Over the last year, your Community Foundation provided funding for many worthwhile recreation projects throughout Emmet County. For youngsters learning the ropes (or lines) of sailing, both Little Traverse Sailors and Crooked Lake Sailors purchased safe equipment updates for their students. Public trails at Little Traverse Conservancy’s popular Allan and Virginia McCune Nature Preserve will be updated for hiker safety and new mountain bike trails are being developed on the nearby Tanton Family Working Forest Reserve. Swimmers in Alanson can now safely swim in a dedicated area of the Crooked River thanks to improvements at Sandy Beach Park.

Housing

We know so many things start at home—health, well-being, safety, stability—yet many of our neighbors struggle to find safe, affordable homes. As part of our commitment to finding solutions, the Community Foundation has supported a number of projects aimed at providing safe places to live including updates at Nehemiah House which provides safe shelter for our homeless neighbors. Our partners at Northwest Michigan Habitat for Humanity received support for homes built in Pellston (shown below) and Oden. Grant support also helped The Salvation Army continue its utility support program, ensuring people in our community can make utility payments particularly during the cold winter months.

Further, with generous initial support from our partners at Frey Foundation, we established the Emmet Housing Solutions Fund with the distinct purpose of addressing the affordability of housing in Emmet County by increasing housing units across the spectrum of price points and supporting organizations engaged in this work.
The Future of Philanthropy

This year marked the 25th anniversary of our Youth Advisory Committee (YAC) and what a remarkable year it was.

When 26 teens from around Emmet County gathered in the late summer of 2019, they marked the official start of the Youth Advisory Committee’s (YAC) 25th anniversary year.

Like every other YAC year, the group gathered for a September orientation which included team building activities and learning about grant making. Like every other YAC year, this group of young philanthropists participated in two rounds of grant proposals, reviewing and carefully considering the merits of each request. They volunteered for a variety of community service projects and kept a schedule of monthly meetings.

But 2019-20 was unlike any other YAC year. In March 2020, Michigan schools closed and students were sent home. Yet the YAC students carried on.

“The group really impressed me with their level of maturity in navigating these circumstances,” said Sarah Ford, staff member and YAC advisor. “They asked great questions and engaged in really thoughtful and robust discussions.”

During this remarkable 25th anniversary year, the YAC reviewed a total of 19 funding proposals and recommended grants totalling nearly $92,000. The group also voted unanimously to allocate $25,000 toward our COVID-19 relief efforts—dollars they had previously set aside for a special anniversary project.

We are truly grateful for this group of young philanthropists and their commitment to making our community stronger.
A Legacy of Giving

Much like his family roots in Petoskey, Todd Winnell’s commitment to giving back is generations deep.

In early 2020, Todd reflected on this legacy of giving as he was preparing to celebrate his 50th birthday. He recalled giving back as being a big part of his early childhood in Ann Arbor. As he described it, his family was poor, so giving back wasn’t about money. To illustrate this, Todd told about Christmas-time mission trips with his family (parents Mike and Kate and sister Katie). Together with their church, they would travel from Ann Arbor to rural Appalachia with a U-Haul full of wrapped presents.

“We learned and saw first-hand what it meant to give back to those less fortunate,” Todd said. “I learned from my parents to give your time, energy and compassion.”

Although the Winnell family returned to their Petoskey roots when Todd was a junior in high school, his family connections really flourished as he began his adult life here. Fast forward just a few years to 1995 when then 25-year-old Todd was working as a certified public accountant, married to Jen and expecting their first child Emily. Todd described getting “plugged back in” with his grandfather Hugh Winnell. It was Grandpa Hugh who recruited Todd to join the local Kiwanis Club and also introduced him to the Petoskey-Harbor Springs Area Community Foundation.

Pairing his own professional life as an accountant with his role as grandson, Todd assisted his grandfather with his estate plan, part of which was establishing a charitable gift annuity at the Community Foundation. When Hugh died in 2012, this annuity became four distinct funds that still benefit our community today.

While it’s nice to see gifts making an impact now, charity done right benefits generations we’ll never know or meet.

Todd and Jen Winnell

In 2003, Todd and Jen established an endowed fund at the Community Foundation, the Winnell Family Outdoor Experience Fund. Todd credits Jen and her experience with Outward Bound, an international network of outdoor education programs. A scholarship from her local high school allowed Jen to experience three weeks of backpacking in the mountains of Colorado during her late teens. The realization that without that scholarship, her trip would not have been possible, combined with their shared love of the outdoors helped to define the fund’s purpose of getting kids outdoors. Recently their fund has provided grant support to local efforts including the Kids Pedaling for a Purpose biking initiative and the Top of Michigan Mountain Bike Association’s work to establish mountain bike trails in Petoskey.

Looking back, it’s clear that a Winnell family trait is looking ahead. Todd’s recent 50th birthday provides a good example. As with any milestone birthday, much advance planning was involved. But for Todd and Jen, these were no ordinary plans. The question Todd asked himself was this:

“What can I do in this moment that will be truly meaningful and stand the test of time?”

The answer to that question was thinking about something that would benefit the community for generations to come: giving back. Together, Todd and Jen made a substantial gift to their fund at the Community Foundation.

“The power of endowment is important to Jen and me. While it’s nice to see gifts making an impact now,” Todd says, “charity done right benefits generations we’ll never know or meet.”

Todd Winnell with his grandfather Hugh in the late 1990s.

For good. For ever.

Members of the John S. Clark Legacy Society have pledged a gift to the Community Foundation through their will, trust, or estate plan.

Anonymous (4)
Dick and Annette Babcock
Neil and Marsha Bidwell
Agatha O. Boettger* 
Roma Walstrom Bolline*
James H. Buller
Barbara and David Buzzelli
Michael T. and Martha C.*
Cameron
John W. Carpenter Jr.*
Maggie and Bob Charlton
Sally S. and John S. Clark**
James and Carolyn Cloutier
Catherine G. Curran*
Al and Jane Damschroder
Ross and Nancy DeFries
Mike and Cheryl Eberhart
Suzanne Felt*
Bud Germond* 
Marjorie E. Green* 
Gladyss Hamill
Bonnie Hess* 
Margo L. Hodder 
Fred and Diane* Hoffmann
Darlene M. Holcomb
Mr. and Mrs. Robert D. Horner**
Harriet (Penny) Abbott Huber

Don Hufford*
Brian and Jean Hunt
Marilyn M. Icke*
David H. Irish
Penni and Mike Isermann
David L. Jones
Kate Kelly
Clark* and Grace Ketchum
Mr.* & Mrs. William Laimbeer Sr.
Dan and Mary Ledingham
Dick and Jane Lent**
Janet M. Mancinelli
Jamie and Mary Kay Martin
Emer A. Mathias* 
Carol Matyniak
Marge May*
Dave and Joy McBride
Sheryl McCleery
Jim McCoy
Jeff and Genie McEvoy
Dr. and Mrs.* William Meenks
Emerson John Meyer
Emily Meyerson
Edward J. Neithercut*
Maureen Nicholson
Scott and Melissa Okerlund
Albert and Carol Osborn**
John D. Pickering

Jim and Jane Ramer
Dr. and Mrs. Henry Ramseur
Sara Scholl*
Suzanne Schulze
Dorothy Scott*
Stephen B. and Sandy P. Selden
B.J. Shawn*
Ann Smith*
Scott and Dibby Smith
Mary Lou and John* Tanton
Marana Tost*
Roberta Vander Breggen
Greg and Jan Voelker
Sharon Walker
Don Ward* and Jennifer Eis
Currie and Mary Weed
Arla Weinart* 
Ann Dow Weinberg*
Valerie S. Wilson
Hugh Winnell* 
Todd C. and Jennifer L. Winnell 
Col. and Mrs. William A. Wyman
John and Deborah Zahnow
Elyane Zaiger*
Dr. Louis and Mary Jane Zako

*Those noted are no longer with us, but their legacy lives on.
Our audited financial statements and IRS Form 990 are available on our website, www.phsacf.org. You may also contact our office for copies, (231) 348-5820.

---

### ASSETS:

<table>
<thead>
<tr>
<th>Fund Type</th>
<th>FY2020</th>
<th>FY2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$ 3,620,381</td>
<td>$ 2,558,307</td>
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<tr>
<td>Certificates of deposit</td>
<td>583,408</td>
<td>613,027</td>
</tr>
<tr>
<td>Investments</td>
<td>33,992,582</td>
<td>40,525,013</td>
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<tr>
<td>Contributions receivable</td>
<td>1,155,526</td>
<td>440,000</td>
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<tr>
<td>Program related investment receivable, net of discount</td>
<td>98,680</td>
<td>-</td>
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<tr>
<td>Prepaid expenses</td>
<td>19,125</td>
<td>-</td>
</tr>
<tr>
<td>Furniture and equipment, net of accumulated depreciation of $42,808 and $39,541 in 2020 and 2019, respectively</td>
<td>22,151</td>
<td>3,791</td>
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</tbody>
</table>

**Total assets**: $39,491,853 (FY2020) | $44,140,138 (FY2019)

---

### LIABILITIES:

<table>
<thead>
<tr>
<th>Source of Liabilities</th>
<th>FY2020</th>
<th>FY2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants payable</td>
<td>256,689</td>
<td>102,612</td>
</tr>
<tr>
<td>Charitable gift annuities</td>
<td>123,043</td>
<td>54,953</td>
</tr>
<tr>
<td>Funds held as agency endowments</td>
<td>6,363,022</td>
<td>7,389,442</td>
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</tbody>
</table>

**Total liabilities**: $6,742,754 (FY2020) | $7,547,007 (FY2019)

---

### NET ASSETS:

<table>
<thead>
<tr>
<th>Category</th>
<th>FY2020</th>
<th>FY2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without donor restrictions</td>
<td>$32,749,099</td>
<td>$36,593,131</td>
</tr>
<tr>
<td>With donor restrictions</td>
<td>19,434,102</td>
<td>18,060,350</td>
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</tbody>
</table>

**Total net assets**: $32,749,099 (FY2020) | $36,593,131 (FY2019)

---

### REVENUE, GAINS, AND OTHER SUPPORT:

<table>
<thead>
<tr>
<th>Description</th>
<th>FY2020</th>
<th>FY2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>$3,235,057</td>
<td>$3,544,362</td>
</tr>
<tr>
<td>Program related investment income</td>
<td>1,879</td>
<td>-</td>
</tr>
<tr>
<td>Investment return, net</td>
<td>(4,356,563)</td>
<td>1,114,464</td>
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<tr>
<td>Remeasurement of charitable gift annuities</td>
<td>(11,967)</td>
<td>16,546</td>
</tr>
<tr>
<td>Agency endowments administration fees</td>
<td>48,591</td>
<td>44,969</td>
</tr>
<tr>
<td>Net revenue, gains, and other support associated with agency endowments</td>
<td>647,004</td>
<td>(683,691)</td>
</tr>
</tbody>
</table>

**Total revenue, gains, and other support**: $(435,999) (FY2020) | $4,036,650 (FY2019)

---

### EXPENSES:

<table>
<thead>
<tr>
<th>Category</th>
<th>FY2020</th>
<th>FY2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants</td>
<td>3,201,040</td>
<td>2,777,469</td>
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<tr>
<td>Operating Expenses</td>
<td>68,217</td>
<td>66,728</td>
</tr>
<tr>
<td>Charitable gift annuities</td>
<td>357,893</td>
<td>344,270</td>
</tr>
<tr>
<td>Supporting Services:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>General and administrative</td>
<td>111,708</td>
<td>108,214</td>
</tr>
<tr>
<td>Fundraising</td>
<td>(330,825)</td>
<td>(86,998)</td>
</tr>
</tbody>
</table>

**Total expenses**: $3,408,033 (FY2020) | $3,209,683 (FY2019)

---

### NET ASSETS, Beginning of year, as restated

<table>
<thead>
<tr>
<th>Category</th>
<th>FY2020</th>
<th>FY2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without donor restrictions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>With donor restrictions</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total net assets**: $32,749,099 (FY2020) | $36,593,131 (FY2019)

---

### NET ASSETS, End of year

<table>
<thead>
<tr>
<th>Category</th>
<th>FY2020</th>
<th>FY2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without donor restrictions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>With donor restrictions</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total liabilities and net assets**: $39,491,853 (FY2020) | $44,140,138 (FY2019)

---

### ASSETS by Fund Type FY2020

- **Cash and cash equivalents**: $3,620,381
- **Certificates of deposit**: 583,408
- **Investments**: 33,992,582
- **Contributions receivable**: 1,155,526
- **Program related investment receivable, net of discount**: 98,680
- **Prepaid expenses**: 19,125
- **Furniture and equipment, net of accumulated depreciation**: 22,151

**Total assets**: $39,491,853

---

### GRANTS by Program Area FY2020

- **Arts & Culture**: $280,000
- **Education**: $49,499
- **Environment**: $441,048
- **Human Services**: $633,840
- **Health**: $493,616
- **Religion**: $181,612
- **Recreation**: $140,619
- **Youth**: $84,050
- **International**: $11,122
- **Scholarship**: $1,008,078
- **Special Projects**: $272,034
- **Field of Interest**: $4,748,656
- **Charitable Gift Annuities**: $212,508
- **Agency**: $9,285,682
- **Donor Advised**: $12,879,427

**Total grants**: $39,491,853

---

### Financial Summary

For the fiscal year ending March 31, 2020

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### DONOR ADVISORY BOARD

- [Return to the top of the page](#)
Our Funds

Community Funds
Roma Walstrom Bolline Fund
Sally and John Clark Fund
Catherine O. Curran Fund
Curtis Family Fund
Drost Community Fund
Susanne G. Felt Fund
Fund for the Community
Hi and Joedy Hal Fund
Gladyss and Jack Hamill Fund
Bonnie Hess Fund
Robert Horner Fund
Donald Hufford Endowment Fund
Marilyn M. Icke Fund
Impact Investing Fund
Fred and Joyce Kohler Family Fund
Lent Family Fund
Loutspeich Family Fund
Matt Mathias (Emer A. Mathias) Memorial Fund
Margie May Fund
Pearl E. McPherson Charitable Fund
Thomas S. and Ellen K. Noneman Fund
Albert and Carol Osborn Memorial Fund
Frances Hamilton Schirmer Fund
Frances and Jeffrey Shepard Fund
Budd and Shirlee Tabbell Charitable Fund
Hugh D. Winkler Fund
Jack and Elayne Zaiger Family Fund

Community Giving Circles
Birchwood Outreach Fund
Habor Cup Charitable Fund
L’Arbre Croche Fund
Sunrise Rotary Charitable Fund

Field of Interest Funds
Jeroeline and Lewis Brown Charitable Youth Fund
Carpenter Family Fund
Emmet County Education Fund
Environmental Education Fund
Essential Needs Fund
Fund for Youth
Deborah Greenwald Foster Family Care and Support Fund
Healthy Community Fund
Robert Horner Fund for Natural Resource Conservation
Jeff Kring Outdoor Youth Education Fund
Little Traverse Bay Protection and Restoration Fund
Dree Look Lo Tennis Fund
Matt Mathias (Emer A. Mathias) Fund for Conservation
Northern Michigan Housing Fund
Schulze-Stern Fund for Young People

Science for the Future Fund
Dorothy Scott Fund for Senior Citizens
Shoreline Fund
Urban Forestry Fund

Our Donor Advised Funds
David and Brenda Bell Family Fund
Neil T. and Marsha L. Bidwell Charitable Fund
Blitz Family Community Fund
B.J. Shaw and Becky Krangl Fund
Blanchard Family Fund
Bleyaert Family Fund
Bund Family Fund
J. Max and Elizabeth Busard Memorial Fund
Buzzelli Family Charitable Fund
Byers Family Charitable Fund
Tom and Suzanie Carruthers Fund
Dan and Linda CasaSanta Family Fund
Catalina Starlight Fund
Maggie and Bob Charlton Family Fund
Chermise Family Fund
Circuit Controls Corporation Charitable Fund
Clarke Family Fund
Julie and Murray Cotter Family Fund
Deborah and David Deal Gift Family
Mike and Cheryl Eberhart Family Fund
Edgewater Community Fund
Erickson Family Fund
Everyone Matters Fund
Michael J. and Marjorie K. FitzSimons Fund
Chip and Jean Frenz Family Fund
Ted and Brenda Frey Donor Advised Fund
Frey Foundation Fund
Gane Family Fund
Jack Garber Family Fund
Giugwi Fund
William and Louise Graham Fund
Patti and Balky Grannis Family Fund
Hameister Family Charitable Fund
William H. and Louise T. Harrison Fund
Barbara and Jerome Hoganson Fund
Holder Family Foundation Fund
Dr. H. Ross and Virginia G. Hum Family Charitable Fund
Ann K. Irish Charitable Fund
David H. Irish Charitable Fund
Thomas and Patricia Jeffs Fund
John D. Pickering Fund for Equal Parenting
Cathy Kalahar and David Evrard Charitable Fund
Keller Flaherty Family Fund
Knowlton Family Fund
Kroeger-Mainland Family Fund
Linda Sheppard Nurses Fund
Hanna-Remkes Literary Guild Fund
Everett and Lois Kircher Family Fund
Loyd Family Fund
Lutjens Family Fund
The Main and Family Fund
Mary Clare Reynolds Joyce Fund
Mckinney Family Charitable Fund
Meyerson Family Tzedakah Fund
Maud and Gorton Milliken Fund
Jim and Trish Murray Charitable Fund
Mort Neff Family Fund
Neithercut Family Fund
Nelson-Dennis Family Fund
Ted and Lori Pall Charitable Fund
Perry D. and Karen L. Clark Fund
Todd and Kathy Petersen Charitable Fund
Craig and Mary Rapin Family Fund
Petoskey Rotary Charities Fund
Petoskey Rotary Park Fund
Scholl Family Fund
Bob Schulze Fund for Creative Writing
Roger E. and Peggy Dicken Schwert Fund
Mary Lou and Tom Smith Family Fund
Scott and Dibby Smith Family Fund
Stafford and Janice Smith Family Fund
Steve and Anne Murray Charitable Fund
Sturgeon River Pottery Fund for Education in Visual Arts
Susan Irish Stewart Charitable Fund
Tanton Family Fund
Marana Webber Tost Charitable Fund
VandenBrink Biddick Family Fund
Brian and Dawn Wagner Charitable Fund
Walstrom Marine Charitable Fund
William Frey Charitable Fund
The Winnell Family Outdoor Experience Fund
Marjorie A. Winnell Healing Center Fund
for Complementary Medicine
David and Barbara Young Fund

Designated & Organizational Funds
Administrative Endowment Fund
Animal Security Fund
Mary Askew Memorial Fund
Bay Bluffs Endowment Fund
Bay View Association Endowment Fund
Clancy Belmer IOOF Little League Fund
Blissfest Endowment Fund
Benjamin B. Blum Lodging Assistance Fund
Agatha O. Boettiger Senior Citizens Fund
Camp Daggett Fund
Challenge Mountain-Spirit Day Camp Fund
Char-Em United Way Endowment Fund
Child and Family Services of Northwestern Michigan Fund

Concord Family Association Fund
Crooked Tree Arts Council Cultural Fund
Emmet-Charlevoix Bar Foundation Fund
Emmanuel Episcopal Church Bequest Fund
Emmanuel Episcopal Church Endowment 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
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
Harbor Area Housing Fund
Harbor Springs Area Historical Society Endowment Fund
Harbor Springs Library Endowment Fund
Harbor Springs Education Foundation Fund
Harbor Springs High School Band Boosters Fund
Land and Water Education Fund
Petoskey Lions Club Fund
Little Traverse Civic Theatre/Ross Stoakes Memorial Fund
Little Traverse Historical Society and Museum Fund
Little Traverse Choral Society Endowment Fund
Little Traverse Sailors Endowment Fund
Manna Project Endowment Fund
Steve and Molly Kircher Fund for Manna Fund
Otho J. Mathias Scholarship Fund
Matt Mathias (Emer A. Mathias) Memorial Fund
for Little Traverse Historical Society
Emmer A. Mathias NCFC Foundation Fund

Brian and Dawn Wagner
Although Brian and Dawn (Daly) Wagner recently established a new donor advised fund at the Community Foundation, they are no strangers to Petoskey. After meeting at Michigan State University, the two were married in 1985 at St. Francis Church, and Dawn’s love of her hometown of Petoskey instantly transferred to Brian. Although Brian’s career took them all over the country, Petoskey remained a regular family vacation spot. In 2017, they finally had the opportunity to settle here and have committed to serving and strengthening their beloved community.

“After meeting DJ Jones and hearing about the Petoskey-Harbor Springs Area Community Foundation, we immediately determined it was time to move our charitable dollars to the Foundation and put them to work locally.”
In March 2020, the novel coronavirus reached Michigan and our community. Although so much was uncertain, we knew that our community would need support to navigate the unknown. At that time, we designated our existing Essential Needs Fund to receive donations and to provide immediate relief grants to our nonprofit partners serving Emmet County. We are grateful for the community-wide support that continues today. As of July 2020, we have made relief grants totalling over $200,000.

Local needs, local support.
Our Donors

Bebe and John Finn
Andrea B. Fisher
Mrs. Walter Fisher
David K. FitzSimons
Michael and Marjorie FitzSimons
Flood Properties LLC
Flowers from Sky’s the Limit
Madeline Flynn
Sally and Ted Flynn
Joe and Julie Flynn
Madeline and Martin Flynn
Mr. and Mrs. James W. Ford
Mr. and Mrs. Jeffrey S. Ford
Horce C. Ford
Susan S. Ford
Paul and Claire Forney
Joyce Foster
John and Jean Fought
Henry A. Fox Sales Co.
William P. Frazier
David and Elynn Freedman
Marcia and Stan Freedman
Chip and Jean Frentz
Marcia and Stan Freedman
Mr. and Mrs. Jeffrey S. Ford
Mr. and Mrs. Edward J. Frey Jr.
Twick Frey
Bernd Friedrich
Friendship Centers of Emmet County
Larry and Paula Funk
Robin Gajdos
John and Maryann Gall
Charles Galmeyer
Jack and Patricia Garber
Hilton Garner
Marilyn Gault
Hilton Garner
Gary and Katie Gauthier
Heidi W. Geissbhuler
Jason George
William C. Germond Trust
Deanna Heath and Rob Kantner
Carol and Jim Helmer
Jack and Kay Helton
Steven Henderson & Lauri Kirsch
Kelsey Herbst
Lynn Heumann
Ronnie and Jeff Higgs
Hasem H. Hilal
Dave Hill
Ed and Nancy Hirschenberger
Margo L. Hodder
John and Judy Hoffman
Philip A. Hofmann
Bill and Maria Hofmann
Holiday Vacation Rentals, LLC
Andrew Hopping
Jason Horricks
Jenny Howard & Mike Dobmeier
Susan and Ed Howbert
Howe Family Foundation
Margaret Hubacker
Harriet Huber
Pauline K. Hudson
Patrick Huey
Suzanne L. Hug
Linda and Mike Hum
Virginia G. Hume
Patrick and Ann Hylant
Imperial Beverage
Independent Order of Odd Fellows, Grand Lodge of Michigan
Irish Boat Shop
Brian Jaykewey
Tim and Carol Jarvi
Thomas and Patricia Jeffs
Heidi and Alan Jesiel
Judge Charles Johnson
Kate Johnson
DJ and T. Jones
Elliot Jones
The Joslin Family Fund II, Toledo Community Foundation
Ann and Steve Judd
Katherine K. Juhasz
Janet Jury
Cathy Kalahar and David Evvard
Todd Kallman
Eric Kasper
Marny and Craig Kaufman
Lois E. Kavanagh
Ted and Kathleen Kedzierski
Joe Keedy
Bob and Mary Keedy
Amy and Michael Kelbel
James Keller
Rick Kelley
James D. Kelly Jr.
Kent Foundation
Gale Kepford
Michael Kernicki
Amy Khare
Kliwin’s Quality Confections, Inc.
Steve Kircher
Michael and Christine Kirchner
Stewart and Susan Kissingar
Kevin G. Klevorn
Donald Klopic Jr.
Emily Kloss
Maggie Kloss
David and Sharon Knode
Dana Knoph
Bruce and Cameron Koch
JoAnna C. Kolodziej
George and Brenda Korthauer
Jim and Carol Koster
Nancy and Mike Kota
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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 grant making
- Championing philanthropy and active citizenship