

SERVING OUR COMMUNITIES

For **good.** For **ever.***



Four County

community foundationSM

2003 Annual Report

MISSION STATEMENT

Four County Community Foundation is committed to serving the current and emerging needs of our local community, continuing the tradition of philanthropy begun generations ago. The Foundation is dedicated to bringing together human and financial resources to support progressive ideas in education, health, community, youth and adult programs. The Foundation provides a secure, flexible vehicle for individuals, families, foundations and organizations to positively impact the quality of life in our community. The Foundation recognizes that in order to meet its commitments to the community it serves it must seek growth through its permanent endowment funds from a wide range of donors.

For good. For ever.®

BOARD OF TRUSTEES

Officers

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Vice-President

Judy Czerepowicz
Charles Schiedegger

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Secretary

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James T. Ligon, Jr.
Henry Malburg
Hank Nichols

Brenda K. Pinsky
Barbara Quain
Robert Rilley
Barbara Stremler

President's Message

The Four County Community Foundation celebrated its 17th year of existence on April 22, 2004. Our service area includes the boundaries where Oakland, Macomb, Lapeer and St. Clair counties meet. Since the Foundation's existence, community members have benefited from the distribution of over \$3,400,000. Community Foundations provide the flexibility to meet a broad range of needs – education, health, youth and adult programs. As you review the highlights of the past year, take time to reflect on the impact our foundation has made. Through partnerships and collaboration, our communities have united to make a difference. Thank you to the many, many people who have contributed their time, talent and resources to make this foundation a pillar in the heart of our communities. With your continued support, the foundation will grow and positively impact the quality of life in our community. **For good. For ever.®**



*Judy Czerepowicz,
President*

YOUTH ADVISORY COMMITTEE

Officers

President
Secretary

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Corey Beyerchen
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Members

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Michael Misson

Alex Russell
Anne Schoenherr
Shane Sinda
Danielle Turmel
Jaclyn Ulfig

Our new funds in 2003

ADVISOR'S CIRCLE

Professional advisors who have helped work on a major gift with their clients are recognized as members of Four County Community Foundation's *Advisor's Circle*. Advisors with a number after their name have worked on multiple gifts. **We thank you on behalf of our communities!**

Shane Diehl
Sebastian V. Grassi
Ronald W. Rickard (2)

Cynthia Lane
Ed Lynch (2)

ALMONT

Throughout our 2003 annual report, we will be featuring our villages and cities within our service area: Almont, Armada, Capac, Dryden, Imlay City, Metamora and Romeo. We have gathered historic pictures of each downtown. We are also including a question about each community and list the answers on page 9.



Question: How did Almont get its name?



Rose & Lawrence Juip

LAWRENCE & ROSE JUIP MEMORIAL FUND

Rose & Lawrence Juip were married in 1946 and came from a background where opportunities to get ahead in life were limited. Through hard work, they owned a sod farm which is still in business after 45 years in Imlay City. Their son Tony said his parents always stressed the importance of an education. Tony & Cletta Juip established a memorial fund in memory of Lawrence & Rose, to provide scholarships and other project funding in the Imlay City area. This legacy will continue the charitable works which the Juips supported during their lifetime.

WILLIAM & BETTY MORRISON MEMORIAL SCHOLARSHIP FUND

Bill & Betty Morrison were long-time residents of Armada. Bill worked in retail clothing sales and Betty was a librarian at the Armada Free Public Library for over 20 years. The couple had no children and decided to leave a planned gift to establish a scholarship fund for Armada students. Recipients are eligible to re-apply for funding during their college undergraduate years.



Bill & Betty Morrison

Our new funds in 2003



ARMADA

Question: Pictured is the Armada Cornet Band - circa 1878. In that same year, the first graduating class of Armada High had how many members?

DR. BERNARD J. STREMLER MEMORIAL FUND



Bernie Stremler

Bernie Stremler was an Anesthesiologist who lived with his wife Barbara in Dryden. He served on the Four County Community Foundation Board of Trustees and supported the Foundation with his time, talents and resources. He was an establishing member of the Foundation's Legacy Society, which recognizes people who made a planned gift to the Foundation during their lifetime and agree to have their gift recognized. When Bernie passed away in 2003, his planned gift created the Dr. Bernard J. Stremler Memorial Fund. His wife, Barbara is the fund representative for this donor advised fund which has a special interest in grants to the Dryden area.

Barbara also has accepted service as a trustee on the Foundation's board. The first grant from the fund was to complete the final six coats of finish for the new track at Dryden High. The Dryden Booster Club had previously raised \$90,000 toward the track project and the grant from the Stremler fund sped up the completion of the project by about two years. Although Bernie is no longer serving on the Foundation board – his work continues through his planned gift and his family's commitment to the community. He left a legacy of helping our area - for good - - for ever!



Dedication of Bernie Stremler Field & track

LLOYD VEITCH FUND



Lloyd Veitch

Lloyd Veitch lived in Capac and wanted to give back to his community. He worked with his attorney to leave a gift in his will to Four County Community Foundation. This new fund is an endowed fund which will continue Lloyd's interest in making his community a better place. A grant review committee of the Foundation will make recommendations to the Foundation's Board of Trustees for funding to better Capac with an emphasis on Senior Citizen's projects.

CAPAC

Question: What caused the damage or destruction of 43 buildings in the late 1800s?



MURDIE EDUCATIONAL FUND



Gertrude Murdie

Gertrude & Ella Mae Murdie were sisters who were born in Imlay City and attended Imlay City schools. They spent their lives in the nursing profession and returned to the area after they retired. Ella Mae was Director of Nursing at several hospitals in the USA and Gertrude served in World War II in China, Burma & India and later several hospitals in this country. Both sisters enjoyed travel around the world including trips to India, Egypt, South Africa and Ireland. In 1997, the Murdie sisters established a trust to fund human and animal



Ella Mae Murdie

City schools. Recipients of the award are eligible to re-apply for additional funding during their undergraduate college years. Their planned gift made them members of the Foundation's Legacy Society.



Romeo Skatepark under construction

ROMEO/BRUCE/WASHINGTON SKATE PARK FUND

Four County Community Foundation has been active in support of a new skate park, by awarding a grant for the park from the Youth Advisory Committee and by acting as the fiscal agent for the project. The skate park will be located behind Romeo High School in the former tennis courts. The Romeo/ Bruce/ Washington Parks and Recreation Department will manage the park.

GEORGE S. SOUTEN SCHOLARSHIP FUND

George Souten was born in Detroit in 1918 and music played an important part of his life. He played the piano at an early age, studied the organ at the Detroit Institute of Music and attended Wayne State University as a music major. He was an organist at Romeo United Methodist Church. His wife Vera established a Performing Arts Scholarship for Enrichment Awards – students grades 7 – 12 and a college scholarship for Performing Arts majors. George believed that education is the key to a successful life. Music is a gift from God. It was given not only for the enhancement in our own life, but to share with others.



George S. Souten

Statements & Funds

FOUR COUNTY COMMUNITY FOUNDATION

YEAR ENDED DECEMBER 31, 2003

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

	Unrestricted	Temporarily Restricted	Total
Revenues and Support			
Investment earnings	74,341	81,472	155,813
Donations	8,796	1,137,283	1,146,079
Special events revenue	-0-	19,755	19,755
Total revenues and support	83,137	1,238,510	1,321,647
Expenses			
Grants	219,951	-	219,951
Administrative and fundraising			
Wages, payroll taxes and personnel benefits	85,009	-	85,009
Administrative	36,778	-	36,778
Occupancy	18,758	-	18,758
Development	9,274	-	9,274
Fundraising and other expenses	6,556	-	6,556
Board Development	1,130	-	1,130
Total expenses	377,456	-	377,456
Release of Net Assets From Restrictions	220,359	(220,359)	-
Changes in Net Assets From Operations	(73,960)	1,018,151	944,191
Net Unrealized Gain on Marketable Securities	548,989	596,541	1,145,530
Changes in Net Assets	475,029	1,614,692	2,089,721
Net Assets - January 1, 2003	2,888,817	2,804,437	5,693,254
Net Assets - December 31, 2003	3,363,846	4,419,129	7,782,975

OUR FUNDS

UNRESTRICTED ENDOWMENT

Four County Community Fund

ADMINISTRATIVE

Friends Operations
Operating

CAPITAL CAMPAIGN & NON-ENDOWED FUNDS

Capac Adolescents Preventing Abuse & Crime
Friends of the Romeo District Library
Family Literacy Center of Lapeer County
North Macomb Soccer Club Field Development
Rome/Washington/Bruce Skate Park
President's Advised Fund
Sillers Family Charitable Fund

DESIGNATED AGENCY FUNDS

Roland W. Graubner Endowment for the Romeo Library
Romeo Historical Society/Charles E. Keller
Symphonia Chorale Endowment

DONOR ADVISED FUNDS

ACTA-Ruth Isaacson Memorial Scholarship
Andy Beam Memorial
Cryderman-Hebblewhite Agriculture
Darin Conrad Education
Dr. Bernard J. Stremler Memorial Fund
Gualdoni Family Education Scholarship
Hilda M. Hill Memorial Scholarship
Imlay Area Christian Community
Imlay City Schools Alumni Association
Justin C. "Jut" Bullock Memorial Scholarship
Karras Pelfrey Memorial Scholarship
Lawrence & Rose Juip Memorial
Ligon Brothers
Marshall Lock Memorial
Ottevaere Safe Horsemanship Program
Floyd W. West Memorial Scholarship

FUNDS WHICH ARE BOLDED WERE ESTABLISHED IN 2003

For good. For ever.®

STATEMENT OF FINANCIAL POSITION DECEMBER 31, 2003

ASSETS

Assets

Cash and cash equivalents	334,309
Investment securities	7,106,209
Contributions receivable	75,000
Real estate, less accumulated depreciation of \$5,130	286,662
Total assets	<u>7,802,180</u>

LIABILITIES AND NET ASSETS

Liabilities

Grants payable	18,321
Accrued expenses	884

Net Assets

Unrestricted	3,363,846
Temporarily restricted	4,419,129
Total net assets	<u>7,782,975</u>

Total liabilities and net assets 7,802,180

NOTE: THE 2003 audit is on file for review at the Foundation office during normal business hours

FIELD OF INTEREST FUNDS

21st Century Education Fund
 Almont Area
 Armada Area
 Capac Area
 Dryden Area
 Imlay City
 Romeo Area
 Almont Education & Community
 Armada Educational Foundation
 Capac Educational Endowment
 FCCF Home
 Healthy Seniors/Healthy Youth
 Imlay City Educational Endowment
 Alvin Norlin
 Glenn L. Smith II Memorial
 Grettenberger
 Lee Weyer Athletic
 Richard P. Wheeler
 Schonfeld
 Lapeer Regional Hospital Endowment
Lloyd Veitch
 Loral Watson Memorial Endowment
Murdie Educational
 Rhonda Nugent Memorial
 Richmond Athletic Club Endowment
 Romeo Community Action
 W. K. Kellogg Youth
 Waste Management Environmental
 Woods-N-Water News Outdoor Foundation

SCHOLARSHIP FUNDS

Capac Athletic Booster Endowment
 Capac Educational Scholarship Fund
 Harry Bussell
 Marion Fischer
George S. Souten Scholarship
 James E. Neely Scholarship
 Nancy B. Barr Adult Education
 North Macomb Soccer Club Scholarship
 Romeo Community Schools
 Al Moran
 American Legion
 Dan Barnabo
 David Brockman
 David L. Olson/Rotary Club
 Eldon Mueller Memorial
 Ellis C. Haskell
 Haskell Trust
 Jahn
 Jeff Annarino
 Ralph Dietz
 Romeo Boosters Club
 Sisson
 Starkweather/Garvin Art & Drafting
 Steven Fritz Sr. Memorial/Kiwanis
 Russell W. Ligon Memorial Engineering
 Vera Souten Medical Field Scholarship
William & Betty Morrison Memorial
 Xi Gamma Rho of Beta Sigma Phi

A sample of our grants

DRYDEN



Question: Why were rags donated to the Dryden Ladies Library Association in the late 1800s?

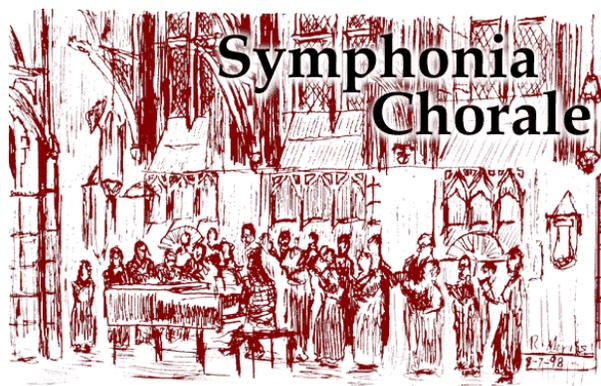
Question: What is the meaning of the Indian name – Metamora?
Clue – it's been the motto for many years.

METAMORA



BACK TO THE FUTURE: The **Imlay City Historical Society** received funding to assist with purchase of a computer and microfilm reader. Now the community will be able to print old photos at a minimal cost and store photos electronically. Inventory in the past was recorded on index cards and will now be electronically stored and safely stored. One of the first technology projects will be to compile a database of names by scanning news articles on file. Future displays will be enhanced through computerized signage. The new equipment will allow the society to honor and maintain its past for use by generations to come.

SUPPORTING THE ARTS:



Starkweather Art and Cultural Center in Romeo and the **Symphonia Chorale** have received program support from the Foundation. Both groups serve our local area and foster an appreciation of both visual and vocal arts and provide a forum to spotlight local and statewide talent. Starkweather Art & Cultural Center and Symphonia Chorale have sponsored joint events, such as a concert and silent art auction at Addison Oaks Park (auction pictured on the left). The coordination between the two organizations introduced new patrons to each group. Support of cultural organizations improves the quality of life for our service area residents.

IMLAY CITY

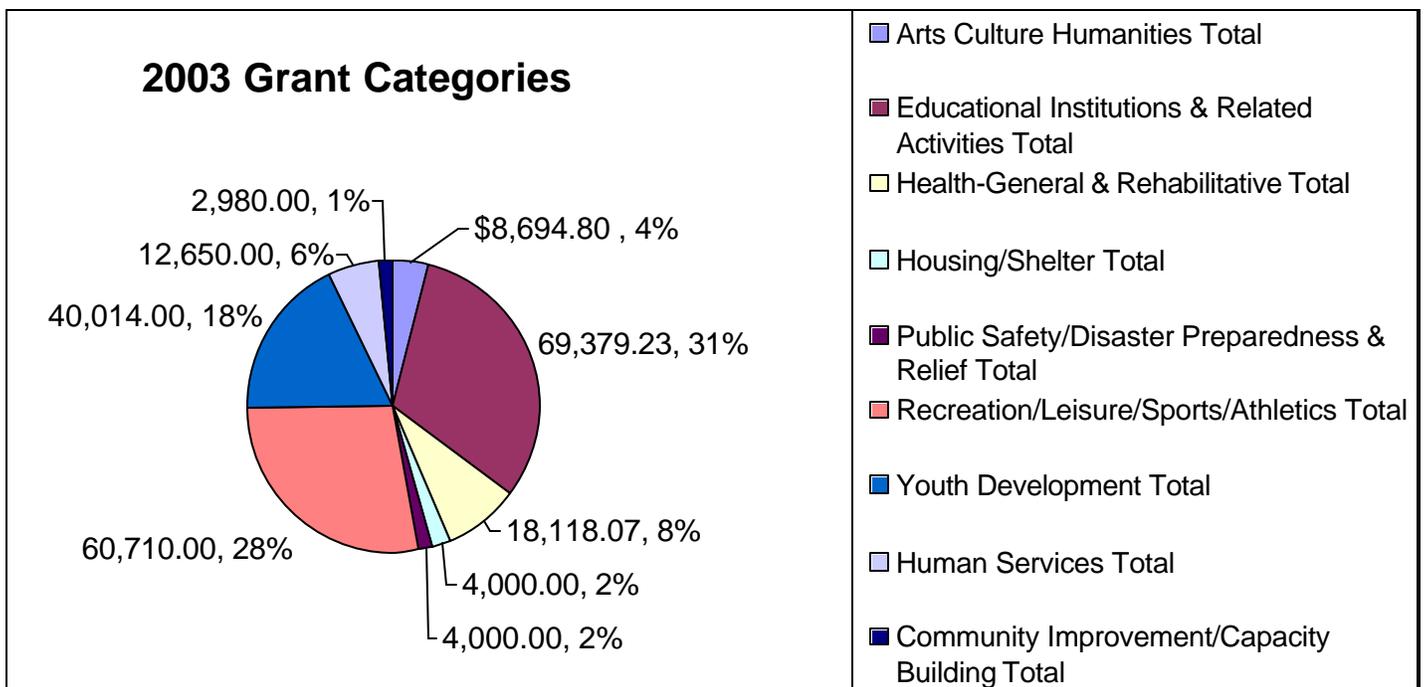


Question: What was the name of the building on the left, prior to becoming the Deluxe Theater?



TOBACCO AWARENESS: The 6th grade class in **Almont** conducts a **Tobacco Awareness Program** annually. As a culmination of the program, students receive a t-shirt with a frog saying “*If you smoke – You’ll croak*”. Students are proud of their tobacco free projects and enjoy wearing their shirts. People from the community have commented on the tobacco free message which the students help to convey.

PROPER CARE OF HISTORICAL ASSETS: An award to the **Dryden Historical Society** to purchase a scanner and software program to help organize museum items, led to a visit to the Van Huesen Farm in Rochester Hills. They were using the same computer software and the Dryden members wished to see how it was being utilized at the Van Huesen site. On this visit they discovered that there was a need to improve storage, photo care and handling. A second grant was given for the Dryden Historical Society to purchase acid-free boxes, folders and labeling items to properly store photographs. The society has approximately 3,000 photographs to properly archive.



A sample of our grants

ROMEO



Question: What was the first use of the current Masonic Temple located at 231 N. Main in Romeo?

SAFE GRADUATIONS: Capac High School's All Night Party received support from the CAPAC Fund (Capac Adolescents Preventing Abuse & Crime), the Justin "Jut" Bullock Memorial Fund and the Youth Advisory Committee. These three funds are dedicated to support of youth in the Capac area and believe that the All Night Party is a fun and safe way for seniors to celebrate their graduation. The Youth Advisory Committee consistently supports all six area high schools who apply for Senior All Night Parties.



TENNIS PROGRAM SERVES MORE WITH PRIDE: The **Armada Tennis Program** received upgrades and repairs to better serve the school year and summer lesson program. The grant provided assistance to improve the tennis courts with new nets, scorecards and windscreens as well as new equipment and uniforms. The improvements will benefit about 40 team players and eighty summer participants.

HISTORIC QUIZ ANSWERS:

ALMONT: From the Mexican General Juan Almonte; ARMADA: One – Bert C. Preston;
CAPAC: A tornado; DRYDEN: to make a carpet for new Ladies Library Hall;
METAMORA: Among the hills; IMLAY CITY: The Bancroft Hotel;
ROMEO: Gray's Opera House and shops

**Why the Four County Community Foundation?
Here are some reasons.**

Adversities in one's life often result in personal growth and understanding of real life. For myself many small unhappy events were part of growing up, but it took two terrible tragedies to set the stage for a complete collapse of a young life.

The term 1936-1937 was my first teaching job, where I could apply my learning to a real and important situation. The challenge was great. Creativity is the spice of life and there were many opportunities wide open.

I had a pleasant room across from the school (\$7/week, with meals) and soon made friends with the Crydermans (dairy and truck gardening) and the Hebblewhites (orchards). I also had a used 1937 Model A Ford, a radio, good health and freedom from formal education. It was great to be alive. Now I could put my education to work.

The death of Harlan Hebblewhite in August 1937 and later the loss of Paul Cryderman and son in 1964 changed many things.

For years I tried to think of an appropriate memorial for these young lives. This memorial had to be forever in the spirit of youth. When I learned about the Michigan Certified Foundation Program I knew I had found exactly the event: the yearly presentation of "CHAF" the Cryderman, Hebblewhite Agricultural Fund Scholarship.

Now with the high cost of college or other training, some young boys and girls will be able to find a way to a better life and service to others. At my age of 90, this memorial gives my wife Elsie and me much satisfaction. We know that it can be forever due to excellent management and Lay Board of Trustees. The "[Legacy Society](#)" is an extra avenue to make sure funding will be continued.



Elise & Paul Hinzmann

Paul Revere Hinzmann

***LEGACY SOCIETY
MEMBERS***

JANET BAUER

PAUL & ELSIE
HINZMANN

ELLA MAE &
GERTRUDE MURDIE

CATHERINE &
DOROTHY
ONDERSMA

BERNARD STREMLER,
M. D.

The Society acknowledges people who have made a bequest to the Foundation, and are willing to have their names included in our publications during their lifetime. This special group of people is an encouragement to others to remember Four County Community Foundation in their charitable plans.

A publication of Four County Community Foundation

231 E. St. Clair P.O. Box 539 Almont, MI 48003

Phone: 810-798-0909 Fax: 810-798-0908 E-mail: info@4ccf.org Website: www.4ccf.org

Janet S. Bauer, Executive Director ; Christine Gabridge, Administrative Assistant