



Four County
community foundation

2004 Annual Report



Serving Our Communities
For good. For ever.



For good. For ever.®

President's Message

What a great year 2004 was for the Four County Community Foundation! Through out this report you will see the arms of the foundation reaching out into our six surrounding communities. We have strived for and succeeded in raising awareness in our service areas. New relationships have been established with our community members, school districts and most importantly with our youth.

Our asset base passed the \$9 million dollar mark. The first gift of over \$1 million was realized with the bequest from the Hilda Hill estate. There were 288 grants totaling over \$440,000 distributed for seniors, youth, environmental enhancements, the arts, community projects and scholarships. This is a great testimony to our community members for their commitment to improve the quality of life locally.

I would like to personally thank our board members for their role in the foundation's success. Their knowledge and guidance continually move the foundation forward. I know each of them realize the exceptional value that Janet Bauer, Executive Director and Chris Gabridge, Administrative Assistant bring to the foundation. Their hard work and dedication will insure the foundation lives up to our motto – **For good. For ever.®**



Judy Czerepowicz,
FCCF Board President

On the Cover: Romeo Youth Advisory Committee members volunteer at SERVE Holiday Dinner for seniors.

Board of Trustees

Officers

President, Judy Czerepowicz
Vice-Pres., Charles Schiedegger
Treasurer, Joseph Salas
Secretary, Kim M. Jorgensen

Trustees

Shane Diehl
William R. Duggan, Jr.
Timothy Edwards
Katherine Eschenburg
Schaeffer Greene
James T. Ligon, Jr.
Henry Malburg
Hank Nichols
Brenda K. Pinsky
Barbara Quain
Barbara Stremler

Four County Community Foundation 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 recognized 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.

Youth Advisory Committee

Officers

President, Shane Sinda
Vice-Pres., Alissa Campbell
Treasurer, Alex Russell
Secretary, Lindsay Ligon
Historian, Beth Bodiya

Members

Rachel Beaupre
Brandon Beaupre
Shelby Couch
Michael Gonczar
Jake Hoover
Wes Jonik
Jon LaFata
Jaime Ligon
Amy Martin
Alex Reinhardt
Taylor Sinda
Ryan Spencer
Brooke Taylor
Stephanie Walla

Joseph and Bertha Corrion Charitable Fund

Joseph Corrion was born in the year of 1911 near Houtholst, Belgium. During the First World War, his father was fighting with the Belgium army. Fearing another war, in 1929, mother, father, five boys and six girls plus a daughter-in-law and granddaughter immigrated to the United States. They were the largest family up to that point to process through Ellis Island. They made the front page of the New York Times. The family settled on a farm in Fraser, Michigan and became garden farmers.

Bertha Jancic Corrion was born in 1913 to two Austrian immigrants in McKees Rocks, Pennsylvania. Her father, mother, older sister, younger brother and she moved to Warren, Michigan, so that her father could seek work in the automotive industry and also became garden farmers.

Joseph and Bertha were married in 1938. They had three sons, Joseph, Robert, and Julian. They started their married life in a tent in the back yard where they were building a small home in Warren.

Around 1945, they started a heating company, and later brother Roger became a partner. The C & C Heating company still exists at its same location and is operated by Roger's family. The company continued to provide a nice living for Joseph, Bertha and their family. Joseph was more of a missionary than a business person. He would trade service work for produce. He would volunteer his material and labor to those people who could not afford to pay their bill. Collecting money was low on his priority list. In their senior years, Joseph and Bertha would deliver meals on wheels and visit shut-ins for the church.

They belonged to Sacred Heart Church and later St. Isidore's Catholic Church. Joseph passed away at 71 years of age in 1982. Bertha was 90 years old when she passed away on February 26, 2004. The Joseph and Bertha Corrion Charitable Fund was created by Robert and Rhea Corrion in loving memory of two wonderful people who felt the importance of helping others. This fund provides support to charitable organizations supporting the homeless and people with emergency needs in Northern Macomb County.



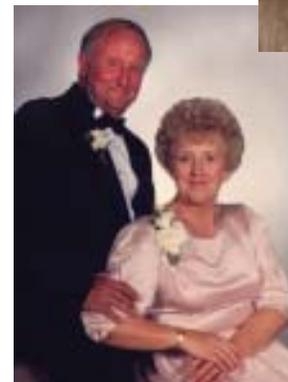
Robert Wayne Creger Sr. Memorial Scholarship

Robert Wayne Creger Sr. was born in Capac in 1936. He spent brief periods of his life away from Almont, but by all accounts was an Almont man. He was raised in the home his mother was born in next to the fire station, where the home still stands. He graduated from Almont High School, as did his wife and his five children. In fact, several of his grandchildren now attend Almont Community Schools.

Robert married his high school sweetheart, Patricia Louise Justin in 1956. They had five children, sixteen grandchildren and two step-grandsons.

Robert and Patricia started two businesses together, R & R Sporting Goods and Tri-County Plumbing and Heating. These two businesses located on Van Dyke, right outside of downtown Almont, are still flourishing after forty years. Robert's heritage remains.

Robert played sports, volunteered with the Almont Fire Department, coached his children, served in the military and never seemed tired of giving. He worked hard, played hard and never asked for anything in return. According to his children, Robert loved his work and his life. He was an inspiration to them all. It is with pride that the family created the Robert Wayne Creger Sr. Memorial Scholarship Fund to provide scholarships to Almont High graduates.



New 2004 Funds

Jean Currey Stanwood Memorial Fund

Jean Currey was born in 1925 on a farm in Almont to James Mitchell and Jennie Mair Currey. She grew up in Almont, attended the one room Howland School through eighth grade and was the Almont High School Class of 1942 Valedictorian. She attended Michigan State College (MSU) and graduated Magna Cum Laude with a Bachelor's Degree in Business and Public Service in 1948. She was one of the first graduates of Michigan State to pass the CPA exam and join a public accounting firm, Price Waterhouse in Detroit.



Jean married Albert Himes Stanwood in 1957 and left the firm to start a family. She had four children – Albert Himes Stanwood III, Marion Stanwood Dickel, Susan Stanwood Whelan and Sarah Stanwood Eubanks and nine grandchildren. She returned to work as a partner in the accounting firm of Morrison and Stanwood, P. C., where she worked until her retirement. Her passions were her family, her career and her insatiable love of books. Jean is survived by her husband of 47 years, Albert.

Jean's family created the Jean Currey Stanwood Memorial Fund to honor her memory. A \$500 scholarship will be awarded annually to a senior female graduating from Almont High School. In her 1942 high school commencement speech, Jean said, *"Whatever our occupation may be, we must always remember to look ahead not back or, in the words of our motto, 'Proceed Not Recede.' If we remember our motto and take all of the principles we have learned in school and put them into practice, we shall find our happiness waiting for us in the future."*

Hilda M. Hill Memorial Scholarship Fund



Longtime Almont resident Hilda M. Hill left a bequest which resulted in the largest gift from a donor in the Foundation's history. Hilda always had a passion for helping students achieve their dreams of attaining a higher education. Thanks to her generous gift, the Hilda M. Hill Memorial Scholarship will benefit Almont, Capac and Imlay City high school students.

Hilda was born in 1907 in Capac and graduated from Capac High. She was taught in a one room school house and later would teach in one. She taught in Almont, Capac, Imlay City and later in Commerce and Cass Tech High School in Detroit where she was instrumental in establishing the first data processing curriculum in the State of Michigan.

Hilda loved to travel all over the world, including trips to Central and South America, Europe, the Middle East and the Orient. Her travels abroad opened her eyes to ways children were educated in other parts of the world. She passed away in 2003 at the age of ninety-six. Several years prior to her death, she had created a planned gift to the Four County Community Foundation to assure that her wishes for

scholarships would be clear. Grace Hill, Hilda's cousin, stated "She lived simply....She did whatever she wanted and she didn't skimp on what she wanted, but she lived a relatively simple life. She traveled all over and invested her money well." Hilda is an example to all and has left a lasting legacy for generations to come.



Vera Souten Medical Field Scholarship

In 2003, Vera Souten established the George S. Souten Scholarship Fund for Performing Arts Majors. Awards are for 7th-12th grade students to pursue enrichment activities and for college scholarships to study the performing arts. These scholarships were in memory of her husband George, who had a lifelong love of music. He also believed that education was the key to a successful life.

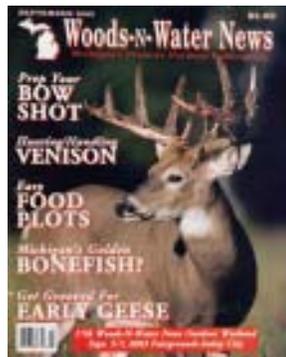


In 2004, the Vera Souten Medical Field Scholarship was created to benefit Armada, Capac, Imlay City and Romeo High graduates who are pursuing a career in the human medical field. This college scholarship fund is for students majoring in nursing, medical technology, physical therapy and paramedic training. Mrs. Souten stated, "I trust this scholarship might encourage young men and women to this field of medicine from which my husband and I derived so much benefit." The generosity of the Soutens will benefit students

from four school districts who are entering a career which provides life saving services to the communities they serve.

Woods-N-Water News Outdoor Foundation

The Woods-N-Water News is a monthly magazine dedicated to promoting the wonders of Michigan's outdoors. The magazine annually sponsors the Woods-N-Water Outdoor Weekend, which has generated funds for many worthwhile non-profit organizations and activities. The magazine has made generous contributions to numerous charitable organizations over the years. Tom Campbell and Randy Jorgensen decided that the best way to manage their charitable giving program was to create the Woods-N-Water News Outdoor Foundation.



The purpose of the Outdoor Foundation is to promote outdoor activities for non-profit clubs, scholarship opportunities, disabled sportsmen and other worthy charitable organizations. Randy Jorgensen wrote: "Tom and I are excited about the new foundation and we look forward to hearing from our readers on suggested grant possibilities." The first two grants made by the new fund were to the Michigan Youth Hunter Education Challenge and the Ruffed Grouse Society's Youth Day. This permanently endowed fund will forever benefit sportsmen, sportswomen and youth who enjoy our outdoor wonders - fields, streams, lakes and woodlands.

Legacy Society Members

- Janet Bauer
- Paul & Elsie Hinzmann
- Ella Mae & Gertrude Murdie
- Catherine & Dorothy Ondersma
- Dr. James & Ann Sillers
- Bernard Stremmer, M. D.

We gratefully recognize those who ensure a legacy to the Foundation by means of deferred gifts.

This special group of people is an encouragement to others to remember Four County Community Foundation in their charitable plans.

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
- Cynthia Lane
- Ed Lynch, 2
- Henry Malburg, 2
- Ronald W. Rickard, 2

Statement of Funds

**FOUR COUNTY COMMUNITY FOUNDATION
YEAR ENDED DECEMBER 31, 2004
STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS**

	Unrestricted	Temporarily Restricted	Total
Revenues and Support			
Investment earnings	\$ 76,940	\$ 102,364	\$ 179,304
Donations	39,588	1,315,921	1,355,509
Special events revenue	-	23,122	23,122
Total revenues and support	116,528	1,441,407	1,557,935
Expenses			
Grants	440,052	-	440,052
Administrative and fundraising			
Wages, payroll taxes & personnel benefits	87,474	-	87,474
Administrative	46,008	-	46,008
Occupancy	15,693	-	15,693
Development	13,407	-	13,407
Fundraising and other expenses	6,595	-	6,595
Board Development	1,420	-	1,420
Total expenses	610,649	-	610,649
 Release of Net Assets From Restrictions	 389,473	 (389,473)	 -
Changes in Net Assets From Operations	(104,648)	1,051,934	947,286
Net Unrealized Gain on Marketable Securities	248,318	336,143	584,461
Changes in Net Assets	143,670	1,388,077	1,531,747
Net Assets - January 1, 2004	3,363,846	4,419,129	7,782,975
Net Assets - December 31, 2004	<u>\$ 3,507,516</u>	<u>\$ 5,807,206</u>	<u>\$ 9,314,722</u>

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
Romeo/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

New 2004 Funds
are Bolded

DONOR ADVISED FUNDS

Andy Beam Memorial
Cryderman-Hebblewhite Agriculture
Darin Conrad Education
Robert Wayne Creger Sr. Memorial
Dr. Bernard J. Stremmer Memorial Fund
Gualdoni Family Education Scholarship
Hilda M. Hill Memorial Scholarship
Imlay Area Christian Community
Imlay City Schools Alumni Association
Joseph & Bertha Corrión Charitable Fund
John R. & Iris M. Bartholomew Scholarship
Justin C. "Jut" Bullock Memorial Scholarship
Karras Pelfrey Memorial Scholarship
Gail Rickard Foundation
Jean Currey Stanwood Memorial
Lawrence & Rose Juip Memorial
Ligon Brothers
Marshall Lock Memorial
Ottevaere Safe Horsemanship Program
Waterloo Hunt Club
Floyd W. West Memorial Scholarship

STATEMENT OF FINANCIAL POSITION DECEMBER 31, 2004

ASSETS

Assets

Cash and cash equivalents	\$ 392,826
Investment securities	7,853,819
Contributions receivable	926,000
Real estate, less accumulated depreciation of \$17,441	182,559
Total assets	<u>\$ 9,355,204</u>

LIABILITIES AND NET ASSETS

Liabilities

Grants payable	\$ 39,137
Accrued expenses	1,345

Net Assets

Unrestricted	3,507,516
Temporarily restricted	5,807,206
Total net assets	9,314,722

Total liabilities and net assets	<u>\$ 9,355,204</u>
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PUBLIC NOTICE: The 2004 audit is on file for review at the Foundation office during normal business hours. Names of investment managers, fees charged, and names of Four County Community Foundation Trustees responsible for investment and oversight of assets are available upon request.

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**

New 2004 Funds
are Bolded

SCHOLARSHIP FUNDS

- ACTA/Ruth Isaacson Memorial
- 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 Glimpse at 2004 Grants

Macomb Agricultural PDR Committee Works to Preserve Local Farmlands

According to the Macomb Daily Newspaper, from 1997 to 2004, in northern Macomb County 99 farms vanished due to urban sprawl. That equals 6,645 acres of farmland and wildlife habitat.

The Macomb Agricultural Purchase of Development Rights (PDR) Committee is a committed group of representatives from Armada, Bruce, Lenox, Richmond and Ray Townships that work together under the Intergovernmental Agreement to preserve farmland. They promote Planned Unit Development (PUD) and PDR approaches to land development. Educating the public about these strategies is key to responsible land development to preserve farmlands while growing our communities.

The Macomb Agricultural PDR Committee hosted a very successful "Planning with PUD's in Mind" informational workshop in the spring of 2004 thanks to a grant from the Foundation. Media and key people in the communities that impact building and planning attended the meeting generating much publicity and a new interest in the issues at hand.



Preserving our local farms is not tomorrow's problem. Our farmland is vanishing at a rate of 10 percent every five years.

Loving Hands Free Clinic Provides Needed Medications

Loving Hands Health Clinic, located in Lapeer, provides much needed prescriptions for non-insured and low-income residents. Each patient is qualified individually for the Free Clinic program. Love, Inc. is also able to help their clients go online directly to drug companies to obtain long-term life sustaining-medications. With the support of Four County Community Foundation, Loving Hands helped 40 patients with critical prescriptions for six months.

The clinic is run by local volunteers from the medical community. Their dedication is to be commended; they are heroes in our community.



Romeo students working at their Science Olympiad project.

Science Olympiad Students: Tomorrow's Scientists, Engineers and Analysts

The Foundation was pleased to fund numerous Science Olympiad teams including Powell Middle School in Romeo.

Powell Middle School students entered the Macomb County Science Olympiad Tournament held at the Macomb Community College South Campus in Warren. The team placed 12th against 32 teams from other schools. The Powell team earned four second-place, five third-place and four fourth-place medals. Students researched, conducted hands-on experimentation and designed and built projects. The science projects included studies in fossils, crime investigation techniques, meteorology, aquifers, forestry, water quality, engineering, and experimental design.

Seven Ponds Protects Wetlands from Invasive Species



Employees hard at work clearing Seven Ponds from destructive invasive species.

Though not well known, a very beautiful and hardy perennial, *Lythrum salicaria*, can rapidly degrade wetlands damaging the habitat for wildlife to flourish. Mike Champagne, Director of Seven Ponds Nature Center, is well aware of the problem of this non-native plant that has found its way into our forests and into the 468 acres of the Seven Ponds Nature Center.

“The plants displace native plants and alter animal habitats. The center plans to use the grant money to intensify ongoing efforts to reduce these plants,” Champagne stated.

While clearing the Purple Loosestrife, Seven Ponds will also be clearing other invasive species they have spotted. They include Dame’s Rocket, Garlic Mustard, Glossy Buckthorn, and the Autumn Olive. Through this project, Seven Ponds hopes to bring greater attention to the problem of invasive species to our communities. The “nature” of Seven Ponds is experiencing and *learning*.



Purple Loosestrife choking out the native Blackeyed Susan.

Pictures Motivate Young Learners at Kingsbury

Inspiration is paramount when it comes to motivating young learners. The first grade teachers at Kingsbury School in Oxford know the importance of capturing the excitement of the moment and holding the student’s attention long enough to translate their thoughts into writing.

Four County Community Foundation fully supported the equipment that allowed students the opportunity to photograph writing subjects. It inspired these students to read and write by igniting their visual senses to engage in the writing process.

Students documented daily events. “We would make a project and then take pictures to capture the hard work that went into it,” Cheryl Trudeau reported. One project included setting up a scene of nocturnal animals, photographing the scene, and then having the students write facts about the species to post with the photograph.

The writing continued until there was enough to compile a book that made its rounds to conferences and eventually a home in the library.



A Kingsbury student points to his photograph and the story he composed about the event in the picture.

For good. For ever.

A Glimpse at 2004 Grants

New Pocket Park Showcases Almont Pride

The Village of Almont was not satisfied to let the “Four Corners” southeast lot to sit idle and grow weeds. They knew it was a critical site for the community and downtown development. It now features an elegant viewing fountain, many park benches set amongst plants and trees, extensive landscaping and a drinking fountain monument. It is an inviting oasis that serves the community by hosting such activities as mini art-in-the-park fairs, parade gatherings, farmer’s markets and a bit of rest and fresh air with a friend. It truly transformed and upgraded the downtown area. The Four County Community Foundation was proud to be a supporting partner.



A bare, empty lot is uninviting in this ‘before’ photograph.



In this view of the Pocket Park, we see the parkbenches throughout the beautiful landscaping behind the fountain monument.



Its hard to believe this is the same view. An inviting water fountain is one of the focal points in a park that now invites downtown visitors to ‘stay a while.’

Capac Schools: Helping Young Students Hear Better in the Classroom

The Capac School System, with the help of Four County Community Foundation and some dedicated parents’ fund raising efforts, installed an amplification system for the first, second, third, and fourth grade classrooms at the Capac Elementary School.

More than half the instructions in the classroom are verbal. Consider the importance of that with the fact that at least one-third of elementary age students have mild hearing loss due to ear fluid or infection on any given day. A student with a mild hearing loss has about a 15 to 25 decibel hearing loss. This severely limits their ability to hear directions.

Additional studies show other amazing results of improved classroom amplification. From 1985 to 1990, the Putnam County Ohio School System added 60 sound field systems. The number of students placed in its learning disabled classes declined nearly 40 percent. The importance of this cannot be overstated.

Classroom amplification systems let teachers speak in a normal tone to teach the sounds of letters to teach reading, the basic foundation of learning. Shouting these sounds does not help clarify the sounds accurately and probably adds to the fact that teachers are second only to entertainers in vocal health problems.

Learn Not to Burn



MUSSEY TOWNSHIP FIRE DEPT.

**550 W. Mill St, Capac, MI 48014
www.musseytwpfiredepartment.com**

Dear Members and Supporters of the Four County Foundation,

The members of the Mussey Township Fire Department would again like to thank you for the continued support of our volunteer fire department. Over the last several years your organization has helped us to help our community. With your funding over the years we have been able to update our Jaws of Life extrication equipment. We have purchased communication devices such as a lap top computer, cell phone, and digital camera for our rescue squad/command vehicle.

Our most recent purchase was the latest and greatest top of the line automatic electronic defibrillator and training equipment. This unit replaced our over ten-year-old unit. Our department greatly appreciates the generosity of the Four County Community Foundation, but ultimately its benefits are reaped by each and every person in Mussey Township, its surrounding areas, and those just passing through our community. We schedule refresher courses through out the year for training. We hope we never need to actually use this equipment purchased, but if need be we are trained and ready to save a life.

Your support has been recognized in our local paper the Tri City Times and also mentioned in our St. Clair and Lapeer County fire fighter association meetings.

Thank you for your generosity on behalf of the Mussey Township community, the surrounding areas, those in need, and especially the members of the Mussey Township Fire Department.

Sincerely,

Sean R. Kriesch
First Lieutenant Mussey Twp. F.D.

Firefighters Prayer

When I am called to duty, God whenever flames may rage,
Give me strength to save some life, whatever be its age.

Help me embrace a little child before it is too late, or save an
older person from the horror of that fate.

Enable me to be alert and hear the weakest shout, and
quickly and efficiently to put the fire out.

I want to fill my calling and to give the best in me to guard
my every neighbor and protect his property.

And if, according to my fate, I am to lose my life, please
bless with your protecting hand my children and my wife.