

Letter from our 2011 Chairwoman

Barb Quain

Four County Community Foundation provided services to fulfill donors' charitable wishes and grants to non-profit organizations, governmental agencies and college scholarships. Our 2010 annual report provides highlights of our accomplishments with a winter theme. Our service area is filled with winter's natural beauty and abundant recreational opportunities. Providing heating assistance and food to families experiencing economic hardships are some of the challenges in the winter.



The Foundation celebrated the addition of six new funds this year, bringing our total to 103 funds. The new funds are: "Stay Strong Stan" – Stanley Ian Babinski Fund, Linda M. Felton Memorial Scholarship, Key Players Athletic Foundation, Harry Moore Scholarship, Dora and Toos Ondersma Fund and the Women's Fund. Thanks to these new funds and donations from hundreds of donors our 2010 donations totaled \$1,091,832. Our report contains information regarding these new funds as well as a list of all of our funds. On-line donations continue to be a convenient way for donors to make a gift any time from anywhere. This report will be available in a printed and on-line version. Check out our web-site at 4ccf.org.

The Board of Trustees has currently authorized two pro-active grants: the Hometown Treasures brochure and No Child Left Indoors. We are in our fourth year of publishing our "Hometown Treasures," which features our local festivals and fairs, farm markets, orchards, nature centers, parks, trails, museums and art galleries. This publication is available on our website and in print form. It encourages residents and visitors to explore our unique settings along with supporting our "buy local" initiative. Our No Child Left Indoors grant from the Dora and Toos Ondersma Fund supports opportunities for children to experience the wonders of our great outdoors. Our first grants have been awarded to Seven Ponds Nature Center and Wolcott Mill and Farm Learning Center. Field trips to these facilities are provided for elementary age children from seven area school districts. Children pre-school age and up are spending much of their day in sedentary activities involving electronics. As a result, we are raising an entire generation of young people who lack a basic understanding



of nature and an appreciation for the natural wonders of their world. As author, Richard Louv, wrote in his book "Last Child in the Woods – Saving our Children from Nature Deficit Disorder," "A recent television ad depicts a four-wheel-drive SUV racing along a breathtakingly beautiful mountain stream – while in the backseat two children watch a movie on a flip-down video screen, oblivious to the landscape and water beyond the windows." As we continue our No Child Left Indoors programs, we are looking for additional activities to encourage outdoor experiences for children to be unplugged for at least a part of each day.



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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.

Legacy Society Members

Janet Bauer
John & Connie Brzozowski
Marion & Robert Fischer
Paul & Elsie Hinzmann
Ella Mae & Gertrude Murdie
Catherine & Dorothy Ondersma
Dr. James & Ann Sillers
Bernard Stremler, M.D.

We gratefully recognize those who ensure a legacy to the Foundation by planning their future gifts. These people are an encouragement to others to remember Four County Community Foundation in their charitable plans.

Advisor's Circle

We want to recognize the professional advisors who have worked with their clients to establish major gifts for the Foundation. Their work is indispensible. The number following their name indicates the number of gifts they have brought to Four County Community Foundation.

Thank you to—

Shane Diehl Sebastian V. Grassi Cynthia Lane Ed Lynch, 3 Henry Malburg, 2 Sean O'Bryan Barb Quain Ronald W. Rickard, 3







ChairpersonBarbara Quain



Vice Chairperson Al Verlinde



TreasurerGary Richards



Secretary Jennifer Parker-Moore

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Program Associate
Nick Campbell



Statement of Activities and Changes in Net Assets

	Year Ended		
	December 31, 2010	December 31, 2009	
Revenue, Gains and Other Support			
Contributions - Unrestricted	\$1,008,168	\$242,834	
Contributions - Temporarily Restricted	\$83,664	_	
Interest Income - Unrestricted	\$242,706	\$189,867	
Net realized and unrealized gains	\$911,781	\$1,530,000	
Total revenue, gains and other support	\$2,246,319	\$1,962,701	
Expenses			
Program services - Grants and contributions	\$286,065	\$292,442	
Management and general	\$128,498	\$126,428	
Fund-raising	\$20,927	\$21,957	
Development	\$45,629	\$45,717	
Total expenses	\$481,119	\$486,544	
Increase in Net Assets	\$1,765,200	\$1,476,157	
Net Assets - Beginning of year	\$8,368,254	\$6,892,097	
Net Assets - End of year	\$10,133,454	\$8,368,254	
Statement of Financial Position			
Assets			
Cash and cash equivalents	\$239,597	\$419,821	
Dividents & interest receivable	\$5,250	_	
Investments	\$9,665,170	\$7,787,408	
Bequest receivable	\$83,664	_	
Property and equipment	\$173,978	\$172,979	
Total assets	\$10,162,409	\$8,385,458	
Liabilities and Net Assets			
Liabilities			
Grants payable	\$24,856	\$13,988	
Other liabilities	\$4,099	\$3,216	
Total Liabilities	\$28,955	\$17,204	
Net Assets - Unrestricted	\$10,049,790	\$8,368,254	
Net Assets - Temporarily restricted	\$83,664	_	
Total liabilities and net assets	\$10,162,409	\$8,385,458	

PUBLIC NOTICE: Our annual audit and IRS 990 are on file for review at the Foundation office during normal business hours. Copies of either document are available for a nominal fee. Names of investment managers, fee charges and names of Four County Community Foundation trustees responsible for investment and oversght of assets are available upon request.



Denotes new 2010 Fund

Unrestricted



Four County Community

Dora & Toos Ondersma

Administrative

Friends Operations
Operating

Canital Campaiσ

Capital Campaign & Non-endowed Funds

Capac Youth Sports Project

Capac Youth Sports Project President's Advised

Sillers Family Charitable

Designated Agency

Family Literacy Center of Lapeer County Roland W. Graubner Endowment Fund for the

Romeo Library

Imlay City Historical Commission

North Macomb Soccer Club Field Development Romeo Historical Society/Charles E. Keller

Symphonia Chorale Endowment

Donor Advised



Almont Education & Community
Armada Education Foundation

"Stay Strong Stan"-Stanley Ian Babinski Memorial

Justin C "Jut" Bullock Memorial Capac Educational Endowment

Darin Conrad Education

Joseph & Bertha Corrion Charitable

Imlay Area Christian Community

Key Players Athletic Foundation



Marshall Lock Memorial

Sally McGeorge Memorial

James E. Neely

Rhonda Nugent Memorial

James A & Marilyn K Ottevaere

Karras Pelfrey Memorial

Richmond Athletic Club Endowment

Gail Rickard Foundation

Romeo Community Action

Dr. Bernard J. Stremler Memorial

Harold Tietz Memorial Fund for Cancer

Waterloo Hunt Club Donor Advised

Woods-N-Water News Outdoor Foundation

Field of Interest

21st Century Education

Almont Area

Armada Area

Capac Area

Dryden Area

Imlay City Area

Romeo Area

Four County Community Home

Four County Environmental

Healthy Seniors/Healthy Youth

Imlay City Educational Endowment

W K Kellogg Youth

Lapeer Regional Hospital

Lloyd Veitch

Loral Watson Memorial Endowment

Women's Fund

Scholarship

Nancy B Barr Scholarship

John R & Iris M Bartholomew

Andy Beam Memorial

Harry Bussell

Capac Athletic Booster

Capac Educational

Robert Wayne Creger Sr. Memorial

Cryderman-Hebblewhite Agriculture

Howard & Marie Dahn Scholarship

Linda M Felton Memorial Scholarship

Marion & Robert Fischer

Gualdoni Family Education

Hilda M Hill Memorial

Imlay City Educational

Grettenberger

Alvin Norlin

Glenn L Smith II

Lee Weyer Athletic

Richard P Wheeler

Imlay City Schools Alumni Association

Ruth Isaacson Memorial

Lawrence & Rose Juip Memorial

Knights of Columbus Council #7018 Roman Catholic

Laurie Lee Memorial

Russell W Ligon Memorial Engineering

Harry Moore Scholarship

William & Betty Morrison Memorial

Murdie Educational

North Macomb Soccer Club

Romeo Community Schools

American Legion

Dan Barnabo

David Brockman

Ralph Dietz

Romeo Kiwanis/Steven Fritz Sr.

Ellis C. Haskell

Haskell Trust

Al Moran

Eldon Mueller Memorial

David L. Olson/Rotary

Julie Pihlaja Korb Memorial

Romeo Boosters Club

Sisson

Starkweather/Garvin

George S. Souten Performing Arts

Vera S Souten Medical Field

St. Clement Church & K of C #7018 College

Jean Currey Stanwood Memorial

Brian Verstreate Memorial

Floyd W West Memorial

Xi Gamma Rho of Beta Sigma Phi





"Stay Strong Stan"- Stanley Ian Babinski Memorial Fund

There are few, if any, that cancer has not affected. Unfortunately, cancer is a formidable disease that takes an emotional and physical toll. Nevertheless, every now and then a person such as Stan Babinski comes around and inspires those around him. Most people who knew Stanley Ian Babinski were taken by his strength, love and gentle demeanor. "Super Stan" had an outlook that was always positive, with a spirit that was never dampened. Non-Hodgkin Lymphoma could not curb his love for his family, friends and optimistic attitude on life. The words "brave" and "courageous" come to mind when speaking of the battle Stan endured. Stan was more than his battle; he was an energetic 2008 graduate of Romeo High School. While Stan was in the hospital he drafted seven goals: get better, beat my illness, get a degree, move out of home, have a well-paying job, be more responsible, enjoy life. The last goal "Enjoy Life" has been embraced as a final message to his friends and family. Stan's spirit will be memorialized by a fund that will support eligible organizations and individuals in the Romeo Area. In 2011, The P.R.I.D.E (Perseverance, Responsibility, Integrity, Dignity, Educational Excellence) Award funded two college scholarships.



Linda M. Felton Memorial Fund

Linda Felton personified all of the characteristics you would want in an educator. With a sparkling personality and passion for each and every one of her students, Linda inspired. Imlay City Community Schools were fortunate to have Linda serve as a teacher and mentor to thousands of young lives. The Linda Felton Memorial

Fund will provide scholarships and grants to organizations serving youth in Imlay City. Her legacy will live on through this fund, honoring her commitment to our community's future leaders. In the spring of 2011, the first of many scholarships was awarded.



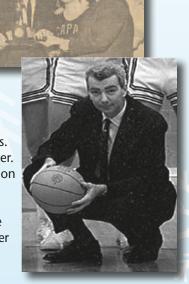
Key Players Athletic Foundation

The Key Players Athletic Foundation was initiated by Darci Breslin. Darci, a Capac graduate, was an academic and athletic standout while in high school. The Key Players Fund will provide grants for athletic activities in our service area. This fund is a tremendous asset to our community, where hundreds of student athletes are constantly making statewide headlines. The Key Players Athletic Fund will bring more opportunities, special events and, potentially, scholarships to our hardworking student athletes. Every October Darci and volunteers organize a run/walk to gain awareness and support for the fund.

Harry Moore Scholarship

Harry Moore was more than a talented athlete and competitive coach. He was an inspiration to his teammates, students and players to become better every day. Harry attended Central Michigan University where he played baseball and basketball. He earned his degree from CMU after spending two years with the occupational army in Germany following World War II. Harry was a motivating educator who also coached basketball, baseball, golf

and football. Harry Moore's ambition to be a positive influence was contagious as his students and athletes climbed the ranks of their respected academic niches and sporting record books. Harry was a teacher, coach, and administrator at Capac High School for 31 years. On May 11, 1986 Harry passed away after a 5 year battle with cancer. However, the cancer would not define his legacy. Harry's spirit lives on through the thousands of student athletes he touched as a teacher, coach, assistant principal and athletic director. To preserve Harry's legacy, a college scholarship fund has been set up by his family. The recipient of the scholarship will reflect Mr. Moore's passion, character and whole-heartedness living by a Harry's simple philosophy: "Do your best."





Dora & Toos Ondersma Fund

The Four County Community Foundation is honored to acknowledge the largest unrestricted bequest received by the Foundation. The Dora and Toos Ondersma Fund totaled over \$1.2 Million. Dora and Toos Ondersma were born and raised in the Netherlands. Dora was the elder of the sisters and a school teacher. Her younger sister, Toos, was a nurse. The two sisters lived passionately and were determined to better their community. Their arrival in 1982 in the United States allowed the sisters the opportunity to move closer to their brother and other family members. The generosity and caring of people such as Dora and Toos gives Four County Community Foundation the ability to carry out and fund community needs. The Four County Community Foundation would like to express our deepest gratitude to the Ondersma family. The Foundation will carry out Dora and Toos' legacy in a way that will honor their lives.

The Women's Fund

The Four County Community Foundation was honored to announce the inception of the "Women's Fund" in 2010. The Women's Fund will be funded by women, for women. In an area rich in impactful ladies, this fund will strive to better the lives of women in our community. The Women's Fund will seek to improve the community while making it a more hospitable place for women. Some of the possible projects for this fund could be scholarships, emergency relief, or seminars for women's issues-health, finance etc. Consider a membership for a special woman in your life as a holiday or special occasion gift.





Blankets for Veterans

In 2010, The Four County Community Foundation funded the project "Blankets for Veterans." Romeo VFW Post 2052 has a large contingent of women who meet the second Tuesday of each month to make fleece blankets for hospitalized veterans in VA Medical Centers. The blankets are then delivered by Marine Chaplin Robert Williams to all VA Medical clinics in Southeast Michigan. The funds that were given to VFW Post 2052 went towards materials to make the blankets. This program is a reflection of how dedicated our entire service area is to our service men and women. Our grant would allow up to 45 blankets to be made for our more than deserving veterans.

Love INC's Housing & Utility Program

During these times of economic hardships, our community has stressed a greater need for emergency services. Love INC, with help from The Four County Community Foundation, will assist with subsidizing utility shut offs, eviction notices, security deposits, and emergency motel stays. In 2010, the number of people who needed emergency assistance increased. With numerous working-class Americans on the edge of poverty, Love INC's mission is clear; help those in need of the most basic amenities. Love INC's Housing & Utility Program is a mission the Four County Community Foundation is proud to support.

Capac High School Ski Club

In 2010, The Youth Advisory granted to Capac High School's Ski Club. This grant would assist student's ability to pay for the cost of transportation and the renting of equipment. In an effort to get more students involved, memberships were opened up to Middle School students. Learning how to ski or snowboard can be a very enriching opportunity for those students who may not get to experience these winter activities elsewhere. Although this grant may not seem to be as far reaching as some other basic needs grants, we found it necessary to show students that there are enriching activities in our service area during the winter



months. This also is in direct correlation with our Needs Assessment results, where students voiced a concern about activities during the colder months that may curb destructive decisions.

Imlay City Historical Commision

The Imlay City Historical Commission is constantly looking for new ways to improve energy conservation while keeping costs affordable. The organization had a thermal-imaging audit preformed on the building. It was the auditor's recommendation to make some improvements like insulating the ceiling. This alone would dramatically decrease heating costs in the winter months. Not only will precious artifacts continue to be preserved but the historic train depot building that has stories of its own. The Four County Community Foundation values historic roots of our service area as well as improving energy inefficiencies all in an attempt to allow future generations the value and history of their hometown.



Four County Community Foundation's Youth Advisory Committee

In 2010, the Four County Community Foundation's Youth Advisory Committee has been very active in the community; with meeting for quarterly grant cycles, volunteering their time, or even preparing for the Needs Assessment Survey in 2011. It is the foundation's goal to recruit, train, and develop the movers

and shakers from each of our 6 schools (Almont, Armada, Capac, Dryden, Imlay City, and Romeo). In 2010, the FCCF's Y.A.C. cohosted the annual Regional Training event at the Ed-Tech Center in Lapeer with the Lapeer County Community Foundation. It was at this event our young grant makers, from multiple foundation jurisdictions, learned valuable granting best-practices and became a more forward-thinking group.

Our student advisors have a great deal of responsibility when it comes to making recommendations to the Foundation's adult board. It is the Foundation's hope that when these young philanthropists continue their education and career, the ideas of compassion, leading, life-long learning and hard work reside within them.





A number of non-profit organizations have agency funds at the Foundation. Here is a sampling of those funds'.

Armada Education Foundation

This organization provides exemplary education for Armada students through involvement of alumni, business and community. Two donors to the AEF, Patty Paxton (2010) and Frank Miracola (1994), have received the Milken National Educator Award. Paxton is one of 55 elementary teachers nationwide to receive the recent award,



dubbed the "Oscars of Teaching" by Teacher Magazine. Grants awarded from the AEF include programs for technology; science and math enrichment; teacher creativity in the classroom or enhancement of the arts. Donations to this fund are eligible for the Michigan Community Foundation Tax Credit through December 31, 2011.

Family Literacy Center – Lapeer County

Its mission is building skills and enriching lives through literacy in the Lapeer County area. Programs are designed to help Lapeer County families who are concerned about the level of literacy in their homes and looking for resources to help them. Tutoring services are free and confidential. This agency fund is non-endowed, contributions are eligible for a federal tax deduction.



Imlay City Historical Commission

The Commission undertook an energy saving project which resulted in insulating the ceiling of the museum, which will help stabilize room temperatures. Regulating temperatures is an important condition for



preservation of fragile artifacts. Electrical upgrades were also made. Current exhibits were overhauled and new exhibits were developed. The museum is expanding its partnership with third grade teachers to teach local history in an effort to make local history more meaningful. Members of the Imlay City Historical Commission continue to be united by a passion for the past and its contemporary relevance. Donations to this fund are eligible for the Michigan Community Foundation Tax Credit through December 31, 2011.

Roland W. Graubner Endowment Fund for the Romeo District Library

Highlights for youth services include special programs such as Dino Seekers - Paleontologist team presentation; Dino Week including tours by 200 toddlers and preschoolers;



Kiwanis One Day; Family Fun Day and Pee Wee Books which distributed 706 books. Adult services improvements included new services and materials targeted to the unemployed; an increase in circulation; and established community outreach both to seniors and the disabled. Technical services included providing Kindle E-book readers for circulation resulting in it being the most demanded item in the collection and transitioning to an E-book format with online access. The Kezar Library celebrated its 100th anniversary with a Gala Event; completed renovations with the rebuilding of the porch and gardens; reinstituted story time and awarded Books for Babies. Donations to this fund are eligible for the Michigan Community Foundation Tax Credit through December 31, 2011.

2010 Agency Funds continued on following page

2010 Agency Funds Continued

Romeo Historical Society

The society operates three sites; the Bancroft-Stranahan Home, the Romeo Arts and Archives Museum and the Clyde Craig Blacksmith Museum. During 2010, the Society continued its mission to connect people to their past with new exhibits, lectures and demonstrations. The "Secret Railroad" exhibit was opened, which chronicles slavery

Romeo Historical Society

and segregation from a local perspective. The First Congregational Church clock restoration project was a huge success. Donations poured in from across the country and the clock has been saved for future generations. Local author Ken Schramm gave a lecture on the Detroit interurban railway system. Popular tours were brought back including field trips for school age children, the Romeo Historic Walking Tour series, the Cemetery Walk and a candle light escorted Christmas Walk. The Bancroft-Stranahan Home was reopened on a regular basis with a new volunteer curator. All three buildings are being updated and redesigned on a regular basis. Donations to this fund are eligible for the Michigan Community Foundation Tax Credit through December 31, 2011.

Symphonia Chorale

The Chorale is committed to furthering the appreciation of fine choral and instrumental music through promotion of concerts and to the development of members through continuing music education. In 2010, they performed concerts in our local area which included Accent on Broadway; an Autumn Evening of Song and George Frederic Handel's "The Messiah". The Chorale is an important organization in promotion of the arts in our service area. Its membership is drawn from a wide geographic area including Macomb, Oakland, St. Clair and Lapeer counties. Both vocal and instrumental performers express their talents and share in the joy of making music with others and for the public. Donations to this fund are eligible for the Michigan Community Foundation Tax Credit through December 31, 2011.



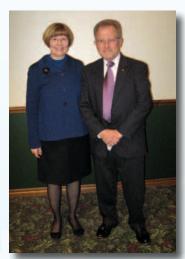
2010 Emeritus Dinner



Emeritus Members at the 2010 dinner.



Chairperson Barb Quain welcomes the 2010 Emeritus dinner attendees.



2010 Emeritus inductee Joe Salas with wife Linda at the 2010 Emeritus Dinner.



2010 Emeritus inductee Bill Duggan with wife Charlotte at the 2010 Emeritus Dinner.



Gary Richards (Board Treasurer) Joe Salas, Bill Duggan and Janet Bauer (President & CEO).



Jennifer Parker-Moore (Board Secretary) and son Ross Moore (Y.A.C. Historian) present the Harry Moore Scholarship.



