

## A Gift of Stock

Everybody wins when you make a gift of appreciated stock to your community foundation. Your gift of stock is reinvested in your community, and it qualifies for an immediate tax deduction based on the full fair market value.

### How it works

- You make a gift of appreciated stock to the Bay Area Community Foundation.
- Your gift can be placed into any of our charitable funds. For example, you can use your gift to create a Donor Advised Fund in your name, in the name of your family or business, or in honor of any person or organization you choose. You can then stay involved in recommending uses of the fund.
- Your gift qualifies for a tax deduction based on the full market value of your stock; you avoid the capital gains tax that would otherwise arise from the sale of this stock.
- Your gift can be placed into an endowment that is invested over time. Earnings from your fund are used to make grants addressing community needs. Your gift is a permanent source of community capital, helping to do good work forever.



### Generating a return for your community

“Our stock returns provided the means for giving to our community,” say Joanne and Gerald Zarwacki. That’s why they joined the many people who choose to contribute appreciated stock to open a Donor Advised Fund. Last year, The Zarwacki Fund supported a local family outreach program, a homeless shelter, and a local theatre group. “Some of our charities are too small to accept direct stock gifts,” says Joanne. “Giving through the community foundation eliminates that barrier.” The Zarwackis receive a tax deduction on the full market value of their appreciated stock, while avoiding the capital gains tax that would otherwise arise from sale of this stock. Gerald says, “It’s a simple, satisfying way to give.”

### More benefits

Giving appreciated stock through a community foundation is popular among a range of givers — individual investors, families, entrepreneurs, and even groups of friends who have formed investment clubs.

By giving stock through your community foundation, you can avoid capital gains taxes that would be due as a result of its sale and establish a charitable fund that benefits the local causes and organizations you care about most. With gifts of appreciated stock, your stock market earnings translate into community impact, so you get a more rewarding return on your portfolio. You can set up a scholarship; support special programs for at-risk youth, senior citizens, or other people in need; address environmental concerns; or support the arts.

Will your gift be a lasting community legacy? Contact Chris Yaklin, Development Director, by calling (989) 893-4438 or emailing [chrisy@bayfoundation.org](mailto:chrisy@bayfoundation.org) to find out.

## BACF Staff

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**Sue Jensen**, Director of Finance  
**Christopher Yaklin**, Development Director  
**Lisa Cleland**, Program Officer  
**Renee Courier**, Program Officer  
**Jeffery Tenbusch**, Program Officer  
**Joni King**, Administrative Officer  
**Stacey Skorupski**, Program Associate

The mission of the Bay Area Community Foundation is to fulfill a wide array of donors’ charitable wishes throughout Bay and Arenac counties by building permanent endowment funds and serving as a leader for community improvement through effective grantmaking and collaboration.

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## Join Us In Caring About Our Community



Since 1982, the Bay Area Community Foundation has been a staple of our community, supporting worthy causes ranging from the creation of recreational opportunities to assisting with the basic needs of residents. It is our mission to fulfill a wide array of donors’ charitable wishes throughout Bay and Arenac Counties by building permanent endowment funds and serving as a leader for community improvement through effective grantmaking and collaboration. For this reason the Bay Area Community Foundation Board of Trustees would like to invite you to join them in caring about our community!

The Bay Area Community Foundation can put your gift to work in local programs and projects that provide opportunities for everyone to thrive. Your charitable gifts should reflect your passions. No matter what you choose to support, you join hundreds of others who share your passion — and make a lasting, local impact.

Together, our professional grantmaking staff, volunteer Grants Committee and Board of Trustees will select the best programs to meet the Bay Area’s most pressing needs. As community needs change, so will the programs that your funds support.

Examples of such programs include our own Great Lakes Bay College Resource Center, the Bay Commitment Scholarship and the over 100 endowed scholarships held by BACF. We are committed to preparing today’s students to be tomorrow’s workforce and leaders.

Additionally, every day we celebrate the successes of BACF donors. With your help we have been able to create community projects such as the Riverwalk and Railtrail System. We thank the numerous donors for their contributions and their commitment to connecting our neighborhoods.

Please consider making a year end gift to the Bay Area Community Foundation. You can designate your favorite fund or allow us to direct it toward the area of greatest need. Visit us at [www.bayfoundation.org](http://www.bayfoundation.org) to donate online and explore our full list of funds.



Bay Area

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### Fall Competitive Grants Announced

The Bay Area Community Foundation would like to announce that this past fall **we granted nearly \$120,000** to improve the lives of Bay and Arenac County residents! This figure represents 55 grants awarded to 40 different organizations. We are proud to partner with the all of the organizations listed below, and know they will be great stewards of our donors' charitable dollars.

- |  |  |
|--|--|
| Area Baby Closet                                       | Do-All, Inc  |
| Arenac County Historical Society                       | Essexville- Hampton Public Schools                 |
| Arenac County Sheriff's Department                     | Food Bank of Eastern Michigan                      |
| Arenac Heritage Route Authority                        | Good News Ministries Lutheran Church               |
| Au Gres-Sims School District                           | Great Lakes Bay Foundation                         |
| Bangor Lincoln Elementary School                       | Huron Pines Resource Conservation & Development Co |
| Bangor Township Schools                                | Nate & Mary Ida Doan Santa House, Inc.             |
| Bay Area Catholic Schools                              | Pinconning Area Emergency Food Pantry              |
| Bay Area Women's Center                                | Pinconning Area Schools - Elementary               |
| Bay Arenac Behavioral Health - ACT Program             | Pinconning Area Schools - High                     |
| Bay City Public Schools - Central High                 | Pinconning Area Schools - Middle                   |
| Bay City Public Schools - Western High                 | Portsmouth Township                                |
| Bay City Public Schools Cooperative Education          | Saginaw Bay Resource Conservation District         |
| Bay County   | Saint Michael Catholic School                      |
| Bay County Domestic Violence Community - Response Team | Santa's Cupboard, Inc.                             |
| Bay County Emergency Food Pantry Network               | St. John Lutheran Church - Au Gres                 |
| Bay-Arenac Intermediate School District                | Standish Elementary                                |
| Boys & Girls Clubs of Bay County                       | Standish-Sterling High School                      |
| City of Au Gres  | Sterling UMC Food Pantry                           |
| City of Bay City - Department of Public Safety         | The Salvation Army Bay County                      |

### 2014 Business Sponsors

- |                               |                                |                          |
|-------------------------------|--------------------------------|--------------------------|
| 1st State Bank                | Dow Corning Corporation        | Michigan Sugar Company   |
| Andrews Hooper Pavlik PLC     | Fabiano Brothers               | Netsource One, Inc.      |
| Barton Malow Company          | FirstMerit Bank                | Rowleys Wholesale        |
| The Bay Cast Companies        | Graff Chevrolet, Inc.          | Straits Corporation      |
| Catholic Federal Credit Union | Kerkau Manufacturing           | Tri-Star Trust Bank      |
| Chemical Bank                 | Lambert Leser Attorneys at Law | Three Rivers Corporation |
| Consumers Energy              | McLaren Bay Region             | Weinlander Fitzhugh      |
| The Dow Chemical Company      | Merrill Lynch - The Iles Group | Wells Fargo Advisors     |

### Saginaw Basin Land Conservancy Awarded Eddy Grant

The Bay Area Community Foundation proudly announces the recipient of the \$100,000 Newell & Elizabeth Eddy Grant will be the Saginaw Basin Land Conservancy for their Outdoor Urban Recreation (O.U.R.) Project. This grant marks the Community Foundation's **largest single grant** in its 32 year history!

The innovative O.U.R. Project is designed to provide people in urban areas with access to nature, right where they live, work, and play. Focusing on three main elements, urban ambassador landscapes, nature based education and active outdoor programming; the O.U.R. Project will transform a series of vacant or neglected Bay City spaces into portals for active outdoor recreation and learning. These spaces include the Golson Nature Area, the Michigan Sugar Trails, Bay City Rowing Club Boathouse and Discovery Preserve at Euclid Park.

The Golson Nature Area, located just west of Independence Bridge, will have its natural features "reset" to allow SBLC to reimagine the boardwalks, platforms, and signs as tools to tell an updated story about nature and the Saginaw Bay Birding Trail.

The Michigan Sugar Trails, to be located on Bay City's Middlegrounds, will be a 26-acre natural space with trails open to a wide variety of users including birders, fisherman, walkers, runners and cyclists.

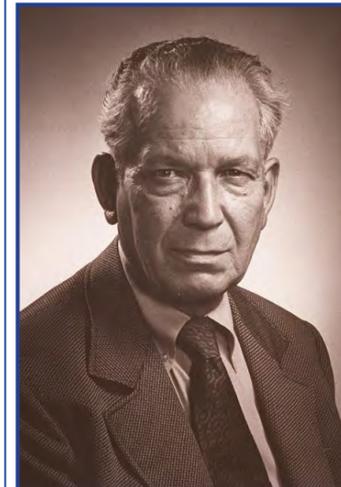
The Bay City Rowing Club (BCRC) Boathouse will feature a resurfaced gravel apron leading to the River and a new launch, using technology designed and tested by the Friends of the Shiawassee River, to expand its use to kayakers and canoers.

Discovery Preserve at Euclid Park will be further developed as a learning landscape, with spotting scopes, a completed boardwalk, and more plantings. Additionally, the site will feature a shelter/pavilion for the Chippewa Nature Center (CNC). The pavilion will allow the CNC to display exhibits and signage, provide them with a "home field" programming venue and a foothold in Bay City.

Additionally, SBLC plans to develop a field guide and website. Patterned after the popular Saginaw Bay Birding Trail guide, it will be available to help connect people with nature. Over 20,000 copies will be produced, and a complimentary website will be developed.

This grant was made possible through an estate gift from Newell and Elizabeth Eddy. Mr. and Mrs. Eddy were former Bay County residents and longtime donors to the Foundation. Eddy, better known as "Bus," died in August 1995. Elizabeth, known as "Bonnie," passed away in November 2012 at the age of 93.

The Eddy family had a deep interest in Bay County philanthropy. They supported the consolidation of local hospitals into what is now McLaren Bay Region, took an active role in community growth, supported education and worked to preserve the environment. To honor Mr. and Mrs. Eddy for their support of the entire community, the Bay Area Community Foundation's Board of Trustees allocated \$100,000 for a one time grant to promote access to the natural areas. Mr. and Mrs. Eddy will be honored with a special celebration and signage at each event.



### Scholarships Now Available

Do you know a current high school senior, college student, or adult attending college next fall? If so, please pass on the message about the Bay Area Community Foundation's college scholarships. Applications for the 2014/2015 school year are now available, and due March 2, 2015. Scholarships will be awarded in May 2015 from over 100 donor funded scholarships to graduating seniors and current college students from Bay and Arenac Counties.

Please visit the Bay Area Community Foundation's website for all scholarship criteria. Students may apply for up to 15 different scholarships by using one application. The scholarship application is available at the Bay Area Community Foundation's website, [www.bayfoundation.org](http://www.bayfoundation.org).



In 1985, the Bay Area Community Foundation awarded one \$300 scholarship. Since then, the Foundation has awarded over \$4 million in scholarships to more than 3,500 students. In 2015, we hope to award more than 400 individual scholarships. We are delighted the Bay Area Community Foundation has grown to where we can help this many students with the financial burden of paying for college.

If a student has any questions or concerns, they are highly encouraged to visit the Great Lakes Bay College Resource Center, located in the first floor of the Pere Marquette Depot at 1000 Adams Street. Advisors are available to help students find and apply for scholarships, navigate the financial aid process, and discuss alternatives for affording their educational aspirations. To schedule an appointment, please call Stacey Skorupski, Program Associate, at (989) 893-6026.

### Recently Established Funds



**Bay City Western Booster Club Memorial Scholarship** - This scholarship was established to honor all the volunteer members of the Booster Club, both past and present, for their dedication and support of students at Bay City Western High School.



**The Dow Chemical Company Foundation Donor Advised Fund** - The purpose of this donor advised fund is to support charitable causes in and around the Great Lakes Bay region through distributions to nonprofit, governmental, and community organizations to which contributions are deductible. The goal of this fund is to support community organizations that promote education, economic development, and environmental stewardship.