

# Business Sponsors:

Bay Regional Medical Center  
The Bay City Times  
Chemical Bank  
Citizens Bank  
The Dow Chemical Company  
Dow Corning Corporation  
Fabiano Brothers  
Graff Chevrolet, Inc.  
Labadie Auto Company  
Merrill Lynch - The Iles Group  
Michigan Sugar Company  
Rowleys Wholesale  
Spence Brothers  
The Straits Corporation  
Thumb National Bank & Trust Co.  
Tri-Star Trust Bank  
Weinlander Fitzhugh, P.C.



**Bay Area**

community foundation<sup>SM</sup>

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

**Bay Area Community Foundation**  
Pere Marquette Depot  
1000 Adams Street Suite 200  
Bay City, MI 48708  
989.893.4438/800.926.3217

[www.bayfoundation.org](http://www.bayfoundation.org)



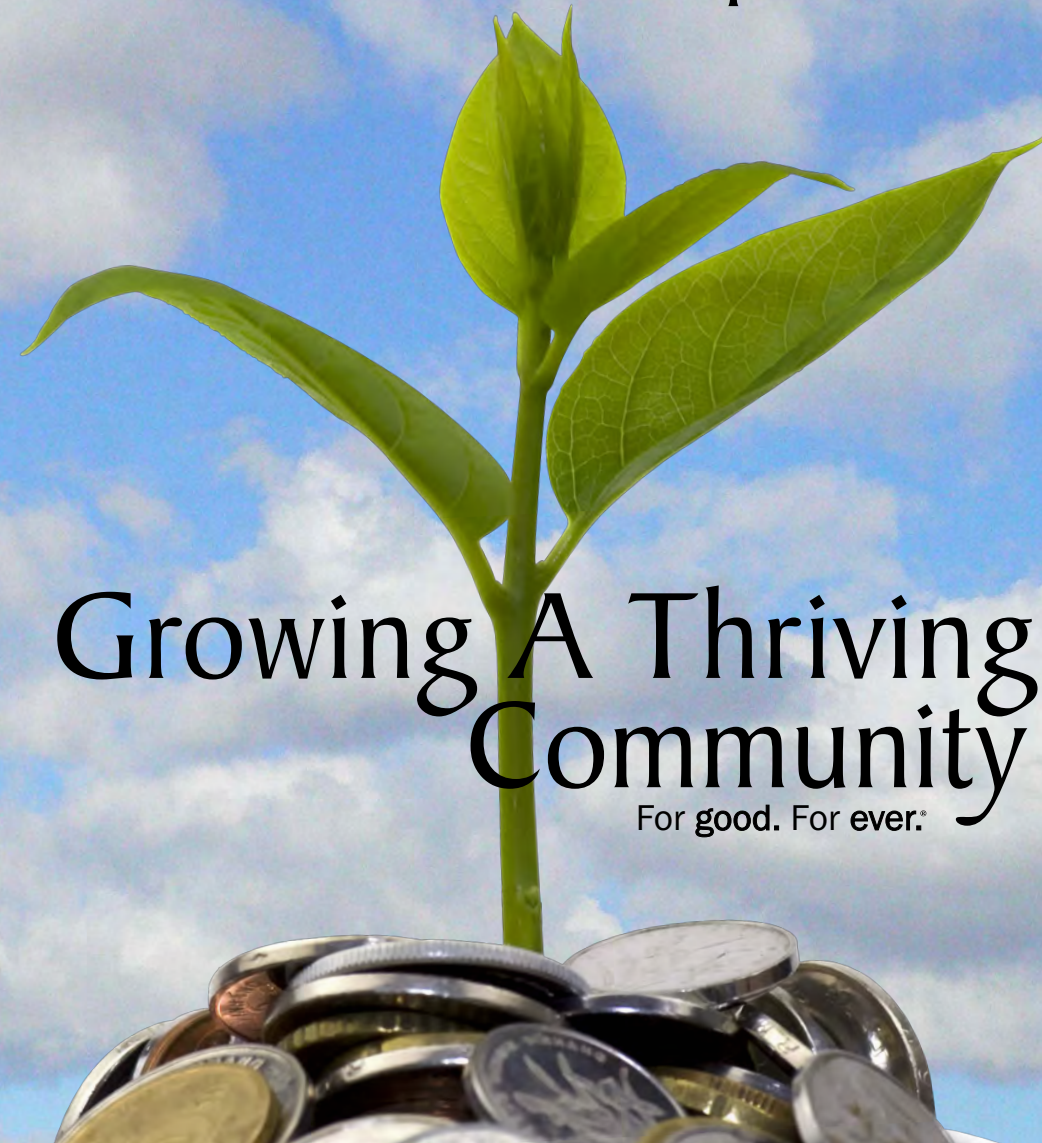
Confirmed in Compliance with  
National Standards for U.S. Community Foundations



**Bay Area**

community foundation<sup>SM</sup>

## 2010 Annual Report



# Growing A Thriving Community

For good. For ever.<sup>®</sup>

## Mission Statement

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.

## Vision

The Bay Area Community Foundation will be the Bay Area's leading philanthropic resource to improve the overall quality of life throughout our community.

## 2010 Board Members

Debra Lutz, Chair Delta College	Michael Kelly Conservation Fund
Bill Bowen, Vice Chair Community Volunteer	Jeff Martin The Dow Chemical Company
William Mulders, Treasurer Andrews, Hooper and Pavlik	Richard Milster Lambert Leser Isackson
Michael Stoner, Secretary Bay Metro	Amy Rodriguez Weinlander Fitzhugh
Kay Burks Independent Bank	Anne Trahan Anne Trahan Photography
Mike Dewey Bay Arenac ISD	Cathy Washabaugh Michigan Public Service Commission
Beth Elliott E.P. Horak Company	Carolyn Wierda Saginaw Valley State University
Karolyn Goslin Community Volunteer	Jeff Yantz Edward Jones
Robert Hetzler Community Volunteer	

## Foundation Staff

Eileen Curtis President & CEO	Renee Courier Program Officer
Deeann Bragg, CPA Chief Financial Officer	Jeffery Tenbusch Program Officer
Lisa Cleland Program Officer	Joni King Administrative Associate

## Top 10 Reasons To Make A Tax Deductible Donation

There are numerous reasons to consider supporting the Bay Area Community Foundation through a tax deductible donation:

- 1 We are a local organization with deep roots in the community.
- 2 Our professional program staff has broad expertise regarding community issues and needs.
- 3 We provide highly personalized service tailored to each individual's charitable and financial interests.
- 4 Our funds help people invest in the causes they care about most.
- 5 We accept a wide variety of assets, and can facilitate even the most complex forms of giving.
- 6 We partner with professional advisors to create highly effective approaches to charitable giving.
- 7 We offer maximum tax advantage for most gifts under federal and state law.
- 8 We multiply the impact of gift dollars by pooling them with other gifts and grants.
- 9 We build endowment funds that benefit the community forever and help create personal legacy.
- 10 We are a community leader, convening agencies and coordinating resources to create positive change.

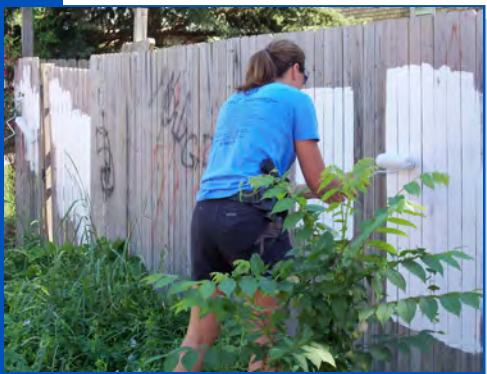


BAY AREA COMMUNITY FOUNDATION YOUTH ADVISORY COMMITTEE

## 2010 Memorials

Violet Kernstock  
 Marjory Kerr  
 Richard Kilborn  
 Roger Kilvington  
 Maynard King  
 Thaddeus J. Kling  
 Geraldine Kowalkowski  
 Bennie Krupa  
 Lois Lanway  
 James C. LaPrairie  
 Art Lijewski  
 Barbara Livingston  
 Robert R. Luce  
 Raymond MacDonald  
 Gertrude Mahoney  
 Mary Majchrzak  
 Michael Majchrzak  
 Dan Matthews  
 Judith McCann  
 Hank McEvoy  
 Bruce A. McNally  
 James Merkle  
 Ellen Mielens  
 Earl Mielens  
 Virgilene Moore  
 David Neale  
 Frank Niemann  
 Carol Noeske  
 Marjorie J. Olson  
 Leonard Prell  
 Dora Rehberg  
 Richard Rehmus  
 Marcella Richardson  
 Bud Richter  
 Janice Riedel  
 Samuel Rogers  
 Ellen Rowe  
 Virginia Rudrow  
 William E. Russell Jr.

Robert C. Russett  
 Greg Saxton  
 Nancy L. Schatzer  
 Walter Schmidt  
 Jeanne Schmidt  
 Margaret Schwartz  
 Evelyn Senay  
 William Sendtko  
 Jack Siebert, Sr.  
 Betty Skuta  
 Patricia A. Smith  
 William A. Staley, Jr.  
 Ray Stasik  
 Tracey Stone  
 Russell D. Strayer  
 Neal Stremming  
 John Sursely  
 Thomas Taglauer  
 Cheryl Ann Trimble  
 Myron Trudell  
 Thomas Vaillencourt  
 Randy Van Ochten  
 Randy VanDriessche  
 Charles Verduyn  
 H. Gloria Warszawski  
 Ken Weaver  
 Lila Weaver  
 Idella White  
 Gerald O. White  
 Thomas Wilcox  
 Regina Wise  
 Herman J. Wolf  
 Rick Zvara



BAY CITY POLICE G.R.E.A.T PROGRAM



BAY COUNTY LIBRARY SYSTEM

## Annual Address

Dear BACF Friends and Supporters,

The success of the Bay Area Community Foundation in 2010 reflects our vision to serve as the leading philanthropic resource to improve the quality of life in Bay and Arenac Counties. We've accomplished this through growth in programs concerning education and youth development, collaborative grant making with local companies and by coordinating our informational efforts with local and state wide groups.

It was also a year highlighted by the generosity of Bay and Arenac County residents who care about the future of their community. Despite the economic conditions that characterized 2009 and early 2010, we were pleased to report that the recovery in the financial markets was reflected in the gains in the Foundation's investment portfolio.

We continue to address community challenges from different perspectives.

- \$810,000 was awarded to local nonprofit organizations for programs and projects supporting our community through investments in areas such as the arts, the environment and human services.
- The Youth Advisory Committee provided a \$55,000 grant to bring Challenge Day, a peer pressure and bullying awareness program, to over 1100 Bay County middle and high school students.
- The Foundation received \$100,000 from two grants for the Bay Commitment College Access Network College Resource Center. Over \$440,000 was awarded in scholarships to support students attending college.

We anticipate an exciting and busy 2011. You, our friends and supporters, continue to inspire us. On behalf of the Bay Area Community Foundation Board of Trustees, thank you for your continued participation in creating a Thriving Bay Area!

Warm Regards,



*Debra K. Lutz*  
 Debra Lutz  
 Chair



*Eileen Curtis*  
 Eileen Curtis  
 President & CEO

## Consolidated Statement of Financial Position

	Year Ended
	December 31, 2010
<b>ASSETS</b>	
Cash and cash equivalents	\$765,218
Accounts receivable	8,168
Unconditional promises to give, net allowance of \$1,800	
Current	238,346
Restricted to long-term purposes	552,366
Notes receivable	3,310,000
Investments	27,774,994
Cash surrender value of life insurance policies	30,636
Prepaid expenses and other assets	20,820
Property and equipment, net	5,527,670
Investment in properties	644,762
Nature conservatory	279,900
Intangible assets	345,722
<b>Total assets</b>	<b>\$39,498,602</b>
<b>LIABILITIES AND NET ASSETS</b>	
Accounts payable	\$21,349
Accrued liabilities	8,825
Obligations for agency endowments	967,573
Grants payable	91,091
Capital lease payable	5,003
Long-term debt	3,570,000
Deferred income taxes	67,150
<b>Total liabilities</b>	<b>\$4,730,991</b>
<b>Net Assets</b>	
Foundation net assets	
Unrestricted	29,680,632
Temporarily restricted	2,588,927
Permanently restricted	1,413,900
Total Foundation net assets	33,683,459
Non-controlling interest in net assets of consolidated subsidiary	1,084,152
<b>Total net assets</b>	<b>\$34,767,611</b>
<b>Total liabilities and net assets</b>	<b>\$39,498,602</b>

The accompanying notes are an integral part of these consolidated financial statements. The 2010 numbers shown on these pages are based on the preliminary audit. Audited financial statements and IRS Form 990 for the Bay Area Community Foundation are available for inspection at the Foundation's offices, 1000 Adams Street, Suite 200, Bay City, Michigan 48708, and online at [www.bayfoundation.org](http://www.bayfoundation.org). Independent Auditors: Rehmann Robson – Certified Public Accountants.

## 2010 Honoraria

Jack & Geri Bullis  
Joan Dardas  
Cecelia Davidoff  
Richard Davis  
Lois Davis  
David Davis  
Alan & Janice Doner  
Glenn & Bobbi Fonzi  
Ashley Geer  
Margaret M. Gill  
Helen Lee  
Ralph J. Isackson  
Carla Jean  
Claudia Krueger  
Gary Labadie

Raymond A. Lore  
John & Ellen Peters  
Diane Rachwitz  
James Rachwitz  
Beth Rye  
Eric Rye  
Archie Selby  
Marianne Smith  
Michael J. Stodolak  
Lavona Styn  
Harold Supernaw  
Kathryn VanDenBrooks  
Charles Wax  
Western Middle School Administrators  
Judith Zima

## 2010 Memorials

Marion Adams  
Patricia Ajemian  
Brett Alvesteffer  
Gary Alvesteffer  
Helen Balwinski  
Matthew Barcia  
Chad Beckrow  
Peggy Begick  
Wayne Berberick  
Elma M. Bibbee  
Alvin Birberick  
William Bird  
Adella Boes  
Donald Bouckaert  
Jean Bouckaert  
Rose Brissette  
Thomas C. Brown  
Sumiko Bruessow  
John Buczek  
Timothy Burleson, Jr.  
Herbert Byrne  
Dan Cabala  
Samuel J. Carlin, Jr.  
Lillian Carlson  
Autumn Daniel  
Ilene Darbee  
Grace Dean  
Esther Dishaw  
Tony Dodick  
Mary Lou Dombrowski  
Thomas Drummond  
Eugenia Drzewicki  
John Dwan  
Ruth Mary Farrington  
Cecil Fitzgerald

Joseph E. Frances Sr.  
Harry Gill  
Josephine Gill  
Carl F. Gladen  
Gerald Golimbieski  
Ruth Greenhoe  
Marguerita P. Greve  
Jolene Grzegorzczak  
Dick Hardy  
Ronald Hebert  
Mary Howland  
Frederick Horak  
Natalia Horak  
Nathan R. Hugo  
Manuel Huron  
Bradley Johnson  
Wally Karbowski  
Gerald Kehrer  
Benard Kerbawy  
Roland Kernstock



BAY COUNTY COMMUNITY CENTER

## 2010 Donors

Michael R. Stoner & Dennis Curtis  
 Mr. & Mrs. Gary A. Streu  
 Ms. Rhosan Stryker  
 Mr. & Mrs. Gilbert Sturm  
 Ms. Lavona Styn  
 Mr. & Mrs. Tim Sujkowski  
 Ms. Kristin Sullivan  
 Ms. Margaret A. Sullivan  
 Dr. & Mrs. Jay L. Summer  
 Mr. & Mrs. Martin Switek  
 Mr. & Mrs. Jude L. Szynwelski  
 Mr. & Mrs. Thomas Tabor  
 Mrs. Mary Beth Taglauer  
 Ms. Patricia Tarkowski  
 Mr. & Mrs. Leland E. Techlin  
 Rev. & Mrs. Andreas H. Teich  
 Mr. & Mrs. Kenneth Thomas  
 Mr. & Mrs. Loyd A. Thomas  
 Mrs. Elaine J. Thompson  
 The Margaret Thompson Trust  
 The Thumb Print  
 The Honorable Karen Tighe  
 & Mr. Thomas Bock  
 Mr. & Mrs. Charles Tischer  
 Mrs. Helen Tober & Mr. Grant Tober  
 Mr. & Mrs. Andre Toth  
 Mr. & Mrs. Steven Towne  
 Mrs. Anne Trahan  
 Mr. & Mrs. Mark Trahan  
 Mrs. M. Rose Lee Travis  
 Mr. & Mrs. Jeremy Tremble  
 Mr. & Mrs. Ronald E. Trepkowski  
 Ms. Molly Leser  
 Tri City Chapter MTA  
 Ms. Julie MEM Trombley  
 Mr. & Mrs. Tim Trombley  
 Ms. Tami Trudell  
 Mr. & Mrs. Joseph Turnes  
 United Church of Christ  
 United Way of Midland County  
 United Way of Saginaw County  
 Mr. & Mrs. Joseph M. Urban  
 Mr. & Mrs. James Vaillancourt  
 Valley Publishing  
 Mr. & Mrs. Richard Van Akker  
 Mr. John R. Van Laan  
 Mr. & Mrs. Chris Van Wormer  
 Ms. Glenda L. Vandemark  
 Dr. Susan Vandenbosch  
 Ms. Mary Ellen Vaydik  
 Ms. Renee Vincent  
 Mr. Ryan Visser  
 Mr. & Mrs. Patrick Voelker  
 Dr. & Mrs. Richard Wacksman  
 Mr. Michael Wagner  
 Ms. Karen M. Wahr  
 Ms. June Warren  
 Mr. & Mrs. Paul Warren  
 Mrs. Catherine B. Washabaugh  
 Mr. Lawrence Watkins  
 Dr. Charles Wax DPM  
 Mr. & Mrs. John B. Webb  
 Ms. Naomi Weber  
 Mr. & Mrs. Ted C. Wedepohl  
 W. Lynn & Sandra J. Weimer  
 Mr. & Mrs. Walter Weinlander  
 Mr. & Mrs. R.E. Wendt  
 Mr. & Mrs. Jack S. Werner  
 Mr. John West  
 Mr. & Mrs. James L. Whaley  
 Mr. & Mrs. Mike White  
 Ms. Marilyn Wheaton &  
 Mr. Paul E. Duffy  
 The Simmons Apartments  
 Mr. & Mrs. Mark Whyte  
 Wichlinski Electric  
 Mr. & Mrs. Daryle Wieland  
 Mrs. Carolyn Wierda  
 Mr. & Mrs. Lee Wierda  
 Pier 23  
 Mrs. Janis Wilcox  
 Ms. Betty C. Wilkins  
 William Kozuch Distributing Co  
 Mr. Robert Wilson  
 Mr. & Mrs. Stephen Wirt  
 Ms. Evelyn Wolfgram  
 Wood Law Firm  
 Mr. & Mrs. Gary Wood  
 Mr. & Ms. Marvin Wood  
 Mr. & Mrs. Michael Woolhiser  
 Ms. Janet Woronoff  
 Ms. Cheryl Wozniak  
 Mr. & Mrs. William W. Wright  
 Mr. & Mrs. Woody Wright  
 Ms. Helen F. Wyneken  
 Ms. Joann H. Yagiela  
 Mr. & Mrs. Fred Yandall  
 Mr. & Mrs. Jerome Yantz  
 York Repair, Inc.  
 Ms. Jean M. Zager  
 Mr. & Ms. Lenny Zielinski

## Guiding Focus: 2010 to 2013

BACF's Guiding Focus is designed to achieve the Foundation's mission to fulfill donor wishes, build endowment funds, and serve as a leader in Bay and Arenac Counties. The Guiding Focus is intended to provide flexibility to be responsive to changing needs or new developments in the community.

### Focus Area #1 – Donor Development

Promote charitable giving by providing consistent engagement with donors through implementing planned giving initiatives, annual and legacy giving, and funding within and outside Bay and Arenac Counties to support initiatives led by the Foundation.

### Focus Area #2 – Community Initiatives

Serve in a leadership capacity to implement program related investments (PRI) or initiatives that address priority community need areas identified by BACF such as, support to first-generation students pursuing a college education, scholarships, and youth development through Youth Advisory Committee (YAC), pre- K and K-12 collaborative educational initiatives.

### Focus Area #3 - Grantmaker

Award grants consistent with BACF initiatives and donor wishes through awarding grants in the established community investment sectors of arts & culture, community initiative, education & youth, environment, health & wellness, human services, and recreation through established endowment funds.

### Focus Area #4 – Knowledge Broker and Collaborator

Serve as a coalition builder, convener, and knowledge resource to provide information or lead collaborative efforts that enhance the quality of life in Bay and Arenac Counties.

### Focus Area #5 - Administration

Provide sound Foundation operations and timely reporting to ensure ethical and transparent communication of Foundation processes.



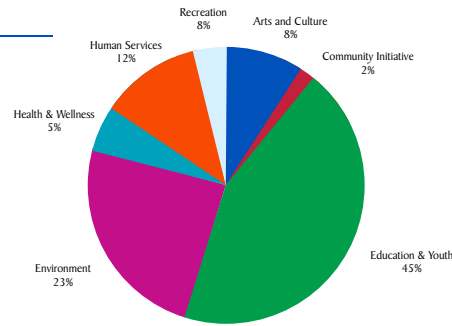
## Grants & Scholarships

### Grants:

\$810,433.28

### Scholarships:

\$446,209.12



## Arts & Culture

Antique Toy & Firehouse Museum  
Arenac County Historical Society  
Bay Arts Council  
Bay City Players  
Bay Concert Band  
Bay County Historical Society  
Bay Music Foundation

Linwood Park Board - Icehouse Museum  
Marshall M. Fredericks Sculpture Museum  
Mid-Michigan Children's Museum  
Northeast Michigan Arts Council  
State Theatre of Bay City  
Sterling Elementary  
Studio 23

## Community Initiative

Bay County Library System  
Delta College Broadcasting  
Humane Society  
Mid-Michigan Chapter, Association of  
Fund-Raising Professionals

Rotary Club of Bay City Foundation  
Santa House  
Westminster Presbyterian Church  
Bay County Veteran's Council

## Education & Youth

AuGres - Sims Middle School  
AuGres-Sims School District  
Bangor Township Schools  
BASETEAM  
Bay Area Chamber of Commerce  
Foundation  
Bay Arenac Community High  
Bay City Central High School  
Bay City Police Explorers  
Bay City Public Schools  
Bay County Library System  
Bay County Toys for Tots  
BaySail  
Boys & Girls Clubs of Bay County  
Challenge Day  
Creative Change Educational Solutions

Delta College  
Delta College Foundation  
Do-All, Inc.  
Essexville-Hampton Public Schools  
Frankenmuth School District  
Freeland Community School District  
John Glenn High School  
Literacy Council of Bay County  
Mayor's Scholarship Fund  
Pinconning Area Schools  
Rotary Club of Bay City Foundation  
Saginaw Valley State University  
Santa House  
St James Elementary School  
St. Anne School  
St. Michael Catholic School  
Standish-Sterling Community Schools

## 2010 Donors

Mr. & Mrs. Rich W. Rankey  
Mr. & Mrs. Richard Rasmer  
Dr. & Mrs. Walter R. Rathkamp  
Mr. & Mrs. Douglas F. Reckinger, Jr.  
Mr. & Mrs. James H. Reed  
Mrs. Pamela Reed  
Mrs. Joanne Rehmus  
Mr. & Mrs. Stewart J. Reid  
Ms. Anne E. Remington  
Mr. & Mrs. William Retzloff  
Mr. & Mrs. Jack Revette  
Ms. Mari Rezmer  
Mr. & Mrs. Ted Rezmer  
Richard Barton Law Memorial Trust  
Mrs. Carol M. Richardson  
Mr. & Mrs. Mike Rivard  
Mr. & Mrs. Rick R. Rockwell  
Mr. & Mrs. Walter Roenicke  
Ms. Sally A. Rogers  
Mr. & Mrs. James Roller  
Mr. Gary Lee Roof  
Mrs. Carolyn J. Roseberry  
Mr. & Mrs. E. Lawrence Rosenberg  
Mr. Karl Roth  
Ms. Nancy Rousse  
Dr. & Mrs. Paul W. Rowe  
Keith & Brenda Rowley  
Mr. & Mrs. Paul Rowley  
Rowleys Wholesale  
Mr. & Mrs. Edward Ruediger  
Mr. & Mrs. Robert Rugenstein  
Mr. & Mrs. Glenn Rushman  
Ms. Janice M. Russell  
Ms. Judith E. Russell  
Mr. & Mrs. William RET E. Russell Jr.  
S.C. Johnson & Son, Inc.  
Mr. & Mrs. Robert Sajdak  
Ms. Florence E. Sampson  
Mr. & Mrs. Donald R. Sandor  
Dr. Frances Santoro  
Mr. Robert D. Sarow  
Mr. & Mrs. David L. Sauve  
Ms. Audrey W. Savage  
Mr. & Mrs. Roy Schairer  
Mr. & Ms. Christopher Schanbeck  
Mr. & Mrs. Duane Scheddel  
Mr. & Mrs. Theodore A. Scheid  
Mr. & Mrs. Todd Schember  
Ms. Anne Marie Schmidt  
Mr. & Mrs. James M. Schmidt  
Mr. & Mrs. Tom Schomaker  
Mr. & Mrs. Gerald Schroeder  
Mr. & Mrs. William P. Schubert  
Ms. Phillis R. Schultz

Mr. & Mrs. Vic Schultz  
Mr. & Mrs. William "B.J." Schwartz  
Ms. Elizabeth A. Schwedler  
Mr. & Mrs. Jeff A. Seifferly  
Mr. & Mrs. Frank V. Serresseque  
Mr. & Mrs. Lewis M. Seward  
Mr. & Mrs. James Sharrard  
Sheffield Bay  
Ms. Beverly Shelburg  
Ms. Kim J. Sherwood  
Mr. & Mrs. Edwin N. Shimabukuro  
Mr. Richard Shook  
Ms. Julie Shorkey  
Mr. & Mrs. Dennis Sinicki  
Ms. Dorothy Sinicki  
Mr. & Mrs. Kevin Sinicki  
Mr. & Mrs. Ronald Sinicki  
Mr. & Mrs. Steve Sinicki  
Ms. Maria Sitkowski  
& Ms. Charlene Fisher  
Mr. & Mrs. Keith Sivier  
Mr. & Mrs. Harold Sizemore  
Mr. George Ski  
Mr. & Mrs. Mathias Skowronski  
Ms. Rita Skrzypczak  
Ms. Amy M. Smith  
Mr. & Mrs. Ben Smith  
Mrs. Rita Smith  
Ms. Tamara Smith  
Mr. & Mrs. Warren R. Smith  
Ms. Bridget M. Snow-Swantek  
Mr. & Mrs. Michael D. Snyder  
Mr. & Mrs. Richard Sochacki  
Ms. Pamela M. Sorokin  
Ms. Karen Sowders  
Mr. Brian Spicer  
Mr. & Mrs. Mark Sprague  
Squires Foundation  
St. Stephen Council No. 4102  
Knights of Columbus  
St. Vincent De Paul Church  
Mr. & Ms. Robert Stafford  
Lynn & Shelia Stamiris  
Mr. & Mrs. William Stange  
Mr. Kurt H. Starke  
Mr. Ray Stasik  
Mr. Tom Stasik  
Mr. & Mrs. Robert Stasser  
Mr. & Mrs. Jeff Staudacher  
Mr. & Ms. Jon Staudacher  
Mr. & Mrs. Leo Staudacher  
Mr. & Mrs. Michael Stevens  
Ms. Fritzi Stevenson  
Dr. & Mrs. James F. Stoddard

## 2010 Donors

Mr. John McCormick & Mrs. Nancy Vader-McCormick  
 Ms. Stacy L. McIntyre  
 Mr. Robert McKinley  
 Mr. & Mrs. Scot McKinnon  
 Mrs. Barbara McLennan  
 Mr. & Mrs. Lyle McNally  
 Dr. & Mrs. Leo McSherry  
 St. Vincent de Paul  
 Ms. Cindi Meyer  
 Midland Cogeneration Venture  
 Mid-State Litho, Inc.  
 Mr. & Mrs. Dave Mikolajczak  
 Milbrook Printing Company  
 Mr. & Mrs. Dick Miller  
 Mr. & Mrs. Harold M. Miller  
 Mr. & Mrs. Harry Miller  
 Mr. & Mrs. Richard O. Milster  
 Ms. Barbara Mitchell  
 MMB Partners, LLC  
 Mobile Medical Response, Inc.  
 Mr. & Mrs. Dominic Monastiere  
 Ms. Nancy H. Monroe  
 Mr. & Mrs. Robert Monroe  
 Mr. & Mrs. William Montesi  
 Mr. & Mrs. Dana Monville  
 Mrs. Delores F. Morelli  
 Mr. & Mrs. Gary Morgan  
 Mr. & Mrs. Ivan M. Morley  
 Mrs. Mary Moskal  
 Mr. & Mrs. Guy T. Moulthrop  
 Mrs. Abbe Mulders  
 Mr. & Mrs. William J. Mulders Jr.  
 Mr. & Mrs. Mark Murphy  
 Mr. & Mrs. David Murray  
 Mr. & Mrs. Milton C. Murray  
 Mr. & Mrs. Patrick Murtha  
 Mr. & Mrs. William F. Myles  
 NAACP Bay City Branch

Mr. & Mrs. T. J. Navarre  
 Mr. & Mrs. Bradley J. Neering  
 Ms. Connie Neering  
 Ms. Tricia M. Neering  
 Mr. & Mrs. David H. Negro  
 Mr. & Mrs. Christopher Neitzel  
 Mr. & Mrs. Robert G. Nelb  
 Ms. Jean Wolicki - Nichols  
 Mr. & Mrs. Richard C. Niemann  
 Mr. Thomas W. Niemann  
 Mr. Donald R. Noble  
 Mr. & Mrs. Max Noble  
 Mr. Matthew Nolan  
 Ms. Kelly Nori  
 Northern Bay Arenac Retired School Personnel  
 Northwestern Mutual Life  
 Mr. & Mrs. Brian Novak  
 Mr. Carl E. Nystrom  
 O. J. Herman Company  
 O.C.S.  
 Dr. Yong Hee Oh  
 Mr. & Mrs. Bob Packard  
 Ms. Linda Paeglis  
 Ms. Britni Patrick  
 Ms. Shirley Patzwaldt  
 Mr. & Mrs. Thomas Pawlak  
 PCMI  
 Mr. & Mrs. Durwood Perrou  
 Ms. Helen R. Peters  
 Dr. & Mrs. John Peters  
 Mr. & Mrs. Michael Peters  
 Mr. & Mrs. Glenn Peterson  
 Mr. & Mrs. David Petro  
 Mr. & Mrs. Michael Pettigrew  
 Dr. Paul Phillips  
 Mr. & Mrs. Christopher T. Pinter  
 Mr. & Mrs. Thomas Piquet  
 Ms. Patricia Plum  
 Ms. Rosemary Pope  
 Mr. & Mrs. Michael Post  
 Ms. Diane Powers  
 Mr. & Mrs. Jeffrey Preston  
 Mr. & Mrs. Rod Preston  
 Mr. & Mrs. Michael R. Quamme  
 Quantum Composites  
 Quast, Janke & Company  
 Mr. & Mrs. David Quimby  
 Mr. & Mrs. Frank Quinn  
 Mr. & Mrs. James Rachwitz  
 Mr. & Mrs. Dennis J. Rajewski  
 Ms. Susan Ralph  
 Mr. & Mrs. Larry E. Ramseyer  
 Dr. & Mrs. John W. Randall



STUDIO 23 / THE ARTS CENTER

## Environment

Bay City Downtown Management Board  
 Bay County Environmental Affairs & Community  
 BaySail  
 Cass River Greenway Committee  
 Chippewa Watershed Conservancy, Inc  
 Little Forks Conservancy, Inc.  
 Saginaw Basin Land Conservancy  
 The Conservation Fund

## Health & Wellness

American Cancer Society  
 Bangor Township Schools  
 Bay Area Family Y  
 Bay Arenac Behavioral Health  
 Bay Arenac Behavioral Health - Arenac Center  
 Bay Medical Foundation  
 Connors Autism Project  
 Great Lakes Bay Autism Center  
 Hospice of Bay Area  
 Northern Bay Ambulance and Rescue Service

## Human Services

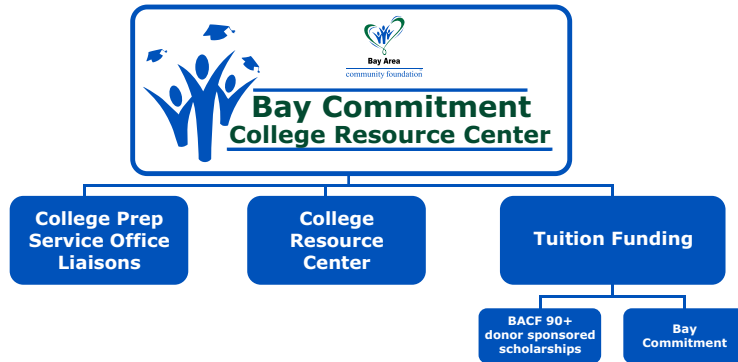
American Red Cross  
 Arenac County Housing Commission  
 Bay Area Women's Center  
 Bay County Emergency Food Pantry Network  
 Bethlehem Lutheran Church  
 Disability Services Resource Center  
 Do-All, Inc.  
 Food Bank of Eastern Michigan  
 Golden Horizons Adult Day Care Center  
 Good News Ministries Lutheran Church  
 Good Samaritan Rescue Mission of Bay City  
 Hidden Harvest  
 Kiwanis of Standish  
 Lutheran Child and Family Services of Michigan  
 Messiah Lutheran Church  
 Nathan Weidner Children's Advocacy Center  
 New Dimensions  
 Pinconning Area Emergency Food Pantry  
 Resurrection of The Lord Christian Service  
 Salvation Army  
 Santa's Cupboard  
 Special Olympics Michigan Area 9  
 United Way of Bay County  
 YWCA of Bay County

## Recreation

Arenac County Parks and Recreation Department  
 Bay Area Chamber of Commerce Foundation  
 Bay City Rowing Club  
 Bay County 4-H Council  
 Bay County Community Center  
 Bridgeport Township Parks & Recreation Department  
 County of Bay County  
 Delta College Foundation  
 Friends of Bay City State Recreation Area  
 James Clements Memorial Airport Fund  
 National Wild Turkey Federation  
 Saginaw Bay Community Sailing Association  
 Saginaw River Marine Historical Society  
 St. John Amelith Lutheran School  
 Super Kids Derby of Michigan

## Bay Commitment College Access Network

The vision of Bay Commitment College Access Network is to develop a more effective workforce and assist first generation and under represented students become life-long learners and leaders in our community.



The Bay Commitment College Access Network (BCAN) is a network focused on promoting post secondary education. Through the collaborative efforts of the BACF, business and education leaders, this network assists students and families find their way through the maze of college requirements, applications, and funding while helping high school students transition to college. BCAN was inspired by the belief that having access to higher education is an investment in our children and in our community's future. Continuing education benefits the person, the vibrancy of the area's economy, and the quality of life for all citizens

There are three key components making this program a success:

1. College Preparation Services Office Liaisons, located in each public school district, assist first-generation and under served students, along with their families, to understand the realities of seeking post-secondary education.
2. Tuition funding to obtain a post-secondary education. BACF donors support over 90 scholarship funds including the Bay Commitment First Generation Scholarship.
3. The College Access Resource Center- located in the Pere Marquette Depot.



2010 BAY COMMITMENT SCHOLARSHIP RECIPIENTS

## 2010 Donors

- |                                  |                                  |
|----------------------------------|----------------------------------|
| Mr. Kirk Kokaly                  | Mr. & Mrs. Charles H. Link       |
| Mr. & Mrs. Robert E. Kolb        | Mr. & Mrs. Elmer E. Link         |
| Dr. & Mrs. Mark C. Komorowski    | Ms. Janet Littlefield            |
| Mr. & Mrs. Patrick Kotewa        | Dr. & Mrs. Donald G. Livingston  |
| Mr. & Mrs. Kenneth J. Kram       | Mr. Thomas P. Livingston         |
| Dr. & Mrs. Dan Krebs             | Mr. & Mrs. Jack Loehr            |
| Mr. & Mrs. Joseph S. Krengielski | Ms. Elizabeth Loll               |
| Ms. Patti Krenz                  | Mr. & Mrs. John Lore             |
| Mr. & Mrs. Kevin B. Krupp        | Mr. & Mrs. Terrence J. Loree     |
| Ms. Susan Kruzell                | Mr. & Mrs. John Lough            |
| Mr. & Mrs. Walter S. Krystyniak  | Mrs. Inez C. Luce                |
| Mr. & Mrs. Tom Kryzanowicz       | Lucia House AFC Home             |
| Mr. & Mrs. James Krzyminski      | Mrs. Cynthia Luczak              |
| Mr. & Mrs. James Kube            | Mr. & Mrs. Frederic C. Ludwig    |
| Mr. John Kuch                    | Mr. Frank J. Lukowski            |
| Mr. Vernon Kuch                  | McDonalds                        |
| Mr. & Mrs. William Kuebler       | Mr. & Mrs. William G. Lutz       |
| Mr. & Mrs. Gary Labadie          | Mr. & Mrs. Lawrence Lynch        |
| Ms. Suzanne Labadie              | Mr. & Mrs. Richard H. Lyon       |
| & Mr. Paul Kowalski              | Mackinaw Veterinary Associates   |
| Mr. & Mrs. Anthony Laframboise   | Magline, Inc.                    |
| Mr. Jack Lagle                   | Mr. & Mrs. Kevin P. Mahoney      |
| Ms. Estelle Lamb                 | Mr. & Mrs. Daniel Majchrzak      |
| Lambert, Leser, Cook, Giunta     | Mr. & Mrs. Joseph Majchrzak      |
| & Smith, P.C.                    | Mr. & Mrs. Paul A. Majchrzak     |
| Mr. & Mrs. Bruce Lance           | Mr. & Mrs. Terrance Majchrzak    |
| Mr. & Mrs. Edward Langenburg     | Dr. Robert L. Malecki            |
| Mr. Dale N. Lanway               | Mr. James & Ms. Phyllis Markle   |
| Mrs. Barbara LaPorte             | Mr. & Mrs. Keith Markstrom       |
| Mr. & Mrs. Louis H. LaPrairie    | Dr. Thomas Markus                |
| Mr. Rande L. LaPrairie           | Ms. Judy K. Marsh                |
| & Mrs. Billie Breza-Lapra        | Mr. & Mrs. Gregory J. Martin     |
| Mrs. Shirley LaPrairie           | Mr. Jack Mason & Ms. Ann Newsham |
| Mr. & Mrs. Curtis Lather         | Dr. & Mrs. David Massignan       |
| Layerer's Pharmacy, Inc.         | Mr. & Mrs. James E. Matherly     |
| Mr. Kevin Leach                  | Mr. & Mrs. Michael Matulis       |
| Mr. & Mrs. Michael E. Learman    | Mr. & Mrs. James Maze            |
| Mr. & Mrs. Randall F. Learman    | Ms. Carolyn E. Mc Aboy           |
| Mr. Richard B. Learman           | Ms. Gay McGee                    |
| & Ms. Kristi Kozubal             |                                  |
| Mr. & Mrs. Richard C. Learman    |                                  |
| Mr. Stephen Learman              |                                  |
| Mr. & Mrs. Matthew Leasure       |                                  |
| Dr. & Mrs. Robert G. Lee         |                                  |
| Mr. Robert N. Lees               |                                  |
| Mr. John E. Leipprandt           |                                  |
| Mr. Harold Lenhart               |                                  |
| & Ms. Pamela Blondin             |                                  |
| Ms. Becki Leonard                |                                  |
| LEP Consulting, PLC              |                                  |
| Mr. & Mrs. Gary Lesley           |                                  |
| Mr. & Mrs. George W. Lewis       |                                  |
| Mr. & Mrs. James C. Lillo        |                                  |
| Ms. Ann M. Lingle                |                                  |



INFINITY SKATE PARK



## 2010 Donors

Mr. & Mrs. Michael Gill  
 Mr. Michael J. Gillman  
 Mr. & Mrs. Greg R. Gingerich  
 Lambert Leser Cook Giunta Milster  
 & Gannon, P.C.  
 Mr. & Mrs. Leon C. Glowicki  
 Mrs. Virginia Golimbieski  
 Mr. & Mrs. Ben Gombar  
 Mr. & Mrs. Mitchell Goodell  
 Mr. & Mrs. Craig Goslin  
 Mr. Martin Gottesmann  
 & Mrs. Marsha Gottesman  
 Dr. Ravi & Dr. Rashmi Goyal  
 Mrs. Joanne R. Gradowski  
 Ms. Lois Graham  
 Mr. & Mrs. Ronald Graham  
 Ms. Shirley Grandmaison  
 Mr. & Mrs. William Gregory  
 Ms. Jane Grein  
 Mr. & Mrs. Guy R. Greve  
 Mr. & Mrs. Mike Grills  
 Mr. Casey & Ms. Mona Grocholski  
 Dr. & Mrs. Michael Gruber  
 Ms. Sue Grzegorzczak  
 Ms. Maria N. Grzincic  
 Mr. & Mrs. James Guigelaar  
 Mr. & Mrs. Allen R. Gulau  
 Ms. Katherine Guoan  
 Mr. & Mrs. Robert Hagen  
 Ms. Margaret J. Hale  
 Mr. & Mrs. Michael Hanisko  
 Ms. Carol C. Hardy  
 Mrs. Jane Harper  
 Ms. Kaye Hausbeck  
 Ms. Elizabeth C. Heath  
 Mr. & Mrs. Ray Heemstra  
 Mr. & Mrs. Eugene Heffelfinger  
 Mr. & Mrs. Tim Heil  
 Mr. & Mrs. Kim Herbolzheimer  
 Mr. & Ms. Dale Heritier  
 Mr. & Mrs. &y Herman  
 Mr. & Mrs. Robert Hetzler  
 Mr. & Mrs. Milton Higgs  
 Mr. Daniel C. Himmelspach  
 Mr. & Mrs. Robert E. Hirschfield  
 Ms. Gwen Hoff  
 Mr. & Mrs. James Holka  
 Mr. & Mrs. Donald Hopfinger  
 Mr. & Mrs. Fritz Horak  
 Mr. & Mrs. Larry Houghtaling  
 Ms. Carole Hoyle  
 Mr. & Mrs. James Hoyle  
 Mr. & Mrs. Ralph Hudson  
 Ms. Mildred Hugo

Mr. & Mrs. Paul Hugo  
 Mr. & Mrs. Scott A. Hugo  
 Mr. & Mrs. David Huiskens  
 Mr. & Mrs. Garven Huntley  
 Elizabeth J. Husband Trust  
 Ms. Nancy Hutchinson  
 Mr. & Mrs. Ralph J. Isackson  
 Mr. Don Ittner & Ms. Sally Busch  
 Mr. Marvin Ittner  
 Mr. & Mrs. Craig Jablonski  
 William & Philomena Jackson Estate  
 Ms. Carol Ann Jacobs  
 Mr. & Mrs. Patrick Jacobs  
 Dr. & Mrs. Martin D. Jaffe  
 Mrs. Barbara Jakubczak  
 Ms. Bonnie L. Jameson  
 Mr. & Mrs. David Jensen  
 Jimmy's Pub  
 Mr. & Mrs. David Johnson  
 Mr. J. Patrick Johnson  
 Ms. Joyce Johnson  
 Mrs. Marilyn F. Johnson  
 Dr. & Mrs. Tyre K. Jones  
 Dr. & Mrs. Japhet G. Joseph  
 Mr. Ken Joswiak  
 Mr. & Mrs. Jeffery T. Jozwiak  
 Ms. Anne E. Jubenville  
 Mr. & Mrs. Arnold L. Karr  
 Mr. & Mrs. Timothy Kasper  
 Mr. & Mrs. Michael Kasperski  
 Mrs. Shirley Kavanagh  
 Ms. Mary Jo Kellogg-Bladecki  
 Mr. & Mrs. Michael T. Kelly  
 Mrs. Rosemary Kenyon  
 Fr. Kevin N. KerbawyMr. Paul R. Kerbyson  
 Mr. & Mrs. Kenneth Kernstock  
 Ms. Tyra Khan  
 Mr. & Mrs. Donald Kielpinski  
 Mr. & Mrs. Mickey Kimsel  
 Ms. Phyllis Kindinger  
 Ms. Joni King  
 Mr. J. Patrick Kinney  
 Mr. & Mrs. Robert D. Kinney  
 Mr. & Mrs. Peter Kirchman  
 Kiwanis Club of Bay City  
 Mr. & Mrs. Larry Klamer  
 Mr. & Mrs. Edward Kleinke  
 Mr. & Mrs. Richard Klender  
 Mr. & Mrs. James Klida  
 Mr. & Mrs. Tom Klinski  
 Mr. & Mrs. Bernie Klosowski  
 Mr. & Mrs. Brian Knight  
 Mr. Roy Koch  
 Dr. & Mrs. Richard J. Kociba

## New Funds Established in 2010

Bay Area Runner's Scholarship Fund  
 Charles Ford College Access Endowment Fund  
 Phil & Whitey Jackson Memorial Scholarship Fund  
 Dow Corning Donor Advised Endowment Fund  
 Thomas Drummond Memorial Scholarship Fund  
 James C. LaPrairie Memorial Scholarship Fund  
 Richard C. & Lois A. Niemann Family Fund  
 Women's Philanthropy Donor Advised Fund

## 2010 Donations

The Bay Area Community Foundation is extremely grateful to have received \$1,083,609 in contributions in 2010. We received gifts from 743 donors, including 238 new donors.

## 2010 Donors

360 Salon and Day Spa  
 Dr. & Mrs. Griffith Acker  
 Mr. & Mrs. Melvyn K. Adelman  
 Aesymmet Ricks Hair - Nail -  
 Massage Studio  
 Mr. & Mrs. Eluterio Aguirre  
 Mr. & Mrs. Lyle F. Albright  
 Allegra Marketing \* Print \* Mail  
 Mr. Allen M. Bierlein, CPA  
 Mr. John J. Allen  
 Mr. & Mrs. Michael Allison  
 Alpha Delta Kappa-Alfa Pi Chapter  
 Ms. Gwendolyn S. Altenhof  
 Mr. Bruce Alvesteffer  
 Mr. & Mrs. Kim Alvesteffer  
 Mr. & Mrs. Louie Alvesteffer  
 Mr. & Mrs. Thomas Alvesteffer  
 Mr. & Mrs. Loren Anderson  
 Ms. Mary H. Anderson  
 Ms. Susan L. Anderson  
 Andrews Hooper & Pavlik P.L.C.  
 Ms. Judith M. Andrzejewski  
 Anne E. Trahan Photography  
 Mr. Michael L. Anton  
 Applied Biosystems  
 Mr. & Mrs. Fred M. Arnesen  
 Mr. & Ms. Steven Asel  
 Ms. Cindi Atwood  
 Ms. Debbie Atwood  
 Mr. & Mrs. Dan Auman  
 George & Joann Ayotte  
 Mr. & Mrs. Ken Ayotte  
 Ms. Janet Wrobel  
 Mr. & Mrs. Jerry Babinski

Mr. Mike Bacigalupo  
 Mr. & Ms. Mike Baeckl  
 Dr. & Mrs. Scott A. Baker  
 Mrs. Romaine Balash  
 Ms. Meredith Balderama  
 Mr. Bernard J. Ballor  
 Bank of America Charitable Foundation  
 Ms. Maxine Barker  
 Mr. & Mrs. R.W. Barker  
 Mr. & Mrs. David Barnes  
 Mr. & Mrs. Alvin Barnikow  
 Ms. Anne Bates  
 Mr. & Mrs. John T. Bateson  
 Mr. & Mrs. William Bauer  
 Ms. Eileen Curtis  
 Bay Area Runners Club  
 Bay Area USBC Association  
 Bay Arenac Behavioral Health



PERE MARQUETTE DEPOT

## 2010 Donors

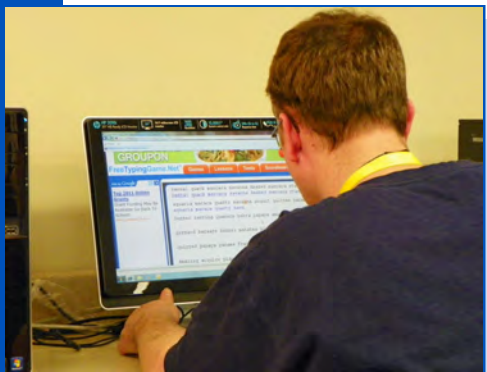
Bay City Bowling Hall of Fame  
 Bay City Central High School  
 Class of 1960  
 Bay City Civitan  
 Bay City Democrat Press, Inc.  
 Bay City Education Association  
 Bay City Garden Club  
 Bay City Noon Optimist Club  
 Bay City Public Schools  
 Bay County Med Society Alliance  
 Bay Metro Transit  
 BC Automotive Service Center  
 Mr. & Mrs. Jerome Bechtel  
 Mr. David T. Beckrow  
 Ms. Rochelle Beechum  
 Mr. Paul Begick  
 Mr. Edward A. Beiser  
 Mr. & Mrs. Daniel Belanger  
 Mr. & Mrs. Richard Bell  
 Mr. & Mrs. Rodney Bell  
 Mr. & Mrs. Robert Belleman  
 Mr. & Mrs. Lee H. Beller  
 Bellsmith Graphic Design  
 Mr. Kevin Bergman  
 Mr. & Mrs. Kerry Berry  
 Ms. Linda Berry & Ms. Mary Bovee  
 Dr. & Mrs. Charles Besaw  
 Mr. & Mrs. Robert Besaw  
 Hon. & Mrs. Charles Binder  
 Mr. & Mrs. Keith Birchler  
 Mr. & Mrs. Leeds B. Bird  
 Mr. & Mrs. Harley Birsching  
 Mr. & Mrs. Shawn Bishop  
 Mr. & Mrs. William D. Black  
 Mr. David & Dr. Janalou Blecke  
 Mr. Anthony Bloenk  
 Dr. & Mrs. Harold Blumenstein  
 Mr. & Mrs. Thomas Boetefuer  
 The Bon Ton Stores, Inc.

Mr. & Mrs. W. P. Borushko  
 Mr. & Mrs. Gary Bosco  
 Mr. & Mrs. Vern S. Botts  
 Mr. & Mrs. Peter S. Bouvy  
 Mr. & Mrs. Bill Bowen  
 Ms. Barbara J. Bowes  
 Dr. & Mrs. Peter Boyse  
 Mr. & Mrs. John Bradburn  
 Ms. Decann Bragg  
 Mr. & Mrs. Michael Brandow  
 Mr. & Mrs. Gary R. Bremer  
 Mr. & Mrs. Ralph P. Brissette  
 Mr. & Mrs. Robert J. Britt  
 Mr. & Mrs. Samuel D. Britton  
 Mr. & Mrs. Rick Brown  
 Mr. Alan Bryant  
 Ms. Nancy Buchholz  
 Dr. & Mrs. John Buday  
 Ms. Bernadine Budzinski  
 Mr. Robert T. Burkhardt  
 Mrs. Nancy Buttrick  
 Mr. & Mrs. Diego Calvo  
 Mr. & Mrs. Don Carlyon  
 Mr. & Mrs. Scott Carmona  
 Mr. & Mrs. Gary Carroll  
 Mr. & Mrs. Bill Case  
 Mr. David B. Case  
 & Mrs. Sharon Leaman-Case  
 Mr. & Mrs. Terry Cavanaugh  
 CenturyTel  
 Ms. Judy Cerva  
 Mr. & Mrs. Robert Chadwick II  
 Mr. & Mrs. Robert M. Charlebois  
 Mr. & Mrs. George Charles  
 Chemical Bank  
 Dr. & Mrs. Terrence Cherwin  
 Mr. & Mrs. Graham Chesny  
 Mr. & Mrs. Albert A. Chianello  
 Church Women United of Bay Co.  
 Mr. & Mrs. Dennis Ciesla  
 Citizens Bank - Standish  
 City of Pinconning  
 Mr. & Mrs. Paul Clabuesch  
 Kyle & Lisa Cleland  
 Mr. & Mrs. Leonard A. Clevenger  
 Ms. Jean D. Clukie  
 Mr. & Mrs. Kevin Collins  
 Columbian Club of Fisherville  
 Mrs. Elmie Compeau  
 Mr. & Mrs. Richard A. Compton  
 Ms. Ann S. Connaghan  
 Consumers Energy Foundation  
 The Cook Family Foundation  
 Dr. & Mrs. David A. Cook

## 2010 Donors

Ms. Seena Cook  
 Mrs. Susan M. Cook  
 Mr. & Mrs. Paul Coonan  
 COPOCO Community Credit Union  
 Mr. Patrick Corcoran  
 Mr. Charles A. Coryell  
 & Mrs. Mary Ann Coryell  
 County Wide Builders  
 Mr. & Mrs. Rick Craig  
 Ms. Marilyn Crane Mellott  
 Mr. & Mrs. Jay Crane  
 Dr. & Mrs. Nicholas Csonka Jr.  
 Ms. Kathy S. Cull  
 H. Eric & Eileen Curtis  
 Ms. Stacy Curtis  
 Mr. & Mrs. Charles Cusick  
 Mr. & Mrs. Joseph Czyzewski  
 Mr. & Mrs. Robert A. Daniel  
 Daniels Septic Service, Inc.  
 Mr. & Mrs. Michael Darbee  
 Dr. & Mrs. Gary Dardas  
 Mr. & Mrs. Gary F. Dardas  
 Dr. & Mrs. Terry Dardas  
 Mr. & Mrs. Charles Datte  
 Mrs. Jane L. Davidson  
 Mr. & Mrs. Randy Davies  
 Mr. & Mrs. Richard Davis  
 Mr. & Mrs. James N. Derck  
 Deshano Community Foundation  
 Dr. & Mrs. Bhaskar Devanagondi  
 Mr. Michael R. Dewey  
 Mr. & Mrs. Robert Dimitroff  
 Mr. Don Dixon  
 Do-All, Inc.  
 Mrs. Jami E. Dobson-Schrumpf  
 Mr. Christian E. Dodd  
 Mr. & Mrs. Richard Dodick  
 Ms. Linda Doner  
 The Honorable Paul Doner &  
 Mrs. Doner  
 Mr. & Mrs. Thomas Dore  
 Dornbos Printing Impressions  
 Mr. & Mrs. Alfred Douglas Jr.  
 The Dow Chemical Foundation  
 Dow Corning Corporation  
 The Dow Corning Foundation  
 The Herbert H. & Grace A. Dow  
 Foundation  
 Mr. & Mrs. & Mrs. Patrick J. Downing  
 Ms. Marion G. Drummond  
 Mrs. Nancy Drummond  
 Mr. & Mrs. Stephen Drummond  
 Ms. Patricia Drury  
 Mr. & Mrs. Richard Dubiel

Mr. & Mrs. James Duchaine  
 Mr. Daniel Dueweke  
 Mr. & Mrs. Jerry Dueweke  
 Mr. & Mrs. Glenn C. Duncan  
 Mr. & Mrs. Timothy Dust  
 Mrs. Carol Dwan  
 Mr. & Mrs. Peter Dwan  
 Ms. Kristie Eagles  
 Mr. Matthew J. Eagles  
 Ms. Faye Ebach  
 Mr. & Mrs. Jim Eigner  
 Ms. Ellen Eisenstadt  
 Ms. Mary Ellery  
 Mr. & Mrs. Gregg Elliott  
 Merrill Lynch  
 Mr. & Mrs. Timothy L. Ellison  
 Mr. & Mrs. Dennis E. Engel  
 Mr. John E. Engel  
 & Mrs. Pamela S. Evans  
 Ms. Barbara L. Engelhardt  
 Mr. & Mrs. Dan Engelhardt  
 Mr. & Mrs. Gary L. Engelhardt  
 Mr. & Mrs. John Essler  
 Mr. & Mrs. Lyle C. Esterhai  
 Mr. & Mrs. Ronald Evans  
 F. Mandley & Associates, Inc.  
 F.O.P. # 103 Bay City  
 Farm Bureau Insurance  
 Mr. & Mrs. Donald Felske  
 Mr. & Mrs. Neil Festerling  
 Mr. & Mrs. Burt Fettig  
 Mr. & Mrs. Floyd Fessue  
 Mr. & Mrs. David Fife  
 Financial Edge Community Credit Union  
 Mr. & Mrs. Dennis L. Fisk  
 Ms. Jane Flood  
 Mr. & Mrs. John A. Floyd, Jr.  
 Mr. & Mrs. Thomas J. Foret  
 Ms. Sue Fortier  
 Forward Corporation  
 Mr. & Mrs. Donald G. Fournier  
 Mr. & Mrs. Robert J. Frank  
 Ms. Kelly Frick  
 Mr. & Mrs. Jon Fromke  
 Mr. & Mrs. Lloyd W. Gaiser II  
 Garber Management Group  
 Mr. & Mrs. Thomas J. Gawrych  
 Mr. & Mrs. Garrett Geer  
 Gephart Funeral Home Inc.  
 Mr. & Mrs. Rodney R. Gerard  
 Mr. & Mrs. Gary R. Geyer  
 Mr. & Mrs. Benton N. Gibson  
 Mr. & Mrs. Richard Gies  
 Ms. Margaret M. Gill



DO-ALL, INC.