



2008 REPORT TO THE COMMUNITY





MESSAGE FROM THE PRESIDENT

Looking back at 2008, the Osceola County Community Foundation had a very exciting year. The Foundation was able to make grants to twenty-nine local non-profit organizations in the amount of \$62,236. In May, twenty-six students representing Evert, Marion, Pine River and Reed City High Schools received scholarships through the Foundation totaling \$19,500. The Youth Advisory Council, which is made up of students from our local high schools, approved \$15,309 in mini grants.

The most exciting project for the Board this year was pursuing approval for the building of an addition on the Reed City Depot for use by the Foundation. The funding for this project is being donated by Mrs. Avis Gerber in memory of her late husband, Russ Gerber. This project would not have become a reality without organizations in Reed City working together to make our community a better place to live. Donations were received from local donors that will cover the cost of furniture and operations for five years in order to make this project a reality. The Board would like to thank everyone involved in making this possible. Communities working together to make a difference!

Our Annual Auction held on the first Thursday of May each year generated over \$19,000. Once again none of this would be possible without all the volunteers who work so hard to organize this and community members who give so generously at this event. Given the economic times, the Foundation felt fortunate to receive gifts totaling \$114,243 in 2008. Unfortunately, 2008 will probably go down in history as having the worst financial crisis since the Great Depression. The market declines have certainly had an adverse effect on Fremont Area Community Foundation and ultimately Osceola County Community Foundation. Because of the way spending is calculated by the Foundation, the effects of the stock market decline will make the amount available for grants continue to decline for years to come.

The Board of Trustees wants to thank everyone who has helped the Osceola County Community Foundation make Osceola County a better place to live. With everyone working together for the future of our County, 2009 should be a great year.

Respectfully,

Joe Curtin, President

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BOARD OF TRUSTEES

Back row (left to right): Terry Gerber, Sally Nelson, Joe Curtin, Judge Susan Grant, Howard Hyde, and Larry Neiderheide

Middle row: Judy Hays, Marie Wilkerson, Dr. Amy Keller, Theresa Davenport, and Larry Emig

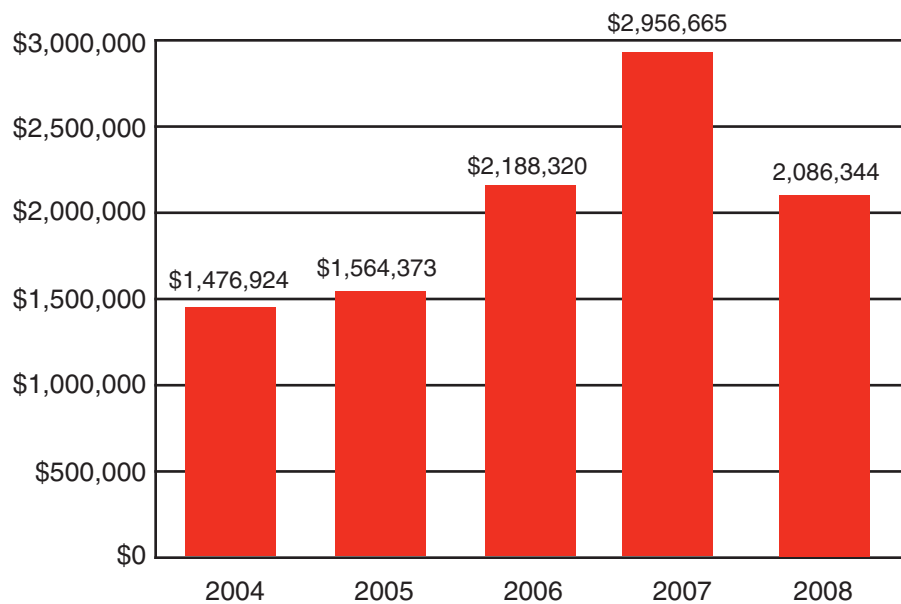
Front Row: Alan Bengry, Patti Sheldon, Ron Babb, and Lynn Salinas



FINANCIAL HIGHLIGHTS

Total Gifts.....	\$114,243
Total Grants Approved.....	\$97,400
Net Assets.....	\$2,086,344

TOTAL NET ASSETS



2008 GRANTS

Each year, a portion of our endowment income is awarded to worthy applicants in the form of grants. The Osceola County Community Foundation awarded over \$97,000 to charitable organizations in 2008. Although the amounts of the grants varied, each recipient presented the OCCF with a project that would have a lasting effect on the Osceola County community and would fulfill the purpose of OCCF to enhance the quality of life for Osceola County citizens and visitors.

Geraldine L. Anderson Scholarship	\$ 1,250
Ross and Leota Babb Family Scholarship	1,500
Business and Professional Women's Scholarship	750
Central Michigan District Health Department	
Vision and hearing equipment	3,762
City of Reed City	
Fire Hydrant Painting Project	516
Park and trail improvements	3,000
Park maintenance and improvements	500
Music and Arts in the Park 2008	3,000
Equipment for the Reed City Depot	3,500
Music and Art in the Park	3,000
Community Christian Outreach	
Emergency heat and electric assistance	3,000
Evert Area Fire Department	
Portable Compressed Air	5,000
Evert Downtown Development Authority	
2008 Downtown Evert Musicale Series	3,000
Evert Public Schools	
Mini Grants for Educators	2,040
Evert Public Schools	
SMARTboards	6,000
Be A Santa	550
Terry & Beulah Forsberg Scholarship for Pine River Area Schools	500
Amy Hinkley Gregory Scholarship	500
Industrial Scholarship	500
Speaker Johnson's District 4-H Scholarship	500
Speaker Rick Johnson Scholarship	500
Rick and Cindy Johnson 4-H Scholarship	1,000
LOVE INC of Wexford County	
Space expansion project-The INC Spot building	2,000
Marion Public Schools	
Mini Grants for Educators	3,137
Be A Santa	550
S. J. Martin Scholarship	500
Carolyn McLachlan Curtin Scholarship	500
James F. McLachlan Scholarship	500

Mecosta Conservation District	
2008 Household Hazardous Waste Collection Day	\$ 2,000
Michigan Masonic Charitable Foundation	
Scholarship program	500
Muskegon River Valley Big Brothers Big Sister	
Summer Camping Challenge	400
Challenge Camp and a little spare time for a big difference	1,324
Godfrey T Norman Scholarship	500
Old Rugged Cross Historical Society	
Horse drawn cutter restoration	853
Osceola County Commission on Aging	
Senior Meals Program	5,500
Osceola County Community Foundation Scholarship	500
Osceola FSU Scholarship	2,000
Osceola League for Arts and Humanities	
Art Crawl	1,991
John and Mabel Outen Scholarship	4,000
Pine River Area Schools	
Mini Grants for Educators	2,205
Be A Santa	550
Pine River Watershed Enhancement Fund	
Pine River Restoration Demonstration Project	1,000
Dave Porteous Scholarship	3,000
Reed City Public Library	
Promoting library programs and services to disadvantaged populations	1,665
Video collection	1,500
Reed City Public Schools	
Family Nights program	2,175
Be A Santa	550
Mini Grants for Educators	1,000
Reed City Rotary Scholarship	1,000
Rose Lake Youth Camp	
Youth registration fees and 2 kayak packages	2,740
New Well for Rose Lake Youth Camp	3,417
Spectrum Health	
Medical expenses for children from financially-disadvantaged families	574
Trinity Lutheran School	
Play equipment	828
Adaptive Equipment and Classroom Performance System	3,843
Women's Information Service, Inc.	
Love and Logic parenting kit	730
Total Grants Approved	97,400
Prior Year Cancellations & Refunds	(355)
Total Grants	\$ 97,045

ROSE LAKE YOUTH CAMP, INC.

Funds: Kent-Bonsall Family Fund and Rose Lake Youth Camp Fund
\$4,000 Grant



Rose Lake Youth Campers celebrate the 60th anniversary of the camp during the summer of 2008.

Rose Lake Youth Camp celebrated its 60th year of operation this past summer. As you can imagine, buildings and plumbing that have existed in the woods of northern Michigan for 60 years have seen a lot of weather as well as wear and tear. The camp now finds itself at a crossroads whereby the camp is in need of some significant renovations. One need is a new 4" water well. As costs are expected to go up next year, the Rose Lake Youth Camp Board felt it made sense to replace the existing well at this time as the next logical step in site development will be putting in a new bathroom.

THE OLD RUGGED CROSS HISTORICAL SOCIETY

Funds: The Lake Osceola State Bank Community Support Fund and Old Rugged Cross Historical Society Fund
\$1,450 Grant

This grant request is a continuation of the Historical Society's project of restoring four horse-drawn vehicles donated to the Historical Society in the summer of 2005 by former resident Terry Johnson. These items: a surrey, a buggy, a cutter and a baggage cart, were received by Mr. Johnson in a trade deal during the early years of the 1900's. The funding from this grant will be used for the restoration of the cutter that will mainly be used in the parades and activities preceding the Christmas season.



CENTRAL MICHIGAN DISTRICT HEALTH DEPARTMENT

Fund: Hawkins Handicapped Children's Fund
\$3,762 Grant



This grant would be used to purchase needed hearing and vision equipment. This equipment would focus on school-aged children's health issues around hearing and vision needs. The CMDHD is in need of updating its 20 year old hearing and vision program equipment. The hearing and vision screenings are offered to parents of school aged children who attend public and private schools and for those who are home-schooled. These needs are provided to the parents at no charge.

EVART PUBLIC SCHOOLS (EVART HIGH SCHOOL)

Fund: Discretionary Fund
\$6,000 Grant

This grant will purchase two portable interactive SMARTboards (Interactive Electronic White Boards with Web-Based Resources). SMARTboards will maximize a one-computer classroom through interactive demonstrations and presentations. SMARTboards will impact student achievement by accommodating different learning styles and motivating learners through classroom participation and web-based tools. They may be used in all classrooms at all levels. The project has the potential to target all Evert High School students. A particular emphasis will be placed in math and science.



PINE RIVER WATERSHED ENHANCEMENT FUND

Fund: Lake Osceola State Bank Community Support
\$1,000 Grant



The Pine River Watershed Restoration Project is focused on preventing the erosion of sand into the river channel and removing excess sand that has entered the river. This project would address existing sand erosion sites located on river banks in Osceola County. Repairing erosion at these upstream sites would help prevent sand drift problems for many miles downstream on private and public lands alike. Sand erosion potential will be reduced by means of using erosion control techniques such as whole tree revetments and the toe of the bank along the waters edge. Native vegetation will be placed on the upper bank to stabilize the soil and to prevent sloughing. OCCF funding will go toward the purchase of plantings, materials, signs and brochures needed for this project.

LOVE INC OF WEXFORD AND OSCEOLA COUNTIES

Fund: Kent-Bonsall Family Fund
\$2,000 Grant

Love INC has been operating a store in Reed City since July 2006. Love INC works with agencies, organizations and churches to screen, verify and find help for the poor, lonely and disadvantaged. Their store, The INC Spot, provides a way to give vouchers to the very needy. It also provides a site for community service people to serve out their hours. The store has been a very successful business and has outgrown its location. They consistently receive large donations of merchandise and need a new location, i.e. the former Ben Franklin store. The funding from this grant will help Love INC move into their new location.



FUNDS OF THE OSCEOLA COUNTY COMMUNITY FOUNDATION

Geraldine L. Anderson Scholarship	Mecosta-Osceola United Way
William C. Andresen	Godfrey T. Norman Scholarship
Ross and Leota Babb Family Scholarship	The Old Rugged Cross Historical Society
Business and Professional Women's	Olivia
Don Chase Memorial	Osceola County Community Foundation Administrative
Carolyn McLachlan Curtin Scholarship	Osceola County Community Foundation General
Davy Family Memorial	Osceola County Community Foundation Scholarship
OCCF Depot Office Site	John and Mabel Outen Scholarship
Terry & Beulah Forsberg Fund for Pine River Area Schools	Dave Porteous Scholarship
Evan David Gogolin Special Needs, Family Support & Public Awareness	Dr. and Mrs. R. C. Prugh
Hawkins Handicapped Children	Reed City Boy Scouts
Amy Hinkley Gregory Scholarship	Reed City Girl Scouts
Healthy Youth and Seniors	Reed City Lions Club
The Hydaker-Wheatlake Company Fund for Community Betterment	Reed City Lodge No. 705 Loyal Order of Moose
Industrial Scholarship	Reed City Parks and Civic Improvements
Speaker Rick Johnson Scholarship	Reed City Rotary Scholarship
Speaker of the Michigan House, Rick Johnson	Reed City Senior Center
Speaker Johnson's District 4-H Scholarship	Reed City Tree
Rick and Cindy Johnson 4-H Scholarship	Rose Lake Youth Camp
Kent-Bonsall Family	The Helen Ann Seger Memorial
Lake-Osceola State Bank Community Support	Lyle P. Seger
Leach Memorial	SHA Reforestation
The Maples Fund for the Needy	Trinity Lutheran School
S. J. Martin Scholarship	VFW #2964/AMVETS #2965, Reed City
Masonic Lodge No. 363 Reed City	Clyde J. Yencer Memorial Fund for Great Lakes Family Care
James F. McLachlan Scholarship	Clyde J. Yencer Memorial Fund for Osceola County Youth Endowment Fund of Osceola County

PLANNED AND ESTATE GIFTS

A planned gift may be a will, trust, life insurance policy, retirement plan, IRA, or annuity that benefits the Osceola County Community Foundation. We encourage donors to join those listed in remembering our community in their financial and estate planning. If you have made a plan benefiting OCCF, please let us know. We would like to recognize your generosity.

Dianne and Keith Eichenberg

John and Mabel Outen

Richard and Susan Saladin

Johnell and Richard LeBaron

Evelyn and Bill Pruitt

Fred and Anna Smith

Tania and Jon LeBaron

Ingrid and Francis Thacker

FLEXIBLE FUNDS = EFFECTIVE GIVING

Recent changes in our economy have highlighted the importance of flexible funds at community foundations. Flexible funds permit the Foundation to address needs unforeseen at the time of the gift. The funds help shape the future of the community by permitting grants to meet the needs of tomorrow. OCCF is grateful for the following flexible funds: Osceola County Community Foundation General, Dr. and Mrs. R. C. Prugh, Davy Family Memorial, Helen Ann Seger Memorial, Speaker of the Michigan House-Rick Johnson, William C. Andresen, Lyle P. Seger, Leach Memorial, and Don Chase Memorial.

LIVE WELL AND DO GOOD FOR OTHERS

A charitable gift annuity at the Osceola County Community Foundation is an ideal way to both live well and do good for others.

A charitable gift annuity pays a fixed income for life and benefits charity at the end of the annuitant's life. The current low interest rate environment continues to present attractive rates for donors seeking a gift annuity.

One benefit of aging is the increase in gift annuity interest rates. Older donors receive higher interest rates. Currently, a 70 year-old couple receives 5.2%. An 80 year-old couple receives 6.1%. Annuities for one life also pay higher rates. A single 70 year-old receives 5.7% and a single 80 year-old receives 7.1%.

Benefits of an Osceola County Community Foundation Charitable Gift Annuity:

- * Generous, partially tax-free income for life
- * An immediate income tax deduction
- * Reduced capital gain taxes if appreciated securities are used to establish the annuity
- * The satisfaction of making a significant contribution to the future of our local community

SIX RECEIVE CHIEF OSCEOLA AWARD

The Board of Trustees of the Osceola County Community Foundation awarded six community members the Chief Osceola Award at the Foundation's Annual Meeting held on Thursday March 13, 2008 at LeRoy Pine River High School. The recipients of the Chief Osceola Award are as follows:

- * Richard and Jon LeBaron of LeBaron Financial Group for their personal commitment to the Foundation and their continued support of the Foundation to the community members with whom they work.
- * Louanne Goglin for the hours and hours she has spent over the years sending hand written Thank You notes to all of those who have made gifts to the Foundation.
- * Lake Osceola State Bank for generous donations to the Foundation and their continued support.
- * Judy Hays for the years of service she has given to the Foundation as a Trustee and for the time she has spent serving on the Grant and Auction Committees.
- * Terry Forsberg, a Tustin High School Graduate, for his generous donation of \$210,000 to the Foundation placed in a Designated Fund for the Pine River Community Schools.
- * Patti Sheldon for the volunteer work she has done in the past for the Grant and Auction Committees. Patti has become the Foundation's Administrative Secretary and in 2009 has agreed to take over responsibilities for coordinating the Grants Program of the Foundation.

Once again the Osceola County Community Foundation's Board of Trustees would like to express their appreciation to the Chief Osceola Award recipients for their commitment to the Foundation and Osceola County.



Pictured are Jon LeBaron, Patti Sheldon, Judy Hays, and Richard LeBaron.

ANNUAL MEETING HIGHLIGHTS



Guest Speaker Rick Johnson

The Osceola County Community Foundation held its annual dinner meeting on March 13, 2008 at the Pine River High School Cafeteria. There were 63 people in attendance including three Youth Advisory Committee members who came in support of their involvement with OCCF.

President Joe Curtin welcomed all in attendance and introduced the OCCF Board of Trustees. Trustee Terry Gerber was out of the country and was unable to attend.

President Curtin began by thanking all those in attendance for their commitment to the Osceola County Community Foundation, especially in these difficult times. In 2007, \$50,000 was awarded for grants and \$20,000 was awarded for scholarships. Since the Foundation's inception, approximately \$700,000 has been given back to our community. Even with these impressive numbers, OCCF is still the "Best Kept Secret". We hope to change this by joining with the Reed City Chamber and having a presence at the new Reed City Depot currently being built.

Highlights of the evening included presentations of the Chief Osceola Awards and OCCF Board Treasurer, Theresa Davenport, introducing her father, Rick Johnson, as the guest speaker. Mr. Johnson is the former Speaker of the House. He presented on a variety of topics including farming ("land is a commodity to be taken care of"), the responsibilities of the Speaker of the House, and legislation passed during his term of office.

Pictured right: Youth Advisory Committee members attend annual meeting. From left to right: Allison Babb, Senior Representative from Evert High School, Rachael Ruppert, Junior Representative from Pine River High School, Annie Benson, Senior Representative from Pine River High School with OCCF advisor, Larry Neiderheide.



TWENTY-FOUR SENIORS IN OSCEOLA COUNTY AWARDED SCHOLARSHIPS

During the month of May 2008, OCCF Board members presented twenty-four (24) high school graduating seniors in Osceola County and two college students with scholarships totaling \$21,500 at their respective Award Assemblies. OCCF salutes these fine graduates on their high academic records. We wish them well in their endeavors to pursue higher educational knowledge.

A SPECIAL THANK YOU



The OCCF would like to acknowledge out-going President, Joe Curtin, for his many years of service to Osceola County Community Foundation. Joe's years of dedication to the Foundation go back to the beginning years for OCCF. His wife, Carolyn, was one of the founding members. Joe later became a Board of Trustee member and for the past two years has been the Foundation's President. Joe has also been very involved in assisting with the annual auction. A heartfelt thank you goes out to Joe Curtin and we wish him well in his future endeavors. Thank you, Joe, for your commitment to OCCF.

The OCCF wishes to express its sincere appreciation to Dr. Amy Keller for her many years of service to the OCCF as a Board of Trustee member and for serving as the Grant Committee chairman. Amy went above and beyond the "call of duty" putting in extra time handling the organization for each of the grant rounds. With her expertise on the computer, grants have been organized in a fashion that has given easy access for all Trustees. Her leadership with team members of the Grant Committee has made the grant decision-making process more streamlined. Thank you, Amy, for playing such an important role in our county organization.



FOUNDATION GIVING HELPS AT TAX TIME

Giving through your community foundation qualifies you for big savings through the Michigan Community Foundation Tax Credit. For example, married donors, filing jointly, can receive a 50% tax credit of up to \$200 on a gift of \$400 to a permanent endowment fund. A single person can receive a \$100 tax credit on a gift of \$200 and Michigan businesses have the potential to receive up to a \$5,000 tax credit (not to exceed 5% of total Michigan Business Tax) on a gift of \$10,000.

For example, a married couple in the 25% tax bracket and itemizing on their federal income tax could leverage \$150 into \$400:

Contribute to a Foundation endowed fund	\$400
Receive the Michigan Tax Credit	(\$200)
Receive the federal deduction	(\$50)
Net cost of contribution	\$150

A gift to any of the endowed funds at the Osceola County Community Foundation qualifies for the State Tax Credit.



IN MEMORY OF CLYDE YENCER

Ketha Yencer established two new funds at the Osceola County Community Foundation in memory of her husband Clyde J. Yencer. The funds will support continuing education for employees at the County of Osceola and Great Lakes Family Care.

Clyde Yencer is remembered for his quick wit, kind heart, sharp intellect and medical expertise. Clyde served in the U.S. Navy for 12 years where he earned many awards and commendations and also an associate's degree.

After his Navy service, Clyde worked in law enforcement in Ohio and married his best friend, Ketha Diann Cruz. Clyde realized his vocational calling was in the medical field. He graduated from the Physician's Assistant program at Kettering College of Medical Arts (Kettering, Ohio) and worked at clinics and hospitals in New York, Iowa, and Michigan.

While working full time, Clyde earned his bachelor's degree from Regents College of New York and his master's degree from the University of Nebraska in Omaha. Additionally, he earned a graduate certificate from Duke University.

Clyde served on the executive board of Michigan Association of Physician's Assistants and wrote articles for the magazine "Advance for Physician's Assistants." He volunteered his medical services many times including for the 1996 Olympics in Atlanta; Hurricanes Floyd, Georges and Isabel; and Ground Zero at the World Trade Center for two weeks in October 2001.

With great regret, Clyde retired from Great Lakes Family Care due to health complications in January 2008, after many happy years working at both the Manton and Cadillac offices.

Clyde's commitment to professional learning will continue through the two funds in his name that will benefit employees in Osceola County and at Great Lakes Family Care.

IN LOVING MEMORY

Contributions were received in loving memory of the following individuals in support of various Osceola County agencies and organizations.

Carl Ahlich

Mr. Don Grein

Mrs. Mildred Morlock

Mr. David Bull

Mr. A. Wesley Lowry

Ms. Linda J. Roggow

Evan Gogolin

William T. Young

2008 AUCTION DONORS

Anderson Agency	Donald and Judge Susan Grant	Pompeii's Pizza
Big Rapids Furniture	Jack & Judy Hays	Dave & Joan Porteous
Birch Valley Golf Course	Hinkle-Witbeck Insurance	Powell's Grocery
State Representative Darwin Booher	Holiday Inn	Power Line Supply
Alton & Teresa Brown	Holihan's Drug Store	R.L. Rathburn Construction
Caberfae Peaks	Chuck & Lori Holmquist	Rack a Tack Ranch
Cadillac News	Pete & Marilyn Hoogerhyde	Reed City Area Chamber of Commerce
Chemical Bank - Ewart & Reed City	Hopkins Trophy Whitetails	Reed City Public Schools
Citizen's Bank	Ina Store	Al & Deb Remus
Congressman Dave Camp	Isabella Bank	The Rose Golf Course
Consumers Energy	Rick Johnson	Russell's Body Shop
Crossroads Chevrolet	Dr. Amy Keller	Dick & Betty Seelye
Joe & Carolyn Curtin	Kettunen Center	Trevor Shaw
Curves of Ewart	Kienitz/Nix Memorials	Smith Lumber
Theresa Davenport	Dave & Christine Langworthy	Spectrum Health
Chuck Dean	Lake-Osceola State Bank	Spring Valley Golf Course
Details	Jon & Tania LeBaron	Sunshine Carpets
Divers Central	LeRoy Hardware	Tom Tavis
Downtown Deli	Jerry Lindquist	Diane Thompson
Duddles Tree Farm	Little Italy's Pizzeria	Patrick Tiedt
Dan & Dorothy Elliott	McGuires Resort	Travelers Bar and Grill
Evaluators Group	Morgan Composting/Morgan Farm & Garden	VanDrie
Ewart DDA	Art Moyses	Vic's Market Foodland
Ewart Floral Boutique	Sally Murrey	Voelker Implement Sales Inc.
Ewart Public Schools	Nevins Family Dentistry	White Law Office
Family Optometric Center	Osceola League for the Arts and Humanities	Frank & Marie Wilkerson
Fay Wilson Family	P.T. Plus	Esther Wirth
Fifth Avenue Styles	Paradise Salon	Wolverine Power Marketing Cooperative
Gerber Construction	Patterson's Flowers	Wright's Bake Shop
Grand Traverse Conservation District	Pere Marquette Catering	Yoplait
Grandma's Garden & Stuff	Pete's Cleaners	

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 Frank and Sue Wheatlake
 Mrs. Ketha Yencer
 Corinne Young
 Gregory M. and Christy L. Zerlaut

The Mission of Osceola
County Community
Foundation (OCCF) is to
make Osceola County a
better place in which to live
and work by enhancing the
quality of life and building a
strong community spirit.



P.O. Box 37
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Osceola County Community
Foundation is an affiliate of
the Fremont Area Community
Foundation

