

Audited Financial Statements

Midland Area Community Foundation

*Years ended December 31, 2009 and 2008
with Report of Independent Auditors*

Midland Area Community Foundation

Audited Financial Statements

Years ended December 31, 2009 and 2008

Contents

Financial Statements

Report of Independent Auditors.....	1
Statements of Financial Position.....	2
Statements of Activities	3
Statements of Cash Flows.....	4
Notes to Financial Statements.....	5-17



ANDREWS HOOPER & PAVLIK P.L.C.
Certified Public Accountants

Report of Independent Auditors

Board of Directors
Midland Area Community Foundation
Midland, Michigan

We have audited the accompanying statement of financial position of Midland Area Community Foundation (the "Foundation") as of December 31, 2009 and the related statements of activities, and cash flows for the year then ended. These financial statements are the responsibility of the Foundation's management. Our responsibility is to express an opinion on these financial statements based on our audit. The prior year summarized comparative information has been derived from the Foundation's 2008 financial statements. The 2008 financial statements were audited by Burnside & Lang, P.C., who merged with Andrews Hooper & Pavlik P.L.C. as of December 1, 2009 and whose report dated March 16, 2009, expressed an unqualified opinion on those statements.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the 2009 financial statements referred to above present fairly, in all material respects, the financial position of Midland Area Community Foundation as of December 31, 2009, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

Andrews Hooper & Pavlik P.L.C.

Midland, Michigan
April 14, 2010

Midland Area Community Foundation

Statements of Financial Position

	December 31	
	2009	2008
Assets		
Cash and cash equivalents	\$ 5,732,609	\$ 6,408,020
Investments	51,737,150	39,266,070
Pledges receivable	224,450	406,900
Prepaid expenses and other	5,320	19,295
Parks and improvements	668,647	668,647
Office facility and equipment, net	805,452	842,363
Total assets	<u>\$ 59,173,628</u>	<u>\$ 47,611,295</u>
Liabilities and net assets		
Current liabilities:		
Accounts payable	\$ 15,247	\$ 42,913
Grants payable	20,050	91,249
Restricted organizational funds	1,276,158	1,024,167
Deferred revenue	-	242,023
Total liabilities	<u>1,311,455</u>	<u>1,400,352</u>
Net assets:		
Unrestricted	55,825,223	44,804,043
Temporarily restricted	1,036,950	406,900
Permanently restricted	1,000,000	1,000,000
Total net assets	<u>57,862,173</u>	<u>46,210,943</u>
Total liabilities and net assets	<u>\$ 59,173,628</u>	<u>\$ 47,611,295</u>

See accompanying notes.

Midland Area Community Foundation

Statements of Activities

	Year ended December 31, 2009				Year ended December 31, 2008
	Unrestricted	Temporarily Restricted	Permanently Restricted	Total	Comparative Totals
Public support, revenue, and gains					
Contributions	\$ 2,387,609	\$ 99,300	\$ -	\$ 2,486,909	\$ 1,647,632
Investment income (loss)	11,310,087	415,218	-	11,725,305	(15,867,722)
Miscellaneous	26,099	-	-	26,099	39,878
Net assets released from restrictions	355,335	(355,335)	-	-	-
Total public support, and gains (losses)	14,079,130	159,183	-	14,238,313	(14,180,212)
Expenses:					
Program services:					
Grant awards	1,180,412	-	-	1,180,412	1,357,739
Other program expenses	929,276	-	-	929,276	997,683
Support services:					
Management and general	359,469	-	-	359,469	406,932
Fundraising	117,926	-	-	117,926	120,879
Total expenses	2,587,083	-	-	2,587,083	2,883,233
Change in net assets	11,492,047	159,183	-	11,651,230	(17,063,445)
Reclassification based on change in law	(470,867)	470,867	-	-	-
Net assets at beginning of year	44,804,043	406,900	1,000,000	46,210,943	63,274,388
Net assets at end of year	\$ 55,825,223	\$ 1,036,950	\$ 1,000,000	\$ 57,862,173	\$ 46,210,943

See accompanying notes.

Midland Area Community Foundation

Statements of Cash Flows

	Year ended December 31	
	2009	2008
Operating activities		
Change in net assets	\$ 11,651,230	\$ (17,063,445)
Adjustments to reconcile change in net assets to net cash provided by operating activities:		
Depreciation	39,908	22,734
Loss on disposal of property and equipment	-	28,772
Net (appreciation) depreciation in fair value of investments	(10,613,528)	18,391,633
Change in operating assets and liabilities:		
Pledges receivable	182,450	499,060
Prepaid expenses and other	13,975	(1,255)
Accounts payable	(27,666)	20,533
Grants payable	(71,199)	(89,300)
Restricted organizational funds	251,991	(470,375)
Deferred revenue	(242,023)	26,636
Net cash provided by operating activities	1,185,138	1,364,993
Investing activities		
Proceeds from sale of property and equipment	-	15,000
Purchases of property and equipment	(2,997)	(517,670)
Proceeds from sale of investments	4,893,454	10,425,967
Purchases of investments	(6,751,006)	(8,559,145)
Net cash used in investing activities	(1,860,549)	1,364,152
Net increase in cash and cash equivalents	(675,411)	2,729,145
Cash and cash equivalents at beginning of year	6,408,020	3,678,875
Cash and cash equivalents at end of year	\$ 5,732,609	\$ 6,408,020

See accompanying notes.

Midland Area Community Foundation

Notes to Financial Statements

December 31, 2009 and 2008

1. Nature of Organization, Risks and Uncertainties

Midland Area Community Foundation (the “Foundation”) is organized as a not-for-profit community foundation for the purpose of promoting and enabling community-wide philanthropic giving to enrich and improve the lives of residents throughout the Michigan counties of Midland, Clare and Gladwin. In fulfilling this mission, the Foundation receives and administers gifts and bequests that are used to meet various needs.

The Foundation receives most of its contributions from numerous individuals, public and private foundations, and businesses located in Midland County. Contributions from a small number of large dollar amount donors may represent a material portion of total contribution revenue. The composition of large dollar amount donors changes each year. During the years ended December 31, 2009 and 2008, contributions resulting from the settlement of estates represented approximately 45% and 29%, respectively, of contribution revenue.

The Foundation is a not-for-profit organization exempt from income tax under Section 501(c)(3) of the Internal Revenue Code (the “Code”). The Foundation has been classified as a publicly supported charitable organization under Section 509(a)(1) of the Code and contributions to it are tax deductible by donors within the limitations prescribed by the Code. Also, the Foundation is a Michigan certified community foundation; as such, certain contributions to the Foundation entitle the donor to a state tax credit in addition to the deduction allowed for federal income tax purposes.

The Foundation’s investment portfolio consists of mutual funds including money market funds, bond funds, and equity funds. These mutual funds invest in and hold investment securities that are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and such changes could materially affect the amounts reported in the statements of financial position.

2. Summary of Significant Accounting Policies

Basis of Accounting and Presentation

The Foundation reports information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets. Net assets, including endowment funds, are classified and reported based on the existence or absence of donor-imposed restrictions. The bylaws of the Foundation include a variance provision that allows the Board of Trustees of the Foundation to vary the use of substantially all contributions received.

Midland Area Community Foundation

Notes to Financial Statements

2. Summary of Significant Accounting Policies (continued)

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts in the financial statements and accompanying notes. Actual results could differ from those estimates.

Fair Value Measurements

On January 1, 2008, the Foundation adopted Financial Accounting Standards Board (FASB) Codification Section 820-20 on “*Fair Value Measurements*”, which provides a framework for measuring fair value under U.S. GAAP. This standard applies to all financial instruments that are being measured and reported on a fair value basis.

As defined in the Standard, fair value is the exchange price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. In determining fair value, the Foundation uses various methods including market, income, and cost approaches. Based on these approaches, the Foundation often utilizes certain assumptions that market participants would use in pricing the asset or liability, including assumptions about risk and/or the risks inherent in the inputs to the valuation technique. These inputs can be readily observable, market corroborated, or generally unobservable inputs. The Foundation utilizes valuation techniques that maximize the use of observable inputs and minimize the use of unobservable inputs. Based on the observability of the inputs used in the valuation techniques, the Foundation is required to provide the following information according to the fair value hierarchy. The fair value hierarchy ranks the quality and reliability of the information used to determine fair values. Financial assets and liabilities carried at fair value will be classified and disclosed in one of the following three categories:

- Level 1 – Valuations for assets and liabilities traded in active exchange markets, such as the New York Stock Exchange. Level 1 also includes U.S. Treasury and federal agency securities and federal agency mortgage-backed securities, which are traded by dealers or brokers in active markets. Valuations are obtained from readily available pricing sources for market transactions involving identical assets or liabilities.
- Level 2 – Valuations for assets and liabilities traded in less active dealer or broker markets. Valuations are obtained from third party pricing services for identical or similar assets or liabilities.
- Level 3 – Valuations for assets and liabilities that are derived from other valuation methodologies, including option pricing models, discounted cash flow models, and similar techniques, and not based on market exchange, dealer, or broker traded transactions. Level 3 valuations incorporate certain assumptions and projections in determining the fair value assigned to such assets or liabilities.

Midland Area Community Foundation

Notes to Financial Statements

2. Summary of Significant Accounting Policies (continued)

Fair Value Measurements (continued)

In determining the appropriate levels, the Foundation performs a detailed analysis of the assets and liabilities that are subject to the fair value standard. At each reporting period, all assets and liabilities for which the fair value measurement is based on significant unobservable inputs are classified as Level 3. The Foundation had no securities classified as level 3 at December 31, 2009 and 2008. Assets classified as level 3 at December 31, 2009 and 2008, included patent rights receivable. For the years ended December 31, 2009 and 2008, the application of valuation techniques applied to similar assets and liabilities has been consistent.

Income taxes

The Foundation adopted the provisions of Financial Accounting Standards Board (FASB) Codification Section 740-10 related to uncertain tax positions on January 1, 2009. The effect of the adoption of this Standard had no material effect on the Foundation.

Cash and Cash Equivalents

Cash and cash equivalents consist of cash deposits held in bank demand deposit accounts and money market funds. Bank demand deposits are held by high-credit-quality financial institutions. Although such cash balances exceeded the federally insured limits at certain times during the year, they are, in the opinion of management, subject to minimal risk. Money market funds are not federally insured. Management believes these funds are subject to minimal risk since a significant portion of securities held by money market funds consist of insured AAA rated bonds and United States Treasury bonds or notes.

Investments

The Foundation's investments during the years ended December 31, 2009 and 2008, included equity mutual funds, fixed income mutual funds, hedge funds, and a bank loan fund.

The Foundation reports investments in marketable securities at their fair values in the statements of financial position. Unrealized gains and losses are included in investment income (loss) in the accompanying statements of activities.

Pledges Receivable

The Foundation reports unconditional pledges received as revenue in the period received. Pledges receivable are recorded at net realized value if expected to be collected in one year and at fair value if expected to be collected in more than one year. Fair value represents the present value of estimated future cash flows from unconditional promises to give discounted using an interest rate of 4.25 percent. Uncollectible promises to give are expected to be insignificant.

Midland Area Community Foundation

Notes to Financial Statements

2. Summary of Significant Accounting Policies (continued)

Parks and Improvements

Parks and improvements consist of the Overlook Park and related improvements recorded at estimated fair value at the date of donation plus any improvements.

Office Facility and Equipment and Depreciation

The office facility and equipment are stated at cost, if purchased, or at the estimated fair value at date of donation. Major improvements and renewals are capitalized while ordinary maintenance and repairs are expensed. Depreciation is computed on the straight-line method and is based on expected useful lives ranging from 3 to 40 years.

Restricted Organizational Funds

Restricted organizational funds are recorded as liabilities and consist of amounts received from other not-for-profit organizations that specify the donor organization or a related organization as the beneficiary. Investment earnings or losses allocated to the funds and distributions paid to the beneficiary organization are recorded as increases and decreases, respectively, to the liability. Distributions from restricted organizational funds are subject to the current spending policies of the Foundation.

Net Asset Classifications

The Financial Accounting Standards Board's ("FASB") Codification Section 958-205 on, *Endowments of Not-for-Profit Organizations: Net Asset Classification of Funds Subject to an Enacted Version of the Uniform Prudent Management of Institutional Funds Act, and Enhanced Disclosures for All Endowment Funds* (FASB Codification Section 958-205) provides guidance on the net asset classification of donor-restricted endowment funds for an not-for-profit organization that is subject to an enacted version of the Uniform Prudent Management of Institutional Funds Act (UPMIFA). FASB Codification Section 958-205 also improved disclosures about an organization's endowment funds (both donor restricted and board-designated endowment funds) whether or not the Organization is subject to UPMIFA.

The state of Michigan enacted UPMIFA effective September 10, 2009. The Foundation has adopted FASB Codification Section 958-205 for the year ended December 31, 2009. The Board of Directors, on advice of legal counsel, has determined that the majority of the Foundation's net assets do not meet the definition of endowment under UPMIFA. The Foundation is governed subject to the Governing Documents for the Foundation and most contributions are subject to the terms of the Governing Documents and the related Fund or Gift Agreements. Certain contributions are received subject to other gift or grant instruments, or are subject to specific agreements with the Foundation, and may be recorded as permanently restricted, temporarily restricted, or unrestricted, depending on the specific terms of the agreements.

Midland Area Community Foundation

Notes to Financial Statements

2. Summary of Significant Accounting Policies (continued)

Net Asset Classifications (continued)

Under the terms of the Governing Documents and the Fund or Gift Agreements, the Board of Directors has the ability to modify any restrictions or condition on the distribution of funds that becomes, in effect, unnecessary, incapable of fulfillment, or inconsistent with the charitable needs of the community of area service. The Board of Directors also has the ability to distribute so much of the corpus of any trust or separate gift, devise, bequest, or fund as the board in its sole discretion shall determine. As a result of the ability to distribute corpus, all contributions not classified as temporarily restricted or permanently restricted are classified as unrestricted net assets for financial statement purposes.

The Foundation classifies as permanently restricted net assets a) the original value of the gifts and grants to permanent endowments b) the original value of subsequent gifts to the permanent endowments, and c) accumulations to the permanent endowments in accordance with the applicable donor or grantor gift instrument. The remaining portion of endowment fund investments that is not classified as permanently restricted net assets is classified as temporarily restricted net assets until those amounts are appropriated for expenditure for the intended purpose or, when unrestricted, reported as unrestricted and designated by management for specific purposes.

Temporarily restricted net assets consist of pledges receivable because of the inherent time restrictions on the use of the funds and the remaining portion of donor-restricted endowment funds that are not classified as permanently restricted. When a restriction expires, that is, when a stipulated time restriction ends or a purpose restriction is fulfilled, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statements of activity as net assets released from restrictions.

During the year ended December 31, 2009, the Foundation determined that the Kellogg Youth Fund is the only fund subject to UPMIFA. As a result, the Foundation transferred the balance of the Kellogg Youth Fund previously classified as unrestricted to temporarily restricted net assets. Temporarily restricted net assets will remain restricted until appropriated for expenditure.

Contributions

Generally, contributions, including unconditional pledges to give, are recorded at fair value when received. Contributions of services, fixed assets, and other non-monetary contributions are recorded at the donor's estimated fair value. All current contributions are considered unrestricted.

Midland Area Community Foundation

Notes to Financial Statements

2. Summary of Significant Accounting Policies (continued)

Functional Classification of Expenses

The Foundation reports its expenses on the statement of activities in functional classifications based on direct identification, time studies and floor space. Each category is defined as follows:

Program Expenses

Program expenses include grant awards and other significant program expenses. Program expenses also include in-kind and other expenses incurred by such programs as the Santa House project, Riverdays event, Midland County Youth Action Council, Midland County Gang and Violence Prevention Partnership project, and Scholarships.

Management and General

Management and general expenses include those expenses associated with the management of the Foundation.

Fundraising Expenses

Fundraising expenses include those expenses associated with promoting and raising funds for the Foundation.

Grant Awards

Grants are recorded as expenses when approved by the Foundation's Board of Directors. Grant awards are presented on the financial statements net of grant refunds.

Comparative Financial Information

The statement of activities include certain prior-year summarized comparative information in total but not by net asset class. Such information does not include sufficient detail to constitute a presentation in conformity with accounting principles generally accepted in the United States of America. Accordingly, such information should be read in conjunction with the Foundation's financial statements for the year ended December 31, 2008, from which the summarized information was derived.

Reclassification

Certain 2008 amounts have been reclassified to conform to the 2009 presentation.

Subsequent Events

Subsequent events have been evaluated through April 14, 2010, which is the date the financial statements were available to be issued.

Midland Area Community Foundation

Notes to Financial Statements

3. Investments

The following summarizes the cost basis and market value (carrying value) of investments.

	December 31, 2009		December 31, 2008	
	Cost	Market	Cost	Market
Fixed income mutual funds	\$10,838,169	\$11,492,347	\$ 9,383,817	\$ 6,161,427
Equity mutual funds	34,093,250	36,781,849	31,676,064	30,223,908
Hedge funds	2,500,000	2,351,500	2,500,000	2,074,016
Bank loan fund	970,000	1,111,454	970,000	806,719
	<u>\$48,401,419</u>	<u>\$51,737,150</u>	<u>\$44,529,881</u>	<u>\$39,266,070</u>

Investment income (loss) for the years ended December 31, consisted of the following:

	2009	2008
Interest, dividends and distributions	\$ 1,406,365	\$ 2,112,150
Net appreciation(depreciation) in fair value	10,613,528	(18,391,633)
Net investment income(loss)	12,019,893	(16,279,483)
Less amounts allocated to restricted organizational funds	294,588	411,761
	<u>\$ 11,725,305</u>	<u>\$(15,867,722)</u>

The Foundation paid bank trustee and investment management fees of \$3,862 and \$31,430, respectively, in 2009 and \$39,861 and \$30,949, respectively, in 2008.

4. Pledges Receivable

Pledges receivable at December 31, 2009 and 2008, consisted of unconditional promises to give and an assignment of patent rights. At December 31, 2009, approximately 99% of pledges receivable was collectible from the assignment of patent rights. At December 31, 2008, approximately 26% of pledges receivable was from a local not-for-profit organization and approximately 71% percent was collectible from the assignment of patent rights. At December 31, 2009, pledges receivable are expected to be collected as follows:

	2009	2008
Receivable in less than one year	\$ 82,300	\$ 197,500
Receivable in one to five years	160,000	240,000
	242,300	437,500
Less discount to net present value	17,850	30,600
	<u>\$ 224,450</u>	<u>\$ 406,900</u>

Midland Area Community Foundation

Notes to Financial Statements

4. Pledges Receivable (continued)

Patent Rights

During 2005, a contributor assigned patent rights to the Foundation, which expire in August 2012. The value of the patent rights, which is included in pledges receivable, is calculated based on the present value of the estimated amount of the semi-annual payments to be received discounted at 4.25%. At December 31, 2009, the estimated net present value is approximately \$222,150.

Conditional Promises to Give

The Foundation received a conditional grant from Midwest Community Foundation Ventures (MCFV) under the access to recreation initiative funded by the W.K. Kellogg Foundation to complete projects creating universal access to recreation for people of all abilities and create an endowment fund to support and maintain completed projects. The grant period is December 1, 2006 - March 31, 2010. The Foundation must fully achieve certain provisions contained in the grant agreement before the grant proceeds can be collected. Those provisions include incurring expenditures for recreational projects, obtaining matching grants totaling \$200,000 for recreational projects, and obtaining matching grants totaling \$120,000 for the establishment of an endowment fund. During the year ended December 31, 2009, the Foundation met all requirements under the grant agreement for completion of the recreational projects and collection of matching funds for those projects. The grant proceeds related to those portions of the grant agreement were collected during 2009. As of December 31, 2009, the Foundation has received grants to establish an endowment fund totaling \$88,480. The Foundation has not recognized matching grants for the endowment fund since matching contributions of \$120,000 must be obtained before the grant proceeds will be received.

5. Office Facility and Equipment

Office facility and equipment as of December 31, 2009 and 2008, consisted of the following:

	2009	2008
Land	\$ 65,000	\$ 65,000
Building and improvements	688,868	688,868
Office furniture and fixtures	108,996	108,996
Office equipment	38,363	41,992
Computer software	32,845	32,845
Total cost	<u>934,072</u>	<u>937,701</u>
Less accumulated depreciation	128,620	95,338
Office facility and equipment, net	<u>\$ 805,452</u>	<u>\$ 842,363</u>

Midland Area Community Foundation

Notes to Financial Statements

6. Deferred Revenue – Access to Recreation Grant

Deferred revenue at December 31, 2008, consisted of unspent grant funds received in advance from the Council of Michigan Foundations for projects that will contribute to creating universal access to recreation for people of all abilities. These projects were completed in 2008, all related funds were disbursed according to the grant agreements, and the deferred revenue was recognized as contribution revenue in the statement of activities.

7. Letter of Credit

During 2005, the Foundation provided a letter of credit of approximately \$370,000 related to the Entranceways project. The project has been completed and the letter of credit expired during December 2009.

8. Endowments

Endowment Funds

The Foundation's endowment funds consist of approximately 300 individual funds established for a variety of reasons. The endowment funds consist of both donor-restricted endowment funds and funds designated by the Board of Directors to function as endowments. Net assets associated with the endowment funds, including funds designated by the Board of Directors to function as endowments, are classified and reported based on the existence or absence of donor-imposed restrictions.

Interpretation of Relevant Law

The Foundation has interpreted UPMIFA as requiring preservation of the fair value of the original gift, as of the gift date, of donor restricted endowment funds absent explicit donor stipulations to the contrary. The Foundation considers the following factors in making a determination to appropriate or accumulate donor-restricted endowment funds and board-designated endowment funds:

- (1) The duration and preservation of the fund.
- (2) The purposes of the Foundation and the donor-restricted endowment fund.
- (3) General economic conditions
- (4) The possible effect of inflation and deflation.
- (5) The expected total return from income and the appreciation or depreciation of investments.
- (6) Other resources of the Foundation.
- (7) The investment policies of the Foundation.

Midland Area Community Foundation

Notes to Financial Statements

8. Endowments (continued)

Endowment Funds and Changes Therein

The Foundation's endowment net asset composition as of December 31, 2009, was as follows:

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Permanently Restricted</u>	<u>Total</u>
Donor-restricted endowment funds	\$ -	\$ 812,100	\$ 1,000,000	\$ 1,812,100
Board designated endowment funds	46,008,303	-	-	46,008,303
	<u>\$ 46,008,303</u>	<u>\$ 812,100</u>	<u>\$ 1,000,000</u>	<u>\$ 47,820,403</u>

Changes in board designated and donor-restricted endowment funds during the year ended December 31, 2009, follows:

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Permanently Restricted</u>	<u>Total</u>
Balance, December 31, 2008	\$ 35,682,200	\$ -	\$ 1,000,000	\$ 36,682,200
Reclassification based on change in law	(470,867)	470,867	-	-
Investment income:				
Interest and dividends	1,171,830	48,580	-	1,220,410
Net appreciation of investments	8,843,818	366,638	-	9,210,456
Net investment return	10,015,648	415,218	-	10,430,866
Contributions	2,704,665	4,300	-	2,708,965
Grants appropriated	(811,114)	(30,285)	-	(841,399)
Other program expenses	(889,880)	-	-	(889,880)
Fees and expenses	(222,349)	(48,000)	-	(270,349)
Balance, December 31, 2009	<u>\$ 46,008,303</u>	<u>\$ 812,100</u>	<u>\$ 1,000,000</u>	<u>\$ 47,820,403</u>

The Foundation's endowment net asset composition as of December 31, 2008, was as follows:

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Permanently Restricted</u>	<u>Total</u>
Donor-restricted endowment funds	\$ 470,867	\$ -	\$ 1,000,000	\$ 1,470,867
Board designated endowment funds	35,211,333	-	-	35,211,333
	<u>\$ 35,682,200</u>	<u>\$ -</u>	<u>\$ 1,000,000</u>	<u>\$ 36,682,200</u>

Midland Area Community Foundation

Notes to Financial Statements

8. Endowments (continued)

Changes in endowment balances by classification during the years ended December 31, 2008, were as follows:

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
Balance, December 31, 2007	\$ 50,565,812	\$ -	\$ 1,000,000	\$51,565,812
Investment income:				
Interest and dividends	1,156,834	-	-	1,156,834
Net (depreciation) of investments	(15,431,855)	-	-	(15,431,855)
Net investment return	(14,275,021)	-	-	(14,275,021)
Contributions	1,794,873	-	-	1,794,873
Grants appropriated	(982,568)	-	-	(982,568)
Other program expenses	(1,135,993)	-	-	(1,135,993)
Fees and expenses	(284,903)	-	-	(284,903)
Balance, December 31, 2008	\$ 35,682,200	\$ -	\$ 1,000,000	\$36,682,200

Funds with Deficiencies

For time to time, the fair value of investment assets associated with individual donor-restricted endowment funds may fall below the level that the donor or UPMIFA requires the Foundation to retain as a fund of perpetual duration. In accordance with accounting principles generally accepted in the United States of America, deficiencies of this nature are reported in unrestricted net assets. The fair value of the Foundation's investment assets at December 31, 2009 and 2008, associated with the endowment portion of its funds exceeded the level required by the donor or UPMIFA to be retained as a fund of perpetual duration.

Return Objectives and Risk Parameters

The Foundation has adopted investment and spending policies for its investment portfolio that attempt to provide a predictable stream of funding to programs supported by the investment portfolio while seeking to maintain the purchasing power of the endowment investments. Endowment assets include those assets of donor-restricted funds that the Foundation must hold in perpetuity or for a donor-specified period and board-designated funds. As approved by the Foundation's Investment Committee, the investments are invested in a manner that is intended to achieve a target rate of return that exceeds the consumer price index by at least 5.5% on a net-of-fees basis over a five-year rolling average. The portfolio is also expected to outperform a weighted benchmark index without exceeding a standard deviation of 1.2 times the weighted benchmark index on a total return basis over the full market cycle. The benchmark index is comprised of each asset class index weighted by its target allocation. Actual returns in any given year may vary from target amounts.

Midland Area Community Foundation

Notes to Financial Statements

8. Endowments (continued)

Strategies Employed for Achieving Objectives

The Foundation's investment portfolio is expected to endure into perpetuity. The Foundation invests a significant portion of assets in equity or equity-like securities to meet performance objectives. Management believes the long-term risk of not investing in growth securities outweighs the short-term volatility risk of such securities. As a result, fixed income securities will be used to lower the short-term volatility of the portfolio and to provide income stability, especially during periods of weak or negative equity markets. Cash is not viewed as a strategic asset of the portfolio, but instead is used to meet short-term liquidity needs. Other asset classes are included to provide diversification (e.g. international equities) and incremental return (e.g. small cap equities).

Spending Policy and How the Investment Objectives Relate to Spending Policy

The Foundation's spending policy annually calculates the amount of money available for distribution from the various endowed funds for grant making and administration. The current spending policy is to distribute 5.0% of the average fair value over the prior 20 quarters determined as of September 30, of the year preceding the planned distributions. Accordingly, over the long term, the Foundation expects current spending policy to allow its endowment assets to grow at an average rate of 3.0% annually. This is consistent with the Foundation's objectives to maintain the purchasing power of the endowment assets and to provide additional real growth through new gifts and investment return.

9. Fair Value

Investment Securities

Investment securities are recorded at fair value on a recurring basis. Fair value measurement is based on quoted market prices, if available. If quoted prices are not available, fair values are measured using independent pricing models or other model-based valuation techniques such as the present value of future cash flows, adjusted for the security's credit rating, prepayment assumptions and other factors such as credit loss and liquidity assumptions. Level 1 securities include those traded on an active exchange, such as the New York Stock Exchange, U.S. Treasury securities that are traded by dealers or brokers in active over-the-counter markets, publically traded mutual funds, and money market funds. Level 2 securities include mortgage-backed securities issued by government-sponsored entities, municipal bonds and corporate debt securities in active markets. The Foundation had no securities classified as level 3 at December 31, 2009 and 2008.

Midland Area Community Foundation

Notes to Financial Statements

9. Fair Value (continued)

Pledges Receivable

Pledges receivable, including patent rights, are recorded at fair value if expected to be collected in more than one year. Fair value represents the present value of estimated future cash flows. The fair value of the patent rights is calculated based on the present value of the estimated amount of the semi-annual payments to be received discounted at 4.25%.

Fair value measurements

Fair value measurements for money market funds reported as cash equivalents, the investment portfolio, and patent rights receivable, measured at fair value on a recurring basis, were as follows at December 31, 2009:

	Fair Value	Quoted Prices in Active Markets for Identical Assets/ Liabilities (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Money market funds	\$ 1,173,302	\$ 1,173,302	\$ -	\$ -
Investment securities	51,737,150	51,737,150	-	-
Pledges receivable	<u>222,150</u>	<u>-</u>	<u>-</u>	<u>222,150</u>
	<u>\$ 53,132,602</u>	<u>\$ 52,910,452</u>	<u>\$ -</u>	<u>\$ 222,150</u>

Funds (*Clare funds in Italics*)

Donor Advised Funds - (34 Midland & 2 Clare)

Barstow Family Fund
Bauman Family Donor-advised Fund^William C. and Rosella E.
Caldwell Fund^R. W. and Ruth
Dixon Fund^William R. and Ruth B.
Garrett Donor-advised Endowment Fund^Howard L. and Kathleen E.
Gerace Endowment Fund^Catherine and Charles
Gerstacker Fund^Carl and Esther
J. C. S. Family Fund
Ludington Children's Fund^Dorothy L.
Malek Family Donor-advised Endowment Fund
Jackson Donor-advised Endowment Fund^Douglas and Lorraine
Kendall Donor-advised Endowment Fund^Peter J.
Lane Donor-advised Fund^George A.
Neely Family Fund^Brock and Mary
Rogers Donor-advised Fund^Edward and Elyse
Thompson Advised Fund^Arlene and Ross
Strosacker Foundation Advised Fund^The Charles J.
Weyenberg Advised Fund^Donald and Barbara
Dennings Donor-advised Endowment^DeVere and Carole
Gerace Endowment Fund^Frank and Helen
Jenkins Donor-advised Fund^James R. and Anita H.
Bashore Donor-advised Fund^Lindsey A.
Rapp Family Donor-advised Fund
Rodgers Donor-advised Endowment Fund^Brian L. and Debra L.
Kusch Family Donor-advised Endowment Fund
Putnam Donor-advised Endowment Fund^Mark S. and Mildred P.
Hurtubise Family Donor-advised Endowment Fund
Reynolds Family Donor-advised Fund^Rick and Jan
Fenn Endowment Fund^Howard and Polly
Ayre Rhinehart Community Fund
White Family Donor-advised Endowment Fund
Cline Endowed Donor-advised Fund^Daniel J. and Linda N.
Gohrband Endowed Donor-advised Fund^Roger and Virginia H.
Gay Endowed Donor-advised Fund^Kevin Gay and Sharron
Ferguson Donor-advised Family Fund^David A. and Kathleen S.
Letherer Truss Community Fund

Giving Circle Funds

Stand in the Gap for Educational Excellence

Designated/Project Funds - (115 Midland & 13 Clare)

Aviation Education Center Endowment Fund
Animal Assistance Endowment Fund
Barstow Symphony Chair Fund^Phoebe
Beattie Memorial Endowment Fund^Ralph and Imogene
Bergstein Fund
Arbury Park Sculpture Maintenance Endowment Fund
Britton Memorial Fund^Ernest R. and Martha E.

MACF Funds

Bullock Creek School District Endowment Fund
Caregiving Network Fund
Midland Community Affairs Council Fund
Creative Spirit Center, Inc. Endowment Fund
Council on Aging Endowment Fund^Midland County
Midland Community Center Active Adults Endowment Fund
Currie Christmas Lighting/Santa House Endowment Fund^Gilbert and Eleanor
Big Brothers Big Sisters Endowment Fund^Katherine Nehil Dexter /
Dahlia Hill Society Endowment Fund
Duck Hunters' Memorial Fund
Midland Girls' Travel Fastpitch Association Fund
Celebrate Midland Fund
Midland County Emergency Food Pantry Network Endowment Fund
Groom Memorial Fund^Alan D.
Little Forks Conservancy Endowment Fund
Hintz Park Fund^Arthur
King's Daughters Garden and Grounds Maintenance Endowment Fund
Lake Symphony Chair Fund^Gladys I.
Grosberg Memorial Literacy Endowment Fund^Jay
Midland Symphony Orchestra Endowment Fund
ARC of Midland Endowment Fund
Midland Public Schools Arthur C. Frock Endowment Fund
Oakes Endowment for King's Daughters Home^Gertrude
PAWS WITH A CAUSE Endowment Fund^Sharon L. Sims /
Fun Zone Maintenance Endowment Fund
Public Library Development Endowment Fund
Arbury Pinecrest Endowment Fund^Dorothy
Reece Community Living Endeavor Endowed Fund
Rockwell Charitable Endowment Fund^George
Rail-Trail Maintenance Endowment Fund^Midland County
RIVERDAYS Festival
Tridge Endowment Fund
RIVERDAYS Fireworks Endowment Fund
Romney/United Way of Midland County Volunteer Center Endowment Fund^George W.
Riverside Place Endowment Fund
Sanford Historical Society Endowment Fund
Valent Santa House Endowment Fund^Thomas F. and Holly A.
Gerstacker Sculpture Maintenance Endowment Fund
Midland Soccer Complex Development Fund
Throne Park Fund
Stenger Symphony Chair^Ruth D.
Stenger Symphony Chair^Vernon A.
Midland County Youth Leadership Endowment Fund
Kubitz Memorial Endowment Fund^Marvin C. and Adele T.
Johnson Charitable Fund^James E. and Edna I.
Longview Elementary Student Supplemental Educational Endowment Fund
Men of Music Endowment Fund
Pankratz Music Education Fund^Phyllis N.
Dow Museum of Science and Art Endowment Fund^Alden B.
Midland Center for the Arts Endowment Fund
Midland County Court Charitable Families Endowment Fund

MACF Funds

Midland County Historical Society Endowment Fund
Theatre Guild Endowment Fund
Music Society Endowment Fund
MATRIX: MIDLAND FESTIVAL Endowment Fund
Midland Performing Arts Society Endowment Fund
Wold Educational Endowment Fund^Kennylou
Entranceways Initiative Fund
Bishop Memorial Endowment Fund^Ruth B.
Coleman Area Library Maintenance Endowment Fund
MidMichigan Medical Center - Midland Endowment Fund
Bullock Creek/Kuehl Family Vocational Training Endowment Fund
Camp Neyati Maintenance Endowment Fund
Dixon Endowment Fund for the Midland Center for the Arts
Dixon Endowment Fund for the United Way
Homelessness Prevention Services Project Fund
Midland Soccer Club Endowment Fund
Hazleton Leadership Development Endowment Fund^Mary Lou
Christenson Endowment Fund for the Lake Huron Area Council-Boy Scouts of America^Fern
Christenson Endowment Fund for the First United Methodist Church^Fern E.
Christenson Scholarship Endowment Fund for Interlochen^Fern E.
Christenson Endowment Fund for the King's Daughters Home^Fern E.
Christenson Endowment Fund for the Salvation Army^Fern E.
Eagle Village Endowment Fund^Friends of
Minikel Business Education Endowment Fund^Dorothy O.
The Legacy Center for Student Success Project Fund
Sanford Fishing Platform Project Fund^Village of
Gladwin County Historical Society Endowment Fund
Midland Community Tennis Center Endowment Fund
Anesthesiology Education and Research Endowment Fund^Michigan Society of
Stoppert Recognition Endowment Fund^Robert and Barbara
Mid-Michigan Transitions Project Fund
Leslie Memorial Fund^Wallace R. and Bernice E.
Midland Public Schools "Tuning Up" Project Fund
The Legacy Center for Student Success Endowment Fund
Council on Domestic Violence and Sexual Assault (Shelterhouse) Endowment Fund
Entranceways Initiative Maintenance Fund
Servinski 4-H Endowment Fund^James and Anna
Midland Amateur Hockey League Endowment Fund
Kortge Orchestral Enrichment Endowment Fund^Clela G.
Weaver Memorial Endowment Fund^Roland R.
Midland County Parks Averill Rollway Fund^The
Gladwin County Economic Development Corporation Endowment Fund ^The
Community Place Making Project Fund^The
Health Care Initiatives Project Fund
Friends of MCTV Operating Fund^The
Chippewa Trail Maintenance Endowment Fund
Access to Recreation Endowment Fund^The
Access to Recreation Project Fund
Meridian Public Schools Endowment Fund
Personal Assistance Options Consumer Needs and Dreams Endowment Fund
Michigan Molecular Institute Endowment Fund

MACF Funds

Chippewa Nature Center Visitor Center Expansion Project Fund
Midland County Child Protection Council/Safe & Sound Child Advocacy Center Endowment Fund
Whiting Overlook Park Endowment Fund
Rockwell Memorial Endowment Fund^George
Grice Endowment Fund^Dorothy Mae
Copus Designated Charitable Endowed Fund^Helen M. Copus and Floyd
Clare County Safe Schools and Communities Fund
Clare County Youth Fund
Mid Michigan Community Action Agency Endowment Fund
PMRT Gateway Link Fund
Brighter Futures Fund
Homelessness Prevention Services Endowment Fund^Kathy Ryneason
Volunteer Center of Clare County Endowment Fund
Mid-Michigan Industries Endowment Fund
Pere Marquette District Library Endowment Fund
Clare County Agricultural Society Endowment Fund
Clare Public Schools Endowment Fund
Koontz Memorial Endowment Fund^Richard Dean and Evelynn Fay
Brown Memorial Endowment Fund^John A. and Audrey

Unrestricted Funds - (23 Midland & 4 Clare)

Administrative Fund
Beamish Unrestricted Endowment Fund^Harry J.
Barstow Memorial Endowment Fund^Ormond E.
Memorials and Special Occasions Fund
Hazleton Endowment Fund^Richard A. and Mary Lou
Bennett Fund^Earl W. and Eva V.
Branson Endowment Fund^Stuart S. and Katherine K.
Christensen Endowment Fund^H. M. and Dorothy
Midland Area Community Foundation Unrestricted Endowment Fund
Guilford Memorial Endowment Fund^Margaret T.
Martin Memorial Endowment Fund^George M. and Ilo E.
General Scholarship Fund - Earnings
Special Endowment Fund
Throne Memorial Endowment Fund^Ethyl
Rice Memorial Endowment Fund^Ruth M.
Valent Endowment Fund^Thomas F. and Holly A.
Johnson Unrestricted Endowment Fund^James E. and Edna I.
Spirit of Community Unrestricted Endowment Fund
O'Brien Memorial Endowment Fund^Frank W. and Ethel Dunn
Rhinehart Endowed Fund^Richard L. and Bonnie E.
Smith Unrestricted Endowment Fund^Robert Asa
Thomas Unrestricted Endowment Fund^Mary
Tuttle Memorial Endowment Fund^Frederic C.
Clare County Community Foundation Administrative Fund
Clare County Community Foundation Unrestricted Endowment Fund
Doherty Community Fund^Reine M.
Ashcraft Fund^Charles and Dorothy

Field of Interest Funds - (16 Midland & 2 Clare)

Gerstacker Fund^Esther and Carl

MACF Funds

Barstow Woods Improvement Fund
Cultural Awareness Endowment Fund
Energy Initiative Fund
Gang and Violence Prevention Partnership Project Fund
Gladwin County Endowment Fund
Klipa Fund for Physically Handicapped Children^Jacqueline and Dennis
Kellogg Youth Fund
City of Midland Senior Housing Improvement Fund
Throne Marksmanship Fund^Richard
Healthy Youth / Healthy Seniors Endowment Fund
Healthy Youth / Healthy Seniors Fund II (Tobacco Settlement)
Langhoff Memorial Gymnastics Fund^Charles A.
Apple Tree Endowment Fund
Gang and Violence Prevention Partnership Endowment Fund
Bartos Sarcoma Education and Research Endowment Fund^Sharon
Clare County Healthy Youth/Healthy Seniors Endowment Fund
Clare County Youth and Recreation Endowment Fund^The

Scholarship Funds - (135 Midland & 14 Clare)

Zonta Club of Midland Fund^The
Stevens Family Agricultural Scholarship^Daniel G.
Alfrey, Jr. Scholarship Fund^Turner
Ayre Memorial Scholarship Fund^James
Bass Memorial Scholarship Fund^Dr. Shailer L.
Ames Endowed Scholarship Fund^Robert and Mary Lou (Krchmar)
Bremer Family Scholarship Endowment Fund
Brown Scholarship^Nancy and Parke
Business and Professional Womens Club Scholarship
Bywater Memorial Scholarship Endowment Fund^Pat
Burdon Memorial Educational Endowment Fund^Barbara M.
Cepela Endowed Scholarship Fund^Walter and Therese
Carey Endowed Scholarship Fund^Michael W. and Mark A.
Caldwell Memorial Engineering Endowed Scholarship Fund^Bob G.
Carlsen Family Scholarship
Cermak Engineering Scholarship^Robert W.
Cermak Fund^Robert W. and Veronica M.
Dent Endowed Fund^Virginia A. (Nicholson)
Dergazarian Vocal Music Education Endowment Fund^Sarah Keishian
DeRemer Memorial Scholarship Fund^J. Cecil and Clara
Faith Endowment Fund
Dow Memorial Endowed Scholarship Fund^Willard H. and Martha P.
Elder/Civitan Scholarchip Endowment Fund
Erickson Endowed Scholarship Fund^Robert E. and Beverly V.
Featherly Memorial Scholarship Fund^Kimberly
Gettel Scholarship Fund^Gerhard and Ruth
Gorman Memorial Fund^Stephen E.
Graham Memorial Endowed Scholarship Fund^Crystal
Grosberg Memorial Fund^David
Hammar Memorial Scholarship Endowment Fund^Lucas
Grosberg Fund^Risha and Julius (Jay)
Hart Scholarship Endowment Fund^Ray and Flora

MACF Funds

Hittel Scholarship Fund^Freda and George
Horden Memorial Scholarship Fund^Annis Closs
Highhill Memorial Scholarship Fund^Clara
Hoy/Arline Kroeger Endowed Scholarship Fund^John M.
Home Builders Association of Midland Endowed Scholarship Fund
Interlochen Scholarship Fund^Midland-
Hornsby Aviation Education Endowment Fund
Irish Memorial Scholarship Fund^Don
Leslie Memorial Youth Fund^Michael and Janet
Laur Family Endowed Scholarship Fund
Kessler Memorial Scholarship Fund^G. Jerome
House Memorial Scholarship Fund^Jeanette
Maasberg Scholarship Fund^Albert T. and Margaret H.
Midland County Medical Society Alliance Scholarship Endowment Fund
Kessler Memorial Scholarship Fund^Loretta Sorenson
King, Jr. Scholarship Endowment Fund^Dr. Martin Luther
Meridian Scholarship Fund
MidMichigan Medical Center - Midland Volunteers Scholarship Fund
Morris Endowed Scholarship Fund^Dorothy W. and Elton K.
Mullally Family Endowed Scholarship Fund^John
Morrison Scholarship Fund^Ira George and Virginia Z.
Oreffice Memorial Scholarship Fund^Elena
Prescott Memorial Scholarship Fund^Ralph and Faye
Northwood University Scholarship Endowment Fund
Peele Memorial Scholarship Fund^Robert Peele and James
Pendell Family Scholarship Endowment Fund
Pevitt Memorial Scholarship Fund^Lyle and Delbert
Olson Memorial Scholarship Endowment Fund^George E.
Munger Memorial Scholarship Endowment Fund^Jenna Paige
Midland Chapter, International Assn of Administrative Professionals
Raymond Memorial Scholarship Fund^Franklin E.
Pangborn Memorial Scholarship Endowment Fund^Weyant M.
Redman, M.D. Memorial Scholarship Fund^Stephan D.
Rubens Memorial Scholarship Fund^Jane Catherine
Schuette Memorial Endowed Scholarship Fund^William H.
Skebo Scholarship Fund^Eugene B.
Smith Memorial Scholarship Fund^Larry C.
Takahashi Memorial Scholarship Fund^Irene T.
Taylor University Endowed Scholarship Fund
Swift, III Memorial Scholarship Fund^Howard G.
Triebs Memorial Scholarship^Kirsten Beth
Trumbell Memorial Scholarship Endowment Fund^John A.
Waller Memorial Scholarship Fund^Dale
West Midland Family Center / Dow College Opportunity Endowment Fund
Weyenberg Memorial Scholarship Endowment Fund^Donald R.
Wildes Memorial Nursing Scholarship Fund^Ken and Irma
Wolverine Bank Business Scholarship Fund
Ziegler Scholarship Fund^Alice B. and Earl E.
Heinze Endowed Scholarship Fund^Harold and Francine
Hawkins Special Educator Endowed Scholarship Fund^Deborah Lynn
Lee Endowed Scholarship Fund^Loretta G.

MACF Funds

Bagley Endowed Scholarship Fund^Gwendolyn M.
Lang Endowed Scholarship Fund^Laurence C. and Janet Glover
Staples Endowed Scholarship Fund^Thomas L.
Midland Christian School Endowed Scholarship Fund
Kalina Scholarship Endowment for Special Services Graduates^Sharon F.
Midland Section American Chemical Society Endowed Scholarship Fund
MITTECH Plus, Inc. Endowed Scholarship Fund
Yehle Endowed Scholarship Fund^Eugene C. and Mildred G.
Freeland Memorial Scholarship Endowment Fund^Michael F.
Dean Opera Cum Laude Scholarship Endowment Fund^Janet M.
Eckhold III Endowed Scholarship Fund^John C.
Wilson Endowed Scholarship Fund^Judge James E. "Pinky"
Weaver Endowed Scholarship Fund^Jay
Pike Vocal Music Endowed Scholarship Fund^Gwendolyn Bennett
Christenson Memorial Endowed Scholarship Fund^Carole
Stoppert Endowed Scholarship Fund^Robert and Barbara
King Endowed Scholarship Fund^Maureen Wright
Armstrong Educational Endowment Fund^Thurman O. Sr. and Mary E.
Reder Law Enforcement Endowed Scholarship Fund^Sheriff John S.
Reinhart and Jean W. Reinhart Endowed Scholarship Fund^Robert B.
American Association of University Women - Midland Branch Endowed Scholarship Fund
Romain Endowed Scholarship Fund^Brent L.
Buell Family Endowed Scholarship Fund for Foster Care Students
Brooks Memorial Fine Arts Endowed Scholarship Fund^James T.
Fisher Memorial Endowed Scholarship Fund^Christina J.
Schindler Endowed Scholarship Fund^Sue "Dominowski"
Bullock Creek Alumni Memorial Endowed Scholarship Fund
Freer Endowed Scholarship Fund^Elloweese Denise
Dubiel Memorial 4-H Endowed Scholarship Fund^Kenneth J.
LaCroix Memorial Endowed Scholarship Fund^Jan
Cozat Endowed Scholarship Fund^Susan Olney
Adan Memorial Endowed Scholarship Fund for Special Education^Ashley Sue
Pilgrim Technology Women in Business Endowed Scholarship Fund^The
Maxwell Memorial Endowed Scholarship Fund^Jessie
Michigan Blood - Ernie Wallace and Howard Ode Memorial Endowed Scholarship Fund
Garrison Endowed Scholarship Fund^The Glenn R.
Hopfensperger Endowed Art Scholarship Fund^James F. and Mary R.
Brady Michigan Technological University Alpha Delta Alpha Sorority Endowed Scholarship Fund^Sharon
Rowe Endowed Music Scholarship Fund^Pamela J.
Beaverton Lions Club Endowed Scholarship Fund^The
McComb Endowed Scholarship Fund^Arthur and Martha
Shaffner Family Endowed Scholarship Fund^Curtis and Barbara
Zylman Memorial Scholarship Fund^Corporal Casey P.
Schaper Endowed Scholarship Fund^Eric B.
Bullock Creek Area Business Association Endowed Scholarship Fund
Kinne-Millard Memorial Endowed Scholarship Fund for Gladwin High School
Keicher Memorial Endowed Scholarship Fund^Connie
McGuire Endowed Scholarship Fund^Marty and Jan
Stinchcombe) Gieseler Endowed Scholarship Fund^Edith Irene (
Gieseler Endowed Scholarship Fund for Chippewa Hills High School^W. Herman
Gieseler Endowed Scholarship Fund^W. Herman

MACF Funds

Meister Endowed Scholarship Fund^Bernie
Doherty Scholarship Fund^Fred
Doherty Scholarship Fund^Reine M.
Doherty Scholarship Endowment for the Fine and Performing Arts^Helen Lucile
Harrison Kiwanis Club Endowed Scholarship Fund
Bremer and Family Endowed Scholarship Fund^Dr. David
Johnston Memorial Endowed Scholarship Fund^Joe
Smith Endowed Scholarship Fund^The Larry and Anne
Reinke Memorial Endowed Scholarship Fund^Matthew J.
Kinne-Millard Memorial Endowed Scholarship Fund
Harrison Women's Association Endowed Scholarship Fund
Sons of The American Legion Squadron 404 Endowed Scholarship Fund^The
Moore Endowed Scholarship Fund^Terry and Carleen
Koontz Endowed Scholarship Fund^Richard and Evelynn Fay
Stinchcombe) Gieseler Endowed Scholarship Fund^Edith Irene

MACF 2009 GRANTS

Clare Unrestricted

United Way 2-1-1 Midland Call Center	\$2,530.00
Valley Library Consortium	\$2,500.00
Clare-Gladwin Literacy Council Inc.	\$3,156.00
Young Mens Christian Association of Lansing	\$1,250.00
	\$9,436.00

ClareYAC

Harrison Community Library	\$800.00
Young Mens Christian Association of Lansing	\$625.00
	\$1,425.00

Designated Funds

Midland Public Schools	\$590.00
Midland Center for the Arts	\$3,434.86
United Way of Midland County	\$6,113.61
Fox Foundation for Parkinsons Research^Michael J.	\$4,000.00
Salvation Army	\$1,000.00
St. John's Lutheran Church	\$3,000.00
Capac Community Schools	\$2,000.00
Blue Water Hospice	\$1,000.00
Midland Center for the Arts	\$1,000.00
Midland Center for the Arts	\$1,000.00
Midland Center for the Arts	\$1,000.00
Midland Center for the Arts	\$2,000.00
Dow Foundation^The Herbert H. and Grace A.	\$2,000.00
Chippewa Nature Center	\$3,000.00
Salvation Army of Midland	\$3,000.00
Dow Memorial Library^Grace A.	\$1,000.00
Delta College	\$1,500.00
Central Michigan University	\$1,500.00
Midland County Sheriff's Office	\$500.00
Midland Center for the Arts	\$2,030.00
Chippewa Nature Center	\$39.64
Michigan Audubon Society	\$39.64
Kings Daughters and Sons of Midland Inc.	\$39.63
Midland County Probate Court	\$2,500.00
Bullock Creek Schools	\$1,738.80
Creative Spirit Center, Inc.	\$1,392.71
Santa Claus School CWH	\$11,000.00
Little Forks Conservancy	\$101,868.41
Toni and Trish House	\$18,480.75
Midland Center for the Arts	\$1,200.00
Literacy Council of Midland County	\$10,000.00
Literacy Council of Midland County	\$10,000.00
Literacy Council of Midland County	\$15,678.92
Midland County Probate Court	\$3,673.07

MACF 2009 Grants

Midland County Treasurer's Office	\$100,000.00
County of Midland	\$1,506.98
County of Midland	\$3,804.11
Midland County Dept. of Parks and Recreation	\$15,000.00
White Pine Celtic Arts Council	\$250.00
Midland County MSU Extension	\$250.00
City of Midland	\$14,000.00
United Way of Midland County	\$41,000.00
City of Midland	\$2,800.00
Midland Public Schools	\$1,400.00
Bullock Creek Schools	\$1,118.00
Bullock Creek Schools	\$551.15
Bullock Creek Schools	\$210.00
University of Michigan - Ann Arbor	\$868.33
Eagle Village	\$2,000.00
Midland Public Schools	\$1,500.00
Midland Public Schools	\$20,000.00

\$424,578.61

Donor-Advised

Chippewa Nature Center	\$4,000.00
Midland Concert Band	\$300.00
National Parkinson Foundation	\$2,000.00
Family and Children's Service of Midland	\$1,000.00
Chippewa Nature Center	\$1,125.00
Michigan State University	\$1,250.00
United Presbyterian Church in the USA	\$250.00
Michigan State Medical Society Foundation	\$100.00
Reaching Our Community Kids	\$250.00
Sunrise Baptist Church	\$100.00
Caramoor Center for Music and the Arts Inc.	\$25,000.00
Collegiate Chorale Inc.	\$10,000.00
New York Festival of Song Inc.	\$10,000.00
Metropolitan Opera Guild Inc.	\$5,000.00
Harvard College	\$5,000.00
Midland Community Tennis Center	\$200.00
American Red Cross Midland County Chapter	\$100.00
Big Brothers Big Sisters of Midland County, Inc.	\$200.00
Delta College Foundation	\$100.00
Council on Domestic Violence and Sexual Assault	\$100.00
Dance Marathon	\$100.00
Midland Amateur Hockey League, Inc.	\$100.00
Ivan Memorial Fund^Dr. Nicholas J.	\$150.00
Midland Lions Club Charities, Inc.	\$100.00
Midland Christian School	\$100.00
Trinity Lutheran Church	\$200.00
Concordia Seminary	\$5,000.00
Doctors Without Borders USA Inc.	\$200.00
Caramoor Center for Music and the Arts Inc.	\$25,000.00
Metropolitan Opera Guild Inc.	\$3,600.00
Chemeketa Community College Foundation	\$7,500.00
Chemeketa Community College Foundation	\$5,000.00

MACF 2009 Grants

Chemeketa Community College Foundation	\$7,500.00
Marion-Polk Food Share	\$5,000.00
Oregon State University Foundation	\$15,000.00
Oregon Coast Community College Foundation	\$5,000.00
MidMichigan Medical Center - Midland	\$1,000.00
Foundation for Traditional Values	\$1,000.00
Michigan Family Forum	\$250.00
H. H. Dow High School Booster Club	\$250.00
Arc of Midland	\$200.00
Alzheimer's Disease and Related Disorders Assoc.	\$100.00
Midland Center for Accessible Health Care	\$200.00
United Way of Midland County	\$10,000.00
Junior Achievement of Central Michigan	\$2,500.00
Purdue University	\$2,000.00
University of San Francisco	\$2,000.00
Albion College	\$2,000.00
Right to Life of Michigan Educational Fund	\$1,500.00
Georgetown University	\$2,000.00
Pregnancy Resource Center of Mid-Michigan	\$1,000.00
Delta College Foundation	\$300.00
Little Forks Conservancy	\$250.00
Northwood University	\$250.00
Midland County 4-H	\$250.00
Michigan Baseball Foundation Inc.	\$1,000.00
Make-A-Wish Foundation of Michigan	\$150.00
Kali's Cure for Paralysis Foundation, Inc.	\$1,000.00
Northern Michigan University Foundation	\$100.00
Family Life Broadcasting System	\$1,000.00
Oregon Council for the Humanities	\$5,000.00
George Bush Presidential Library Foundation	\$1,000.00
Former Members of Congress Inc.	\$500.00
Greater Midland Community Centers, Inc.	\$250.00
Midland Community Cancer Services	\$250.00
Reaching Our Community Kids	\$200.00
Salvation Army	\$100.00
Fellowship Foundation	\$6,000.00
Foundation for Traditional Values	\$1,000.00
West Midland Family Center	\$250.00
Shared Pregnancy Women's Center	\$200.00
Midland Community Tennis Center	\$300.00
Midland County Educational Service Agency	\$200.00
Mid-Michigan Childrens Museum	\$250.00
The Legacy Center for Student Success	\$2,000.00
Lake County Community Foundation	\$250.00
Congressional District Programs Inc.	\$2,000.00
Midland Center for the Arts	\$500.00
Central Michigan University	\$100.00
Salvation Army	\$300.00
Population Institute	\$100.00
Negative Population Growth	\$100.00
American Red Cross Midland County Chapter	\$200.00
American Rivers	\$300.00

MACF 2009 Grants

American Farmland Trust	\$100.00
Leukemia & Lymphoma Society^The	\$100.00
Arthritis Foundation, Michigan Chapter	\$100.00
National Multiple Sclerosis Society	\$1,000.00
Midland Community Cancer Services	\$300.00
Alzheimer's Disease and Related Disorders Assoc.	\$300.00
U S	\$100.00
TechnoServe	\$300.00
Nature Conservancy^The	\$1,000.00
United Way of Midland County	\$1,700.00
MidMichigan Medical Center - Midland	\$2,000.00
Our Lady of Mercy Parish	\$1,000.00
United Way of Midland County	\$1,000.00
Northwood University	\$2,000.00
Gladwin^City of	\$1,500.00
Mid Michigan Community College	\$500.00
City Rescue Mission of Saginaw	\$500.00
Chippewa Nature Center	\$1,000.00
West Midland Family Center	\$300.00
Salvation Army	\$200.00
Hidden Harvest	\$500.00
Central Michigan University	\$100.00
Little Forks Conservancy	\$5,500.00
Appalachian Mountain Teen Project	\$500.00
Council on Domestic Violence and Sexual Assault	\$200.00
Denison University	\$100.00
Friends of the Pere-Marquette Rail-Trail	\$100.00
Midland Area Homes	\$2,100.00
Big Brothers Big Sisters of Midland County, Inc.	\$100.00
Council on Domestic Violence and Sexual Assault	\$100.00
Chippewa Nature Center	\$100.00
Arc of Midland	\$100.00
Open Door Youth Outreach of Midland	\$100.00

\$221,875.00

Field of Interest

Michigan State Police Association	\$2,000.00
Midland Public Schools	\$9,500.00
Midland Exchange Club	\$12,000.00
Michigan State Police Association	\$2,000.00
Midland Public Schools	\$500.00
West Midland Family Center	\$750.00
Midland Center for the Arts	\$387.60
Midland Gymnastics Club Inc.	\$150.00
Midland Gymnastics Club Inc.	\$150.00

\$27,437.60

GLADYAC

Mid Michigan Big Brothers & Big Sisters of	\$350.00
Beaverton Rural Schools	\$5,000.00
Council on Domestic Violence and Sexual Assault	\$3,500.00

\$8,850.00

MCYAC

Creative Spirit Center, Inc.	\$500.00
Council on Domestic Violence and Sexual Assault	\$500.00
Bullock Creek Schools	\$200.00
Midland Public Schools	\$200.00
Meridian Public Schools	\$200.00
Midland Public Schools	\$200.00
Coleman Community Schools	\$200.00
Windover High School	\$200.00
Milestones Youth Center Inc	\$2,700.00
Fibrous Dysplasia Foundation	\$5,000.00
Midland Camping Council	\$2,085.00
Family and Children's Service of Midland	\$5,000.00
Cleft of the Rock Family Church	\$2,400.00
Creative Spirit Center, Inc.	\$3,550.00
Midland Public Schools - (Project withdrawn) - refund of gra	(\$1,500.00)

\$21,435.00

Project Funds

Midland Public Schools	\$3,335.00
Midland Public Schools	\$8,337.00
Toni and Trish House	\$10,563.57
Hayes Township	\$11,012.15
Tittabawassee Valley Fife & Drum Corps	\$500.00
Plymouth Fife & Drum Corps	\$900.00

\$34,647.72

Unrestricted Funds

Junior Achievement of Central Michigan	\$15,000.00
Midland Soccer Club	\$3,855.00
Midland Center for the Arts	\$14,000.00
United Way 2-1-1 Midland Call Center	\$8,610.00
AARP Foundation	\$4,200.00
Greater Midland Community Centers, Inc.	\$10,000.00
Butman Township Supervisor	\$10,000.00
Gladwin County Historical Society	\$5,000.00
Beaverton Lions Club	\$23,000.00
Creative Spirit Center, Inc.	\$1,450.00
Beaverton Rural Schools	\$7,000.00
City of Midland	\$2,500.00
Family and Children's Service of Midland	\$10,000.00
Gladwin Cooperative Nursery, Inc.	\$10,000.00
Lee Township	\$7,600.00
Safe Haven Outreach Center	\$2,900.00
Ten Sixteen Treatment Centers	\$1,570.00
Greater Midland Community Centers, Inc.	\$7,000.00
Midland County Agricultural and Horticultural Society	\$10,000.00
MSU Extension Gladwin County	\$3,250.00
Gladwin^County of	\$10,000.00
Coleman Senior Apartments Phase II - refund of grant dollar	(\$1,660.00)
Adoption Option Inc	(\$148.94)

MACF 2009 Grants

American Red Cross Midland County Chapter	\$7,500.00
Council on Domestic Violence and Sexual Assault	\$5,000.00
County of Midland	\$10,000.00
Lake Huron Area Council - Boy Scouts of America	\$10,350.00
Meridian Public Schools	\$3,500.00
Humane Society of Midland County	\$2,500.00
Survivors of Suicide	\$100.00
Midland Public Schools	\$357.70
Council on Foundations	\$6,310.00
Council of Michigan Foundations	\$5,800.00
Delta College Foundation	\$5,000.00
The Legacy Center for Student Success	\$12,500.00
Salvation Army of Midland	\$5,000.00
Special Olympics Inc. Area 30	\$1,000.00
The Legacy Center for Student Success - (Jump Start into K	(\$580.15)
Midland Amateur Sports Capital Committee	\$500.00
Midland County Emergency Food Pantry Network	\$500.00
Bullock Creek Schools	\$500.00

\$240,963.61

Total Grant Expense \$990,648.54

Midland Area Community Foundation Dono

[^]=contributions to endowed and nonendowed funds.

*=contribution to nonendowed fund(s).

\$100,000 and up

John A. Brown Trust

Council of Michigan Foundations[^]

Joseph Delinsky

Greater Midland Community Centers, Inc.[^]

Estate of Evelyn Koontz

George Rockwell Foundation

\$50,000 - \$99,999

NW Health Foundation Fund II*

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Midland Rotary Club[^]

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Richard L. Smith

Eugene and Mildred Yehle

\$5,000 - \$9,999

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AST Capital Trust Company of Delaware

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Alexandria Robinson, Kaitlyn Skrzypczak, Monica Spencer

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Eugene C. and Mildred G. Yehle Endowed Scholarship

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Alice B. and Earl E. Ziegler Scholarship

Allison Robertson

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Helen Lucile Doherty Scholarship Endowment for the Fine and Performing Arts

Karlie Vida

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Walker VanHoose

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Joe Johnston Memorial Endowed Scholarship

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Matthew J. Reinke Memorial Endowed Scholarship

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