

2024 - 2025
Annual Report Calendar

Dear Partners and Friends,

We are excited to share our 2024 - 2025 Annual Report calendar with you. Since 1947 we have been dedicated to our Mission: *We Connect People and Resources to Causes that Strengthen and Build our Community*. Our commitment is to provide superior stewardship and support to our donors as we work together to make a meaningful difference in our community. Through grantmaking, we strive to identify and support nonprofits doing the “boots on the ground” work to provide real solutions to the issues facing Jackson County. We believe everyone has the potential to inspire positive change. Here are three ways you can help:

Donate: Your donation matters...no matter the amount. Gifts to the Community Needs Fund are pooled with other donations, multiplying the impact of your gift! Grants from this fund are flexible, to meet our community’s emerging needs. A volunteer committee reviews applications to identify the programs and services with the potential to do the most good.

Start a Fund: By choosing to establish an endowment fund, you are taking a meaningful step toward fulfilling your philanthropic goals while creating a lasting legacy for you and your family. Since most contributions are permanently endowed, meaning they are permanently invested to produce income, the income earned is then used to support the causes you care most about. This allows the fund to continue to grow and provide income to help our community long after we are gone.

Volunteer: Whether you are an accounting expert or want a short-term job reviewing scholarship application, we have something for you! Check out our open volunteer positions at jacksoncf.org.

No matter how you choose to help, know you are supporting an organization that has been focused on this community for over 75 years. Together, we can inspire hope and positive change for *all citizens* of Jackson County.

With a grateful heart, Monica Moser



President & CEO



In 2023, A Kid Again - Michigan Chapter received a \$3,000 grant from the Youth Advisory Committee’s (YAC) Youth Mental Health Grant Round. The grant was selected by YAC committee members, 8th–12th grade students in Jackson County. For more information on YAC, check out March!

Cover: In 2022, The Berlet Fund for Nature was created with a \$5.1M dollar bequest from the estate of Myrna Berlet. The Fund is a Donor Designated Fund providing annual income to the Dahlem Conservancy. It is also an Individually Managed Fund which allows the fund to keep its investment advisor. Since established, over \$623,000 has been granted to the Dahlem Conservancy.

*Pictured: Meridian Wealth Management Advisor Karen Barnes, Dahlem Executive Director Hannah Schauer, and Monica Moser, Jackson Community Foundation

December

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1	2	3	4	5	6	7
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29	30	31				

JANUARY

February

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Sunday

Monday

Tuesday

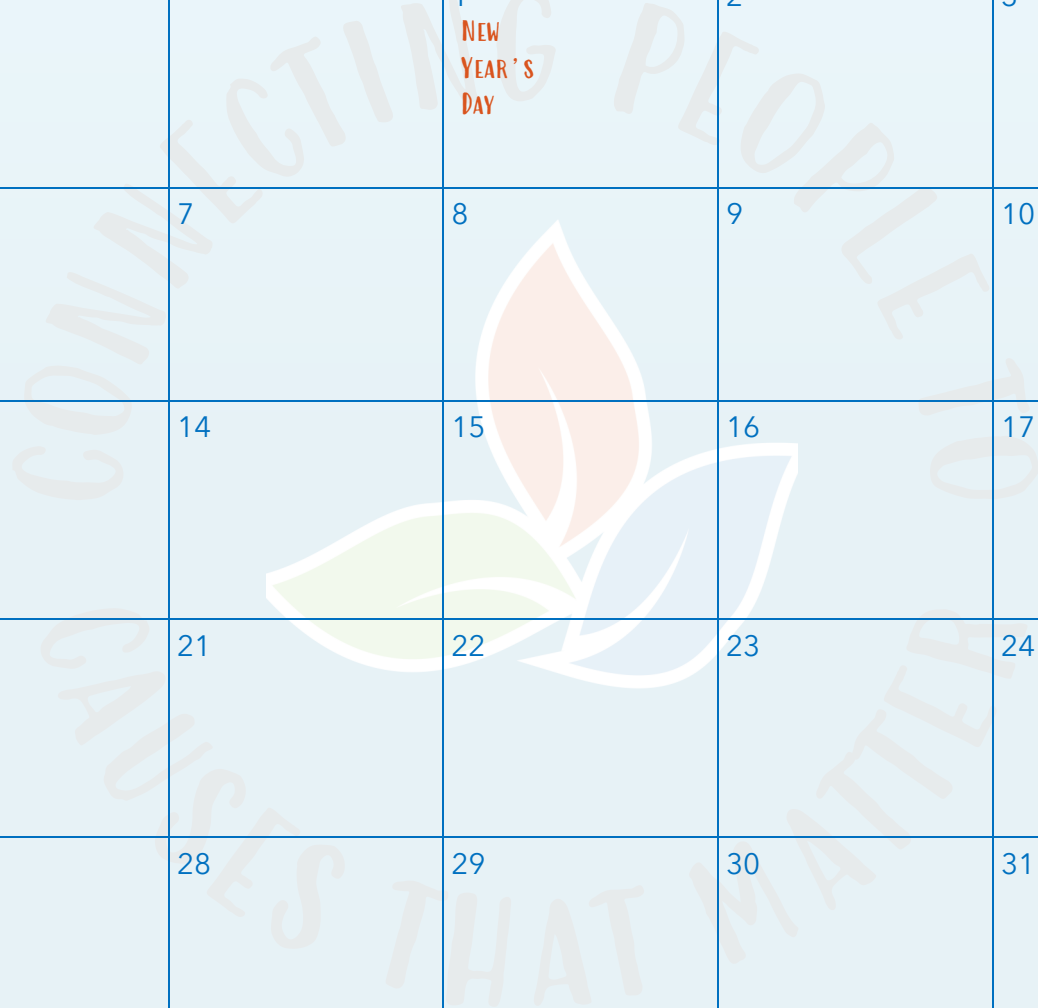
Wednesday

Thursday

Friday

Saturday

			1 NEW YEAR'S DAY	2	3	4
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12	13	14	15	16	17	18
19	20 MLK JR. DAY	21	22	23	24	25
26	27	28	29	30	31	



JACKSON COUNTY CHILD ADVOCACY CENTER



The Jackson County Child Advocacy Center opened in 2012 to serve children who are victims of sexual abuse, severe physical abuse, or witness to a violent crime. In 2023, JCF made a grant to their expansion project providing a larger meeting room, additional offices, and an improved interview space, offering a better system of care for children in need.

January

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FEBRUARY

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Monday

Tuesday

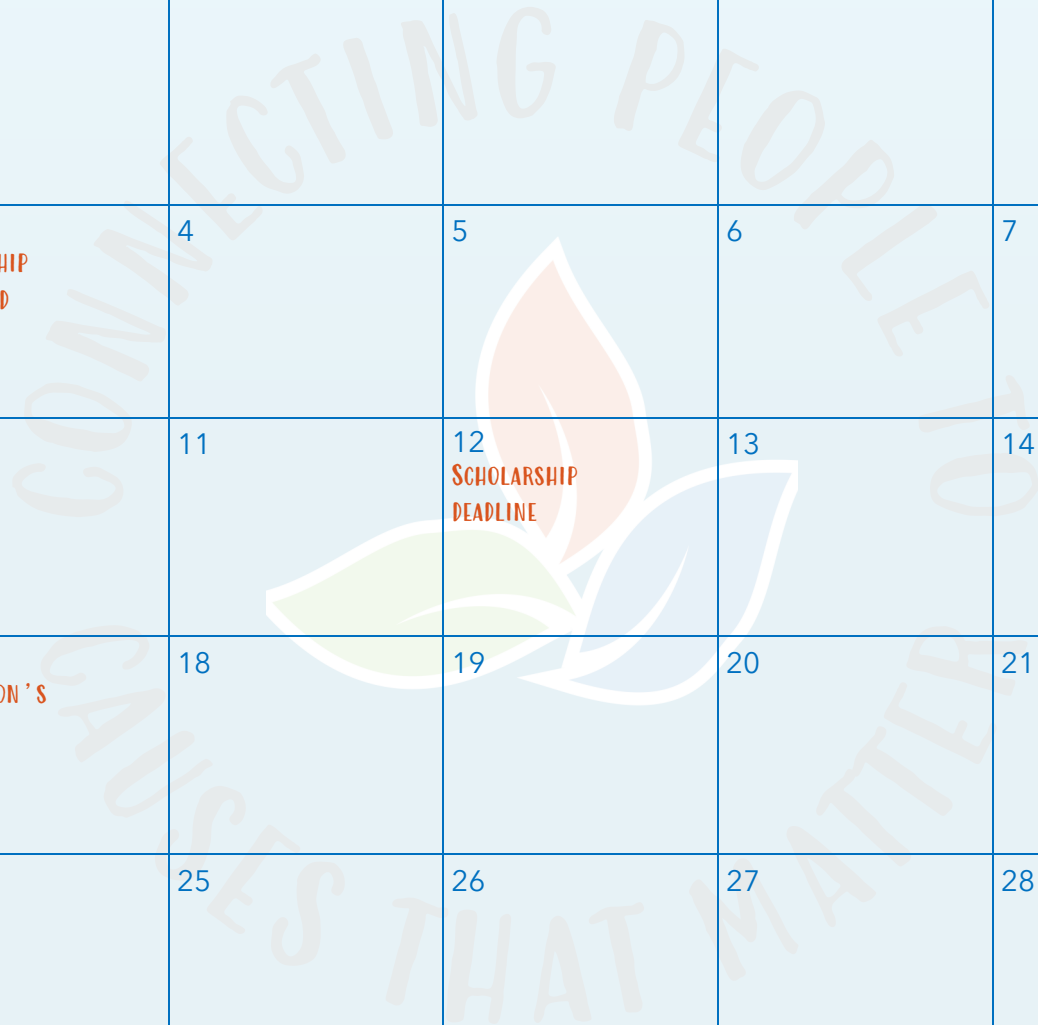
Wednesday

Thursday

Friday

Saturday

						1
2	3 SCHOLARSHIP EARLY BIRD DEADLINE	4	5	6	7	8
9	10	11	12 SCHOLARSHIP DEADLINE	13	14	15
16	17 1720 WASHINGTON'S BIRTHDAY	18	19	20	21	22
23	24	25	26	27	28	





YOUTH ADVISORY COMMITTEE

32
Students

22 Grants
Totaling
\$32,350

9
School
Districts &
Homeschool



The Youth Advisory Committee (YAC) was established in 1989 through a challenge grant from the W. K. Kellogg Foundation. Kellogg's intent was to establish youth as philanthropists and build permanent endowment funds to meet youth-related needs within each community. Since 1989, our YAC has distributed more than \$1M to Jackson County non-profits to benefit youth. In 2014, YAC joined a handful of other foundations when the Board approved two YAC Committee Member's to serve as Trustees and voting members of the Board. If you know of a Jackson County student in 8th-12th grade who would like to join, email jcf@jacksoncf.org for details!

February

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MARCH

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Sunday

Monday

Tuesday

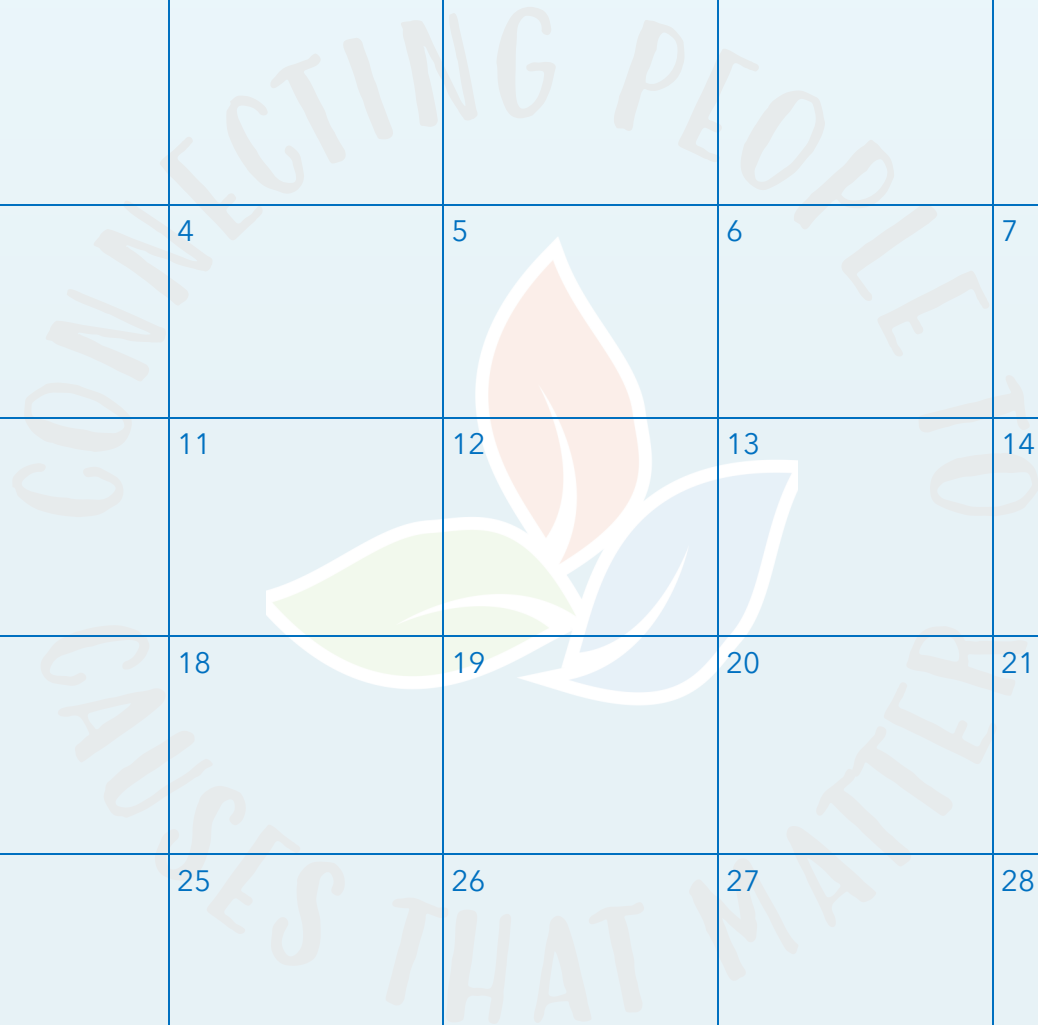
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23/30	24/31	25	26	27	28	29





GROW JACKSON

Grow Jackson has a three-pronged approach to provide fresh food and education to our community and end food insecurity in Jackson. Food Rescue: A partnership with local grocers to provide fresh food for the community while keeping food from being wasted in our landfills. Community Gardening: Grow Jackson operates six gardens throughout the county to provide thousands of pounds of fresh food for those in need. Garden Education: Each summer hundreds of kids from Jackson are given a unique educational experience to learn how to grow their own healthy food.

Since 2021, Grow Jackson has received over \$49,000 in grant funding.

CARTER WICKWIRE SOCIETY

The Carter and Wickwire Society is a distinctive group of individuals who have made a commitment to our community's future and created a legacy for their families by naming the Jackson Community Foundation in their estate plan.

Matthew D. and
-Sharon A. Augustine
Mary Baird
Jackie and Jerry Booth
Carole and John Briggs
John and Lisa Butterfield
Susan Diebold
Georgia and Travis Fojtasek
Jim and Joyce Grace

Mary Theresa Mills Family
Rick Sigers
Sandra Svoboda
Ric Walton
Carlene Walz
Dale Moretz
Richard Allen Iverson
Monica Moser and
- Steven Trosin

Chad Noble
Hendrik and
-Stephanie Schuur
Marcia MacCready
Chad Noble
Drs. James and
-Wendelyn Serino

We honor the following individuals who left JCF in their estate plan and fulfilled their bequest upon their death: →

Larry Anto
Jody Bacon
Fred J. and
-Rachel B. Kulas
Al Spiess, Jr.
Barbara Truax

March

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30	31					

May

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25	26	27	28	29	30	31

APRIL

Sunday

Monday

Tuesday

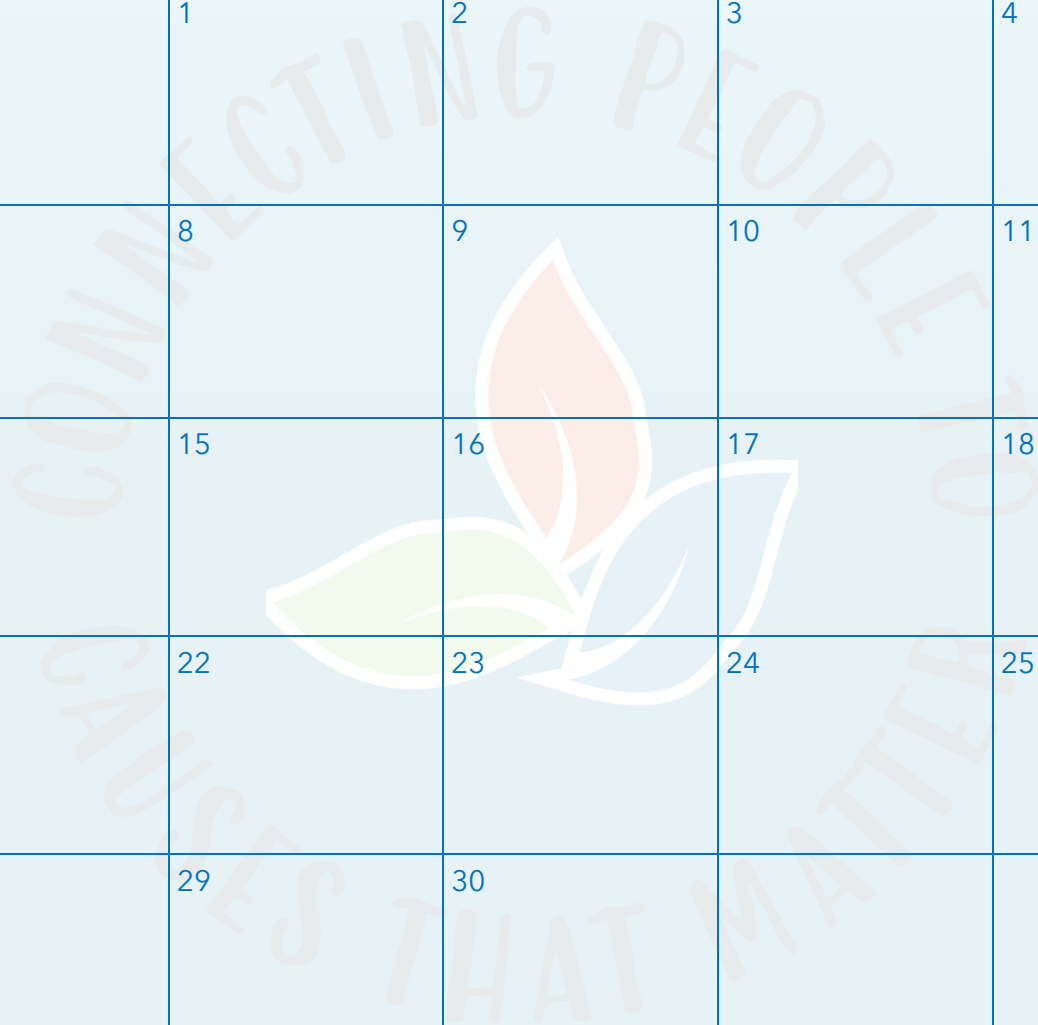
Wednesday

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Saturday

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2023 GRANTMAKING

Arts, Culture & Shared Experiences \$180,710

Youth Development \$113,180

Social & Legal Systemic Change \$44,682

Strong Individuals & Families \$117,589

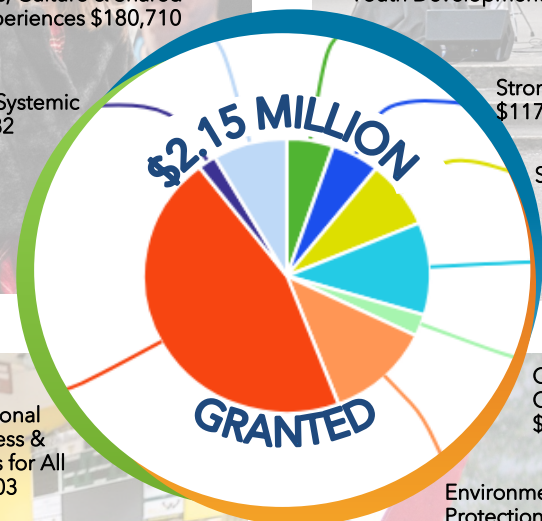
Scholarships \$172,900

Physical, Emotional & Mental Health \$235,700

Educational Readiness & Success for All \$980,403

Organizational Capacity Building \$55,297

Environmental Quality, Protection & Beautification \$258,622



April

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MAY

June

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Sunday

Monday

Tuesday

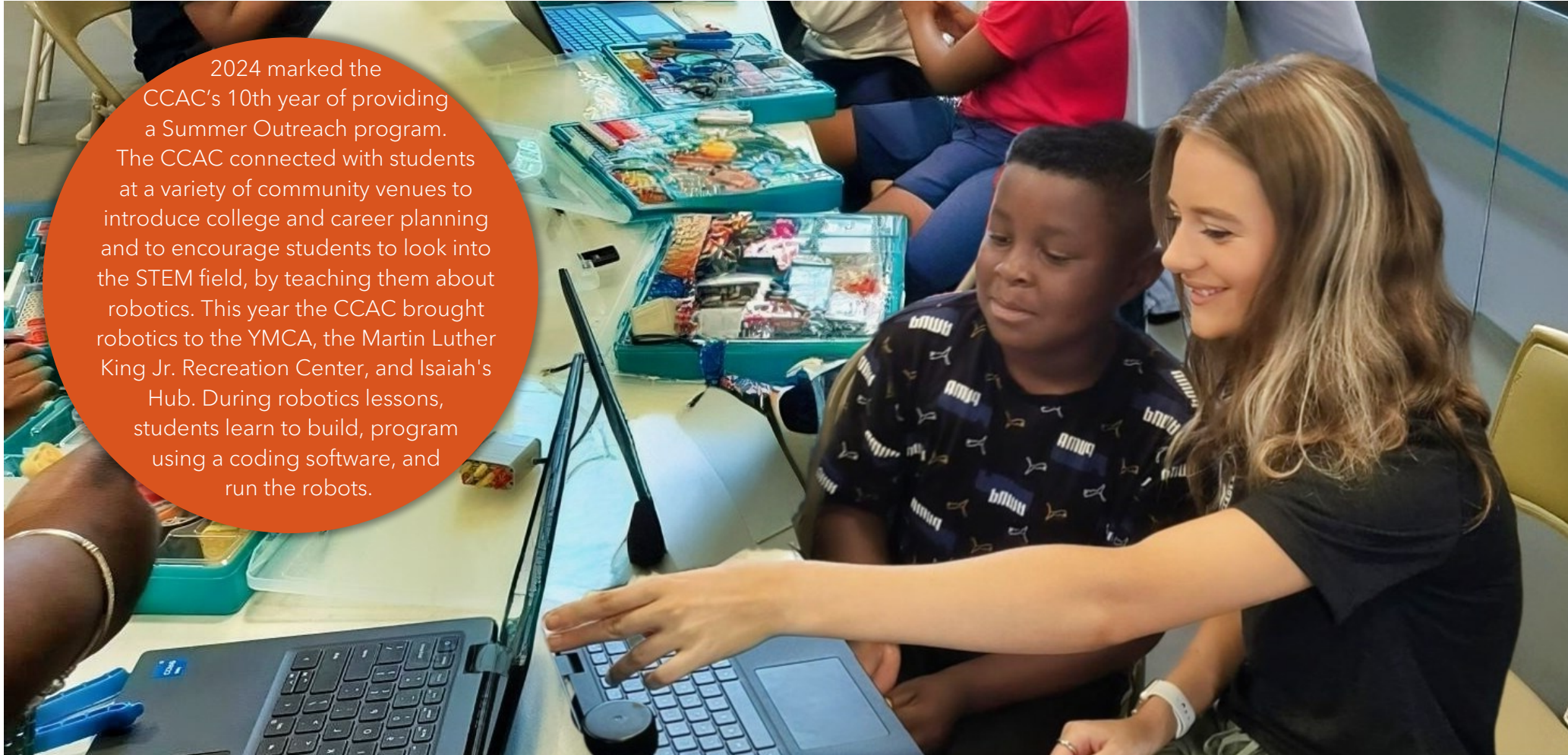
Wednesday

Thursday

Friday

Saturday

				1	2	3
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18	19	20	21	22	23	24
25	26 MEMORIAL DAY	27	28	29	30	31



2024 marked the CCAC's 10th year of providing a Summer Outreach program. The CCAC connected with students at a variety of community venues to introduce college and career planning and to encourage students to look into the STEM field, by teaching them about robotics. This year the CCAC brought robotics to the YMCA, the Martin Luther King Jr. Recreation Center, and Isaiah's Hub. During robotics lessons, students learn to build, program using a coding software, and run the robots.

COLLEGE & CAREER ACCESS CENTER

The College & Career Access Center (CCAC) opened its doors to the community in May of 2008; assisting both traditional and non-traditional students in attaining their education and career goals. The CCAC has faithfully supported local school districts to improve student success in three ways:

- Ensuring that students are prepared to enter college or begin their career
- Facilitating navigation through the 'college access' process
- Providing comprehensive information on all financial aide options

The CCAC has received over \$500,000 in grant awards with over \$284,000 from the Dream Maker Fund, a component fund of the Foundation to support STEM related programs.

FOR ALL YOUR COLLEGE & CAREER PLANNING NEEDS
VISIT THE [CCAC](#) IN THE JACKSON CROSSING

- ✓ COLLEGE APPLICATIONS
- ✓ FINANCIAL AID
- ✓ SCHOLARSHIPS
- ✓ ENROLLMENT STEPS
- ✓ RESUMES
- ✓ COVER LETTERS
- ✓ JOB APPLICATIONS



COME START YOUR FUTURE TODAY!

517-990-0671
JACKSONCAC.ORG

May

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JUNE

July

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Sunday

Monday

Tuesday

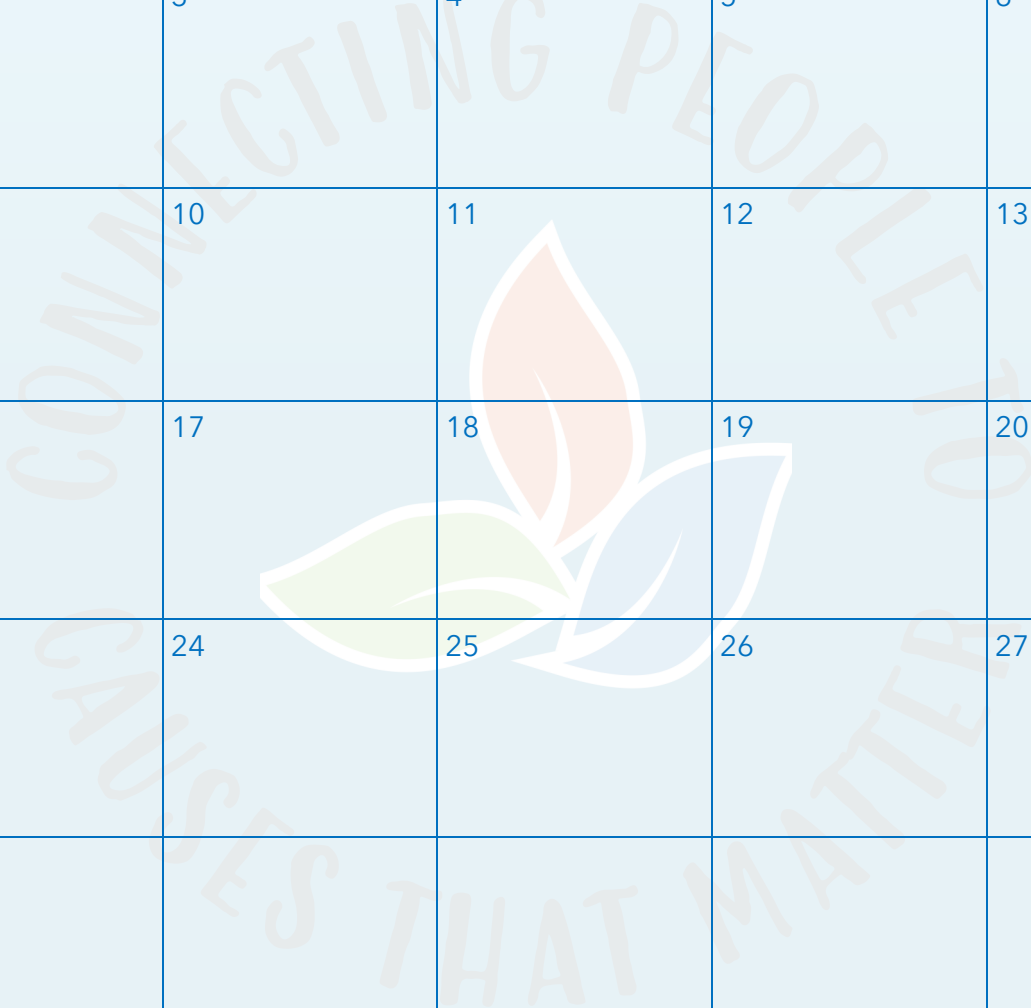
Wednesday

Thursday

Friday

Saturday

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29	30					





YOUTH MENTAL HEALTH

In 2023, Western High School received a grant from the Youth Advisory Committee's Youth Mental Health grant round. Their first initiative was to host a mental health awareness day for students and staff. They brought in 25 organizations to present to our students on physical and mental health issues. Students rotated through four presentations assigned by class to attend with their teachers. Each class attended a variety of hands-on and informational sessions. Students participated in art therapy, music therapy, learned about addictions, and were taught coping skills. The day ended with an ice cream celebration. Approximately 800 students and 50 staff members participated. One student's feedback said, "I enjoyed the speaker Mike Hurst, he was very good at covering such a harmful and tough topic. And I also liked that there was more interactive stations like painting and music".

June

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JULY

August

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31						

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

		1	2	3	4 INDEPENDENCE DAY	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

75
Years!

2,500
Ballots
Cast!

75,000
Dollars!

COMMUNITY CHOICE GRANT

In 2023, in celebration of our 75th Anniversary, JCF held a Community Choice Grant Round. The community selected our Top Ten recipients to receive a \$7,500 grant! In addition, all other applicants received a special \$750 grant!



In 2023,
JCF made gave
over **\$2.15 M** in
grants & scholarships!
Go to jacksoncf.org
for complete
list!

**\$750
Grant
Recipients**



July

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		1	2	3	4	5
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AUGUST

September

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Sunday

Monday

Tuesday

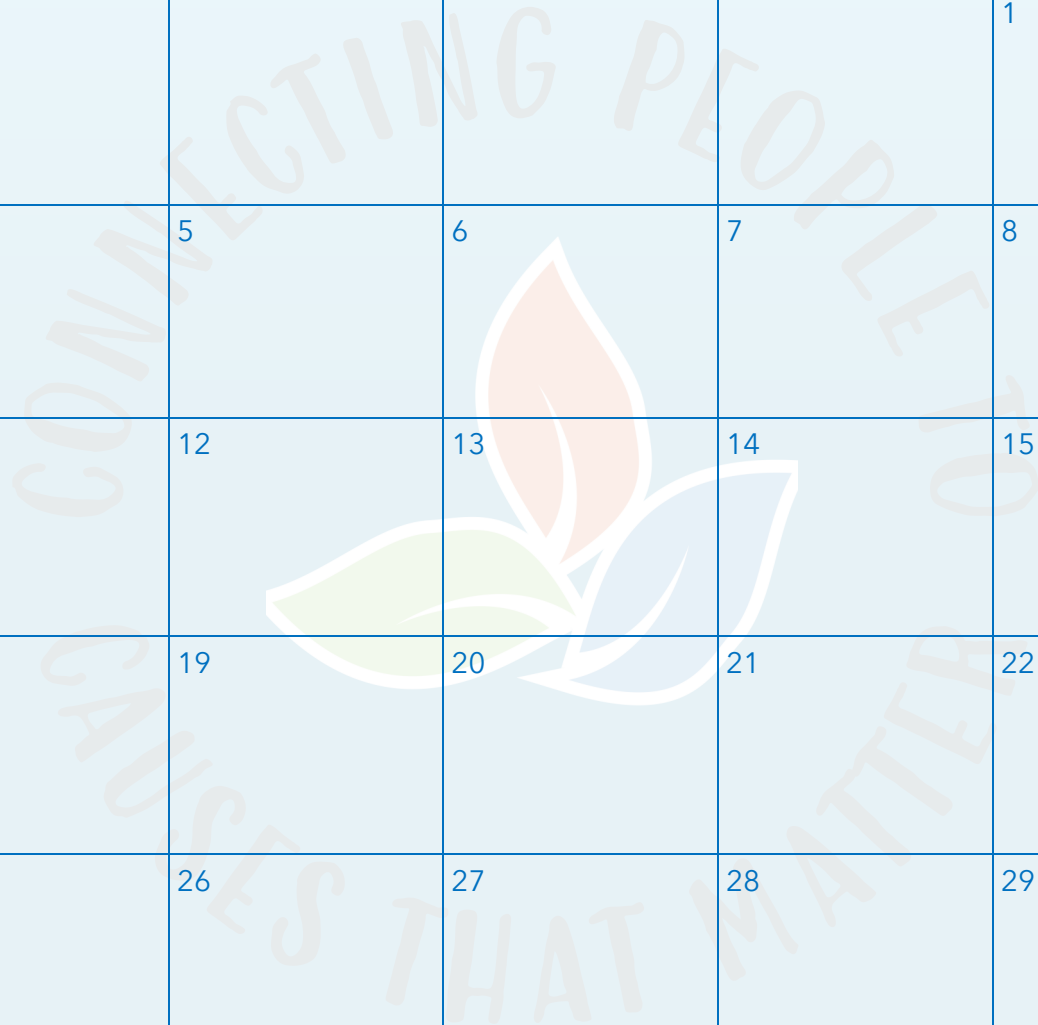
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24/31	25	26	27	28	29	30



ASSETS			ACTIVITIES		
FOR YEAR ENDING	12/31/2023	12/31/2022	FOR YEAR ENDING	12/31/2023	12/31/2022
Cash	\$380,825	\$521,280	Contributions	\$4,071,215	\$3,674,410
Receivables	18,158	30,841	Net Investment Income	5,441,347	(6,290,779)
Prepaid Expenses	2,634	4,297	Change in Value Beneficial	659,064	(865,155)
Total Current Assets	401,617	556,418	Interest		
Investments	44,620,479	38,027,641	Other Support	47,950	51,040
Furniture & Equipment, Net	37,889	48,331	TOTAL REVENUES AND GAINS	\$10,219,579	\$(3,430,484)
Operating Lease	219,261	259,047	PROGRAM SERVICES		
Beneficial Interest in Trust	4,288,068	3,054,522	Grants and Scholarships	\$2,094,867	\$2,018,556
TOTAL ASSETS	\$49,567,314	\$41,945,959	Other Program Services	252,993	267,134
LIABILITIES			Total Program Services	2,347,860	2,285,690
Current Liabilities	\$85,311	\$69,060	Management and General	374,941	308,301
Assets Held for Agency Funds	2,238,721	1,944,681	Fundraising	146,164	113,368
Operating Lease	183,670	223,217	TOTAL EXPENSES	2,868,965	2,707,359
TOTAL LIABILITIES	2,507,702	2,236,958	Change in Net Assets	7,350,611	(6,137,843)
NET ASSETS			Net Assets - Beginning of Year	39,709,001	45,846,844
Without Donor Restrictions	41,169,885	35,174,923	NET ASSETS - END OF YEAR	\$47,059,612	\$39,709,001
With Donor Restrictions	5,899,727	4,534,078			
Total Net Assets	47,059,612	39,709,001			
TOTAL LIABILITIES AND NET ASSETS	\$49,567,314	\$41,945,959			

2022 - 2023 FINANCIALS



100 S. Jackson St. Suite 106 
P.O. Box 1344, Jackson, Michigan 49201
www.meridianwmmi.com Ph: 1-800-533-8860

Securities and advisory services offered through &PARTNERS, LLC, a registered broker-dealer and investment advisor, Member FINRA/SIPC. Meridian Wealth Management is a separate entity from &PARTNERS, LLC.

Accountability: The Jackson Community Foundation is fully accountable to the donors and citizens of this community. An independent audit is conducted annually, currently conducted by Yeo & Yeo, P.C. An unmodified opinion of the Jackson Community Foundation was issued for 2023. Please contact the Jackson Community Foundation office if you would like a copy of the audited financial statements, IRS Form 990 or any of the Jackson Community Foundation's Policies or go to jacksoncf.org.



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With Digital Banking

15 Branch Locations Across Jackson, Washtenaw,
Wayne and Ingham Counties

Open Your Account Online* at TRUECCU.com

Federally Insured by NCUA
*Membership eligibility guidelines apply.

August

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SEPTEMBER

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Sunday

Monday

Tuesday

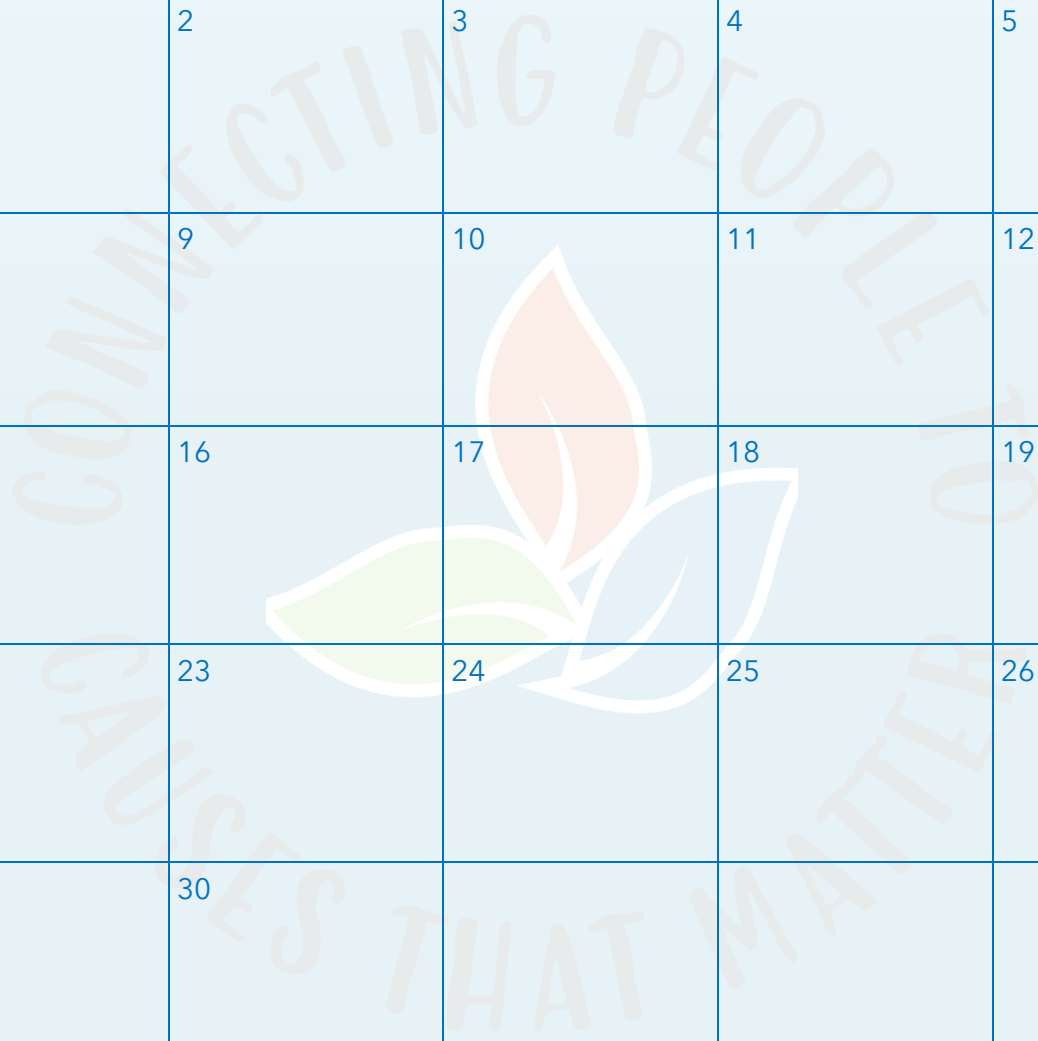
Wednesday

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Friday

Saturday

	1 LABOR DAY	2	3	4	5	6
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28	29	30				



COMMUNITY COLLABORATION AND LEADERSHIP

In 2020, the Jackson City Council unanimously voted to create the MLK Corridor Improvement Authority, a group dedicated to redevelopment efforts along MLK Drive and Prospect Street. The MLK Corridor Improvement Authority is a ten-member board that directs planning and investments for this initiative. Their mission is to promote economic growth and development by aiding in the reinvestment and revitalization of property and supporting community and business opportunities within its district area.

In 2023, the U.S. Department of Transportation's Rebuilding American Infrastructure with Sustainability and Equity (RAISE) granted over \$6M in federal funding for improvements to Martin Luther King Jr. Drive from South Street to Morrell Street. Planned enhancements include pedestrian safety measures, stormwater infrastructure, street lights, and other street and traffic flow improvements. JCF engaged in a contract to be the backbone support of the grantmaking process. This work included building the grant application, recruiting community members to serve on the grant committee, and facilitating the grant decision-making process - all to support the development and investment of new businesses and existing businesses along the corridor.



In the first round of grants in 2023, Mikey's Barbershop, owned by Michael Parker (picture courtesy of MLIVE), received \$50,000 to add 400 square feet to its 225-square-foot building. Mikey's was approved for an additional \$25,000 in 2025, which will help replace the roof and fill in missing trusses. Michael is a retired police officer who was invited by the Governor to serve on the States Board of Barber Examiners. His barbershop isn't just a place to cut hair but it is also a cultural gathering place for community members to come together.

September

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OCTOBER

November

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Sunday

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Wednesday

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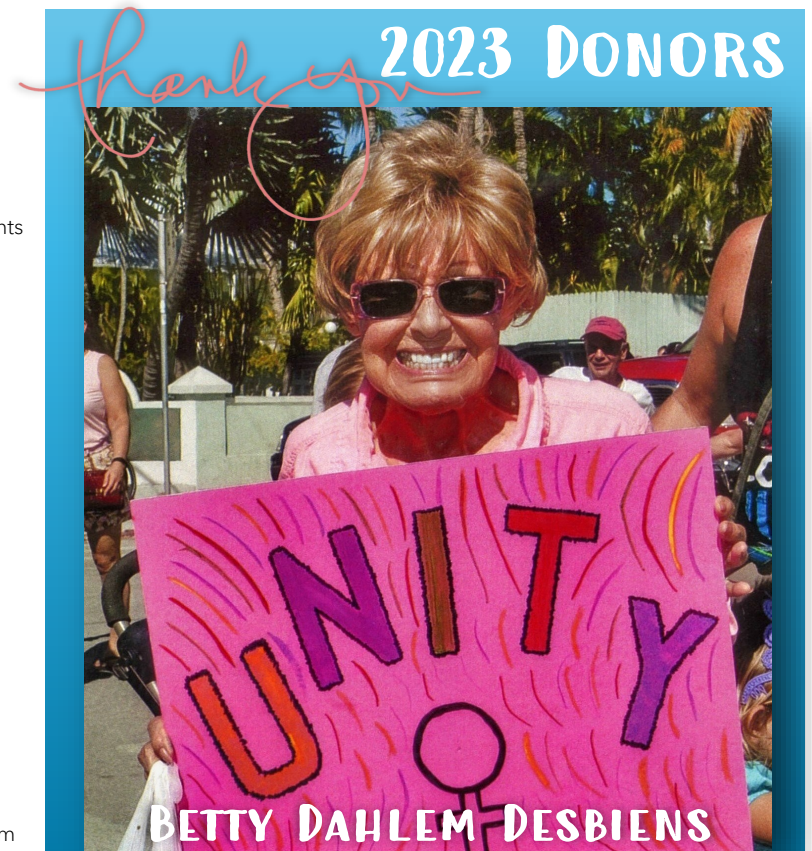
Saturday

			1	2	3	4
5	6	7	8	9	10	11
12	13 COLUMBUS DAY	14	15	16	17	18
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26	27	28	29	30	31	

William Abbott
 Dr. and Mrs. Brian A. Adamczyk
 Dr. and Mrs. Robert D. Albertson, III
 Alro Steel
 Altech Doors
 Henry Alvarez
 Alvin L. Glick Foundation, Inc.
 Karen Alwine
 American 1 Credit Union
 American Title Company of Jackson
 Amy Annis
 Anonymous
 Derek and Amanda Anspaugh
 Jossely Aponte
 Kurtis M. Ashley
 Dana and Glen Ashlock
 Jammie Bacon
 Beverly B. Baker
 Louise Baker
 Cynthia Barrus
 Battle Creek Community Foundation
 Jeffrey Beal
 Elaine Beck
 Stephanie Belcher
 Cindy and Rick Bellew
 Mary Benson
 Mr. and Mrs. Francis X. Berkemeier
 Bill and Anne Best
 Anne Birchmeier
 Mark Biskupski
 Denise and Dave Bjorklund
 Barb Blouin
 Karen Bollheimer
 Edie and Ken Bolton
 Bond & Company
 Marc Bonneau
 Mr. and Mrs. George F. Boone
 Dr. and Mrs. Jerry B. Booth
 Monica Bouman and Darrell Norris
 Mindy Bradish-Orta
 Marcia Bratschi
 Carole L. Briggs
 Jennifer Bruey
 Indrea Buckner
 Sally Bunce
 Angela Burzynski
 Ann Butler
 Kathryn Butler-Goodwin
 John and Lisa Butterfield
 Candy Calvert
 Jesse Carrajat
 Joyce Cauley
 Christine Chaparro

Tonni Ogle Chapel
 Christine Chavez
 City of Jackson
 Kathleen and Susan Clark
 Shane and Andrea Clark
 Thomas L. and Jan L. Clark
 College and Career Access Center
 Robert Collier
 James and Chlorita Conner
 Consumers Energy Foundation
 Sandra S. Craft
 Brenda Crooks & Family
 Daniel Crowley
 John and Joan Cummings
 Denny and Sarah Dapra
 Doug and Karen Davey
 Mr. and Mrs. Frederick L. Davies
 George and Sara Davis
 Christina M. Dellas
 Joseph DeLombarde
 Delta Dental of Michigan
 Betty L. Desbiens
 David and Karen Desnoyer
 Russell Desy
 Bruce Deverman
 Susan L. Diebold
 John and Sue Dixon
 Jane Dillon
 Chuck and Jan Dominick
 Thomas and Jeanne Draper
 Martin DuBois
 Robert & Barb Duke
 Ruth Dukesbury
 DWG Holdings LLC
 Linda Eder
 Dr. J. and Mrs. Susan Edurese
 Embellishments Gallerie, Inc.
 Erma E. Biedermann Student Scholarship
 -Fund of the Comerica Charitable Trust
 Euchre Club
 Andrew Faber
 Jack Fairly
 Shelly Farhat
 Fetch Data, LLC
 Ryan Fewins-Bliss
 Jennifer Flick
 Georgia and Travis Fojtasek
 Fore Capital LLC
 Gina Fortress
 Scott and Michelle Fowler
 Jeremy Frew
 Eric and Kelly Froedtert
 Martha A. Fuerstenau
 Carol Atkins Gaddes

Kathryn Ganton
 James Geisman
 Bonnie Gettys
 Edythe S. Gilbert
 Brian and Carrie Glick
 Bruce and Sue Goldsen
 Cherie Good
 GPGR Certified Public Accountants
 Jamie and Lori Grace
 Jim and Shirley Graves
 Libby and Michael Greanya
 Ann M. Green
 Suzette Grep
 Barb and John Griffin
 David Griffus
 Thomas Gruel
 Jennifer Haeger
 Jim and Marsha Haehnle
 Chris and Sam Hammond
 Liz Hartley
 Louise Hefka
 Kelly and Don Hendershot
 Henry Ford Jackson Hospital
 Heather Herndon
 Gregory Hoffman
 Patricia Hoffman
 Dennis Hill
 Marquita Hill
 Monica Hill
 Patrick and Elizabeth Hitchingham
 Tony and Becky Hollow
 Susan Holmes-Walker
 Allan and Jo Ann Hooper
 Jamie Hoover
 Lauri Howard
 Thomas Hunsdorfer
 Hurst Foundation
 Marge and Stan Idziak
 Craig and Lynn Impey
 Inosencio and Fisk, PLLC
 Jack V. Butterfield Investment Co.
 Jackson College
 Jackson County Intermediate
 -School District
 Jackson County Medical Society
 Willow Jeffreys
 Richard and Mary Ann Johnson
 Ronald and Marvel Jones
 Brian and Theresa Jurasek
 Wendy Kalahar
 Daniel Kapp
 Jeff and Phyllis Karmol
 Kathryn Keersmaekers
 Kelly Fuels, Inc.



Betty was a larger than life personality with a passion for Jackson County and a heart for nature. In 2003, she established the Jackson County Parks Association Fund to support our beautiful parks. She was a doer and worked with many area nonprofits to improve our community. Her second home was in Key West. In 1988 she converted a neglected city-run garden into the Key West Botanical Garden Society complete with a Board of Directors and educational staff.

Betty continued her work in Jackson by establishing the Betty Dahlem Endowment Fund in 2015. After funding and volunteering at many different organizations, she chose four of her most beloved non-profits as benefactors; the Cascades Humane Society, the Key West Botanical Garden Society, the Hanover-Horton Area Historical Society, and the Aware Shelter. Betty passed in 2023 but with the legacy she created through her Fund, she is able to continue her support for generations to come!

October

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NOVEMBER

December

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21	22	23	24	25	26	27
28	29	30	31			

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

						1
2	3	4	5	6	7	8
9	10	11 VETERANS DAY	12	13	14	15
16	17	18	19	20	21	22
23/30	24	25	26	27 THANKSGIVING DAY	28	29

Nicholas Kennedy
 Gary and Lynn Kenworthy
 Dr. Paul S. Kenyon, MD
 Courtland Keteyian
 Dr. and Mrs. Lorenz Kielhorn
 Kiwanis Club of Jackson MI
 Joe and Sue Koziol
 Gary and Jann Krupa
 Makendra Krutsch
 Martha Kuhn
 Jerry and Diane LaFaive
 Jon and Donna Lake
 Jean LaMontagne
 Joel Landenberger
 Sandra Lane
 Maria Lapinski-LaFaive
 Tracy Ledford
 Al and Jill Lefere
 Pete and Nancy Lefere
 Janet Lehman
 Wayne and Karen Leja
 Kathy Lincoln
 Jackie Livesay
 Martin and Karen Lozier
 Frank and Angie Lusebrink
 Frank Lusebrink, Jr.
 Erik Lyman
 Zoey Lyons
 Macchia Family Foundation
 David Mahon
 Cynthia Maino-Shue
 Dennis and Kim Maino
 Mark and Sandra Marcucci
 Gregory Marsh
 Sandra Marsh
 Dennis Maurer
 Susan Maxson
 Jim and Sharon McCann
 Doris McConkey
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 Kevin and Lisa McDaniel
 Danielle McGee
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 Ronald E. Mealay
 Rebecca Mehall
 Christine Melling
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 -of Michigan
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 M. Lynn Miller
 Sharon Miller
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 Lora Mitchell
 Mary Moburg
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 Joel Moore
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 Monica Moser and Steven Trosin
 Shanna Munn
 MVP Sports Store, Inc.
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 Marcela Westrate
 Angela Wetherby
 Larry and Julie Wetherby
 Don and Lucy White
 Harold and Louise White
 James White
 Dennis and Marcia Whitehead
 Craig and Susan Whitmore
 Jonathan and Melissa
 -Tucker Williams
 Phil and Pat Willis
 Phil and Pat Willis Foundation
 Beverly Wisniach
 Joe and Judy Wolfe
 Ed Woods
 Michelle Woods
 Suzanne Woolworth
 Linda Wright
 Chuck and Sue Wrzesinski
 Rick and Lynette Wyllis
 Greg Zeller
 John and Patricia Ziembra

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 David Abbott
 Dolores Abbott
 Donald Abbott
 Karen Abbott
 Whitney C. Albertson
 Jody C. Bacon
 Dennis J. Beck
 Felix and Eileen Best
 Clark E. Bisbee
 Amy Bonneau
 Officer James D. Bonneau

Thank you 2023 DONORS



In 2006, David J. Ogle started a fund to keep the memory of his son alive and support families affected by substance abuse. This year, David's sister, Tonni Ogle, married James Chapel, reconnecting after nearly 48 years. To celebrate and continue to grow the fund, the bride and groom requested donations to the David J. Ogle II Memorial Fund instead of gifts, celebrating their special day by honoring the legacy of Tonni's brother.

IN MEMORY continued

Chris Brian
 Jim Brian
 Lauren Caster
 Thomas I. Clark, Jr.
 Dick Clifton
 Terrance Herbert
 - Conner
 Dick Dereadt
 Rocci DiVietri
 John Gruel
 Norm Henson
 George Hogoboom
 Elaine Ignico
 Dennis Kiley
 Gerald Knight
 Andrew LaFaive

Bob LaZebnik
 Evelyn Markowski
 Nancy Mealoy
 Lyle Miller
 Janet Best Mitchell
 Cheryl Norey
 David J. Ogle, II
 Barbara Ramp
 Wallace Ramp
 Marilyn Rossman
 Elizabeth Scanlon
 Dr. Garland Scott, Jr.
 Mark Silvey
 Rose Simonetti
 Jay Harris Strohl
 Edward Ziegler

IN HONOR

Carolyn Bloodworth
 Tom and Nancy Evanson
 Robert Fisher
 Jim and Marsha Haehnle
 Victoria Moore
 Monica Moser and
 -her great Team!
 Hendrik Schuur
 Nick Sheldon
 Robert and Donna Simmons
 Honorable Carlene Walz
 Mary Walz and Neil
 -Johnston
 Patrick and Suzanne Walz
 Susan Walz and Jeff
 -Goldberg



Left to right: Kelly, Monica, Lisa, Monica, Cindy, and Erik. *not pictured Dana

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Monica Bouman, Administrative Assistant
Kelly Froedtert, Operations Director
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Lisa McDaniel, Marketing & Communications Director
Erik Lyman, Donor & Community Relationship Director
Cindy Bellew, Youth Advisory Committee & Scholarship Coordinator

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Victoria Moore
Sheila Patterson
Nick Reynolds
Addison Richmond
Tovah Sheldon
Stuart Smith
Carl Spaeth, III
Kevin Sykes
Angela Wetherby

WISHING YOU AND
YOURS A HEALTHY,
PROSPEROUS HOLIDAY
SEASON AND NEW
YEAR!

November

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						1
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30						

January

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18	19	20	21	22	23	24
25	26	27	28	29	30	31

DECEMBER

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24 CHRISTMAS EVE	25 CHRISTMAS DAY	26	27
28	29	30	31 NEW YEAR'S EVE			

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