

Feeding Our Faith



A Quarterly Publication by the
Catholic Community Foundation of Mid-Michigan



2nd Quarter 2020

A Message from the President



Greetings!

First and foremost, I would like to offer my prayers to the community as our families, businesses and way of life have been affected by the global coronavirus pandemic. While this time may be filled with moments of uncertainty, let us remember to fill each other with the hope and love of Our Lord. God has blessed us with an opportunity as a community to exercise our gifts of compassion, humility and love. So let us look at each neighbor, each person as if they were Jesus.

As we continue our work at the Catholic Community Foundation of Mid-Michigan, this newsletter has information to update you on our operations and projects. Our annual report is included in detail. There also is a listing of the scholarship recipients for 2020, a look at our Catholic schools adapting to online instruction and a list of our very generous recent donors. Deacon Rick Warner also shares his decision to open a CCFMM donor-advised fund to ensure that his charitable contributions will endure in perpetuity. Finally, there is a letter from Kristin Smith, our executive director, highlighting our quarterly disbursement total and scholarship awards.



Through the intercession of Saint Joseph, we ask that we may be blessed to do the work of the Lord with the same humility and strength that he had. Oh most holy Saint Joseph, pray for us. Amen.

I look forward to continuing to serve you. May God bless you and your families,

Michael Shabluk, CCFMM President

Future Meeting Dates



Board of Trustees Meetings

June 9 | September 8 | December 8

Executive Committee Meetings

July 29 | August 24 | October 21 | November 18

Finance Committee Meetings

August 18 | November 17

Grants Committee Meetings

August 14 | November 13

Investment Committee Meetings

August 19 | November 13

Marketing Committee Meetings

August 6 | October 1 | November 5

**Committee Meeting dates subject to change*

New Software!

CCFMM is implementing a new software that combines donor management, grant management, gift processing, and finances! Stay tuned for further updates.

New Board Members

Five new Board of Trustees Members were voted upon at the March 12th Board Meeting. Check out the CCFMM website as well as the Facebook page where their bios will be featured!

BIG Raffle

To keep our community safe over the month of April, the BIG Raffle committee had made the decision to postpone the BIG raffle event which was originally scheduled for April 23rd. A future date will be decided by the BIG Raffle committee. Look to the website and Facebook page for updates.

Like us on Facebook!

CCFMM News



Community Impact



Saginaw Diocese's Catholic Schools convert classes to distance learning format

Written by Joan Ramm

There is plenty of innovation and creative learning going on even though Catholic School students in the Saginaw Diocese are homebound because of the coronavirus. There are virtual band practices, science experiments using simple ingredients found at home, virtual fundraisers and even virtual Spirit Week events.

"Our goal is to allow students to complete state and national standards, maintain a sense of normalcy and have students connect with their classmates," said Laura Wilkowski, principal at St. Brigid Catholic School in Midland.

Daniel Decuf, principal at Nouvel Catholic Central High School, said he is impressed by how quickly teachers and students adapted to virtual learning. "With less than 24-hours to prepare and with high levels of uncertainty, our team has remained calm and focused on what could be done to best help our students," he said. "It has been our goal to continue the Catholic community atmosphere, even in a distant setting," Decuf added.

Parents who have always had a significant impact on their children's Catholic education, have new responsibilities as schools remain closed until the end of the school year. "We have been working with parents to ensure that their students have the resources and support they need to succeed in this new environment," Decuf said.

Jodi McFarland Friedman, a mother of four who has two children attending St. Brigid School, said home schooling has been an adventure, and not a bad one. She considers herself "support staff" in working with her fifth - grade son. His teacher provides detailed lessons, replies to emails throughout the day and the organization of keeping fifth graders on task. "Teachers are keeping a cool demeanor. They are not showing how much they are sweating to make this look easy," Friedman said.

Ava Friedman, eighth-grade daughter of Jodi and Eric Friedman, also complimented her teachers. "My favorite class is definitely math because it's more interactive. We do practice problems on share screen in Zoom, raise your hand online. It's more fun, it keeps me entertained."

Although she misses her classmates, sports and school celebrations she feels connected. "I feel like the teachers really care about me. They're really sweet with saying if anybody just

Community Impact Cont.



needs to talk, set up an email or Zoom call. They know this time feels incredibly isolating.”

Meanwhile, parents who are struggling with the electronic delivery also are being supported. Wilkowski said she and her staff have helped families understand the electronic learning process. “We check in as a staff because we care,” Wilkowski said.

Sister Philomena, Interim school building leader at Our Lady of Lake Huron School, said their staff also had to consider that some parents still work, some do not have technology in their home or are not available to assist their children. “We had to develop a plan that could help our students but not leave any of them behind,” she said. There is a one-day-each-week pick up and drop off of assignments at the school. The schools also have provided multiple opportunities for students to stay connected to their faith. “It is important for the students to turn to faith during times of anxiety and trouble,” Wilkowski said, explaining that emails and the parish website provide prayers and reflections.

Sister Mary Philomena said religion goes beyond praying together. There are family discussions and opportunities to reach out to others during the pandemic. The school leaders also turned to their faith as they met the challenges of

delivering instruction in a self-isolating environment. “We knew that with the grace of God this could be done,” Sister Mary Philomena said.



Ava Friedman, 14 and in eighth grade, joins St. Brigid math teacher Kristi Gilbert via Zoom for a class that begins in prayer.



CCFMM Thanks First Responders

Written by Mary Beth Looby

They go to work everyday not knowing if their own health or welfare may be in jeopardy. Some walk into ERs and Urgent Cares, knowing they will see and treat Coronavirus patients and have to make tough decisions. Some care for seniors in nursing homes, but don't always have the proper protective garb. Some are First Responders who go where duty calls in the community, never knowing what they might walk into. Some trust in God and step into hospital Covid-19 rooms, thinking only of ministering to the spiritual needs of sick patients who are allowed no visitors.

During this pandemic, the Catholic Community Foundation of Mid-Michigan (CCFMM) saw the need to recognize, thank, and pray for those on the front lines in our diocese. As a small gesture of appreciation, CCFMM ordered locally arranged fruit/treat baskets to present to First Responders throughout all 11 counties of the Saginaw Catholic Diocese. Two volunteer members of the CCFMM Marketing committee, Joan and Mary Beth, and their husbands had the honor and privilege of driving throughout Mid-Michigan delivering the beautiful (and heavy!) baskets.



Joan Ramm (left) and Mary Beth Looby (right) preparing to send out the gift baskets.

At nursing homes from Bad Axe in the Thumb to Clare in the north and Mount Pleasant in the west, healthcare workers were delighted to step outside and find generous baskets of fruit and treats on their doorsteps.

In Saginaw, Fr. Andy Laframboise, who, along with Fr. Adam Mahar ministers to Coronavirus patients at Covenant Hospital, was surprised and pleased to find a basket at their rectory door that was heavy with fruit and a large variety of snacks to enjoy during quarantine. Brushing off thanks for all he and Fr. Adam do, Fr. Andy was more interested in thanking CCFMM and asking

Lives on the Line Cont.



for prayers. At a police station in Saginaw, a uniformed officer received the basket for himself and fellow First Responders with a smile and a sincere thank you.



For the CCFMM Marketing Committee members who delivered baskets, it was sheer joy seeing the smiles and delight of the dedicated First Responders throughout our diocese. Mandy Palmer, at the Tuscola County Medical Care Community in Caro, sent this thank you: "Please send our appreciation and thank you to the Catholic Community Foundation. We greatly appreciated the beautiful fruit basket."

The first thank-you baskets were delivered on May 13, the feast day of Our Lady of Fatima. Accordingly, we ask our Blessed Mother Mary to provide her loving protection for all those who



selflessly care for our beloved senior citizens in nursing homes; who care for Covid-19 patients in our hospitals; who help and protect citizens within our communities; and who minister to the spiritual needs of Coronavirus patients in our hospitals.

According to CCFMM Executive Director, Kristin Smith:

"Caring for others and building our community is living the Life of the Gospel message of love. At this time of global pandemic, the Catholic Community Foundation of Mid-Michigan is happy we could reach out with thanks and prayers to First Responders within all 11 counties of the Saginaw Diocese."

Thank You Fr. Bob Navarre Endowment Fund



Over the course of a year the Catholic Community Foundation of Mid - Michigan disburses various scholarships to students in both high school and college to aid in financial assistance.

Over time the Catholic Community Foundation has received letters from recipients who wish to describe not only how the scholarship was used but to express their gratitude and appreciation as well. Madeline Champagne is one of many recipients who blessed the CCFMM with allowing us to see how the scholarship impacted her life.

Dear Catholic Community Foundation of Mid Michigan,

Thank you for the gift of \$1000 in the form of the Fr. Bob Navarre scholarship, which will be used to cover some of the costs associated with Albion College. I am excited to begin the next chapter of my life as I study biology and work towards becoming a doctor, and thank you for helping to make my dream possible. As I continue forward, I know that I will not forget this kindness and I hope that I may follow your example of helping my community in the future.

Sincerely grateful,

Madeline Champagne

Madeline Champagne

2020 Donor Advised Scholarship Recipients



Recipient

Fund

Berberovich Memorial Fund

Recipient Pending

The Berberovich Memorial Fund serves as a memorial for Dr. and Mrs. Berberovich. The purpose of the fund is to provide scholarships to members of St. Thomas Aquinas Parish in Saginaw, MI, who graduated from a Saginaw Catholic High School and are planning to attend a Catholic College or University.

Recipient

Fund

LeFevre and Rokita Families Catholic College Scholarship Fund

Emily Guza
Grace Giroux
Kinsey Brissette
Lily Monahan

The LeFevre and Rokita Families Catholic College Scholarship Fund was created in honor of Geraldine Ann and Leonard Hugh LeFevre's families. The purpose of the fund is to provide scholarships to students who graduated from a Catholic High School in the Diocese of Saginaw or were homeschooled, and plan to attend a Catholic College.

Joshua Robert Jasman Fund

Recipient Pending

The Joshua Robert Jasman Fund was established in 2010 in loving memory of Joshua Robert Jasman, who lived his life with the same fearless passion he lived his faith. The purpose of the fund is to provide college scholarships to select students graduating from a Bay County High School and to support medical research for Ewing's Sarcoma, the disease which took Josh's life.

Regina Graveline Family Fund for Catholic Education

Recipient Pending

The Regina Graveline Family Advised Fund for Catholic Education was created as a loving memorial to Regina Graveline who passed away in 1999. Regina taught, lived and instilled in her children a love of Jesus Christ and the teachings of the Catholic Church. The fund serves as a reminder to future generations that it is in giving that we receive.

2020 College Scholarship Recipients



Recipient

Fund

Craig Siler Scholarship

Maria Gross

The Craig Siler Memorial Scholarship was created to provide Nouvel Catholic Central High School college - bound graduates with assistance as they move on to the next level of education and to reward students for their passion in music.

Fr. E.C. LeFevre College Scholarship

Sam Buckingham

The Fr. E.C. LeFevre College Scholarship Endowment Fund was created in memory of Fr. LeFevre, who spent his lifetime in service to God and His Church. The fund is in honor of Rose C. Calkins, who started the scholarship fund in Fr. LeFevre's name. The purpose of the fund is to provide college scholarships to students graduating from Nouvel Catholic Central High School, formerly SS. Peter and Paul High School in Saginaw, MI.

Fr. Robert G. Navarre College Scholarship

Madelyn Siner

The Fr. Robert G. Navarre College Scholarship Endowment Fund was established in 2009, with the desire to provide assistance to college bound Catholic High School graduates.

Recipient

Fund

Larry J. Oswald Memorial Scholarship

Brenna Radke

Created in 2007 by Debbie Oswald in loving memory of her husband, the Larry J. Oswald Memorial Scholarship Endowment Fund was designed to reward a high performing high school student for his/her efforts, by providing a college scholarship.

Lori Stillwell Memorial Scholarship

Nicholas Kontes

The Lori Stillwell Memorial Scholarship Endowment Fund was established in honor of Lori Stillwell, a graduate of All Saints Central High School by her parents Judy and Lee Stillwell.

Patrick Ackerman Scholarship

Sam Buckingham

The Patrick Ackerman scholarship was created in 2007. The purpose of this fund is to provide assistance to graduates of Nouvel Catholic Central for college.

2020 College Scholarship Recipients



Recipient

Fund

Recipient

Fund

Rod Luplow Memorial Scholarship

Zaiden Mitchell
Kieran Schultz

The Rod Luplow Memorial Scholarship Endowment Fund was established as a tribute to Rod Luplow, to celebrate all his accomplishments on and off the football field. The purpose of the fund is to award a scholarship to a student graduating from Nouvel Catholic Central High School.

Brenna Radke

St. Thomas Aquinas Slominski Scholarship

The St. Thomas Aquinas Slominski Scholarship Endowment Fund was created to provide scholarships to any boy or girl who is graduating from a Saginaw County High School and is a graduate of St. Thomas Aquinas Elementary School in Saginaw.

Scott Dangel Scholarship

Nathan Wardin

The Scott Dangel Scholarship Endowment Fund was created to award college assistance to a student athlete graduating from Nouvel Catholic Central High School.

Harry Dwan

Timothy Horny Nouvel Baseball Scholarship

The Timothy Horny Nouvel Baseball Scholarship was created as a lasting memory to the legacy of Timothy Horny. The scholarship will be awarded to a graduating senior of Nouvel Catholic Central High School in Saginaw, MI.

Shannan Marie Thompson Memorial Scholarship

Grace Giroux

The Shannan Marie Thompson Memorial Scholarship Endowment Fund was created in 2007 by Richard and Sue Thompson in loving memory of their daughter, Shannan Marie, who attended Nouvel Catholic Central.

Ethan Colby

Val and Julia Kostrzewa Nouvel Scholarship

The Val and Julie Kostrzewa Nouvel Scholarship Endowment Fund for College Education was created to help graduating seniors from Nouvel Catholic Central High School receive assistance as they move on to their college careers.

Statement of Financial Position



	Total	
	2018	2019
Assets		
Current Assests		
Cash	\$ 291,874	\$ 582,565
Promises to Give, Net of Allowanccce for Doubtful Accounts	138,985	143,671
Prepaid Expenses	50	117
Total Current Assets	430,909	726,353
Cash - Investments	109	111
Long - Term Investments	26,111,735	30,793,154
Promises to Give, Net of Current Portion	717,456	604,882
Total Assets	\$ 27,260,209	\$ 32,124,500
Liabilities and Net Assets		
Current Liabilities		
Accounts Payable	\$ 83,392	\$ 7,323
Payroll Liabilities	7,680	11,315
Annuity Obligations, Current Portion	96,804	96,804
Total Current Liabilities	187,876	115,442
Annuity Obligations, Net of Current Portion	95,266	53,734
Long - Term Debt	220,649	128,000
Total Liabilities	503,791	297,176



Statement of Financial Position



	Total	
	2018	2019
Net Assets		
Without Donor Restrictions		
Undesignated (Deficit)	\$ (50,487)	\$ 82,063
With Donor Restrictions		
Perpetual in Nature	18,412,966	19,073,116
Purpose Restrictions	7,729,568	12,074,130
Time-Restricted for Future Periods	664,371	598,015
Total with Donor Restrictions	26,806,905	31,745,261
Total Net Assets	26,756,418	31,827,324
Total Liabilities	\$ 27,260,209	\$ 32,124,500

**Draft Audit Results



Statement of Activities



	Total	
	2018	2019
Revenue, Support and Gains		
Contributions	\$ 849,945	\$ 1,294,321
Net Investment Activity	(1,184,968)	5,174,170
Change in Value of Split-Interest Agreements	48,530	52,334
Net Assets released from Restrictions	-	-
Total Revenue, Support and Gains	(286,493)	6,521,363
Expenses		
Program Services		
Grants	1,086,042	1,144,434
Other Program Expenses	99,876	144,704
Management and General	24,972	99,486
Fundraising	128,355	61,833
Total Expenses	1,339,245	1,450,457
Change in Net Assets	(1,625,738)	5,070,906
Net Assets (Deficit) - Beginning of Year	28,382,156	26,756,418
Net Assets - End Year	\$ 26,756,418	\$ 31,827,324

**Draft Audit Results

Q1 - 2020 Donors



Abele Trust

John and Meghan Aird

Mrs. Theresa Albrecht

Evelyn Anderson

Anthony & Elizabeth
Student Loan Trust

Carol Byrne

Mr. James Church

Rhonda Cole

Mr. & Mrs. David Combs

Mr. Bernard Ederer

Michael Elftman

Mr. & Mrs. Joseph and
Angela Garner

Joe & Kelley Hammis

Mr. Thomas Kapuscinski

Kathleen M. Leikert Trust

Mr. Richard Koester

Knights of Columbus
Ladies Auxiliary #67238

Theresa M. Mahoney
Trust

Mrs. Katherine Maurer

Mrs. Sarah Ostahowski

Mr. James Paas

Mrs. Barbara Raedy

Michael & Dolores Rudy

Saginaw Area Catholic
Schools

Mr. Charles Shaffran

Mrs. Rochelle Siler

Mrs. Elizabeth Spence

Mrs. Marcy Sturtz

Sugar Shack

Mr. & Mrs. Alan Watson

William Brenske
Testamentary Trust

Mr. & Mrs. James and
Peggy Wisneski

Total Donors

32

**Total
Donations**

\$983,992

Thank You

**for helping us
help others!**

“Complete my joy

by being

of the same

mind, having the

same love,

being in full

accord of one

mind.”

Philippians 2:2

Establishing a New Fund



Warner Advised Fund

The CCFMM recently asked Deacon Rick Warner why he decided to open a donor advised fund with the CCFMM. He responded with an article about his lifelong goal to support his parish, parish school, community soup kitchens, food pantries and other Catholic charities. Here is his story:

Last year, after 34 years working in the corporate world, I worked myself out of a job and was part of a restructuring in the company. I retired early and then was able to work full time for my Church, as a Director of Parish Life for the Nativity of the Lord Parish in Alma/St.Louis. As part of the restructuring, I was given a severance package and believe it or not, that put me in a bit of a predicament. I owed one-third of my severance to the government. So, when I talked with my tax accountant about this potential impact, he asked me if I ever considered setting up a donor-advised fund.

My reply was, what is that? In a nutshell, he explained that it is a charitable giving vehicle administered by a public charity.

Establishing a New Fund Cont.



It is created to manage charitable donations on behalf of organizations, families, or individuals. A donor - advised fund would allow me to place monies into a fund as a charitable donation and gave me greater flexibility to distribute them over time. I will always give to charities as part of my tithe, so why not just front load my giving? That meant that I could direct the money to the places I wanted it to go, versus the government taking it and using it for its purposes.

There are many different investment companies that offer donor - advised funds, but I knew that CCFMM managed investment funds for the Diocese of Saginaw. I decided to setup my fund through them.

What I liked about CCFMM is that their investments are with companies that are in line with my Catholic Christian values. Their growth strategies and administrative costs are competitive with other investment companies. I also liked that the distributions through CCFMM are directed as I wish. Overall, the vast majority of the funds distributed through CCFMM stay within our Diocese of Saginaw.

With a donor - advised fund, I advise the sponsoring

organization where the money should go. While rare, a sponsoring organization could conceivably ignore the donor's intent. This also is what makes working with CCFMM great; they support the same beneficiaries that I support.

Donor - advised funds have many immediate benefits. Kristin at CCFMM helped me through the process and explained all of the other potential benefits that may present themselves in the future. Clearly my donor advised fund was the best decision for my wife and me.



Trust in the Lord with all your heart, and do not rely on your own insight... Honor the Lord with your substance and with the first fruits of all your produce;

Proverbs 3:5&9



Letter from the Executive Director



Happy Summer Everyone!

I pray that over the past few months you and your families have been safe and healthy. I hope that during our time at home you have been able to grow closer as a family and increase your love for Christ. While we were not able to join physically during this year's Easter Season, it is my sincere hope that you were able to worship Our Lord and experience Him through His Life, Death and Resurrection.

As many businesses and schools have been affected by the Shelter - in - Place Order due to the coronavirus, the CCFMM and Diocese were affected as well. Although unable to work from the office, Our Lord has provided many blessing with the ability to work from home through technology and assistance from many IT specialists. With these blessings we have been able to continue communication, collaboration, processing donations, distributing scholarships and grants.

In addition, we've been able to continue marketing through the CCFMM Facebook page, website and newsletter. In the second quarter, CCFMM distributed \$30,127 in grants and over \$16,700 in college scholarships. We have been tirelessly working to ensure that no opportunities were missed for students, parishes and schools. Soon we will be announcing the scholarships that are available for high school students seeking financial assistance.

While the last couple of months were filled with moments of uncertainty, our faith never failed. God has given us a mission to provide love and support to all of His children. Our Lord supplies us with the tools that we need to fulfill our mission; therefore, never do we need to worry or be filled with anxiety regarding our future. We continue to pray and ask for Mother Mary's intercession, as she is the prime example of accepting God's will with confidence and trust that He would guide her along the way.

May God Bless You,

A handwritten signature in black ink that reads "Kristin Smith".

Kristin Smith, CCFMM Executive Director



Thank You!



Thank YOU for living your faith and helping us represent Christ across the Diocese of Saginaw and Beyond!

We hope you enjoyed the third edition of *Feeding Our Faith*, a quarterly publication by the Catholic Community Foundation of Mid-Michigan.

Please visit our website, www.CCFMM.org, and like us on Facebook to keep up to date on the latest Foundation happenings. New stories and funds are featured monthly!

We'd love to hear from you!

Visit us online: www.ccfmm.org or in person:

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COMMUNITY FOUNDATION OF MID-MICHIGAN

*Joyous Giving in Christ forever
meeting the needs of all God's people.*

