

December 2025

“EVERY GENEROUS ACT  
OF GIVING, WITH EVERY  
PERFECT GIFT,  
IS FROM ABOVE,  
COMING DOWN  
FROM THE  
FATHER  
OF  
LIGHTS.”

*Generously supporting the  
spiritual, educational, and social  
needs of our Catholic community  
in the Diocese of Saginaw.*

*JAMES 1:17* NRSV

# A Season of Giving

As the Advent Season begins, it's not only time to prepare ourselves for Christmas, but also to reflect on our service in 2025.

This edition reflects on the Catholic Community Foundation's work during July, August, and September 2025. During this time, we focused on another pillar of our mission: the social needs of our community, supported by our community grants.

This year, our grant disbursements totaled more than **\$150,000!** With your generosity, we are meeting the needs of our diocese, schools, and community.

As you read, please share this information with others. Visit us online at [www.ccfmm.org](http://www.ccfmm.org).

## Upcoming Events

*December 9, 2025*  
Board Meeting  
Horizons Center, 11:30 a.m.

*December 17, 2025*  
Advent Gathering  
with Bishop Gruss  
Center for Ministry, 4:00 p.m.

*December 24, 2025*  
Foundation offices close

*January 5, 2026*  
Foundation offices re-open

## Board of Trustees

Maureen Becker - *President*  
Bob Miller - *Vice President*  
Dcn. Bob Sasiela - *Treasurer*  
Joe Day - *Secretary*  
Bishop Robert Gruss - *Ex officio*  
Fr. Bill Rutkowski - *Liaison to the Bishop*  
Ruth Buko  
Debra Gunn - *new member!*  
Hector Malacara  
Mike Shabluk - *returning member!*  
Dcn. Rick Warner  
Rob Warner  
Alan Watson

## Staff

Kristin Smith - *Executive Director*  
Sandy Zondlak - *Finance Manager*  
Chad Cook - *Endowment & Database Manager*  
Grace Giroux - *Communications & Development Specialist*

## A Note on Stewardship

We all know Christmas time is a season of giving, but how can we give in the spirit of stewardship? Remember: Stewardship is the call to care for all of Creation and use God's gifts in ways that are good and just. Stewardship also reminds us that God provides all the gifts we have in abundance.

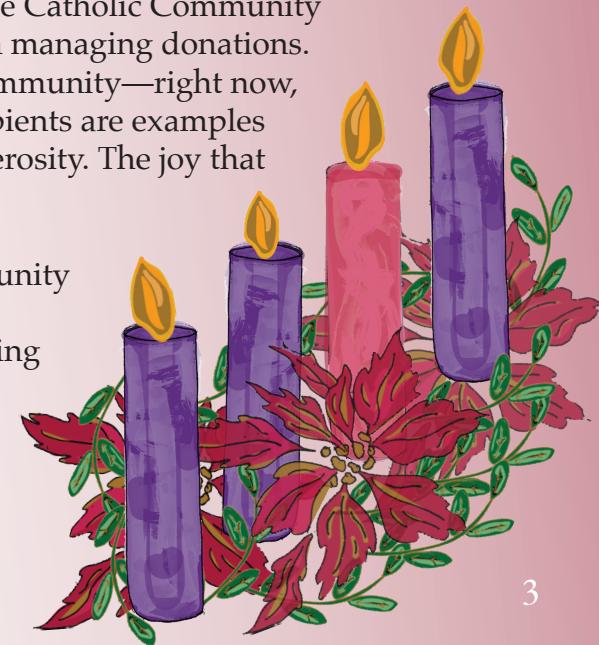
Many of the messages we receive in our world today promote the idea of a scarcity mindset: the idea that we don't have enough time, the idea that we'll never have enough money, or the idea that we ourselves—with all of our accomplishments and losses—are not worthy enough. Practicing stewardship, however, reminds us that we have more than enough.

As Catholics, we recognize that Advent is a time of reflection and preparation despite the countdown to Christmas that looms ahead. Here at the Catholic Community Foundation, we want to remind you that above all else, the seasons of Advent and Christmas are really seasons of stewardship. As we prepare for Christmas, we need to be good stewards of our time, resources, and energy. We have the choice to steward our resources by deciding what businesses to support, what charities to donate to, and what activities we want to participate in. When we make time to pause and reflect on our choices, the ability to practice stewardship becomes intuitive.

As you read this edition, you'll see that at the Catholic Community Foundation, stewardship is about more than managing donations. It's about making a real difference in our community—right now, and for generations to come. Our grant recipients are examples of how stewardship creates a culture of generosity. The joy that comes from giving is a joy that multiplies.

This Advent, all of us at the Catholic Community Foundation pray that your commitment to stewardship will bring you joy not only during the holiday season, but all year long.

*Merry Christmas!  
Happy New Year!*



# 2025

# Grant Recipients

As part of our mission to generously support the spiritual, educational, and social needs of our Catholic community, each year

the Catholic Community Foundation awards grant disbursements to deserving organizations in our community. While the Foundation's ultimate goal is to provide long-term financial stability, we also recognize the importance of charitable giving that addresses the needs of our community **right now**. The Catholic Community Foundation is honored to aid these organizations, whether they're supporting teachers' salaries, managing food pantries, or providing basic health care and necessities for families in need.

In 2025, the Catholic Community Foundation awarded a total of \$151,402 in grants! Since 2008, our grant disbursements total \$1,994,438! The Catholic Community Foundation honors and thanks these organizations that provide critical services to our neighbors in need and further God's work of caring for others. *Congratulations to our 2025 grant recipients!*

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**St. Mary Medical Center**  
**Catholic School Education Grant**  
**Office of Catholic Schools**

**William P. & L. Marjorie Falsey**  
**Memorial Grant**  
**Office of Catholic Schools**



*Dr. Cormac Lynn, Superintendent of Catholic Schools, accepting the grant for the Office of Catholic Schools at the Foundation's 2025 Grants Luncheon.*

## *Anonymous (International) Grant*

\$1,300  
**Community Caring Closet**  
Saginaw  
**LifeClinic Community Resources**  
Saginaw

\$1,500  
**It's All About the Cross Ministries**  
Saginaw  
**St. Christopher Food Pantry**  
Caro

\$4,000  
**Cathedral Free Clinic**  
Saginaw



*Board Members at the Grand Opening of the Cathedral Free Clinic on October 22, 2025 (from left to right): Thor Rasmussen, Dr. Dan Osborn, Erin Looby Carlson, Bishop Robert Gruss, Dr. Michael Wolohan, Kristin Smith, and Dr. Toby Long.*

\$1,973  
**Love for Lukulu**  
Freeland



*Tom Slivinski, accepting the grant for Love for Lukulu at the Catholic Community Foundation's 2025 Grants Luncheon.*

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# Grants for the Poor & Needy

\$325

*Lexington Community in Unity*

Food Socials for the Elderly

\$875

*Lexington Community in Unity*

Backpacks for Meyer Elementary

\$1,000

*Cros-Lex Project Blessing*

Croswell & Lexington

*Rosebush Ecumenical Assistance Program Food Pantry*

\$1,250

*Pigeon Ecumenical Food Pantry*

*St. John Paul II Food Pantry*

Saginaw

\$1,500

*Freeland/St. Agnes Food Pantry*

*St. Brigid of Kildare of Midland*

\$1,840

*St. Brigid of Kildare of Midland*

\$2,000

*Holy Family Parish*

St. Nicholas Pantry in Sandusky

*Ss. Francis & Clare Food Pantry*

Birch Run

*The Partnership Center*

Saginaw

\$2,500

*LifeClinic Community Resources*

Saginaw

*St. Brigid of Kildare of Midland*

\$2,840

*Our Lady of Lake Huron School*

Harbor Beach

\$7,000

*The Market*

St. Charles



Left: Fr. Dave Jenuwine accepting a grant from Executive Director Kristin Smith on behalf of the Ss. Francis & Clare Food Pantry in Birch Run at the 2025 Grants Luncheon.



Jan & Joe Plas of the Freeland/St. Agnes Food Pantry.

Below: Erin Johnson & Connie Mayhew accepting a grant for The Partnership Center, which provides household essentials to create stability for families in crisis.



Ken Neitzke accepting a grant on behalf of The Market. Read about The Market on the next page!

# Grant Recipient Feeds Body & Soul: How The Market Cultivates Community

BY GRACE GIROUX

The Catholic Community Foundation is committed to supporting the social needs of our community. The organizations awarded grants each year not only provide a service for those in need, but also create more inclusive, equitable communities throughout Mid-Michigan.

For Ken and Christine Neitzke, directors of a local non-profit called The Market, cultivating community has always been a priority. When Ken and Christine rejoined Nativity Lutheran Church in St. Charles in 2020, they asked themselves how they could connect with their community during a global pandemic.

What started as a community garden behind their church turned into The Market: a no cost, no judgment food pantry based in St. Charles. When The Market first opened in 2021, it was designed to be what Christine calls your “neighborhood corner store” in the giant pole barn behind Nativity Lutheran Church. In their first month, The Market served 85 guests. Today, four “mini markets” are located in St. Charles, Marion Springs, Oakley, and Saginaw. In 2024, The Market served over 18,500 people and distributed one million pounds of food. Ken says they’re on track to surpass that in 2025.

This year, the Catholic Community Foundation awarded more than \$150,000 in grants—including \$7,000 awarded to The Market from the Foundation’s Grant for the Poor and Needy. Like any food pantry, The Market sometimes struggles to generate consistent funding. “It’s human nature to worry,” says Ken. “But trust God. He’s always provided.” Christine and Ken have stories of how The Market has gone from having no food to having overflowing shelves in a matter of days. “When we put faith in God,” says Ken, “our shelves are stuffed again.”

“The Catholic Church has been our most steady supporter since we started,” says Christine. That connection is thanks to one of The Market’s board members, Mary Beth Smith, who found the grant application from the Catholic Community Foundation and applied. With \$7,000, that money will go directly to purchasing food. According to the Food Bank of Eastern Michigan, \$1 produces 6 meals. That means \$7,000 provides 42,000 meals!



Board Member Mary Beth Smith (left) and volunteer Sue Keevan at The Market location in St. Charles.

At The Market, guests are encouraged to “shop” for the food of their choice at no cost and without judgment.



Ken & Christine (left) with volunteers at The Market location at Immaculate Conception Catholic Church in St. Charles.

To distribute that much food every year, The Market relies on a network of loyal volunteers and local churches. After buying a weekly truckload of food from the Food Bank of Eastern Michigan, volunteers unload the truck at Nativity Lutheran Church and divide it evenly between the four locations. When each of The Market locations opens for a day each week, guests are free to select the food of their choice. For Ken and Christine, their no cost, no judgment approach is what honors the human dignity of each of their guests. "You just come," Christine says. "Come when you need food."

The Market isn't a distinctly religious organization, but it is a place where Ken and Christine show the love of Christ to others. It's a place that, above all else, fosters community.

"Sometimes people ask us 'Why do you do this?' or 'What's your angle?'" says Christine. "When they realize there is no angle, it opens the door for us to talk about the love of Christ." Ken says his favorite part about working with the volunteers is how they've created a community that supports one another regardless of faith. "It's churches working together," Ken says. "It's not just one church."

"The Market is just not a typical pantry," Christine continues. From letting guests choose from a selection of food, to collecting gifts for the Christmas season, Ken and Christine want The Market to truly be a place where all are welcome. Ken and Christine know their volunteers and many of their guests by name as well as their families. Some volunteers even have a habit of saying, "We're going to 'the church' instead of 'The Market,'" Christine says with amusement. "The Market is like the community church."

For Ken and Christine, building that sense of community is the most impactful part of The Market. Christine acknowledges that sometimes charitable organizations can feel like they're being taken advantage of—especially with The Market's no cost, no judgment approach. To that, Christine simply says The Market is about planting seeds that help people recognize the Church as a safe space. "God's not putting you in charge of judging whether they deserve it," Christine says. "He's just telling you to feed them and love them. When you take the idea of 'being taken advantage of' off your plate, it becomes a lot more fun."

And it is clear that Christine and Ken lead their organization with joy. Considering the incredible impact The Market makes each week, Christine and Ken are quite humble about their role as directors. That's even more surprising considering that The Market won the 2024 Food Bank of Eastern Michigan Partner Leadership Award—bestowed on organizations that take innovative approaches to distribute more food to more people. Out of 22 counties and 600 agencies in the Eastern Michigan region, The Market was just one of two organizations awarded this honor. The Catholic Community Foundation is proud to award grants to organizations just like The Market—those that address the immediate needs of our community not just with humility, but also with joy. As Christine says, "It's so fun when you watch God do things that are so outrageously cool you could never take credit for it."

As for the future of The Market, Ken and Christine often say that "God has so much more planned for The Market than we even dreamed." Looking forward, they're searching for steady streams of funding and more avenues to increase their advertising to serve as many people as possible. In fact, The Market has already caught the interest of more churches wanting to host their own "mini market" locations.

However, above all, Ken and Christine value fostering personal relationships with their guests. "Personally, we feel we get so much more reward than we hand out," says Ken. "This is our blessing," says Christine. "These people are our blessing."

# Bishop Untener Education Grant

\$3,736  
*Office of Catholic Schools*

\$4,500  
*St. Joseph the Worker School*  
Beal City

\$7,245  
*Sacred Heart Parish*  
Mount Pleasant

\$8,333  
*Nativity of the Lord Parish*  
St. Mary School in Alma

\$13,000  
*Holy Trinity Parish*  
St. Michael School in Pinconning

\$13,600  
*Our Lady of Lake Huron School*  
Harbor Beach

\$15,000  
*St. Brigid of Kildare of Midland*

\$32,000  
*Nouvel Catholic Central Schools*  
Saginaw

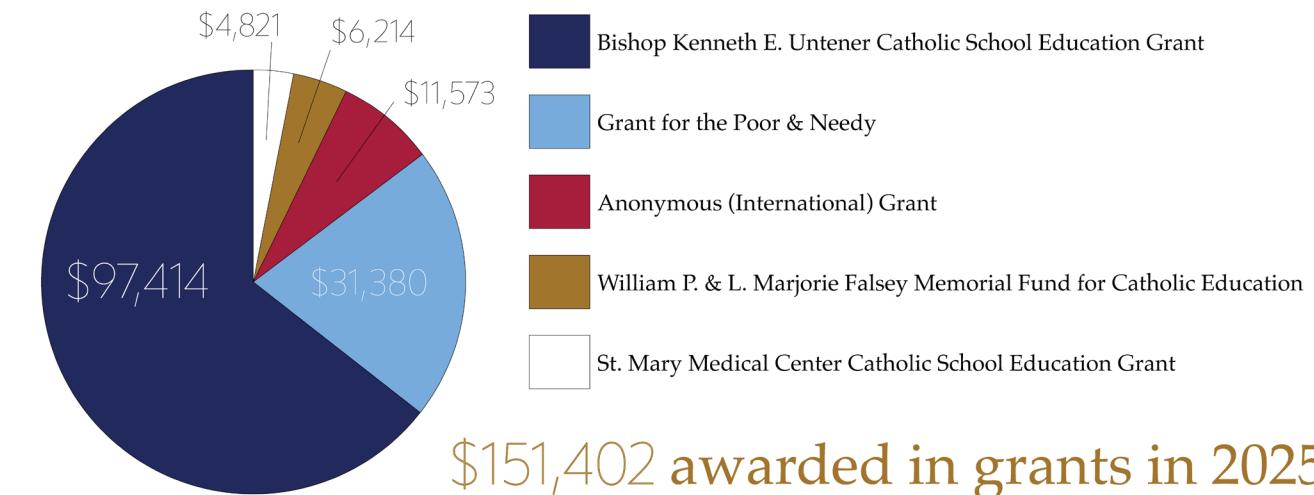


Foundation Board Member Dcn. Rick Warner accepting a grant on behalf of St. Mary School in Alma.



Kelly Breasbois accepting a grant on behalf of Nouvel Catholic Central Schools at the Foundation's 2025 Grants Luncheon.

## Catholic COMMUNITY FOUNDATION OF MID-MICHIGAN



\$151,402 awarded in grants in 2025!



Congratulations to all of our 2025 Grant Recipients!

As I come to the end of my tenure as President of the Catholic Community Foundation, I am deeply grateful for this special opportunity. Over the past two years, I am proud of the progress we have made together in advancing our mission to generously support the spiritual, educational, and social needs of our Catholic community.

I want to express my gratitude to the Foundation Staff and Board for their incredible support as we have worked to transform and grow the Catholic Community Foundation. When I began serving as President in December 2023, the Catholic Community Foundation's assets under management totaled \$38 million. With just two employees, we managed 221 endowments including 61 grants.

At the end of our third quarter in September 2025, our assets under management totaled \$45 million. We now have four full-time employees and 234 endowments, which includes 62 grants and scholarships. Together, our staff and board work to promote the Catholic Community Foundation in our own communities and strive to build relationships throughout the entire Diocese of Saginaw.

As 2025 comes to a close, I want to thank our donors, Catholic school educators, and parishioners who continue to make our communities places where we can all flourish. May you enjoy a peaceful season of Advent and a Christmas season spent with loved ones. I wish the Catholic Community Foundation continued success in the future. With your support and commitment, I am confident the Foundation will continue to thrive. On behalf of the board, committees, and staff of the Foundation, thank you for your dedication to our shared mission.

Peace and Blessings,

*Maureen Becker*



Maureen Becker

*Catholic Community Foundation  
President, 2023-2025*

## *Gift Giving*

Giving in the spirit of stewardship can be a deeply rewarding experience, simply because you are directly addressing a need in our community. But, making a donation can also be financially rewarding. If you are 73 or older, making a Qualified Charitable Distribution can fulfill a Required Minimum Distribution from your retirement accounts. In other words, giving to others can also be a gift to yourself!

If you're age 73 or older, you are required to take a specific amount out of your retirement accounts each year, often called a Required Minimum Distribution. However, when you turn 70½, you can already make a Qualified Charitable Distribution from your IRA to a qualifying 501(c)(3) organization. A Qualified Charitable Distribution allows you to make a direct donation to a qualified organization from your IRA, while the organization of your choice receives the full value of your gift, tax-free.

But, why should you give to the Catholic Community Foundation? That's because when you make a donation, you give *through* us, not to us. With our socially-responsible investment policies and our commitment to supporting the long-term needs of our community, the Catholic Community Foundation is here to serve our community members, donors, and Catholic parishes and schools.

Even if you're not 70½ or older, making a donation to the Catholic Community Foundation is an opportunity to give to the cause of your choice. Whatever cause or fund best supports your philanthropic intent, the Catholic Community Foundation can be your trusted advisor to steward your gifts.

As we near the end of 2025, please consider making an end-of-year donation to the Catholic Community Foundation. Working with us ensures your generosity lasts beyond your lifetime. For more information about gift giving, visit our website at [www.ccfmm.org/gift-giving/](http://www.ccfmm.org/gift-giving/) or call us at 989.303.9200.

Thank you for your support!

*This information is not intended as tax, legal, or financial advice. No information contained in this document or on our website should be interpreted as legal advice. Consult your personal professional advisors for information specific to your situation.*

# *Contact Us*

**The Catholic Community Foundation**

5800 Weiss Street  
Saginaw, MI 48603

989.303.9200

[ccfmm@ccfmm.org](mailto:ccfmm@ccfmm.org)

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



← Scan the QR  
code to follow our  
Facebook page!

*Generously supporting the spiritual,  
educational, and social needs of our Catholic  
community in the Diocese of Saginaw.*



*Photo courtesy of the Diocese of Saginaw.*