

A Lasting Legacy

Marjorie and Ernest Flegenheimer embraced For Good, For Ever with a planned gift from their estate

Ernest Flegenheimer was born in Zurich, Switzerland and lived in Germany, Italy and Switzerland until the age of 12, when his family fled Nazi Germany in 1939. Winnipeg, Canada became his new home and ultimately the United States in 1942, where he became a naturalized citizen a year later.

In the early 1950s, while living in New York City, Ernest met Marjorie McGinn on a blind date. In 1952, the two were married in New York City.

Ernest's father, Albert Flegenheimer, who had been working in the sugar industry for many decades, encouraged Ernest move to Wisconsin if he was interested in working in the sugar industry as there were jobs there. In 1955, Ernest and Marjorie moved to Green Bay, Wisconsin and Ernest began working for a sugar manufacturer – learning everything there was to learn about the sugar industry.

Eight years later, in 1963, Ernest's father presented him with an opportunity. Albert Flegenheimer had become involved with Michigan Sugar Company in Saginaw. The company was struggling financially and Albert believed Ernest was the right person to help improve the company's financial footing.

The sugar beet growers were skeptical that a young and unproven individual such as Ernest would be up to the task and they requested to meet with him personally before deciding to continue growing sugar beets.

In a quote from the book, *The Sugar Man* by Andy Bigford, Ernest said: "They wanted to meet me. They asked me if I was going to fire everyone, and I said 'No.' I guess I passed the test."

One of the challenges was to convince the local farmers to continue to grow sugar beets and believe in Michigan Sugar, despite its financial woes at the time.

"The growers could have grown anything – beans, corn or wheat," said current Michigan Sugar President and CEO Mark Flegenheimer, son of Marjorie and Ernest. "Our dad convinced them that sugar beets were the crop for them and that Michigan Sugar Company was there to help."

After Ernest took the position at Michigan Sugar Company, Ernest and Marjorie moved to Saginaw from Green Bay. They quickly felt at home in Saginaw and became involved in numerous community organizations. Ernest served on the boards of Saginaw General Hospital, United Way of Saginaw County, Junior Achievement and the Saginaw Bay Symphony Orchestra while Marjorie served on the board of the Saginaw Art Museum and often could be found volunteering in the Saginaw Township Schools.

Marjorie enjoyed gardening, painting, reading and playing tennis. She had a great sense of adventure and loved exploring many places across the globe. Her generous spirit and hospitality were legendary; this truly came to life during summers spent at their beloved cottage on Crystal Lake in northern Michigan. Today their children, grandchildren and great-grandchildren continue to gather



Marjorie and Ernest Flegenheimer in 1962 at home in Green Bay, Wisconsin.

there honoring traditions while creating new memories of their own.

Meanwhile, with Ernest in charge at Michigan Sugar, the company was transformed from an industry laggard to a leader. Ernest inspired and fostered an atmosphere of mutual respect with his employees and growers. Ernest was a gentleman in every aspect who earned an unblemished reputation for honesty, integrity, and goodwill.

For Good. For Ever.

In the mid-1990s, Ernest and Marjorie worked with Saginaw Community Foundation to create a donor advised fund that would be named as the beneficiary from an IRA fund upon their passing. At the time, Saginaw Community Foundation was a relatively new charitable organization in the Saginaw area. Ernest and Marjorie had a history of giving back to the community and quickly realized that SCF was the organization that would help them achieve their philanthropic goals.

Continued on page 7 ...

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New and Retiring Community Foundation Board Members

Since our founding in 1984, Saginaw Community Foundation has been led by a visionary Board of Directors. We continue to benefit from the wise counsel and oversight of these accomplished civic leaders, and we are grateful for their service.

Retiring Board members**Keith Wenzel**

Keith served on the SCF Executive Committee as United Way Liaison from 2012-2020. During this time, Keith also served on the Board of the United Way of Saginaw County and kept both organizations aware of the current focus areas for both Boards.

We would like to acknowledge our retiring Board of Directors members, **Dr. Kathy Stewart** and **Keith Wenzel**.

Keith served on the SCF Executive Com-

**Dr. Kathy Stewart**

Dr. Kathy Stewart served on the SCF Board of Directors from 2015 until her retirement from the Saginaw Intermediate School District as its superintendent in December 2020.

Kathy served as the Chair for the Grants for Excellence committee, advising on ways to improve access for Saginaw County educators to apply for classroom grants. Kathy also contributed to the SCF's knowledge of interventions and strategies to support the educational success of Saginaw County's students.

New members appointed**Kwame Akowuah**

At our June Board meeting, the following individuals were appointed to the Saginaw Community Foundation Board of Directors:

Kwame Akowuah, Globadigm Management, LLC and Andy Ault, Hemlock Semiconductor.

**Andy Ault**

Welcome to the Board, Kwame and Andy!

STAFF

SCF welcomes new staff member

We are so happy to welcome a new addition here at Saginaw Community Foundation.

Dan Shuell has joined our staff as our new Finance Assistant. In this role, Dan is responsible for payables, reconciling checks and making deposits, and acknowledging gifts to the Foundation. Dan is a recent graduate of Ferris State University with a degree in finance.

Welcome, Dan!

**Dan Shuell**

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\$25K grant awarded and community awards presented

A limited number of invited guests joined us back in June at our Annual Celebration held at the site of the 2019 Community Improvement Initiative (CII) Grant Recipient Project, The Fitness Court® in Saginaw. Due to gathering restrictions caused by the COVID-19 pandemic in 2020, SCF was not able to hold our Annual Celebration and recognize the completion of this CII Grant Project. The 2021 Annual Celebration also recognized the completion of the 2020 CII Grant recipient project (Bethel AME Church's Community Garden), the presentation of two community awards (The Frank N. Andersen Spirit of Philanthropy Award and the Mridha Foundation Teacher of the Year Award), and the awarding of the 2021 CII Grant recipient, The NEIGHB.

2020 CII Grant Recipient: Bethel AME Church Community Garden

On Saginaw's northeast side, a new community garden was constructed at the corner of Cathay and McGill Streets, thanks to \$25,000 in grant funding from SCF's Board of Directors' Community Improvement Initiative (CII) Grant. Bethel AME Church, located just down Cathay St. from the new garden, will be leading the project.

The community garden project plans to feature a fruit and vegetable garden, children's playground, walking path, a family picnic



CII 2019 Project: The Fitness Court®, located in Riverfront Saginaw on Fordney St., provides a free space for exercise and fitness training.

pavilion, and will be surrounded by decorative fencing.

"How it works is that you apply for a box, whether it's an individual, a family, or a community organization. Then what we're asking people to do is just maintain their box. We've got them numbered. We've already put the dirt in them, already put the fertilizer in, we've already got some seeds started. We also will have some donated seedlings so people don't even have to go and purchase their own supplies," said Rev. Dennis Laffoon, pastor, Bethel AME Church. "Of the 46 boxes right now, I think we've got upwards of 25 or 26 that have already been applied for and numbers have been given out."

The goal of this community garden is to improve the quality of healthy food resources in Saginaw's northeast side. This project will allow students from nearby Arthur Eddy Academy, the nearly 250 residents from the surrounding neighborhood, and Bethel AME parishioners greater access to nutritious foods that are necessary to live a healthier lifestyle.

"This has really been an opportunity to get to know some of our neighbors. We've got quite a few people from the neighborhood who actually have boxes, people in our church, and also this is an opportunity to get local fraternities, sororities, universities, colleges involved as well," said Rev. Laffoon. "Some people have wanted just to help water and are planning on giving everything away. So, there is a bit of a system to it if you want to join, and we are really excited about what it will bring to the community."



Ribbon cutting and planting day of the Bethel Community Garden Project on Cathay St. in Saginaw, June 5, 2021.

2021 CII Grant Recipient: The NEIGHB

When news began to spread that closure was imminent for a longtime community anchor, The Neighborhood House Community Center also known as Samaritas, a local grassroots group of inspired individuals joined together to purchase, preserve, and restore the center.

The Neighborhood House Community Center, located at 3145 Russell St. in Saginaw, traces its roots back to the mid- to late-1930s and was owned and operated by Lutheran Charities. The Center thrived as a hub for the neighborhood it served, especially between 1964-1997 under the direction of Ray Culpepper.

"It was a staple in the community for years and even my dad grew up going there. It was just that place where everybody in the neighborhood could go. They had plenty of sports, fun after-school programs, different types of activity programs, they had a library and you could play ping pong there as well," said Ray Jones, Board member of The NEIGHB. "It was a safe haven. Once you went there, and your parents knew that you were there, they didn't worry about it. Everybody looked after everybody and it was more like a family atmosphere."

As closure of facility by the current owners was becoming a reality, nine local individuals, who as children benefited from the programs

Race to the Ribbon

Be sure to check-out the **Race to the Ribbon** video, celebrating The Fitness Court®, SCF's 2019 Community Improvement Initiative Grant Recipient with a friendly fitness competition. Visit youtu.be/idwJaSmG16A or scan the QR code to view.



and services at The Neighborhood House Community Center while growing-up, banded together to purchase the facility in 2020.

Now known as The NEIGHB, the nine founders Jimmie Bentley, James Carthan, Greg Hayes, Kevin Hayes, Ray Jones, Charles Parks, Alvin Pratt, Michael Pratt, and Tricia Pratt have a goal to not only preserve the facility, but to bring back programming and services.

"With that said, we understand that this is not 1982, or even 1995. So, things are not going to be exactly the same, but we want to duplicate that as much as possible. We want to bring that feeling back of what we experienced, along with a bit of new flavor, because kids today are completely different from most of us who are now in our 50s and above," said Jones. "That's what we're basically trying to bring back, and also bring safe haven back as well."

As the recipient of the 2021 \$25,000 SCF Board of Directors' CII Grant, The NEIGHB will use the grant dollars to make needed improvements to the facility. These improvements include upgrades to the gymnasium facilities with two new basketball backboards and two sectional bleachers. Additionally, the grant dollars will be used for basic infrastructure needs that will allow the facility to restart services and to purchase tables and chairs that will serve multiple purposes with programming events.

If The NEIGHB is able to fundraise an additional \$25,000 within the next year, they will receive an additional grant of \$5,000 from SCF.

"We want The Neighborhood House to be like a hub for the city, so we need to get everybody in the community behind us. We think of the effect as like ripples in water. We hope to be the big rock that's fallen in still water that gives a ripple effect," said Jones. "It's already started and we are excited to see where it goes."

For more information about The NEIGHB, visit theneighb.org.

Frank N. Andersen Spirit of Philanthropy Award

Joyce Seals was honored with the Frank N. Andersen Spirit of Philanthropy Award. This award was established at SCF

in 1994 to honor one of Saginaw's great philanthropists, Frank N. Andersen.

This award is presented periodically to a Saginaw County citizen with a history of outstanding philanthropic leadership and financial generosity. It is not necessarily an annual award, but is meant to honor an individual who is a philanthropist in the truest sense of the word. Recipients are chosen on the basis of their outstanding philanthropic spirit, extraordinary personal commitment to improving the quality of life in Saginaw County, their personal vision, cooperation with others, and demonstrated generosity of time, talent, and dollars.

Joyce's involvement in the community and in a variety of programs specifically focused on helping to educate children in Saginaw set her on a path to other leadership opportunities. In 1993, Joyce ran for Saginaw City Council and was elected. She served for 10 years and then ran again in 2007. Following her 2007 election to City Council, she was elected Mayor by the Council, becoming the second Black female Mayor in Saginaw's history.

Past recipients of this award include, Frank N. Andersen, Richard Wolohan, Wally Bronner, Lloyd Yeo, Ted Braun, the Shaheen Family, Marty Stark, Sue Pumphord, Paul Chaffee, Culli Damuth, Gen. David Hall, Joe Madison, Dick Garber, LaMarr Woodley, Herb Spence, BJ Humphreys, Tony D'Anna, James and Anita Jenkins, and Dr. Jack and Janet Nash.

Dr. Mridha Teacher of the Year Award

Nathan Wachowicz, Industrial Arts Instructor, Swan Valley High School, was recognized with the Dr. Mridha Teacher of the Year Award. The award, offered through the Mridha Foundation Teacher of the Year Endowment Fund held at SCF, grants \$1,000 to support the recipient's educational and professional development.

"If teachers are stimulated, it makes our students even better," says Dr. Debasish Mridha. "I want to honor teachers who go beyond their duty to inspire and instill wisdom and vision so students can go back into the community and do good."



Representatives from The NEIGHB, the 2021 SCF CII \$25,000 grant recipient. (Back row, l to r: Michael Pratt, Greg Hayes, Ray Jones, Alvin Pratt. Front row, l to r: Tarsha Works, Kevin Hayes, Tricia Pratt.)



The 2021 Frank N. Andersen Spirit of Philanthropy Award recipient, Joyce Seals and her husband Dr. Eugene Seals.



The 2021 Dr. Mridha Teacher of the Year Award recipient, Nathan Wachowicz (center).

Learn more about the CII grant

Visit saginawfoundation.org/site/grants/grant-programs/community-improvement-initiative/ to learn more about the Community Improvement Initiative, how to apply for the CII grant, view a draft grant application, read the FAQ, and learn about past projects.

Are you 70½ or older?

Tax-Free Charitable Transfers from IRAs now available

Taxpayers 70½ and older can now share their wealth by giving retirement savings directly to charity – and bypassing income tax.

Annually, holders of traditional Individual Retirement Accounts (IRAs) who are at least 70½ years old can make direct charitable transfers up to \$100,000. Individuals may exclude the amount distributed directly to an eligible charity from their gross income.

“This tax incentive is great for donors because they can use assets held in an IRA to make a gift right now and unleash resources into this community that might otherwise be eaten up by taxes,” said Renéé Johnston, Saginaw Community Foundation president and CEO.

For example, Mr. Smith, age 75, has accumulated approximately \$2,000,000 in his IRA accounts. He has other sources of wealth and plans to leave a sizable estate to his heirs and charity. Under this law, Mr. Smith can create a fund at the community foundation to address the causes he cares about most by transferring IRA funds tax-free. Mr. Smith can transfer up to \$100,000 annually and additionally, if Mr. Smith is married, his wife can also make a similar gift from her IRA accounts.

Saginaw Community Foundation can help donors execute the transfers and choose from several charitable fund options for their gift. Donor Advised Funds do not qualify for tax-free IRA transfers.

Which donors stand to benefit most from giving their IRAs to charity?

Because charitable IRA transfers are not included in taxable income and not available for itemized charitable deductions, these special rules may benefit many different types of individuals:

Generous donors: When making a major gift, some taxpayers may give more to charity than they can deduct that year. Donors cannot



deduct more than 50 percent of their income for gifts of cash to public charities (30 percent, if giving to private foundations). Although amounts over 50 percent can be carried forward and deducted in future years, taxpayers will face an immediate tax bill and may lose some of the benefits of the deduction if they die before the gift has been fully deducted. Donors who consistently give above the limit will not be able to take advantage of the carry forward provisions.

Non-itemizers: Donors who regularly give a portion of their income to charity are not able to enjoy a tax break from the contribution because the standard deduction is still greater than the total of all itemized deductions. This may be especially true if state and local income taxes are low.

Financially comfortable: Individuals or couples who distribute the minimum from their IRA – and have other forms of income to pay living expenses – may find that transferring their minimum distributions to the community foundation helps fulfill personal charitable goals, tax-free.

Want to learn more?

Visit saginawfoundation.org/site/rollover, call us at (989) 755-0545, or contact your financial advisor for additional information.

Scholarships available for Career and Technical Education

Dreaming of a career in welding? Maybe managing your own auto mechanics garage fuels your thoughts or you would love to become an electrician. Perhaps studying to become a chef in a culinary arts program suits your tastes.

According to leading economists, not everyone needs a four-year degree. In fact, millions of good-paying jobs are opening up in the trades. And some pay better than what the average college graduate makes. For aspiring welders, electricians, carpenters, and other valued skilled trade workers, there is great opportunity to take advantage of tailored CTE programs. The demand is massive as an estimated 3 million trade jobs in the United States remain vacant.

Schools offering CTE encompass a wide variety of hands-on education, from HVAC to carpentry to cosmetology. In the past, financial assistance has been hard to come by for these areas of study, but that is no longer the case. Saginaw Community Foundation has several

scholarship opportunities for those who have the desire to pursue CTE. Our CTE scholarship awards range between \$500 – \$4,000 typically.

Our online scholarship application opens on Dec. 1, 2021. A single application is all that is required to potentially qualify for any of our scholarships. Applications are due Feb. 15, 2022. For more information, visit saginawfoundation.org/site/scholarships or contact Channing McKay, program officer, at (989) 755-0545 or channing@saginawfoundation.org.



A Lasting Legacy

"They embraced the idea of 'for good, for ever,'" according to their children. "The planned gift they committed to would be endowed and would last forever – and SCF would handle all the details. They understood that to attempt to do something charitable on their own would be difficult and challenging. SCF simplified the process."

Marjorie passed away in 2017 and Ernest earlier this year in 2021. With their planned gift now fully realized, their children – Ellen, Lauren, Eric, and Mark – will be recommending grants from the Flegenheimer Family Fund.

Through the fund, the Flegenheimer siblings will continue to look to support organizations and projects that their parents would have supported. The family agreed that each sibling, starting with the oldest and working their way to the youngest, will take turns each year making recommendations from the fund. This way, each sibling will get a turn once every four years.

"The fund has the flexibility to broadly support a variety of organizations and projects or to look to make an impact with a single project," said Mark. "Our parents were very good role models. It's in our DNA to continue giving back to the community."

Besides creating a donor advised fund to be later funded by a planned gift, Marjorie and Ernest also established a scholarship fund at SCF. They believed strongly in the merits of higher education and this fund would recognize the importance of education and the difference it can make in a young person's life.

In a video interview recorded in 2020, Ernest remarked: "We felt that the area

had been good to us and our family and we wanted to give back in a small way by establishing a scholarship for local students. They didn't have to go on to become PhDs or anything like that. That was my wife's wish that anyone that wanted to further their education or develop new skills be given an opportunity."

The fund awards scholarships to Saginaw County high school seniors pursuing an undergraduate degree or Career and Technical Education (CTE) training at an accredited Michigan institution.

By working with the Saginaw Community Foundation, Marjorie and Ernest were able to have their philanthropic goals – their dreams for a better tomorrow in Saginaw – realized. They understood that the things they loved and the causes that were near and dear to them would continue to receive support, forever.

Leaving a Legacy with Planned Giving

Anyone can make a lasting gift by including a charitable bequest to Saginaw Community Foundation in a will, trust, or estate plan. SCF can help predetermine the type of fund to be established and how that fund will help our community. The fund can be set-up in the donor's name, the name of the donor's family, or in honor of any person or organization. Giving to an existing fund at SCF is also an option.

For more information and ideas on ways to create a planned gift from a will, trust or estate plan, ask your financial advisor, visit saginawfoundation.org or contact Saginaw Community Foundation at (989) 755-0545.



The Flegenheimer Family.

inner CIRCLE

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There are various levels of public and printed recognition available – including introductions at events, listings in foundation publications and logos on our website – depending upon your membership level. For more information, call (989) 755-0545.



Notable Dates

DEC
01

SCF Scholarship Application opens online

DEC
01

4th Quarter 2021 Nexteer Steering the Future Fund Grants due

DEC
31

Last day to make a 2021 Cornerstone contribution

JAN
31

1st Quarter 2022 HSC CARE Fund Grant Applications due

FEB
01

1st Quarter 2022 SCF General Grant Applications due

FEB
15

SCF Scholarship Application deadline



Saginaw

community foundation



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APPLICATION OPENS DEC. 1

One application. Hundreds of opportunities.

Applications will begin being accepted starting on **Dec. 1, 2021** for all 235+ scholarship funds available at Saginaw Community Foundation using a new online application process. Scholarships are available for high school seniors, undergraduate, graduate, non-traditional and Career and Technical Education (CTE) students. A single application is all it takes to apply. **Applications will be due by Feb. 15, 2022.** Follow SCF on social media or visit saginawfoundation.org for updates.



For Good. For Ever.

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Gift amount: \$500 \$250 \$100 \$50 Other \$: _____

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Please make all checks payable to Saginaw Community Foundation. If applicable, indicate the fund name in the memo line you wish to support with your donation.

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