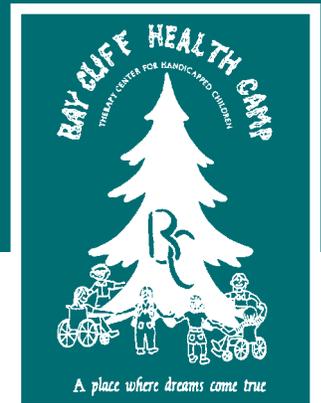


Bay Cliff News



www.baycliff.org

Giving Thanks...

Phil & Lisa: Fulfilling the Dream Together

When former camper Lisa Hoffman saw the remodeled girls' housing and health clinic complex at Bay Cliff, she was extremely surprised. "I didn't even recognize it. Going inside, the cabins are so nice. I'm very impressed. The renovations are going to add a lot of improvement for mobility and for caring for the campers."

If 26-year old Lisa were coming to Bay Cliff today as a young girl, she would be able to stay in the beautiful, handicap-accessible building. However, her husband, Phil, would not. While the girls' housing has been remodeled, additional funds are needed to renovate housing for the boys, so that everyone can have barrier-free access to the living areas.

Even though Phil, who's now 28, faced obstacles traveling around in his motorized chair at the 70-year-old facility, he overcame many of the barriers there and continues to meet the challenges before him and Lisa in their adult lives.

The Hoffmans met as teenagers at Bay Cliff. Lisa, who has cerebral palsy, and Phil, with muscular dystrophy, fell in love and were married three years ago. They live in a handicap-accessible apartment in Marquette with the help of four aides who take turns staying with them around the clock. Phil's mom and dad, who live in Marquette, are very supportive of their son's and Lisa's independent living, but as dedicated parents, they are available to assist when needed.

Together Phil and Lisa are fulfilling their dreams. "Mine was to become independent, which I achieved, finally," he explained. Lisa's dream was the same as that of a lot of young women. "I wanted to get married and live on my own," she said.

Phil has earned an associate's degree in computer information systems and is currently exploring continuing education and career opportunities. Lisa, who was home-schooled, is an avid writer and is considering taking creative writing classes



Phillip and Lisa met as teen campers at Bay Cliff Health Camp. As they grew up at camp, they also matured in life to living independently in Marquette. In 2003 they married and are fulfilling the dream of a life together.

at NMU. She has written a few poems for Bay Cliff and has had her work published in "We," a magazine for people with disabilities.

"My dreams have pretty much been fulfilled, other than going to college and getting published again, and of course, being a well-known author who gets incredibly rich, like Anne Rice." Lisa is an admirer of Rice, who has written novels, like the "Vampire Chronicles," and more recently, "Christ the Lord: Out of Egypt."

Continued on the back page

Boys’ Housing Unit The #1 Priority

The boys’ living units are the most urgent next priority for renovation at Bay Cliff in order for the camp to be fully prepared to serve campers year-round.

Bay Cliff has taken careful time in planning facilities that will meet the rigorous criteria for serving children with disabilities and for offering year-round programs.

The new boys’ housing will combine the two existing boys’ units (II & III) into one building. This will allow more open green space at the site and also provide a savings in construction costs. The boys’ unit will be approximately 28,000 sq. ft. and will have fully accessible bathrooms and showers. The project is estimated to cost \$2.6 million. The Harley Owners Group (H.O.G.) has been the first to make a major gift



towards the new building. Other organizations and individuals are welcome, encouraged and needed to join in this important effort!



Proposed Replacement Boys’ Housing Unit (Combining Units II & III inset)

Ross Family Gift Grows to over \$1 Million!

Tony and Kathy Ross, originally from Ishpeming and now living in Sedalia, MO, have increased the pledge from the Michael Ross Memorial Foundation for Bay Cliff Health Camp’s “Fulfilling the Dream” Capital Campaign, to top the \$1 million mark. Adding to a previous six-figure gift, The Michael Ross Memorial Foundation has just approved a pledge sponsoring the Teen Barn/Program Center, and also providing the funds to begin construction on the new camp laundry building. This additional gift makes the Michael Ross Memorial Foundation the largest donor to date for the Bay Cliff Health Camp “Fulfilling the Dream” Capital Campaign. Construction on the project will begin immediately. Bay Cliff offers the most heartfelt “Thank You” to The Ross Family!

**Developing
News!**
More to follow in
upcoming newsletters.

Bay Cliff Health Camp gratefully thanks 1,580 donors who have pledged over \$5.9 million to the Building for the Future Campaign.

Bay Cliff Year-Round Programs

...Fulfilling the Dream Today!

The dream of bringing new special programs to reality for people with disabilities has been started at Bay Cliff Health Camp. This year has brought several exciting program developments to Bay Cliff's year-round program offerings.

Camp YESICAN

August 20 – 26, 2006

Bay Cliff partnered with The Filippis Foundation of Wright & Filippis for a second year to provide a camping experience for children ages 6 to 17 who have a prosthetic limb(s). Eleven campers from throughout Michigan joined a professional staff of prosthetists, a physical therapist, an occupational therapist, camp counselors, and a nurse for a week-long program in August.



The purpose of Camp YESICAN was for children to discover and believe that "Yes, I can do anything!" Challenging activities included fishing, kayaking and hiking over rough terrain to remote waterfalls. By learning to use their prosthesis more naturally in daily and recreational activities, the children grew in independence and confidence. This is what Bay Cliff is all about!



Post Polio Wellness Retreat

September 18 – 23, 2006

Bay Cliff Health Camp cherishes its history, especially as we look to the future. During the Polio Epidemic of the 1940's, many children came to Bay Cliff with polio and Bay Cliff's initiative to serve children with physical disabilities began. This tradition was the inspiration for a new program that Bay Cliff provided this fall—The Post Polio Wellness Retreat. Thirty polio survivors (some of whom were Bay Cliff campers in the 1940's!) and nine spouses/caregivers came to Bay Cliff from September 18th – 23rd, with goals related to improving their health and wellness to help them lead a fuller life. Dr. Fred Maynard, a Marquette rehab physician who is internationally known for his work with Post Polio Syndrome, led a group of volunteer health care professionals in providing a comprehensive health education program for participants. In addition to attending sessions on medical topics, participants also explored various exercise classes, recreational activities and relaxation opportunities—including enjoying the beauty of Bay Cliff and Lake Superior in the fall. All of the participants' goals were met, all of the participants would come back again



if the opportunity arose, and all of the participants would recommend the retreat to other polio survivors. Therefore the program was deemed a huge success! One of the polio survivors summed it up by stating, "Dreams do come true at Bay Cliff!"

DEAR MISS CHRISTY, SUE,
MET, ET AL:

Thank you, once again,
for one of the most
incredible weeks of my
life. It was so very
special.

Keep on Ringing those
morning bells, hatching
those new angels & making
dreams come true!

Be Blessed, Kay Knapp



Dear Christy -

Thank you so much for everything you
did to make it possible for all of us polio
survivors to spend a week at Bay Cliff
Health Camp. We will save these
memories for years to come. I can
see why Bay Cliff is truly a magical
place. To see the smiles and excitement
on Diana's face when she rode a bike
for the first time. Or the big smile
on Dolores' face as we feasted on
Lake Independence. And telling the
best stories at dinner. There were a lot
of firsts and a lot of happiness. We
learned a lot through the lectures and
disabilities. Or was wonderful getting
to know other polio survivors while
attending Bay Cliff's beautiful setting.
It was such a pleasure to get to know
you and everyone at Bay Cliff.
Thank you again and
God Bless

Your friends
The Post-Polio Wellness Retreat
Campers 2006

Oct 2, 2006

Ways to Give

There are a variety of ways that you can give to the Bay Cliff Health Camp Campaign, including:

Immediate Gifts: of cash, check, electronic fund transfer, credit card

Pledges: paid over one to five years

Personal Property: subject to acceptance criteria

Life Insurance: new policies or existing ones

Gifts of Stock: transfer information available from the Campaign Office

Real Estate: subject to acceptance criteria

In-kind Contributions: we are happy to discuss your ideas with you

Planned Gifts and Bequests: we are happy to work with you and your attorney

Recognition/Memorial Gifts: tailored to meet the situation

IRA Transfer  **NEW!** (see information below)



A new planning opportunity for persons age 70½ and older, who own an IRA, is available as a result of the new Pension Protection Act of 2006. The new law allows you to make distributions directly from your IRA to one or more charities without the distributions being included in taxable income and subject to withholding. Previously, if you wanted to use IRA funds for a charitable contribution, you had to withdraw money from your IRA and then contribute it. The amount you withdrew was taxable, and the deduction for the contribution may or may not have offset the tax. Another benefit of the new law is that the funds transferred from your IRA to a charity count towards your mandatory withdrawal.

Making charitable contributions from an IRA rather than other assets will be especially appropriate for those who:



- Do not itemize deductions.
- Would not be able to deduct all of their charitable contributions because of deduction limitations.
- May lose some of their itemized deductions because of their income level.
- Are required to take distributions but do not need them for living expenses.

Certain limitations apply to these non-taxable charitable distributions from an IRA:

- They cannot exceed \$100,000 per year.
- They must be made to a public charity (not a private foundation), and they cannot be to a supporting organization or a donor advised fund.
- The gifts must be outright; for instance, they cannot be used to establish a gift annuity or fund a charitable remainder trust.
- These tax-free distributions can be made only in 2006 and 2007.

If you would like more information about making a charitable contribution from an IRA or other gift ideas, please contact us at the Camp Office (906) 345-9314.

“Fulfilling The Dream” Second Phase of the Campaign

Dear Friends:

Bay Cliff has always been a place for pursuing and fulfilling hopes and dreams. We are blessed to have the opportunity to help special children pursue their hopes for greater independence and their dreams for a fuller life. We are also blessed to have very dedicated and generous friends...friends like you! Thank you!

The “Fulfilling the Dream” phase of our capital campaign is off to a tremendous start!

- Over 100 donors have renewed their pledge or made a second gift.
- Over 40 new donors have given.
- Over \$800,000 has been raised towards “Fulfilling the Dream.”
- \$5.9 million campaign contributions have been received.
- \$3.1 million remains in the “Fulfilling the Dream” Campaign.

Through your generous support, Bay Cliff has been able to renovate and winterize key facilities, including: the Big House (dining hall), Unit I (housing for girls), Unit V (special housing), Auditorium/Office, the Overlook and an accessible trail to Lake Superior. We are breaking ground this fall on the Teen Barn /Program Center and the new Laundry/Clothing Center. Thank you for making this possible!

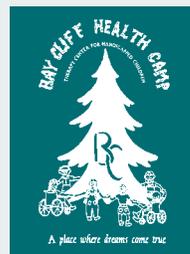
Our next challenge is to build the new housing unit for the boys. This is the top priority for this phase of the campaign. Renewed pledges and gifts from existing donors, and pledges and gifts from new donors are welcome and needed. We invite all of our friends to join us in this important effort. Together, we can reach this goal and fulfill the dream!

Thank you, again, to our many friends who are actively helping in this campaign! Thank you for your continuing support for Bay Cliff and the children. Your kindness is truly appreciated!

Sincerely,

Tim Bennett
Camp Director

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Email us at baycliffhc@aol.com



Our Mission

For over seventy years, Bay Cliff's primary mission has been to improve the lives of children with physical disabilities. Today, Bay Cliff is a therapy center serving 180 children each summer with every kind of orthopedic, speech, hearing and visual disability. Through an intensive program of daily therapy and traditional camp activities, children learn to become more independent and are inspired to believe in themselves and their potential.

Bay Cliff is a place where very special children are able to pursue their hopes and dreams for the future!

Phil & Lisa, continued from front page



Lisa has a delightful sense of humor and she and Phil playfully banter back and forth, while teasing each other. But they become serious when speaking of how much they've gained from living together as husband and wife.

Phil said Lisa has definitely made life more interesting, and he pointed out, “She’s helped me grow as a Christian.” Lisa credits Phil with aiding her personal development. “I’ve become a stronger person inside. I’m not so reliant

on other people,” she said. “Phil has opened my eyes, and I’ve become more aware of the rights of people with disabilities.”

They also want people to know how much the Big Bay facility with its staff and volunteers has meant to them and thousands of other campers. “In his own little way, Mr. Tim has helped change the world, because Bay Cliff made such a difference in so many young people’s and children’s lives,” Lisa noted.

Everyone who supports Bay Cliff is helping to improve the quality of campers’ lives and empowering them to fulfill their own dreams. Phil and Lisa are two young people who are living the dream.

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