IMPACT

INSIDE:
Kickstart to Career opens children’s savings accounts for local kindergartners
PAGE 6
As the year begins to wind down, fall is a great time to celebrate accomplishments and look forward to what’s next.

So far in 2018, we have awarded nearly $2.5 million in community grants and scholarships. These grants support a wide variety of programs, from professional development for teachers to mobile food pantries and disaster response. Our community investment staff is now busy reviewing the next round of community grants to be awarded in December.

As part of our goal to support a strong nonprofit sector in Newaygo County, we are currently in the middle of a three-part series of Fund Development Boot Camp workshops. Held in partnership with the Johnson Center for Philanthropy, these workshops are teaching local organizations the skills and techniques they need to create an effective fund development strategy to support their work and mission.

In 2026, the Community Foundation will celebrate its 75th anniversary. As part of this milestone, we are looking for 75 people who want to support the community they love both today and into the future. These emerging philanthropists can join a new group called Our Next 75 by establishing a fund or making an annual gift now, including the Community Foundation in their estate plan, and sharing their story. Look for more about the group’s newest members on page eight.

All of this work is possible because of the outstanding organizations and generous donors we are grateful to work with every day. We look forward to partnering with you throughout the rest of 2018!
FIRST STUDENT NAMED TO DISTRIBUTION COMMITTEE

Youth Advisory Committee member Emma Kartes was selected to be the first youth member of the Community Foundation’s Distribution Committee. Emma joins a group of trustees who review staff grant research and make grant decisions and recommendations to the full board. Currently a junior at Fremont High School, Emma also serves on YAC’s Executive Committee. “I’m interested in giving back to the community that continues to provide so much for me,” said Emma. “I’m excited to set a good example for the YAC members who will serve in the future.”

WILLIAM AND MARGARET BRANSTROM

William Branstrom was born in Muskegon in 1885, the second of eight children. His parents emigrated from Sweden and eventually established a farm in the Hesperia area. After William graduated from law school, he began practicing in Fremont and eventually opened his own firm.

While running for prosecuting attorney, William met Margaret Cain at a speech in Ensley Center. Their courtship progressed— despite the daunting horse-and-buggy commute from Hesperia to Ensley—and the couple married in 1912.

In addition to his firm and other businesses, William served as Newaygo County’s prosecuting attorney, city attorney for Fremont, legal counsel for Gerber, and on various boards. In 1951, he led the creation of what is now the Community Foundation alongside Bessie Slautterback.

While William may have been the more public figure, Margaret was equally passionate about nature, education, and community. She was witty, generous, and took great pride in her family. Together, William and Margaret donated land for Fremont’s Arboretum Park, supported higher education, gave generously to the community, and instilled a sense of public service in their family.
recent grants

Our Board of Trustees approved $1.98 million in grant requests in our spring grant round. Here are a few highlights!

Bellwether Foundation

PURPOSE: To provide operating support for Bellwether Harbor, an animal shelter in Fremont
The grant includes $10,000 to support operations and programming and up to $5,000 in matching funds. Grant funds will support operations and programming from training and animal care to spay and neuter education.

WHY IT MATTERS:
Bellwether Harbor is a no-kill animal shelter that finds forever homes for dogs and cats. They work carefully with potential pet owners to determine the best fit. They also provide a variety of unique services including education and training for pets and owners, socialization for hard-to-place animals, and animal care education and programming for kids.

Arts Center for Newaygo County

PURPOSE: To support bringing the Grand Rapids Ballet to the Dogwood Center in 2019 and 2020
The Arts Center for Newaygo County partners with the Grand Rapids Ballet to bring two annual performances to Newaygo County. Local sixth graders are treated to a free performance and discounted tickets to evening performances are offered to the general public.

WHY IT MATTERS:
A professional ballet performance is not something that would typically fit into the budget or schedule of many local families. By bringing affordable performances right to the Dogwood Center, this partnership provides cultural opportunities not easily available otherwise. Free performances for students also provide a valuable and unique opportunity to experience live performing arts.
### Newaygo County Council for the Arts

**PURPOSE:** To support Positive Impact Through the Arts (PITA), a partnership between NCCA and Newaygo County Juvenile Services  

PITA provides weekly art programs and skill-building opportunities for young people in the court system and on probation.  

**WHY IT MATTERS:**  
Now in its fourth year, PITA is designed to reduce re-offending and build positive skills. As part of their probation plan, youth attend weekly classes at the Artsplace in Fremont and experience a variety of art mediums including photography, clay, jewelry-making, and painting. Along the way, they also build social skills, self-esteem, and positive relationships with adult instructors and supervisors.

---

### Resonate Church

**PURPOSE:** To support start-up costs for Resonate Christian Learning and Daycare Center  

The new daycare and preschool program will offer care for up to 100 children, from birth to school-age, as well as sliding-fee scale slots for families.  

**WHY IT MATTERS:**  
Local families spend more than $8,300 a year, on average, to have just one child in daycare. Even if a family can afford the cost, it can be a challenge just to find openings. Resonate Church’s new program will increase the availability of quality childcare in the area and will offer sliding-fee scales and resources for families who can’t afford the full cost.

---

### Junior Achievement of the Michigan Great Lakes

**PURPOSE:** To support Junior Achievement’s Empowering Economic Success program in local schools  

Junior Achievement provides curriculum to elementary, middle, and high school students that focuses on financial literacy, work readiness, entrepreneurship, and community education.  

**WHY IT MATTERS:**  
Through Junior Achievement programming, students learn how to earn, save, invest, and responsibly spend money. Interactive lessons also touch on career exploration and learning how communities work together. Alumni of Junior Achievement programs have been shown to have a higher median income, a higher rate of high school graduation, and are 30 percent more likely to have a bachelor’s degree.
After launching in March, Kickstart to Career Newaygo County is officially underway this fall! Kickstart to Career is a children’s savings account program designed to build aspirations, encourage savings, increase financial education, and assist with college or career expenses. In addition to an initial $50 deposit from the Community Foundation, students can earn additional contributions each year and families and friends can make deposits at any time. ChoiceOne Bank will also partner with schools to offer financial education at every grade level.

“Not only will this help with learning about savings and dreaming for the future, but research shows that children with savings accounts also have better math and reading scores and higher rates of enrollment in college,” said Todd Jacobs, vice president and chief philanthropy officer at the Community Foundation.

Kickstart to Career will impact students entering kindergarten from 2018 through 2027. It will serve more than 7,000 students total and include more than $3.4 million in deposits from the Community Foundation over the next 10 years.

The program was launched during a special ceremony at the Neway Center this spring. Preschool students there shared a book they had created about saving money. Local school superintendents then signed a memorandum of understanding confirming their district’s commitment to the program.

In August, Community Foundation and ChoiceOne Bank staff attended school open houses to talk to parents about the program. Parent packets will be distributed this fall with more information and a form to return. Savings accounts will be open and ready for deposits in December.

Lynne Robinson, a former teacher and Community Foundation trustee, attended the launch and remarked on the far-reaching impact of the program.

“There was a room full of people these kids didn’t know and might not ever see again, but these kids understand now that somebody cared enough about them that they gave money to start them on a path to success,” said Lynne. “That has an impact. This is the beginning of that tie to the community as they grow up.”
When Stuart Stone was in eighth grade, he transferred from a country school to Grant Public Schools in town. He wanted to be in band but found himself behind other students who already had a year or two of experience.

“My eighth-grade band teacher took me under his wing,” said Stuart. “He spent his prep hour first semester teaching me to play so I could join the band.”

The teacher—later a founder of Blue Lake Fine Arts Camp—had a profound impact on Stuart. He helped foster a love of the arts that Stuart went on to share with his wife Kay and their children and grandchildren.

When Stuart and Kay created a scholarship, they decided it should be awarded to Grant graduates who had been involved in the arts in high school. It was a way to celebrate a shared family interest while also helping local students achieve their post-secondary goals through a multi-year renewable award.

“We want to encourage them,” said Stuart.

“So many times they can get help for the first year, but the second year they don’t have enough,” added Kay.

The Stones chose the Community Foundation for their scholarship because, after years of working and volunteering in Newaygo County, they were familiar with its work and reputation.

“They spend money to the best advantage of the community,” said Stuart. “From the time we knew about it, we never had any doubts that was the best place to do it.”

It was also one more way for them to give back to the community they have called home their whole lives.

“We give because we’ve been given so much,” said Kay. “We’ve been blessed. The community has given so much to us and so now we can give back. We can make a difference.”
Lola Harmon-Ramsey grew up in Newaygo County and, after meeting her husband Mark, the couple decided to make it their home as adults. As business owners and parents, they value the safety and sense of community here. “People look out for each other,” said Lola.

To join Our Next 75, we only ask three simple things:

1. **Give today**
   Establish a named fund or make an annual gift of $250 or more to an endowed fund at the Community Foundation

2. **Give tomorrow**
   Include the Community Foundation in your estate plan

3. **Share your story**
   Share with us why you chose to give back to the community

To find out more about Our Next 75, call 231.924.5350 or visit facommunityfoundation.org/ournext75.
HOW CAN YOU LEAVE THE LEGACY YOU DESIRE?

“Legacy” can mean many things. In the broadest sense, your legacy is how you will be remembered by your loved ones, friends, and community. On a practical level, legacy means providing your family and the charitable organizations you support with resources for the future.

To do so, you must create your plans, communicate your wishes, and review and update your documents.

Let’s take a quick look at all these steps:

Create your plans. Work with your legal professional, and possibly tax and financial professionals too, to draft the plans needed to fulfill your legacy wishes. These plans may include drafting a will, living trust, health care directive, power of attorney, and other documents.

Communicate your wishes. Communicate your wishes to family members as early as possible. By doing so, you can hopefully avoid unpleasant surprises and hurt feelings when it’s time for your estate to be settled. You’ll also let people know what tasks, if any, they need to perform.

Update your documents. During your life, you may experience any number of changes—new marriage, new children, opening a family business, and so on. You need to make sure your legal documents and financial accounts reflect these changes.

You also need to protect the financial resources that go into your legacy. When you retire and begin taking funds from your IRA, 401(k), and other retirement accounts, make sure your withdrawal rate is sufficient for your living expenses, but not so high that it eventually jeopardizes the amounts you planned to leave to your family or preferred charities. A financial professional can help you determine the appropriate withdrawal rate.

With careful planning, you can create the type of legacy you desire—one that can benefit your loved ones far into the future.

Scott Swinehart and Cathy Kissinger are financial advisors with Edward Jones and members of the Community Foundation’s Professional Advisory Board. Kissinger—also a Community Foundation trustee—is based in Fremont and Swinehart is based in Newaygo.
**STAFF FIELD TRIPS**

This summer, our staff had the chance to visit three local nonprofits to learn more about their work. We went on tours, met staff and volunteers, and got a first-hand look at some awesome programs. Thank you to Love INC, Newaygo County Council for the Arts, and the Dogwood Center for letting us visit!

**WOMEN IN PHILANTHROPY**

We had a record crowd at our 19th-annual Women in Philanthropy Luncheon this August. More than 90 local women came to hear Denise Johnston speak about growing up in Fremont, building a successful career in the fashion and apparel industry, and what she has learned about the importance of giving back.

**SCHOLARSHIP APP OPEN**

Our scholarship application for high school seniors is now open! We opened the application October 1 last year to coincide with Michigan College Month, a campaign that supports students as they complete important steps in the college-going process. The scholarship application is open through March 1.
How quickly circumstances change! While we struggled with high unemployment not so many years ago, it is hard to go anywhere in Newaygo County without encountering a help wanted sign. At the same time, the poverty rate—while down from a high of 19.5 percent—is still at 17.2 percent. With all of these jobs going unfilled it is easy to ask a stereotypical question: Why don’t these people just get a job?

It isn’t as simple as it seems. Among those who work, 41 percent are part of the ALICE population (Asset Limited Income Constrained Employed). These individuals are working but still cannot provide the basics for their families, such as food, shelter, clothing, health care, and transportation. All of this makes the safety net extremely important. Yet the net intended for family security has become a trap.

This trap is referred to as the Cliff Effect: when public support benefits are lost but not replaced by additional income. While originally intended for individuals with virtually no earnings, reforms have implemented employment requirements to qualify for government assistance. The income-based eligibility thresholds are capped at levels not sufficient to cover basic needs. For families this means that a very small raise—even 50 cents an hour—or one week of overtime can push them out of the programs that are helping them to make ends meet. Child care is one of the most critical supports as parents must rely upon quality affordable childcare in order to focus on work.

When faced with the difficult choices of taking care of children or putting food on the table, many workers simply decline opportunities—whether a new job, a promotion, or a wage increase. This has a ripple effect and creates a downward spiral for both the family and the business sector. The Cliff Effect is a barrier to self-sufficiency, decreases the long-term earning potential and career opportunities for individuals, contributes to stereotypes, and places a heavy burden on the public support system. The business community also cannot secure the workers they need to advance the local economy.

The Community Foundation is working with the local Circles program, managed by TrueNorth, to advocate for changes in an ineffective support system. The Circles Big View team focuses on ways to mitigate barriers to move families from poverty to prosperity. Anyone interested in getting involved, please contact me.
IMPACT
The biannual newsletter of Fremont Area Community Foundation

A GIFT THAT KEEPS GIVING

Did you know there's a gift instrument that provides you with an income? A charitable gift annuity allows you to help your community while also paying you a guaranteed fixed income throughout your lifetime.

Doran Ditlow graduated from White Cloud High School. So did his wife, father, and brother. Wanting to help students just like them, Doran created a scholarship for White Cloud seniors. He also created a charitable gift annuity that provides him with a fixed income now and will ultimately support his scholarship fund.

Interested in learning more about charitable gift annuities? Contact our philanthropic services team at 231.924.5350.