

IMPACT



INSIDE:

Our grantmaking this year supported literacy, tourism, and much more.
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FREMONT AREA
COMMUNITY
FOUNDATION

WINTER 2019

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You've no doubt been seeing the lists too: the 100 best books of the year, 2019's top songs, the stories that made us smile in 2019. As one year ends and a new one approaches, it's fun to look back on the accomplishments of the last 12 months. Here are a few of the things that made 2019 a great year at the Community Foundation:

We made the first deposits into Kickstart to Career Newaygo County savings accounts early in the year and then welcomed our second group of kindergartners to the program in the fall. The University of Michigan also started a four-year study to research Kickstart to Career's impact.

This year we awarded \$5.9 million to a wide variety of local organizations and programs through our community grant round. We also awarded more than 400 scholarships to help Newaygo County students continue their educations and train for careers.

We welcomed some new talent to our team in 2019. Lindsay Hager, Jackie Hite, Liz Mansfield, and Dan Wheat all joined our community investment team and Casey Johnson and Trisha Somers joined our administrative services team. Two new trustees—Charles Chandler and Randy McDonald—were also elected to our board.

Our Youth Advisory Committee awarded more than \$76,000 this year to organizations and programs serving youth in Newaygo County. They were also honored with a YAC of the Year award from the Council of Michigan Foundations for their support of mental health awareness and education.

None of these things—or any of our work in 2019—would have happened without the generosity, dedication, and passion of people like you. We end the year, as always, deeply grateful for your partnership and look forward to working with you in 2020!

WORKSHOPS FOR STRONGER NONPROFITS

We recently kicked off an exciting series of workshops for nonprofit organizations in our community! This fall we focused on grantwriting and sustainability planning, and 2020 will bring workshops on financial management and budgeting, annual fund and events management, and advanced nonprofit board certification. The Nonprofit Toolkit Workshop Series is offered in partnership with the Johnson Center for Philanthropy and is open to organizations based in or primarily serving Newaygo, Lake, Mecosta, or Osceola counties. To get more information or to register for a session, visit facommunityfoundation.org/workshops.



LIFELONG LEARNING AND GENEROSITY



In honor of his wife, Donn created the Henderika Ashcroft Memorial Scholarship.

Donn and Henderika Ashcroft married in 1972 when they were both in their late 50s. They worked together at Gerber Federal Credit Union for many years and, after retirement, enjoyed traveling the world. They also shared a love of learning. Donn took college courses here and there throughout much of his life. In retirement, he and Henderika took courses on different topics they found interesting. She once joked that Donn had taken classes at nearly every college in Michigan. She also began to encourage him to find out what it would take to receive his bachelor's degree. After talking to a counselor at

Central Michigan University, Donn began to collect the necessary paperwork. Later, after Henderika passed away, Donn found a notebook full of the documentation he needed to send in—all neatly typed and organized by his wife. Knowing it had been important to her, Donn sent in the paperwork and received his bachelor's degree from CMU at age 87. Along with scholarships in honor of his mother and son, Donn created the Henderika Ashcroft Memorial Scholarship. This scholarship is awarded each year to encourage students to continue their educations, just as Henderika encouraged Donn to continue his.

recent grants

Our Board of Trustees approved \$2.5 million in grant requests in our spring grant round. Here are a few highlights!

Newaygo County Tourism Council

\$25,000

PURPOSE:

To implement the next phase of the council's strategic plan for promoting tourism

Funds will also help provide tools and information to demonstrate the economic benefits of tourism in our county.

WHY IT MATTERS:

The council works to promote Newaygo County as a premier outdoor adventure destination and new initiatives will help to get the word out and draw in more visitors to this unique and beautiful community.



Newaygo County Regional Educational Service Agency

\$106,000



PURPOSE:

To support the countywide literacy initiative

This initiative—currently in year four—provides professional development, reading materials, coaching, and technical support for preschool through fourth-grade literacy efforts in all local school districts.

WHY IT MATTERS:

Studies show that third graders who aren't reading at grade level are four times more likely to drop out of high school. High-quality literacy programs help ensure that local students will reach this crucial educational benchmark and be better equipped for future education and training.

Randy's House

\$35,000

PURPOSE:

To support startup costs for two Newaygo County residences for people seeking recovery from substance use disorders

This will be the first residential rehabilitation program in Newaygo County.

WHY IT MATTERS:

An estimated 85 percent of people who experience a substance use disorder don't receive the treatment they need. The residential program at Randy's House will fill an important gap in our community and provide a personalized and safe environment for individuals to recover, grow, and be supported on their journey to mental and physical wellness.



City of Fremont

\$21,550



PURPOSE:

To support the Fremont Lions Club Students in Need of Eye Care (SINE) program

Through SINE, referred children from Fremont and Hesperia schools receive free comprehensive eye exams from optometry students in Ferris State University's Michigan College of Optometry. Any child who needs glasses is also able to choose frames and have them specially fitted.

WHY IT MATTERS:

SINE eliminates barriers—such as cost, lack of access, and parental follow-up on school vision screenings—that keep local children from receiving the eye care services they need. This unique partnership has provided the gift of improved sight to more than 100 local students since it came to Newaygo County in 2015.

helping students get ahead

don and sue farmer

Don and Sue Farmer believe in the power of scholarships. Sue, a retired Hesperia Middle School teacher, is grateful they helped her complete her post-secondary education. The Farmers' two children also utilized scholarships to keep their student debt down, something that Don—a banker—does not take for granted.

“In my work, I see so many people with debt,” Don said. “It’s not uncommon to see people with \$60,000 to \$100,000 in student loan debt. They can’t even afford to

pay it back with the jobs that they have.”

“You don’t want to see kids have to struggle so much,” said Sue. “They should be able to concentrate on important things like their family, not having to juggle three jobs just to get by.”

Wanting to do something to help, the couple created the Don and Sue Farmer Family Fund scholarship. They crafted the scholarship with criteria that reflects the passions of their family. It will be awarded to Fremont

and Hesperia graduates with preference to those planning to attend Central Michigan University—Don and Sue’s alma mater—and study business or education. The scholarship also reflects the couple’s gratitude for the ways the Newaygo County community has impacted their lives.

“If it helps someone to go on, to go a little further, that’s where the satisfaction comes from,” said Don. “It takes the support of the community to be successful. We’re giving back to the community that’s given to us.”





dignity at the end

newaygo county compassion home

In the middle of a blizzard on icy roads, nurses Brandee Chase, Amy Drilling, and Ann LaPres-Hindes drove to Lansing to tour a hospice home. Each had known patients without families to care for them at the end of their lives and had seen how overwhelming that care could be. They made the drive that day looking for a solution.

“The minute we walked in, we knew this was it,” said Ann.

“We all cried on the way home,” added Amy. “This was given to us to do.”

The Newaygo County Compassion Home was born in that blizzard, a dream of a warm home where people could complete their lives in dignity, comfort, and love. Technical support from the Community Foundation and the Johnson Center for Philanthropy helped the organization build a strong

foundation and a combination of grants for operating support and matching gifts has provided support for growth.

The community has also embraced them by volunteering and donating supplies, time, and—for one local family—a home. The organization had just purchased a building to renovate in Fremont when the White Cloud home came along as an “unexpected gift,” said Diane Rudholm, executive director. “It gave us the opportunity to start working on our mission.”

The White Cloud home has welcomed 36 guests since it opened. Some have stayed only a few hours, others a few months. They have told their stories around the kitchen table, visited with family in the cozy living room, and rested in their bedrooms with a favorite television show. Guests’ care and comfort is overseen around the



clock by trained staff and volunteers who are deeply passionate about their mission.

When renovations are complete at the Fremont location, the second home will allow the organization to serve more guests and will also include a room reserved for respite care. “It represents a lot of growth and opportunities,” said Diane.

“It’s such an honor to have people come into our home,” said Ann. “The end of life is a really difficult subject for people to talk about. It gets glossed over, but it’s so important. Everyone has the right to die with compassion and love.”



OUR NEXT 75

Tom and Char TenBrink

When Char TenBrink was a student at Ferris State University, her grandmother sent her a card every week. “Sometimes there would be \$3 and that was my Sunday supper,” said Char. “Sometimes it would be a book of stamps and that was a hint.” The encouragement of her grandparents and parents combined with a scholarship helped her get to college. Now Char and her husband Tom are helping other students continue their educations.

The TenBrinks—both Gerber retirees and lifelong locals—used the build-a-fund program at the Community Foundation to create a scholarship to help students attend college or trade schools. They are particularly interested

in supporting students who aren’t necessarily at the top of their class or straight-A students but are full of potential. “We’re excited to get it going and be able to help somebody,” said Tom.

Why give through the Community Foundation?

Tom: “Giving through the Community Foundation seemed like the best way to actually help the community.”

Char: “Having grown up in the area, we’ve seen the good things the Community Foundation has done, how it has grown, and the outreach that it has. It seemed like a good place to give back, and it keeps it local.”

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, contact a member of our philanthropic services team at 231.924.5350.



pro advice

CATHY KISSINGER AND SCOTT SWINEHART
Financial Advisors

WHEN SHOULD I VISIT MY FINANCIAL ADVISOR?

Over the years, you'll experience many personal and professional milestones. Each of these can be satisfying, but they may also bring challenges—especially financial ones. Here are some of the key life events you may encounter:

New job: When you start a new job, you may have questions about planning for your financial future, including your retirement. How much you should contribute to your employer-sponsored retirement plan? What investments should you choose? When should you increase your contributions or adjust your investment mix?

Marriage: Newlyweds often discover they bring different financial habits to a marriage. A financial advisor can recommend ways for you and your spouse to find common ground in your saving and investment strategies, enabling you to move forward toward your mutual goals.

New child: When you have a child, you will need to consider a variety of financial issues. A financial advisor can present you with some college-savings options, such as an education savings plan, as well as ways to protect your family, such as life insurance.

Career change: When you change jobs, you'll need to make choices about your employer-sponsored retirement plan. Should you move it to your new employer's plan if transfers are allowed? Or should you keep the assets in your old employer's plan? What about an IRA?

Death of a spouse: The death of a spouse is a huge emotional blow, but it does not have to be a financial one. Be prepared by having the correct beneficiary named on retirement accounts and life insurance policies.

Retirement: Even after you retire, you'll have some important investment decisions to make. For one thing, you'll need to establish a suitable withdrawal strategy so you don't deplete your retirement accounts too soon. Also, you still need to balance your investment mix in a way that provides at least enough growth potential to keep you ahead of inflation.

Cathy Kissinger and Scott Swinehart are financial advisors with Edward Jones and are members of the Community Foundation's Professional Advisors Board. Kissinger—also a Community Foundation trustee—is based in Fremont and Swinehart is based in Newaygo.

noteworthy

LINDSAY HAGER HIRED

We were thrilled to welcome Lindsay Hager to our staff in June as director of community investment. Lindsay has a long history with the Community Foundation—he served long terms on both our Board of Trustees and the Elderly Needs Fund board—and brings deep community expertise to the team.



2020 CENSUS

Over the next year, the Community Foundation will serve as the local Census Hub, partnering with Michigan Nonprofit Association's Be Counted Michigan 2020 campaign to mobilize nonprofits, partner with state and local governments, and reach historically undercounted populations. Census data will help our community create jobs, provide housing, fund K-12 education, prepare for emergencies, and build schools, roads, hospitals, and libraries.

COLLEGE AND CAREER NIGHT OUT

We partnered with WE CAN! Newaygo County this fall for our annual CCNO event. Over 450 students and families attended to meet with admissions reps, learn more about post-secondary opportunities, and find financial aid resources—all without leaving the county!



recently

CARLA A. ROBERTS
President and CEO



ADVOCATING FOR FAMILIES IN POVERTY

Our Community Foundation is well-positioned and can deploy many resources to improve the quality of life in Newaygo County, but there is never enough money to take care of every request. And often money is not really the solution. Certainly financial resources help, but the most complex problems in our society cannot be solved with money alone.

This principle has been a key learning through our poverty to prosperity work. We've learned that workers who receive an incremental raise or a promotion are often worse off than before. The extra money changes eligibility for critical safety net programs. And when more than 40 percent of workers in our county are in the ALICE population (Asset Limited Income Constrained Employed) that means that a significant proportion of workers cannot make ends meet every month. Even then, "too much" income means that families are no longer eligible for vital safety net programs.

This phenomenon is known as the Cliff Effect. This past year we engaged Circles USA to help us examine how it works in Michigan. This new report helps us to understand what key

supporters can do to meet the current and future needs of Michigan's workforce. Much of the solution involves policy changes to gradually reduce benefits and ensure that people can continue to work.

We've found ourselves not just making grants but also becoming informed policy advocates. Circles Newaygo County, managed by TrueNorth, plays a key role to inform residents, employers, and our legislators through Big View meetings. These open community gatherings focus on a specific topic and examine potential solutions to move more residents from poverty to prosperity. Our legislators are specifically invited two times each year to highlight the work they are doing on behalf of Michigan's working families. We are proud to collaborate on these efforts to enhance life for people across our community.

The full Circles report includes more information about the Cliff Effect and is available on our website. For more information and to find ways to get involved with the Circles program, visit truenorthservices.org/circles-newaygo-county.



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LEAVE A LEGACY OF SUPPORT

Roger and Becky Tuuk are dedicated to supporting the causes they're passionate about in our community—from the arts to outdoor recreation. In addition to volunteering and the giving they do now, the Tuuks also joined the Slautterback Legacy Society to ensure their support of Newaygo County continues long into the future.

By including the Community Foundation in your will or estate plan, you too can join generations of community members who want to make a lasting impact on the future of our community.

Interested in learning more about making an estate gift? We'd love to talk to you. Contact our philanthropic services team at 231.924.5350.

