INSIDE:

Collaboration is key when it comes to restoring and protecting the White River
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Fall is always a busy time at the Community Foundation and 2021 was no exception. As our full staff returned to the office for the first time in 17 months, we also accepted applications for our Bridging Generations Fund and community grant rounds, opened our scholarship application, and started a new school year with our Youth Advisory Committee. We hosted our fourth Stronger Together Series event in late September and were proud to partner with WE CAN! Newaygo County on College and Career Night Out.

Of course, there was more big news at the Community Foundation. Carla Roberts retired after 10 years as our president and CEO, and we enjoyed celebrating her at an open house in late August. We are grateful for her decade of service, dedication, and commitment to Newaygo County.

We also welcomed our new president and CEO Shelly Kaspryzcki on September 27. She has been busy getting to know our community, staff, committee members, and other partners. Her energy, positivity, and passion are already making an impact. You can get to know Shelly a little better on the next page.

Through all the transitions, projects, and accomplishments of the last year, we remain deeply grateful for your partnership and generosity. None of this would be possible without you!
We were thrilled to welcome Shelly Kasprzycki to the Community Foundation back in September as our new president and CEO! Here she reflects on her decision to come to Newaygo County and the first six weeks on the job.

Recently, while driving to visit members of the Newaygo County community on a sunny day, I was in awe of the beauty of the area. Moving here seemed natural, and my husband and I couldn’t feel more welcomed.

Serving as president and CEO of Fremont Area Community Foundation is a great honor. I’ve had what I call a comprehensive career—working for and with nonprofits, serving in government, and leading philanthropy. I am deeply committed to serving in this role to the very best of my ability.

The Community Foundation is incredibly impressive. I shared with the Board of Trustees during the interview process that my goal is to “polish the silver” that is the Community Foundation. Retired leader Carla Roberts, the board and staff, and community members like you have laid an amazing groundwork, metrics, and framework for success. I look forward to building upon partnerships and strategies.

My initial goal in the first 60 days is to meet people and listen. I want to learn what makes Newaygo County and our affiliate communities so special. I want to understand the depth of the needs and the potential solutions. Henry Ford once said, “If everyone is moving forward together, then success takes care of itself.” I believe that when we work to find the common good and the steps toward real solutions, we will begin to prove we can truly change lives.

Many community members have asked me about the Community Foundation’s purpose. In my estimation, it is quite simple. We want to work with our community so that we have thriving people and families who have a great education, good jobs, money saved, and who can enjoy the cultural and natural treasures around them.

Newaygo County has a rich history and the Community Foundation wants to be a part of telling an even greater story about our community. So do I. Thank you for welcoming me here. It already feels like home.
recent grants

Our Board of Trustees approved $2.3 million in our spring community grant round. Here are a few highlights!

**Feeding America West Michigan**

**PURPOSE:**
To provide food for mobile and fixed-site food pantries.

**WHY IT MATTERS:**
According to Feeding America’s data, the number of people in Newaygo County experiencing food insecurity increased by 37 percent from 2018 to 2020. The jump was even more drastic—a 61 percent increase—for families with children. Feeding America West Michigan works with local partners to supply vital food trucks and pantries at locations across the county.

**Grant Public Schools**

**PURPOSE:**
To provide support for the Goal 22% by 2022 program. This program is designed to address and reduce chronic absences—missing 10 percent or more of school days—at Grant Middle School.

**WHY IT MATTERS:**
Chronic absences have been shown to negatively impact reading proficiency, academic performance, and high school graduation rates. After implementing a successful program at the elementary school, Grant is now focusing their collaborative approach on the middle school.

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**Hope 101**  
**PURPOSE:**  
To support Hope 101’s transitional housing program, serving local individuals and families experiencing homelessness.

**WHY IT MATTERS:**  
Hope 101 provides transitional housing as well as case management services and mentoring to help residents set personal goals and achieve self-sufficiency. During the pandemic, they provided extra support to families impacted by health issues, job losses, and the local housing shortage.

**Newaygo County Regional Educational Service Agency (NC RESA)**  
**$250,400**

**PURPOSE:**  
To provide general operating support for Open Arms Child Advocacy Center, which serves young survivors of abuse and neglect in Newaygo, Lake, Mecosta, and Osceola counties.

**WHY IT MATTERS:**  
In 2020, there were more than 450 reported cases of child abuse and neglect in Newaygo County. Open Arms provides a safe environment where children who have experienced abuse can be interviewed just once by a specially-trained staff person. Open Arms then collaborates with law enforcement and other agencies to provide follow-up services and referrals.

**Open Arms Child Advocacy Center**  
**$47,000**

**PURPOSE:**  
To support NC RESA’s Parents as Teachers program, an early childhood parent education program based on the philosophy that parents are their children’s first and most influential teachers.

**WHY IT MATTERS:**  
The program provides parents with the information and support to promote school readiness and healthy development for their children. Parents and caregivers are matched with trained educators who make regular home visits, provide screenings, share resources and activity ideas, and more.
Enhancing the White River watershed

Trout Unlimited

The Pere Marquette and Muskegon rivers may get all the glory, but, according to Jake Lemon, eastern angler science coordinator with Trout Unlimited, the White River has plenty to offer too.

The White River is a popular place for fly fishing, camping, and beloved family cottages. Smaller and shallower, the river is home to brown and brook trout, steelhead, and salmon as it runs through Newaygo, Oceana, and Muskegon counties.

“It supports high-quality and varied fisheries,” said Jake. “The watershed is sandwiched between the Pere Marquette and Muskegon rivers and it doesn’t get as much attention, but we can improve water quality, the fishery, and recreational opportunities for these communities along the river.”

Recently, Trout Unlimited began leading efforts focused on restoring and protecting the White River watershed. A gathering hosted by the Community Foundation earlier this year brought together community representatives to share perspectives and develop priorities. Trout Unlimited stepped up to provide leadership moving forward and this spring received a $38,022 grant from the Community Foundation to continue the work.

“We want to build a groundswell of good partners using good science,” said Jake. “None of this would be possible without the Community Foundation. It’s been the catalyst for something that can grow.”

By working with partners from local landowners all the way up to federal agencies, Trout Unlimited is focused on improving watershed health and building stronger connections between communities and the river that runs through them. Culvert remediation, bank stabilization, and exploring economic impact are just a few projects planned or already underway.

“There are great opportunities to significantly improve the watershed,” said Jake. “I would like to have a well-connected community of caretakers working together to find opportunities to restore and protect the watershed. That’s the big picture.”
Lou Deleguardia served in the Navy, studied culinary arts, and even owned a motorcycle shop. But an interest in financial management kept resurfacing and led Lou to a career as a financial advisor.

His interest in the field was inspired in part by the difficult experience of settling his father’s estate. He and his siblings were all young adults when their father passed away without a will or estate plan. “I thought, ‘There has to be a better way,’” said Lou.

Several years later, a job opening in investment and financial management piqued his interest and he took advantage of the opportunity.

“Sometimes there are roadblocks—you don’t see the path, then all of a sudden a door opens up,” Lou remarked. Of his now-career, he said, “I get to help people. It’s been pretty rewarding.”

Through his work, Lou was aware of the Community Foundation as a resource for local giving. He decided to get involved, first by naming the Community Foundation in his own estate plan and then by creating a fund through the Build-A-Fund program. With those two steps, Lou also became one of the newest members of Our Next 75.

Lou’s field of interest fund will support recreation programs in Newaygo County, especially those for youth. His own hometown in New York state had a robust recreation program and a large park that housed sports fields, a teen center, community gardens, and more. Knowing how important those programs were to him and others, Lou wants to help provide similar opportunities for his neighbors here.

“These programs are training for life,” he said, noting that sports and other activities help kids learn about teamwork, find mentors, and cultivate positive habits.

In addition to supporting valuable opportunities for others, Lou sees his fund as a way to thank the community that welcomed him.

“With a fund at the Community Foundation, I can touch a lot more people than I could on my own,” he said. “I’ve been blessed here, and I want to give back.”
For Bob and Susanne Jordan, early experiences watching their parents give had a deep influence and they continued that example in their lives together. It was even reflected in the careers they chose: social work for Susanne and philanthropy for Bob. Bob was on staff at the Community Foundation for more than 17 years and still serves on our Investment Committee.

Though they moved to Holland after retiring, Bob and Susanne are still committed to the community where they lived, worked, and raised their children. They have supported a variety of local causes through their donor advised fund and are now members of Our Next 75. “We have a family history in this community,” said Susanne. “Even though we don’t live here anymore, we want it to be vibrant and successful for years to come.”

Why is giving important to you?

Bob: I think it was the way we grew up. Both of our families were that way. It started in the church, then giving to community activities. You get in the habit.

Susanne: We’ve always had a heart for people who needed a helping hand and we’ve been blessed in so many ways. I think it was partly out of the realization that we had been blessed and could be a blessing to someone else.

Why give through the Community Foundation?

Bob: We like the endowment piece. The Community Foundation magnifies the work of local nonprofits with the endowment. They bring critical community needs to the attention of donors.

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.
Thinking about early retirement? Government data suggests you’re not alone. According to surveys of people aged 55 and older, nearly three million Americans are considering early retirement as a result of the COVID pandemic.

For many, this means collecting Social Security benefits before reaching full retirement age of 66 or 67, depending on their year of birth. Although this might be an easy decision for those with significant retirement savings, many others must seriously consider the impact of a permanent reduction in monthly benefits as a result of collecting early.

If you begin collecting Social Security at age 62, your monthly benefit will be 25-30 percent less than it would be at full retirement age. However, despite the drawback of a reduced monthly benefit, you could receive more total lifetime benefits as a result of the additional checks received from collecting early.

Is it better to take reduced benefits at age 62 or full benefits later? The answer depends, in part, on how long you live. Those living past 78-79 years of age will receive more total lifetime benefits by waiting until full retirement age to begin collecting. However, unless you’re able to invest your benefits rather than use them for living expenses, your break-even age is probably not the most important part of the equation. For many people, what really counts is how much they’ll receive each month, rather than how much they’ll accumulate over many years.

Another key factor in your decision is whether or not you plan to continue working after you start collecting Social Security benefits at age 62. That’s because income you earn before full retirement age may reduce your Social Security retirement benefit.

In addition to the factors discussed here, other considerations may influence whether you start collecting Social Security benefits at age 62. How do other sources of retirement income factor in? Are you married? How will your income taxes be affected? Every person’s situation is unique. Consult a CPA or financial advisor and make sure you’re asking the right questions.

Rolly Reed is a certified public accountant and partner with H&S Companies, serves on our Professional Advisors Board, and is a Community Foundation trustee.
WENTE AND BULL JOIN BOARD

We were excited to welcome two new trustees to our board this summer! Dr. Susan Wente is a nurse midwife who has also served on our Amazing X Charitable Trust board. Travis Bull is a financial advisor with Edward Jones and a past president of the Newaygo Rotary. We’re grateful for the experience and commitment to Newaygo County that both bring to our organization.

YAC STARTS NEW YEAR

After meeting virtually for more than a year, our Youth Advisory Committee enjoyed kicking off a new school year with an outdoor retreat at Camp Henry. Fun activities helped them get reacquainted and build teamwork and communication skills. They’ve continued to carry that energy into their meetings this fall and are off to a great start.

FALL DONORS LUNCHEON

We enjoyed seeing our donors and introducing new president and CEO Shelly Kasprzycki to them at our Fall Donors Luncheon on October 28. Shelly spoke about her background and goals and then opened the floor for attendees to share advice and what they love about Newaygo County.
STRONGER TOGETHER SERIES CONTINUES

On September 30, we hosted the fourth Stronger Together Series virtual event with a conversation exploring what it means to be Hispanic/Latinx in Newaygo County. Moderator Carlos Sanchez—the director of the Latino Business and Economic Development Center at Ferris State University—led a panel of current and former Newaygo County residents as they shared their experiences and perspectives. The candid conversation touched on misconceptions, heritage, and feeling like an outsider.

Videos and other resources from the first four events in the series can be found at facommunityfoundation.org/stronger-together. Our next event will be held in January 2022.

CARLA ROBERTS CELEBRATED AT OPEN HOUSE

In late August, we joined with donors, community partners, colleagues, and friends to celebrate Carla Roberts as she prepared to retire after 10 years as our president and CEO. During the event, Joe Roberson, chair of the Board of Trustees, highlighted a list of achievements under Carla’s leadership and shared personal reflections from his years working with her. State Representative Scott VanSingel presented a tribute to Carla signed by himself, State Senator Jon Bumstead, and the lieutenant governor and governor.

In her own remarks, Carla thanked trustees, staff, donors, and community partners for their support of the Community Foundation during her tenure. “It has been an honor to serve for the last decade,” she said. “Our area has always had an extra degree of self-determination because of this incredible organization. Serving as your CEO was the pinnacle of my career.”
IMPACT
The biannual newsletter of Fremont Area Community Foundation

GIVE THROUGH YOUR IRA

June Britt is a former case worker with a special place in her heart for youth in foster care. She used an IRA gift to create a fund that has helped the Michigan Youth Opportunities Initiative program continue to provide support and resources to current and former foster care youth transitioning to adulthood. “What they’re doing is wonderful,” June said. “I was happy to find the organization and be able to help.”

Giving through your IRA is a simple way to give back, meet needs, and create a lasting legacy in our community. Interested in learning more about IRA gifts? Contact our philanthropic services team at 231.924.5350.