



Fremont Area
community foundationSM

Serving Newaygo County

2008 REPORT TO THE

Community

OUR MISSION

“ To improve the quality of life for the people of Newaygo County. ”

This year's Fremont Area Community Foundation printed annual report is abbreviated to save money and resources. This report tells the stories of some 2008 grants and gifts, how we've united with helping hands to better our lives in Newaygo County. For a 2008 fund list, grant lists, donor list, and financial statements, please refer to our website, www.tfacf.org.

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LETTER TO THE

Community

The core of our Foundation business is receiving gifts from generous community members, investing the gifts, and awarding grants from the investment earnings each year for charitable projects in our community.

2008 was a good year for receiving gifts and making grants. The Foundation received \$2.6 million in gifts for the third year in a row. The Foundation awarded \$10.6 million in grants; the 11th consecutive year of grantmaking exceeding \$8 million.

The largest grantmaking area in 2008 was human services, which is especially critical in this economic climate as told on page 4. Community Development was also a significant grantmaking area. The story on page 5 describes some of the ways the Foundation and community leaders worked together to improve the geographic area we call home.

The Foundation's history, since its formation as a public charity in 1971, continues to exhibit the wonderful leveraging characteristics of an endowment fund. Over the past 28 years, the Foundation has received \$59 million in gifts and granted back to the community \$156 million.

2008 was not a good year for financial markets or those invested in them. The Foundation also suffered a substantial investment loss resulting in our net assets declining to \$141.3 million. While we were disappointed with the investment returns, our investment committee and consultant have maintained a diversified investment portfolio, and we are poised to recover with the markets.

The Foundation has been in a similar position during the early 1970's. From 1972-1974 the Foundation dropped from \$10 million to \$5 million in net assets. By 1980, the Foundation assets had grown back to \$10 million, and by 1989, the Foundation's assets exceeded \$50 million.

We continue to depend on you for your gifts of time, treasure, and talent to improve the quality of life for the people of Newaygo County. We welcome all of your contributions.

Elizabeth A. Cherin
President and CEO

Robert Johnson
Chairman



EXTENDING A HELPING

Hand

In a perfect world, no one would go hungry.

No one would be without shelter or heat. No one would live without hope.

Here in Newaygo County, the Fremont Area Community Foundation believes that we are all our brothers'-and sisters'-keepers. We believe in times that can only be described as desperate for some of our neighbors, we need to be there, offering even more than hope.

We need to extend a helping hand.

In 2008, the Foundation put a high priority on emergency services. Why? We listened to the needs of those around us; and we responded with our hearts.

Imagine a child so hungry, she asked permission to eat the food while still in line at a Second Harvest Gleaners mobile food pantry, funded by a \$185,000 Foundation grant to support the Newaygo County Hunger Initiative.

With the help of the Foundation and 30 churches and organizations, the Hunger Initiative distributed 1.65 million pounds of food in Newaygo County. At each stop, we witnessed what we can do when we share what we have.

That little girl and her mother hadn't had anything to eat since the night before; she needed sustenance. She received more than food that day. She learned there were people in her own neighborhood who cared about her now, and in the future.

Imagine a woman faced with losing everything, behind in rent and utilities. She worked long hours, but for minimum wage. As she puts it, she "didn't make enough to keep our family safe." When she turned to Newaygo County Community Services in desperation, she found "a hand up," thanks to a three-year \$1.9 million grant from the Foundation for food, shelter and energy assistance programs.

And now, imagine a group of Newaygo County residents who responded to the challenge of a \$60,000 matching grant from the Foundation to Love INC of Newaygo County. Love INC also received \$195,000 for emergency assistance and \$5,000 to keep their delivery truck running.

During Lent, these good people held "Thermal Thursdays." They ate, had fellowship and collected \$2,860 with the promise of \$900 more. Because of them, 20 families could pay their energy bills.

Because of them, inspired by the Foundation's generosity, their dollars were matched with hope — and a vision of a community wrapping its arms around one another, no one in need.

"She learned there were people in her neighborhood who cared about her now, and in the future."

Sometimes, a skating rink is just a rink.

A pavilion is a convenient place to gather. A kitchen upgrade is nothing more than a function of necessity.

But in the hands of the Fremont Area Community Foundation, these projects signal economic development. They advance the quality of life.

In 2008, the Foundation took a good look at the hard work being done throughout Newaygo County. Some reflect immediate progress; others, an investment in the future; and some are outright visionary in nature.

Take the Grant Community Center. Thanks to the Foundation, the Center received \$130,000 for its repair and renovation, with careful consideration given to maintain its architectural integrity. The grant calls for heating and cooling improvements, engineering costs, barrier-free restrooms and entranceways, even a kitchen upgrade.

And when it's done? The "community" will be in a better place.

Then there's the Foundation's \$97,500 grant to help create Newaygo's Skate Park and Ice Skating Rink. When it's done, there will be ramps, a rink and warming house run by The Newaygo Community Recreation Authority.

Just a skating rink? Look closer, and you'll see an impressive example of community collaboration and financial support at play.

In White Cloud, the Foundation granted \$159,875 for the White River Enhancement Project for stream habitat improvements. They'll improve access points and create a pavilion, reminding us all through an educational program that we live in a most special place.

Individually, these projects all stand on their own. But put them together, see them in a larger context, and they create the community we know as Newaygo County.

Who better to tell the world about such things than the Newaygo County Economic Development Office Inc., funded by a \$225,000 operating grant from the Foundation? A countywide initiative, its mission is "to create a dynamic environment of economic opportunities," working in partnership with the Fremont Area Community Foundation.

Sometimes a skating rink is just a rink, a kitchen is nothing more than a stove and refrigerator, a pavilion is a nice place to be. But here at the Foundation, they not only represent economic development; they promise to contribute to our quality of life today and for years to come.

"Look closer, and you'll see an impressive example of community collaboration and financial support at play."



GROWING

Together

YOUTH ADVISORY COMMITTEE

YAC

The Youth Advisory Committee (YAC) of the Fremont Area Community Foundation advises the Foundation's Board on grants and issues regarding area youth. YACers are high school students from each public school in Newaygo County and Providence Christian High School. Once selected, students are asked to be members throughout their high school years.



2008-2009 YOUTH ADVISORY COMMITTEE

Back row (left to right): Ty Denhof; Sydney Hindes; Kelse Moon; Cami Sorenson; Wil Deleguardia; Jameson Farinosi; Zachary VanDyke; Kathleen McDonald; Asa Wyers; Stephanie Pocsi; Chelsea Patenge; Nicole Dummer; Adam Hunt; Russ DeKryger

Front row (left to right); Cayla Broton; Kathleen Bower, Co-Advisor; McKenna Osborn; Petra Heinzman; Christie Bender; Tarah Bourke; Heidi Mathews; Kasey Jernberg; Shay Ostyn; and Mary Huisjen, Co-Advisor

Not pictured: Trevor Bacon, Gabby Lounsbery, Stephen Thome, and Collin Zeerip

TOTAL YOUTH ENDOWMENT FUND GRANTS: \$ 81,884

AMAZING X *Charitable Trust*

A SUPPORTING ORGANIZATION OF THE FOUNDATION

The Amazing X Charitable Trust Board of Trustees advises the Foundation's Board on grants to benefit people of Newaygo County with disabilities and supports other charitable purposes of the Foundation.

AMAZING X CHARITABLE TRUST BOARD OF TRUSTEES

Hendrick Jones, President
Lynne Robinson, Secretary
Maynard DeKryger
William Johnson
Christine Tiernan
Josephine Toliver
Dale Twing
Stan Van Singel



TOTAL AMAZING X CHARITABLE TRUST GRANTS: \$ 301,379

THE FREMONT AREA

Elderly Needs Fund

A SUPPORTING ORGANIZATION OF THE FOUNDATION

The Elderly Needs Fund Board of Directors assesses the needs of, and provides grants to benefit the elderly in Newaygo County.



THE FREMONT AREA ELDERLY NEEDS FUND BOARD OF DIRECTORS

Pictured left to right: Jack Long, President; Norma Rudert; Carl DeKuiper; Lola Harmon-Ramsey, Secretary/Treasurer; Lindsay Hager, Vice President; Marva Zeldenrust; and Eugene Sorden

Not pictured: Elizabeth Nordin

TOTAL FREMONT AREA ELDERLY NEEDS FUND GRANTS: \$ 493,630

GEOGRAPHIC AREA

Component Funds

The Foundation serves the growing community foundations of neighboring Lake, Osceola, and Mecosta Counties. The Foundation supports the advisory boards of these communities with administrative and investment services. Detailed annual reports for these geographic area component funds are available upon request or on each Foundation's website.



P.O. Box 995
Baldwin, MI 49303

Ph: 231.745.4601
lccfmichigan.org

2008 Total Lake County
Community Foundation
Grants: \$62,236

Total Net Assts: \$1,673,280



P.O. Box 1012-C
Big Rapids, MI 49307

Ph: 231.796.3055
www.mccf.us

2008 Total Mecosta County
Community Foundation
Grants: \$86,466

Total Net Assts: \$2,387,233



P.O. Box 37
Reed City, MI 49677

Ph: 231.342.9163
www.occf.info

2008 Total Osceola County
Community Foundation
Grants: \$97,045

Total Net Assts: \$2,086,344

A black and white photograph of a hand reaching into a bookshelf to touch the spine of a book. The background is filled with the spines of many other books, creating a sense of a vast library. The lighting is soft, highlighting the texture of the book covers and the skin of the hand.

FOR THE LOVE OF

Learning

Carl and Viola Smith established a new fund at the Foundation to benefit the Hesperia Community Library in memory of Carl's brother, Frank, who passed away last year at age 92, and Frank's daughter, Mary Ann who is also deceased. Carl and Frank grew up in the Hesperia community.

After graduating from Hesperia High School, Frank Smith completed barbering school and then served in the U.S. Army during WWII. He worked as a barber for 45 years in Muskegon and Muskegon Heights, which afforded him the perfect opportunity to share his sense of humor and gift of storytelling.

Frank was a lifelong learner. At age 80, he learned to paint, and at age 86, he learned to use a computer. Frank recorded many memories of his youth in Hesperia, and donated his memoirs to the Hesperia Community Library local history room.

Frank's memoirs tell the story of a close knit Hesperia community in the 1920's and 30's. He described an active business life in Hesperia where merchants and barbers were open as late as midnight on Saturdays. His parents' drugstore served three meals a day, had a soda fountain, and provided patrons a place to share stories until the store closed at 9 p.m.

The Smith Family appreciated the supportive community life in Hesperia of past years. The Smith Family Fund's support of the Hesperia Community Library will provide enrichment for the lives of Hesperia area residents for many generations.

Carl and Viola Smith's gift continues their generosity to the Hesperia community. In 1986, they established a scholarship fund at the Foundation that has awarded over \$172,000 in college scholarships to Hesperia High School graduates.



Carl and Viola Smith



Frank Smith

You can make a difference

Your gifts of time, treasure and talent are some of the most personal decisions you make.

We can help

*E*velyn McCormick grew up in Fremont, graduated from Michigan State College of Agriculture and Applied Science (MSU), raised two children, and enjoyed a 34 year Gerber Product Company career as a nutritionist. She was active in several professional organizations as well as her church where she continued to serve after her retirement.



Evie's favorite quote was one shared with President John F. Kennedy and former Supreme Court Justice, Oliver Wendell Holmes. "Of those to whom much has been given, much is expected."

Evie modeled this in her life. She was known for her wisdom, caring, generosity, and love of her family, friends, and community. Evie also planned for the future. She was a member of the Foundation's Bessie Slautterback Bequest Society by creating an estate plan that included the Fremont Area Community Foundation.

Evie passed away in 2008, but her gift to the Foundation will continue her life of service. Evie's gift was unrestricted, and it will be used to meet the most critical needs of our community.

Throughout her professional career, Evie kept abreast of the latest nutritional studies that could give Gerber Products Company an edge in providing healthy foods. Through her flexible Foundation fund, that same pioneering spirit will be applied to the grantmaking from her fund. The Foundation's greatest benefit to our community is from flexible funds like the new Evelyn McCormick Fund that provide the capacity to meet unforeseen needs and shape the future of our community.

"Of those to whom much has been given, much is expected."

NOURISHING OUR

Community



Fifteen community leaders are elected to serve up to three consecutive three-year terms as trustees of the Fremont Area Community Foundation. A diverse board ensures that various sectors of the community have a voice in the leadership of the Foundation.



Back row, left to right: Robert Wood, Chairman of the Distribution Committee, Social Work Counselor & Consultant; Richard Dunning, CEO, Fremont Insurance Company; Robert Johnson, Chairman of the Board of Trustees, Chairman of Finance/Investment Committee, Newaygo Insurance Agency Business Owner; Kirk Wyers, Director of Career and Technical Educational Services, Newaygo County Regional Educational Service Agency; Hendrick Jones, Community Volunteer, Church Elder, Gerber Products (Retired); Duane Jones, Trustee-at-Large, Retired Grant Elementary School Principal

Front row, left to right: Danielle Merrill, Vice Chair of the Board of Trustees, Founder of Bellwether Harbor and Foundation; Sheryl Meyer, Chairperson of the Environmental Committee, ABR, Realtor RE/MAX Connection; Peggy Gunnell, Chairperson of the Scholarship Committee, Community Volunteer, Registered Nurse; Lynne Robinson, Community Volunteer, Grant Elementary School Teacher (Retired); Holly Moon, Newaygo County Treasurer; Terry Sharp, Treasurer of the Board of Trustees, Chairman of the Audit Committee, President, Grant Tower, Inc.

Not pictured: Daniel Slate, CPA, Vice President, Hendon & Slate, PC; Liz Patterson, Chairperson of the Community Relations and Development Committee, Investment Representative, Edward Jones Investments, Fremont Branch; Robert Zeldenrust, Community Volunteer, General Manager, Fremont Co-operative Produce Company

COMMUNITY FOUNDATION

Members

Members of the Foundation are invited to serve by virtue of the positions they hold in the community. Members are responsible for electing Foundation trustees and ensuring a diverse board. We thank our Members for their service in 2008.

Mr. Adam Wright

Chairman, Newaygo County
Board of Commissioners

Dr. Lori Tubbergen Clark

Superintendent of the
Newaygo County Regional
Educational Service Agency

The Honorable

Anthony A. Monton

Chief Circuit Judge

The Honorable

H. Kevin Drake

District Judge,
78th District Court

The Honorable

Graydon W. Dimkoff

Chief Judge of Probate,
Newaygo County
Probate Court

Ms. Chrystal Roach

Newaygo County
Prosecuting Attorney

Mr. Douglas Harmon

Chairman, Board of Directors of
Gerber Memorial Health Services

Mr. Tobi Lake

President, Board of
Directors of NCEDO
(Newaygo County Economic
Development Office)

Mr. Curtis Slatina

Attorney, Newaygo County
Bar Association President

Mr. Merle Ross

CPA, Ross Accounting

Robert Clouse, M.D.

Newaygo County
Medical Society

Ms. Barbara Shafer

Goodwell Twp. Supervisor

His Honor Mr. James Rynberg

Mayor, City of Fremont

His Honor Mr. Terry Fett

Mayor, City of Grant

Mr. Roger Kraus

President, Village of Hesperia

His Honor

Mr. Ronald Armstrong

Mayor, City of Newaygo

His Honor

Mr. Donald Barnhard

Mayor, City of White Cloud

Mrs. Nancy Harper

Director, White Cloud
Community Library

Rev. Bernie Wethington

Seventh Day Baptist Church

Rev. Ronald Schmidt

Fremont Wesleyan Church

Mr. Ryan DeVries

President, Fremont
Chamber of Commerce

Ms. Kim Nicholson

President, Grant
Chamber of Commerce

Mr. Richard Roberson

President, Hesperia
Chamber of Commerce

Mr. Greg Slominski

President, Newaygo
Chamber of Commerce

Mr. James Maike

President, White Cloud
Chamber of Commerce

Dr. John Kingsnorth

Superintendent, Fremont
Public Schools

Mr. Scott Bogner

Superintendent, Grant
Public Schools

Mr. Dean Havelka

Superintendent, Hesperia
Community Schools

Mr. Larry Lethorn

Superintendent, Newaygo
Public Schools

Mr. Ethan Ebenstein

Superintendent, White Cloud
Public Schools

The staff of the Fremont Area Community Foundation is dedicated to improving the life of the people of Newaygo County.



Seated, left to right: Jeff Jahr, Vice President of Program; Greg Zerlaut, Vice President of Administration and CFO; Elizabeth A. Cherin, President and CEO; Robert L. Jordan, Philanthropic Services Officer; and Tracy Myers, Community Relations Coordinator

Standing, left to right: Ashley Folkema, Program Assistant; Mary Huisjen, Project Coordinator and Co-YAC Advisor; Jerri Goebel, Program Associate; Joan Moore, Office Assistant; Robin Cowles, Information and Donor Services Associate; Kathleen Bower, Program Officer and Co-YAC Advisor; and Mary Crisman, Executive Assistant and Office Manager

We are dedicated to improving the quality of life for the people of Newaygo County. The Foundation focuses its grant support on human services, community development, education, arts and culture, philanthropy, health, and our environment. In 2008 we were excited to award \$10,613,691 in total grants, including \$518,069 in scholarships.

We could not do this without the help of our donors. In 2008 we were thankful to have received \$2,640,076 in gifts to benefit Newaygo County. Your Foundation is honored to work together to build a strong community today, and for years to come.



Human Services
39%



Community
Development
20%



Education
16%



Arts &
Culture
9%



Philanthropy
8%



Health
5%



Environment
4%

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