



Berrien

community foundation

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# Berrien County

# Gives Back

January 2016

## BCF Secures \$258,000 Health Grant

The Berrien Community Foundation secured a grant of \$258,952 from the Michigan Health Endowment Fund to support a program to provide medical and social care teams to better serve senior citizens with multiple chronic health issues.

“We saw this as such a crucial issue and this grant opportunity was available from the Michigan Health Endowment only through partnerships with local Community Foundations,” said Berrien Community Foundation President Lisa Cripps-Downey. “It was a great opportunity for the Berrien Community Foundation to partner with Michigan Gateway Foundation and try to bring these dollars to Berrien and Cass Counties.”



The Berrien Community Foundation grant dollars will provide two years of support for the expansion and further development of Interagency Care Teams for senior citizens with high-risk health needs in Berrien and Cass counties. The Interagency Care Team (ICT) project is a collaborative effort launched by Healthy Berrien Consortium and spearheaded by Area Agency on Aging, Berrien County Health Department, InterCare and Lakeland Health.

“We could really make a difference in the lives of our seniors,” Cripps-Downey said. “Seniors with multiple chronic conditions can end up in a cycle of emergency room visits and hospital stays. They have multiple doctors who may give different opinions. The senior may also be in an economic situation that forces them to choose between medications because of expense. Sometimes it just gets too overwhelming and the results can be tragic. This project puts a team working together to clarify medical questions and to link social services to help in other areas. The senior has one person to call to get help and understanding – even assistance with the paperwork to find reduced cost



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medications. That can be the difference between being able to live at home and assisted living.”

A very small pilot study was conducted earlier and resulted in a decrease in emergency room visits, fewer hospital stays, increased care for the seniors, and a significant reduction in health care costs. This grant allows the pilot program to expand to more seniors in Berrien County and, because of Michigan Gateway Foundation’s involvement, expand to seniors in Cass County.



## ***IRA Charitable Rollover Made Permanent***

There is good news for community foundation donors in their 70s—and for the communities and causes they care about. Newly enacted legislation permanently extends the IRA Charitable Rollover for 2015 and going forward. This law makes it possible to give individual retirement account (IRA) assets to charity, free from federal tax. Prior to 2006, all lifetime distributions from IRAs were taxed—even those given to charity.



As such, our donors can give far more with less! This may be an attractive giving option for you if you are:

- Over 70½ and now receiving minimum IRA distributions—but do not need the extra income.
- Interested in making a significant lifetime gift to help your community.

The Pension Protection Act of 2006 permitted individuals to roll over up to \$100,000 from an IRA directly to a qualifying charity without being taxed. Single and married individuals 70½ and older are eligible to give in this way from their individual retirement accounts.

Using IRA assets to make a gift during your lifetime, as opposed to giving via bequest in your will, enables you to experience the joy of making a major gift. This change in tax law allows individuals to give more because of a decreased tax burden. For more information visit the Berrien Community Foundation website at [www.berriencommunity.org/IRA](http://www.berriencommunity.org/IRA).



# Helping in the Classroom

The Golden Acorn Classroom Mini Grants are back at the Berrien Community Foundation! If you know any teachers in

Berrien County, please let them know about this opportunity fast because the deadline for applications is **February 1, 2016**.

The Golden Acorn Classroom Mini Grants are one-time grants of up to \$500 offered to teachers in Berrien County to use in the classroom for a specific program or project. (For example, a teacher might request a tree tapping kit for a lesson about Maple trees.)

We will be awarding several Mini Grants this year and are looking forward to receiving many applications. Since this is separate from the Berrien Community Foundation's annual grant process, multiple grants can be awarded to a school or school district. Several teachers may apply per school if there is a need.

Applications can be found on the Berrien Community Foundation website at [www.berriencommunity.org/classroom](http://www.berriencommunity.org/classroom).

## Time for Scholarships!

The Berrien Community Foundation offers 28 scholarship programs and last year provided more than \$105,000 students to help them reach their education goals.

Starting February 1, scholarship applications will be available on the Berrien Community Foundation website at [www.berriencommunity.org/scholarship](http://www.berriencommunity.org/scholarship).

There are scholarships for graduating seniors from school districts throughout Berrien County. There are also scholarship opportunities for those returning to school and some new scholarship opportunities.

Each year BCF hosts a scholarship award banquet where donors get to meet their scholars. The evening is filled with humor, inspiration and fun.

"I look forward to this evening," said Scholarship Donor Carol Oehlhaffen. "It reminds me why I chose to establish a scholarship and the joy that giving brings."

To learn more about creating a scholarship contact BCF President Lisa Cripps-Downey at 269-983-3486.



*Carol Oehlhaffen with part of her family of scholars*

# Heart of Cook Grants Available



Grant applications are again available for "The Heart of Cook" Foundation Fund held at the Berrien Community Foundation. "The Heart of Cook" is a grant program funded by Indiana Michigan Power's Cook Nuclear Plant and administered by the Berrien Community Foundation to assist nonprofit programs in Southwest Michigan and Northwest Indiana.

"The Heart of Cook is a great way for us to support the communities that have supported us for so many years," said Joel Gebbie, senior vice president and chief nuclear officer. "We are so happy to show this support to our non-profit community that provides so many services throughout the community."

Educational projects, human services programs that support families, and environmental protection and preservation projects are the focus areas for this grant program. The grant review committee, comprised of Cook Nuclear Plant employees, gives special consideration to projects that involve I&M employees. Organizations must have 501(c)(3) tax exempt or equivalent status to qualify for funding.

"In 2015, we provided more than \$54,000 in funding to 39 nonprofit programs and special projects in educational and community-based agencies," said Bill Schalk, employee advisory committee member. "That is a great way for Cook to continue to be an important community partner, and we want to have the opportunity to help as many people as we can."

The grant application deadline is February 15, 2016, with awards to be announced in May. For more information visit the Berrien Community Foundation website at [www.BerrienCommunity.org](http://www.BerrienCommunity.org).



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