



BERRIEN
COMMUNITY FOUNDATION

For Good. For Ever.SM

Berrien County Gives Back NEWSLETTER

Fall 2025



\$270,000 Awarded At BCF's Annual Celebration

On October 9, the Grand Upton Hall at Lake Michigan College was buzzing with energy, laughter and a whole lot of community pride as Berrien Community Foundation hosted its **73rd Annual Meeting & Celebration** — and let's just say, it was a homecoming to remember!

With a theme that celebrated coming together and giving back, BCF awarded \$270,000 in grants to local organizations. From playgrounds to prom nights, the evening was a joyful reflection of the teamwork and heart that fuels our community.

This year, BCF helped bring inclusive play to more neighborhoods with upgrades to Silver Beach County Park Playground and Kaleidoscope Playground at Kiwanis Park, plus exciting plans for Euclid Avenue Park in Benton Heights.

We also celebrated our first-ever Program Related Investments to Kingdom Business via Emerge Innovation Hub and Amy's Kitchen in Watervliet.

Major highlights of the night were awarding the **Alamar Nonprofit Sustainability Grant, Carolyn's Kids Grants, Stephen E. Upton Love Your Community Grant, Golden Acorn Volunteer and Excellence Awards.**

Stephen E. Upton Love Your Community Grant



Samaritan Counseling Services received \$50,000 to expand their youth counseling all over Berrien County. Pictured are Love Your Community grant review committee member Samaritan's Bruce Nitz, Kim Forsey and Mike Upton.

Alamar Nonprofit Sustainability Grant



Rising Kites received \$75,000 to invest in its leadership team, professional development and succession planning. Pictured are: Sarah Kwak, Gabe Neidlinger, Julie Strating, Danielle Grandholm and BCF Director Elizabeth McCree.

Carolyn's Kids



Children's Advocacy Center of SWMI received \$50,000 to expand child abuse prevention education in Berrien County. Pictured are: Sam Craft, Rachel Beall, Stephanie Crider, Allie Kibler-Campbell, Alexis Morris, Jamie Rossow and donor Carolyn Hanson.



Ready for School received \$50,000 to support early literacy through Reach Out and Read. Pictured are: Tracy Amid, Tammy Schrock and donor Carolyn Hanson.



United Through Motherhood received \$40,000 to support its diaper bank and expand its new Safe Sleep program. Pictured are: Ruth Kremer and donor Carolyn Hanson.

Homecoming Royalty

Berrien Community Foundation recognized one organization and one community member for their standout work over the past year. **Lake Michigan College** received the **Golden Acorn Award for Excellence** for always being willing to partner and go above and beyond for the good of students and the community. LMC works with BCF to tackle barriers, improve academic outcomes and promote long-term career success for local residents. Recently, LMC and BCF teamed up to launch the **Emergency Book Fund**, which helps students who are struggling financially get the textbooks and other materials they need to succeed in class. They were presented with a \$4,000 check to add to the emergency fund.



LMC's Al Pscholka and Ken Flowers with BCF Board Secretary Phil Molloy.



Ruth Kremer

Ruth Kremer was crowned with the **Golden Acorn Volunteer Award**; she is a powerhouse volunteer with the nonprofit, **United Through Motherhood**. She launched a diaper bank to address diaper insufficiency — a hidden crisis that prevents parents from accessing daycare, work or school. Always ready to help, Ruth brings heart, energy and teamwork to every project and turns any challenge into a touchdown! Along with the recognition, Kremer was awarded a \$1,000 grant to direct to the nonprofit organization of her choice.

Fund A Senior Care Kit!

Just \$20 sends a **Senior Care Kit** to a vulnerable, homebound senior citizen in Berrien County. This year, we will send out more than 1,100!

One in 10 Berrien County seniors are living below the poverty level and, when out-of-pocket medical costs are factored in, that statistic turns into 1 in 7. To help bring some financial relief, we provide basic hygiene and care items in the form of these kits. We do also add some fun things like adult puzzle books and candy!

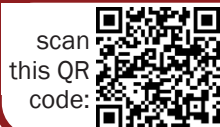
Every year, we hear from seniors expressing their gratitude to us and to everyone who has contributed to this project. Some tell us they wait to unwrap their kit until Christmas morning as it's the only present they receive.

While \$20 covers the cost to send one Senior Care Kit, donations of all sizes are appreciated!



This is like Christmas to me!
— Jean

How To Donate



scan
this QR
code:

Visit

[www.berriencommunity.org/
SeniorCareKits](http://www.berriencommunity.org/SeniorCareKits)

Stop by our office
with cash or check
2900 S. State St., Ste 2E
St. Joseph, MI

Interested in volunteering to pack **Senior Care Kits**? Stay tuned! We'll post on social media and will send out an e-newsletter when sign-ups open.

FOLLOW US ON
SOCIAL MEDIA:

/BerrienCommunityFoundation

YouTube /@BerrienCF



'Food Is Health' Brings Healthy Foods Into Homes

The **Southwest Michigan Food is Health Collaborative** is a coordinated initiative to improve access to quality, fresh foods to neighbors in need. The effort sources food from local growers to improve people's health and address the root causes of chronic disease. BCF, the Frederick S. Upton Foundation and Corewell Health Foundation are investing in the infrastructure of the project.

The **Nutrition Exchange of Southwest Michigan** – led by Meals on Wheels of Southwest Michigan and funded by a \$200,000 grant from the Cook Plant Foundation – is a resulting pilot project to address food insecurity while supporting local agriculture,

and food pantries and food distribution sites around Berrien County.

Another pilot initiative, **Meat The Need** gave local businesses and individuals a chance to make a big impact by donating swine and steers purchased at the Berrien County Youth Fair livestock auction. Thanks to their generosity, almost 3,000 pounds of ground beef and pork were processed through a grant from BCF and distributed to food pantries throughout Berrien County.

Want to help? A donation to the Food for Good Fund at BCF will help continue these efforts.

T.E.A.M. Bulletin

Teens Exhibiting Able Minds

BCF's T.E.A.M. youth advisory council launched the new school year with a fun and creative first meeting! 18 students representing 10 school districts from across Berrien County came together to reconnect and welcome **10 new members!**

Over slices of pizza and ice cream sundaes, T.E.A.M. members introduced themselves and learned more about BCF's mission and their role in shaping the future of philanthropy in our community. The students also tapped into their creativity and broke the ice by designing colorful banners that were featured at BCF's Annual Meeting, which celebrated this year's "Homecoming" theme.

Next up for T.E.A.M.: They'll meet with their counterparts from the Michigan Gateway Foundation in Buchanan for a special joint session to help them become effective youth advocates and leaders in their communities.



2025-2026 T.E.A.M. members



painting banners



learning about BCF

Changing of the Guard

Sarah Jollay is stepping into the role of chair of the Board of Directors, taking the baton from the ever-steady Phil Maki. Phil isn't going far — he'll stick around for another year to help wrap up a few projects! Sarah has been serving as vice chair and is ready to lead with energy, vision and her signature enthusiasm.

Phil Molloy is stepping into the secretary role while Ray Lipscomb becomes the new vice chair. Alexis Harris remains the treasurer. Other BCF Directors are: Gloria Ender, Kelly Ferneau, John Guinness, Christina Hardy, Carolyn Hanson, Elizabeth McCree, Tom Nelson and Karen Ytterberg.

We are grateful to Phil Maki for his three years of leadership through growth, change and the occasional curveball.



Outgoing BCF Board Chair Philip Maki welcomes Sarah Jollay into the role of board chair.

Philanthropy Corner

6 Tips For Your Year-End Game Plan

With only a few months left in 2025, it is important to evaluate your philanthropy sooner rather than later. Recently-passed tax laws may throw a curveball into the financial planning strategies you've set in motion with your advisors.

Here are six tips to help you and your attorney, CPA and financial advisor evaluate whether adjustments to your charitable plan might be in order. Of course, the team at the BCF would be honored to join your charitable giving conversation. There are so many ways we can help!

- 1** Review the new estate tax exemption: The 2025 exemption was raised to \$13.99M (single) and \$27.98M (married), increasing again in 2026.
- 2** Stay proactive: Even with favorable laws, future legislation may change so keep your charitable plans flexible. Continue to talk with us and your advisors about your charitable giving plans so you are ready to make adjustments when the laws change again.
- 3** Don't undo your generosity: If you increased charitable bequests due to anticipated tax changes, consider retaining the larger bequest to your fund at BCF. You'll be doing a lot of good!
- 4** Maximize 2025 deductions: Itemizers can benefit from "bunching" donations into 2025 before new limits kick in next year.
- 5** Use smart giving tools: Gifts of appreciated stock and IRA beneficiary designations remain highly tax-efficient.
- 6** Explore QCDs if 70½+: You can donate up to \$108,000 tax-free from your IRA to qualified charities in 2025.

Upcoming Grant Deadlines

Howard Facilities Grant - November 1

Howard Youth Grant - November 1

William J. Deputy Grants - December 1

BCF Golden Acorn Classroom Mini Grants - December 1

To apply, visit www.berriencommunity.org/grants

Holiday Schedule

BCF will be closed on the following days during the holiday season:

November 27 -28

December 24 - 25

January 1

