Congratulations to the 2020 Bay County recipients of the Dr. Martin Luther King, Jr. Regional Scholarship. At the celebration on January 22, the students were honored for embracing Dr. King’s dream and met keynote speaker Dr. Ruth D. Jones of NASA. To hear more about how these students are making a difference in our community, see the posts about each student at www.facebook.com/bayareacommunityfoundation.
Bay Area Community Foundation is deeply saddened at the loss of one of our community’s boldest leaders. Peggy Rowley passed away peacefully on New Year’s Eve and will be missed by many. It is thanks to Peggy that the Bay Area Community Foundation exists. She helped found the organization in 1982, persisting even when others said it couldn’t be done.

She served as the Foundation’s first director as a volunteer and began fundraising for what is today’s Riverwalk and Railtrail system. She was instrumental in many community projects because she was passionate and had a knack for getting other people involved.

Peggy and her husband Paul were always giving back, but Paul said it was never about them. It was about the community. When they were first married, they found themselves in many meetings in which people always talked about how the collective “they” needed to do things. Paul said that he quickly discovered that “they” was in fact themselves.

“Someone has to take a chance,” he said. Paul said Peggy would work on projects and fundraising all day long until 11 p.m. every night for 30-40 years. “She was one of the greatest organizers of ideas,” he said.

She co-founded Bay Concert Band and the Bay City Fireworks Festival and founded the Bay Music Foundation, Bay Arts Council, and school skating and visiting artist programs.

In honor of Peggy’s lifelong commitment to the community and love for the arts, the Foundation Board of Trustees has renamed the Arts and Culture fund in Peggy’s name to honor her incredible love and passion for bringing the arts to all: the Peggy Rowley Music, Arts, and Culture Enrichment Fund.

All year, we are sharing stories of those who are being BOLD in our community. Do you know of a person or organization taking bold action in Bay or Arenac counties? Let us know at [www.bayfoundation.org/bebold](http://www.bayfoundation.org/bebold) so we can share their inspiring story.
It’s time to be BOLD.

2020 is the year to be bold. To “be bold” means to be brave and daring or to take a risk. It’s about not letting the fear of failure or criticism get in the way of action. It’s about lifting up the voices and actions of those who see possibility and believe change can happen.

Sometimes the simplest of actions are the most bold… like when Rosa Parks chose to stay in her bus seat when society expected, even demanded, that she move. Sometimes the action is as simple as saying yes when asked to help.

Throughout the year, we will highlight stories of “boldness” in the Bay Area. It could be an individual, a donor, a nonprofit, or business. It might be a well-known name or the quiet neighbor who makes sure all in the neighborhood are doing okay. If you know of someone we should highlight, please let me know. Let’s celebrate all the good we have in Bay and Arenac counties.

William Douglas said, “We need to be bold and adventurous in our thinking in order to survive.” Let’s do more than survive. Let’s thrive.

It’s time to be bold,

Diane M. Fong, President & CEO

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Thank you to our Business Sponsors for showing their support for the work of the Bay Area Community Foundation.

To learn more about becoming a Bay Area Community Foundation Business Sponsor, please contact Lisa Bourdon-Krause at the BACF office at 989.893.4438
Little Free Libraries Increase Access to Books

An educated community starts with our children. Bay Area Community Foundation is well-known for the scholarships we award for post-secondary education, but we are also proud to award grants to nonprofits who are supporting our younger learners.

When children are in school, they have access to classroom materials and the school library, but over the summer or during breaks, reading material may be harder to come by for some families. Research shows that 80% of economically-disadvantaged students lose up to three months of learned reading skills over the summer break.

To help increase access to age-appropriate reading material, the Bay Arenac Intermediate School District (BAISD) has adopted a new program called Little Free Libraries for Little Readers. Bay Area Community Foundation awarded grants of $1,625 from the Youth Advisory Committee Fund, $810 from Arenac Community Funds, and $1,600 from the Women’s Philanthropy Circle to get the project started.

BAISD is providing these “libraries” to at least one elementary school in each school district it serves across Bay and Arenac counties and in areas where there are free food programs for children in the summer.

These weather-proof “libraries” are installed in areas with high foot traffic. They are open 24/7; there are no late fees, and the motto is simple, “Take a book. Share a book.”

There has been a lot of community support, and the BAISD has stocks of donated books to refill libraries as inventory gets low or to swap out for variety.

How does the SECURE Act Impact You and Your IRA?

The Setting Every Community Up for Retirement Enhancement (SECURE) Act took effect on January 1, 2020 and represents an effort to help individuals increase their retirement savings. It makes several changes to the minimum distribution rules for IRAs and other retirement assets, changes the age cap for contributing to retirement accounts, and severely limits the use of so-called “stretch IRAs.”

We encourage you to check with your financial advisors to see how these changes may impact you.

HIGHLIGHTED CHANGES

You can contribute to your IRA longer. You can now contribute to your IRA past the age of 70½, allowing you more time to save.

The required minimum distribution (RMD) age changed. The SECURE Act changed the age at which you must start taking RMDs from your retirement account from 70½ to 72. This change gives your account additional time to grow. (Special note: For those born BEFORE July 1, 1949, the previous rules apply. Donors who turned 70½ in 2019 or earlier will have to continue taking required minimum distributions.)

“Stretch IRA” eliminated for most non-spousal beneficiaries. If you name someone other than your spouse as the beneficiary of your IRA, he/she now has to withdraw the entire amount within 10 years of your death. Previously, beneficiaries could stretch this over their lifetimes. The law takes effect for IRAs inherited after Dec. 31, 2019.

Did you know you could name Bay Area Community Foundation as a beneficiary? We encourage you to speak with your financial advisor to see if this would be beneficial to you and your planning.
CENSUS 2020: Make Sure You’re Counted!

This year is an important year for our community. Census 2020 determines the amount of federal funding we receive for vital services related to homelessness, poverty, foster care, education, roads, and healthcare.

For each person not counted, our community will miss out on around $18,000 over the course of the next ten years in federal funding. If even 1,000 individuals are not counted, that’s a loss of $18 million. In Michigan, almost half of our funding comes from the federal government. If you are not counted, we risk losing essential services in our counties.

Please share this information and remember these important facts:

- **The Census is for everyone.** Minorities, seniors, immigrants, the homeless, teens, people in jail—everyone! All people in the same household should be counted. You don’t need to be related, a permanent citizen, or over 18 to be counted.

- **By law, everything you share stays confidential.** No other government agencies will see your answers including ICE, the FBI and CIA, police, landlords, the IRS, and all other agencies.

- **The Census asks very few questions and takes only a few minutes to complete.** The Census will ask for name, age, gender, birthday, race/ethnicity, relationship to the head-of-household, owner or renter, and phone number.

- **You can respond to the Census online, by phone, or by mail.**

In March, Census invitations will be mailed to households, each with a unique ID code. You can respond online once you receive this, or during the open period of mid-March to July, 2020. If you do not have access to the internet, contact Bay Area Community Foundation for a list of sites where you can take the Census.

Please make sure you and your neighbors are counted this year. Don’t let the services we need leave our community.

Go to 2020Census.gov

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**Outdoor Dramatic Play Area Opens Doors for Imagination in Omer**

At Bay Area Community Foundation, we believe that all children should have access to a healthy and vibrant life. In the fall of 2018, the Arenac Community Funds Committee directed a grant of $1,295 from the Arenac County Health Youth/Healthy Seniors Fund to allow the children at NEMCSA – Omer Early Childhood Center to take their imagination outdoors.

By adding on to their natural playground (an outdoor area that blends natural materials, features, and vegetation for exploration), the Center has built an outdoor dramatic play area and library.

The teachers have noticed that, in the nature play area, the children are more engaged in their learning experience and have fewer behavioral problems. This new covered area allows the kids to learn outside for longer periods of time, including days when it is wet or raining.
Riverwalk/Railtrail Spring Clean-up: April 25

We are looking for volunteers to help clean up along the Riverwalk/Railtrail, so that all can enjoy another season of biking, walking, and running along our trails.

Volunteers should check in at Veterans Memorial Park, beginning at 9:00 a.m. on April 25. Registration is appreciated, particularly if you are signing up a team of participants, but not required.

Garbage bags and lawn equipment will be provided by the Bay City Parks Department. We recommend wearing comfortable shoes, dressing for the weather, and bringing along garden gloves. Refreshments will be available.

If April 25 does not work for your family or group, you can call 989.893.4438 to coordinate a section of the trail to clean-up on another date.

The Riverwalk/Railtrail was established and is funded by the Bay Area Community Foundation. The 17.5-mile trail system is a cooperative partnership between all municipalities, park departments, the Bay County Road Commission, and the Bay Area Community Foundation’s Riverwalk/Railtrail Committee.

Please call 989.893.4438 or email kirstenh@bayfoundation.org to sign up.