

# The RIM Newsletter

# Rotary InMotion



Club 16 (2809) District 6290, Chartered May 1, 1916  
<http://www.muskegonrotary.org>



*Is it the truth?*

*Is it fair to all concerned?*

*Will it build goodwill and better friendships?*

*Will it be beneficial to all concerned?*

Celebrating the people, events, and actions of the Muskegon Rotary Club

August 7, 2025

**Next Meeting (August 14, 2025, 12-1:30pm) — Chicken Marsala at the Lake House**  
**Program Topic – Love Lives Here**

## What's Coming

August 14 – Love Lives Here  
August 21 – Hackley Park Statues  
August 28 – Friends of the Parks

## Upcoming Birthdays

August 14	Rob Taylor
August 16	Asaline Scott
August 18	Ginny Sprague
August 19	Jill Bonthuis
August 19	Kat Hyder

## Caring Connections Fund



[Click this link to donate \\$10 on your birthday](#)

## Greeter This Week

Cynthia Maynard

## Reflector This Week

Darlene Collet

## RIM Reporting this Edition

Photographer – Mark Alpher  
RIM Reporter – Ginny Sprague  
RIM Editor – Jackie Farrar

8/7/2025 Muskegon Rotary  
YouTube Video Link: [Click here](#)



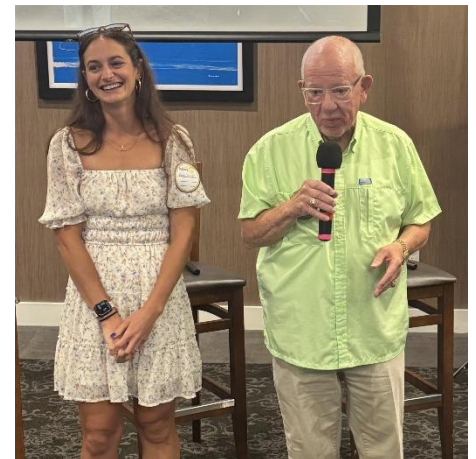
Past President **Tim Arter** opens the meeting

## Reflection



**Darlene Collet** provides our reflection

## Visitors & Guests



**Bob Scolnik** and guest **Karen Kekelik**



**Dwanda Thompson** and guest **Ken Grant**



**Emma Peterson** and guest Allison Dile



**Kat Hyder** and guest Leslie Fiorenzo



**Jay Wallace, Heidi Sytsema, Merica Dobry, and Emma Peterson**



**David Ramos** and guest Cameron Ontiveros

### **Muskegon Rotary Board**

Dave Alexander, President  
 Roger Morgenstern, President-Elect  
 Lisa Tyler, President Nominee  
 Tim Arter, Past President  
 Kimberly Taylor, Treasurer  
 Jane Clingman-Scott, Secretary  
 Kim Boersema, Club Coordinator  
 Directors:  
 Esther Ricco Tom Palmer  
 Melissa Moore Dimitri Poland  
 Arlen-Dean Gaddy Lisa Kraus  
 Sarah Rinsema-Sybenga

**Please email Club Board Members through this [link](#):**



**Michele Lipka** and guest Lisa German



**Rich Houtteman** and guest Stuart Jones

## **This Week's Program: The Importance of Planning**

### **Presenters:**

Merica Dobry, Senior Counsel,  
 Warner, Norcross & Judd, LLP

Heidi Sytsema, VP Development,  
 Community Foundation for  
 Muskegon County

Jay Wallace, Jr., CFP, Edward Jones

### **Introduction and Moderator:**

Emma Peterson

**Reporter:** Ginny Sprague

In an unusual twist, Emma began her Muskegon Rotarian panel introduction with a disclaimer on behalf of Jay Wallace of Edward Jones, disclosing a financial relationship between Emma and Jay, her financial advisor. If memory serves, this is a first for a program for the Muskegon Rotary Club. With the legal obligations addressed, Emma began the discussion with the question, "Why is it important to start financial planning early, and what is early?"

Panelist Merica Dobry responded succinctly, "Now!" Merica elaborated, noting the many life circumstances that impact the importance of financial planning, including providing for family, guardianship of young children, the impact of financial growth opportunities when starting early, and noting that you do not need a million dollars to start. Merica recommended that 18 years old is an excellent time to start, as young people embark on their adult lives.

Heidi added to the discussion on the importance of an early start to financial planning by noting that she and husband, Marty, waited until they were "three kids in" to start.

Emma directed her next question first to Jay Wallace, Jr., asking, "How do you work with a holistic approach to financial planning?"



Jay's process includes asking questions to stimulate conversation about family circumstances, plans, and future goals, to understand familial needs and how best to address financial needs, such as whether a will or a trust is preferable. He provides each client with a list of assets and collaborates with them to help grow their financial assets, noting the importance of other financial advisors, such as tax preparers.

Heidi and Merica supported the importance of a financial team when addressing their roles in the financial planning process. The financial planners help Merica determine if a will or trust is the best approach for her client. Heidi spoke about the impact of a gift and ensuring that impact of your gift does what you want your gift to do. All our panelists emphasized the importance of documenting your wishes, and Heidi noted, "Communication is key!"

Emma next asked our panelists to highlight important considerations to keep in mind for financial planning. Jay noted the age 70 rules for taking required minimum distributions from IRAs. Heidi spoke about the importance of changing beneficiary designation for a death benefit to a charitable institution, and Merica noted that a charitable institution can decline a non-traditional gift, and a financial planner can help with this decision.

The last question Emma asked our panelists was, "What is the first step? Where should I start?" Merica responded that one should start with an attorney or a financial planner.

She also noted there are online websites that can assist with financial planning but recommended that a professional review your online planning documents.

Heidi noted that only 1 in 3 Americans have up-to-date financial plans in place and noted the website [freewill.com/Muskegon foundation](https://freewill.com/Muskegon_foundation) as a place to start. However, Heidi cautioned our audience, "Don't sign anything until you understand what the generated documents say."

Whether there is a Transfer on Death or a Pay on Death financial document, Jay emphasized the importance of reviewing named beneficiaries regularly. He also noted the importance of having family members know where financial documents are located.

Emma asked our panelists to share their last takes on financial planning. Merica repeated, "Don't sign it if you don't understand it." Heidi emphasized, "Don't wait!" and noted that August is Make a Will month, a holiday we should all celebrate.

Our Muskegon Rotarian audience had several questions for our panelists ranging from Power of Attorney clarifications to a schedule for reviewing financial plans to a Lady Bird deed option.

## **RIM Reporting Team**

Co-Editors: Susan Besteman & Jackie Farrar

Reporters: Kathy Moore, Roger Morgenstern, Meredith Smillie, Sue Samaniego, Ginny Sprague, & Craig Person

Photographers: Mark Alpher, Wyatt Huggett, Roger Morgenstern, & Claire Ritter

Contributors: John Noling, Mike Vogas, & Doug Wood

## **ANNOUNCEMENTS**

### ***Rotary In Action*** **Kaytie Drake**



Kaytie Drake, a dedicated Muskegon Rotarian since 2017, shares her passion for youth leadership and international service in this inspiring interview. As the current chair of ReWine, she leads bi-monthly meetings focused on youth development and supports global initiatives in countries like El Salvador and Honduras. Katie also plays a key role in the Life Leadership Conference for District 6290, helping to shape the next generation of student leaders. With nearly a decade of involvement, her commitment to Rotary's motto "Service Above Self" shines through as she encourages others to embrace a life of meaningful service. Watch the entire video [here](#).

## Thank You Note

Hello, fellow Rotarians! I'd be more than remiss if I did not shout out to all the love I've received from our beloved Muskegon Rotary Club, with the overwhelming outpouring of kindness, cards and helping make my prostate surgery not only happen, but follow up with love, notes and even a meal.

### President Elect Roger

**Morgenstern** was my huge hero here! He escorted me safely to the U of M Hospital (Go Blue) in Ann Arbor. He was present for me both before, during and after my surgery. He checks in with me daily, as my medical task master. I'd be lost without his support.

Got a nice card from **Mary Anne Gorman**, an offer from **Michele Lipka** for a meal or visit if I so needed. **Kat Hyder** came over with a meal this week, and a fabulous visit! She is amazing, to say the least!

What I'm seeing here, friends, is Service Above Self in action. You all have made me feel loved and wanted in this amazing organization. Thank you from the bottom of my being. I love you all. Keep on keeping on. You all do it so well!

## Muskegon Rising Podcast S2E31: Arlen Dean Gaddy Erhardt Construction



In this episode of the Muskegon Rising Podcast, we sit down with Arlen Dean Gaddy of Erhardt Construction to explore how bold, community-focused development is shaping the future of Muskegon County.

From the new courthouse and Muskegon Museum of Art to the Front Porch initiative and Reed Muskegon's new home in the Heights, this conversation dives into the people, partnerships, and purpose behind the progress.

Muskegon Rising S2E31 is live now.

<https://www.buzzsprout.com/2269729/episodes/17620349-arlen-dean-gaddy-erhardt-construction>

[CLICK HERE FOR ALL PODCASTS](#)



**Melissa Moore** shared Rotary is relaunching the Literacy Committee. A meeting is scheduled after Rotary on August 28<sup>th</sup>. If you are interested please plan on attending.

## Rotary ReWine

ReWine meetings are every 1<sup>st</sup> and 3<sup>rd</sup> Thursday of each month

5:00-5:15pm Social time

5:15pm Meeting start time

At Core Plaza (Vault)

Contact Kaytie Drake  
at [kaytieely@aol.com](mailto:kaytieely@aol.com) for more information





# Pop Cans can Add Up

Baker College Rotaract Club Advisor Jamie LeRoux and Rotaractor Kalysta Millis find our pop cans to be an important part of their total club fundraising efforts as we Unite For Good!

Last year, Baker Rotaract bought a banner, club t- shirts, and donated \$2,000 to Harbor Hospice and \$1,500 to Kids Food Basket. Big results from a small, but dynamic club!



Thanks to all who donate cans and bottles for Interact and Rotaract! Just bring them to Rotary and we will get them distributed or contact Bill Loxterman or John Noling for assistance.



Jamie Sowa reminds members and guests to sign up for a 5k run or walk on August 16<sup>th</sup> - Use the QR code below



Carrie Johanson Kelly, daughter of late Rotarian and RIM Founder Bill Johanson. Carrie, her husband Brian and two of their three sons, Alex and Drew, recently visited Rotary Park and the memorial with bricks honoring deceased Club members. Bill passed away a little more than a year ago.



Carrie writes: "Please pass on how much we appreciate this memorial. ❤️ ❤️ I did some impromptu weeding too. 🌻"