



Beacon Foundation Awards \$28,470

Discover how the 5 organizations will use these grants across Indiana



Winners Announced

Local Communities to receive \$22,750 from Project Spotlight



Semiretirement

An increasingly popular option to bridge the gap from full-time to retirement



Is winter the time to house hunt?

MoneyIQ says yes! Are you ready?

Giving Back to Local Communities



Beacon Credit Union Foundation Awards \$28,470

The 2025 recipient organizations show a focus on improving the lives of our members, friends, and neighbors in the communities that we serve. The four organizations that have received the Beacon Credit Union Foundation grants are:



Healthy Community Coalition (Kosciusko County)

This nonprofit is on a mission to create a thriving, healthy community across Kosciusko County by ensuring every individual has the resources, education, and support needed to live well. Their grant will support the Youth Health and Prevention Initiative, tackling youth tobacco/vaping prevention as well as physical activity and obesity prevention.

Twelve Mile Community VFD (Cass County)

Serving over 4,000 residents, their team works tirelessly to provide fire protection and life safety in Cass County, IN. With their grant, they'll replace aging fire hoses to improve water flow, reduce strain on firefighters, and help keep the community safe.

(Continued)



Servants at Work (Marshall County)

This faith-driven nonprofit builds life-changing accessibility ramps for low-income Hoosiers with permanent or long-term disabilities, restoring freedom, safety, and dignity right at their front door. Since 2022, they've built 13 ramps for residents in Marshall County—and with their grant, they'll construct even more ADA-compliant ramps for neighbors in need.



Meals on Wheels (Grant County)

For over 35 years, this local nonprofit has been delivering nutritious meals, friendly conversation, and a caring check-in to individuals facing food insecurity in Grant County, IN. With their grant, Meals on Wheels will purchase software to better organize volunteers, clients, and resources—making their operations more efficient so they can reach even more neighbors in need.



Project Spotlight Winners Receive \$22,750 for Charity

We would like to thank our communities for nominating and voting for their favorite organizations.

We would also like to thank the organizations for everything they do. Through Project Spotlight, our goal is to be able to support community projects, both large and small, and bring awareness to the many helpful organizations in our communities. Two projects in each community that received the most votes were awarded \$1,000 for first place and \$500 for second place. A third project was randomly drawn to receive \$250.

Together, we're **strengthening our communities** and showing what it means **to give back**.

[View 2025 Winners](#)





Semiretirement



Bridging the Gap Between Full-Time Work & Complete Retirement

Semiretirement is a transitional phase between full-time work and complete retirement, allowing individuals to reduce their work hours or shift to less demanding roles while still earning an income. It's an increasingly popular option for those who aren't quite ready (or financially able) to stop working entirely but want more flexibility and time for personal pursuits.

Semiretirement can take various forms, depending on an individual's goals and financial needs. Some people scale back hours at their current job while others transition to part-time roles, freelance work, consulting or even starting a small business. Key advantages of semiretirement include:

- **Financial security.** Provides a continued income, which helps preserve savings and delay drawing down retirement accounts.
- **Mental and physical well-being.** Promotes well-being by maintaining a routine and sense of purpose through part-time work.
- **Flexibility.** Allows for more personal time without fully giving up the benefits of working.
- **Gradual transition.** Eases the psychological shift from a career-focused life to full retirement.

(Continued)



Tiffany Hauptert,
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A Six-Step Plan for Achieving Semiretirement

Successful semiretirement requires careful financial and lifestyle planning, including:

1. **Financial assessment.** Evaluate your current savings, retirement accounts and income needs. Calculate how much you need to supplement your retirement savings with part-time work.
2. **Flexible income streams:** Identify potential income sources, such as consulting, part-time employment or nonretirement investment accounts, to ensure you're financially secure.
3. **Healthcare coverage.** Consider how you'll maintain health insurance, especially if leaving a full-time job with benefits. Options might include Continuation of Health Coverage (COBRA), spousal coverage or private insurance.
4. **Social Security strategy.** Delaying Social Security benefits can increase your monthly amount later. Decide whether to claim early or wait.
5. **Skill assessment and career pivot.** If you're planning to shift industries or take on freelance work, upskill or retrain as needed before scaling back.
6. **Lifestyle adjustments.** Practice living on a semiretirement budget to see if it's sustainable.

Informational Sources: Fidelity: "Guide to Working Less and Living More" (November 18, 2024); Smart Asset: "What Is Semi-Retirement and How Do You Do It?" (May 29, 2024).

By planning ahead, you can create a flexible, fulfilling lifestyle that bridges the gap between full-time work and complete retirement.



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The **Beacon Credit Union Scholarship** is created for local graduating seniors, easing the financial burden of college so they can focus on learning, growth, and giving back. **It's our way of investing in the bright futures of kids right here in our community.**

Apply Online Oct. 8 - Jan. 31

Learn about the rules and regulations: beaconcu.org/beacon-foundation/#scholarship



Winter House Hunting: Cold Weather, Hot Deals

Most buyers begin their house hunt in the spring or summer, but winter offers unique advantages. Let's take a look at some benefits our friends at Money IQ mention in their article *The Benefits of Home Hunting in the Winter*:

Less Competition

Money IQ points out "with fewer people looking at homes in cold weather, you can expect the undivided attention of your real estate agent."

See Things in a Different Light

While winter can make yards look dreary, there are benefits such as "looking at homes when it's cold outside gives you a chance to see how well the furnace heats the house and how well things like windows and insulation keep the cold out."

Be Prepared

Perhaps the most important aspect of house-buying—regardless of season—is collecting data specific to your case; "knowing what you can afford, being ready with a good down payment, and getting pre-approved for a loan."

Motivated Sellers

In colder months, homes that come on the market often do so for personal reasons like job changes or relocation. "They need to sell quickly," says Money IQ. "That could mean more flexibility on the final selling price or other terms."

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