

Why invest in Callaway?

New couple gives their own reasons

Why invest in Callaway's future?

John and Denise Howard first noticed Callaway a few years ago when they were camping at Gothenburg. They took day trips to surrounding towns and on their last day they came to the village.

"This is what we were looking for," John said. No trains, few trucks, quiet and pretty.

On the day the retired couple moved in, a snowstorm had clogged the driveway. Neighbor Steve Berger showed up with a tractor and blade to clear their driveway thus enabling them to back the moving truck up to the door of their new home. Townspeople also stepped up to offer their help and moral support when Denise battled illness last year.



John and Denise Howard present a contribution to the Callaway Community Foundation Endowment Fund to CCF board member Rick Dale.

These, and many other small examples are why the Howards decided to donate to the Callaway Community Foundation (CCF) Endowment Fund.

"We hope 20 or 30 years from now people will come here and say what a pretty town this is," John said.

That's what the endowment fund is all about. The CCF Board of Directors are in the midst of a campaign to build a large fund of which interest generated on the account will be used for village projects and development. It is similar to the Hospital District Foundation which helps to fund services and vital equipment purchases using interest generated on the principle.

CCF board member Ken Pitkin said contributions large and small have come in to match the \$3,000 challenge grant offered by J.R. Meyer Agency. For every \$3 collected, the insurance agency will match with \$1 up to the grant amount.

The endowment campaign is in the second year of a five-year effort with a goal of raising \$12,000 annually.

CCF raised \$9,000 last year but hope to gather in around \$15,000 in the current push to bring it up to quota. Donations from \$5 to \$3,000 have come in from individuals, clubs and organizations.

"No gift is too small and all are appreciated," Pitkin said.

While contributions and bequests are generally associated with long-time denizens and former residents with fond memories of their home town, the Howards stand out as an exception. They have adopted Callaway as it has adopted them but have lived here only a few years.

Both are retired Air Force veterans and John retired again at age 60 as an airline pilot. Callaway, the couple agreed, is the home town they never had while traveling the world to wherever Uncle Sam needed them.

John was born in Casper, Wyo., but attended high school in New Orleans, La. Denise was born an “Air Force brat” in California who spent much her life moving from one post to another with her family and later as career military.

“Callaway is what I served 20 years for,” she said.

When the Howards received the CCF letter, she noted it detailed its help in past projects such as the community center, playground equipment in Morgan Park, and the digital message sign downtown. Denise said the community center has given her such joy with all the events and activities that go on there, adding that she can’t wait for their grandchildren to visit to use the playground.

Investing in the future is what it’s about for the Howards. John said it’s not just about them but the children who will follow and someday assume their places in the village. An endowment is one way for the couple to give back and perhaps leave the village a better place than how they found it.

Contributions to the CCF endowment fund is tax deductible. CCF is certified 501(c)3 for legal tax deductible donations. The current challenge grant will end on Jan. 15 so there is still time to make a contribution that will help meet the full grant value.

In the larger picture, the endowment is a way to help a great wealth transfer going on in the community and across the state as older people die and their assets are distributed to descendents — sometimes living far away from the community. When planning a will, putting aside a memorial bequest for CCF will help keep some of that money in the community for its betterment.

However, contributions and bequests are welcome any time of the year and can be made either by sending a check designated for the endowment to:

- Callaway Community Foundation, P.O. Box 262, Callaway, NE 68825, or
- simply bring your donation to the J.R. Meyer Agency office on Kimball Street in Callaway.