MCCOOK COMMUNITY FOUNDATION FUND

2016 ANNUAL REPORT
AN AFFILIATED FUND OF NEBRASKA COMMUNITY FOUNDATION
It’s been 15 years since that day Floyd Hershberger took “the walk” from his music store and set the stage for the McCook Community Foundation Fund. Floyd, his wife, Joyce, and his children, Brad and Bonnie, had always been generous with their time, talent and treasures. But he wanted to restore the Fox Theatre on Norris Avenue to its original glory - a center for music and drama on the bricks of McCook.

So, it was with that mission in mind that Floyd began a walk up the street, to solicit help from his friends and advisors, to start a community foundation. A stump speech with his banker, attorney, accountant, and the publisher of the paper, and the community foundation was off and running. Soon after, a decision was made to affiliate with the Nebraska Community Foundation because everyone wanted to start with two crucial steps: 1. Start and 2. Start right!

Here we are, 15 years later, and the dream has transformed considerably. Floyd’s original dream - to save the Fox Theatre - was realized by a separate non-profit with that one goal in mind. The community foundation, once thought of as an umbrella for many small organizations to function under, does have several affiliates, but the emphasis is now on building an unrestricted endowment and leadership development.

So, we are excited to announce the completion of both the Sherwood Challenge, as well as the Myers Challenge. With both challenges now completed and collected, we have added more than $1 million in assets to our unrestricted endowment. This allows MCFF to leverage the assets of the community, to pursue activities for the common good.

In Southwest Nebraska, we are about midway through the greatest transfer of wealth that we have ever seen. As the wealth transfers within families from one generation to the next, we will see resources leave our communities if we do not make a conscious effort to keep part of the wealth here.

That is why it is crucial that we continue to move into the planned giving phase that was announced a year ago. MCFF now has approximately $3 million in assets, and another $3 million in expectancies. We are hopeful that we can build the expectancies, or amounts to be given to the MCFF via wills, to $10 million by 2020.

Simply stated, MCFF’s mission is to enhance the effectiveness of local organizations and advance the common interests of the citizens of McCook and the surrounding area. McCook has so many things going for it. When traveling the country, one often gets many first impressions of “this is a great place to visit” or “this would be a nice place to raise a family.” McCook is setting on that fine edge, giving a good first impression with its clean and beautiful downtown and parks and recreation facilities. That first impression is being followed up with the underlying substance of a good school system, college, hospital, fire and safety and city and county government that make it a great place not only to visit, but to raise a family.

There is more collective excitement in this community about our future than I ever recall. Now is the time to press forward, to keep the momentum, to make this a place our families want to call home.

As we learned from decades of space shuttle travel, once the shuttle had pounded its way through the rough atmosphere, it would fully commit to the mission ahead. It is now time for McCook to "commence full throttle up.”
I’ve been doing community development work for almost a decade now. I’ve worked in the slum communities of Mumbai, India, to high-mountain mining towns nestled in the San Juans of Colorado to my hometown on the high plains. And over the years I’ve been asked many times, “What is the most important thing people can do to make a difference in the world?”

“That’s simple,” I’ve started to reply. “Bring soup to your neighbor.”

“Really? Come on – how about a nonprofit incubator, or a maker space, or some other magic bullet?” is the typical response.

Soup. Really. Soup is the answer. It’s simple. But it’s not easy. The act of bringing soup takes a lot of work.

How so?
It requires that you know your neighbor – that you’ve shared stories and spent meaningful time together, that you’ve built a deeper connection than just a friendly wave as you pull into your garage. It requires that you know their name, their habits, and their needs. It requires that you know them well enough and communicate regularly enough to know when they are sick.

Once you know they are sick, you must feel compelled to want to help and to make this a priority among the many demands on your time and energy. It takes time to make soup and we must care enough to lift this above the football game on TV or the extra 30 minutes of sleep.

Then your neighbor must know you well enough to feel comfortable in receiving your help – in opening their door to you when they feel and look vulnerable. Their kids must trust you enough to open the door when you knock and to let you in the house so you can place the big bowl of hot soup in the kitchen.

And you must have enough of a relationship to know what they prefer when they are sick, whether it is chicken soup, or beef chili, or pho, or maybe even a loaf of Sehnert’s cinnamon bread.

So, you see, the work takes place long before you perform the act of bringing soup. The result of bringing soup - or shoveling a sidewalk or jump-starting a car – creates a sense of belonging and this causes people to put down roots in a place, but those roots need to be tended and fertilized and watered well before then.

It’s appropriate that 15 years after Floyd Hershberger made the walk up Norris Avenue, recruiting friends and neighbors along the way, to form the McCook Community Foundation Fund that Nebraska Community Foundation is coming here to celebrate our Annual Events with the theme: “Dreams at Work.” Because I know of no other group – and I know a lot of them – that has done more work to build community as McCook Community Foundation Fund.

Here are just a few ways MCFF is making a difference in McCook:
Inspiring their donors by sharing stories of what a community fund could do and getting to know what dreams the individual has for the future of McCook.
Working to help MEDC, the City, the College, the Chamber, the Hospital and many other groups to achieve their dreams – whether their dream is a new oncology center, or a business plan competition or a children’s museum.
Caring enough to reach out to help a young woman who just moved into the community feel supported and encouraged to achieve her dream of putting up soccer goals in the local parks. Or reaching out and offering initial help to a group of high schoolers who had a dream for a world-class skate park. Or a recent graduate who dreams of going off to law school so she can return to her hometown and follow in her father’s footsteps.

We know what we must do as a community. We must keep dreaming and sharing our dreams with one another. We must keep making these dreams come true by working towards them as a community. Acting in this way will be challenging at times, but if we do it with care for one another, we’ll create a place with a deep sense of belonging. A place where people put down roots.
The Community Chest board took a chance earlier this year when they decided to shift from a three-month fund-drive to a 24-hour fund-raising event on Nov. 3 - Big Give McCook. Although the numbers are still being finalized, all those involved - from the Community Chest committee to the non-profits - are calling the first Big Give McCook a success. On Thursday, Nov. 3, more than $55,000 was raised online at biggivemccook.org as well as at “giving stations” located around McCook. When matching grants and sponsorship funds are added to the funds raised Thursday, the preliminary total will likely be at least $90,000.

Community Chest has been a sub-account of the McCook Community Foundation Fund since 2014 and includes several MCFF committee members. MCFF provided the initial grant to get the Big Give McCook website up and running.

Big Give McCook officially kicked off at midnight and saw several donations within the first few minutes and the giving didn’t stop until 24 hours later.

The giving stations were also busy throughout the day and included McCook National Bank, which served as base camp for the day; AmFirst Bank; First Central Bank; Great Western Bank; Horizon Bank; Hillcrest Nursing Home; and the YMCA, which had the first in-person donation at 5 a.m. Each of those giving stations also had a “power hour,” where the donations were matched 1:1 up to a $1,000 thanks to generous business donors, which included McCook National Bank, Great Western Bank, Community Hospital, Janssen-Kool Motor Co., Horizon Bank, AmFirst Bank, First Central Bank, Wells Fargo, High Plains Radio, McCook Gazette, Hometown Family Radio and Dr. Bill and Sandy Graves. Many people in the community went from power hour to power hour, trying to double their donations.

Big Give McCook also benefitted from a matching grant provided by the Graff Charitable Foundation. For every $2 raised, GCF pledged $1 in matching funds up to $25,000.

Much of the success for the first Big Give McCook can be attributed to the many festivities planned by the non-profits involved in the day-long fund-raiser.

The McCook YMCA planned it’s 90th anniversary celebration around Big Give McCook, holding a Chamber ribbon-cutting, providing cake and punch and hosting the weekly YMCA house band concert.

Other activities included open houses at the Prairie Plains CASA office and the Lutheran Family Diversion Program, an art show by Head Start, and Mid-Nebraska Community Action was in the middle of the annual Coat Closet give-away. And the Family Resource Center celebrated it’s 20th anniversary at the same time with raffles and refreshments.

The 24-hour fund-raiser took place from midnight to midnight Nov. 3 and was coordinated by the Community Chest board, led by co-chairs Lisa Felker and Melissa Stritt.

Big Give McCook also benefitted tremendously with the experience and guidance from the Nebraska Community Foundation staff, as well as the affiliated funds in Boone County and Columbus.

While the Community Chest committee is still finalizing totals, sending thank you notes and just taking a breather, plans are already underway for next year’s Big Give McCook.
Sometimes, money can be seen as an obligation or a responsibility or even a burden. But for Arvene Myers, he saw it as a blessing - a blessing from God.

Arvene was able to turn that blessing into a benefit for the McCook community, as well as the McCook Community Foundation Fund through a challenge grant established before his passing a few years ago.

Now thanks to the generosity of the community, the McCook Community Foundation Fund completed the Myers Family Challenge earlier this year ahead of schedule. The L. Arvene and Neva Myers Challenge Grant provided a $90,000 grant if MCFF could raise $180,000 in unrestricted donations by Dec. 31, 2016 for a total of $270,000. With grants and donations like those from the Myers family and the Sherwood Foundation Challenge Grant, MCFF's unrestricted endowment has now passed the $1.3 million mark.

Arvene had been working on his decision about what to do with his money for quite some time. There were several great places that he wanted it to go and where it would be used wisely. But why did he choose MCFF?

Cheri Beckenhauer, his daughter and a former McCook Fund Advisory Committee member, believes her dad had been following the success of the Sherwood campaign (which Arvene had given to) and was impressed with the Nebraska Community Foundation’s investment returns and MCFF’s community vision.

McCook had met the Sherwood Challenge 20 months ahead of schedule, raising $500,000 for the unrestricted endowment and then receiving $250,000 in matching funds from the Omaha-based Sherwood Foundation. “Plus, my dad was a big proponent of endowments,” Cheri said. “He was always impressed with the fact that the money stays in the endowment but continues to grow while still giving back, using just the interest earned.”

Arvene was born, raised and invested his entire life in Southwest Nebraska. In 2009, Arvene was honored with MCFF’s 2009 Legacy Award for his service and generosity to the McCook area. When he received the award, Myers was recognized for his dedication to being a good steward of the land as well as being a devoted Christian, loving husband, caring father and proud grand- and great-grandfather. It was noted that Arvene and Neva were both great examples of how someone can make a positive difference in the lives of others through philanthropy and concern.

“Without a commitment to Jesus Christ, none of this would have been possible,” Cheri said, who now lives in Papillion.

The family notes that the decision to provide a challenge grant at MCFF was their father’s decision made before his death.

“We were glad to follow mom and dad’s wishes and do the challenge because of all the family connections to McCook and the communities surrounding it.” Arvene’s son, Steven Myers said, who lives in Florida. “Mom and dad spent most of their entire lives primarily in the area and loved the community and, most of all, its people.”

The family, who also includes son Richard who lives in Boulder, never doubted that the challenge would be met and thanked the community for their support and love through the years.

“We knew the community where we grew up has always been generous and giving and would come through,” Steven said.

Cheri added, “We would all like to thank the community and the donors for being so generous and for seeing the vision MCFF has for McCook and Southwest Nebraska.”
THE TRANSFER OF WEALTH OPPORTUNITY

In Nebraska we have hardworking, generous people who have built their lives and their wealth with the support of their hometowns. Nebraska Community Foundation makes it possible for our citizens to provide for family, realize tax benefits, and importantly, create a lasting legacy through charitable gifts to their community.

This work is urgent. The 2011 Transfer of Wealth Study estimates that more than $600 billion will transfer from one generation to the next in Nebraska by 2060. In Red Willow County the peak years are now.

Think of the opportunity! If only a small portion of our intergenerational wealth were shared with the communities that supported us throughout our lifetimes, our hometowns would have abundant resources for reinvestment.

Nebraska Community Foundation is succeeding in harnessing intergenerational wealth for the future of our hometowns. In 2002, when we began a serious effort to encourage planned giving, there were only 18 planned gifts totaling $6 million to benefit 14 communities. Today, there are 298 planned gifts, conservatively estimated at $53 million, to benefit dozens of communities and organizations across the state.

We are honored to be working with generous donors and their financial advisors who care about the future of our hometowns.

McCook Community Foundation Fund received the Community Builder award during the 2016 McCook Chamber of Commerce annual banquet. MCF Advisory Committee members include (from left) Don Harpst, Jan Korell, Chairman Doug Skiles, Dale Dueland and Treasurer Mark Graff.

(Shary Skiles/McCook Gazette)
Don and Alice Harpst support MCFF, NCF and all of Southwest Nebraska through challenge grants and planned giving.

Don and Alice Harpst of McCook are longtime supporters of the McCook Community Foundation Fund, both financially and through their time and talents. Don has served on the MCFF Advisory Committee in the past and rejoined the committee earlier this year for another three-year term. During that time, Don’s commitment to McCook and Cambridge and all of Southwest Nebraska - as well as MCFF and the Nebraska Community Foundation - has just grown stronger.

In 2007, Don and Alice challenged MCFF to raise $75,000 after being inspired by a donation from Andy and Geri Anderson. If successful, the Harpsts promised to donate an additional $25,000. In the end, the campaign raised more than $137,000 in contributions with the majority put in an unrestricted endowment.

Ironically, even those people close to the Harpst’s didn’t know they wanted to make a gift to the fund. “I brought it up to Mark Graff (a fellow member on the MCFF Advisory Committee) three times during a meeting before Mark had that ‘a-ha’ moment and figured out I wanted to make a gift to MCFF,” Don said.

While Don continues to be a major force in fund-raising for MCFF, he and Bill Graves, MCFF’s planned giving champion, have turned their attention to planned giving.

“I simply cannot talk about it enough,” Don said, who has made his and Alice’s own planned gift with NCF. “It’s how we can give back to our community,” he said. “Once you get past the embarrassment of these gifts, you realize how blessed we truly are and want to figure out how to share these gifts.”

He said the hardest part about planned giving is getting started. He and Alice were on the same page when it came to distributing their wealth, especially once they knew their children were taken care of financially. But then they had to figure out who to talk with about making a planned gift.

That is where Jim Gustafson, NCF director of advancement and gift planning, and their attorney Eric Eisenhart have proved invaluable, offering options for planned gifts using an annuity.

Now, Don and Alice have provided not only for themselves and their five children, but also the community and the McCook Community Foundation Fund for generations to come.
**FUNDS STATEMENT**  
September 30, 2016 (Unaudited)

### Unrestricted Cash and Investments by Account

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<td>McCook Community Foundation Anderson Family Gift Account</td>
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<td>McCook Community Foundation Jewell Family Gift Account</td>
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<td>McCook Community Foundation General Endowment Account</td>
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### Restricted Accounts

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<td>Community Hospital Health Foundation Endowment Account</td>
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<td>Passthrough Account</td>
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<td>Eight Miscellaneous Accounts with Balances Under $5,000</td>
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**Total Fund Balance**  
$2,947,903

### Financial Activity Summary of All Accounts on Cash Basis

**October 1, 2015 through September 30, 2016**

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<td>Income</td>
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<td>Grant &amp; Contribution Income</td>
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<td>Disbursements</td>
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<td>Charitable Grants</td>
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<td>Disbursements for Charitable Activities</td>
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<td>Total Disbursements for Local Charitable Causes</td>
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<td>General Fund Operating Expenses</td>
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<td>Ending Fund Balances 9-30-16</td>
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MCook’s Own Heritage Club

By Bill Graves
MCFF Planned Giving Champion

Strong progressive communities can only be built and sustained by the people who live and work there. McCook Community Foundation Fund helps volunteer community leaders identify, inform, invite and appreciate local assets and strengths.

Along with the Nebraska Community Foundation, MCFF provides the legal, fiduciary, investment and development support for 30 affiliated funds. MCFF is helping leaders transform our hometown into a stronger, more progressive and sustainable community through philanthropy.

MCFF realizes that the transference of wealth can inspire endowment building and invigorate our community. We hosted our first Planned Giving Workshop for professional advisors in May 2016 with Jim Gustafson as our featured presenter. We plan to continue these workshops for professional advisors and also host estate planning workshops for the general public.

MCFF empowers hometown leaders to embrace the possibilities of their dreams through energized commitment for the future. Currently, we recognize 14 friends who are members of the McCook Hometown Heritage Club, which is our way to celebrate and say “Thank You” to our generous donors of future gift provisions through estate plans that benefit McCook. We have approximately $3 million from planned gifts, according to information gathered on or before June 30, 2016. Since then, three more charitable gifts have been received.

Nebraskans are among the most generous people in the nation. We give generously to our churches and charities throughout our lives. However, far too few of us have made a plan to continue our charitable giving beyond our lifetime. If each of us included our community in just a small way within our estate plan, our children and generations to follow would have the financial resources to build the community of our dreams.

It is never too early or too late to sit down with your financial advisor to discuss a planned gift - a gift which has the potential to transform a life, an organization, the community.

Karl Shaddock presents a NCF Heritage Club windmill to Bill Graves, who has recently completed his own planned gift with MCFF.
Every spring, the McCook Community Foundation Fund distributes scholarships, including the Bernard and Nelda Haag Scholarship and the Nelson Hometown Scholarship, to local high school graduates. In 2016, the Barbara Hassler-Neumann Nursing Scholarship was awarded for the first time and included non-traditional students.

The Haag Scholarship, a $1,000 renewable scholarship, was awarded to Tate Parker Lueth of Medicine Valley High School in Curtis. In addition to leadership qualities, the focus of the Haag Scholarship is a dedication to agriculture or rural living, as well as a desire to return to a rural area or Southwest Nebraska.

Olivia Pollman, a Southwest High School graduate, received a $1,500 Nelson Hometown Scholarship, along with renewals for John Paul Kain and Erica Jane Wood, who are both McCook High School graduates.

The Nelson Institute Fund is an affiliated fund of the Nebraska Community Foundation, which oversees the Nelson Scholarship. Applicants must have a desire to return to Southwest Nebraska sometime in the future with preference given to those desiring to own and operate their own business in the area.

And Mariah Dawn Pierson received the first $3,000 Barbara Fassler-Neumann Nursing Scholarship. Mariah is a graduate of Southwest High School and is employed at Community Hospital as an occupational therapy assistant. She and her family live in McCook.

The Fassler-Neumann scholarship is designated for McCook High School graduates or practicing medical professionals who have lived in the area for at least four years. They must plan to further their education in the medical field and either remain or return to Southwest Nebraska to practice medicine.

Each spring, scholarship recipients are selected by the MCFF’s Scholarship Selection Committee, which this year consisted of Cindy Huff, Mary Dueland, Jill Geisler, and Pam Wolford.
LOOKING FORWARD, GIVING BACK

By Cindy Huff
MCFF Vice Chairman

What an opportunity! Through donations given “In Memory Of” or “In Honor Of” to the McCook Community Foundation Fund, a living legacy is realized. Published quarterly in the McCook Gazette, honorees and donors are recognized, thus promoting our vital fund.

We continue to grow our mission of “Looking forward, giving back” through the generous gifts that our forward-thinking community members render. Gifts are also made to various community-minded affiliated funds which are part of the McCook Community Foundation Fund.

Looking toward the future, we are reaching out to donors in a more visible manner. “In Memory Of” and “In Honor Of” will have a more active presence in our community, making it a simple process in choosing MCFF for gifting. McCook continues to demonstrate our commitment to the community.

The McCook Community Foundation Fund asks you to consider making an annual donation by contributing to the MCFF “in honor of” or “in memory of” an individual or business. This type of everlasting gift will continue to give back to the McCook Community, forever celebrating those you cherish.

I would like to support the McCook Community Foundation Fund

Please use my undesignated gift in this manner:

- FOUNDER ($1,000)
- PACESETTER ($5,000)
- LEADER ($10,000)

- I have enclosed my first donation and would like to set up monthly automatic withdrawals over the next three years.

- I have enclosed one-third of my donation and wish to pledge the remainder over the next two years.

- ANNUAL SUSTAINING GIFT ($100)

I have enclosed a tax-deductible gift of $_____.

- In Memory Of _______  - In Honor Of _______

Name________________________________________

*All gifts accumulate to reach the Founder level and above
COMMITMENT TO COMMUNITY

The McCook Community Foundation Fund has quietly touched many organizations and individuals in McCook and Southwest Nebraska during its 15-year history. This is especially true through the grants distributed twice a year. Since the grants were first allocated in 2003, more than $255,000 in funds have been handed out to dozens of programs and events. This next fiscal year, nearly $60,000 is available for grants in the community with the next round of grants to be distributed in November 2016.

The purpose of the MCFF grants is to ensure that McCook is a vibrant, inclusive community by investing in innovation, economic and educational opportunities, quality community leadership, cultural arts and healthy families and lifestyles. Projects receive priority if they have a broad impact on the quality of life for a significant number of people, propose creative ways to address community needs, engage young people in the community, or support innovative approaches to economic and community development.

DURING THE 2015-2016 FISCAL YEAR, MCFF’S GRANTS INCLUDED:

- McCook Toy Box - annual toy/gift distribution
- McCook Community College - leadership program
- City of McCook - skatepark completion
- Hillcrest Nursing Home Foundation - enhanced Alzheimer's care program
- McCook Public Schools - anti-bullying program and song-writing program
- Prairie Plains CASA - volunteer training to expand older youth services
- Red Willow County Extension Service - Marketing Hometown America kick-off
- McCook Christian Church - student backpack program
- Nebraska Art Teachers Association - state convention
- McCook Community Chest - Big Give Day
- McCook Arts Council - Heritage Days concert
- Hear Nebraska - Prairie Roots Festival