

# CONNECTIONS

Spring 2023

## Piecing Together the People Attraction Puzzle

Few things are as satisfying as when puzzle pieces snap into place. Community-building is the same. The puzzle may never be fully complete, but each new piece unleashes more of Nebraska's abundance. Nebraska Community Foundation's mission is to help find those elusive pieces—such as housing, early childhood education, and workforce development—and assist local volunteers in fitting them together.

NCF hosted its first People Attraction Summit last fall in partnership with University of Nebraska Extension, the Nebraska Chamber of Commerce, and Peter Kiewit Foundation.

After consulting with mentors in a variety of specialties, teams from Nebraska communities pitched their most innovative people attraction ideas to a panel of judges. The pitches varied in scope but shared an ambition to entice new residents to Greater Nebraska. Teams were incentivized with funding available exclusively to those in attendance.

Students from Imperial presented (in English and Spanish) their creative ideas for making the community's ever-diversifying population feel more welcome. Bertrand and Holt County's big ideas focused on matching young entrepreneurs to local opportunities. McCook proposed an idea for recruiting and retaining healthcare professionals in the area.

"When the hospital calls a former medical student, they want the student to recall McCook with fondness and accept a



*Imperial high school students Yalixa Saenz (left), Mason Tyerman (center), and Gisselle Acuña (right) present their ideas (in English and Spanish) to create a more welcoming community.*

job opportunity," said Ronda Graff of McCook Community Foundation Fund.

Of course, if we're courting new people to Greater Nebraska communities, we need places for them to live. NCF has forged partnerships to help solve the housing conundrum facing nearly every community in the state. Nebraska Investment Finance Authority's Executive Director Shannon Harner recently presented a webinar to the NCF network on the organization's ambitious new strategic framework.

Affiliated funds in Keith County, Boone County, Bertrand, and Pender-Thurston have made grants toward housing efforts in their communities, and many others are considering doing the same.

Nebraska's most perplexing challenges are unlikely to be solved by any one

magic bullet. Philanthropy is increasingly being used as another avenue for experimentation and innovation because charitable dollars can be employed more quickly and offer flexibility not afforded to local government.

No philanthropic vehicle offers more flexibility than an unrestricted endowment. Today, 85 community-based affiliated funds are building unrestricted endowments. These total nearly \$58 million, five times what they were a decade ago. With these flexible assets and significant momentum, the NCF network is well positioned to help solve the people attraction puzzle. ■

## What I've Learned in 25 Years

**IN JANUARY, I CELEBRATED** my 25th year at Nebraska Community Foundation. I'd like to say that after two and half decades I've mastered everything there is to know about the job and this work, but the truth is, I learn something new every day.

Change is inevitable in the world of community economic development. Hometown needs and dreams are constantly evolving. Priorities shift. Leadership turns over. Technology reinvents the way we see the world. There are, however, a few things that have remained consistent in my 25 years at Nebraska Community Foundation—things that I believe will continue to be true for the next 25 years and beyond.

**1. Good news is a superpower.** An optimistic narrative is critical to the work we do in the NCF network, and you can never underestimate the power of a positive self-fulfilling prophecy—without belief in the future, there is little hope for the future. This isn't to say we should ignore our challenges and struggles, but I firmly believe we can be more productive and successful by looking at what's strong, rather than what's wrong. I hope Nebraska Community Foundation continues to be a source of good news and inspiration for many years to come—there is so much goodness to be shared!



Jeff Yost, circa 2002

**2. Change happens along the lines of relationships, at the speed of trust.**

Strong relationships are the foundation of progress in our network. Building trust takes time, commitment, and patience, but it creates change that sticks.

**3. Endowments will help fund the future.**

Anyone who has been around the NCF network knows how deeply we believe in the power of endowments. Building a community endowment today will provide a steady stream of resources for tomorrow. An unrestricted endowment is one of the most important and powerful tools in our community development toolkit because it doesn't limit us to the reality we can envision today. Unrestricted endowments can help us meet the kinds of opportunities and challenges we can't even imagine in 2023.

**4. Nebraskans are amazing.** We say it often—communities can only be built and sustained by the people who live and work there. Those on the outside coming in to help should do that and only that—help. Everything the NCF network has achieved is because Nebraskans are generous, tenacious, and amazing. We believe in the future of our hometowns, and we want to play a role in building that future.

*“As I reflect on the last 25 years, I beam with pride for how far we've come—all this network has achieved, the ways it has grown, and the profound impact it is making.”*

- JEFF YOST

I think about the ways community dreams have expanded and evolved, how ambitious our network has become, and all we will achieve together in the next 25 years.

It continues to be my privilege and a pleasure to serve this mission to benefit this generation of Nebraskans and those who come after.

Together a Greater Nebraska!  
*Jeff Yost, President and CEO*



2023 ANNUAL CELEBRATION AND TRAINING  
Kearney, Nebraska | November 9



## Welcome New Members

In November 2022, two new members were elected to Nebraska Community Foundation's statewide Board of Directors.



**BEVERLY HANSEN** has served as Bertrand Area Community Fund's treasurer since its inception in 2011. She is actively involved with Bertrand Area Chamber, Bertrand Agricultural Society, Bertrand Days events, and other community organizations. She was a board member of Phelps County Community Foundation for six years and chaired several of its subcommittees.



**NICOLE SEDLACEK** is the Economic Development Manager for Nebraska Public Power District (NPPD), where she helps lead a team focused on helping prepare communities for economic development opportunities. Before joining NPPD, Nicole served as the Executive Director at Holt County Economic Development.

## NCF Team Updates



**KIMBERLY PESCHKA BILDER** joined NCF as Director of Legal Affairs. She oversees NCF's policies, fund agreements, contracts, and public/private partnerships. Bilder arrived at NCF with more than 15 years of experience as a nonprofit attorney. Most recently, she was in research administration at the University of Nebraska-Lincoln as a Contracts Manager.



**ANDERS OLSON** joined NCF as Director of Peer Learning, a role in which he will train, coach, mentor, and support volunteers and staff to implement educational content throughout the NCF network. Olson previously worked for NCF as an Affiliated Fund Development Coordinator for communities in northeast and north central Nebraska.



**DIANE WILSON** (Manager of Public/Private Partnerships, Senior Advisor, and former Chief Financial Officer and Chief Operating Officer) officially retired from Nebraska Community Foundation after 16 years of service. Diane has left an immeasurable impact on our organization, network, her colleagues, and our state. Thank you so much, Diane!

### NCF Board of Directors

Pam Abbott of Ogallala, *Chair*  
 Chuck Hibberd of Lincoln, *Vice Chair*  
 Cindy Huff of McCook, *Secretary*  
 Kiel VanderVeen of Nebraska City, *Treasurer*  
 Kurt Kruse of Albion, *Chair, Advancement Committee*  
 Dale Dueland of McCook, *Immediate Past Chair*

### AT-LARGE MEMBERS

Dan Bahensky of Kearney  
 Kim Engel of Scottsbluff  
 Jeff Gerhart of Newman Grove  
 Bev Hansen of Bertrand  
 Megan Helberg of Taylor  
 Paul Madison of Nebraska City  
 John Miyoshi of Wahoo  
 Jane Moreland of Imperial  
 Adam Pavelka of Hastings  
 Karina Perez of Columbus  
 Beth Roelfs of Diller  
 Nicole Sedlacek of O'Neill  
 Kent Warneke of Norfolk

President and CEO, Jeffrey G Yost

Find a full list of our honorary members at [www.necommfound.org/about/board-of-directors](http://www.necommfound.org/about/board-of-directors)



### A Visit to Leigh and Columbus

NCF's February quarterly board meeting took members to Leigh and Columbus to witness firsthand the progress taking place.

Leigh is relatively new to the NCF network but already has had tremendous success in forging collaborative partnerships, growing its endowment, grantmaking, and engaging young people. Collaboration has been critical to progress in Columbus, too. Board members saw the nearly completed Quality of Life Centers that have been a community priority for the past several years.

Volunteers in Columbus and Leigh say engagement with the NCF network has accelerated progress in their places. ■



# CONNECT TO IMPACT



**SHICKLEY COMMUNITY FOUNDATION FUND** Chair Joe Kamler is proud of his hometown and what it's become. The fund will soon surpass \$1 million in grants awarded from its unrestricted endowment to local projects and groups.

Kamler appreciates the support NCF staff provides, especially the training, and the knowledge base from working with other small communities. Which is why he and his wife, Gina, recently started supporting NCF financially, in addition to the Shickley Community Foundation Fund, by making a three-year pledge.

"We are rural Nebraska believers," he said. "We want to see that NCF is able to do for other rural communities what it's done for Shickley. Nebraska is better because of NCF."

Recent SCFF grants have supported Fillmore County Hospital equipment and building additions, new seats for the theater in nearby Geneva, and improvements to the Fillmore County Fairgrounds. Years ago, the fund began providing mailboxes to graduating seniors. The message: You always have a place in Shickley. ■

*Joe Kamler stands next to a mailbox gifted by Shickley Community Foundation Fund to a local graduate. The mailbox now sits in front of the recipient's home in Shickley (pop. 343).*

**NEBRASKA JOURNALISM TRUST** reaffirmed its commitment to telling inspiring stories by creating a new position dedicated to covering the state's furthest reaches. The Seacrest Greater Nebraska Reporter role will be filled by existing Flatwater Free Press journalist Natalia Alamdari.

"A longtime journalism professor left my writing class with one piece of advice that's stuck with me ever since: 'Go to the place,'" Alamdari said. "So that's exactly what I plan to do. Me and my red Subaru are ready to crisscross this big ol' state of ours, bringing you the wild, the unexpected, and the important from all the parts of Nebraska that aren't Omaha or Lincoln." ■

*Natalia Alamdari will serve as Flatwater Free Press' Seacrest Greater Nebraska Reporter, a role that will take her across the state to tell Nebraskans' stories.*



*Rodolfo Aragon (left) and Vicky Mireles (right) pose with students from their ESL class, including (from left) Flor Apodaca, Valentina Apodaca, Norma Sánchez, Aida M. Vazquez, Esthela Moreno, and Javier Mireles. (Photo Courtesy of Becky Uehling/Grant Tribune-Sentinel)*

**PERKINS COUNTY COMMUNITY FOUNDATION FUND** gave local leaders a chance to help residents feel welcome. A grant to Hastings Memorial Library in Grant established an English as a Second Language (ESL) course.

Rodolfo Aragon, a member of the PCCFF Advisory Committee, co-leads the class with his wife, Vicky. Together, they teach at a pace students can manage alongside work and family responsibilities. They credit the fund for putting the pieces in place to get the class started.

"Most people in our community have ideas on how to improve the community in their own way," Aragon said. "Through the fund we can help make those connections so they can make their ideas a reality." ■



*Axtell Community Fund celebrated its success, including the completion of a \$60,000 challenge grant, at its annual Heart of Our Hometown event.*

### RED CLOUD COMMUNITY FUND

continues to boost people attraction and youth engagement efforts in the area.

In addition to supporting heritage tourism, the Hotel Garber project, and The Valley Child Development Center, the fund made its first grant to Red Cloud Community Schools' Early College program, which allows high school students to take college courses through Central Community College. The John & Dorothy Sherwood Scholarship account enabled RCCF to help students who may not qualify for financial assistance.

"We're proud to be able to help students take early college courses and get them on the right track to a brighter future," said FAC member Jarrod McCartney. ■

*In addition to helping local students with education goals, Red Cloud Community Fund also boosted grantmaking efforts to heritage tourism projects like Hotel Garber.*



*Elna Johnson and her family have issued the Johnson Family Legacy Challenge on behalf of her late husband, Loral. The challenge could grow the Chase County Hospital Foundation Fund endowment by \$400,000.*

### CHASE COUNTY HOSPITAL FOUNDATION FUND

received a challenge grant from the Loral and Elna Johnson Family to help build the fund's endowment. For every three dollars contributed before December 2026, the Johnsons will match one dollar. Funds will be matched up to \$300,000, resulting in a \$100,000 match and a total increase of \$400,000 to the Chase County Hospital Foundation Fund endowment.

"On behalf of her late husband and family," the Fund wrote in its challenge announcement, "Elna Johnson is challenging the community to join her in assuring future generations continue to experience the quality-of-life Chase County offers today." ■

**AXTELL COMMUNITY FUND** added \$120,000 to its unrestricted endowment last year through the completion of a challenge grant issued by the Windmill Housing and Development Corporation. The three-year, one-to-one challenge grant tasked the fund with raising \$20,000 in local donations each year to receive the full \$60,000 match.

The influx of funds from the challenge grant will allow ACF to continue giving to the community. Since ACF's 2018 inception, volunteers have awarded nearly \$15,000 in grants. Recipients include Axtell Community School, Axtell Community Library, Axtell Volunteer Fire Department, and more. ■



An **ANONYMOUS DONOR-ADVISED FUND** is helping Nebraska kids gain access to quality dental care.

North Central District Health Department (O'Neill) completed a \$125,000 one-to-one challenge grant issued by NCF and an anonymous donor to benefit Miles of Smiles, a school-based dental disease prevention program. Matching contributions came from local foundations and government, NCF affiliated funds, and individual donors. In total they raised nearly \$219,000.

Similar challenge grants are underway with the Panhandle Public Health District (Scottsbluff), Elkhorn Logan Valley Public Health Department (Wisner), Two Rivers Public Health Department (Kearney), and Four Corners Health Department (York).

NCF and the anonymous donor are also working with Nebraska's Department of Health and Human Services and UNMC's College of Dentistry on Early Dental Health Starter Kits. As of 2022, NCF had sponsored the distribution of nearly 37,000 kits. This year's goal is another 25,000. ■

*Grants from an anonymous NCF donor are helping health departments across the state serve children in need of dental health care.*



Got a great story? Contact:

MICHAEL WUNDER, Community Storyteller  
402.323.7338 | mwunder@nebcommfund.org



# CONNECT TO LEGACY

## Honoring Hometown Legacies

**NEBRASKA COMMUNITY FOUNDATION'S** Hometown Legacy Society is our way to celebrate and say thank you to donors with future gift provisions through estate plans that benefit our Nebraska communities. By making a gift in 2022, the following have joined the hundreds of generous Nebraskans who have made a planned gift to benefit their community. You can find a full listing of our Legacy Society members at <https://nebcommfound.giflegacy.com> ■

Carol Crook, *Nebraska City*

Lora L. Damme, *Talmage*

Dan and Kay DeFreece, *Nebraska City*

Jesse and Kimberly Dorman,

*Nebraska City*

Jean Gilbert, *Kimball*

Beverly Miller Hansen, *Bertrand*

Loree Hendrickson, *Shickley*

Chuck and Janel Hibberd, *Lincoln*

Bob Schafer, *Stuart*

Amanda K. Sindelar, *Atkinson*

Joe and Marilyn Sindelar, *Howells*

Mark Stracke, *Stuart*

Jay and Emily Wallinger, *Stuart*

Dale E. Wicke, *Wauneta*

Henry L. Wicke, *Wauneta*

## Hibberds Match Estate Plans with Priorities

### CHUCK AND JANEL HIBBERD

dedicate their time to serving the people and places they cherish.

Chuck spent 38 years working in land-grant universities, including at the University of Nebraska Cooperative Extension. Janel spent many years in the public school system, while also managing the full-time job of being a stay-at-home mom to their two children. Both grew up in Greater Nebraska communities—Janel in Fremont, Chuck in Cozad and Lexington. They share similar passions for giving back to the causes they care about most—4-H, early childhood development, and small-town living. But when they revisited their estate plans, they found a mismatch.

“One of the things we realized was that our estate plan didn’t reflect our values in terms of philanthropy and supporting issues and projects that we’re passionate about,” Chuck said.

That epiphany inspired the Hibberds to have conversations about the legacy they want to leave once they’re gone.

They began revising their plans at Nebraska Community Foundation, where Gift Planning Advisor Jim Gustafson



helped them navigate gift options, tax consequences, and other details. Gustafson then connected them with advisors to help them cement their plans.

**“No gift is too small.  
Everything is added together  
and can create such  
a big impact.”**

- JANEL HIBBERD

They decided to leave 20% of their estate to charity, set up as the Hibberd Charitable Fund, which will be managed by NCF. Fifty percent of the gift will

help continue NCF’s mission, while the other half will support early childhood education and the Nebraska 4-H Foundation’s youth development efforts.

“We felt like that was a good number in part because the remainder that will be split between our two kids is still a significant number,” Chuck said. “Being able to commit 20% felt really good.” ■



Watch the Hibberds’ interview with Pure Nebraska where they talk about their legacy planning journey.

# The Best Assets to Leave to Children and Charity

**NOT ALL ASSETS ARE CREATED EQUAL.** Some are best left to children, others to charity. Nebraska Community Foundation works with generous Nebraskans and their professional advisors to determine the best ways to leave a legacy that benefits the people and places you care about most.

Depending on the asset and the heir, some inheritances can be more burdensome than others. Here are a few common assets and the implications they may have for the beneficiaries that receive them.



**RESIDENCE** If the value of the home has increased, the beneficiary will receive a step-up in basis. They will not have to pay income or estate tax, however, there may be related expenses for things such as repairs, remodeling, realtor fees, and closing costs.



**FARMLAND** Again, the beneficiary receives a step-up in basis. If they elect to keep the property, they will not have to pay income or estate tax. There are, however, potential risks and costs to the beneficiary such as property management fees, and, of course, fluctuations in profit from year to year.



**LIFE INSURANCE** A gift of life insurance is an uncomplicated gift for children or charity. In most cases, the beneficiary does not have to pay income or estate tax and will receive the value of the policy in full.



**RETIREMENT ACCOUNT** Inheriting a retirement account comes with heavy tax implications. A beneficiary may choose to withdraw the full sum or receive it in installments. Either way, they will pay state and federal income taxes, drastically reducing the value of the gift. Charities, on the other hand, are exempt from these taxes.

It is important to speak with a professional advisor about your specific situation. Nebraska Community Foundation is always available to join the discussion and help discern how your most tax-laden assets might be used to leave your legacy. ■

## We're Here to Help

Nebraska Community Foundation is here to help you create the legacy you envision. Contact us to learn more.

TODD MEKELBURG, *Director of Gift Planning*  
402.323.7343 | [tmekelburg@nebcommfound.org](mailto:tmekelburg@nebcommfound.org)

And if you already have a planned gift in place that benefits NCF or your community, let us know—we want to celebrate you!



## WAYS TO LEAVE FIVE Beneficiary Designation

*Nebraska Community Foundation's Five to Thrive campaign asks you to consider leaving just five percent of your assets to your favorite hometown or to NCF to benefit all of our communities. If we all left five, that's well over \$5 billion that could be reinvested in our communities over the next 10 years. When we all leave five, our hometowns thrive!*

A beneficiary designation is a great way to "leave five" and is as simple as contacting the person who helps you with your account (such as a broker, banker, or insurance agent). You can designate Nebraska Community Foundation or an NCF affiliated fund as a beneficiary of a retirement, investment or bank account, or your life insurance policy.

Beneficiary designation gifts are among the most flexible of all charitable gifts—you can still take distributions or withdrawals from your retirement, investment or bank account. You can also change your mind at any time in the future for any reason. ■

*Learn how to join the Five to Thrive movement at [www.fivetothrivene.org](http://www.fivetothrivene.org)*

RETURN SERVICE REQUESTED

CONNECT WITH US



[www.nebcommfound.org](http://www.nebcommfound.org)



402.323.7330



[info@nebcommfound.org](mailto:info@nebcommfound.org)



[nebraskacommunityfoundation](https://www.facebook.com/nebraskacommunityfoundation)



[@nebcommfound](https://twitter.com/nebcommfound)



[vimeo.com/nfc](https://vimeo.com/nfc)



[nebraskacommunityfoundation](https://www.instagram.com/nebraskacommunityfoundation)



Excellence. Accountability. Impact.™



CONNECTIONS

Spring 2023

Inside this issue:

- Solving the people attraction puzzle
- Jeff Yost reflects on 25 years
- Couple matches estate plans with priorities
- Best assets to leave children and charity

NCF's 2022 Annual Celebration kicked off with an unforgettable tour of North Omaha led by local community leaders. Participants learned about the community's rich jazz, art, and food scenes, as well as its prominent role in the Civil Rights Movement.