



NEWSLETTER

Our Vision

Our Calamus Area communities are thriving in a regional economy, as well as providing a welcoming home for families to live the good life.

Our Mission

Our Fund Advisory Committee provides leadership development, promotes collaboration and philanthropic giving, and engages the community in conversations to identify and leverage private and charitable funds for impactful community investment.

Our Values



Inclusion



Impact



Grassroots



Trustworthiness



Collaboration



Integrity

A History Lesson in Generosity



ON THE SOUTHERN EDGE OF THE SANDHILLS, in the center of Nebraska, you will find the beautiful Calamus Reservoir and river valley, located between Loup and Garfield Counties. Known for Nebraska's Big Rodeo in July and the Taylor Villagers scattered in Loup County, the Calamus area is also known to be a group of generous people who show their love for their Calamus community in a lot of big ways.

The community fund was started in October of 1996 by dedicated members of Garfield County. You may recognize some of the early supporters: Lorajane Bolli, Robert (Doc) Essig, Terry and Linda DeGroff, and Dan Bird. These people all loved their community and had foresight and vision to start an endowment that would benefit the community forever. These early members were not thinking about what would benefit them right away, but what community betterment projects would impact future generations. This is the spirit we still hold with us today on the Calamus Area Community Fund.

Not only does CACF have an unrestricted endowment and general accounts, but there are also three scholarships that were established by Roland and Irene Ramsthal, Gaylord and Alta Wallace, and Mary Lou Weverka that continue to be lasting legacies to the Calamus Area Community Fund.

Over the past 27 years, 1,322 Calamus area donors have gifted \$2,354,865 to the Calamus communities, situated in the sweet spot between Nebraska's Sandhills and cornfields. Donations to the fund have come in all forms: planned gifts, tribute and memorial gifts, matching and challenge grants, recurring gifts, and group gifts. The leadership of dedicated volunteer committee members over the last 27 years has continued the vision of CACF to ensure our communities are thriving in a regional economy, as well as providing a welcoming home for families to live the good life.

The unrestricted endowment is a way to support our Calamus community forever. It's nice to know that, through the leadership and generosity of people today and yesterday, the children of future generations will have even more to love about the good life in the Calamus area. ✨

Our Grantmaking

2023

- * Burwell Legion Club
Building construction
- * Garfield County Historical Society
Repair historic railcar turntable
- * Loup County Ambulance Fund
Automated external defibrillator
- * Loup County Art Program
Equipment
- * Loup County Wolf Pack Backpack Program
Supplies
- * Prairie Rose Food Pantry
Shelving and carts
- * Sandhills First Steps Daycare
Construction matching facilities 1:4
- * Village of Taylor
Housing study

Total = \$33,540

2022

- * Garfield Historical Society
Restoration of the Folley Building
- * Loup County Ag Society
Acoustic improvements at the Loup County Event Center
- * Loup County Historical Society
Preservation of the Church Museum
- * Harrop Sandhills Park Signage
- * Loup County Public Schools
Wolf Pack Backpack Program
- * Noah's Ark Preschool
Supplies

Total = \$15,400



\$1,432,700

Reinvested in our community
since 1996



Meet Our Fund Advisory Committee

Left to right front row: Jim Welniak (Secretary), Derek Snyder (Vice President), Megan Helberg (President and NCF Board Member), Colby Wurst (Treasurer) Back row: Kathy Welniak, Carrie Ourada, Marti Beard, Linda Finney, Erika Petersen Not pictured: Geri Strong, Jon Grinaldi, Dale Maynard

Our Impact

THE CALAMUS AREA COMMUNITY FUND has made a huge impact on the quality-of-life and community betterment in Garfield and Loup counties. Since CACF's establishment in 1996, over 1,300 charitable gifts have been made to the Fund totaling nearly \$2,355,000. CACF's work is making the community more attractive and inviting to all—especially young families who are flocking to the area to start new businesses that capitalize on the area's abundant local assets. CACF is focused on growing our unrestricted endowment to fund impactful projects and programs to make an even deeper impact in the Calamus Area. *

What is an Unrestricted Endowment?

CACF IS WORKING TO INCREASE our permanent unrestricted endowment. The endowment is an important tool to keep our hometown growing, thriving, and improving for future generations because it creates a steady stream of revenue for community needs today and those that will arise in the years to come.

Funds in the endowment are invested and continue to increase. Each year, the Calamus Area Community Fund Advisory Committee grants out a portion of the income earned by the unrestricted endowment to local projects and programs that are enhancing quality of life in the Calamus area. The principal—and your gift—remains intact and grows forever. *

Preserving the Past of the Calamus Area: A Window into Our Heritage



By Jenna Schott

WITHIN THE CALAMUS AREA lies a treasure trove of history, brimming with the tales of our ancestors, their struggles, triumphs, and the rich tapestry of their lives. Time has etched its mark on the landscape, leaving behind only remnants of the past. Preserving this heritage is not just a matter of nostalgia; it is an

essential endeavor that connects us to our roots, enriches our understanding of who we are, and guides us towards a brighter future.

Through the exploration of our shared heritage, we forge a deeper connection to our local community. As we delve into the past, we discover common threads that weave us together, regardless of our backgrounds. This unity strengthens social cohesion, promotes a sense of pride, and encourages the preservation of our cultural legacy.

Heritage tourism is a vibrant industry that attracts visitors drawn by the allure of historical sites, museums, and local traditions. By investing in the preservation and promotion of our past, we create opportunities for sustainable economic development, bringing vitality to our communities and supporting local businesses.

Beyond its practical benefits, preserving the past is an act of reverence and respect for the generations that came before us. Each artifact, landmark, or story holds within it a piece of our collective memory, reminding us of the struggles and sacrifices that shaped our present reality.

The CACF has been key in funding several preservation projects in the area. In Burwell, some of these preservation projects have included providing grants to the Garfield County Historical Society to reinforce and restore the historic railroad turntable and Folley building and providing funds to update and maintain the facilities of the Garfield County Fairgrounds. Some of the most prominent preservation projects in Taylor have included providing grants to the Loup County Historical Society to go towards the preservation of the historical Congregational Church, Loup County Museum, and Ice House. CACF also provided funding for the Taylor Community Arboretum which features Taylor's most famous arboricultural connection—the Taylor Juniper, as well as signage for Harrop Sandhills Park. Dick Brown, Clerk of the Nebraska Legislature and former Taylor resident, believes, "Harrop Park is important to not only the local community, but to the entire state, because it uniquely allows travelers to experience the international natural wonder that is the Sandhills without having to access a dirt road, cross over a barbed wire fence, and risk walking onto private land."

It is our duty to protect our cultural heritage and preserve the essence of our community, to ensure that the history of the Calamus Area continues to inspire, educate, and unite future generations ✨



Meet Jenna Schott!

CALAMUS AREA COMMUNITY FUND was proud to welcome Jenna Schott, a 2022 Burwell Public High School graduate, as its summer Hometown Intern. Jenna worked on the CACF newsletter, expanded the Fund's social media presence, created a map of historic markers in the Calamus area, and helped develop CACF's database.

Jenna is a student at Peru State College where she is majoring in Business Management and playing volleyball. After college, she hopes to obtain her real estate license. "My Hometown Internship has also opened my eyes to the possibility of having a career based in economic development," said Jenna.

Nebraska Community Foundation's Hometown Internship program is helping young people discover the abundance of their communities. Hometown Interns work with local NCF affiliated funds, such as the Calamus Area Community Fund, on a variety of projects tailored to their community and the interests and skill sets of the interns. NCF provides opportunities for interns to connect throughout the summer to give them space to learn from each other, share ideas, and foster appreciation for their hometowns. For many students, the experience led to the realization that they can do the work they love in the places they call home.

Garfield and Loup Counties Prioritize Young Children and Families



NINETY PERCENT OF A CHILD'S BRAIN is developed before they walk into a kindergarten classroom. The first five years of life are a time of incredible learning and an

opportunity to positively impact a child's lifelong success. Loup and Garfield counties are working to develop solutions to ensure all children can receive high quality early care and education services.

Loup County's newly formed Loup County Public Schools Foundation is working with school staff to renovate a

classroom in the elementary school that will become an onsite childcare facility serving 12 children aged six weeks to five years. The program will be led by the preschool teacher and connected to the current preschool classroom. Early childhood and preschool teachers will collaborate to develop curricula, lesson plans, and individualized learning activities.

Sandhills First Steps is a nonprofit organization that is improving childcare in Garfield County by supporting current childcare professionals and building a state-of-the-art childcare center in Burwell. This group of dedicated people has raised funds to build and start a licensed, high quality childcare program. CACF provided a \$20,000 grant which the group matched 4:1, securing \$100,000 to further access to quality early learning in our community. ★

Listening to Our Youth

THE FUTURE OF GREATER NEBRASKA looks brighter than it has in decades. This isn't just a feeling. There are a variety of factors that are contributing to confidence in our rural places and numerous critical data sets that point to a more prosperous future. After four years and more than 3,700 students surveyed, Nebraska Community Foundation's Greater Nebraska Youth Survey affirms young Nebraskans' desire to include the state in their future and a preference for smaller communities.

"Students tell us about their preference for small communities. They point to safety, good schools, and proximity to family as the most important characteristics of the places they choose to live. They say in the future, they are likely to live in the area they live now, and they do not recognize a negative stigma with remaining in or returning to your hometown," said NCF president and CEO Jeff Yost. "These youth survey results are a critical tool for understanding the priorities of young Nebraskans that can help us create the kinds of communities of choice our young people want to return to."

According to Loup County Public School Senior Hector Estrada, "Living in small towns gives us opportunities that aren't offered anywhere else. Younger generations are allowed to be involved and make an impact on their communities.

Small town communities also create a haven for youth, where they can feel safe and are surrounded by people who love and support them." However,



Hector also mentioned, "In order for younger generations to return to our small-town communities, there needs to be changes made that allow them to live, learn, work, and play. One of the most prominent of these issues being the housing shortage that has become a nationwide problem. By creating more housing, more families would be able to move to our community which would then help support our local schools and businesses." Hector said, "I plan on coming back and I hope others see how important our small towns truly are!"

The Calamus Area Community Fund continues to build community partnerships throughout the Calamus Area to help attract and accommodate younger generations, as well as provide them with a welcoming home. ★

Combating the Nebraska Nursing Shortage

ESTABLISHED IN 2006, the Rolland and Irene Ramsthel Registered Nurse Scholarship, an endowed account within the Calamus Area Community Fund, is helping area students attend nursing school. Mr. Ramsthel felt deeply grateful for the care his late wife Irene received from her nurses before her death and he wanted to encourage more students to consider a career in rural Nebraska.

The Ramsthel Registered Nurse scholarship was recently modernized to incentivize area students who have graduated from Garfield, Loup, Wheeler, and Valley counties to attend nursing school, expanded the applicant base, increased the yearly, renewable scholarship amount to \$5,000/year for a full-time enrolled registered nursing student to help address the increasing cost of tuition. Annual payout can vary depending on the fund's performance and students must meet scholarship requirements for scholarships to be renewed.

According to the Nebraska Center for Nursing, "Nebraska will experience a workforce shortage of 5,435 nurses by 2025. Seventy-three of Nebraska's 93 counties have less than the national average ratio of registered nurses to patients. Sixty-six of Nebraska's counties have been deemed medically underserved. Nine counties in Nebraska have no registered nurse (RN) and four counties have just one registered nurse. Forty percent of RNs in Nebraska are older than 50 years of age."

Past UNMC's College of Nursing Dean, Juliann Sebastian, Ph.D stated, "We have shortages in bedside nursing and other types of direct-care nursing, in advanced practice nursing and in nurse faculty. And the pandemic and the deepening shortage have shown us how critical nurses are. Nurses provide life-saving round-the-clock care and vigilance that save lives every day." ✨

Dreaming About the Future

APPROXIMATELY 60 PEOPLE attended a community dreaming event hosted by the Calamus Area Community Fund in March at the Community Center in Taylor. Facilitated by NCF staff Anders Olson and Steve Brewster, the group started by sharing "What makes us proud to call Loup County home?"



Attendees highlighted the Villagers, the Loup County World's Fair, the school, the Taylor Juniper and Arboretum, our volunteer EMS, the Event and Community centers, the people, and the beauty of the Sandhills.

Next, the discussion focused on "What future do I want to create for Loup County?"

Most attendees agreed affordable housing for all ages is a critical issue. Affordable, decent housing is necessary for people who want to move to, stay, or work in our area. This issue will require collaboration among community entities and groups.

Following the event, CACF awarded a \$2,000 grant to the Village of Taylor for a housing study to help identify and prioritize housing needs in our community. A study is a prerequisite to become eligible for many housing grants.

Loup County may be small in population, but we are fierce in the love we feel for our community. A Burwell Dreaming event will be planned in the future. Onward we go! ✨

CACF's Goals

1. Double the endowment in five years (January 2023–January 2028)
2. Secure 10 "Five to Thrive" planned gifts in Loup County, 15 planned gifts in Garfield County
3. Maintain the knowledge, confidence, and enthusiasm to explain CACF's role in the community
4. Use payout from our unrestricted endowment for impactful changes in our communities and changes that otherwise may not occur
5. Actively stay up to date and address challenges to improve housing, early care, education, etc.
6. Welcome all people who enter our communities and engage returners and newcomers to help them feel like they belong
7. Believe whole-heartedly in the future of our area and give financially to be models of "walking the walk"

Ways to Give

When asked to make a gift to support the causes near to our hearts, most of us wouldn't hesitate to reach for our wallets. When it comes to making a larger gift, however, thinking beyond cash can help us make an even greater impact on the communities and causes we care about... not to mention provide tax benefits. Here are ten assets for outright charitable giving (that don't involve writing a check):



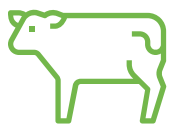
1. IRA CHARITABLE ROLLOVER If you are over the age of 70 1/2, you may make a qualified charitable distribution up to \$100,000 from an IRA to a charity without paying taxes on the distribution. The gift may also qualify as your required minimum distribution. This is like receiving a 100% tax deduction.



2. APPRECIATED STOCKS OR MUTUAL FUNDS Making gifts of stocks or mutual funds that have increased in value since purchase has several benefits. First, if you have owned the property for more than one year, it can be deducted at its current market value. Second, the sale of appreciated stocks or mutual funds generates a capital gain upon which you are taxed. However, when you make a charitable gift of the stocks or mutual funds you pay no capital gains tax.



3. GRAIN A delivery of grain to the elevator in the name of a charity allows for the avoidance of claiming the sale price as income. This is like making a tax-free gift. In addition, the cost of production may still be deducted as a business expense.



4. LIVESTOCK Similar to a gift of grain, a gift of livestock allows a farmer to avoid claiming the sale price of the commodity as income and deduct the cost of production as a business expense. In other words, the gift can be made completely tax-free.



5. REAL ESTATE A gift of real estate that has increased in value since you have owned it has several benefits. First, if you have owned the property for more than one year, the gift of real estate can be deducted at its current market value. Second, the sale of the appreciated real estate generates a capital gain upon which you are taxed. However, when you make a charitable gift of the real estate, you pay no capital gains tax when it is sold by the charity.



6. CLOSELY HELD STOCK Transferring business ownership, either at retirement or as an inheritance, offers unique opportunities and benefits of charitable giving. Not only does transferring your stock bypass capital gains and provide a charitable deduction, but it also allows the corporation to buy back the stock.



7. ANNUITY The current value of the annuity is fully tax deductible when gifted to charity. The growth in the value of the annuity will be taxed as ordinary income and may be offset by the charitable income tax deduction.



8. COLLECTIBLES (AND OTHER TANGIBLE PROPERTY) Transferring ownership of a collection prior to the sale to a charity allows for the avoidance of paying capital gains tax on the growth in the value of the collection since it was acquired. The tax deduction is usually limited to the price originally paid for the collection.



9. U.S. SAVINGS BONDS The current value of the bonds is fully tax deductible when gifted to charity. The growth in the value of the bonds will be taxed as ordinary income and may be offset by the charitable income tax deduction. Turn an idle asset into an income producer with a contribution to a charitable gift annuity.



10. PAID-UP LIFE INSURANCE POLICY By naming charity the owner and beneficiary of a paid-up life insurance policy, you will be able to receive a current income tax deduction. The income tax deduction is approximately equal to the policy's cash value or the premiums paid, if less. Or, name a favorite charitable organization or community foundation as the beneficiary of the policy.

Support Our Mission

GIVE TO CALAMUS AREA COMMUNITY FUND

- I am interested in making a planned gift.
- I am interested in joining CACF.
- I am making a donation to the Calamus Area Community Fund.

GIFT AMOUNT:

\$500 \$250 \$100 \$50 Other \$ _____

TRIBUTE GIFT

- This gift is in honor, memory, or support of someone

Name and address of who we should notify of your tribute:

RECURRING GIFT

- Make a single gift
- Make this a recurring gift
 - Monthly Annually

Please list which account(s) you wish to designate your donation to:

Account _____ \$ _____

Account _____ \$ _____

Account _____ \$ _____

Total Donation: \$ _____

BILLING ADDRESS

Name: _____

Donor Name: _____

Email: _____

Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

- I would like this gift to remain anonymous

Make check payable to:

Calamus Area Community Fund
P.O. Box 901
Burwell, NE 68823



Or save a stamp and donate online!

www.nebcommfund.org/give/calamus-area-community-fund

QUESTIONS? CONTACT US AT:
calamusareacommfund@gmail.com

Calamus Area Community Fund is an affiliated fund of Nebraska Community Foundation, a 501c3 nonprofit organization.

Fundraising Priorities

CALAMUS AREA UNRESTRICTED ENDOWMENT A permanent account whose assets are invested to generate an ongoing source of income year after year. Investment earnings from the endowment are used to support community improvements and programs.

GENERAL ACCOUNT Used by the Fund Advisory Committee to support and maintain the affiliated fund's activities within the community.

Why Give?

“With CACF there are no strings attached, no fine print, no hidden agenda: you give and your community gets. CACF helps take us from surviving to thriving.”

~ MEGAN HELBERG

“CACF has a profound impact on our community by providing vital resources and support to local organizations, driving positive change, and improving the quality of life for all residents, fostering a strong sense of unity and progress.”

~ DEREK SNYDER

“I enjoy sharing my time, treasure, and talent with CACF because I see the value we can add to our communities. We are making an immediate impact with yearly grants while also ensuring there will be funds for future projects. And these funds grow each year!”

~ CARRIE MORGAN OURADA

“I give to the Calamus Area Community Fund to support our communities now and well into the future. In order to maintain a thriving rural way of life, we must create a clear path and plan together. CACF is doing exactly that.”

~ MARTI BEARD



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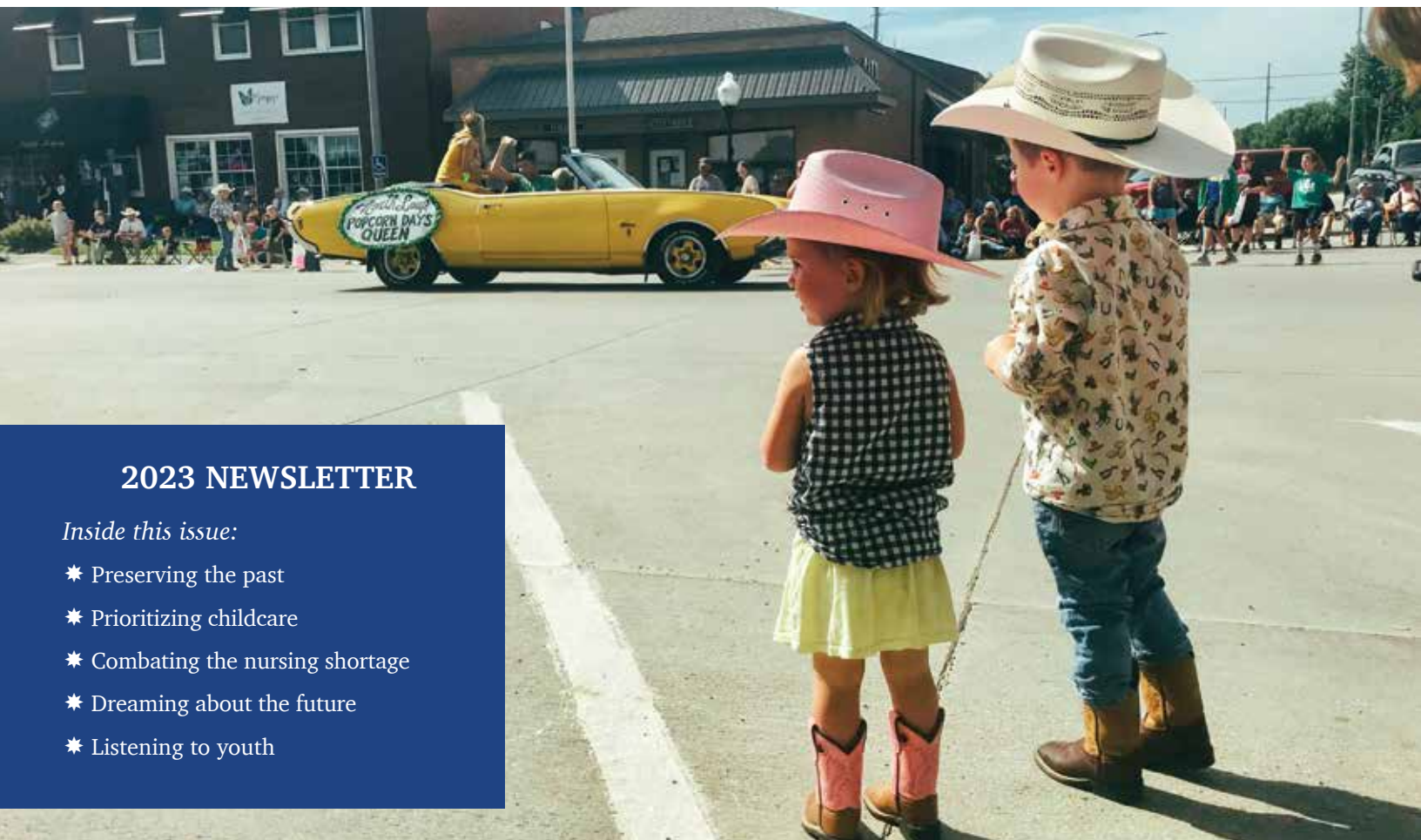


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fund of Nebraska Community Foundation.*



2023 NEWSLETTER

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