KEARNEY AREA COMMUNITY FOUNDATION
2908 W 39th Street, Suite A
Kearney, NE 68845

GO GREEN!
Help us save on costs by receiving this newsletter via email. Please send your email address to us at: *kacf@kearneyfoundation.org*

www.kearneyfoundation.org | (308) 237-3114

YEAR-END GIVING

Getting ready for your year-end giving? Here are some things to keep in mind when making your charitable plans:

- Giving to the Kearney Area Community Foundation is a great way to make an impact on the community as a whole. Contact our office at (308) 237-3114 to find out how gifts to KACF are used to make a difference.
- Mailed donations must be postmarked by December 31, 2026.
- You can donate to KACF directly from your Individual Retirement Account! Ask your financial advisor to find out how to make the biggest impact and possibly save on taxes.
- Making a stock contribution can be beneficial, especially if you've held the stock for more than a year and its value has increased by the time you donate it and if you itemize. You can deduct the stock's full fair market value without worrying about capital gains.

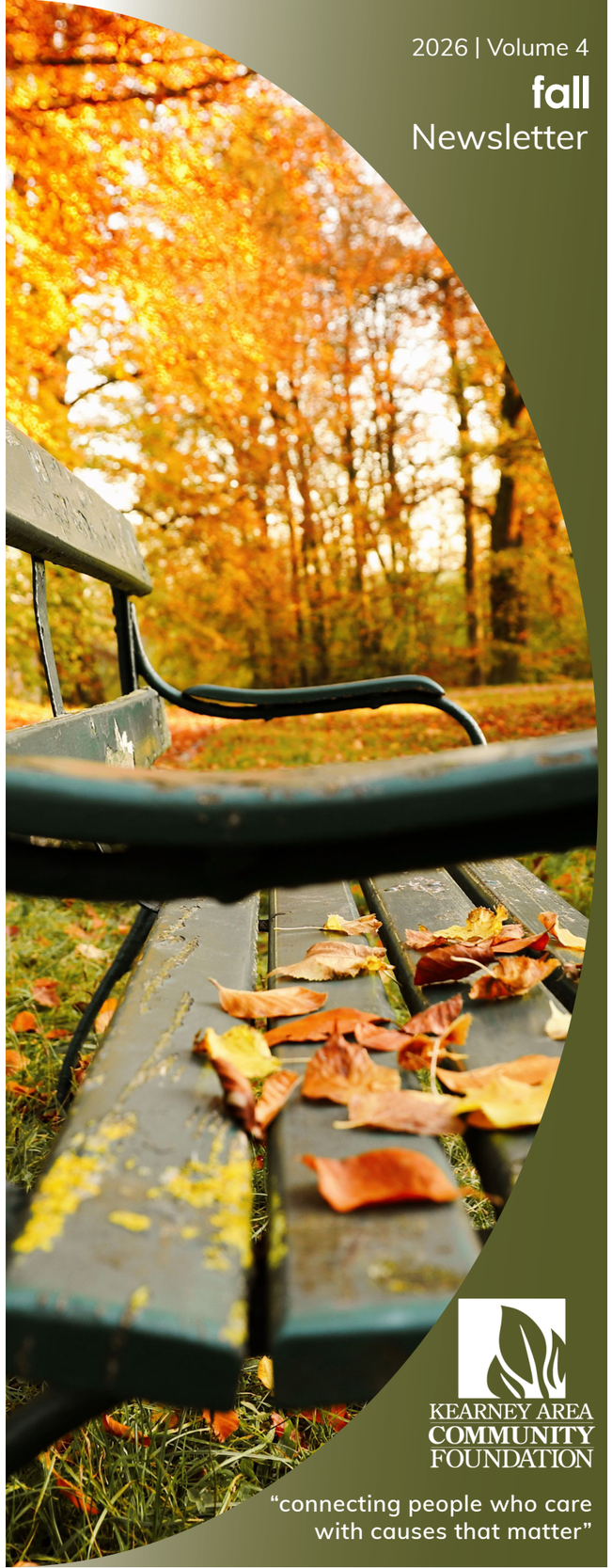


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2026 | Volume 4
fall
Newsletter

KEARNEY AREA COMMUNITY FOUNDATION
"connecting people who care with causes that matter"

Amplify Good

Give Where You Live 2026

It's that time of the year again! *Give Where You Live* is almost here! Our 14th annual 24-hour giving day is Thursday, December 3. Since 2013, together we have raised more than $15.8 million for local nonprofits.

Like this year's theme, we want to encourage the community to "amplify good". Donors and area nonprofits will band together and strike a chord to make a big difference in the community.



Thanks to the incredible generosity of our donors, KACF is thrilled to announce a $100,000 match pool and more than $35,000 in prizes available during *Give Where You Live*! Visit givewhereyoulive.net to explore all the prize opportunities and see how your gift can make an even greater impact.

With *Give Where You Live* just around the corner, now's the perfect time to decide which local nonprofit(s) you'd like to support. Inside this newsletter, you'll find a form listing this year's participating nonprofits, along with a short description of each organization's mission.

Simply complete the form and return it with your check by December 3. You can drop it off at our office or mail it to:

NEW THIS YEAR: A few nonprofits are also raising funds for their endowment during *Give Where You Live*. Find more information on how an endowment works on the third page of this newsletter.

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Note: Mailed checks must be received by December 3 to count toward *Give Where You Live* totals and be eligible for match and prizes—so please plan ahead!

Prefer to give online? Visit givewhereyoulive.net to make your donation. Early giving opens November 5. All online gifts made between November 5 and December 2 will be processed immediately and qualify for the match and prizes.

Making a gift from your Individual Retirement Account (IRA) is a great way to support *Give Where You Live*. Qualified Charitable Distributions from your IRA go directly to charity and are excluded from your taxable income. It provides an excellent opportunity to help local nonprofits and may lower your taxes. It's a win-win for both you and your community. Since gifts from an IRA, donor advised fund, appreciated stock or gift of grain can take some time, please call Angie at (308) 237-3114 to plan in advance.

Building for Tomorrow

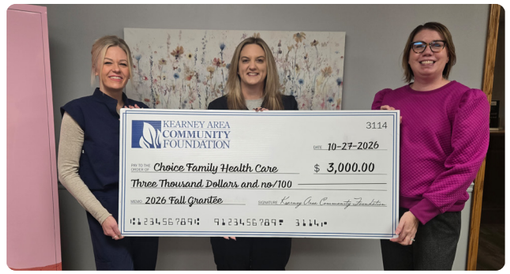
bi-annual grants

Fall 2026 Grantees

The Building for Tomorrow Fund is an endowed fund at the Kearney Area Community Foundation that awards grants to nonprofits in the Kearney area.

The fund recently awarded $5,000 in grants to five local nonprofits.

- Choice Family Healthcare received a grant to help expand their community educational outreach program.



- Hooves of Hope Animal Rescue and Rehabilitation was awarded a grant to help fund a quarantine shelter for incoming rescue animals.



- LyonHeart Equine Assisted Learning will use the grant to help purchase bales of prairie hay to make up for the shortage of hay they were able to receive this year due to drought.



Plan Your Impact

Laying Out Your Legacy

What kind of legacy do you want to leave? When you think about what impact your life will have for generations to come, what do you see? When you consider the causes and charitable organizations most important to you, what would you want to be true about them in 50 years? 100 years? These questions require deeply pondering your personal values, beliefs, and the purpose you feel your life is called to fulfill.



Emily Jameson
Investment Representative at Barney Financial Services
KACF Board Member

Our purpose in life and our legacy after our time on earth is done can be strategically connected when we reflectively plan, and a well-planned legacy can impact generations to come. Creating a thoughtful, intentional plan allows donors to steward resources wisely and helps donors give in ways that align with their goals and values.



One way this can happen is through endowed giving. An endowment is a permanently restricted fund, where the original investment is retained and income generated from the investment can be used for purposes specified at the time of the donation. A major benefit to the donor is it can provide a stream of income to perpetually support the donor's priorities long after the donor passes away. The receiving organization benefits from the regular source of income that does not diminish or disappear over time.

The priorities of donors are as varied as the donors themselves, yet one common theme resounds – meaningful, lasting impact. If you are considering whether an endowed gift is the right fit for your legacy plan, please reach out to the Kearney Area Community Foundation for more information or to start a conversation about what is possible.

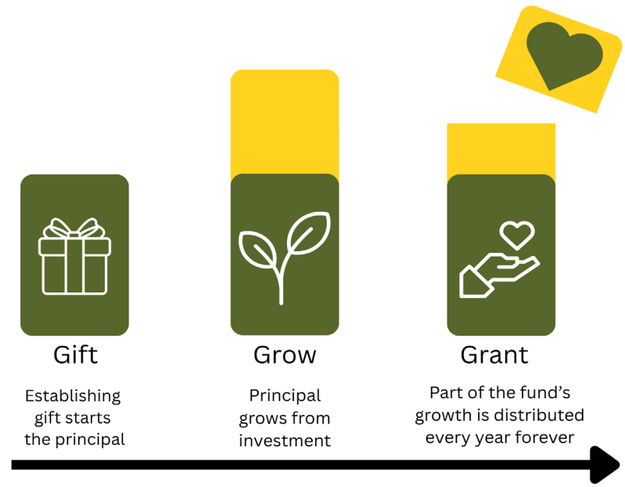
A Today Gift or a Forever Gift?

The Benefits of Giving to an Endowment

How Does an Endowment Gift Work?

Making charitable gifts has always been a great way for a donation to make an impact that lasts. But what if you could make a gift that makes a difference again and again? That's what an endowment fund can do.

An endowment gift is different than a traditional donation. Normally, when a donor gives money to a nonprofit, the entirety of the gift is used not long after. But an endowment gift is handled differently. Instead of spending the original donation, the nonprofit adds the gift to an endowment fund, and the interest the fund generates each year is used to support the organization. The larger the principal balance of the endowment fund, the larger the payout each year. This way, even just a one-time gift to an endowment fund will be able to provide financial support, year after year.



According to Giving USA, people throughout the country donated an estimated $617.2 billion in 2025, the first time that the number has crossed the $600 billion mark. While that is a very encouraging number, it's impossible to know how that will change in the future. The community is filled with countless people that want to give, but they may not always be able to. With the economy constantly changing, people may be able to give an impactful donation one year, and not be able to afford any gifts at all the next. That's another benefit to making a gift to an endowment. Even if a nonprofit isn't able to receive as many donations as in the past, they can still count on the earnings from their endowment fund to support their mission. A gift to an endowment today can guarantee financial support for an organization tomorrow.

"The greatest dividends in life are those that we give away."
-Craig D. Lounsbrough

Traditional donations are still extremely important for nonprofits, but if a gift to an endowment is more aligned to your charitable interests, it's definitely something to consider. To encourage donors to familiarize themselves with and consider supporting endowed funds, the Kearney Area Community Foundation gave some local nonprofit endowment funds the chance to participate in *Give Where You Live* this year. All of the nonprofit endowment funds participating are listed immediately after the organization's main fund in the included insert.

Consider how supporting an endowment fund can make a difference in your community. It's really the gift that keeps on giving!

