



LUVERNE  
AREA  
COMMUNITY  
FOUNDATION

2019 ANNUAL REPORT

# GIVING IMPACT



# IN IT FOR THE LONG HAUL...

I'm not sure I can count on both hands the number of times someone asks me what I do for my job and I tell them I am the Executive Director for the Luverne Area Community Foundation and they reply with "What's that?".....

## What is it? By definition a community foundation is this:

Community foundations are grantmaking public charities that are dedicated to improving the lives of people in a defined local geographic area. They bring together the financial resources of individuals, families, and businesses to support effective nonprofits in their communities.

*So let's break it down a little further.*

## Establishing Community Funds – for the long haul....

**There are 8 communities in Rock County. What if each community had its own Community Endowment – “security for the long haul.”** The LACF is offering a match for the communities outside of Luverne, the “Area” in Luverne Area Community Foundation of up to \$5,000 to start an endowment for community need. For example if the residents and/or people connected to the city of Hardwick can raise \$5,000 through donor gifts, the LACF will match with \$5,000 and a \$10,000 endowment will be established.

Endowments represent money or other financial assets that are donated to the community foundation and are invested to grow the principal and provide additional income for future investing and expenditures. This is stable money for **“the long haul”** A \$10,000 endowment would give a community a \$500 grant (5% of the fund balance) on average each year to make a community improvement. The more the endowment grows so does the yearly grant.

## Why isn't Luverne part of this?

The LACF has its Community Grant Fund (our area of greatest need) that makes grants to qualified nonprofits in the county. Luverne has the greatest number of qualified organizations so sees much of the grant dollars from the fund. We want the “area” communities to continue to apply to this fund but also contribute to its growth – therefore 1% of each initial donation to a community fund will be gifted to the LACF Community Grant Fund – supporting grant making needs of all nonprofits. So if a \$100 gift is made to the Hardwick Community Fund, \$1 will go to support the LACF Community Grant Fund. The illustration on the page to the right shows how this community fund incentive will work.



## So Rock County – who is in this for “the long haul?”

If you are interested in learning more, want to be a leader in your community for this project or have a question on ways to give, contact me, Emily Crabtree, the Luverne Area Community Foundation Executive Director. All good things start with a conversation.

The Luverne Area Community Foundation makes grants dedicated to improving the lives of people within the borders of Rock County. We bring together the charitable generosity of the people and businesses who seek to support the local nonprofits in the communities in which we live!

**Give local, stays local.**

## Why is this important?

Because community foundations like LACF are in it for the long haul, choosing the Luverne Area Community Foundation as the home for your charitable gifts supports the needs of the community in which you live for generations to come.

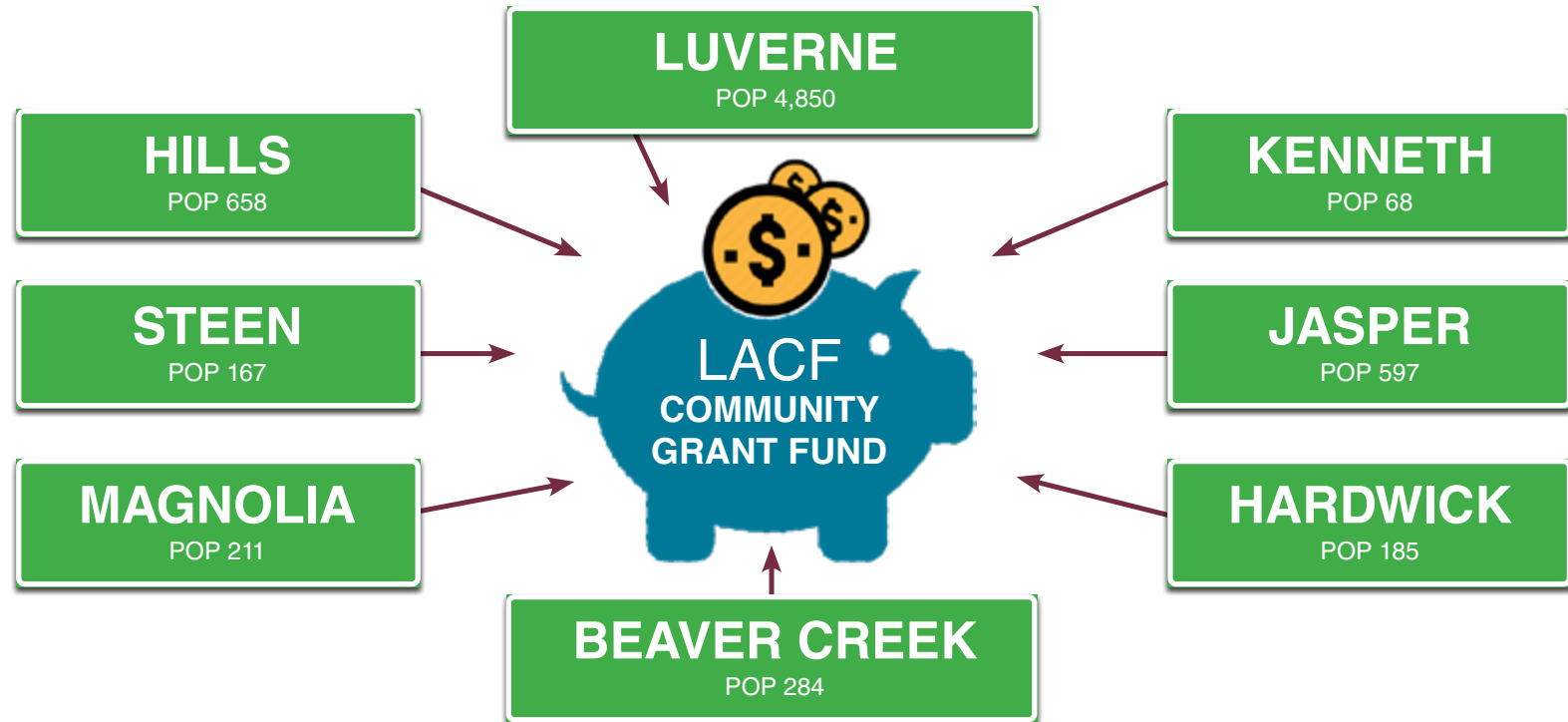
## 2019 Board of LACF Directors





# ROCK COUNTY COMMUNITY FUNDS

## BRINGING LONG-TERM COMMUNITY DONATIONS TOGETHER



Donations can be added at any time to increase the value of the endowment. 1% of each donation will go to the LACF Community Grant Fund for future grant applications from all communities in the county.

# DONORS, LACF AND A CHARITABLE REMAINDER TRUST CAN BE BENEFICIAL IN MANY WAYS

When Harold and Mary Tilstra sold their farm equipment last summer, many people at the auction congratulated them on the sale but remarked about tax implications of the proceeds.

What they didn't know was that some of the Tilstra machinery was in charitable trust, and at the end of the day the otherwise taxable income became a tax-deductible donation.

"We were looking at a way to manage cash flow and tax consequences of a farm machinery auction sale," Harold said.

Before they arranged the equipment sale, the Tilstras worked with their accountant and attorney to set up a charitable remainder trust, as it's called. Then they had their farm machinery appraised for an estimated value and transferred ownership of some of the machinery to the trust before the auction sale.

"Part of the value of the machinery in the charitable remainder trust became a charitable donation for that year," Harold said. "The donation offset some of the tax liability."

Mary said it saved them a significant amount in taxes, but also provided an option for stable income in retirement.

"Our machinery was paid for and fully depreciated, so all the auction sale would have been added to taxable income for that year," Mary said.

Mary said she's surprised more farm retirees aren't utilizing the tool, especially since it's a valuable retirement planning option as well.

"The charitable remainder trust is a tool for anyone who wants to support a charity while managing taxable income," she said.

"Otherwise you end up working toward retirement, and then you have this great big auction that represents your earnings over time, but it's taxed all in one year."



*Photo and story Courtesy of Lori Sorenson (Editor of Star Herald)*

## HERE'S HOW IT WORKS:

The Tilstras' money from the sale of the machinery in the trust is locked into the irrevocable trust, and each year they'll receive 5 percent of the value of the trust fund.

"That word 'irrevocable' tends to scare people, because all of us have a hard time giving up control," Harold said. "We managed the farm for 41 years, so it was definitely a decision process to walk away from that."

As it turns out, the "irrevocable" part of the arrangement is something they enjoy about the arrangement, he said.

"We don't have to think about it," Harold said.

Depending on how well the trust funds are invested, the value of the account — and therefore the 5-percent disbursement — fluctuates with markets.

"If it's invested decently, it's safe to assume we can receive distributions for the next 20 years or more into retirement," Harold said about the disbursements, which are taxable like IRA payouts.

In the Tilstras' case, the remainder of the trust is paid out to the charity after their death. They chose the beneficiary of the trust to be the Luvac Area Community Foundation.

LACF director Emily Crabtree worked with the Tilstras on the process.

"Especially in this community, CRTs are the way to plan for retirement income, manage taxes and donate to a cause you care about."

## TRANSFERRING WEALTH DOESN'T MEAN LETTING GO

Crabtree said too many people view "transfer of wealth" as giving up their income and their options.

"That's not true at all," Crabtree said.

"You decide what's going into the trust, and while you're still living, you and your financial adviser decide the strategy for your retirement income percentage."

But then, upon both passing, the remainder goes into the fund that's established as the charity."

While CRTs have been available for many years, it's a relatively new option for LACF donors.

"We've worked very hard in the last seven years to bring that vehicle to our donors," said foundation director Emily Crabtree. "It's always been available, but we weren't in a position to be able to offer it."

Now, she said, LACF has connections with local professionals to deliver the product.

# 'Charitable remainder trusts' manage income, taxes and charitable giving

"We have a relationship with local advisers with tools and agents and knowledge to uphold what a donor is able to do," Crabtree said. "And it's our responsibility to carry out the wishes as the donor intended."

In the Tilstras' case, they established the "Harold and Mary Tilstra Endowment Fund" as their recipient charity to be used for LACF operations.

But Crabtree said a remainder trust could be designated to any nonprofit or organization through the LACF.

"It can be a forever gift to your church or to whomever ... you just write that in the agreement with us," she said. "There are a lot of creative ways to use charity to help with tax benefits, - talk to your adviser about what your needs are."

## PLAN FOR RETIREMENT WHILE LEAVING A LEGACY

Crabtree said as more Baby Boomers retire, she's hoping to help others in the community use the tool to transfer wealth.

"When you're transitioning out of a farm, when you're transitioning out of a business, when you've had a large sale of something ... using a charitable remainder trust is a great vehicle to save you a lot of money and has a retirement perk in it as well," Crabtree said.

The Tilstras said it's comforting to have the arrangement in place.

"We feel really, really grateful," Harold said. "Anybody who wants to have a vehicle to manage cash flow and tax implications, this is a way to accomplish a number of retirement investment goals all in one plan."

He said it's not about avoiding taxes; rather, it helps to manage it over a longer period of time.

"Sometimes you're lucky enough to do something that you look back on and feel really good about," Harold said. "This is one of those things."

Mary said, "As we get to understand it, it's a win-win. There are just no negatives,"

Crabtree said her favorite part of the plan is that it's an opportunity to help retirees live out their dream while helping local causes they care about.

"We live here, we built our business here, we grew up here, we made our money here, now let's leave our money here," she said.

"It allows donors to make a long-term impactful gift in the community where they have lived, plus it allows them tax relief."

But it has to be planned ahead.

"Talk to your financial adviser. That's where it has to start," Crabtree said. "It's a very thought-out, planned giving tool."

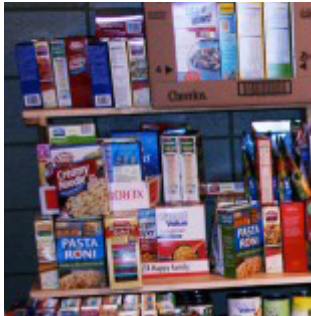


## The LACF and its partners are about IMPACT...

In 2019 our partners made a BIG impact enhancing the lives of our friends and neighbors. Together they added the following back into our community.

**\$513,410** Program Grants  **\$131,592** Program Service Support

### ROCK COUNTY FOODSHELF



The Rock County Food Shelf's mission is to offer 2-3 days of emergency food to eligible Rock County residents one time per month. They are located in the basement of the United Methodist Church in Luverne.

### SANFORD HEALTH LUVERNE

Sanford Health Luverne is a vital partner in the health and well-being of the community. All dollars given to Sanford Health Luverne stay local to improve the quality of care received here. Dedicated to the work of healing.



### SANFORD HEALING GARDENS



The Healing Garden at Sanford Luverne offers a beautiful, therapeutic garden where people can relax in nature.

### HOSPICE OF SANFORD LUVERNE

Sanford Hospice Luverne provides quality, compassionate end-of-life care for terminally ill persons. Hospice care focuses on quality of life, comfort and dignity for patients and their families.



### LUVERNE BACKPACK PROGRAM



Program provides at-risk children with nutritious, easy to prepare foods for the weekends. This program is staffed by volunteers and serves approximately 160 children ages pre-school to twelfth grade.

### ROCK COUNTY AG SOCIETY

The mission of the Rock County Agricultural Society is to bring "the farm" and "the town" together to increase exposure to, and participation in 4-H events, industrial exhibits, the arts and in programs that preserve, promote and showcase both Rock County and the region's agricultural, historical and cultural heritage.



### LUVERNE VOLLEYBALL ASSOCIATION



Our mission is to provide support for Luverne Volleyball programming, including both the Luverne School District and the Luverne JO programs.

## BLUE MOUND AREA THEATRE- THE HISTORIC PALACE THEATRE

BMAT serves as a regional resource providing cultural experiences that enrich, entertain and educate audiences and artists. The Historic Palace Theatre, a city owned building, is operated by the BMAT board and offers live events, movies and performances by the local Green Earth Players.



## MAPLEWOOD CEMETERY, LUVERNE



Established to support the ongoing care and maintenance of the Maplewood Cemetery grounds.

## ROCK RANCH, HILLS

Rock Ranch provides opportunities for persons to improve themselves physically, cognitively, socially and psychologically while learning the art and skills of horsemanship in a Christ filled setting.



## HINKLY HOUSE MUSEUM



The Hinkly House museum was built in 1892 by Mr. R.B Hinkly, then the Mayor of Luverne, as a home for his family. This historic four-story, twelve-room house is furnished and decorated with period items and is faced with locally mined Sioux Quartzite.

## New Funds in 2019

Dr. Ervin and Evelyn Boone Legacy Fund  
Harold and Mary Tilstra Endowment  
LACF Operating Endowment  
Luverne Volleyball Association  
Rock Ranch  
Rock County Veterans Fund

*LACF and our partners build secure,  
long-term funds for growth.*

## LUVERNE CHILD GUIDE

The Luverne Child Guide Program cares for all students but has a central focus of connecting at-risk students and their families with resources in our community and school.



## LUVERNE COMMUNITY EDUCATION



Stewarded by the Luverne Education Legacy Fund this fund is intended to help support the needs of the Community Education program.

## ROCK COUNTY HISTORICAL SOCIETY

The mission of the Rock County Historical Society is to preserve the history of Rock County to share with generations to come. The Historical Society has recently moved their History Center to Main Street in Luverne.





LUVERNE EDUCATION/  
LEGACY FUND (LELF)

Formerly Luverne School Foundation, was established to allow individuals and businesses to make tax-deductible donations to the school for any purpose. There are classroom grants available for staff with program needs beyond the general budget. The Foundation also supports specific school/campus projects.

LUVERNE ROTARY CLUB



Our mission is to enable Rotarians to advance world understanding, goodwill, and peace through the improvement of health, the support of education, and the alleviation of poverty.



SOUTHWEST CRISIS CENTER

The mission of the SW Crisis Center is to provide help, hope and safety to victims and survivors of domestic and sexual violence and human trafficking through supportive services.



LUVERNE BASKETBALL  
ASSOCIATION

The Luverne Basketball Association strives to provide support for and opportunities to play, learn and love the game of basketball for youth and teens of Luverne.



#LUV1LUVALL

Uniting our community to support dignity and creating opportunities for people to move out of poverty.



BIG BUDDIES OF ROCK COUNTY

The mission of Big Buddies of Rock County is to promote positive family and community values by mentoring children one-to-one in the hopes of enhancing their quality of life, character development and education.



ROCK COUNTY  
VETERANS FUND

Established to support organizations within our county committed to honoring the legacy of those who have served in the U.S. Armed Forces.

COFFEE CONTEMPORARY ARTS



CCA is a nonprofit arts exhibition and education facility. The CCA facility includes Lord Grizzly Gallery, the large open studio, and the shop workspace.



GENERATIONS, INC.

Our mission is to promote quality of life for adult generations through services, education, and programs. Activities and games offered on Tuesday and Thursdays from 1pm-4pm. Daily meals are served at 11:45am by Lutheran Social Services.



# WHAT YOU NEED TO KNOW ABOUT DONOR ADVISED FUNDS (DAFS)

A donor-advised fund, or DAF, is a charitable giving vehicle sponsored by the LACF that allows you to make a contribution to LACF and be eligible for an immediate tax deduction. But because your account is a donor-advised fund, you advise the organization on how to grant the money out to your favorite charities over time. We have options for your DAF to be a cash or growth fund.

**Donor Advised Funds (DAFS) offer year round grant gifting, tax relief AND advisement for gifts!**



## DAFS HELD AT LACF

Wayne & Ann Robinson DAF  
Papik Family DAF  
Jim Juhl & Brenda Winter DAF  
Gene and Barb Ashby DAF  
Cox Family DAF  
Sanford Luverne Physician Fund  
Eric Schaap Memorial Fund

**Donor Advised  
Community Impact Gifts  
in 2019 equal**

**\$44,000**

Gary Overgaard & Emily Lodine Overgaard DAF

Josh and Emily Crabtree DAF  
Katie Hemme DAF  
Eric Crabtree Memorial Family Fund DAF  
LaRock Family Fund DAF  
Pamela Ehde Lais Memorial DAF  
William Frakes DAF  
Schutz DAF



## AMBULANCE GARAGE UPDATE

We are so thankful for everyone's support of this project. The convenience of the new location allows our ambulance staff quick access to the ambulances as well as removes this traffic from residential areas, which improves the safety of our community. The last piece of this project will be the concrete work to complete the drive, but we are letting the ground settle first.



Every time LACF asks,  
Rock County residents deliver.  
From the ambulance garage, to  
essential worker signs and  
community grants –  
**your IMPACT dollars can be seen  
throughout our community.**



## ROUND UP FOR CHARITY

Residents of Luverne on local city utilities can opt to "Round Up" their utility bill and have the extra dollars and cents given to the Community Grant Fund.

 **\$1,554.34** Luverne Residents  
Rounded Up in 2019

Luverne Community Foundation Annual Report 2019





# COMMUNITY GRANT FUND

Troy and Kara Ahrendt  
Amazon Smile  
Richard and Linda Bakken  
William and Esther Beimers  
Tyler Bowen  
Michael and Cheryl Cox  
Dr. Joshua and Emily Crabtree  
Isaac DeBoer  
Lilli Donohue  
Mike and Jennifer Engesser  
Patrick and Angie Foerster  
Form A Feed  
Annabelle L. Frakes  
William and Nancy Frakes  
Beth Lilja Gibson  
Raymond and Elaine Hansen

**Our Community Grant Fund is our GREATEST NEED  
AND MAKES THE BIGGEST IMPACT.**

**These dollars are unrestricted and give the LACF the most  
flexibility to meet the needs in the communities in which we live.**

**Be part of this great list of donors.**

Lowell and Shirley Harrison  
Grant Helling  
Katie Hemme  
Jack and Pam Hommen  
Ron and Cathy Honken  
David and Teresa Hup

Dave and Linda Iverson  
Marlyn and Audrey Jansen  
Tamera J. Johnson  
Carol Kuhlman  
Keith and Velda Maine  
Marsh & McLennan Agency LLC

Dr. Richard and Carol Morgan  
Dale and Patti Nelson  
Gary Overgaard  
Cary and Karen Radisewitz  
Jody and Sharla Reisch  
Ian and Anna Sandager  
Sandy Heck  
Sanford Health  
Jason and Elizabeth Schear  
Harold and Lori Schmidt  
Security Savings Bank  
Dean and Jennifer Tofteland  
Walter Tofteland

## 2019 MEMORIALS TO THE COMMUNITY GRANT FUND



# IN MEMORY OF

ELZORA OTT  
STEVEN HECK  
BETTY G. GRUBER

CARRIE BAKKEN  
BROOKE THOMPSON  
KAY COX

**A unique way to honor someone special or remember a loved one who has passed is  
to make a gift to the foundation's Community Grant Fund in their name.**

75 Diner LLC  
 Naidine Aanenson  
 Gloria Aanenson  
 Adrian Hardware  
 Agri-Energy LLC  
 Bradley and Angela Ahrendt  
 Lowell and Pat Ahrendt  
 Troy and Kara Ahrendt  
 Ahrendt Brothers  
 Pauline Ailts  
 Vince Alfano and Marcia Boeve-Alfano  
 Rev Mike and Vicki Altena  
 Amazon Smile  
 American Dairy  
 American Reformed Church  
 American Reformed Church Sr. RCYF  
 Carla Anderson  
 Karla Anderson  
 Jake and Marilyn Aning  
 Anonymous  
 Gregory and Barbara Antoine  
 Ardell Brunk Estate  
 Keith Arends  
 Tom and Dixie Arends  
 Arends Farms Inc.  
 Arp Construction LLC  
 Gene and Barb Ashby  
 Loren and Lucille Ask  
 Darla Aukes  
 Wayne Aukes  
 Phillip and Rachel Austerman  
 Eric and Amanda Austin  
 Henry and Margie Baker  
 Robert and Kerri Baker  
 Arla Bakken  
 Richard and Linda Bakken  
 David and Ruth Barber  
 William Bates  
 Pat and Katie Baustian  
 Beaver Creek Mutual Insurance  
 Jon and Susan Beers  
 William and Esther Beimers  
 Arlene Bendix  
 Connie Bergman  
 Marilyn Bergman  
 Brian and Tami Bergman  
 Daniel & Elizabeth Bergstrom  
 Berkley Insurance Company  
 Continental Western Group  
 Joan Berry  
 Bethany Ladies,  
 Bethany Lutheran Church  
 Angela Beyenhof  
 Jamie and Jennifer Beyer

Big Orv's  
 Bill's Water Conditioning  
 Grant and Rebecca Binford  
 Mary Beth Binford  
 Rolland and Elaine Birkestrand  
 Blandin Foundation  
 Michael and Jane Blank  
 Curt and Marilyn Bloemendaal  
 Cory and Paula Bloemendaal  
 J & K Bloemendaal  
 Peter and Patricia Body  
 Albert Boeve  
 Allen and Elaine Boeve  
 Lois Boeve  
 Larry and Carlene Boll  
 George and Sharon Bonnema  
 George and Corrine Bonnema  
 Bonnie Busse-Reu  
 Lori Boon  
 Evelyn Boone  
 Duane Bosch  
 Tim and Trista Bosch  
 Don and Wendy Bosshart  
 Kenneth Bowen  
 Tyler Bowen  
 Dr. John and Jeanne Bowron  
 Alice Boyenga  
 John Brach  
 Everett and Jan Brandenburg  
 Brenda Alons  
 Tom Brookberg  
 Joyce Broesder  
 Don Brown  
 Don and Lorna Bryan  
 Buffalo Ridge Concrete  
 Buffalo Ridge Insurance  
 Diana Buffington  
 Florian and Barb Bullerman  
 Travis and Susan Bullerman  
 Greg and Janet Burger  
 Betty Burmeister  
 David Buss  
 Sandy Buss  
 Janice Busse  
 Busse Plumbing Heating & AC  
 Karen Buus  
 Merlyn and Edna Buys  
 C & B Operations  
 John and Brenda Call  
 Inc. Carl's Farm Store  
 Mary Carlson  
 Laurin and Rose Carroll  
 Casey's General Stores Inc  
 Don Cashin

Cattnach Insurance Agency  
 CEO Business Class  
 Gretchen Cepek  
 Dr. Tim and Carol Ceynowa  
 Marie Chapin  
 Dr. Stephan and Dr. Judy Chesley  
 Joan Chesley  
 Heidi Christen  
 Pamela Christensen  
 Thomas Christiansen  
 Vernon and Lona Christiansen  
 Alvina Christoffels  
 CHS Inc  
 City of Luverne  
 City of Steen  
 Neva Clausen  
 Carol Cleveringa  
 Cleveringa Construction  
 Compeer Financial  
 Concrete Creations  
 Tim and Connie Connell  
 Connell Car Care  
 Continental Western Group  
 Jeff and Amy Cook  
 Ron and Jane Cote  
 Country Cupboards of Luverne  
 County Of Rock  
 Amy Cowell  
 Michael and Cheryl Cox  
 Lisa Cox  
 Dr. Joshua and Emily Crabtree  
 Robert and Leah Crabtree  
 Jack Cragoe  
 Cragoe Realty  
 Clair and Mary Crawford  
 Creekside Antiques  
 D.J. Cross  
 James Curtis  
 Marlene Dagel  
 Mark and Sue Dammann  
 Dari King Express  
 Bill Debates  
 Arlene DeBeer  
 Glenda DeBoer  
 Isaac DeBoer  
 Jim DeBoer  
 Norman DeJongh  
 Gertrude Den Herder  
 Den Herder Construction Inc  
 Kristy K Denevan  
 Jim and Deb DenHerder  
 Jolene Deutz Carrow  
 Gawaine and Diane Diekevers  
 Don and Lisa Dinger

Dingmann Funeral Home  
 Tim and Sue Dispanet  
 Barb Dispanet  
 Pam Dobson  
 Tom Dohlmann  
 Delvin Domagala  
 Lenore Domeyer  
 Lynnette M. Domeyer  
 Lilli Donohue  
 Marcia Dorn  
 Greg Dougherty  
 Catherine Drager  
 Dragonfly  
 Dale Dreessen  
 Debra Drost  
 James R Dyer  
 Jeremy Ebeling  
 Terri Ebert  
 Edward Jones Investments  
 Doug and Becky Eeten  
 Katelyn Eeten  
 Charles and Jean Eglund  
 Art and Carol Ehde  
 Betty Ehlers  
 Eisma & Eisma Law Offices  
 Abby Elbers  
 Keith and Anette Elbers  
 Michael and Barb Elbers  
 Ellsworth Veterinary Clinic  
 Shelley Eneboe  
 Mike and Jennifer Engesser  
 Joyce Erdman  
 Keith and Joan Erickson  
 Eric Erickson  
 Wendell Erickson  
 Kathryn Erickson  
 Erna Jessen  
 Estenson Company  
 Kevin Evans  
 Express Ag LCC  
 Francis Faber  
 Christopher Fagerness  
 Family of Gerald Kennedy  
 Milo Feikema  
 Robert Feikema  
 Judy Fenske  
 Fey Industries  
 Janice Fick  
 Jason Fick  
 Jeffrey Fick  
 Judy Fick  
 LeRoy and Verla Fick  
 Fick Seed Sales  
 Craig Fields

First Bank & Trust Pipestone  
 First Baptist Church of Luverne  
 First Dakota National Bank  
 First Farmers & Merchants Bank  
 First Presbyterian Church  
 First Reformed Church Women's Ministries  
 First State Bank Southwest  
 Craig Fitzgerald  
 Kim Fitzgerald  
 Owen H. Flatberg  
 James Fodness  
 Kathleen Foerster  
 Patrick and Angie Foerster  
 Doris Foley  
 Jami Ford  
 Lynette Ford  
 Form A Feed  
 Annabelle L. Frakes  
 Esther Spease Frakes  
 Marie Frakes  
 William and Nancy Frakes  
 Bryon and Kristi Franken  
 Larry Frey  
 Sandra Fuller  
 G & S Sales and Services INC  
 Audrey Gabrielson  
 Greg and Joanne Gabrielson  
 Frederick G Gallagher  
 David and Randa Gangestad  
 Michael Gauthier  
 Ryan Gee  
 Mary Gehrke  
 Generations Inc.  
 Florence Gewecke  
 Kathleen Glynn  
 Larry Goebel  
 Charles and Carol Goehle  
 Gail L Goembel  
 Dean Goettsch  
 Gary and Barb Golla  
 Diane Gonnerman  
 Marvin Gonnerman  
 Terry and Diane Gonnerman  
 Laura Goossen  
 Grace Lutheran Church  
 Grace Lutheran Church Mens Bible Study  
 Grace Lutheran Church Women  
 Grace Lutheran Endowment Fund  
 Roger and Theresa Graff  
 Green Earth Players  
 Wesley Grieme  
 Marlyn Groen  
 Gregg and Jane Gropel  
 Terrie and Linda Gulden



Peggy Gust  
 Stephanie Guyon  
 Dennis and Jackie Gyberg  
 Susan Hageman  
 Hair LTD  
 Debbie Halverson  
 Gene Hamann  
 Sharon Hamm  
 Adam and Tracy Hansen  
 Alice Hansen  
 Gordie & Colette Hansen  
 Raymond and Elaine Hansen  
 Earl and Janet Hanson  
 Jack and Felicia Hanson  
 Elaine M Harms  
 James and Delores Harner  
 Lowell and Shirley Harrison  
 Diane Hart  
 Michael Hart  
 Eric and Cheryl Hartman  
 Kenneth Hartman  
 Jeff and Sara Hartquist  
 Hartquist Funeral Home  
 Jim and Carol Hatting  
 Jeff and Jodee Haubrich  
 Kurt and Julie Haugen  
 Sharon Hawes  
 Hawkeye Clinic of Luverne PC  
 Heartland Mutual Insurance Co.  
 Sandy Heck  
 Joan Heeren  
 Leroy & Kathleen Heeren  
 Heidebrink & Associates Agency Inc.  
 Grant Helling  
 Deborah Hellwinckel  
 Alon Hemme  
 Gladys Hemme  
 Katie Hemme  
 Roger and Vicky Henderson  
 Shanelle Henning  
 Henning Construction  
 Jim and Judy Herman  
 Richard and Clarice Herman  
 Herman Motor Co.  
 Paul Heronimus  
 Hills Stainless Steel  
 Eileen Hocking  
 Stephanie A Hodge  
 Darrell Hoeck  
 Jerry and Mary Hoff  
 Roger and Lisa Hoff  
 Mike & Lynette Hoiland  
 Ken and Karen Hoime  
 Cindy Hokeness  
 Joyce Holm

Charles P. Holm  
 Chris and Diane Holmberg  
 Jack and Pam Hommen  
 Oltman and Cleone Honken  
 Ron and Cathy Honken  
 Shirley Honken  
 Russell Hoogendoorn  
 David J and Patricia A Howlett  
 Andrea Hudec  
 Hunger Solutions Minnesota  
 David and Teresa Hup  
 Ann Husfeldt  
 I-90 Fuel Services Inc  
 Independent School District 2184  
 C.j. Ingebretsen  
 G.E. Isakson  
 Dick and LaDonna Iveland  
 Dave and Linda Iverson  
 Darrel and Lynda Jacobsen  
 Marlyn and Audrey Jansen  
 Bob and Rhonna Jarchow  
 Jaycox Implement Co.  
 James and Paula Jensen  
 Jerome and Delaine Jensen  
 Laurie Jensen  
 Dr. Susan Jeska  
 Jim and Heather Johnson  
 Adell Johnson  
 Jerry Johnson  
 Reverend Gail Johnson  
 Tamera J. Johnson  
 Gary Jost  
 Jim Juhl and Brenda Winter  
 K & M Concrete Construction  
 Dr. Robert Kaczowski  
 Mary Kaiser  
 Dianne Karlstad  
 Mark Kelly  
 Kenneth Kendall  
 David Kennedy  
 Mark Dahl and Dr. Diane Kennedy  
 Ralph Kershner  
 Ketterling Services Inc.  
 Dan and Joan Kindt  
 Kelly Kiviranna  
 Klarenbeek & Son Rendering  
 Rev Gary and Sharyn Klatt  
 Don and Lona Klosterbuer  
 Dorothy Klosterbuer  
 James Klosterbuer  
 Shirley Klosterbuer  
 Tashia Klosterbuer  
 Klosterbuer & Haubrich LLP  
 Gary Kludt  
 Dale Knips

David L. Knips  
 Lynette Knips  
 Silas Knobloch  
 Stan Knobloch  
 Jim Knobloch  
 Kathy Knobloch  
 Melvin Knobloch  
 Harriet Kooiman  
 Pamela Kopp  
 Kenneth Kostka  
 Kozlowski Insurance Agency  
 KQAD-AM/KLQL-FM Radio  
 Roger Kracht  
 Kracht Trucking  
 Floyd and Mary Kraetsch  
 Mary Kraetsch  
 Imogene Krogmann  
 Mel and Debra Kroon  
 Marten Kruger  
 Carol Kuhlman  
 Margaret Kuiken  
 Dr. Greg and Marg Kuiper  
 Tony Kunkel  
 Darold and Helen Laabs  
 Lampert Yards  
 Land O' Lakes Foundation  
 Jeffrey and Nancy Lange  
 Steven and Peg Lange  
 George and Joan Langford  
 Tom and Sara Lanoue  
 Larry and Jane Lanphere  
 Daniel and Marie LaRock  
 Curt and Jean Laudon  
 Arlene Lee  
 Dr. James and Patricia Lehmann  
 Mark Lenz  
 Jack Leslie  
 James and Betty Leuthold  
 Lewis Family Drug  
 LHS Class of 1969  
 Tanya Light  
 Beth Lilja Gibson  
 Kermit and Linda Limesand  
 Dawn Lindbloom  
 Troy and Tammy Loosbrock  
 Loosbrock Electrical Construction  
 Dean Luethje  
 Keith and Betty Luethje  
 Marlyn Luitjens  
 Bethlehem Lutheran  
 Mary Lutmer  
 Peter T Lutz  
 Luverne Area Community Foundation  
 Luverne Body Shop  
 Luverne Building Center

Luverne Chamber of Commerce  
 Luverne Christian Reformed Church  
 Luverne Counseling LLC  
 Luverne Farm Store  
 Luverne JO Volleyball  
 Luverne Optimist Club  
 Luverne Monuments &  
 Those Blasted Things  
 Luverne Rotary Club  
 Luverne Senior Citizen Club  
 Dr. Dean Madison  
 Main Street Financial Services  
 Keith and Velda Maine  
 David Mangen  
 Jay and Beverly Mann  
 Betty Mann  
 Todd and Shawn Mann  
 Marco  
 Marsh & McLennan Agency LLC  
 Eugene Marshall  
 Mary Martens  
 Todd Matus  
 David Mauch  
 Ramona Mc Dowell  
 McClure Electric  
 McClure Plumbing & Heating  
 George and Carol McDonald  
 Linda McGinty  
 Edmund and Lura McHale  
 Jean McIntosh Vickstrom  
 Casey McKenzie  
 Elmer and Karen Menage  
 Rebecca Metzger  
 Meulebroeck Taubert & Company  
 Verne D Meyer  
 Midwest Fire Equipment  
 Phyllis M Miemietz  
 Craig Miller  
 Minnesota Innovates  
 Minnwest Bank  
 Minnwest Corporation  
 Marcia Moeller  
 Mark and Tammy Moeller  
 Susan Mohr  
 Dr. Richard and Carol Morgan  
 Matt and Katie Mostad  
 Mary Jo Nath  
 Daniel and Colleen Nath  
 Marguerite Nath  
 Mary Jo Nath  
 Steve and Wendy Nath  
 Nationsat Inc  
 NCS Waste Applicators Inc  
 Dale and Patti Nelson  
 Larry and Janice Nelson

Tom and Vonnie Nergaard  
 Bryan Neugebauer  
 New Horizon Farms &  
 New Horizon Feeds  
 New Life Celebration  
 New Vision Coop  
 Roger and Sylvia Niessink  
 Ron and Mary Niessink  
 Mary Niessink  
 Massah Nimley  
 Donald and Sandra Noerenberg  
 Dr. Zachary and Angela Nolz  
 Steve Odland  
 Glen & Cris Oeltjenbruns  
 Spencer Oeltjenbruns  
 Suanne Ohme  
 Barb Oldre  
 Kyle and Sara Oldre  
 Larry and Barbara Olesen  
 David Olson  
 David and Patti Olson  
 Esther Olson  
 Lorraine Olson  
 Molly Olson  
 Eva Lou Opsata  
 Rodger and Diane Ossenfort  
 Jim and Diana Ouverson  
 Gary Overgaard  
 Norman and Nancy Overgaard  
 Eric Oye  
 Palisades Lutheran Church  
 Gary and Janine Papik  
 Papik Motors  
 Mikkell Pates  
 JoAnn Paulsen  
 John W Paulsen  
 PEO Sisterhood Chapter DI  
 Pepsi Cola Bottling Co.  
 Rubi and Jay Peters  
 Lucas Peters  
 Elwayne Petersen  
 Eugene and Connie Petersen  
 Bruce Peterson  
 Kristin Peterson  
 Wayne Peterson  
 William Phelps  
 Dennis Pick  
 Gerald Pieper  
 Wes and Patti Pierson  
 Pipestone County Medical Center  
 Pipestone Systems  
 Pizza Ranch  
 Bernard Pommer

*List continues on next page*

List continued from previous page

Power Tech Carpet Cleaning	Kari Roemeling	Richard and Carol Serie	Teals Market	Frances Veldkamp
Presbyterian Church Women	Ruth Roemeling	Sexton Family Foundation	Bruce Thalhuber	Twila Versteeg
Presbyterian Women	Jill Roemen	David Shelton	The ARC of MN Southwest Inc	Melvin and Beverly Viessman
of the Congregation	Larry Rolfs	Barbara Shire	The Ev Lutheran	Jane Vigil
Bill and Janet Preuss	James D. Rolfs	Gladys Siebenahler	Good Samaritan Society	Viking Electric
Lloyd Prins	Thomas and Jennifer Rolfs	Jordan Siebenahler	The Sewing Basket	James Vink
Print Express	Rollag Farms Inc	Darrel and Eleanor Siebert	Kevin Thelen	Lonna Vis
Professional Ag Marketing Inc.	Scott Roos	Sieve Electric	Richard Thier	Vis Werks LTD/Luverne Family Dental
R & S Sales	Ronald Rother	Sincerely Yours	Bill and Sherri Thompson	Dr. Wrede and Barb Vogel
Cary and Karen Radisewitz	Round Up Campaign	Sioux Valley Energy	Wayne and Mary Thompson	Vogel Charities Inc
David and Rebecca Ranchau	Dr. Nathan and Sandy Rud	Tom and Nan Skattum	Dr. Jennifer and Troy Thone	Allen and Deb Vogt
Randy's Pumping Service	Jan Rud	Brad and Susan Skattum	Curtis Thorson	Philip and Louella Voigt
William Rasmussen	John Rust	Skattum Confinement	Myles Tieszen	Katharyn Vollmer
RE/MAX LAND AND HOME INC	Conley O Ruud	Sandy Smith	Dr. Harold and Mary Tilstra	Kenneth and Phyllis Vos
Real Estate Retrievers	Isak Rye	Kimberly Smith	Robert Tilstra	Waddell & Reed Investments
Judy Reese	Sailor Equipment Inc.	Michael and Andrea Smith	Mae Tinklenberg	Suzie Walgrave
M. Reese	Salon 75	Curtis Smook	Dean and Jennifer Tofteland	Eldon and Ramona Walker
Robert and Judith Reese	Edward and Joan Salzer	Megan J Snyder	Doris Tofteland	Berneta Walraven
Jody and Sharla Reisch	Ian and Anna Sandager	Mary Snyders	Steven Tofteland	Marie Walraven
Corey Reker	Mike and Nancy Sandager	Tammara Soehl	Walter Tofteland	Jerry Warner
Mike and Rosie Reker	Robert Sandager	John and Nyla Sohl	Tollefson Publishing	Grace Wassenaar
RELYKS INC. DBA The Bluestem	Henry Sandbulte	Debra Solis	Tom Nergaard Construction	Ralph Watts
Brian Remme	Sanford Health	Sue Sorenson	Robert Tomlinson	Wayne's Body Shop
Jim and Stacie Remme	Sanford Luverne Medical Center	Carrie Soto	Barbara Top	Bill and Barb Weber
Randy Remme	Sanford Luverne Physicians Fund	Southwest West Central	Brian Top	Harry Weilage
Richard and Adele Remme	Lesley and Loreen Sankey	Service Cooperative	Jeanette Top	Daniel Wendland
Mallary J Remund	Pat and Helen Saum	Gregory and Dianna Spath	Tuff Memorial Home & Tuff Village	Skyler and Ellen Wenninger
Jerry and Renae Reu	Michael and Heidi Schacht	Michael Spath	Greg and Marilyn Uithoven	Dean and Linda Wenzel
Esther Reuter	Pat Schaefer	Austin Spronk	United Methodist Church	Robert Wenzel
Darwin and Evelyn Reyne	Jason and Elizabeth Schear	St. Catherine's Church	Valley Springs Farmers Coop	Theresa Wessels
Joshua Rheault	Pat Scheidt	St. John Lutheran Church	Van Aartsen Construction	Gertrude Wessels
Dorothy K. Ricehill	Erikka Schimelpferig	St. John's Womens Society	Verlyn and Susan Van Batavia	Todd and Brenda Wessels
Brenton Richters	Harold and Lori Schmidt	Bill and Gayle Stegemann	Claude Van Driel	Lee and Casey Westphal
Riggs Trucking LLC	John Schmidt	Lynette Stensland	Duane Van Engelenhoven	Bob Wharton
Timothy Rignell	Darrel Schmitt	Sterlings Cafe & Grille	Arnold Van Marel	Connie Wieneke
Lucille Ripley	Allen Schmuck	Rita Sterrett	Brenda Van Puersem	Lynette Wilhelm
Marlyn and Karen Roberts	Scott and Pam Schneekloth	Alan and Ruth Stoakes	Van Ruler Farms Inc	Allen Willers
Grant and Diane Robinson	Lorna Schoeneman	Arnold Stoel	Marilyn Van Santen	Mark and Karen Willers
Wayne and Ann Robinson	George and Donna Scholten	Ted Stout	Harold Van Surksum	Naomi Wilson
Rock County 4-H Live Wires	Cliff Scholten	Joann Strege	Leroy Van Wyhe	Wilson Manufacturing Co
Rock County Abstract & Title	Leroy and Glenda Schomacker	Carol Stroh	Marilyn Van Wyhe	Robert Wolf
Rock County Administrator	Joe Schomacker	Judy Stroh	Darrell and LaDonna VanAartsen	Dr. Nicole and Kyle Woodley
Rock County Chiropractic	Pearl Schomacker	Helen M Stuckenbroker	Joan Vandenberg	Jesse and Natilee Woodley
Rock County Corn &	Schomacker's Office Cleaning LLC	Kristin Suhr	Gary Vanden Berg	Darlene Woolsey
Soybean Association	Virgil and Mary Schultz	Orval J Sundem	Ben and Deb Vander Kooi	Ward Wyffel
Rock County Eye Clinic	Julie Schuur	David and Carol Svingen	Daniel Vander Steen	Merlin and Debra Wynia
Rock County Pork Producers	Schwartz Farms Inc	Jill Swenson	Henry and Dorothy Vander Weerd	Lois Young
Rock County Red Arrow	Deanna Scott	Marilyn Swenson	James Vanderberg	Robert and Sharon Zinnel
Rock County Sportsman Club	Security Savings Bank	Ronald and Rosemary Tabbert	Janice Vaneck	Zion Lutheran Womens
Rock Veterinary Clinic	Mark and Reva Sehr	Dolly Talbert	Deb VanHeerde	Missionary League
Rock-Nobles Cattleman Association	Michael Seifert	Tally Ho Koffie	Margaret VanLoh	Richard Zoellner
Edyth Rodgers	Trent Seifert	Deb Taubert	Ruth VanTol	Bonita Zschetzsche
	Lee Sells	TD Ameritrade Clearing	Daniel VanWyk	Viking Electric





# AN ANNUAL GIFT TO THE COMMUNITY GRANT FUND MADE EASY!

The Community Grant Fund supports the following:

- Arts
- Music
- Recreation
- Mentoring
- Events
- Service Organizations
- Organizations and programming – youth to the elderly
- Educational learning opportunities
  - Beautification projects – such as parks and gardens

Was there any part of your 2020 financial planning that included giving regularly to a local charity?

The Luverne Area Community Foundation wants to be a habit of yours, specifically to our Community Grant Fund. This fund supports the nonprofit organizations that make our communities healthier, more vibrant and ready for future generations.

We are challenging you to commit an annual gift to the Community Grant Fund. We want to make this habit easy and without thought by setting up a recurring gift.

## How to set up a recurring gift?



Go to our website at [www.LUVACF.org](http://www.LUVACF.org) and find the donate tab. Download our easy monthly giving form and choose to make a monthly withdraw directly from your checking account or we will charge a credit card of your choice. Return it to our office and join others who are making a small donation monthly to create a larger impact countywide!



# HONORING PHILANTHROPY

## 2019 Spirit of Philanthropy Award: Warren Herreid and Jeannie Rivet

This award is given to a living person(s) who have shown a commitment to charitable responsibility and a generosity to inspire others to philanthropic action.

- There is a deep family connection and history in Rock County.
- While in their current life there is ability to live comfortably, they grew up from humble beginnings.
- Both had parents who strongly influenced and modeled hard work and integrity. Compassion for those in need, by giving what you could in time and treasure was always a priority.
- This couple states they have been blessed with great careers and were influenced by parents who had faith in their ability to succeed.
- In honor of their parents and the values handed down to them, they created a family foundation in 2005.
- This foundation formalized their giving opportunity and allowed for educating their children and grandchildren in a responsibility to give back.
- They feel that giving back to the community is important and they choose to give because they can and they should.
- Honoring Veterans is an area of importance.
- The contributions to the Rock County Veterans Memorial/Museum were given with the intent to bring peace, recognition and gratitude for the service of our Rock County Veterans and their families.
- The secured location of the new armory in our community for military training, community gathering space and recreational opportunities for residents was guaranteed through a generous gift by these friends.
- The K.A.H.R. family foundation is also working behind the scenes allowing local educators and students to attend training workshops they might not otherwise be able to attend through scholarships.
- Spirit awardee likes this quote by Winston Churchill: "We make a living by what we get; but we make a life by what we give."
- They hope their example of giving will encourage others to share of their time and treasure as taught to them.





# MAKING A LOCAL IMPACT

## 2019 Nonprofit Spotlight Award: Rock County Red Arrow

This award recognizes an outstanding volunteer group that demonstrates commitment to community through direct involvement, financial support and leadership.

- The organization's originating mission was to be the single entity that requested charitable donations from supporting communities that would then be disbursed to the local nonprofits in need of funds.
- This organization is supported through direct donations from the people of Rock County.
- This nonprofit organization relies on an all-volunteer board. All members of this board live in Rock County and have a common goal to make Rock County a better place to live.
- One member states, "I Love Rock County" and all that it has to offer so being a volunteer allows me to make it an even better place.
- Having an open ear to the needs of qualifying organizations and supporting them financially has allowed this group to be a leader in Rock County for 54 years.



## 2019 Outstanding Corporation or Business Award: Papik Motors

Outstanding Corporation or Business award: The foundation of this award is based on creating a culture of philanthropy through financial support of nonprofit organizations, leadership and volunteerism.



- Papik Motors was created in 1990. Gary and Janine are lifelong residents of Rock County and have been not only successful business owners but successful visionaries, mentors and examples of what giving back to the community looks like.
- Papik Motors is a proud supporter of many nonprofit organizations in the community; chamber events, Palace Theatre events, area sports teams, local fundraisers, youth sponsored events, FFA scholarships and scholarships for students wishing to enter the automotive field.
- The Papik Motor Company encourages its employees to be involved in the community.
- Employees help raise funds for pink Saturdays which raises money for breast cancer awareness, Chevy youth baseball event, raising funds for youth baseball, sponsoring and volunteering as host for the monthly Bank Night free movie event for families, and has participated in Kids Against Hunger packing meals for those in need.
- When asked how Papik Motors has developed its culture for giving it was shared that it came from a National Auto Dealers convention Gary attended. He was affected by a seminar about the importance of giving back to your community. He states that Luverne has been a great place to raise a family and the quality of life is unbeatable. That's his inspiration for leading by example at Papik Motors. They want to make their community the best it can be.

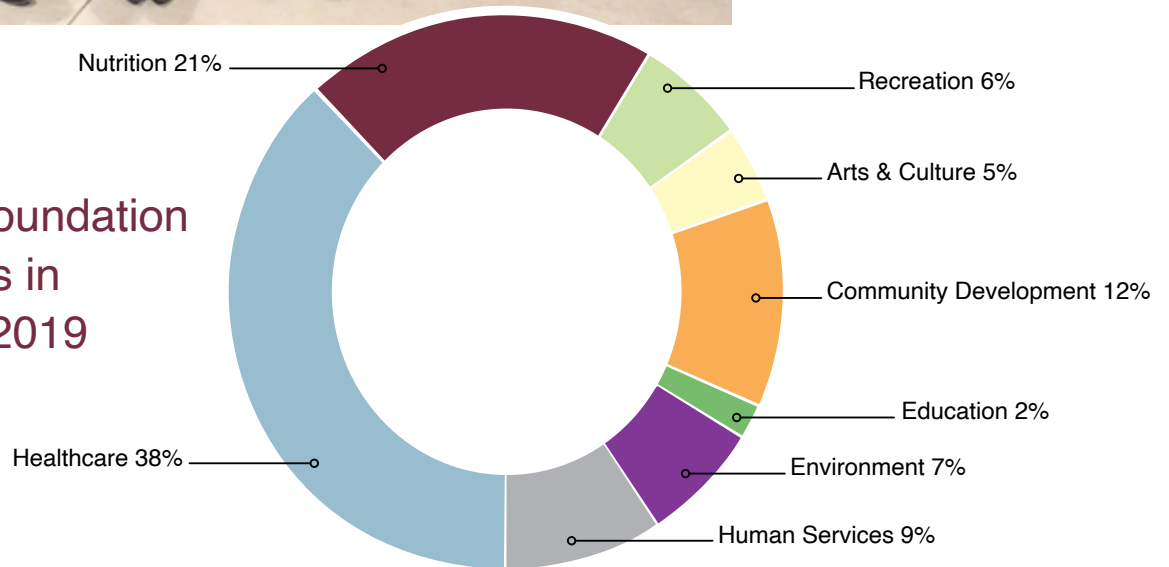
# 2019 GRANT AWARDS



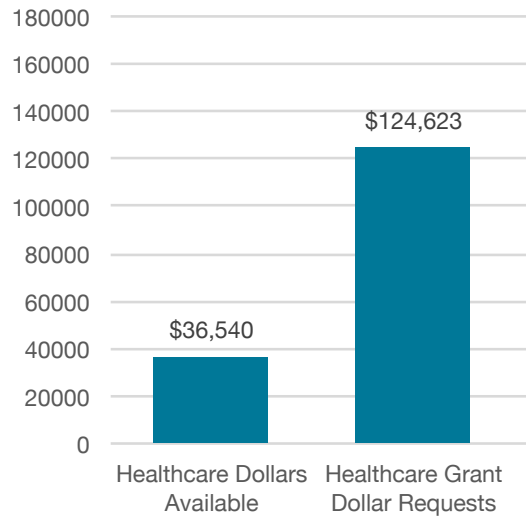
## 2019 LACF Grant Recipients

Twenty-eight organizations received grants from LACF this year. Representing them are (front, from left) Caroline Thorson, Elizabeth Schear, Marie Atkinson Smeins, Carrie Soto, Lisa Dinger, Louella Voight, Janine Papik, (second row) Emily Opheim, Sheila Westfield, Emily Austin, Sarah Wrigg, Corrine Bonnema, Amy Nelson, Lorna Bryan, Scott Johnson, Ross Metzger, Lonna Heideman, Emily Crabtree, (third row) Lexi Moore, Lee Sells, George Bonnema, Jon Schomacker, Greg Antoine, Shawn Kinsinger, Joe Schomacker, (back) Kynzie Hamman, Elise Jarchow, Anita Cole-Kraty, Jessica Blocker. Not pictured are Lois Leenderts, Phil Paquette, David VanBatavia, Angela Nolz, Kelsey Maeschen.

The Luverne Area Community Foundation  
awarded \$53,700 in grants in  
8 community categories in 2019

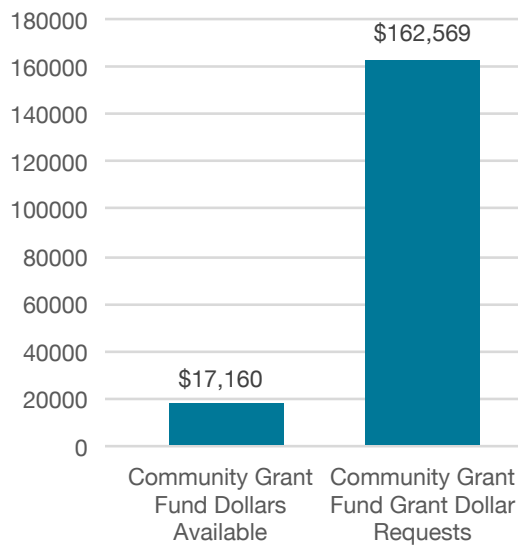


# MAKING A LOCAL IMPACT



## Community Healthcare Grants

Rock County Ag Society for first aid stations  
Luverne Backpack Program for weekend nutrition needs for students  
Good Samaritan Mary Jane Brown Home for Nurse Kelly Simulation Trainer  
#Luv1LuvAll for mobile dental clinic  
#Luv1LuvAll for community Brain Health Seminars  
Hills-Beaver Creek Elementary for indoor play equipment  
Luverne Public School for Bal-A-Vis-X Curriculum for behavior management  
Luverne Fire Department for first assist equipment in lead truck  
Sanford Luverne Medical Center for Chemo Therapy Hood update  
SW Mental Health Center children's mental health fundraiser



## Community Fund Grants

Blue Mound Area Theater for community concert  
City of Luverne for 2020 Census support  
City of Hills for updated scoreboard at ball fields  
Luverne Street Music for music and production of community Christmas cantata  
4-H Federation of Rock County for updated horse arena bleachers  
Atlas of Rock County for updates at Redeemed Remnants  
Hardwick American Legion Auxiliary for new chairs

## WANT TO APPLY FOR A GRANT?

Apply online at [www.luvacf.org](http://www.luvacf.org)

Grants open in September and March







## Luverne Area Community Foundation

*Serving Luverne & Communities of Rock County*

[www.luvacf.org](http://www.luvacf.org) | 507-220-2424

PO Box 623 | 102 E. Main St. | Luverne, MN 56156

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## WHO CAN MAKE AN IMPACT? YOU CAN!

Greg and Barb Antoine have been playing pickle ball as a retirement activity since visiting friends down south who play regularly, a most popular sport in retirement communities. Upon returning home they found themselves missing the fun had while playing knowing that others would enjoy such a game if we had the space to play. This was Greg's inspiration for writing a grant to LACF to make this happen. He wrote:

"Pickle ball is a fast growing sport in the United States. The main reason that pickle ball is growing so rapidly is that it is one avenue for older community members to remain active and get a good workout. It is a great physical activity that can also be very competitive. People can play pickle ball into their 70's and 80's, and still be competitive. Many older people are discovering pickle ball as a great way to remain active, get out into the community to meet people, and even satisfying some of the competitive juices that they may have had in the past. Many people just enjoy playing the sport for their own enjoyment but others are playing in the many tournaments and senior olympics held in many cities and states."

Thank you Greg for submitting this community improvement grant from our Health-care Fund through Luverne Community Education!

This pickle ball court can be found west of the Luverne High School tennis courts. Get your paddle and ball and check it out!