Hello, Neighbors!



Heartland COMMUNITY FOUNDATION
An Affiliate of the Greater Salina Community Foundation
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Estate Planning Myths & Facts

By Savannah Downing, Trego Co. Development Director, Heartland Community Foundation

Myth: Estate planning is only for the wealthy.

Fact: Everyone has something worth protecting — and planning gives you peace of mind while creating opportunities to make a lasting impact.

We hear this all the time — but lasting gifts don't just come from millionaires. They come from everyday people who care deeply about their community.

Meet Jim and Carol*, a middle-income couple who raised their family here. When updating their estate plans, they decided to name the Heartland Community Foundation as a 10% beneficiary of a life insurance policy, about $25,000. A simple Fund for the Future agreement with Heartland ensures we grow and distribute the gift how they'd like.

Their $25,000 legacy gift will initially provide a $1,200 grant from Jim and Carol to the local organization they picked. But by year 14, their fund will be worth over $40,000, and it will have distributed roughly $25,000 to support that local program! And still growing! Jim and Carol also liked knowing they could start the fund agreement now, contributing during their lifetime so they can see it in action.

It's not about the size of your estate. It's about the size of your impact. Let's chat about how simple it can be to include your loved ones and your community in your plans — and how a fund for the future can carry your values forward for generations.

Myth: I already have a will, so I'm covered.

Fact: A will is just one piece of the puzzle.

A will outlines who receives your assets — but it may not cover how those assets can continue doing good over time. It's also something that should grow and change with you. Experts recommend reviewing your plan at least every five years — or after major life events like marriage, the birth of a child, retirement, or the loss of a loved one — to be sure it still reflects your wishes.

Take Sharon*, for example. She had a simple will that divided her estate among her two children. During a conversation with her financial advisor, she learned she could also name the Community Foundation as a partial beneficiary of her IRA.

Sharon decided to designate just 5% of her IRA — about $15,000 — to create a Fund for the Future at the Community Foundation supporting after-school programs. That small portion will generate around $700 in grants the first year, and by year 20, her fund could have distributed more than $20,000 — while the balance continues to grow and give.

Updating her will took less than an hour, but now Sharon's legacy will tell her story for generations — something her kids were proud to encourage.

What's your legacy?

•Church

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submission. As we look more closely at this passage this coming Sunday I want to draw our attention to another tension that I easily overlook in this passage. We find here in Luke that an angel came and visited with Jesus and "Strengthen" Him but then the verse goes on to say that he was still in agony. Apparently to be strengthened is not the same as being delivered, this I believe is so important to understand because often when we assume to be strengthened by God means he will remove me from painful circumstances and he doesn't our reaction is to lose faith in God but we see here that sometimes the Strength We we invited to receive is not a deliverance from pain but an empowerment to endure and overcome our painful moments and seasons. After Jesus' prayer we find that in his trial, beating and execution he was unflinching in love and devotion to the Father, His will, and humanity. Strengthened and agony remains. At the beginning and end of this passage we find Jesus gives the same statement to His disciples: "Pray that you do not enter temptation" Jesus knew temptation was going to come. Maybe what Jesus meant was for them to pray to not be overcome by the trial they were about to endure. The disciples slept while Jesus prayed, The disciples abandoned Jesus, denied knowing Him, and were confused by this moment. Jesus faced the cross with fearless love. "Wake up" Jesus says "Pray that you do not enter into temptation" I believe we have the same invitation today bring your honest request to God, and your humble submission: Pray, and receive the kind of strength that sustains us in the worst times.

•Editorial

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should concern everyone, not just people in the news business.

According to Northwestern University's Medill School of Journalism, close to 3,500 newspapers have disappeared in the United States since 2005. In the past year alone, another 148 vanished through closures or mergers. About 50 million Americans now have limited or no access to local news. Nearly 80% of the nation's news deserts are in predominantly rural counties.

This did not happen because people stopped needing local news. It happened because the old business model broke down.

For generations, newspapers were supported by readers, advertisers and public notices. That worked when downtowns were strong, businesses were locally owned and advertising decisions were made by people who lived in town.

The local hardware store bought an ad because its owner lived here, knew the newspaper and understood that supporting local institutions was part of doing business in the community.

When that store becomes one location in a regional or national chain, the advertising decision may be made hundreds or thousands of miles away — if there is any local advertising at all.

The store may still be here. The advertising dollars are not.

At the same time, more local advertising dollars are flowing to social media and other digital platforms. Those companies can sell clicks. But they do not cover city council meetings, county budgets, school boards, youth baseball or print every kid on the honor roll.

Newspapers must modernize. We have to make our websites better, improve our digital products, reach readers in new ways and become more efficient.

But technology alone cannot replace a strong local business base.

Philanthropy can help. Foundations can fund reporting projects, student journalism, technology and innovation. But grants are a bridge, not a permanent road for most community newspapers.

There is another part of the equation that deserves more attention.

Local newspapers have spent decades providing public-service information that government agencies and nonprofit organizations need communities to see — often at no cost.

There is an important difference between news and public information.

Reporters should decide what is news. Government agencies should not expect a news story to replace a communications budget.

If an agency needs the public to understand a tax program, election, health service, school initiative or government program, it should budget to communicate that information through trusted local media.

The same is true for nonprofits.

A news release is not a communications plan. If telling people about available services or important community work is part of the mission, telling that story should also be part of the budget.

Some states have started to act, creating tax credits and other programs to help protect local journalism jobs.

Congress should move, too.

The Community News and Small Business Support Act would help keep or expand local coverage in rural communities while also helping small businesses advertise in their local market.

That matters because local stores are fighting their own battle.

They cannot compete online against Amazon, national chains and big-box retailers with enormous advertising budgets and sophisticated digital marketing operations.

Helping small businesses advertise locally could strengthen downtown businesses and local news coverage at the same time.

Saving local news is not about nostalgia.

It is about whether communities can still make informed decisions, preserve their shared history and hold those in power accountable.

A community without a newspaper does not become better informed. It becomes more dependent on rumor, social media, press releases and outside narratives.

It becomes less informed, less connected and easier to mislead. Accountability weakens. Civic engagement declines. And gradually, a community loses part of its shared identity.

Newspapers are not dead. But they are fragile, and they are under pressure.

People still read newspapers. They still value public notices. They still rely on local newspapers to understand their communities.

In other words, they still matter.

Maybe now more than ever.

Robb Hicks is a third-generation Wyoming newspaperman and publisher of the Buffalo Bulletin. In 2025, Hicks, his wife Jen Sieve-Hicks, and Rob and Shaylee Mortimore stepped in after eight Wyoming newspapers abruptly closed in 2025. Together, they reopened the papers, restored local news coverage and kept those communities from becoming news deserts. Today, their growing newspaper group is focused on finding sustainable ways to preserve strong, locally owned journalism in rural communities.

•Word

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with an endless series of hobgoblins, all of them imaginary."

– H. L. Mencken

"The budget should be balanced; the treasury should be refilled; public debt should be reduced; the arrogance of officialdom should be tempered and controlled; and the assistance to foreign lands should be curtailed lest Rome become bankrupt. People must again learn to work, instead of living on public assistance."

–Cicero, 55 BC

"Too bad that all the people who know how to run the country are busy driving taxicabs and cutting hair."

— George Burns

"Government exists to protect us from each other. Where government has gone beyond its limits is in deciding to protect us from ourselves."

— Ronald Reagan

We in America do not have government by the majority. We have government by the majority who participate."

— Thomas Jefferson







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