Helping Us Make a Real Difference (continued)

undersirable annual burden. This requires an IRA holder, starting at the age of 72, to begin withdrawing money from the account. The withdrawals in a traditional IRA, as opposed to a Roth IRA, are considered income and are subject to being taxed. One option to reduce taxes on the distribution is to give the funds directly to a 501(c)(3) organization as a Qualified Charitable Distribution, or QCD. Taxpayers can use this option after their 70 ½ birthday. Note: Any minimum distributions from retirement plans that would have been required in 2020 can be delayed until 2021 due to COVID-19. The IRA charitable rollover provides several benefits:

• First, it allows you to transfer up to $100,000 from your IRA directly to a nonprofit each year. You pay no taxes on the transfer and your gift counts dollar-for-dollar to support our work.

• You can also count the gift against your required minimum distribution, which lowers your income and taxes each year.

Please contact us for a sample letter that you can provide to your IRA plan administrator to help facilitate your gift.

Gift of Securities. We welcome gifts of appreciated stocks, bonds, and mutual funds as a great way to support the poor in southern Nebraska. Not only will your contribution entitle you to an income tax charitable deduction, you may also avoid capital gains taxes.

Become a Monthly Giver. To sign up for Electronic Funds Transfer (ACH) and have funds automatically withdrawn from your checking or savings account on a monthly or quarterly basis, go to www.cssius.org/ach.

St. Christopher Car Donation Program. One of the greatest obstacles to sustainable employment is the lack of safe and reliable transportation. Your donated vehicle could provide the reliable transportation that can make a real difference in the life of one of our clients. If you have any questions, please call me at (402) 327-6235 or send me an email at mbirkel@cssius.org. God bless!

Michelle Birkel, Advancement Director
**A Ray of Sunshine**

With the late days of autumn and the endless days of winter there is one thing we all miss the most and that is sunshine. Spirits are lifted and everything seems to go so much better on a sunny day. That is how we feel when one of our dear volunteers comes to help us out.

Carol Snow is truly a ray of sunshine. You might say that we thought Carol Snow came with the building. Back in 2011, Father Kubat would invite us sisters to see the future site of St. Gianna. We loved checking up on the progress, trying to figure out just where each room was going to be. Toward the end of construction, when the drywall was going up, we would meet this lady who seemed to be cleaning up after the workers. We thought she was part of the construction crew. Little did we know that she would be one of our faithful volunteers.

Carol isn’t our neighbor; in fact she and her husband live on an acreage outside of Lincoln. It is quite a drive to St. Gianna, but that doesn’t stop her. She is a busy wife and mother with now three grown children. She is always ready to help in her parish and is devoted to family and friends. She has a heart as big as the great outdoors and speaking of outdoors, her acreage has her own business of Sunshine Country Grooming and Boarding, plus horses, donkey, and don’t forget the chickens. She loves watching the birds outside her living room window where she has a little oasis for them. Carol is a Jill of all trades and is as comfortable with a hammer as with a mop, and she has used both many times at St. Gianna. She decided one day that our closet of baby and toddler clothes needed some redoing. She bought some PVC piping and created a space for everything. We were so delighted that we named the closet after her. She is not afraid to tackle any job, and with gusto. She amazes us. Through the years Carol has helped us with seasonal dinners as well as with many activities for the ladies and children. She helps with the Christmas decorating before Christmas, and is an expert at packing it all away after the workers have left. Carol Snow is truly a ray of sunshine. You might say that we thought Carol Snow came with the building. Back in 2011, Father Kubat would invite us sisters to see the future site of St. Gianna. We loved checking up on the progress, trying to figure out just where each room was going to be. Toward the end of construction, when the drywall was going up, we would meet this lady who seemed to be cleaning up after the workers. We thought she was part of the construction crew. Little did we know that she would be one of our faithful volunteers.

Carol Snow, left, and Nancy Mongeon

We have been the recipients of jars of homemade apple butter, salsa, and scrumptious loaves of breads, muffins and cookies. She introduced us to chocolate covered coffee beans...oh my! Thank you Carol, for being who you are. You are truly a ray of sunshine when you come to help at St. Gianna, and that is no exaggeration. We love you. Thank you for your dedicated service to our ladies and children at St. Gianna.

We also want to extend our love and prayer to all our dear volunteers who are prevented from coming to St. Gianna because of the COVID. We miss you and thank you for all you have done for us in the past and hope for your presence again in the future. We also thank once again all our donors for their prayers and support. God bless each of you.

-Sr. Bernadette Radek, M.S.

**The Gift of Gratitude**

Be thankful for the small things; for it is in them that your strength lies. -Saint Mother Teresa

As we enter into the holiday and winter seasons, we are given the opportunity to reflect on the past year and anticipate the beginning of a New Year. Certainly 2020 is a year that will not be soon forgotten. Even in the midst of trials, challenges and a pandemic, we have the opportunity to be thankful. Saint Mother Teresa reflected, “The best way for me to show my gratitude to God, is to accept everything, even my problems, with joy.”

In positive psychology research, thankfulness or gratitude is strongly and consistently associated with greater happiness. Gratitude helps people feel more positive emotions, relish good experiences, improve their health, deal with adversity, and build strong relationships.

The word gratitude is derived from the Latin word gratia, which means grace, graciousness, or gratefulness. Gratitude is the quality of being thankful; readiness to show appreciation for and to return kindness. With gratitude, people acknowledge the goodness in their lives and usually recognize that the source of that goodness lies at least partially outside themselves. As a result, gratitude also helps people connect to something larger — whether to other people, nature, or a higher spiritual power.

The women of St. Gianna’s know hardships, pain, trauma, fear, uncertainty. There likely were times when they did not seem to be much to be thankful for. However, these women were thankful for one thing, the gift of their children. And in this thankfulness and in this love for their children, they persevered and did not succumb to their trials and tribulations. We at the Immaculate Heart of Mary Counseling Center (HMCC) are grateful for St. Gianna Women’s Home for providing the safe haven and support these women and children need to begin a new life. We are also grateful that we can provide counseling services to these women and their children at no cost to them through the monetary support of generous donors.

We are grateful for the opportunity to provide faith-based mental health services through Southern Nebraska, due in large part to the spiritual and financial support received from individuals like you.

-Dr. Courtney Miller

**Helping Us Make a Real Difference**

“My sister and I came to St. Gianna’s this past October after leaving a domestic abuse/violence situation. St. Gianna’s has been a safe and comforting home for us as we recover and start our lives anew. The Sisters and everyone at Catholic Social Services have been so very kind and have helped us when few others did. I will be forever thankful to God for St. Gianna Women’s Home, the Sisters, and Catholic Social Services.” - St. Gianna Women’s Homes client

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Send a Check or Donate Online. You may drop a check in the enclosed remit envelope or donate online at csshope.org/donate.

Individual Retirement account (IRA). If you are 72 or older you are likely familiar with the IRA required minimum distribution (RMD). Each year, the IRS requires you to withdraw a certain amount from your IRA whether you need the funds or not, and you pay a 10% income tax on every distribution you take. For many IRA account holders, the taxes can be a significant and an

(continued on back)
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Last year, St. Gianna Women’s Homes provided 17,280 nights of lodging and safety for abused women and their children

THE GIFT OF GRATITUDE

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HELPING US MAKE A REAL DIFFERENCE

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For more information, contact us at info@csshope.org or 402-477-9095.
Hello and Merry Christmas from my niece Cece and her toy unicorn!!!

Don’t you love this picture? To me it shows something we can all use—a smile and contagious joy. I am proud of my niece Cecilia and her parents, my sister Lindsey and her husband Tom. Tom and Lindsey provide Cecilia with a warm home, companionship, mentorship, life lessons, and an endless amount of love. Cecilia is being formed in an environment of stability and love. And in turn she is a happy, healthy child with hope for a great future. She is happy. She has joy. And her radiant smile warms my heart. I hope her smile warms your heart too.

St. Gianna Women’s Homes exist because some children do not have that safe, wholesome, and loving environment that my niece Cecilia has. Our Marian Sisters and our staff at St. Gianna’s play a vital role in helping out abused mothers and children. Our sisters and staff provide a caring, secure, educational, confidence-building and loving environment for women and children who have been taken advantage of, ridiculed, physically beaten and emotionally abused. The sisters take in women and children who are sad, depressed, and crying on their first days at St. Gianna’s. And the sisters and staff build up these women so that they can laugh, smile, and have joy again. We are grateful to the sisters and staff who help provide a beautiful garden so that these women and children may grow in security, faith, hope and love.

When a mother and her children leave St. Gianna’s with a smile and joy like Cecilia has, the whole world smiles and shares joy with them.

Will you partner with us to provide an environment of stability to continue building up the lives of women and children?

Jesus is the reason for St. Gianna Women’s Homes. He protects, heals, nurtures, and sustains these women through our works. We cannot exist without Him. We cannot exist without you and your support. It costs $15,700 per mother per year to house and protect these precious lives. If we did not have your prayers and financial backing, these women and children could very well still be in danger. Thank you for helping them back on their feet and thank you for helping these women and children find joy.

May God bless us all!

Cheers,

Father Justin Fulton
Executive Director, Catholic Social Services of Southern Nebraska