



## Partners in Teaching Peace

Georgian Court University and Providence House Domestic Violence Services team up for peace in all homes.

The informal yet powerful partnership between Providence House Domestic Violence Services and Georgian Court University (GCU) was established more than a decade ago.

One of the most compelling demonstrations of this is the large number of students who choose to intern at Providence House. Moreover, a large percentage of these GCU student interns later choose to work at Providence House upon graduation. Providence House played a pivotal role in GCU internships as the program served as the pilot for the Service Learning component of the school's curriculum, now a graduation requirement for all students.

### A WIN-WIN

But it is a two-way street, as several Providence House employees have returned to GCU to contribute as educators and Board members. Deborah Stellhorn, Providence House Resource Development Supervisor (and GCU alumni) is currently an adjunct professor in Psychology at GCU. Ellen D'Elia, Program Director in Ocean County, sits on the GCU Advisory Board. Mary Pettrow, Associate Director, has provided training for GCU Security and offers yearly trainings on domestic



▲ Current GCU students and alumni working for PHDVS (l to r): Patricia Pagan, Cara Lanza, Ellen Solley and Crystal Bracero.

◀ Ellen D'Elia (left) and Deborah Stellhorn (right) are two examples of PHDVS staff members who give back to GCU.

violence for dormitory Resident Assistants. Pettrow has also served as the keynote speaker at several of the Women's Studies conferences and several Providence House staff have been guest speakers in classes.

In addition, various Providence House staff have conducted the "In Their Shoes" program many times a year for the WILD group (Women in Leadership Development). This is an especially compelling presentation that puts a face on domestic violence.

### PROMOTING PEACE

Presently, Providence House employs four GCU students and alumni: Ellen Solley, former GCU intern and now Safe House Case Manager; Patricia Pagan,

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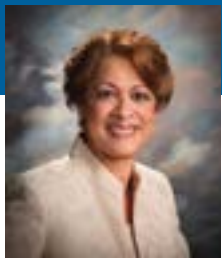
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from the EXECUTIVE DIRECTOR

When I received the invitation from Catholic Charities USA

to attend the Papal Mass at the Basilica of the National Shrine of the Immaculate Conception in Washington, DC, I could hardly contain my excitement. Pope Francis is a model servant leader that I strive to imitate; his encouragement to reach out to the poor and marginalized goes to the core of the mission of Catholic Charities.

We later learned we would also be admitted to the White House where President Obama would welcome the Pontiff to the United States. At the crack of dawn, we headed out to the White House to wait on long lines, but the atmosphere was electric. Everyone was enthusiastically awaiting Pope Francis' arrival. I talked to many people while waiting in line and learned they came from all across the US and abroad, both religious and lay people. As I waited, I went through my Facebook newsfeed where I saw that Catholics and non-Catholics alike were excited about Pope Francis' arrival.

When the moment finally arrived at the White House, it was amazing how thousands of people became silent and all strained to hear the Pope's words. When his voice came over the speakers, it was soft and gentle, speaking in English and his first comments acknowledged he is the "son of an immigrant family," and that he was "happy to be a guest in this country, which was largely built by such families." This was met with applause and cheers and my heart was full.

Later, at the Basilica, as the Pope arrived, the crowd greeted him with cheers, "Viva Papa, Viva Papa!!" and applause. It was an overwhelming moment and a great celebration for the Catholic

community. He was all smiles, waving at everyone. We were all caught up in the moment like little children on Christmas day. It was a wonderful encounter that I will never forget.

Pope Francis' words and actions were encouraging, soothing to the soul and healing. As I watched him during the Mass, his movements and words were gentle; he emanated light of love and God's mercy. I thought to myself, how much I want to be filled with that same spirit of kindness and gentleness.

In his homily Pope Francis quoted Jesus saying:

"Go out and tell the good news to everyone. Go out and in my name embrace life as it is, and not as you think it should be. Go out to the highways and byways, go out to tell the good news fearlessly, without prejudice, without superiority, without condescension, to all those who have lost the joy of living. Go out to proclaim the good news that error, deceitful illusions and falsehoods do not have the last word in a person's life. Go out with the ointment which soothes wounds and heals hearts."

Amen!

It was profoundly moving for me to be in the same space as Pope Francis, to be a part of this historic moment, and to listen to his message of love — an experience of a lifetime. Let us keep the momentum going and live out what Pope Francis has encouraged us to do, especially our work with the poor and vulnerable. Let us rejoice in the Lord always and go forth!

Warmly,

Marlene Laó-Collins  
Executive Director



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**Partners in Teaching Peace, continued from page 1**

current GCU intern and Midnight Case Aid; Cara Lanza, former GCU intern and now Domestic Violence Liaison to the Department of Child Protection and Permanency; and Crystal Bracero, a former GCU student now serving as Safe House Coordinator.

Longtime Community Affairs Program Supervisor Marcia Fishkin (also a GCU alumni) has continued to work closely with her alma mater on the annual fundraiser held at GCU for the last 10 years.

The lessons that Providence House staff have imparted to GCU students, interns, faculty and residential/security staff will ripple forth for many years to come, helping to raise awareness of domestic violence and promote peace in every home.



Photos by Jeff Anderson Photography

Marlene Laó-Collins, Executive Director of Catholic Charities, Diocese of Trenton announced that the 26th Annual Guardian Angel Dinner Dance was an extraordinary success. Nearly 400 attended the event in October, raising \$180,000 in operating funds, according to Laó-Collins.



"I would like to thank all of our event sponsors, attendees, auction donors and the volunteer committee who made this event a success. Our partners are vitally important in helping Catholic Charities meet the needs of the 100,000 people who reach out to us each year for help through our 58 programs — mental health and addiction programs, basic needs such as food, clothing and housing and children and family services including domestic violence services, says Laó-Collins.

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## New Look, New Website Reflect Strategic Initiatives

While Catholic Charities has not altered its core mission or principles since its incorporation in 1913, it has remained relevant and sustainable over the last century by responding to changes in its communities and providing the types of services most in need.

Faced with dramatic changes in the way that behavioral healthcare services will be funded, as well as a cascade of related changes such as the emergence of new “competitors,” we seized the opportunity to respond.

Working with a digital marketing firm, External Affairs and other agency staff collaborated to identify key messages that need to be promoted in order to make our services and giving opportunities easier to access. These messages provide the structural support for the agency’s refreshed look which will be implemented in our print materials in 2016 and can now be seen on our redesigned website: [CatholicCharitiesTrenton.org](http://CatholicCharitiesTrenton.org)

Visitors to our new website will find that there is “no wrong door,” making it easier to connect with services or events. Other new features include better integration with social media and improving our accessibility to teens and young adults.

The new site has also been “responsively designed” simply meaning that whether a visitor reaches us on a smartphone, tablet or desktop, the same information will be provided in an easy-to-navigate format.

## 2015 APN Summit: Weeding Out Poverty

The Anti-Poverty Network of NJ (APN) held its annual summit, “Weeding Out Poverty: Uncovering the Roots of Racial and Economic Injustice” in October. Catholic Charities staff and consumers attended workshops on related advocacy issues and participated in skill building sessions as well. Joyce Campbell, Associate Executive Director, External Affairs and Vice President of APN, facilitated “How to Talk to Legislators” with Kevin Drennan, Director of the Senate Majority Office, and Christine Shipley, Director of the Senate Minority Office.

The highlight of the summit was a panel of “experience experts” — five individuals who bravely shared their stories of the challenges of living in poverty (pictured above). Assemblyman Vincent Prieto responded, thanking them for their willingness to tell their stories, and voiced his interest in seeking solutions



of a NJTV news story, featuring Susan Parker, Peer Advocate for Catholic Charities and APN Board Member. Parker shared that a divorce left her hungry and homeless. “You really can’t even describe the level of devastation you feel when you don’t have a place to sleep, you don’t have a place to take a shower,” she said. We applaud Parker for sharing her journey out of poverty and for dedicating herself to advocating for others.



## ELAINE MURL RETIRES MARKING END OF ERA IN HUMAN RESOURCES

For close to four decades, Elaine Murl managed the benefits and many other facets of human resources at Catholic Charities. Her tenure saw three executive directors, two of whom attended her retirement breakfast, and she also saw the human resources department grow from just two to seven employees, while the agency grew from 200 to more than 600 employees.

Among her many professional skills, Murl possessed the ability to maintain the difficult balance between protecting the interests of the organization while also serving as a strong advocate for employee benefits. Murl’s sense of humor, fierce dedication and work ethic will be missed, but everyone at Catholic Charities wishes her all the best in her retirement.

through the legislature.

The summit was the focus

## Finally Feels Like Home

Catholic Charities’ Disaster Response Program welcomes back another family.

Jackie and Michael Terefenko spent nearly three years living in challenging conditions while their house was undergoing major renovations. For much of the time, only two rooms were habitable, including their bathroom which was turned into a makeshift kitchen.

When Laura CuvIELLO, Catholic Charities’ Disaster Response Program Case Manager, first arrived at the Terefenko’s home in Manahawkin, she was astounded by the conditions: only two rooms in the home were habitable because a supporting wall had collapsed and with every wind gust, the entire house swayed. The couple’s private insurance carrier denied that the catastrophic damage to their house was caused by Hurricane Sandy, so the Terefenkos hired a builder to elevate and repair their home.

Unfortunately, the elevation was done incorrectly, causing two walls to collapse. After contacting Catholic Charities’ Disaster Response Program, the Terefenkos were soon joined by an army of volunteer and professional recovery specialists. At times, the obstacles were overwhelming — Jackie was battling cancer in addition to fighting to save her home. More than two years later, her home has been restored and now even has a chair lift to help her navigate between floors as the house was elevated nearly 12 feet. Better still, Jackie’s doctors reported that her cancer is in remission.

On one particularly challenging

day, a friend suggested that Jackie get out of the house and go hear Governor Christie talk to Sandy survivors on Long Beach Island. She did get to speak with the Governor who hugged her and told her, “You’re a fighter, remember that. You’ve got Jersey strength.”

At the “welcome home” celebration, surrounded by friends, neighbors and the many advocates who helped with her home rebuild, Jackie said, “My husband Michael and I were very blessed to have all of you as our partners in this recovery. You have all become members of our family. But I want all of my friends to be back in their homes too, I want my village restored.”

FOR MORE INFORMATION on the Disaster Response Program, contact 877-510-6762.



## FAMILY GROWTH PROGRAM EXPANDS

The Family Growth Program in Monmouth County recently expanded to provide counseling services in Ocean County for child survivors of abuse and trauma. Services are offered in Whiting at the Providence House Outreach Counseling Center. The program also offers counseling services in Keansburg and Keyport.

FOR INFORMATION, contact the Access, Help and Information Center at 800-360-7711.



▲ Jackie Terefenko (left) with Catholic Charities’ Disaster Response Case Manager Laura CuvIELLO.

◀ Jackie and Michael Terefenko take a moment to relax with their dogs.





### HOMERUN FOR HEROES GRANT

Catholic Charities' Community Services Programs in Ocean County recently was awarded a grant from the OceanFirst Foundation. The generous \$3,000 grant was presented as part of the Foundation's "Home Runs for Heroes Grants" program.

The grant assists our Lakewood program to meet the basic needs of veterans and local service men and women (active and retired) and their families that are struggling financially.

*Pictured above: Carmen Pagan, Ocean Community Services Program Director with representatives from the OceanFirst Foundation.*

### NJM GRANT

Recently, the NJM Insurance Group generously awarded \$2,500 for Community Services of Catholic Charities' Project Hope Program in Mercer County. Project Hope provides indigent families and individuals who are homeless or facing the threat of homelessness with opportunities to develop assets and resources needed to achieve an improved, sustainable quality of life.

## New Approach Shows Promise\*

Rapid Rehousing is ending homelessness, one family at a time.

*\*Article excerpted with permission from Stateline, a publication of The Pew Charitable Trusts. Reported by Tim Henderson.*

Two years ago Jenaie Scott had a \$20 an hour cleaning job, which was plenty to cover the rent for a modest apartment on the west side of Trenton.

But Scott lost the job in a 2013 downsizing, setting off a downward spiral that led her and 5-year-old son Jyaire into homelessness.

"I had other jobs, but they just didn't pay enough, and eventually they put an eviction notice on my door," Scott recalled. She and Jyaire moved in with relatives, then begged for space in the back room of a church and finally started sleeping in her car.

"I came here crying. I was so upset," Scott says from the offices of Catholic Charities Community Services program in Trenton, where

she turned for help last year. With her strong history of work, she qualified for Catholic Charities' Rapid Rehousing program, which put her and her son in an apartment within a month.

The program paid her first month's rent; Scott paid a share of the rent for the next two months and now is paying it all. She got a job at an Amazon warehouse, where she filled orders so fast her bosses made her a full-time coach for other workers. "Without this I don't know where I'd be," Scott says of the housing program.

#### FAST RESULTS

The rapid rehousing strategy is based on the idea that in a majority of cases, a little temporary housing

help can prevent people on the edge of homelessness from falling over it. It started with a few local experiments 30 years ago, worked well in pilot programs, and went national in 2009 as part of the federal economic stimulus package. Now used in every state, rapid rehousing is considered to be particularly effective for homeless families because it provides stability for children.



Mercer County and other communities have found the program produces faster results than the previous strategy, which moved the homeless from shelters to transitional housing before giving them a permanent roof over their heads. And it costs less.

The number of homeless families has dropped by 75 percent to 71 families since 2007, before the program started, according to Marygrace Billek, Mercer County's Human Services Director.

#### COST EFFECTIVE

Mercer County was able to lower the cost of getting a family into permanent housing from about \$32,000



At left: Jenaie Scott recently shared her story at a Catholic Charities event for donors.

At right: Kathleen Francois and Mosudi Idowu oversee Catholic Charities' Rapid Rehousing Program.

to \$16,000 by skipping the intermediate step of transitional housing and moving people directly from homeless shelters to permanent housing. Families had been staying in transitional housing an average of 253 days. "We were actually managing homelessness, not trying to end homelessness," Billek says.

Only about 6 percent of Mercer County families helped by the program have returned to homelessness, compared to 21 percent under the old program, she says.

**FOR MORE INFORMATION about the Rapid Rehousing program, contact Mosudi Idowu or Kathleen Francois at 609-394-8847.**

## Spreading the Word to Fight Hunger is a SNAP

For the second consecutive year, Catholic Charities' Community Services provides outreach, education and enrollment assistance to residents in Burlington, Mercer, Monmouth and Ocean counties who are interested in the Supplemental Nutrition Assistance Program (SNAP). SNAP Case Manager Marvina Jackson is eager to expand participation in SNAP and she encourages all in need of food assistance to contact her.

Jackson is at the Burlington County office in Delanco on Wednesdays and the Mercer

County office in Trenton on the third Thursday of each month.

Jackson will also be conducting outreach and enrollment to serve clients of other Catholic Charities' programs and other community-based organizations in Burlington and Mercer counties.

This program is funded through a grant from Catholic Charities USA.

**FOR INFORMATION about SNAP enrollment assistance in Mercer County call 609-394-8847 and in Burlington County call 609-764-6940.**



▲ Marvina Jackson is eager to expand participation in SNAP and encourages all in need of food assistance to contact her.

### CHURCH & DWIGHT EMPLOYEES RAISE \$12K FOR PROJECT HOPE

Special thanks to Church & Dwight Co., Inc., who recently raised \$12,000 through their Employee Giving Fund for Catholic Charities' Community Services' Project Hope Initiative.

Through participation in Project Hope activities, people learn skills needed to get and maintain employment, effectively manage the families' financial resources, live healthy lifestyles, nurture positive relationships and develop positive communication styles.

► Community Services Director Richard Ferreira accepts the donation from Nicole Nguyen, Church & Dwight Employee Giving Fund Grant Committee member.





## Using Her Voice

PHDVS staff member sings for Pope Francis.

Natalia Alvarez-Figueroa grew up in Puerto Rico and came to the US to attend college at Temple University. She received both her undergraduate and graduate degrees from Temple, specializing in music therapy. She joined Catholic Charities two years ago and is now the Supervising Case Manager at the Providence House Safe House in Burlington County.

Growing up, Alvarez-Figueroa's grandfather encouraged her to pursue music at an early age. When she was 7, she started to receive classical music training. As a young girl, she sang in a well-known choir in Puerto Rico that travelled all over the world performing. "Being a part of that group taught me a great deal of discipline at an early age," she says.

However, nothing could have prepared Alvarez-Figueroa for the amazing experience she would have during Pope Francis' recent visit to Philadelphia.

### PERFORMING FOR THE POPE

A few weeks before the Pope's visit, Alvarez-Figueroa was approached by some old friends that she knew through her connections at Temple to take part as a soprano in the newly formed Philadelphia Heritage Chorale — a group composed of 52 members who were specifically put together to show the diversity of singers in Philadelphia.

"Things came together very quickly," Alvarez-Figueroa says. With about 3 weeks to form and rehearse, the choral group received some of the pieces they would sing literally the night before their performance at the Saturday night event on the Benjamin Franklin Parkway. "We had to be incredibly flexible and learn the music very quickly," she says.

The group, who stayed on the main stage for the entire event, performed *The Lord's Prayer* with Andrea Bocelli, *Nessun Dorma* and *Amazing Grace* with Aretha Franklin and a song sung in Spanish and written specially for the event by Columbian artist Juanes.

"It was such an amazing experience not only to sing for the Pope, but to sing with artists that I so admire



◀ Natalia Alvarez-Figueroa anxiously awaits Pope Francis' arrival in her seat on the main stage at the Benjamin Franklin Parkway concert.

in such an amazing setting," Alvarez-Figueroa says. Besides sitting in close proximity to Pope Francis, she says the view of the crowd on the Parkway was simply amazing. "Sitting on the stage with the Pope and looking down the Parkway and seeing the incredible amount of people gathered ... it was just surreal."

### GAINING CLEARANCE

While Alvarez-Figueroa had no concerns about obtaining clearance through the Secret Service in order to perform, she was worried about coverage for her shift at the Safe House. "I'm the one in charge of scheduling and the calendar and I realized I had missed the deadline for requesting a day off," she says.

When she sent out an email asking if anyone would be willing to cover her shift so she could perform, her co-workers jumped to cover it for her and also had a few laughs over the fact that she was worried about finding coverage.

"My coworkers were super excited and supportive," Alvarez-Figueroa says. "The night of the performance I received 136 texts on my phone and I think 100 of them were from Providence House staff!"

As a new mother of a four-month-old, Alvarez-Figueroa was grateful to her mother who had flown in from Puerto Rico especially to take care of her son so she wouldn't have to worry about being away from him all day. "I can't wait to show him the security badge one day, show him pictures and tell him that I was there and a part of this monumental event," she says.

continued ►

## The Sweet Taste of Success



▲ b. good of Marlton, participating for a second year, served up their signature kale and quinoa salad.

This year's Taste of Burlington County event raised nearly \$55,000. Approximately 400 guests attended the 21st annual event — one of two significant annual fundraisers for Providence House. This year's event featured nearly 150 gift baskets and several 50/50 raffle options. More than 20 local restaurants participated offering a wide variety of savory and sweet options for all those in attendance.



## VERIZON WIRELESS DONATES TABLETS TO SAFE HOUSE RESIDENTS

Verizon Wireless, a longtime advocate of Domestic Violence Awareness and Education, donated 20 Ellipses 8 tablets (valued at \$250 each) to be shared among the two Safe Houses at Providence House so that residents could view the visit of Pope Francis to the Philadelphia area.

There was special interest in viewing the Philadelphia visit because a Providence House Supervising Case Manager Natalia Alvarez-Figueroa (see story on page 8) was selected to sing in the main backing choir of the Saturday concert during the Pope's visit.

Providence House clients have continued to make use of the tablets to conduct job searches, help their children with homework, set up email accounts to receive correspondence about resumes and — because many have fled their hometowns — they have also used the tablets to access maps and driving directions.

*Pictured above: John O'Malley, Public Relations Manager for Verizon Wireless and Mary Pettrow, Associate Director of Providence House.*

## An Evening to Celebrate

In October, Providence House hosted its annual Celebration of Survivor events in Burlington and Ocean counties. Survivors courageously shared their stories with audiences at both events. Guests at the Burlington County event were surprised with a choreographed flash mob dance routine that featured survivors and Providence House staff.



### "MY FAMILY IS BLESSED"

Aside from Alvarez-Figueroa performing for Pope Francis, she learned a few days before that her cousin, who had just arrived in the US to attend college in Washington, DC, had also randomly been selected to attend a special mass with the Pope at the White House. "It was such a strange coincidence, that I can only believe our family is blessed."

### WHAT'S NEXT?

Alvarez-Figueroa will continue singing with the Philadelphia Heritage Chorale and is looking forward to reintroducing a musical support group back into the Safe House as part of case management for adult residents. "I've just gotten back from maternity leave, but soon I hope to restart a musical group of some kind to help our residents work through their issues," she says.



## Behavioral Health Welcomes New Program

A new program, designed to meet the needs of up to five consumers with chronic mental illness has been integrated into Catholic Charities' Behavioral Health Services on the grounds of Ancora State Psychiatric Hospital. The Forensically Involved Supportive Housing (FISH) Program is designed to provide permanent housing and specialized forensic services for consumers on Conditional Extension Pending Placement (CEPP) status being discharged into the community from Ancora Psychiatric Hospital.

### PROGRAM BENEFITS

The major goal of the FISH program is to provide support and encouragement to mentally ill adults with involvement in the justice system in the development of life skills required to sustain successful living within the community. Housing and services are organized around the principle of consumer resident choice, responsibility and participation.

An integral component of this program is to provide linkages and assistance to consumers in working with law enforcement, probation, the courts, the municipalities and any other legal entity as well as providing education on how to appropriately handle their situation within the legal system.

The residential program services have a rehabilitative focus designed to develop and improve skills necessary for successful community integration. Programming focuses on empowering the consumer

to fully participate in their recovery process through the implementation of evidenced based practices such as Illness Management and Recovery.

### GIVEN A VOICE

Consumers will also be assisted in utilizing generic community supports, where available, to meet physical, psychological and social needs to promote an improved quality of life and emotional well-being.

"With the FISH program, we are giving a voice to those who traditionally have been silenced and providing hope and a second chance to those who had felt they were forgotten," says Angela Palladino, IRP South Program Director.

Staffing supervision is provided in the residence 16 hours per day, 7 days per week. However, the staffing patterns are designed to ensure 24/7 availability to achieve optimum flexibility and responsiveness to the consumers.

**FOR MORE INFORMATION on the FISH program, contact Angela Palladino at 609-561-7670.**



▲ Front (l to r): Mario Fanfarillo and Dorthea DeAngelo. Back (l to r): Kim Holshue, Barbara DuBois, Angela Palladino

## COUNSELING PROGRAM DIRECTOR CELEBRATES 30 YEARS OF HELPING OTHERS

Christopher Mussell, Program Director of Mercer Outpatient Services, is celebrating his 30<sup>th</sup> anniversary as an employee with Catholic Charities. Mussell has been director of the Guidance Clinic since 1995. He also spent 10 years as the program supervisor. His noteworthy achievements include the management of outpatient mental health and substance abuse treatment

programs, ALAD, Familia Latina, and school-based programs.

As another demonstration of Mussell's dedication to improving the lives of others, he has represented Catholic Charities at innumerable community organizations and community-based events throughout his entire career. As a program director, Mussell exhibits both the leadership and consideration to encourage staff achievement and

teamwork.

"Chris' commitment to our agency, his staff, and the people we serve reminds us all of the profound impact one can create through positive actions every day," says Harry Postel, Catholic Charities' Associate Executive Director of Operations.



There is no better time than now to protect your wealth with valuable and often overlooked tax deductions.

First, estimate how much income you expect to bring in by the end of 2015. Knowing this information can help you decide how much you may want to give to favorite causes, such as Catholic Charities, Diocese of Trenton, reducing your income tax hit.

The following are a few smart year-end giving ideas that can reduce your potential taxes or even boost your income this year.

### GET AN IMMEDIATE TAX BENEFIT

When you support Catholic Charities, Diocese of Trenton, you not only make a difference in the lives of others, but you also receive a tax deduction. You can usually itemize and write off the amount you're donating, resulting in lower taxable income. If you are unsure whether your gift is tax-deductible, simply contact a tax or financial advisor.

### RECEIVE LIFETIME INCOME FROM YOUR GIFT

Whether you're still working or retired, you may decide after assessing your finances that you need more income. Consider setting up a life income gift to benefit Catholic Charities, Diocese of Trenton. In exchange for your gift of cash or securities, or possibly real estate, you or your designated beneficiary receive income for life. Plus, you get a partial charitable tax deduction the year you make the gift. Once the payment period ends — or you or your beneficiary passes on — the remaining value of your gift goes to us.

### USE TAX-SMART STRATEGIES TO MAKE GIFTS

Instead of cash, consider donating appreciated property. If you give Catholic Charities, Diocese of Trenton property you have owned for more than a year, the amount you can write off is the asset's value on the day you make the gift. So if the property has increased in value while you've owned it, you won't

owe tax on its appreciation.

If the property's value is now below your original purchase price, you can sell it to take a capital loss to the extent allowed by law, thus reducing your taxable income. Then donate the cash to Catholic Charities, Diocese of Trenton. Either way, it's a win-win situation — you help us while smartly managing your taxes.

### DON'T FORGET THIS AT YEAR-END

The end of the year is also an ideal time to review your estate plans. If any of the following have occurred in the past year, you'll want to pay particular attention to:

- Major life events, such as marriages, divorces, births or deaths
- A rise or fall in income or net worth
- A move to another state, as each state has its own laws about valid wills

**FOR MORE INFORMATION, contact Nancy Tompkins at 609-394-5181 x1161 or [ntompkins@cctrenton.org](mailto:ntompkins@cctrenton.org).**

## Making Friends & a Difference

Consider joining one of Catholic Charities' County Boards.

We need people like you to join one of our four county boards in Burlington, Mercer, Monmouth or Ocean counties. Help coordinate events, plan food drives, and raise community awareness of Catholic Charities. There is something for everyone and all are welcome! No direct fundraising experience required.

**FOR MORE INFORMATION about joining a County Board, contact Nancy Tompkins at 609-394-5181 x1161, or [ntompkins@cctrenton.org](mailto:ntompkins@cctrenton.org).**



▲ This summer, members of the Monmouth County Board attended a welcome home celebration for a homeowner helped through Catholic Charities' Disaster Response Program.



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## Give to Our Christmas Toy Drive

As a child, what could be sadder than waking up Christmas morning and finding nothing under the tree? During these hard times more parents than ever are looking to Catholic Charities' Community Services for help.

Donate an unwrapped toy or item and help light up a child's face this Christmas! For a complete listing of items needed, contact the program in your county (see list at right).

**Drop off your donations at a Community Services location nearest you from December 1 to 18!**

### **BURLINGTON COUNTY**

801 Burlington Avenue  
 Delanco, NJ 08075  
 856-764-6945 x6111  
*Monday to Friday: 9 AM to 4 PM*

### **MERCER COUNTY**

132 N Warren Street  
 Trenton, NJ 08608  
 609-394-8847  
*Monday to Friday: 9 AM to 4 PM*

### **OCEAN COUNTY**

200 Monmouth Avenue  
 Lakewood, NJ 08701  
 732-363-5322 x3225  
*Monday to Friday: 9 AM to 4 PM*

**THANK YOU FOR  
 BRIGHTENING A  
 CHILD'S CHRISTMAS!**