Grandmother Knows the Power of Kinship

Maggie Wheeler never thought she would ever need help from an agency like Catholic Charities. She and her husband made a decent living, lived in a nice house, and had a good life. But then everything changed after her granddaughter was born. That’s when she turned to Catholic Charities’ Kinship Resource Center.

“I don’t think I could have done it without Catholic Charities,” Maggie says. “They helped me get legal guardianship of my granddaughter Dani and connected me to resources that I never even knew existed.”

The Kinship Resource Center offers support and services to caregivers who for some reason have had to step in and take over the parenting responsibilities for another person’s child. The caregiver is usually a grandparent or other relative.

At first it seemed like everything was going to work out after Maggie’s granddaughter was born. They all lived under one roof and Maggie and her husband were happy to help. But then when Dani was a toddler, Maggie’s daughter left their home, taking Dani with her.

“My daughter wasn’t making good parenting decisions and I was concerned about Dani,” Maggie says. “That’s when I decided she would be better off living with me in a stable, safe environment.”

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Deferred Action Policy Allows Young Immigrants to Give Back

Grecia Lopez Neves came to the U.S. from Mexico when she was 12 years old. Now she attends Evergreen Valley College and wants to give back to the country she calls home. The new deferred action policy announced by the Obama Administration in June will give her the legal opportunity to be a productive member of society and contribute to the economy.

“This country has given me so much and I want to give back,” Grecia says. “The new policy means I can work and won’t have to fear being separated from the people I love, my family and friends. Even though I was born in Mexico, my life is here.”

Catholic Charities’ Immigration Legal Services has been educating the public about the new policy and helping those who want to apply gather the necessary documents. Agency staff have completed more than 150 applications for young immigrants like Grecia.

“The new immigration policy is a step in the right direction,” says Robert Yabes, Program Director for Catholic Charities’ Immigration Legal Services. “I’m feeling optimistic that this will lead to immigration reform. These young people will be able to show that they just want a chance to come out of the shadows, work hard, pay their taxes, and contribute to the economy.”

Under the new policy, undocumented immigrants who arrived in the United States before they turned 16 and are younger than 30 can apply for deferred action on deportation and a work permit as long as they have no criminal history and meet other criteria.

Individuals have to meet several requirements to be eligible to apply. They must have lived in the United States continuously for at least five years, be present in the U.S. now, be enrolled in school, and hold a high school diploma or GED or

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SOBRATO CHALLENGE MATCHES YOUR GIFT 2-1

Thanks to a generous matching grant from the Sobrato Family Foundation, you can give more than double the value of your gift to Catholic Charities. The Challenge Grant matches new and increased donations two to one up to $200,000. For example, if you give $100 more than you have before, Sobrato will match it with $200, making your gift worth $300.

The Sobrato Family Foundation

The grant is designed to encourage new donors to give and offer current donors an incentive to increase their annual gifts. It also provides critical unrestricted dollars for Catholic Charities, which means the agency can use the grant funds where needed the most. Catholic Charities has received $200,000 from the grant so far, but must raise an additional $200,000 to qualify for the full amount.

Low-Income Seniors Depend on Hot Lunch

Too many local seniors are struggling to make ends meet. They are living on a fixed income in an area where the cost of living is one of the highest in the country. They must make difficult choices like paying for rent and medications or food. Often, food is the first to go. That’s why so many low-income seniors depend on the hot lunch they get at John XXIII Multi-Service Center. Unfortunately, Catholic Charities may have to turn seniors away because funding from Santa Clara County’s Senior Nutrition Program does not cover the cost of the entire meal.

“Catholic Charities is one of the few organizations funded by the Senior Nutrition Program that still cooks a hot meal on site for older adults,” says Marioulo Cristina, Director of Older Adult Services at Catholic Charities. “Many of the agencies have switched to

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Message From the CEO
GREG KEPFERLE

Dear Friends,

When the young refugee arrived at the airport, he showed up with just the clothes on his back and a small plastic bag. Having fled torture, prison and prejudice, and endured the loss of his family and a long dangerous journey to safety, he was understandably anxious. At the same time, his resiliency and courage inspired our staff and volunteers who welcomed him and helped him settle into his new home. He has now become part of our community and his smiles of gratitude and spirit of hope are inspiring more community members to reach out to help their neighbors in need.

At Catholic Charities, we see this story of hope and generosity multiplied by the hundreds every day. Their circumstances may differ, but the people who walk through our doors display incredible courage and hope, and the volunteers and staff who help them do so with deep compassion, respect, and skill. It makes me proud to be part of a community that so generously takes care of our neighbors in need.

Who is our neighbor? He is the child struggling to read and the senior seeking a hot meal and companionship. She is the unemployed worker seeking a job that makes ends meet and the homeless veteran seeking housing for herself and her family. He is the one imprisoned by bars, and the one imprisoned by dementia or mental illness. She is the young immigrant dreaming of belonging to the land of the free, and the senior needing protection from abuse and neglect. He is the youth escaping a gang, and they are the family escaping poverty by building their assets.

And who is a neighbor to those who seek our help? Each of us is their neighbor. When we reach out and help make a difference, whether through our donations, volunteering, or advocacy we are their neighbor. When we take care of each other, especially those who need our help the most, we are a neighbor. When we do this together as Catholic Charities, we become a powerful community of hope.

I invite you to join me during this season of hope to help our neighbors in need. Give what you can. You will make a difference.

Many blessings,
Gregory Kepferle, CEO

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Sustainability is Critical to Cutting Poverty

As government funding for essential human services continues to decline, sustainability becomes even more critical for Catholic Charities, particularly at a time when poverty rates are at record levels. The Catholic Charities’ Board of Directors is leading the way on sustainability to ensure that the agency can continue to help local families and individuals overcome poverty now and in the future.

“We have to continue to find creative ways for Catholic Charities to adjust to the challenges of today, which include government cutbacks and increasing need, while making sure we are well-positioned to achieve our mission over the long haul,” said Board President Ray Tripplett.

Board member Mary Sue Albanese, who chairs the Membership Committee, points to social enterprise programs like Catholic Charities’ Day Break Cares home care services as one way to increase sustainability. In addition to providing affordable care, the program trains people to work in the home care field. She and her committee are looking to recruit new Board members from diverse backgrounds who can help to find other creative solutions that will improve Catholic Charities’ sustainability.

“Servicing on the Board provides the opportunity to make a significant impact, now and in the future,” Ray says. “For me it has been a way to maximize the results of my desire to give back and help thousands of people with a hand up in life.”

Get Involved

If you would like to make a positive impact by joining the Board of Directors or serving on a committee, contact Mary Sue Albanese at membership@catholiccharitiesSCC.org.
Their stories are often tragic: veterans who fought for their country now living on the streets, struggling to find peace and dignity. Many of them face mental health issues related to their service; others are dealing with physical disabilities that make it difficult to reenter society.

For the last three years, Catholic Charities’ Mission Rebuild has been helping chronically homeless veterans with mental or physical disabilities find permanent housing and get their lives back on track. The program provides supportive housing services, which include community outreach, housing search assistance, case management, individual and group therapy, and employment services.

“These housing and mental health services are critical, particularly now as soldiers continue to return from Iraq and Afghanistan,” says Dimple Gupta, Mission Rebuild Program Manager. “The U.S. Department of Veteran Affairs estimates that homelessness among veterans is nearly 20 percent. In addition, about 20 percent of veterans who served in Iraq and Afghanistan suffer from post traumatic stress syndrome and traumatic brain injuries.”

She says veterans returning from Iraq and Afghanistan face different issues than veterans from past wars. Unlike in other wars, there is no frontline, so the threat of attack is constant.

“They don’t go out and fight and then come back to a safety zone,” Dimple explains. “So they are always on hyper alert. These veterans are returning home with a lot more anxiety than we saw with other generations. However, many Vietnam-era veterans feel a lot of betrayal. They served their country and when they returned home, people blamed them for the war.”

Even when these veterans do find permanent housing, staying housed can be difficult. They have to be able to pay their rent each month and living in an apartment complex with rules can be a difficult adjustment after living on the streets for many years. Veterans of more recent wars may struggle with the lack of structure they had in the military.

“These veterans are dealing with so many issues,” Dimple says. “Our case managers meet them where they are. We support them on their journey and connect them to the services they need when they need them. We also work closely with the Veteran’s Administration on systems change so that those services are accessible to our veterans.”

Jose Sanchez was done with the gang life. But he knew he needed help to turn his life around. After years of substance abuse and incarceration, he didn’t know who to trust.

That’s when he was introduced to Catholic Charities’ Vocational and Educational Reentry Services (VERS).

“I wanted to give life a chance, give myself a chance, so I asked for help,” he says. “I was skeptical at first, but life is good now thanks to the help I received from Catholic Charities and the Probation Department, as well as the strength I get from my fiancée and our family.”

Jose uses his new-found tools to give back to the community by leading a men’s group, volunteering as a facilitator at MACSA Youth Center and coaching his son’s little league football team.

Jose has been able to give back to his community and is doing well now. In fact, he was recently introduced to Catholic Charities’ VERS program works with high-risk offenders like Jose to help them get the tools they need to become productive members of society. Guidance managers work on-one-to connect program participants to vocational and educational services, mental health counseling, tattoo removal and other services. Jose is going through the painful process of having his tattoos removed, which cover his head, neck, arms, and hands.

“I’ve lived a rough life,” he says. “I grew up in a very abusive environment. My home life was filled with domestic violence. I got introduced to the street life at an early age as a way to escape what was happening at home. The gang became my family.”

The VERS program helped Jose figure out what his next steps needed to be to achieve his goals. He was referred to employment services and counseling, which have helped him move forward.

“The program is tailored to the individual needs of each participant,” says Bernice Aguilera, Justice Empowerment Services (JES) Program Manager. “Everything is about personal responsibility and accountability. No matter what happened in the past, you can work to rectify it and do your best every day.”

One of Jose’s goals was to get his family back. His then-girlfriend had given up on him when he went back to prison in 2005. Now they are engaged and living together with their five children.

Jose is working hard to get his life on track. He is trying to secure a job as an electrician and is focused on helping others avoid a life of crime. He leads a men’s group called “Breaking the Cycle,” which helps those who were just released from prison transition to life outside, and works with young people, guiding them away from the gang life.

“When I got introduced to Catholic Charities, it was like getting a new family,” Jose says. “They were with me every step of the way. I took a lot from the community and now I just want to give back.”

FRYS.COM OPEN RAISES FUNDS FOR CATHOLIC CHARITIES

When the PGA Tour came to CordeValle Golf Club in San Martin last month, a number of Catholic Charities’ volunteers were there enjoying all the fun and excitement. Thanks to their efforts, the Frys.Com Open is expected to raise about $30,000 for Catholic Charities of Santa Clara County this year.

Sixty-five volunteers from Catholic Charities, including 40 from El Toro Youth Center, served as hole marshals for holes 3 and 17. Hole marshals make sure the crowd stays back and the hole is free and clear.

“Hole 17 is the most exciting hole on the golf course,” says Greg Staszko, who serves on the Board of Directors and spearheaded the agency’s involvement in the Frys.Com Open. He chairs the tournament’s Hole Marshal Committee. “It’s a lot of fun and an excellent opportunity for Catholic Charities. It’s a high-profile event that a number of major corporations sponsor, so it gets us out in front of them.”

Catholic Charities receives 20 percent of all ticket sales made by the agency as well as additional proceeds from the tournament. This is the third year in a row that Catholic Charities has participated in the Frys.Com Open.

Hole Captain Drew Hasser with volunteers Karen McQuade and Tim O’Donnell
**Agency Tour Brings Catholic Charities’ Work to Life**

John Toole had been supporting Catholic Charities for a number of years before he went on an Agency Tour. A member of the Caritas Society since 2003, he knew the organization was effective and efficient, but he gained a much deeper appreciation for the people involved when he went on a tour a couple of years ago. “It was a great experience to meet the wonderful people that Catholic Charities serves, with their hopes, dreams, and daily struggles,” he says. “I was also very impressed with the people who work for Catholic Charities and their positive attitude. The Agency Tour does a great job of bringing their work to life.”

The next Agency Tour is scheduled for November 14 from 9 a.m. to 12:30 p.m. The half-day tour will not only give participants a chance to see Catholic Charities’ programs in action, but also interact with some of the people who benefit from the many services.

The tour starts at Catholic Charities’ Zanker Road facility, where participants will learn more about the agency and some of the programs housed there, including Focus for Work, Justice Empowerment Services, Refugee Foster Care, the Long-Term Ombudsman program, and Supportive Housing Services. These programs give people the tools they need to turn their lives around and offer support to some of the most vulnerable among us, including refugees and frail seniors.

Participants will then head over to John XXIII Multi-Service Center, where they will see firsthand the programs and services offered there that are helping older adults stay healthy and independent. In addition to a nutritious hot lunch, the center offers a number of educational, recreational, and wellness programs. Participants will get a chance to meet some of the seniors and get involved in the activities.

“I recommend taking an Agency Tour if you can because it gives you a deeper look into the operation,” John says. “I wanted to see it for myself because you never really know the full benefits until you experience the passion and look into the eyes of the people. The Agency Tour confirmed again for me that Catholic Charities uses my donations wisely, creatively, and transparently to have the most positive impact possible in the lives of the people they serve.”

**GET INVOLVED**

To sign up for the Agency Tour on November 14, contact Linda Pippin at (408) 325-5125 or lpippin@CatholicCharitiesSCC.org. If you can’t attend this one, additional Agency Tours are scheduled for January 24 and February 19.

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**Health Fair Connects Santee Community to Resources**

Community members in the Santee neighborhood came together for a health fair that provided the opportunity to learn about local resources. About 25 organizations were at the event offering a wide range of information as well as cooking demonstrations and health screenings.

Held at the Santee Community Center, the event was organized by community volunteers as part of the Franklin-McKinley Children’s Initiative, a collaborative effort focused on helping children and families in the Santee neighborhood overcome poverty.

“The health fair was a way to provide the community with resources they have been asking for,” says Elizabeth Alvarez, Program Manager for the Franklin-McKinley Children’s Initiative. “It gave community members the opportunity to create a special event designed for them. I think it was a great experience for everyone involved.”

A chef from the Center for Employment Training provided a cooking demonstration that was a big hit. He made a traditional Mexican meal using low-fat, healthy ingredients. “It was delicious, and it showed that you can eat the foods you like, but there are ways to make them healthier,” Elizabeth says. “The Santa Clara County Public Health Department organized the cooking demonstration through its Eat Healthy! Eat Smart! campaign.”

O’Connor Hospital offered cholesterol, glucose, and blood pressure screenings as well as free flu shots. In addition to health resources, there were a number of organizations on hand that provided information about recreational and educational opportunities for youth.

“It truly was a community event,” says Sister Mary Becker, who lives in the Santee neighborhood and helped to organize lunch. “People who took on leadership roles were from the neighborhood.”

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**YOUR GIFT TOUCHES MANY LIVES**

With Christmas just around the corner, we think about the true meaning of the season and the lives that we touch through your generosity and kindness. Your gift to Catholic Charities’ Christmas Appeal has the power to touch so many lives. Consider the young man who turns his life around thanks to Catholic Charities’ Justice Empowerment Services and is now able to support his siblings. Or the child who develops a love of learning through the CORAL after-school program and becomes a teacher who inspires underprivileged youth. Or the mother who learns how to run her own small business through the Franklin-McKinley Women’s Initiative and is able to send her daughter to college.

A hand up to one has the power to help so many others. During the holidays, we are reminded of the interconnectedness of our lives. When you give to Catholic Charities’ Christmas Appeal, the effects are multiplied by the number of people who also benefit when just one life is changed for good.

Just as your gift to Catholic Charities’ Christmas Appeal can have a much greater reach through the many lives it touches, it can also be multiplied thanks to the Sobrato Challenge Grant and company matching programs.

A generous matching grant from the Sobrato Family Foundation means you can more than double the value of your gift to Catholic Charities’ Christmas Appeal. The Challenge Grant matches new and increased gifts two to one. For example, if you give $100 more than you usually give, that amount becomes $300 after the two-to-one match.

Company matching programs can also increase the value of your gift. If you and your spouse donate to the Christmas Appeal and both work for companies that match, your gift can potentially be tripled.

This Christmas, please think about the lives you can change with just one gift and the power it has to make a difference in so many more.

**GET INVOLVED**

Spread the love this holiday season by donating to the Catholic Charities’ annual Christmas Appeal.

Contact Marnie Regen at (408) 325-5248 or donate online at www.CatholicCharitiesSCC.org.
Everyone had a ball at Catholic Charities’ Annual Bocce Tournament last August, which set a new record by raising more than $41,000 for programs and services that are helping local families and individuals overcome poverty. More than 200 guests joined in the fun at Campo di Bocce in Los Gatos for the friendly competition and to Roll Against Poverty. The event included fabulous food, such as hand-tossed pizzas and other hearty appetizers, as well as the very popular wine bar. The sold-out event also featured a prize-packed donation drawing. New this year was the dream vacation drawing, which included a choice of airfare and accommodations to New York, Costa Rica, or La Costa Resort in Carlsbad, California. Thirty-two teams competed in the tournament, with “Linna’s Pallinas” winning the championship. The team included Ken Dickens, Brittni Winkelman, Ben Winkelman, and Aldo Giordano. A special thanks to title sponsor Wells Fargo as well as all the other sponsors and volunteers who made the Bocce Tournament possible, especially Bocce Tournament Committee Chair Mary Sue Albanese. “In four short years, we have started a tradition with a solid core of loyal supporters who enjoy an evening of fun and camaraderie. Through the efforts of a great committee, excellent staff support, and amazing volunteers, we continue to bring new people into the organization,” says Mary Sue, who dedicated many hours to making the event a success.

For more information about next year’s Bocce Tournament, please contact Magi Young at (408) 325-5225 or myoung@CatholicCharitiesSCC.org.

Special thanks to our many in-kind donors including Gordon Biersch and Wente Family Estates. The beer and wines were enjoyed by all.

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**TEAMS**
Dolce Bocce – John and Kimberly Royce
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Charley’s Angels – Joanne Escobar
Rolling Thunder – Joe and Bette Hernandez
Team No Name – The Lomagna and Martig Families
Duretti Amici – The McGivern and Saich Families

**Thank you to Wells Fargo for helping to Roll Against Poverty...**
their 3rd year as title sponsor.

**St. Simon and Jude Dude captain Duke Powers and Ray Bashoff discuss strategy.**

**Team “Charley’s Angels” get into the spirit and costume. L-R: Joanne Escobar, Ian Wright, Deborah Miller and Lynne Stephenson**

**First place champions: Linna’s Pallinas, Ben Winkelman, Brittni Winkelman, Greg Kaperle, CEO congratulates.**

**Team Jesuit – Mike and Anne Federwisch**

**Special thanks to our many in-kind donors including Gordon Biersch and Wente Family Estates. The beer and wines were enjoyed by all.**

**Special thanks to our tournament judges, L-R: Cy Tabari, Joan Bertoletti, John Bertoletti, Kristin Dickens, Sue Moses, Scott Holt and Ray Moses**

**Team Rolla – Phil Rolla, Ben Caputo and Scott Brunello**

**Second place goes to the “Botched Boccies”, L-R: Jeff Bergmann, Hank Batalia, Jim Caviglia and Captain and Court Sponsor, Tom Evans**

**For more information about next year’s Bocce Tournament, please contact Magi Young at (408) 325-5225 or myoung@CatholicCharitiesSCC.org.**

**Title sponsor Wells Fargo captain Eric Houser accepts the Catholic Charities gratitude from Greg Kaperle, CEO.**

**For more information about next year’s Bocce Tournament, please contact Magi Young at (408) 325-5225 or myoung@CatholicCharitiesSCC.org.**
Some of the children were very nervous at first. For many, it was the first time they had ever set foot in a classroom. But by the end of the program, most of the children were excited about starting school. Catholic Charities’ Bridge to Kinder program helps children who have never attended preschool get ready for kindergarten.

“Bridge to Kinder helped me and my son set up the routines for school,” says Cristina Hernandez, one of the parents involved in the program. “It also helped my son to be away from me. My son didn’t go to preschool and he was really scared to come to school before this program. After this program, he knew his teachers and also made friends, and wasn’t scared anymore.”

This is the second year the program was offered to incoming students at Success Academy and Santee Elementary School, both in the Franklin-McKinley School District in East San Jose. This year, Bridge to Kinder was made possible by a grant to the Franklin-McKinley Children’s Initiative from the City of San Jose. For three weeks, 45 children spent four days in the classroom with their kindergarten teacher getting used to the routine and learning some basic skills.

Their parents participated in classes to help them get the tools they needed to navigate the school system and supported their children’s academic success. The classes were taught by specially trained community workers and covered a variety of topics, including goal-setting, communication, children’s developmental stages, homework help, ways to promote literacy, and healthy eating.

At the end of the Bridge to Kinder program, children and their families celebrated their success at a graduation ceremony in the cafeteria at Santee Elementary School, where Superintendent John Porter spoke to the group. They were treated to lunch and each child received a backpack filled with school supplies.

“The graduation ceremony was a big deal for a lot of these families,” says Charu Aggarwal, Catholic Charities’ Program Manager for the Learning Together Initiative funded by FIRST 5. “Their child was graduating from the first academic program of their lives, and they were excited.”
Grandmother Knows the Power of Kinship
CONTINUED FROM PAGE 1

After she received guardianship, everything seemed to be back on track. But then her marriage ended and she had to give up her home.

“Here I was trying to raise my granddaughter on my own with very few resources,” she said. “I was devastated by the situation with my daughter and the loss of my marriage.”

Once again, Catholic Charities’ Kinship Resource Center was there for her. Maggie joined the support group and started attending classes at the center, which cover a wide range of topics. Her case manager connected her to services that have helped her and Dani adjust to their new life.

“I realized I am not alone,” she says. “There are so many other grandparents out there like me who are caring for their grandkids and dealing with some of the same issues. We offer support to each other and share our struggles. We learn things by listening to each other’s experiences.”

Maggie is now actively involved with the Kinship Resource Center. She constantly reaches out to other grandparents and offers support.

“When new caregivers come to the center, I try to embrace them,” she says. “I give them my phone number so they can call me if they want to talk. It helps so much to talk to someone who has been through it.”

Maggie says she is in a good place now and her granddaughter is doing well.

“I can’t imagine going through this without the help and support we have received from Catholic Charities,” Maggie adds. “When I felt like I had nowhere else to turn, they were there. The support group has been like family to us and it’s been so good for Dani to be around kids like her.”

Deferred Action Policy Allows Young Immigrants to Give Back
CONTINUED FROM PAGE 1

serve in the U.S. military. Veterans who have been discharged honorably are also eligible. In addition, applicants must be able to show they have good moral character.

“It’s a very cumbersome process; everything has to be documented,” Robert says. “U.S. Immigration Services has provided few formal guidelines for the application process, so we are making sure every document is in order before we send each application.”

Grecia is hoping her application will be approved. “I want to give back to this country by being a productive member of society. I plan to be a psychologist so I can help people. I might be a school counselor or maybe help veterans returning home adjust to life back here,” she says.

Priest Leaves Social Justice Legacy

Working to further social justice is an important part of Father Thierry Geris’ faith. He looks for opportunities to make a difference in that area, and including Catholic Charities in his estate plans was one way to do that.

“Catholic Charities supplements my ministry in a way I couldn’t do on my own,” says Father Thierry, who is also a member of the Caritas Society. “The organization makes a real difference in the lives of so many people.”

Before he supports any charitable organization, he does his homework. In researching Catholic Charities, he found that the agency was highly rated for its efficiency and transparency. For example, Catholic Charities has received a four-star rating from Charity Navigator for its fiscal management and accountability.

“I found that Catholic Charities has one of the highest scores,” says Father Thierry, who is parochial vicar at Saint Cyprian Church in Sunnyvale. “I feel that I can trust the organization to make effective use of my gifts and derive the most good from them.”

He is also very impressed by the work Catholic Charities does helping people overcome poverty and serving vulnerable populations like refugees and immigrants.

“I believe it’s important to make effective use of my material resources after I’m gone,” Father Thierry adds. “I would encourage everyone to consider what type of legacy they want to leave and put a plan in place.

GET Involved

Consider leaving a legacy by joining our Circle of Hope, which honors individuals and families who have named Catholic Charities as a beneficiary in their estate plans. For more information, contact Magi Young at (408) 325-5225 or myoung@catholiccharitiesSCC.org.

LOW-INCOME SENIORS DEPEND ON HOT LUNCH
CONTINUED FROM PAGE 1

already-prepared foods. We are committed to providing a hot nutritious meal to every senior who walks through our doors, but that is getting more and more difficult.”

The hot lunch is the big draw for many seniors, but they also benefit from a number of social, recreational, and wellness programs at John XXIII that help them live independently.

GET INVOLVED

You can help to ensure that older adults get a nutritious hot meal at John XXIII by donating to Catholic Charities. You can give online at www.CatholicCharitiesSCC.org.

GIVING STOCK HAS TAX ADVANTAGES

If you are thinking about making a donation to Catholic Charities, you might want to consider making a gift of appreciated stock. In addition to giving you the opportunity to contribute to a cause you believe in, a gift of appreciated stock often provides more tax benefits.

Charitable contributions of appreciated stock provide two potential income tax advantages. First, you get a charitable deduction, generally for the fair market value of the stock at the time of the contribution. Second, you are not taxed on the capital gain that would result if you sold the stock.

For example, if John Smith bought ABC stock more than a year ago for $15,000 and it is now worth $20,000, he would have long-term capital gain income of $5,000, which would be taxed. But if he donated that same stock to Catholic Charities, he could claim a $20,000 charitable contribution deduction and avoid paying capital gains tax on the $5,000 of appreciation.

Catholic Charities would greatly benefit from the stock because we could immediately sell it for $20,000, generally with no capital gains consequences because of the charity’s tax-exempt status. However, to gain these benefits, you must own the stock for more than one year.

If the ABC stock had lost value, it would have been better for John to sell the stock and give the proceeds to Catholic Charities. He would then have a capital loss to deduct as well as a charitable donation. If he had donated the stock, he wouldn’t be able to deduct the loss.

GET INVOLVED

To make a gift of stock, contact Marnie Regen at (408) 325-5248 or mrege@catholiccharitiesSCC.org. You can also call Joe Thomas with Merrill Lynch at (408) 283-3630. They can provide the information you need for your stock broker to transfer the stock electronically.

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DID YOU KNOW?

Students in quality after-school programs like Catholic Charities’ CORAL program have better academic performance, behavior and school attendance, and greater expectations for the future. Preliminary results from a recent study indicate that CORAL students’ literacy gains are twice the rate of non-CORAL students.

CISCO SYSTEMS HOSTS CORAL AFTER-SCHOOL PROGRAM

On August 24th, 2012, the CORAL After School Program from Shirakawa Elementary took twenty 5th and 6th graders to the Cisco Systems campus in Milpitas. Cisco hosted a mini job fair for CORAL as employees from all different departments volunteered part of their day to answer student questions, share their past experiences in education and teach the students more about different jobs and opportunities that await them. Students were also given a tour of the campus and reminded that they too will be able to work at Cisco if they keep up with their hard work and dedication.