Flood Survivor Gets Keys To New Home

Disaster struck the town of Van Buren in 2017. NEEDED in a valley bordered by the Current River, many residents saw their homes destroyed with little or no chance of recovery. Fortunately for Lisa, CCSOMO has grown to provide a wide array of services that can help in times of need. CCSOMO, the kind of support, love, and services that LifeHouse provides, can help in times of need by providing the presence of being “alone, scared, homeless, and pregnant” into empowered living families.

Grace found herself pregnant with the baby’s future hanging in the balance. She was living in a homeless shelter in the heart of Springfield and his commitment to Grace and their daughter enabled LifeHouse to extend resources to her. LifeHouse was established to help homeless expectant mothers and their babies. Part of its mission is to provide comprehensive services including self-referral. In Grace’s situation, she was without LifeHouse, she would have remained homeless. I really don’t know what I would have done.

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Recent tax law changes provide a Standard Deduction of $27,400 for married filers and $14,050 for single filers for income tax calculation purposes for 2020. This large increase in the standard deduction from the tax law changes made in 2018, results in many people no longer deducting their charitable contributions as aitemized deduction. The result: QCD’s have a place in many people’s tax-planning.

A QCD can be used by those who have attained 70½ years of age, and it allows them to avoid any tax on charitable IRA distributions. They would have no tax on that distribution if they have donated directly from the IRA to the church or charity. The distribution should be made directly to the church or charity, not to the IRA custodian from which you take your distribution. The check is made payable to the church or charity and can be sent to the church or charity for you to deliver to the church or charity to mask the client’s address. By doing this the money distributed counts toward your Required Minimum Distribution (RMD) if you are required to take one and yet is not taxable income to you! This has great application for most people over 70 taking one donation or more, to their church and their capital campaigns.

A couple of details to make sure this works as the IRS stipulates:
1. The check must be payable by your IRA custodian to the church or charity you have designated. It can be for any amount up to $100,000 each year per person.
2. It can be for any amount up to $100,000 each year per person.
3. It must be withdrawn before your 70½ birthday a, your 70½ birthday is Jan 5, so I cannot do this prior to July 5.
4. You will enter the full amount of the distribution, then write “0” as the taxable amount with “QCD” written next to it on your tax return. You will also file a Form 8606 with your tax return. (If you use a Tax Preparer, they are familiar with this so just tell them what you did and they will file the correct tax form for you).


YES, I want to help our neighbors in need. Here is my gift of $ __________.

Contact me about planned giving / Giving Society opportunities.

I prefer to donate by credit card. Please charge my __Visa __MC __Discover __AmEx

Security Code (on back) ____________ Signature ___________________________________________________
Serving Southern Missouri since 2009, we do it because we're Catholic.

CCSOMO provides path to financial health through Catholic Charities Counseling Service of the Ozarks (CCCS)

CCCS to help the financially vulnerable clients and people from all walks of life. In 2020, American households were worth $29 trillion. CCCS brings nearly 50 employee-provided counseling services to help people achieve financial well-being. In 2020, 256 local clients and families received a total of 1,403 counseling sessions. Sarah recently became a client of CCCS. Her story is shared by many:

Sarah grew up with very financially-secure parents who taught her how to use credit wisely and save. As 23 years old, she bought her first car and right away, a plight numerous surgeries did not fix. James is a friendly, tall, and courteous man. When you walk, you are providing the assistance necessary to helping our vulnerable neighbors move a few steps closer to self-sufficiency. They are struggling veterans; homeless, sleeping in a car in his mother’s garage. But he was a young boy when his mother passed away and he became homeless. In 2020, American households were worth $29 trillion. CCCS brings nearly 50 employee-provided counseling services to help people achieve financial well-being. In 2020, 256 local clients and families received a total of 1,403 counseling sessions. Sarah recently became a client of CCCS. Her story is shared by many:

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