



The Heartbeat of The Mission

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Why It Matters...



The long process of transformation for hungry, homeless and hopeless women and men is a journey of courage. Those already on the journey bring hopeful news: around 60 to 75 percent of our residents move back into permanent housing and make positive choices regarding their future goals.

Our guests may begin with difficult set-backs. Successes matter and learning to accumulate them is an important daily lesson. Confidence builds; people become stronger and more independent. They learn to manage their belongings and their behavior. They learn how to change harmful habits. They recover and they succeed. They move forward...but they will never forget your generosity.

A few years ago I wrote a Christmas song. The chorus goes, "Christmas is the season when hope is born anew, When I rejoice in all God's done and what he's yet to do."

We have been blessed here at Cornerstone and have seen the power of God's work in the lives of so many. We look forward to the New Year to see what He is yet to do.

If I don't see you personally, I'd like to take this time to wish you a happy holiday season and a Merry Christmas.

Blessings,

Jim Castleberry
Executive Director



The Cornerstone Christmas Store & Coats for Christmas



One of Cornerstone's youngest residents with Santa

Cornerstone's Christmas Store & Coat Giveaway will be Thursday, December 22. This has become an annual event, and a popular one! Our guests and residents look forward to being able to shop at the Cornerstone Thrift Store with gift certificates that everyone receives, no matter their age. Santa was on hand for photos with the children last year—for some of them, it was a first-time experience—and we hear he will make another appearance this year. A church group will serve homemade Christmas cookies, apple juice, and hot apple cider.



Coats for Christmas, *continued on Page 3*

Helping hurting men, women, and children in need can also reduce your tax liability.

OUTRIGHT GIFTS

The easiest way to make a contribution to Cornerstone Rescue Mission is by donating cash, appreciated securities or property. You will receive a full fair market value tax deduction, and you can avoid any associated capital gain tax in the process.

GIFTS OF SECURITIES

Even during periods of stock market turmoil, many people own publicly traded securities with long-term appreciation (held longer than one year). These assets are often the best to donate as they provide a greater tax benefit. In order to preserve maximum tax advantages, you should transfer the actual securities to us rather than the proceeds from a sale.

If you have stock losses, generally you should not contribute the stock, but rather sell the stock yourself to realize the loss for tax purposes. You can then contribute the proceeds and take a charitable deduction.

Mutual fund shares can provide the same tax advantages as gifts of appreciated stock. Mutual fund transfers often require several days, so plan ahead and initiate the transfer well before December 31.

REAL ESTATE

When making a gift to a charitable organization, real estate is sometimes the best gift of all. Many people reach a stage in life where they simply don't want the management responsibility that goes with property ownership.

Outright gifts of real estate assets—or through a life income arrangement—can produce multiple tax advantages to the donor. If you have rental apartments, commercial buildings, a farm or vacation property, you might be able to avoid both capital gains taxes and depreciation recapture taxes as well.

GIFT ANNUITIES

The charitable gift annuity is one of the most popular forms of life income gifts and offers many advantages:

- Income for Life—at attractive payout rates for one or two lives.
- Tax Deduction Savings—a large part of what you transfer is a deductible charitable gift
- Tax-Free Payout—a large part of your annual payment might be tax-free
- Capital Gains Tax Savings—when you contribute securities to fund a gift annuity, you avoid any taxes on your “paper profit”

If you are experiencing a low return on CDs, money market accounts, treasury notes or bond funds, a gift annuity can be an excellent alternative. Returns are based on annuity tables and vary by age.



WHAT YOU CAN DO:

If you would like more information please contact Jim Castleberry at jcastleberry@cornerstonemission.org or 605-718-8713.



Another young Cornerstone resident with Santa and Cornerstone Chaplain Mary Owais

Cornerstone's Christmas Store Coat Giveaway culminates our annual Coats for Christmas drive. All the guests get to choose a coat, gloves or mittens, and hat. If scarves, back packs or duffle bags are plentiful, they also get their choice of those items as well. Can you imagine how it feels to carry the few things you own in a black garbage bag? That must be why the back packs and duffle bags go so fast and are such a popular item.

Guests and residents can exchange gift certificates for items at the thrift store to be used either for themselves or members of their families. Last year, the staff and volunteers were touched to witness several of the children choosing gifts for their parents instead of themselves; overhearing things like some children saying that otherwise Mom or Dad may not even get a gift. One veteran found a Barbie doll still in the box and purchased that with his gift certificate. He smiled as the volunteer who gift wrapped it offered to UPS it to his granddaughter after hearing his story about how he had never actually met her but hoped to one day. He even took the time to write a short letter to accompany the gift, tears brimming in his eyes. Many of the children chose clothing over toys, showing the great need for warm winter clothing.



Residents exchanging their gift certificates for much-needed items and gifts

This year we are adding the following items to the wish list for the Coats for Christmas & Christmas Store: Packages of new socks, undershirts, underwear (& long underwear) and pajamas, all sizes for adults and children. These items were especially requested by our guests.

Traditional Coats for Christmas items:

New or gently used coats, sweaters, hats, gloves, mittens, scarves, and boots -all sizes for adults & children (especially men & women's in 2XL & 3XL)
Back packs & duffle bags

**DEADLINE: DEC. 15. BRING ITEMS TO
BLACK HILLS HARLEY DAVIDSON OR
CORNERSTONE THRIFT STORE
ADMINISTRATION OFFICES**



Having some fun shopping!

May this Christmas season be filled with blessings for you and your family. We thank you in advance for all you do for the guests of the Cornerstone Rescue Mission.

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Cornerstone Guests

Christmas Wish List

Bus passes

Phone cards

Free hair cuts

Children's DVDs

Walmart gift cards

Movie/theater passes

Adult-size shower shoes

Fast-food/café gift cards

Children's puzzles/books/crayons

Children's sizes socks & underwear

Men's flannel shirts, hooded sweatshirts

Diapers sizes 4, 5, 6, pull-ups & baby wipes

**Thank you for caring about the homeless men,
women and children of our community.**

WE WISH EACH OF YOU A VERY

*Merry Christmas
& Happy New Year!*

LATEST NEWS:

• Cornerstone Rescue Mission has partnered with the Department of
• Veterans Affairs to open a Homeless Veterans Drop-in Center at 30 Main
• Street. It is open Monday to Friday from 8 a.m. to 5 p.m., all veterans are
• welcome. Look for more information in next month's newsletter.

PLEASE MAKE CHECKS PAYABLE TO CORNERSTONE RESCUE MISSION

(The enclosed envelope is for your convenience. We are serving more people every day. Your help is appreciated!)