

Fast Facts...

- Resource Center visits up 40%
- Calls for financial help up 16%
- 25% of working families in St. Croix County struggle to make ends meet (United Way ALICE Report)
- In 2018 Operation HELP will provide:
 - \$175,000 in emergency financial assistance
 - \$10,000 in diapers
 - \$13,000 in gas vouchers
 - \$6,600 in farmers market and laundry vouchers

Every *Donation* Makes a Difference

Gifts to Operation HELP from individuals like you make up our most important single source of funding. Your gift, regardless of the amount, will make a difference in the lives of our neighbors. And, despite the improving economy many working individuals and families are struggling to make ends meet. At Operation HELP we meet with folks every day who are experiencing a financial crisis and need some help. Sometimes it is help with rent or a utility bill. For others it may be help with a car repair so they can get to work or school. For some it is as small as a laundry voucher to wash clothes or diapers for a child. By making a contribution to Operation HELP this season you can be the difference to a family in need. Please consider making a tax deductible donation to Operation HELP by:

- Mailing a check to Operation HELP at P.O. Box 1134, Hudson, WI 54016
- Making a donation to Operation HELP online.
Follow the link at www.operationhelpstcroix.org/donate
- Making a purchase through the Amazon Smile program and designating Operation HELP as the beneficiary
- Participating in your employers United Way campaign

A package of 100 diapers costs \$20.00

A single laundry voucher is \$5.00



Christmas For Kids

The annual Christmas Campaign for Kids is underway. Operation HELP, sponsors, local businesses, churches and dozens of volunteers are working together to make this Christmas a merry one for children in the Hudson School District who might otherwise go without.

Operation HELP coordinates the campaign linking families in need with generous sponsors who provide gifts and other items for the families. Also each family receives a gift bag of toiletries, toilet paper, Kleenex, a blanket, laundry soap and other necessities.

Last year you helped us provide gifts for 147 families with 411 children.

Sponsors are asked to bring items to St. Paul's Episcopal Church (502 County Rd. UU) on Monday Dec. 3rd or Tuesday Dec. 4th between 10:00 am and 7:00 pm.

Volunteers will organize the gifts through Wednesday, with distribution on Thurs, Dec. 6th between 2:00 and 7:00 pm.

Want to Help? Visit our website at www.operationhelpstcroix.org or call during office hours.

Operation HELP Hosts Trainings on How to Stretch Your Money

Operation HELP and MidWestOne Bank have partnered to deliver free classes on financial strategies to make ends meet. The one hour class discusses a variety of spending options, simple budget worksheets, credit options, working with banks, plus a variety of other topics. Classes are available to residents of St. Croix County and Operation HELP is encouraging clients to attend. Operation HELP has made registration for these classes available through their website at <https://operationhelpstcroix.org>

People who have taken the class have said they were surprised at what a difference it makes to write down and review a simple budget. Here is what Eric had to say after taking the class:

“This class opened my eyes to a lot of things. I realize I needed a budget. It was something I did before and I fell out of it years ago, but with the way things are financially over the years I couldn’t believe I didn’t have one. Now both my girlfriend and I use one. Having a class like this makes you realize how many areas there are to think about as far as hidden expenses and unforeseen expenses and things that come up. What really tripped us up was how much we were spending to eat. Without a budget, how are you going to figure out what is going on and how to save money?”

Sessions are:

- held by volunteers with financial backgrounds,
- located at MidWestOne Bank,
- available four times a year with limited class size

Watch for upcoming information for the 2019 Operation HELP 5K Event Scheduled for May 15th



How To Deduct Charitable Contributions

To deduct a charitable contribution, you must file Form 1040 and itemize deductions on Schedule A. With the “Tax Cuts and Jobs Act” of 2017, most households will no longer itemize deductions, thus they will no longer receive a tax deduction for their donations. There are a couple strategies to help taxpayers continue to receive a tax benefit:

Persons aged 70½ and older can exclude from their gross income qualified charitable distributions of up to \$100,000 a year from a traditional IRA. Distributions must be made directly from the IRA to the charity.

Consider “bundling” two years worth of charitable contributions into one year, and then donate every other year moving forward. If you typically donate \$5,000 each year, skip a year and save the money in a different account, and then the following year you donate \$10,000. This increases the likelihood that you will clear the threshold for itemizing your deductions.

YOUR DONATIONS AT WORK!

United Way
St. Croix Valley



Diaper Program Continues to Grow



Pictured L-R: Patty Berger - Westfield Hospital Foundation, Barb Van Loenen & Mary Blanchard - Operation HELP, Jo Wrich - Westfield Hospital Foundation

Operation HELP 2018 Board Of Directors

Back left to right: Rebecca Bonesteel, Colleen Hammer, Vicky Erickson, Diana Berg,

Front left to right: Barb Van Loenen, Mary Blanchard, Jean Schneider, Marg Wopat, Carolyn Bates, Lori Campbell, Lori Halverson

Not pictured: Bjorn Nesvold, Mary Ellner