Serving Local Families, Changing Local Lives

2019 Annual Report

Catholic Charities Southwestern Ohio
Serve | Enlighten | Empower
## TABLE OF CONTENTS

FROM THE ARCHBISHOP .................................................................................. 3

FROM THE BOARD AND CEO ......................................................................... 4

WHAT OUR STAFF & VOLUNTEERS
ACCOMPLISHED IN 2019 .............................................................................. 5

BE A PART OF OUR COMMUNITY ................................................................. 6

SPIRIT OF LOVE ............................................................................................ 7

GIVEN TO SHARE ............................................................................................ 8

WE ARE ALL ONE BODY .................................................................................. 9

LEADERSHIP ................................................................................................... 10

OPERATING HIGHLIGHTS ................................................................................ 11

FATHER GRESSLE GUILD ............................................................................. 12

DONORS .......................................................................................................... 13
Dear Friends,

Pope Francis recently stated, “The culture of solidarity and gratuitousness qualifies volunteerism and contributes in a concrete way to the construction of a fraternal society, at the center of which is the human person ... It is the love of God that always makes us recognize the neighbor, the brother or sister to love. And this requires personal and voluntary commitment, for which public institutions can and must create favorable general conditions” (Address to the Sardegna Solidale Centre for Volunteer Service, November 30, 2018).

For more than a century, Catholic Charities Southwestern Ohio’s mission has been to serve local families and change lives. Whether empowering the poor and vulnerable through education and employment or serving them through emergency assistance, Catholic Charities relies on the dedication of its staff and the generous support of its donors and committed volunteers. In 2019, working together, you positively impacted the lives of over 10,000 people with direct service and delivered nearly 4.5 million meals to those in need in the Archdiocese of Cincinnati.

Catholic Charities is more than a solitary social institution of the Church. It is all of you, animated by the Holy Spirit, whose collective help and generosity fulfills Catholic Charities’ mission to love our neighbors in the Archdiocese of Cincinnati. Thank you for your participation in this holy work.

Let us always pray for the poor and vulnerable of our community and, in solidarity with them, build a society that reflects God’s love for all. May God bless you.

Sincerely yours in Christ,

Most Reverend Dennis M. Schnurr
Archbishop of Cincinnati
162,967 hours of volunteer service.

That’s a lot of time – almost 19 years’ worth! It represents the generosity and dedication of nearly 500 people who chose to give their time and talents to the mission of Catholic Charities Southwestern Ohio last year. In this 2019 Annual Report, we celebrate our volunteers, and we say, “Thank you!”

They are caring seniors helping other seniors in their homes and mentoring youth in schools. They are organizers who rally others in their communities to help the poor and vulnerable, such as at our rural Food for All pantries. They are go-getters who come in religiously day after day to welcome those in need, to provide emergency assistance and legal support, and to teach our many classes. (And, some of them are indeed vowed religious!) While we can’t name them all and the work that they do, we hope you will get a good sense of the type of amazing people with which we are blessed at Catholic Charities through the three stories featured here: Sr. Beth Heizer, Druann Kendrick and Debbie Eaton. In the spirit of this being an annual report, we appreciate that these volunteers served numerous hours with us throughout 2019. However, we would be remiss if we did not also shine a light on their extraordinary service during the coronavirus pandemic, which occupies the forefront of all our lives when this report is being produced. It speaks to just how dedicated our volunteers really are.

Catholic Charities is not just a human service institution. It is a community of clients, staff, volunteers and supporters who, by the grace of the Holy Spirit, make it what it is. We especially celebrate our volunteers because they get to know the clients at the heart of our mission and increase our operational capacity to serve and empower them. Just look in this report at how many lives were changed thanks to our staff and volunteers in 2019. What’s more, the lives of our staff and volunteers were changed just as well by our clients. For those who work and serve at Catholic Charities, these interactions are the fuel that fire up our souls and keep us coming back for more.

Lastly, we would like to share our appreciation to Ted Bergh, who retired this April after eight years as CEO. We wish him well, and we are grateful for the strong foundations he established from which we will continue building a bright future for Catholic Charities Southwestern Ohio. Together, as clients, staff, volunteers and supporters, we look forward to serving even more local families and changing more local lives.

With gratitude,

Joel Handorf
Chairman of the Board

Tony Stieritz
CEO
**WHAT OUR STAFF & VOLUNTEERS ACCOMPLISHED IN 2019**

<table>
<thead>
<tr>
<th>Hours of Translation Services</th>
<th>Support to 177 Caregivers</th>
<th>Effective Consultations to Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>10,791</td>
<td></td>
<td>1,086</td>
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<tr>
<td>AccuracyNow Language Services</td>
<td>Caregiver Assistance Network</td>
<td>Early Childhood Mental Health</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Meals &amp; Powerpack Meals</th>
<th>Meals to Clark, Champaign &amp; Logan Counties</th>
</tr>
</thead>
<tbody>
<tr>
<td>248,655</td>
<td>4,169,800</td>
</tr>
<tr>
<td>Food for All</td>
<td>Second Harvest Food Bank</td>
</tr>
<tr>
<td>Provided in Clermont, Brown, Adams, Highland and Clinton Counties</td>
<td>to school children in Hamilton County</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Therapy Sessions</th>
<th>Senior Companions &amp; Foster Grandparents Served</th>
<th>Parishioners &amp; Community Members Served</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,607</td>
<td>121</td>
<td>2,989</td>
</tr>
<tr>
<td>Mental Health Counseling</td>
<td>Senior Corps</td>
<td>Parish Outreach</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Support to 124 Clients</th>
<th>Case Services</th>
<th>Class Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>124</td>
<td>352</td>
<td>82</td>
</tr>
<tr>
<td>Post-Adoption Services</td>
<td>Immigration Legal Services</td>
<td>Parent Education</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Resettlement of 66 Refugees</th>
<th>Employment to 91 Refugees</th>
<th>Emergency Assistance to 2,182 Immigrants</th>
<th>Health Fair Participants</th>
<th>Adults &amp; Youth in Our Education Classes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refugee Resettlement Services</td>
<td>Refugee Resettlement Services</td>
<td>2,274</td>
<td>686</td>
<td></td>
</tr>
</tbody>
</table>

|                          |                          | 686                                      |                           |                           |
|                          |                          | Adults & Youth in Our Education Classes  |                           |                           |
|                          |                          | Su Casa Hispanic Center                  |                           |                           |
Join our community of solidarity with your time, donations and prayerful support.

**GIVE HOUSEHOLD ITEMS**
Welcome refugees in taking their first steps toward the American dreams by donating grocery store gift cards or Metro Bus passes which offsets transportation costs for classes, medical appointments, interviews and jobs. Call 513-241-7745 to learn more.

**GIVE YOUR TIME**
Volunteers assist Catholic Charities to serve more. Call 513-241-7745 and ask for Volunteer Services or visit www.ccswoh.org.

**PRAY FOR US**
We appreciate your prayers as we work tirelessly to serve our brothers and sisters of all faiths across Southwestern Ohio.

**GIVE WISELY**
Catholic Charities Southwestern Ohio is a Better Business Bureau Accredited Charity. As a 501(c)(3) charity, all gifts are tax deductible. Consider the many options for giving:

**ONLINE:** Go to www.ccswoh.org/donate to make a safe and secure donation simply.

**CASH/CHECKS:** Donations are appreciated. Mail your check to: Catholic Charities Southwestern Ohio, Mid-Pointe Tower 7162 Reading Road, Suite 600, Cincinnati, OH 45237

**STOCKS & SECURITIES:** Gifts of appreciated stock may result in tax savings for you. Give your broker the following information to credit our account Z50-057029 for Catholic Charities Southwestern Ohio. Our broker is Fidelity, DTC 0226. Contact our Director of Mission Advancement for more instructions or questions at 513-672-3710.

**PLANNED GIFTS:** To support future generations, name Catholic Charities Southwestern Ohio as a beneficiary of your will, trust, retirement account or insurance policy. Your legacy gift will be recognized when you inform Catholic Charities that you included the agency in your estate plans. You will be welcomed into the Gressle Guild.

**MATCHING GIFTS:** Ask your employer if a matching gift program is offered. You may able to double or triple your generosity with a matching gift.

**CHARITABLE GIFT ANNUITIES:**
Make a gift and receive steady payments in return. Your annuity payments will not be affected by economic downturns and will continue for life.

**CORPORATE GIVING:** Support the communities where they do business and where their employees and customers live. Sponsor an event or provide volunteers for a project.

**TRIBUTE GIFTS:** Donate in honor or in memory of a loved one or celebrate a special occasion. We send a card on your behalf, and your gift will be recognized in our Blessings newsletter.

As a generous benefactor, you have unique priorities and reasons for giving. We appreciate your support and will respect special directions. For answers to your questions about giving, Dan Sarell, Director of Mission Advancement, is at your service at 513-672-3710 or dsarell@ccswoh.org.
The circumstances and experiences of those seeking asylum and refuge within the United States are often colored by chaos, uncertainty, apprehension and fear. It is easy to imagine the assault to the senses when first stepping off the plane after landing where everything is different. The smells in the air, the clothes worn, the architecture, the traffic noise and even what’s considered polite or rude. All of it comes at once in a rush to make clear how very different this new home is.

Like a quieting force to calm a raucous sea, Sr. Beth Heizer, Sister of Mercy, is a smart, organized and steady presence serving refugees and asylees in a volunteer capacity for Catholic Charities’ Immigration Legal Services. And, as is often the case, it is a string of circumstances that have led her to this particular nexus to share her plentiful gifts with others and share in God’s love.

She is highly educated holding two masters degrees, one in theology and another in pastoral counseling. She specialized in helping trauma victims—even opening her own semi-private practice to do so. But then trauma entered Sr. Beth’s life in a very personal way when she received a frightening blood cancer diagnosis in 2016.

Able to beat the cancer back into a state of remission, but left with less energy than before, Sr. Beth was being led by God somewhere new.

In 2017 Sr. Beth began volunteering a couple days a week as a receptionist for Catholic Charities Southwestern Ohio. And though certainly physically taxed by the treatments, her love for God and her desire to serve was as energetic and vivacious as ever. She soon wanted to do more.

As a receptionist, Sr. Beth enjoyed working directly with clients, offering guidance and being a much appreciated listening ear—a calming and reassuring presence in a scary and overwhelming situation. Her talents and skills were valued by those she helped and coworkers alike. It took little time to realize that, apart from her clerical skills, she had much more to give.

After being encouraged by her supervisor to do so, Sr. Beth began the demanding process of becoming an accredited Department of Justice (DOJ) Recognized Partial Representative. This DOJ designation allows Sr. Beth, in an official capacity, to navigate refugees and asylees through the citizenship process—a system filled with complicated requirements, intimidating fees and lots and lots of red tape.

It is widely known that treatments to fight cancer negatively impact the immune system leaving individuals more susceptible to infection, and Sr. Beth is no exception. Certainly, no one could ever blame her for quitting her work to protect her own health with COVID-19 presenting an even greater threat for individuals such as Sr. Beth.

But she hasn’t quit. There is too much to do to stop now. Working from home, relying more on email and meeting colleagues in the office parking lot for document drops and exchanges are but a few of the workarounds being employed.

When asked why she pushes on, Sr. Beth says, “We are a nation of immigrants and the statue of liberty symbolizes that welcoming—give me your tired, your poor, your huddled masses yearning to breathe free—and as a Sister of Mercy I’m especially drawn to helping people who are poor.”
Druann Kendrick’s indomitable spirit and energy have been helping fuel Catholic Charities Southwestern Ohio’s Food for All program since its inception in 2016. Back in the planning stages, even before the first family was served, Druann was there ready to help wherever she was needed.

Like many areas of rural Ohio, food deserts were, and continue to be, a problem for the residents of Brown County and beyond. Lack of public transportation and a dearth of grocery stores present difficult challenges for many people in the area. But where many see only obstacles, Catholic Charities and volunteers like Druann, see solutions.

Residents can’t hop on a bus to go downtown to the food bank, so Catholic Charities and affiliated partners teamed up to bring the food to them beginning in April of 2016. When the Ripley Catholic Church didn’t have enough parking, the Methodist Church, where Druann attends, stepped in to help. And when the clients started to get antsy and bored waiting for their turn to select from the offerings provided, Druann started bringing classic children’s movies to keep everyone entertained.

The coming of the COVID-19 pandemic was no different. It was an obstacle, yes, but it gave Catholic Charities the opportunity to evaluate and improve operations. In order to protect the families served, the volunteers and every single person involved, there is no more “shopping the pantry.” The operating model has shifted to a drive-through approach allowing for a greater degree of efficiency and convenience for everyone involved. The packing and unpacking of the food is streamlined, names are taken, trunks are popped, food gets dropped and off they go back to their homes to start planning dinner.

Druann, who calls herself a “floater” in the operation, and others start to tear down and clean up until next month’s return. Being a floater means being where you’re needed and it’s not a glamorous job: first one there, last one to leave, putting out proverbial fires and cleaning up non-proverbial messes. But it’s the drive to help that keeps her going. In fact, it makes her rather unstoppable.

Everyone in Druann’s pantry line gets served, and they’ve never run out of food. The current public health crisis has brought more clients, more cars in the line. Druann and Catholic Charities’ Food for All program, stay until every last one has been served. There’s always a way to help one more family, fill one more empty belly, warm one more heart. If the saying, “where there’s a will, there’s a way” is true, then Druann and Catholic Charities will forge the way. Because, as Druann Kendrick will tell you, “I’ve always believed you should be able to do one more thing. I’m always trying to get one more thing done.”

“There’s always a way to help one more family, fill one more empty belly, warm one more heart.”
Woven into the personhood of Debbie Eaton is an ever-parched thirst for justice and the impetus to help bring it about. Where others might be tempted to throw their hands up in despair when confronted by the seemingly insurmountable problems of the world, Debbie says, “Do you know the story about the man who flings the starfish back into the sea? You can’t solve all the world’s problems, but you can help that one person in front of you now.”

So, that’s what Debbie did.

Several years ago, when the evening news showed lifeless bodies of children washed up on foreign shores, Debbie’s heart was broken as the US implemented sweeping limitations to those seeking asylum from areas ravaged by unimaginable violence and political instability. Debbie could not change the laws or write national policy. She could not single handedly scoop up the multitudes of scared families from their waterlogged boats and bring them to safety. But she could help the refugees and asylees who were here now. She could make a world of difference for them.

With that, Debbie Eaton called Catholic Charities and got down to work.

At first, it was a weekly computer class that Debbie taught to refugee and asylee clients. During the two-hour sessions, they’d learn how to make documents, how to use search engines and apply for jobs online. Some were only there for a few sessions, others remained for much longer.

To keep her longer-term students engaged and learning, she helped freshen the curriculum adding life-skills components to the class: how to find bus schedules, what’s on sale at the grocery, how to study for the driver’s license test, local geography and history, too.

When she found out her clients needed help with tax preparation, she became certified in tax preparation. When she learned her clients’ children were hoping to get summer jobs, she taught a resume class to teenagers at Withrow High.

Debbie Eaton organizes and leads field trips for her students to explore their new homes, acts as a mentor for two young mothers from Rwanda, and uses her French to help her African clients with their English. She can always be counted on to step up wherever she is needed, ever ready to adapt to the changing needs of those she serves.

With COVID-19, those adaptations mean scanning and emailing tax documents that were once hard copies in hand. Conversations that were in person are now held over the phone and Debbie is currently working out a plan for social-distancing mentoring (hint, it involves coffee and cafe tables in the front lawn). Even when situations are unpredictable and frightening—and a pandemic certainly counts—there are solutions to be found.

There is always a way to help that person that God has put in your path. Debbie, along with everyone at Catholic Charities, will always find a way.
LEADERSHIP

ARCHBISHOP OF CINCINNATI
Most Rev. Dennis M. Schnurr, Archbishop of Cincinnati

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Claver Pashi, PhD
Khem Rimal
Katherine Sheridan, MD
Jacqueline Rioja Velarde
Jim Wahl

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Ted Bergh, Chief Executive Officer
Tony Stieritz, Chief Operations Officer
Ross Hallman, Chief Financial Officer
Dan Sarell, Director of Mission Advancement
David Taylor, Director of Marketing & Communications

OFFICES
Cincinnati, Hamilton, Springfield

COMMUNITY PARTNERS
4C for Children
A Better Approach to Memory Care
AARP
Adams County Fairgrounds
American Red Cross
Archdiocese – Office of African American Catholic Ministries
Archdiocese of Cincinnati – CISE
Archdiocese of Cincinnati Worship
Archdiocese of Cincinnati Hispanic Ministry Office
Archdiocese of Cincinnati Immigration Task Force
Archdiocese of Cincinnati Social Action Office
The Barrington of Oakley Bayley Place
Beechacres
Bellamine Chapel
Bhutanese Community of Cincinnati
Blanchester Church of Christ
Buckeye Home Health Care
Butler County United Way CareSource
Catholic Charities USA
Catholic Conference of Ohio
Catholic Ministries Appeal
Centenary United Methodist Church
The Center for Closing the Health Gap
Center For Closing The Health Gap
Charitable Computing Ministries (St. Susanna)
Chesterwood Village
Church of the Resurrection (Bond Hill)
Cincinnati Children’s Hospital
Cincinnati Compass
Cincinnati Dental Society’s Oral Health Foundation
Cincinnati Health Department
Cincinnati Leadership Institute
Cincinnati Police Department
Cincinnati Public Library
Cincinnati Public Schools
Cincinnati Reds
Cincinnati State Technical & Community College
Cincinnati USA Regional Chamber
Cincinnati VA
CincySmiles Foundation
City of Cincinnati CityLink
Clark County Children’s Advocacy Center
Clermont County Veterans Service Commission
Community Link
The Community of the Good Shepherd
Co-op Cincy Corporation for National and Community Service
Council on Aging of Southwestern Ohio
Deupree House
Ethicon Endo-Surgery, Inc. Johnson & Johnson
Fairfield City School District
Feeding America
Freestore Foodbank Inc.
Global Music and Wellness
Greater Life Assembly Church
Hamilton City School District
Hamilton County Job & Family Services
The Healthcare Connection Inc
Healthy Moms & Babes
Hospice of Cincinnati
Immaculate Heart of Mary Catholic Church
Immanuel Lutheran School
Islamic Center of Greater Cincinnati
Jewish Community Relations Council
Jewish Family Service
Journey to Hope
The Law Practice of Dennison Keller
Legal Aid Society of Southwest Ohio
LifeSpan
Lee Sivitz, author
Luxottica-One Sight
Mallard Cove Senior Living
Metro
Metropolitan Area Religious Coalition of Cincinnati (MARRC)
Middletown City School District
Middletown Hospice
Middletown Senior Center
MindPeace
Molina Healthcare of Ohio
Mt. Healthy City Schools
National Council for Behavioral Health
Newcomers Transitions Program
Ohio Access to Justice Foundation
Ohio Board of Job and Family Services
Ohio Department of Mental Health and Addiction Services
Ohio Justice and Policy Center
Our Harvest Cooperative
Our Lady of the Rosary Catholic Church
Our Lady of the Visitation Catholic Church
Catholic Charities Southwestern Ohio is committed to the highest standards of good stewardship and accountability. An independent accounting firm overseen by the Finance Committee of the Board of Trustees conducts an annual audit of Catholic Charities finances. Funds received by Catholic Charities are carefully monitored to ensure their use complies with the donor intent. A BBB Accredited Charity that meets the Better Business Bureau’s 20 Standards for Charity Accountability, Catholic Charities complies with all Federal, State and Local laws regarding discrimination.

### Operating Highlights

Donations from individuals, groups, organizations, foundations and corporations offset operating costs. This support ensures Catholic Charities can continue in serving the poor and vulnerable. Audited financial statements are available online or upon request. Fiscal Highlights Years Ended December 31 2019 and 2018 (Audited).

#### Revenue

<table>
<thead>
<tr>
<th>Description</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donated food for distribution</td>
<td>$8,847,685</td>
<td>$8,036,091</td>
</tr>
<tr>
<td>Governmental grants and program fees</td>
<td>$2,496,148</td>
<td>$2,534,329</td>
</tr>
<tr>
<td>Donations, grants, and planned giving</td>
<td>$1,995,471</td>
<td>$1,798,947</td>
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<tr>
<td>United Way</td>
<td>$607,263</td>
<td>$737,901</td>
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<tr>
<td>Catholic Ministries Appeal</td>
<td>$531,363</td>
<td>$536,071</td>
</tr>
<tr>
<td>One Faith, One Hope, One Love</td>
<td>$733,343</td>
<td>$1,061,193</td>
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<tr>
<td>Investment Income</td>
<td>$136,463</td>
<td>$178,207</td>
</tr>
<tr>
<td>Special Events, Other Revenue &amp; Support</td>
<td>$532,189</td>
<td>$469,470</td>
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<tr>
<td><strong>Total Operating Revenue</strong></td>
<td><strong>$15,879,925</strong></td>
<td><strong>$15,352,209</strong></td>
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#### Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food Bank</td>
<td>$9,865,983</td>
<td>$9,909,113</td>
</tr>
<tr>
<td>Mental Health &amp; Family Services</td>
<td>$825,560</td>
<td>$1,323,525</td>
</tr>
<tr>
<td>Refugee &amp; Immigrant Services</td>
<td>$2,098,008</td>
<td>$2,039,360</td>
</tr>
<tr>
<td>Senior Services</td>
<td>$788,775</td>
<td>$783,609</td>
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<tr>
<td>Language Services</td>
<td>$457,228</td>
<td>$223,711</td>
</tr>
<tr>
<td>Management and General</td>
<td>$1,152,931</td>
<td>$1,019,779</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$493,422</td>
<td>$529,317</td>
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<tr>
<td><strong>Total Operating Expenses</strong></td>
<td><strong>$15,681,907</strong></td>
<td><strong>$15,828,414</strong></td>
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</table>

#### Total Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>$6,706,391</strong></td>
<td><strong>$7,419,083</strong></td>
</tr>
</tbody>
</table>

Oxford United Methodist Church
Paramount Advantage
Prairie View Apartments
Prevent Blindness Ohio
Princeton City Schools
Rahma Community Services
Refugee Connect
The Salvation Army
Society of St Vincent De Paul
St Clement School
St. Aloysius Catholic Church (Shandon)
St. Anthony Catholic Church (Madisonville)
St. Antoninus Catholic Church
St. Bartholomew Catholic Church
St. Clement Catholic Church
St. Columbille Catholic Church
St. Dominic Catholic Church (Delhi)
St. John the Baptist Catholic Church (Dry Ridge)
St. John the Evangelist Church (West Chester)
St. Joseph Catholic Church
St. Julie Billiart Catholic Church
St. Leo The Great Catholic Church
St. Mary Catholic Church (Bethel)
St. Monica-St. George Catholic Church
St. Susanna Catholic Church
Sts. Peter & Paul Academy
Syrian American Foundation
Talawanda School District
Tristate Trauma Network
UC Health
United Way Of Clark, Champaign and Madison Counties
United Way Of Greater Cincinnati
United Way of Logan County
US Conference of Catholic Bishops
WIN
YWCA Alliance Immigrant Women
YWCA Greater Cincinnati

**ACCRREDITATIONS**

Better Business Bureau
Council on Accreditation
Ohio Association of Food Banks
Ohio Department of Mental Health & Addiction Services
The Father Francis Gressle Guild honors Catholic Charities’ first director while ensuring its mission continues in the years to come. Consider joining the Gressle Guild by including Catholic Charities Southwestern Ohio in your estate plans and letting us know.

**FATHER FRANCIS GRESSLE GUILD**

“May the God of peace ...furnish you with all that is good, that you may do his will.”

–Hebrews 13:20-21

The Father Francis Gressle Guild honors Catholic Charities’ first director while ensuring its mission continues in the years to come. Consider joining the Gressle Guild by including Catholic Charities Southwestern Ohio in your estate plans and letting us know.

**PERPETUAL LIGHT SOCIETY**

Estate of John and Joan Scahill

**FR. FRANCIS GRESSLE GUILD (LEGACY) MEMBERS**

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Peggy Holliday
Karen Hulefeld
Chad and Susan Husting
Angela Jackman
Jeanne Bookwalter Trust
Jones Family Charitable Fund
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Joseph M. and Jean F. Melia Family Trust
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Charles and Eloise Jung
Steve and Kathy Jung
Dave and Kathy Kammerer
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The Estate of Olga Kanuschak
Clare Kathmann
Peter Kauffman
Barbara and Bill Keck
Pat and Sue Keefe
Arleene Keller
Ruth Keller
James and Carol Kelly
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