We often receive calls to the church office about ways to make year-end donations through appreciated assets. Here is a summary of options that may be of interest to you:

Gifts of Appreciated Stock - With the recent rebound in the market, many in our congregation have gains in stock investments. If you have stocks, bonds, or mutual funds that are worth more than you paid for and you've held them for more than one year, you can give appreciated shares directly to St. Andrew's. Doing so will help you avoid the capital gains tax upon sale.

Consider setting up a CGA (Charitable Gift Annuity) – With a CGA, you can help your favorite charity, get a deduction now, and retain an income stream from your gift**.** Rates on CGAs are more than double certificate of deposit or fixed income rates. For those who are planning to give at death, you can give now and receive a lifetime payment. For a 68-year-old, the annual income rate is 5.5%.

Donations from IRA's – If you are at least 70 1/2 you can take advantage of the extension of IRA Charitable Rollovers for 2008 and 2009 that Congress passed in their recent bail-out plan. You can reduce your taxable income that would be otherwise taxable at withdrawal by gifting up to $100,000.

Beat high taxes by giving through your business – Business owners, did you know you can give a full or partial interest in your business to a St. Andrew's Giving Fund now for substantial tax savings? And you will still be able to maintain control over your company while helping ministries when they need it most. You can name your Giving Fund as a charitable shareholder and experience a lower overall tax within the company (if it's a pass-through entity) or personally (if it's a C-corporation).

For questions or additional support, please contact Shawn Reilly in the church office. He can be reached at 949.574.2224 or shawn@sapres.org.

Stock transfer forms are now available online:
http://www.sapres.org/resources/giving/

We strongly urge that you consult with your attorney, financial advisor and/or tax advisor to review and approve this educational information. This information is intended to be broadly educational in nature with reference to information you may have concerning your situation. We will gladly work with your independent advisors with full confidentially to assist in any way.