

capital campaign update

*A Christmas Letter from
The Rev. James B. Cook, Rector*

Dear Friends,

As we gather to celebrate Christmas, I am always drawn to the often-over-looked Joseph in the nativity story. Usually depicted as a quiet old man with a walking stick, Joseph plays a key role in helping bring God into this world through the birth of Jesus. Not only was he faithful to his wife and child, he was courageous in his response to a situation beyond his design or control. He said, "I WILL!" so many different times because he saw the promise of what God was doing in the midst of his life and the lives of those he loved.

His story is not unlike our story at St. Mark's. God is doing something new in our midst, and we have many opportunities to say "I WILL!" with courage and trust like Joseph. Thanks to the faith of those who have gone before us, we have been enjoying a new youth center and gymnasium this year that not only serves our church and school but also serves our neighbors. The walls of the new chapel – a 24-hour-a-day, seven-day-a-week quiet place of peace and prayer – will soon be standing alongside our new church and school administration building. Our campus will finally have a "front door" and a secured site that ensures everyone's safety.

These buildings, however, could not be

standing without the "I WILL!" commitments from those listed in the pages that follow. Like Joseph, these faithful people – from our staff and students to our Parents' Association

members and parishioners -- have made a promise to fund a future for St. Mark's that enables us to serve as a beacon of faith, hope and light. Their response to God's design for this community is as necessary as Joseph's response so long ago.

During this Christmas Season, I encourage you to join Joseph and all of those listed in these pages who have said, "I WILL!" Thanks to the

faith of many, "WE WILL!" build this new campus at St. Mark's, one commitment at a time.

If you have not made a pledge, please consider making one now. If you have already made one, thanks! And, if you feel you can do more, please let us know. You can call the campaign office at (561) 622-1504, ext. 232 or email: wewill@stmarkspbg.org. And, of course, I am available to speak with you anytime.

See you Sunday . . . and Christmas, too!

A handwritten signature in cursive script that reads "Jim".

Celebrating our Campaign Donors as of Nov. 30, 2011



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(Donors \$250,000 to \$1 million +)

Anonymous

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Annette and Sid Stubbs

Leadership Gifts

(Donors \$150,000 - \$249,999)

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Anonymous

Anonymous

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 Yackira Charitable Fund
 Ms. Nancy A. Yonkers
 Ms. Deborah A. Zolla

*List is as of Nov. 30, 2011.
 Every effort has been made to ensure the
 listing is accurate. If there is an
 inadvertent error or omission, please
 accept our apology and call the Capital
 Campaign Office at (561) 622-1504 ext.
 232.*

Year-end tax strategies for charitable contributions

If you are over age 70 ½, you can make a tax-free gift to the campaign direct from your IRA.

The Pension Protection Act of 2006 has been extended through Dec. 31, 2011. Between now and the end of the year you can transfer money direct from your IRA to St. Mark's, and you will not have to pay any income tax on the transfer!

Gifts can be in any amount up to \$100,000; if married, each spouse is eligible to make an IRA transfer to St. Mark's (\$200,000 maximum for a married couple).

You do not have to itemize your deductions to take advantage of this opportunity.

If you don't need the income from your IRA this year, but must take a distribution, you can satisfy the distribution requirement with the transfer of a gift to St. Mark's and save on taxes.

If you think a direct IRA transfer is an effective way for you to make a gift to the WE WILL! Build in Faith campaign this year, please talk with your financial advisors and then contact your IRA custodian to transfer the desired gift amount. Remember, gifts must be made by the custodian or trustee of your IRA account—you may not make it yourself. The Campaign Office staff (561-622-1504, ext. 232) can assist you with arrangements if you like.



Christmas pageants and other church and school productions will be extra special in the new St. Mark's Hall auditorium.

Your gift may entitle you to a charitable-contribution deduction against your income tax, if you itemize deductions.

The actual cost of your donation is reduced by your tax savings. For example, if you are in the 33% tax bracket, the actual cost of a \$100 donation is only \$67 (\$100 less the \$33 tax savings). As your income tax bracket increases, the real cost of your charitable gift decreases, making contributions more attractive for those in higher brackets. The actual cost to a person in the lowest bracket, 15%, for a \$100 contribution is \$85. For a person in the highest bracket, 35%, the actual cost is only \$65. Not only can the wealthy afford to give more, but also they receive a larger reward for giving.

A contribution to a qualified charity is deductible in the year in which it is paid.

Putting the check in the mail to the charity constitutes payment. A contribution made on a credit card is deductible in the year it is charged to your credit card, even if payment to the credit card company is made in a later year.

If the stock market has been good to you ...

You can receive a charitable deduction for the donation of appreciated stock, based on the fair market value on the date of the gift. Plus, you avoid federal capital gains tax that would otherwise be due when you sell the stock.

If the market hasn't been good to you ...

You can take a capital loss by selling the stock and donating the proceeds to the WE WILL! Build in Faith campaign. You get credit for both the capital loss and the contribution.

Please note: the information above does not constitute legal advice and is not to be construed as legal advice in any manner. Due to the complex nature of these donations, professional tax and legal advice is a necessity, so please consult your attorney or tax advisor.

Need more information about how you can help the

WE WILL! Build in Faith Campaign?

Contact the campaign office at (561) 622-1504, ext. 232; email wewill@stmarkspbg.org; or visit www.stmarkspbg.org/campaign/