

# The Basics of Giving Appreciated Securities to St. Mary of the Lake



St. Mary of the Lake has partnered with the Catholic Community Foundation of Minnesota (CCF) to process gifts of appreciated securities. If you plan to make a gift of stock or mutual fund shares, **please contact the parish office to inform St. Mary's parish staff of your gift intentions:** type of stock, number of shares, and designated purpose for your gift (if any). St. Mary staff will provide you with instructions for completing your gift.

## Why Give Stock?

Giving long-term appreciated stock — stock that you've held for more than one year — to charity is a smart way to give for three reasons:

- 01** When the market is strong, the value of your gift is higher. Simply put, you have more to give.
- 02** You can give up to 30% more by avoiding capital gains tax on stock when you gift it to a charity or donor advised fund. This is especially beneficial when the stock has experienced significant growth.
- 03** You also receive an income tax deduction for the full value of the donation up to 30% of your adjusted gross income. Work with your tax advisor to determine further benefits.

## Why Give Now?

The market doesn't perform according to calendar dates. Why should your giving? For appreciated assets, the best time to give is when you feel they've appreciated enough and can maximize your charitable giving. Don't let December 31 make that decision.

While many people wait until the end of the year to make philanthropic gifts, now might be an ideal moment to capture appreciated stock prices.

In these ways, a gift of appreciated stock can be more advantageous to both the donor and the benefiting charity than a simple gift of cash.

## Learn More or Give Today

To learn more or make a gift of stock to the Church of St. Mary of the Lake, please contact:

Mary Scherping: [mscherping@stmarys-wbl.org](mailto:mscherping@stmarys-wbl.org)  
651-429-7771 (select option '1')

*We advise you to seek your own legal, tax, and financial advice in connection with gift and planning matters. The Catholic Community Foundation of Minnesota and its staff do not provide legal, tax, or financial advice.*



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