

St. Brendan the Navigator Parish



August 21, 2022

Belfast ~ Camden ~ Rockland ~ Islesboro ~ North Haven
~ Vinalhaven ~ St. Dismas Catholic Community (Maine State Prison)



21st Sunday

I N O R D I N A R Y T I M E

[Jesus] answered them, "Strive to enter through the narrow gate for many, I tell you, will attempt to enter but will not be strong enough." - Lk 13:24

Weekend Mass Schedule

(For weekend live stream schedule see p.3)

SATURDAY

4:00pm Our Lady of Good Hope, Camden

4:00pm St. Francis of Assisi, Belfast

6:00pm St. Bernard, Rockland

SUNDAY

8:00am St. Bernard, Rockland

8:30am St. Francis of Assisi, Belfast

11:00am Our Lady of Good Hope, Camden

11:00am St. Bernard, Rockland

Sacrament of Reconciliation (Confession)

Half hour before weekend Masses
or by appointment, call 236-4785.

Plus, priests are available during
scheduled Adoration times on Monday,
Wednesday and Thursday evenings.

Adoration & Mass During the Week

MONDAY LIVE STREAM from
Our Lady of Good Hope:
Adoration 5:30pm, Mass 6:30pm

TUESDAY:
8:00am Mass at St. Bernard

WEDNESDAY
—8:00am Mass at Our Lady
of Good Hope, Camden
—At St. Francis of Assisi in Belfast,
Adoration 5:30pm, Mass 6:30pm

THURSDAY LIVE STREAM from St. Bernard
Adoration 5:30pm, Mass 6:30pm

FRIDAY LIVE STREAM Mass 8am from St. Francis



Church Doors are open in all three churches from 12pm-3pm, Monday-Friday

SUMMER ISLAND SCHEDULE JULY 2 - SEPT 3

St. Mary of the Isles, Islesboro, Saturday: 9:00am

Vinalhaven at Union Church, Saturday: 9:00am

North Haven at Village Episcopal Church, Saturday: TBA

This Week at St. B!

BELFAST KNIGHTS OF COLUMBUS BREAKFAST AUG. 21ST

Knights of Columbus—William S. Brannagan Council 3942 will be **serving breakfast on Sunday, August 21, 2022 after the 8:30am Mass at St. Francis in Belfast.** On the menu will be our World Famous potatoes, pancakes, scrambled eggs, French toast, bacon, sausage and grits. This month's proceeds will help to support a parish priest in Santiago, Chile, Fr. Juan Ignacio Ovalle. We are looking forward to seeing you!



The William S. Brannagan Council 3942 meets the 2nd Wednesday of the month after the 6:30pm Mass at St. Francis church hall. Grand Knight Gary Boynton can be reached at kofccouncil3942@gmail.com or <https://www.kofc3942.org/>

ST. BERNARD OF CLAIRVAUX

*Abbot & Doctor of the Church
Feast Day: August 20th*

St. Bernard was born of noble parentage in Burgundy, France, in the castle of Fontaines near Dijon. Under the care of his pious parents he was sent at an early age to a college at Chatillon, where he was conspicuous for his remarkable piety and spirit of recollection. At the same place he entered upon the studies of theology and Holy Scripture. After the death of his mother, fearing the snares and temptations of the world, he resolved to embrace the newly established and very austere institute of the Cistercian Order, of which he was destined to become the greatest ornament. He also persuaded his brothers and several of his friends to follow his example. In 1113, St. Bernard, with thirty young noblemen, presented himself to the holy Abbot, St. Stephen, at Citeaux. After a novitiate spent in great fervor, he made his profession in the following year. His superior soon after, seeing the great progress he had made in the spiritual life, sent him with twelve monks to found a new monastery, which afterward became known as the celebrated Abbey of Clairvaux. St. Bernard was at once appointed Abbot and began that active life which has rendered him the most conspicuous figure in the history of the 12th century. He founded numerous other monasteries, composed a number of works and undertook many journeys for the honor of God. Several Bishoprics were offered him, but he refused them all. The reputation of St. Bernard spread far and wide; even the Popes were governed by his advice. He was commissioned by Pope Eugene III to preach the second Crusade. In obedience to the Sovereign Pontiff he traveled through France and Germany, and aroused the greatest enthusiasm for the holy war among the masses of the population. The failure of the expedition raised a great storm against the saint, but he attributed it to the sins of the Crusaders. St. Bernard was eminently endowed with the gift of miracles. He died on August 20, 1153.



FROM: https://www.catholic.org/saints/saint.php?saint_id=559

IMAGE: [https://commons.wikimedia.org/wiki/File:Michael_Willman_Opus_Magnum_2019_P60_Vision_of_St_Bernard_of_Clairvaux_\(before_1682\).jpg](https://commons.wikimedia.org/wiki/File:Michael_Willman_Opus_Magnum_2019_P60_Vision_of_St_Bernard_of_Clairvaux_(before_1682).jpg)

File:Michael_Willman_Opus_Magnum_2019_P60_Vision_of_St_Bernard_of_Clairvaux_(before_1682).jpg

*The sanctuary candle at
St. Francis of Assisi this week is
for Herbie & Ella Daigle
By Ron, Janice & Emma Clark*



MASS SCHEDULE & INTENTIONS

(Mass times may change and intentions may need to be rescheduled)
LS indicates Live Stream

Saturday, August 20, 2022 – Vigil: Twenty-First Sunday in Ordinary Time			
9:00am	St. Mary's Islesboro	Msgr. Stefanko	Carolyn Hager by Lucie Holmes
9:00am	Vinalhaven	Fr. Nathan	All Souls by the parish
4:00pm	St. Francis	Msgr. Stefanko	Living Intention for 15th Anniv Ordination Fr. Nathan by Ron, Janice & Emma Clark
4:00pm	Our Lady of Good Hope	Fr. Nathan	James and Joan Grant by Pat & John Gibbons
6:00pm	St. Bernard	Fr. Nathan LS	Christine Berger by Marilyn & Mike Lustgarten
Sunday, August 21, 2022 – Twenty-First Sunday in Ordinary Time			
8:00am	St. Bernard	Fr. Nathan	June Steenbergh Hoyt by Kate Hoyt
8:30am	St. Francis	Msgr. Stefanko LS	Gary Witt by Elaine Witt
11:00am	Our Lady of Good Hope	Msgr. Stefanko	Souls in Purgatory by The Brownawell Family
11:00am	St. Bernard	Fr. Nathan	Pro Populo
Monday August 22	OLGH 6:30pm	Fr. Nathan LS	Katharina and Franz Pietsch by the family
Tuesday August 23	St. Bernard 8:00am	Fr. Nathan	John Nolan by Siobhan and Alex Gilmore
Wednesday August 24	OLGH 8:00am	Fr. Nathan	Elizabeth & Justin McCarthy by Anne Cleveland
	St. Francis 6:30pm	Fr. Nathan	Desmond & Moira Bardon by David Bardon
Thursday August 25	St. Bernard 6:30pm	Fr. Nathan LS	Patricia McFadden by Carol Moran
Friday August 26	St. Francis 8:00am	Fr. Nathan LS	Living Intention Mass for Fr. Bob Vaillancourt by Hector & Kathy Pietra-Santa
Saturday, August 27, 2022 – Vigil: Twenty-Second Sunday in Ordinary Time			
9:00am	St. Mary's Islesboro	Fr. Nathan	All Souls by the parish
9:00am	Vinalhaven	Msgr. Stefanko	All Souls by the parish
4:00pm	St. Francis	Msgr. Stefanko	Pro Populo
4:00pm	Our Lady of Good Hope	Fr. Nathan LS	Charlotte Iserbyt by Paulette & Russell Spera
6:00pm	St. Bernard	Fr. Nathan	Ray Comeau by Daughters of St. Bernard
Sunday, August 28, 2022 – Twenty-Second Sunday in Ordinary Time			
8:00am	St. Bernard	Fr. Nathan	Lisbaris Arce de Brand by Liz Freyenhagen
8:30am	St. Francis	Msgr. Stefanko	In Thanksgiving for Safe Return for Fr. Hyacinth's Family and Villagers by the Belfast Knights of Columbus
11:00am	Our Lady of Good Hope	Msgr. Stefanko LS	Barbara Souther by Carole Howland
11:00am	St. Bernard	Fr. Nathan	Maria Snow by Rebecca Snow

WEDDING BANNS

II. Isaac Milton Young and Alyssa Mary Pfannenstiel



AROUND THE PARISH

THE ROCKLAND KNIGHTS

Breakfast, Aug. 28th

The Rockland Knights will hold their monthly breakfast after the 8am Mass on Sunday, August 28th, please join us! All proceeds will be donated to support The Rockland District Nurses Association. The Rockland Knights - Limerock Council 136 meets the 3rd Thursday at 7pm in Grispi Hall, at St. Bernard's Church, Rockland. The Grand Knight is Kevin Bailey and he can be reached at (978) 404-1594 or info@kofc136.stbrendanparish.net
Website: <https://stbrendanparish.net/knights-of-columbus-rockland>



**KNIGHTS
OF COLUMBUS**
IN SERVICE TO ONE. IN SERVICE TO ALL.



Knights Helping Neighbors

The Rockland Council has implemented a program for our members, widows of our members, and parishioners. We will donate labor to help those who need help around their homes and are unable either financially or physically to do the work. This will be for smaller inside house tasks and yard projects. We will start on a trial basis to see what the need is within our parish. To see if we can help you, contact John Ordway at ph#404-615-4256 or email jcmenterpr@hotmail.com.



DAUGHTERS OF ST. BERNARD MEETING SEPT. 2ND

The Daughter's of St. Bernard will resume meeting in September. We will meet in the Sacred Heart Center on September 2nd at 1:00pm. Looking forward to welcoming back our 7 new members. Election of Officers will take place and discussion about providing desserts for the church picnic.



IGNATIAN SPIRITUAL EXERCISES RETREAT

The Ignatian Spirituality Partnership of Maine invites you to a Retreat in Everyday Life! In this retreat, the Ignatian Spiritual Exercises are experienced over a period of 9 months. The prayers, meditations and reflections lead you to contemplate various aspects of your own life as well as the life, passion and resurrection of Jesus. You will receive spiritual tools to last a lifetime. It's an adventure, one which is unique to each person.

The retreat includes:

- Materials for daily prayer & reflection, the crux of the retreat
- Group meetings online from 6:30 - 8:30 pm on the first Wednesday of the month from October 2022 through June 2023
- Monthly meetings with a spiritual guide and sharing in small groups

Applications are being accepted through early September, or until the retreat is full. Learn more and apply at IgnatianME.org



THAT MAN IS YOU!

That Man is You! has concluded its Saturday morning program at Our Lady of Good Hope for this past semester. Stay tuned for details for the Fall program later this summer! FMI, contact Joe Cammelieri at 975-4634 or email jccam@tidewater.net.



WHAT COMES AFTER THE EASTER VIGIL FOR RCIA?

RCIA certainly has many terms that are not familiar or used in our everyday language. And the period after the Vigil is no exception. We call this the period of Mystagogy and our new members are now called neophytes. A neophyte is someone newly baptized. "Neophyte" comes from Greek words meaning "newly planted" or "young sprouts" and can refer to anyone new at something.

Mystagogia is a Greek term referring to "mysteries". The term mystagogy refers to the learning period following Baptism. It is a period when the newly baptized plumb the depths of and reflect on the mysteries they have experienced through Baptism, Confirmation, and Eucharist.

The period of mystagogy concludes with the celebration of Pentecost- often with a diocesan celebration such as a Mass for the neophytes. Mystagogy can be a lifetime experience for all of us – as we continue to deepen our understanding and appreciation of the "mysteries."

Our final look at RCIA will include some frequently asked questions about RCIA.

If you or anyone you know is interested in learning more about the Catholic faith, desiring to become Catholic, wanting to complete their sacraments, or to convalidate their marriage, please call the office at 236-4785 to speak with Christine Fee, Pastoral Life Coordinator.

PARISH PICNIC ~ SUNDAY, SEPT 11TH!

This year's summer parish picnic will take place on Sunday, September 11, 2022 at 12:30pm at the Camden Snow Bowl. Potluck is back and sign-up sheets will be available at all three churches on August 20th. Come join us for this fun parish community event. The Knights from St. Bernard and St. Francis will be at the grills again! There will be wonderful entertainment and games for all. There may even be a cameo by the hamburger snarfing Cappy the dog. Ministry tables will be set up for more information about what is going on in the parish. Please join us, all are welcome!! More details to come, if any questions, call the office at 236-4785 and ask to speak with Paula!



St. Brendan the Navigator Parish Endowment Fund

of the Catholic Foundation of Maine
www.catholicfoundationmaine.org

The St. Brendan the Navigator Parish Endowment was established to support the needs of the parish in perpetuity. Our parish has received over \$70,000. from the endowment since it was begun, which has helped pay for many vital needs!

Giving to the endowment will be a lasting legacy that benefits our parish and mission. Giving can be online at the CFM website (above), by check or by gift from a trust, will or securities.

We can also have other endowments, for a ministry or need, or for a church, established in memory of a loved one! Contact Elizabeth at the Foundation by phone at (207) 321-7820 *Thank you in advance for your generosity!*

AROUND THE PARISH

Formed.org is a FREE app for your smart TV
--- great movies, audiobooks and teachings!



FORMED

PICK OF THE WEEK

August 21, 2022

WATCH

INTO THE BREACH – EPISODE 3: LEADERSHIP

Among many other things, Pope St. Gregory the Great is known for his incredible pastoral presence and servant leadership. In honor of this magnanimous Saint, enjoy this episode of Into the Breach! Although primarily targeted at men, this video and its emphasis on service will be fruitful to anyone who desires sanctity and self-mastery!



LEARN

FORMED NOW: THE FEAST OF SAINT MONICA

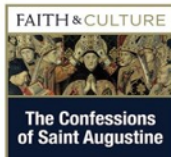


Throughout her life, St. Monica constantly prayed for the conversion of Augustine, her beloved son. In a moment of desperation, she even asked for the bishop's help. In response, he said, "the son of those tears surely will not perish." Truly, as this bishop remarked, Monica's tearful prayers helped build her son into the Doctor of Grace. In this video, join Dr. Gray and Dr. Sehorn as they discuss more about this great Saint.

LISTEN

THE FAITH AND CULTURE PODCAST: THE CONFESSIONS OF ST. AUGUSTINE

In this episode of the Faith and Culture podcast, Joseph Pearce and Dr. John Sehorn discuss the most towering Church Father of the West, St. Augustine. Together, Pearce and Sehorn describe the purpose of Augustine's Confessions, the relatability of this Saint, and his impact on the world in his own time and culture. Finally, they discuss what we can learn from Augustine today.



FORMED.ORG easy, FREE, sign-up:

- Go to formed.org with a web browser,
- Click on Sign up (upper right of page),
- Click on "I belong to a parish"
- Find your parish: Find "St. Brendan the Navigator Parish 7 Union St. Camden, ME" and highlight/ enter
- Enter your name and email and click "Sign up" and follow prompts.

OLGH BIBLE STUDY BEGINNING SEPT. 11TH

Call Upon the Lord: A Survey of Prayers and the People Who Prayed in the Bible

This weekly series will include a video message and a handout that will focus on a story of a person in the Bible who demonstrated how prayer and interaction with God shaped their lives and how that affects our faith.



Do you sometimes have trouble staying focused in your prayers? Do you seem to say the same old thing over and over? This series will highlight the stories in our Bible that show God's people reaching out to God and being touched by Him. There are SO many amazing stories recorded in our Bible that can help us find new ideas about our own prayers and our relationship with God.

Just a few samples we will be discussing::

- **Adam and Eve**—walking in the Garden with the Lord
- **Moses**—objecting to God that he was not fit to be the leader of Israel
- **King David**—a fugitive, asking for the Lord's protection
- **Mary**—agreeing to the Lord's plan for her
- **St. Paul**—declaring his desire to live only in Christ

For more information, or to request a weekly email handout and video link, contact Mary Smyth, goodhopebiblestudy@gmail.com

To see all the videos of this series or prior series, go to YouTube Channel Good Hope Bible Study here: <https://www.youtube.com/channel/UCWBZb5JjCipL4U46qIQCHug>



St. Francis of Assisi Church
Belfast, ME

<https://laudatosiplatform.org/>

LAUDATO SI' Reflections



In Belfast, we started composting food waste following KofC breakfasts! If you've stayed for a Knight's breakfast at St. Francis lately, then you probably noticed the additional bucket near the dish station. Perhaps you contributed a scrap or two from your plate. Even when all the food from the meal is consumed, nonedible items, like potato peels or eggshells, are often left over.



Food waste often represents a significant portion of household trash, but is meant to be recycled. The rhythms of our planet tend towards cyclic. An army of organisms, including fungi and bacteria, will happily feed on pieces of uneaten pancake or used coffee grounds. When broken down, these items become nutrients, improving soil health and supporting plant life. Through a master plan where new food is produced from the old, nothing is ever wasted.

The simple practice of composting brings us closer to the rhythms of the earth. By working with natural processes, we live a more sustainable lifestyle. In our modern world, a desire for convenience pushes us towards a straight line of use and discard. Purposeful decisions, especially when performed in groups, can lead us back to earth's natural cycles.

One theme in *Laudato Si'* is the adoption of simple lifestyles. We are called to use resources wisely, avoiding waste and sharing equitably with others.

"The ecological conversion needed to bring about lasting change is also a community conversion" (LS 220).

May the food from our breakfasts nourish our bodies as we shift from awareness into action within our faith community.

Elissa Koskela, St. Francis Parishioner

The Laudato Si' Group encourages conversation, prayer, questions and ideas. Contact Dianne Smith, dcjsmith@hotmail.com or any other members —Martha Block, Michael Cyr, Barbara Edmonds, Elissa Koskela, Tim Pritchard and Dianne Smith.

https://www.vatican.va/content/francesco/en/encyclicals/documents/papa-francesco_20150524_enciclica-laudato-si.html

READINGS FOR THE WEEK OF AUGUST 21, 2022

Sunday: Is 66:18-21/Ps 117:1, 2/Heb 12:5-7, 11-13/Lk 13:22-30
Monday: 2 Thes 1:1-5, 11-12/Ps 96:1-2a, 2b-3, 4-5/Mt 23:13-22
Tuesday: 2 Thes 2:1-3a, 14-17/Ps 96:10, 11-12, 13/Mt 23:23-26
Wednesday: Rv 21:9b-14/Ps 145:10-11, 12-13, 17-18/Jn 1:45-51
Thursday: 1 Cor 1:1-9/Ps 145:2-3, 4-5, 6-7/Mt 24:42-51
Friday: 1 Cor 1:17-25/Ps 33:1-2, 4-5, 10-11/Mt 25:1-13
Saturday: 1 Cor 1:26-31/Ps 33:12-13, 18-19, 20-21/Mt 25:14-30

TWENTY-FIRST SUNDAY IN ORDINARY TIME

"Make straight paths for your feet." Will your path of holiness be as a priest, deacon, or in the consecrated life? Contact Fr. Greg Dube, Director of Vocations, (207)-773-6471, at Facebook:

VocationsME, email vocations@portlanddiocese.org or website: www.portlanddiocese.org/vocations



St. Brendan the Navigator Parish welcomed Msgr. Cornelius Fontem Esua, Archbishop Emeritus of Bamenda, Cameroon (also Fr. Divine's older brother!) this past week—he presided at Masses at St. Francis and Our Lady of Good Hope, as well as was taken on a lobster cruise, treated to ice cream (in a waffle cone, naturally) and introduced to the Maine way of life!



UPCOMING AROUND THE DIOCESE OF PORTLAND ~ MARK YOUR CALENDARS!

DR. SCOTT HAHN OLD TOWN



The Parish of the Resurrection of the Lord will host "The Riches of Our Faith" with Dr. Scott Hahn on Saturday, October 1, from 8 a.m. to 12:35 p.m. All are welcome to attend the gathering at Holy Family Church in Old Town. The morning offers the opportunity to examine Scripture at the heart of the Church with one of today's most respected scholars. Dr. Hahn delivers talks nationally and internationally on a wide variety of topics related to Scripture and the Catholic faith, helping thousands of Protestants and fallen away Catholics to re-embrace the Catholic faith.

To register for Dr. Hahn's presentation on October 1, visit www.stpaulcenter.com/maine2022.

FR. BILL GARROTT, O.P., AUBURN



Immaculate Heart of Mary Parish will present "iMercy: The Divine Hotspot" on October 4-6 at St. Philip Church in Auburn. Fr. Bill Garrott, O.P., will offer three evenings of preaching inspired by the Holy Spirit. The iMercy mission aims to help parishioners enter more deeply into the love of the Holy Trinity and experience God's merciful touch through the sacraments. Fr. Garrott's retreat themes include "The Father Blesses," "The Son Heals," and "The Spirit Strengthens."

For more information on the event on October 4-6, call the parish at (207) 782-8096.

FR. LARRY RICHARDS BANGOR



St. Paul the Apostle Parish in Bangor will host Fr. Larry Richards for a four-day mission at St. John Church on November 7-10 from 6:30 p.m. to 8:30 p.m. each evening. Fr. Richards makes two promises to anyone who attends part or all of his four-day missions: "One, you will never be bored. And two, your life will be changed forever." Each night features a different theme to draw participants closer to God's love, improve prayer lives, discuss love of others and the importance of family, and heal. The experiences are also meaningful for fallen-away Catholics. For more information about Fr. Richards' visit to Bangor, call the parish at (207) 217-6740 or visit www.stpaulbangor.me/father-larry-richards-parish-mission.

LITURGY OF THE EUCHARIST (MASS TIMES)



St. Bernard
150 Broadway,
Rockland, ME 04841

Saturday 6:00pm
Sunday 8:00am & 11:00am
Tues 8am & Thurs 6:30pm



Our Lady of Good Hope
7 Union Street,
Camden, ME 04843

Saturday 4:00pm
Sunday 11:00am
Mon 6:30pm & Wed 8am



St. Francis of Assisi
81 Court Street,
Belfast, ME 04915

Saturday 4:00pm
Sunday 8:30am
Wed 6:30pm & Fri 8am

PASTORAL STAFF

Staff email addresses: firstname.lastname@portlanddiocese.org

Fr. Nathan D. March, Pastor
207-236-4785

Fr. Divine Esua Fossoh, Parochial Vicar
207-930-7044

Deacon Robert Cleveland

OFFICE

Address: 7 Union St. Camden, ME 04843

Phone: 207-236-4785 **Fax:** 207-236-9422

For Parish Social Worker, Jeanne Denny, 207-390-1763

Office Hours: M,T & Th- 8:30am-3:30pm, Wed.- 8:30am - 12:30pm

Email: stbrendan@portlanddiocese.org

Belfast Rectory: 207-930-7044

Website: <http://www.stbrendanparish.net>

Facebook: <https://www.facebook.com/stbrendanparishmaine>

Parish email list: Contact Christine Fee at christine.fee@portlanddiocese.org

Additional St. Francis email list: Contact the office.

Staff email addresses: firstname.lastname@portlanddiocese.org

PASTORAL LIFE & FAITH FORMATION STAFF

Christine Fee, Pastoral Life Coordinator and Parish Catechetical Leader

ADMINISTRATIVE STAFF

Karol Skoby, Business Coordinator

Penny Wolfe, Office Manager

Paula Williamson, Safe Environment Coordinator

Michael Colson, Custodial

John Maas, Custodial

Rich Norman, Soup Kitchen Supervisor

Jeanne Denny, Social Worker (Contact: 207-390-1763)

SACRAMENTAL LIFE

Baptism: If you are planning to have a child baptized please call the Parish Office, 207-236-4785, two months prior to the birth.

Marriage Preparation and Ceremony: All couples planning a wedding should contact the parish office at least one year prior to their planned wedding date so that the church or mission can be reserved and the necessary preparation can be discussed.

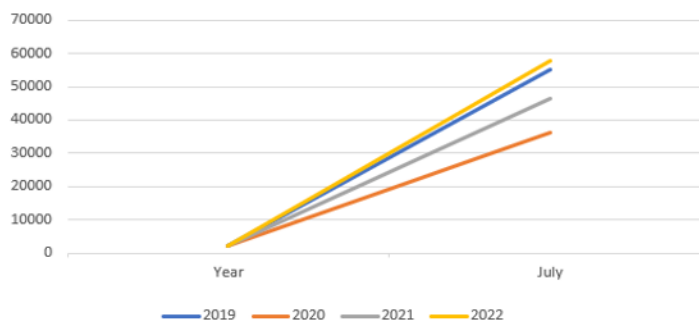
Anointing the Sick /Communion at home: If you know of a parishioner in need, please call the Parish Office, 236-4785.

Sacrament of Reconciliation: Available during the half -hour before every weekend Mass or by appointment.

TO RECEIVE PARISH-WIDE EMAILS, send an e-mail with your name and church you attend most often to Christine Fee at Christine.Fee@portlanddiocese.org
TO ADD NAME TO PARISH PRAYER CHAIN send an email to stbrendan@portlanddiocese.org.

COLLECTION REPORT

Monthly Collections July 2019-2022



ST. BERNARD SOUP KITCHEN

For the week of August 8th we provided the following meals.

M - 62, T - 65, W - 67, T - 65, F - 47

Thank you to the Maine Lobster Festival, Brae Maple Farm and Mount Pleasant Dental Care for their donation of food this past week.

Want to help? Contact Rich Norman, 691-6400

Soup Kitchen donations week thru 8/17/22: \$830.00

HOW TO SUPPORT OUR PARISH WITH APPRECIATED ASSETS NOW (FROM A FELLOW PARISHIONER)



Many of us have estate plans that provide for charitable contributions of highly appreciated assets after death. Current IRS regulations make it very beneficial for owners of highly appreciated assets to donate them before death. Various classes of assets can be donated. For this discussion we are describing a publicly traded stock donation. Please note: donors should seek advice from their brokers, advisors, accountants and attorneys before making a direct stock charitable donation.

Federal and state capital gains taxes apply to donors' stock sale profit on an annual basis. Assuming a 90% increase in value and a combined federal and state 20% capital gains tax, donors must sell \$11,800 of stock to have cash for a \$10,000 qualified charitable contribution. Contributing the actual stock eliminates the capital gains tax and results in a \$10,000 charitable deduction for the donor.

Both the donor and recipient must have appropriate accounts and follow certain procedures to make qualified stock donations. The recipient must have an account that can receive stock transfers, sell the stock and have the ability to transfer the cash to the intended end user. The donor must make the donation in the same ownership name as the stock ownership. The donor stock ownership name must be consistent with the donor's tax return information. If the stock is owned by a trust the trust must have wording that makes it a "qualified" trust for charitable contributions.

The contribution process generally consists of a "letter of intent" from the donor to the receiving entity describing the stock contribution the intended end user and use and requesting the stock transfer account and numbers. The receiving entity provides the transfer and account information to the donor. The receiving entity is often not the end user. For St Bernard, Our Lady of Good Hope, St. Francis or St. Brendan donations, the Portland Diocese is the receiving entity, while the churches or parish are the end user. In essence, the Diocese receives the contribution and forwards it to the donor's intended user.

The donor provides a letter of instructions to their relevant broker, advisor, accountant or attorney describing the transfer and recipient along with the number of shares to be transferred from account XXXX to recipient account YYY for the intended end user and use.

The recipient provides confirmation of receipt. The paperwork is important for the donor's tax records and to be filed with the donor's tax return to create a full value qualified charitable contribution. If you are interested in learning more, call the parish office at 236-4785.

Coastal Medical Clinic

Walk-in Clinic

Hours of Operation

Mon.-Thurs.

9:00 a.m. - 4:00 p.m.

Closed Fri., Sat. & Sun.

By Appointment or Walk-in

593-7925

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Owner

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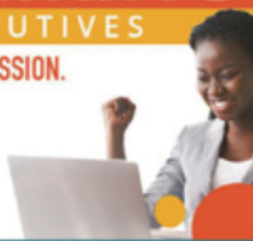
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WORK WITH PURPOSE.

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- Some Travel
- Work-Life Balance
- Full-Time with Benefits
- Serve Your Community



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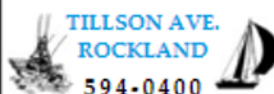


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