

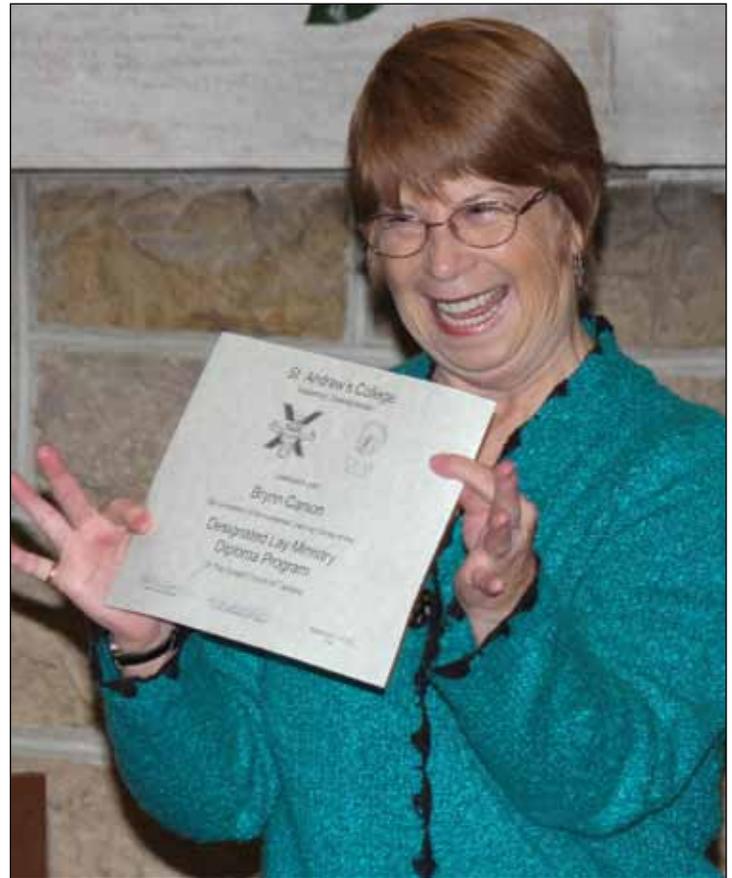
Publicly Traded Securities

Gifts of publicly traded securities are an attractive option for donors. When you transfer to St. Andrew's College gifts of shares, bonds, bills, warrants, futures or units of mutual funds listed on a prescribed public stock exchange, you will not pay tax on any capital gain.

Because you also qualify for a charitable tax receipt based on the asset's fair market value, the net cost of a gift of securities may be less than a gift of an equivalent amount of cash.

The process of gifting securities is simple. At your direction, your broker will electronically transfer your securities to the College. The College, through its investment firm, then sells the stock on the day your gift is received. Based on the sale price, the College issues you a charitable tax receipt for 100 per cent of the funds received.

You may also wish to consider donating listed securities in your will instead of making a cash bequest. Because capital gains will not be taxed, your estate may realize considerable tax savings that may increase the amount going to your beneficiaries.



Benefits of a Gift of Publicly Traded Securities

- You will have the knowledge and satisfaction that your legacy gift will support theological study and preparation for ministry at St. Andrew's for years to come.
- Your gift is a powerful statement of gratitude for gifts received over a lifetime.
- The College benefits from your gift now.
- You make a gift without depleting your current bank account.
- You receive a tax receipt for the full fair market value of your gift.
- You avoid capital gains on any gift of securities.



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