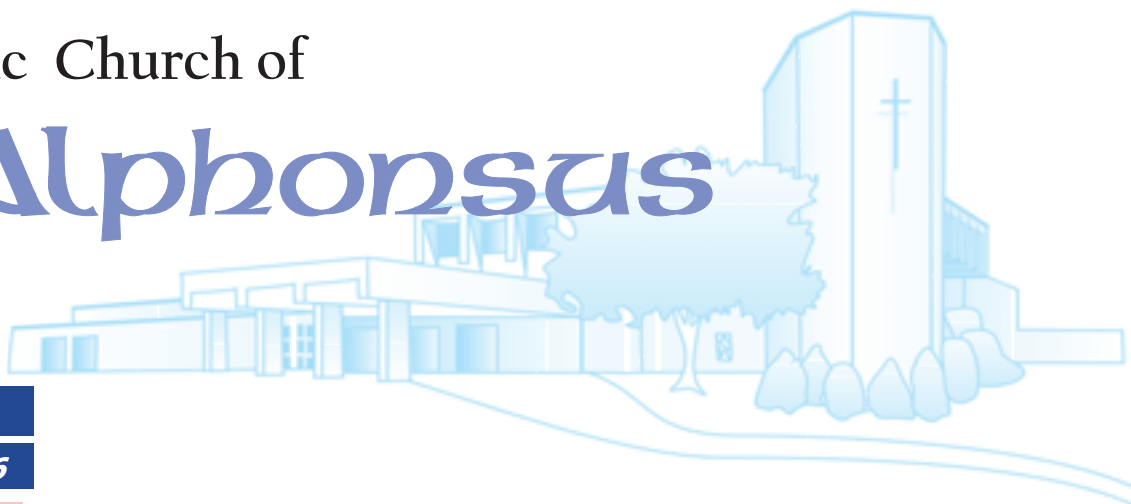


The Catholic Church of

# St. Alphonsus

Founded 1959



[www.stalsmn.org](http://www.stalsmn.org)

*En español página 6*

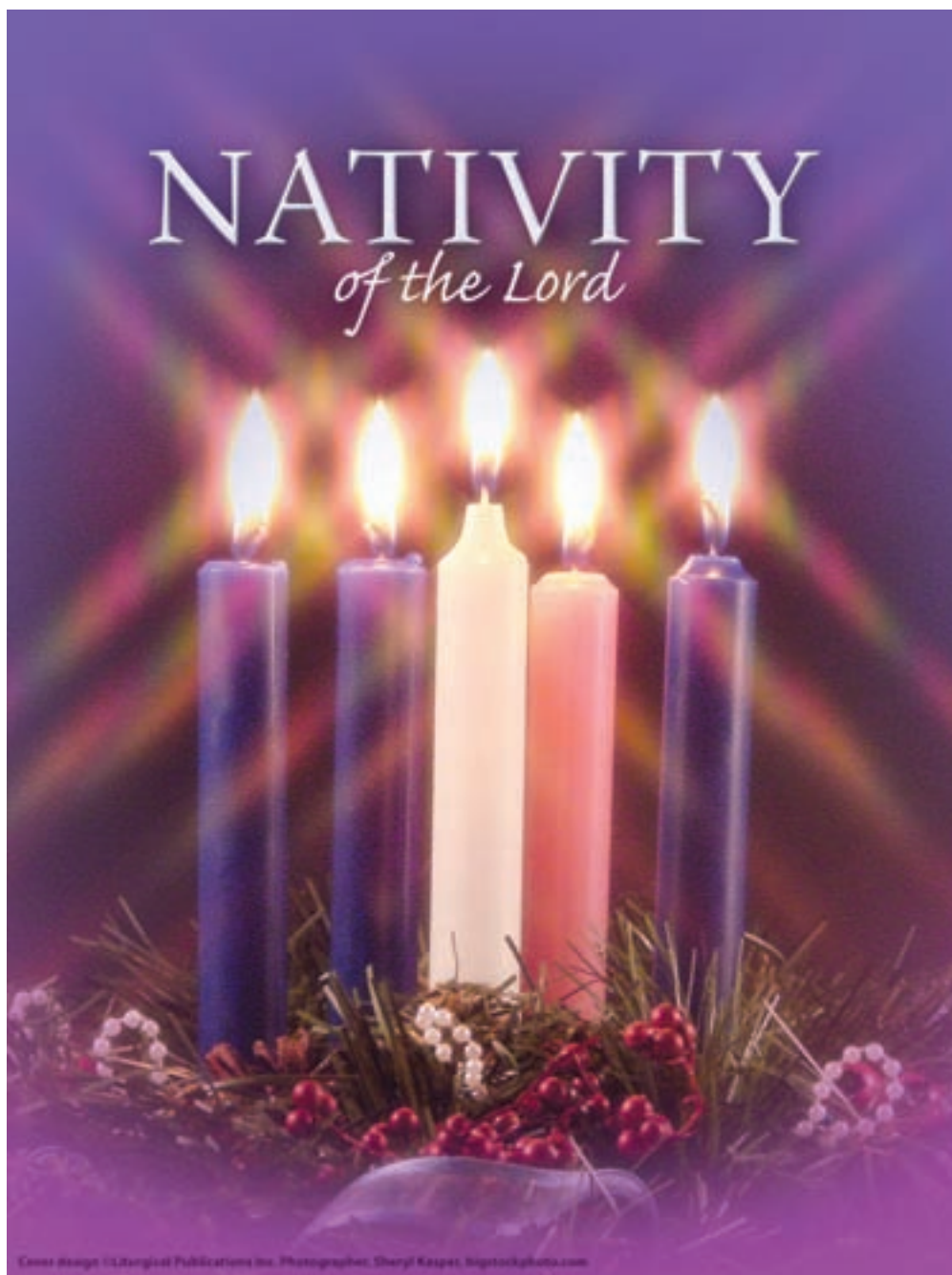
## **Parish Mission Statement**

*St. Alphonsus is a Roman Catholic Community providing a spiritual home for people of diverse ages, ethnicity and economic status.*

*As a Christian community, we seek to welcome all individuals and families to grow in faith and express it.*

*We affirm Christ's presence in all people and value service, giving, worship, and education in all forms.*

*We strive to be the vibrant body of Christ in all its parts, energizing and evangelizing both ourselves and others.*



DECEMBER 20, 2009 | FOURTH SUNDAY OF ADVENT



**From the Pastor's Desk**

Sisters and Brothers in Christ,

Christmas is only a few days away and these moments can be quite busy and hectic for many of us. Some will be shopping for gifts; others will be baking cookies and preparing delicious meals. Some will be packing bags and heading out of town. Others will be welcoming families and friends home for long awaited visits.

Whatever we find ourselves doing, may we not forget the reason for this season: Jesus Christ being born into our humanity and sharing our hopes and dreams, tears and fears, sorrows and disappointments, our joys and sorrows. *Jesus is God with us.* No matter where we go and whom we welcome, *let us be Christ for each other and allow His gentle love to be born anew in us.*

This would be a wonderful time to invite someone to come home to St. Al's this Christmas. Invite a neighbor or co-worker or family member to come and experience God's love for them. We all know folks who do not practice their Catholic faith anymore, who may have been hurt in the past or have just slowly faded away. *Gently invite them to come and pray with you and our St. Al's community this Christmas.* Sometimes people say, "No one invited me. No one asked me." Do the simple thing of inviting someone this Christmas.....a little nudge or warm smile may be all someone needs to come home to St. Al's and know they are loved and accepted!

If you have been gone for a while.....we have missed you. Welcome home! If you are always around....thank you! If you are new to our parish....we embrace you! You all belong to St. Alphonsus Parish and are blessings to each other.

On behalf of all the Redemptorists and the lay staff who serve you here at St. Al's:

*May your travels be safe and delightful.  
May your generosity and kindness be returned to you in abundance.  
May God surround you and your loved ones with  
His deep peace and love.  
May you have a blessed and joy-filled Christmas.*

Joyfully,

Fr. Pat, CSSR

**A Redemptorist Community**

7025 Halifax Ave.  
Brooklyn Center, MN 55429  
(763) 561.5100  
Latino oficina (763) 503.3326  
www.stalsmn.org  
Email: parishoffice@stalsmn.org

**Mass Schedule**

Saturday  
5:00 PM  
Sunday  
7:00 AM, 8:30 AM, 10:30 AM,  
12:30 PM (in Spanish)  
and 5:30 PM

**Holy Days As Announced**

**Weekdays Mon-Fri**

7:00 AM & 8:30 AM  
6:00 PM (During Lent)

**Saturday morning**

8:00 AM

**Confessions**

Saturday 4:00-5:00 PM

**Parish Staff**

763.561.5100

**Pastor**

Rev. Pat Grile, C.Ss.R.

**Redemptorist Pastoral Staff**

Rev. Bill Bueche, C.Ss.R.  
Rev. Brian Gilles, C.Ss.R.  
Rev. Brian Johnson, C.Ss.R.  
Rev. Wil Lowery, C.Ss.R.  
Rev. Thomas Pham, C.Ss.R.  
Rev. Joseph Stenger, C.Ss.R.  
Rev. Martin Stillmock, C.Ss.R.

**Permanent Deacons**

Deacon David Holst  
Deacon John Winkelman

**Administrator**

David R. Johnson  
503.3344  
djatstals@hotmail.com

**Parish School Principal**

Robert E. Terry  
763.561.5101

**Religious Education Staff**

Barbara Walhood  
503.3340  
Jon Q. Heyer  
503.3342

**Youth Ministry Coordinator**

Teresa Rousseau  
503.3349

**Bilingual Pastoral Assistant**

Michael DePass  
503.3326

**Director of Music**

Mary Raeker  
503.3322

**Mass Intentions for this Week**

A † before a name indicates the person is deceased.

**Please note: Christmas Eve and Christmas Day Masses have no assigned intentions.**

**Monday, December 21**

7:00 AM † Raymond Flannery  
8:30 AM † Peter Cunningham

**Tuesday, December 22**

7:00 AM † Dustin John Swenson  
8:30 AM † Jerome Minor

**Wednesday, December 23**

7:00 AM † Alice O'Hara  
8:30 AM † James Sullivan

**Thursday, December 24**

7:00 AM † Sue Jude  
8:30 AM † Catherine Trainor

**Saturday, December 26**

8:00 AM † Samhila Fillie  
5:00 PM † Helen Sharp

**Sunday, December 27**

7:00 AM † Elmer Pouliot Family  
8:30 AM † Sidney Chaffee  
10:30 AM For the Parishioners of St. Alphonsus  
12:30 PM Intentions of the Day  
5:30 PM Cathy Ralph

## Liturgical Ministers for Christmas

### December 24—Christmas Eve



#### Christmas Eve 4:00 PM CHURCH

Lectors Chuck Calhoun and Barb Slagle  
Cantor Ed Dziedzic  
Accompanist Matt Norris

#### Christmas Eve 4:00 PM CSSR HALL

Lectors Robert Thell and Judy Jordahl  
Cantors Mary & Molly McCue  
Accompanist Anthony Vella  
Ensemble Children and Teen Bell Choirs

#### Christmas Eve 7:00 pm IN SPANISH

Liturgical Ministers from Latino Ministry  
Music Ministry from the Latino Choir

#### Christmas Eve 10:00 PM Church

Lectors Preston Hardy and Mike Kraemer  
Cantor Tony Meyer  
Accompanist Kathy Drew  
Ensemble Combined Choirs

#### Christmas Morning 7:00 am

Lectors Ray Kroll and Loretta Jerome  
Cantor: Jean Olson  
Accompanist Carol Vickery

#### Christmas Morning 8:30

Lectors Judy Catton and Katie Batiste  
Cantor: Scott Miller  
Accompanist Kathy Drew  
Ensemble: Contemporary Praise Choir

#### Christmas Morning 10:30

Lectors Phyllis Laing and Rick Christensen  
Cantor: Mike Steinmetz  
Accompanist Kathy Drew  
Ensemble St. Alphonsus Chorale

## Liturgical Ministers for Next Weekend

### Feast of the Holy Family



#### Saturday December 26 5:00 PM

Lectors Elizabeth Feuerborn & Felicia Jappah  
Cantor Virginia Richardson  
Accompanist Kathy Drew

#### Sunday 7:00 AM

Lectors Laura Rohlik & Christina Wilson  
Cantor Ken Shallbetter  
Accompanist Carol Vickery

#### Sunday 8:30 AM

Lectors Rick Vonderharr & Vincent Iteghet  
Cantor Jean Olson  
Accompanist Gary Lien

#### Sunday 10:30 AM

Lectors Karen Blanchard & Kim Pappas  
Cantor Dick Levesque  
Accompanist Beth Kirsch

#### Sunday 5:30 PM

Lectors Kevin Haeg & Vickie Lokken-Paverud  
Cantor Mike McGovern  
Accompanist Kathy Drew

## Advent and Christmas Schedule

### Individual Reconciliation

Sat, Dec 19 8:30 – 9:30 AM  
4:00 – 5:00 PM  
Sun, Dec 20 4:00 – 5:15 PM  
Mon, Dec 21 4:00 – 5:00 PM  
7:00 – 8:00 PM  
Tues, Dec. 22 9:15 – 10:00AM  
7:00 – 8:00 PM  
Weds, Dec 23 9:00 – 10:00 AM  
4:00 – 5:00 PM

### CHRISTMAS MASS

Thurs, Dec 24 4:00 PM Church  
4:00 PM CSSR Hall  
7:00 PM Church-Spanish  
10:00 PM Church  
Friday, Dec 25 7:00 AM  
8:30 AM  
10:30 AM

No afternoon or evening Masses on Christmas.

## Help Decorate for Christmas

The Art and Environment Committee can use a lot of help to get the Church and CSSR Hall ready for Christmas Masses. Please come to the CSSR Hall on Wednesday, December 23 at 9:00 AM, and to the Church on Thursday December 24 at 9:00 AM. You are invited to be part of the joy of transforming St. Al's into the beautiful Christmas place it will be.

## This Week From Dave

Parish Administrator David Johnson



Dear Parish Community,

I was expecting 10 to 12 parishioners to show up on Saturday, December fifth for our pre-holiday clean-up imagine my surprise when no less than 25 folks turned up to deep clean the church and CSSR Hall for the holidays. What a fun and dedicated group you are as you dusted cleaned and spiffed up our facilities for the holidays. You kept me hopping to keep you in supplies and forced me to double my lunch order to accommodate you. I was a great morning full of fellowship and laughter. Even our pastor pitched in to help. Thank you all for coming out in force. When we do it again I hope to see you all again.

God Bless and Merry Christmas!  
Dave

## Parish Phone Numbers

Parish Office 763.561.5100  
Fax 763.561.0336  
Email parishoffice@stalsmn.org

## Parish Office Hours

Mon-Thurs 8:30-8:00 PM  
Friday 8:30-4:00 PM  
Saturday 8:30-7:00 PM  
Sunday 8:00-1:00 PM

## Business Office

763.503.3389

## School

763.561.5101

## Parish Health Ministry

Message Line 763.503.3331

## Perpetual Adoration Chapel

Open 24 hrs. every day

## Parish Trustees

Randy Pearce 612.886.1800  
Lynne Wyffels 763.315.3432

## Parish Pastoral Council

The Parish Council meets on the 1st Wednesday of each month at 7 PM at the Parish Office. Parishioners are welcome to contact a council member if you wish to include an item on the agenda. Council Meeting Minutes are available at the Parish Office.

Dave Muehlberg, Chair  
763.315.9375

Bob Byrnes 612.490.3790  
Gerie Fischer 566.3222  
Katherine Hibbs 561.6796  
Brian Johnson 425.6418  
Joe McCue 493.5754  
Mike Rose 493.5158  
Kami Schmitz 425.8735  
Ryan Snee 566-8583  
Luz Zagal 612.889.2658

## Finance Commission

Ed Daley, Chair  
763.566.5232

## FAITH FORMATION AND YOUTH MINISTRY

### Advent Project

We are so proud of all our Faith Formation students who will be participating in our 2009 Advent Project. The students will be collecting food for Sharing and Caring Hands. There are 28 Faith Formation classes. Our goal is for each class to donate 25 items of food in honor of Sharing and Caring Hand's 25th anniversary! If each class reaches its goal, we will be able to donate 700 items of food. Please pray that our students are able to help feed many hungry people during this Advent season.



### St. Al's Leadership Team

The next meeting of the SALT team is Wednesday, December 16<sup>th</sup>, from 6:30 – 8 or so pm in the Youth Room. It is time to celebrate Christmas. Bring something to share! We will have some holiday cheer!!!! If you have any questions or concerns, call Teresa at 763-503-3349.

### Youth Praise Band Is Back – We Need YOU!!

We are desperately **seeking an accompanist** or a couple of accompanist who would be available regularly to assist the youth praise band in rehearsals and in leading worship at Mass. We need YOU to continue on worshipping. Without an accompanist we may be forced to discontinue the Youth Praise Band. Please help us!! Call Teresa for more info. 763-503-3349!

### Latino Youth Group

Latino Youth Group meets every other Sunday from 2-4 pm in the Youth Room of the church. Join us for fellowship and fun! Anyone in Jr. or Sr. High School (Grades 7 – 12) is welcome to come. English speaking or Spanish speaking who cares, just come for fun!! Our next youth group is today, December 13<sup>th</sup>. For more information call Michael DePass, Bilingual Pastoral Associate at 763-503-3326 or Teresa Rousseau Coordinator of Youth Ministry at 763-503-3349. And just a reminder – All Are Welcome!!

**SNOWTUBING** – January 17th! Mark your Calendars – more information to come!!

• Barb Walhood – 763.503.3340, • Jon Heyer – 763.503.3342,  
• Teresa Rousseau – 763.503.3349 • Michael DePass, en Español 763.503.3326

### Happenings Books Available!!

Get your **Happenings Book** at the Parish Office. At \$30.00 they are a great Christmas gift! All proceeds benefit St. Al's Youth.

### Trouble shopping for Groceries?

Sometimes the snow and ice can hinder a senior citizen getting the nutritious groceries they need. If you or a loved one is in need of a grocery delivery service over these winter months, please contact Store To Door for more information at 651-642-1892, or visit our website: [www.storetodoor.org](http://www.storetodoor.org).

### Volunteers Needed

Store To Door, a local non-profit, is in need of volunteer shoppers and order takers. Shop for customer orders in the morning on weekdays or take customer orders over the phone from your own home and enter them in online (can be done, daytime, evening or weekend!) Contact Molly for more info.

### Adoration

Advent is a time of preparation---preparing for the coming of Jesus. What better way to prepare than to spend some quiet time in prayer in the Adoration Chapel. Come any time, but we need people to fill the following hours: Sunday 3 AM; Monday 2AM and 4AM; Tuesday 5AM; Thursday 1AM, 2AM, 3AM, 4AM; Friday 10AM, 7PM; Saturday 1AM, 2AM, 1PM, 4PM, 6PM, 7PM. If you have any questions, please call Gerri at 763.494.3163

### St. Alphonsus Kindergarten

Registration for the 2010—2011 School year is now open to all parishioners. Space is limited so please call Mrs. Selden in the school office at 763.561.5101 to request information or a tour.

## Sacramental Information

### Sacrament of Reconciliation

Saturdays 4:00 - 5:15 PM

### Confesiones

Todos los Domingos 30 minutos antes de la misa en Español.

### Baptisms

A program for both parents is offered before the baptism of a child. Call the parish office for the date of the program and to register.

### Bautismo

Pláticas Bautismales el 1° Martes de cada mes a las 7:00 PM. Llamar para reservar su lugar 763.503.3326

### Bodas

Contactar Padre Bill 763.503.3313

### Weddings

Please contact the parish office at least six months prior to your anticipated wedding date.

### Rosary

After the 8:30 AM daily Mass Please join us!

### Perpetual Help Devotions

Tuesday after 8:30 AM Mass

### Prayer Request Box

A box to receive special prayer requests is located by the Baptistry. These requests will be remembered during the daily rosary.

### St. Alphonsus Endowment Fund

Please contact the parish office for more information on how to donate to the Endowment which provides long term support for the parish.

### St. Alphonsus School Endowment Fund

Brochures are available at the parish office, or on our web site [www.stalsmn.com](http://www.stalsmn.com)



### St. Al's Student Volunteer Project – This Tuesday, December 22<sup>nd</sup>!

St. Al's School students will be bagging groceries for donations at the Cub Foods North store (Hwy 610 & Zane) on Tuesday, December 22<sup>nd</sup>. The students will be there from 4:00pm until 9:00pm. All money earned at this event will be put towards purchasing vertical blinds in one or two elementary wing classrooms – which was on the Teacher's Wish List. Please feel free to stop by, do a little shopping and let the students know you're from St. Al's to show your support!



### Christmas Program – Thank You!

Thank you to everyone that attended the St. Al's Christmas Program last Thursday! We hope you enjoyed the many talents of our wonderful students! Thank you to the many volunteers that made the night a great success – we couldn't do without you! And to the St. Al's Students, you all gave a wonderful performance!

### Mark Your Calendars

Flaming Eagles Marathon Team has picked February 8<sup>th</sup> as the Marathon Day-Off from School. Monday, February 8<sup>th</sup>, is also the day after the Super Bowl!



### Merry Christmas!



We would like to wish everyone a Merry Christmas!

May these ancient words be fulfilled this year and every year. "Glory to God in the highest, and on earth peace, good will toward men" (Luke 2:14)

### Gifts of Love

Your generosity has been overwhelming! The initial distribution of gifts has been made. Please know that gifts are accepted here through Christmas Eve and will be given out by Sharing and Caring Hands. God Bless You all! For questions, please call Gertrud at 763.561.7986.

### St. Al's School Alumni & Parents

If you have school yearbooks prior to 1977 or from 1977-1979, the grant writing committee would like to borrow them. Please call Rick Christensen (763) 424.5585 or Denise Muehlburg (763) 315.9375.

### For Single 50's +

Ham Dinner at St Joseph's Parish Center 8701 36th Ave N, New Hope on Sunday, December 27<sup>th</sup> at 5 PM Socializing, 6 PM Dinner and 7 PM Holiday Sing-A-Long. Cost: \$10.00. Questions - Call Diane 763.439.5940.

### Catholic Single Adults Club 21+

All single Catholics, 21 and older, are invited to our annual Christmas Dinner/Dance Saturday Jan. 2. Social Hour and Dinner begins at 5:30, Dance at 8:00 PM. The cost for both is \$20, or \$10 for dance only. Reservation deadline is Dec. 18. Call Carl at 651.603.1412.

### Parish Capital Loan

Your debt reduction contributions were \$44,647 for the period July 1, 2009 through Nov 30, 2009. Our loan payments (7/1/09 – 11/30/09) were Principal = \$17,558, Interest = \$ 28,935, Total = \$46,493.

The Loan Balance as of November 30, 09 is \$1,150,698. The monthly loan payment of \$9,299 is made with your Debt Reduction envelopes. Any contributions above the loan obligation will be used to pay down additional principal.

*Thank you* for all your contributions towards St. Alphonus's Loan Debt. If you have any questions about the loan, please contact Karen Evans in the Business Office 763.503.3389.

### St. Mary's Health Clinics

Do you need help? Can you help us? St. Mary's Health Clinics provide free health care to many uninsured persons. To determine if you are eligible for services, please call St. Mary's at 651-690-7029. Volunteers are always needed to help – if interested, call 651-690-7024.



### Readings for the Week of December 13, 2009

#### Sunday

Mi 5:1-4a/Heb 10:5-10  
Lk 1:39-45

#### Monday

Sg 2:8-14 or Zep 3:14-18a  
Lk 1:39—45

#### Tuesday

1 Sm 1:24-28/Lk 1:46-56

#### Wednesday

Mal 3:1-4, 23-24  
Lk 1:57—66

#### Thursday Morning

2 Sm 7:1-5, 8b-12, 14a, 16  
Lk 1:67-79

#### Christmas Eve Vigil

Is 62:1-5/Acts 13:16-17, 22-25/  
Mt 1:1-25 or 1:18-25

#### Midnight

Is 9:1-6/Ti 2:11-14/Lk 2:1—14

#### Christmas Day

Is 52:7-10/Heb 1:1-6/Jn1:1-18  
or 1:1-5, 9-14

#### Saturday

Acts 6:8-10; 7:54-59/Mt 10:17-22

#### Next Sunday

Sir 3:2-7, 12-14/ Col 3:12-21  
Lk2:41-52

### Please Pray for the Sick

**Maureen Pawelsky**

**Gary Nylander**

**Chuck Krattenmaker**

**Joan Nelson**

**Sharon Forcier,**

**Sister of Doris Ach**

**Peter(Jerry) Uchanski,**  
Brother of Marie Tromiczak

### God Grant Eternal Rest

**Carol Kroll**

**Lola Gorius**

**Michael Potvin**

### Pray for Our Service Men and Women

**Cpl Darrel Evans,**  
Nephew of  
Clarence & Betty Beadles

**Beth Miller** and husband,  
**Paul Scheuer,** members of the  
Air National Guard & parishioners

Marine **Douglas Kuefler,**  
Grandson of  
Joanne and Tony Kuefler

## NOTICIAS DE NUESTRA COMUNIDAD

### Celebración de Nuestra Virgen de Guadalupe

#### Muchas Gracias a Todos

Estamos muy agradecidos por el apoyo que todos los de nuestra comunidad nos brindaron. También, nos gustaría agradecer a los Patrocinadores. **SUPERMERCADO**

#### "La Favorita"

6288 Lakeland Ave. N.  
Brooklyn Park, MN 55428  
763.536.0332

#### "LA FOGATA" MEXICAN RESTAURANT

9660 Colorado Lane N.  
Brooklyn Park, MN 55443  
763.657.0277

#### "LA LOMA" PANADERIA

120 Willowbend  
Crystal, MN 55428  
763.537.4749

#### RESTAURANT "EL TORO"

109 Douglas Dr.  
Champlin, MN 55316  
763.425.9307

#### "CALIFORNIA BAKERY" PANADERIA

8347 University Ave. NW  
Sprint Lake, MN 55432  
763.717.1720

#### PANADERIA "LA ESPERANZA"

4451 Winnetka Ave. N  
New Hope, MN 55428  
763.535.2331  
Gracias y que Dios los bendiga.

### Clases de Catecismo

No hay clases en la semana de La Navidad ni las dos semanas después.

Clases empiezan otra vez el miércoles, 13 de enero o el sábado, 16 de enero.

### Clases de Educación Religiosa para Niños

Si su niño(a) **ya** hizo su Primera Comunión, se puede inscribir ahora al Programa de Educación Religiosa que empieza el día 13 o el día 16 de enero. El curso consiste de una clase cada semana de enero a abril.

Ofrecemos clases los miércoles de 6:30 a 8:00 PM o los sábados de 9:30 a 11:00 AM. Todos los niños deberían de continuar estudiando Nuestra Fe cada año hasta el grado 10 cuando comienza el Programa de Confirmación. Favor de llamarnos lo más pronto posible al 763.503.3326.

### Nuestra Escuela Primaria

Es tiempo para inscribir a sus niños para Kindergarten del año escolar de 2010-2011 en nuestra escuela primaria de San Alfonso. Si tiene interés, sería mejor llamarnos lo más pronto posible al 763-503.3326. El cupo es limitado.

### Rez ar el Rosario en Casa

Si necesita alimentación espiritual o el apoyo del Ministerio de Oración. Por favor llamar al teléfono 763-503-3326.

### CCW Latina

Si usted está interesada en servir a Dios y a su prójimo, **le invitamos a nuestro grupo de mujeres.** Para mayor información, llame al 763-425-3995.

### Adoración Perpetua al Santísimo

La Adoración Perpetua es oración continua ante Jesús en el Santísimo. Es Una expresión de nuestro amor por Jesús. Se puede comprometer a pasar una hora ante Jesús cada semana. La adoración sigue continuamente 24 horas al día, 7 días a la semana. Llámenos al 763.503.3326.

### La Banda de Alabanza

Se llama Youth Praise Band y buscamos jóvenes entre los grados de 7° y 12° y jóvenes adultos para cantar, tocar instrumentos y alabar a Dios a través de la música. Los ensayos son los domingos a las 3:30 PM. Llame al 763-503-3349.

### El Grupo Juvenil Latino

Nos reunimos 2 o 3 veces cada mes después de la Misa de las 12:30 PM. Jóvenes de los grados 7 a 12 están invitados.

### El Grupo Juvenil-Snowtubing

Domingo, el 17 de enero. Todos los jóvenes de grados 7 a 12 están invitados. Les daremos mayor información cuando se acerca la fecha.

### Horario de Misas de Navidad

La única Misa en **español**:  
**Jueves, 24 de dic. – 7 PM**

En inglés: Jueves, 24 de dic. – 4 PM (en la iglesia y en el salón) y a las 10 PM  
Viernes, 25 de dic.  
7 AM, 8:30 AM, 10:30 A

### Horario de las Misas

#### En Español

Domingo—12:30 PM

#### En Inglés

Sábado: 5:00 PM

Domingo:

7:00 AM, 8:30AM, 10:30 AM,  
y 5:30 PM

Días de la semana  
(lunes a viernes)

7:00 AM y 8:30 AM

sábado – 8:00 AM

### Información De Los Sacramentos

#### Confesiones:

Todos los domingos 30 minutos antes de la misa en español.

#### Bautismo

Pláticas Bautismales el 1°  
Martes de cada mes a las 7:00 PM. Llamar para reservar su lugar 763.503.3326

#### Bodas:

Debe hacer una cita con Padre Bill.

#### Confirmación:

Llama la oficina a 763.503.3326.

#### Unción de los Enfermos:

Llama la oficina a 763.503.3326.

Estamos aquí para servirles. Paz y alegría en Jesucristo,

Nuestro Salvador,

**Padre Bill Bueche,**

Ministerio Latino

**Michael DePass,** Asistente

**Se puede llamarnos a 763.503.3326.**

## ***Tax Donation Tips***

### ***The Income Tax Deduction***

Gifts of cash as well as stocks, bonds, mutual funds and other assets offer very attractive tax benefits when it comes time to file your income tax return for this year. But only if you take specific action before the end of the calendar year!

### ***Gifts by Check or Cash***

Generally if your gifts are in cash, you are allowed to give up to 50% of your "contribution base," which usually equals adjusted gross income. If you exceed 50% of your adjusted gross income in 2009, you are permitted by law to carry over the excess and deduct it over the next five years if you need that long. This feature of the tax law is provided for the donor wishing to make an unusually large gift in any one year.

### ***Gifts of Securities***

Appreciated securities are generally deductible at the full present fair market value if you have held them for more than one year. If you hold securities that have different cost bases, donate the lowest cost basis securities. This growth or appreciation since the securities were purchased is not taxable to you; therefore, no capital gains tax will be assessed. Such gifts are deductible up to 30% of your adjusted gross income, and you may carry over any excess not deductible in 2009 to be deducted over the next five years

### ***Gifts of Individual Retirement Account Savings—IRAs and Roth IRAs***

The Pension Protection Act of 2006 (PPA 2006) allows you — if you are over the age 70 1/2 — to make a charitable distribution **directly** from your IRA or Roth IRA of up to \$100,000 per year without having to report the distribution as income. This special rule is available through December 2009. The charitable distributions are deemed to come first from the taxable portion, if any, of the IRA or Roth IRA.

Individual situations may vary, please consult your individual Tax /Accountant for your specific situation.

Any questions or to setup direct distribution of Stock or IRA's contact Karen Evans in the St. Alphonsus Business Office 763-503-3389. Remember the year end; December 31, 2009 is coming up quickly.