

THE HISTORY OF ST. PAUL'S PARISH A TRADITION OF GIVING AND PREPARING FOR THE FUTURE

- ✂ It is believed that the first building was constructed in 1672.
- ✂ The parish was officially established by the Vestry Act of 1692, and consisted of Chester Church (located near the current intersection of Route 18 and Hibernia Road) and three chapels of ease: Wye Mills, Up River Chapel (Church Hill) and Tuckahoe Chapel (Hillsboro).
- ✂ In 1698, the Vestry ordered that a new church be built. "Forty feet in length, twenty five feet in breadth and to contain five windows, two to be on each side of the church and one at the chancel". The new church was ready for use by 1704.
- ✂ In 1716, Collonell John Hawkins donated a silver chalice that is still used during communion every Sunday. His 1717 bequest left more of his estate to St. Paul's.
- ✂ The third church built on this site was completed in 1767.
- ✂ In 1831, as the center of population moved to Centreville, a movement began to transfer the church to Centreville. The cornerstone of the present St. Paul's Church was laid in 1834 and the church was consecrated in 1835.
- ✂ The Church was built in the shape of a cross much in the style of cathedrals. Bricks and materials taken from the old church are in its walls.
- ✂ In 1855, a slate roof and stained glass windows were installed.
- ✂ The rectory was built in 1892. Renovations to the church included adding the oak ceiling, deepening the chancel and building the apse-shaped sanctuary.
- ✂ A chalice purchased from the 1874 bequest of Henrietta Tilghman remains in use today.
- ✂ The Parish House was erected in 1908 using William Draper Brinckle, Architect.
- ✂ Two additions to the parish house were constructed in 1961, including a choir room, office, kitchen, and improvements of the Sunday-School rooms.
- ✂ A bequest from John Henry Eliason Legg in 1968 included Legg's house and yard, which more than doubled the size of the church lot.
- ✂ A new slate roof was put on the church and parish house in 1984.

CREATING YOUR LEGACY FOR ST. PAUL'S PARISH

For over three hundred years, St. Paul's has been pursuing its mission to unite, to create, and to sustain a welcoming and open Anglican community through worship and fellowship. PLANNED GIFTS have been an integral part of this mission from the beginning.

Some of the gifts from parishioners are still in use today. A silver chalice given to St. Paul's by Collonell John Hawkins in 1716 is still used during communion every Sunday. And the bequest from John Henry Eliason Legg in 1968 of Mr. Legg's house and yard, which more than doubled the size of the church lot. A gift to St. Paul's can have a lasting impact upon the Parish and benefit the church community long into the future.

The current parishioners reaffirmed their commitment to this mission and the need to prepare for the future by undertaking a major renovation and expansion of the parish hall, and the restoration of the sanctuary and rectory. Over the long history of St. Paul's, parishioners have provided financial support through their stewardship, gifts, pledges to capital campaigns and bequests. This current and future financial support is necessary if we are to be confident we are ENSURING FINANCIAL STABILITY now and in the future for St. Paul's.

With the significant tax rates on regular income, capital gains and estates, and the potential that these rates can be increased, it is important that parishioners regularly review their estate plans with the assistance of their lawyer and accountant. Evaluating various opportunities for PLANNED GIFTS and taking advantage of appropriate ones can be very beneficial to you -

- You can significantly reduce your regular income taxes and particularly your estate taxes thereby maximizing the value of your estate.
- You have the opportunity to make a meaningful gift to St. Paul's that will help insure its long-term financial stability.

There are many varieties of PLANNED GIFTS that will provide you with the flexibility you need and the assurance that you are fulfilling your objectives. Whether you make your gifts now or in the future, special opportunities may allow you to give more than you might otherwise have thought possible. Seeking professional advice will help you evaluate these opportunities.

WAYS TO MAKE YOUR LEGACY GIFT TO ST. PAUL'S FROM YOUR ESTATE

BEQUESTS - Naming St. Paul's as a beneficiary of your estate can enable you to make a special gift which otherwise might not be possible in your lifetime.

LIFE INSURANCE - If a life insurance policy is no longer needed for its original purpose, all or part of the proceeds can be directed to St. Paul's. This reduces the amount of your taxable estate.

RETIREMENT / PENSION FUNDS / IRAs - If there is a principle balance in your account when you die, it may be subject first to regular income taxes and then to estate taxes. This can result in a very significant percentage of the principle balance in the account being paid in taxes. However, all or a portion of the principle balance may be designated as a gift to St. Paul's and it will not be subject to taxes.

REAL ESTATE - Gifts of real estate (homes, farm land etc.) provide the donor an opportunity to make a gift to St. Paul's that is a market value charitable donation and avoids capital gains.

ANNUITIES AND TRUSTS - There are a number of vehicles that can be created with the assistance of a lawyer and accountant that will provide an immediate gift to St. Paul's and will provide a fixed or variable on-going stream of income to the donor.

CURRENT GIFTS OF CASH, STOCKS, BONDS AND MUTUAL FUNDS - These are the most common gifts to St. Paul's and may be considered as part of your long term financial planning.

The Hibernia Society
A Legacy of Hope

Planning for the Future

All of us have made plans of one kind or another throughout our lives. Plans to finish school, start a career, share our lives with another in marriage, start a family, plan a vacation or save for retirement. Yet regardless of our age or situation in life there are still more plans to consider, such as what type of funeral service we would like to have, perhaps even selecting the readings that mean the most to us or the hymns that have touched us and are special to us that we would like to share one last time with our family and friends. Other plans include creating a last will and testament, living will, planning to provide for our family as well as our church that has been a family to all parishioners.

Plans are an integral part of life and some plans are loose and can change easily and do not need to be written. However, there are other plans that require a formal written document to set out what our wishes are and what we would like done with all we have built in life. Fortunately, informing the Rector of your final wishes does not need to be complicated and attached to this brochure is a short form to complete so it may be retained with in the Parish Office when it is needed.

When looking at a last will and testament or a living will the process is more formal, but without these formalities your final wishes are not enforceable and instead the State will step in to manage your estate and determine where your assets will go. We have all likely told our family and friends what we would like to have happen, such as "please make sure my niece Sue receives the family picture with her mother as that means so much to her" or "I would like my friend Bill to have the antique gaming table since we've played cards at that table together for years" or "make sure you leave St. Paul's Parish these assets to help them continue the services that mean a great deal to me". Unfortunately, without a last will and testament none of these wishes are enforceable under the law.

In Maryland the requirements to create a last will and testament (a "will") are fairly simple and include: the person creating the will (called a "Testator") must be at least 18 years of age, the Will must be in writing, signed by the Testator, and attested and signed by two credible witnesses in the presence of the Testator. The will should be typed to ensure clarity of wishes and would set out what the Testator's wishes are. A Will may be deposited with the register in the county the Testator lives in, but this is not required.

The pages that follow provide additional information concerning how to make a bequeath or other planned giving to St. Paul's Parish. Some of the options may seem complicated, but it does not have to be and in fact it is really quite simple to create a basic will or codicil, which is a fancy way to say an amendment to a will, communicate your wishes.

Please call the parish office at 410-758-1553 or email at parishoffice@stpaulschurch.org for more information

The Hibernia Society is made up of all parishioners who have made provision for St. Paul's Church in their will or estate planning, regardless of the amount. Our first church was erected on Hibernia Road in 1692.

As we embrace and treasure our past, we must also guarantee and safeguard our future mission.

This information is not intended to be tax or legal advice and should not be relied on as such. Please consult with your legal and tax counsel regarding implications of a specific charitable gift.

Planning for the Future

Personal, Family and Church Planning



The Hibernia Society

St. Paul's Parish