

St. Mary's County Government

PUBLIC INFORMATION OFFICE

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COMMISSIONERS OF ST. MARY'S COUNTY

James R. Guy, President

Mike Alderson, Jr., Commissioner
Eric S. Colvin, Commissioner
Michael. L. Hewitt, Commissioner

Scott R. Ostrow, Commissioner

NEWS RELEASE for Immediate Release

No. 2025 – 229 December 2, 2025, 9:30 a.m.

Keep Our Stories Alive: Use Your IRA to Support Local Museums

LEONARDTOWN, MD – The **Friends of St. Clement's Island & Piney Point Museums**, the non-profit organization that supports the historic sites overseen by St. Mary's County Government's Museum Division, is launching a special way you can help our museums plan for the future – especially as we look ahead to Maryland's 400th anniversary in 2036.

One powerful way to give is by donating directly from your Individual Retirement Account (IRA). These IRA gifts can be more tax-efficient than regular cash donations, and we want donors to know how they work and why they matter.

Why we need your help

The Friends raise money to support the Museum Division's work sharing and preserving the history of St. Mary's County and the Potomac River. In 2026, they face a concerning budget gap. Construction of the new St. Clement's Island Museum – an exciting and long-awaited project – will temporarily reduce the Friends fundraising activities. Because of construction, they won't be able to hold their biggest annual fundraiser, the Potomac Jazz & Seafood Festival, in 2026. The festival is expected to return in a new form in 2027, but without it in 2026, the Friends will fall short of needed funding. That's why support from donors is especially important right now.

Using your IRA: Give all or part of your Required Minimum Distribution

If you're age 73 or older, the IRS requires you to take a yearly minimum distribution from your IRA. Instead of taking all that money as taxable income, you can choose to donate some or all of your required minimum distribution directly to the Friends. The amount contributed will not count as part of your gross income, but will count as a charitable deduction, even if you take the standard deduction. If you contribute stock, there will be no capital gains tax. *Note: Individuals should speak with their tax or financial advisor to confirm how this applied to your situation.*

How it works

You don't write a personal check for this kind of gift. The donation must be sent **directly from** your IRA custodian (the company that holds your IRA) to the Friends. To get started: contact the financial advisor or company that manages your IRA.

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When to contribute:

Most people must take their required minimum distribution by December 31 each year. For most, you should act by December 15 to ensure there is enough time for your IRA custodian to process your request.

For more information:

Contact Friends Treasurer Paul Nelson at <u>pgnelson@fastmail.com</u>. *Note: The Friends does not provide legal, tax, or financial advice, so recommend that you consult professional advisors.*

About the Friends of St. Clement's Island & Piney Point Museums

The Friends of St. Clement's Island & Piney Point Museums raise funds to support historical interpretation, education programs, and special needs of the sites managed by the Museum Division of St. Mary's County Government's Department of Recreation and Parks. The Friends organization is a 501(c) 3 organization sponsoring events, assisting with acquisitions, and supporting efforts to broaden the understanding of our culture and community's heritage. Learn more or become a member at: www.stmaryscountymd.gov/FOM.

About the St. Mary's County Museum Division

The St. Mary's County Museum Division was established by the Commissioners of St. Mary's County to collect, preserve, research, and interpret the historic sites and artifacts which illustrate the natural and cultural histories of St. Mary's County and the Potomac River. These sites include St. Clement's Island Museum, Piney Point Lighthouse Museum, the Old Jail Museum, and the Drayden African American Schoolhouse. With this as its charter, the Museum Division serves as a resource, liaison, and community advocate for all St. Mary's County public and private cultural assets. For more information, please visit: museums.stmarysmd.com.

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