



April 2009

Saltire Sentinel

The Newsletter of the St. Andrew's Society of Richmond, Inc.
PO Box 3972, Glen Allen Virginia 23058, www.standrewssociety.org

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Calendar



Apr. 5 Celtic Cans for the Food Bank. It all takes place at the Rare Olde Times Parking Lot at Patterson & Pump in the West End. St. Andrew's is scheduled from 12:00 noon to 1:00 p.m.

Apr. 8 St. Andrew's Society Business Meeting will be at Zorbas Greek Restaurant on West Broad Street in the Tuckernuck Square Shopping Center, just west of West End Drive (near Chuck-E-Cheese and Arby's). We gather at 6:30 p.m. to socialize and the meeting begins at 7:00 p.m.

Apr. 11 Strawberry Hill Races Colonial Downs Race Track. Tickets will be available for pick up at April's meeting. Don't forget, theme this year is Casablanca, so you can feel free to dress accordingly if you wish. Ask

"Sam" to play it once, for old time's sake. Here's looking at you, Kid.

May 5 Bruce Davis (Scottish Troubadour) USA 2009 Tour Salisbury Presbyterian Church 13621 Salisbury Road 7:30 p.m. (contact 794-5311)

May 8 and 9 Rockahock Celtic Music Weekend. Albannach, Barley Juice, Brendan Loughrey and Davy Morrison will be performing at the Rockahock Campgrounds in New Kent County. Tickets are \$10 for Friday, \$15 for Saturday or \$20 for a weekend pass. The times are 5:00 p.m. to 11:00 p.m. Friday, and 2:00 p.m. to 11:00 p.m. on Saturday. See www.rockahock.com for more information.

May 9 Ettrick Celtic Festival Knox Springs Farm 21100 Halloway Ave. 10:00 a.m. until 5:00 p.m. The festival is sponsored by the Ettrick Historical Society and is a family oriented day.

May 13 St. Andrew's Society Business Meeting at The Church of the Holy Comforter (Monument Ave. at Staples Mill Rd.) We gather at 6:30 p.m. to socialize and the meeting begins at 7:00 p.m. ***Celtic Buffet, as usual, so please bring a dessert or an appetizer to share.***

There will be a speaker, Gerry Orvis, who is a member of The Appin Regiment. He will expound in general about Highlanders and Highland culture of the 1740's, and can talk about specific aspects of his portrayal, such as 18th c. Highland dress, weapons or culture.

Jun. 6 Ashland Strawberry Faire in historic Ashland, Virginia is a traditional celebration to promote the community and feature the strawberry harvest. The Faire will be from 10:00 a.m. to 5:00 p.m. It is held on the streets adjacent to the Randolph Macon College campus. The Faire is a free community, family-oriented event during which non-profit groups and churches raise funds and offer something for everyone. There are vendors offering arts, crafts, plants, and antiques to the many thousands who attend the event.

Jun. 10 St. Andrew's Society Business Meeting at The Church of the Holy Comforter (Monument Ave. at Staples Mill Rd.) We gather at 6:30 p.m. to socialize and the meeting begins at 7:00 p.m. *Celtic Buffet, as usual, so please bring a dessert or an appetizer to share.*

This will be our annual Election meeting.

Oct. 2009 Billy Kennedy (Scots-Irish author) will be hosted by the Williamsburg St. Andrews Society for a Luncheon Review in Williamsburg in October. Details to follow.

The Prez Sez!

Past & Present = Future

Over the years I have become familiar with the term "writer's block" and there have been times when I have been a victim of that malady. I was faced with it this past weekend when I was trying to come up with this column. I remembered an article once written by a newspaper columnist about 'letting the typewriter write the column for you.' That shows how long ago it was written. Who uses a typewriter anymore? So I sat at my computer and said "write me a column", but that didn't work. Then I decided to take a break and turned on my satellite radio. I tuned in to the Radio Classics Channel and on

came Jack Benny and I got some good laughs out of some very old jokes. It was good to hear some of the programs I listened to when I was a kid.

Then it hit me. I couldn't have relived some old comedy shows without the modern technology of satellite radio. It took something new to bring me something old. It was a blend and that is important not just in technology, but in life. We are living longer thanks to new techniques and discoveries in medicine. We have microwaves to cook meals in minutes instead of hours. These are great modern accomplishments, but for modern accomplishments, there had to be groundwork done in the past.

The St. Andrew's Society has seen changes. Now our newsletter is sent to you in minutes via e-mail. Our directory is being prepared for electronic viewing. But our traditions are still intact as are our mission and purpose. We are working as a blend of past and present as we head towards the future. That's important. We have a good cross-section of ages represented and all have something to contribute to the Society. By listening to everyone, we can get a better idea of where we are going in the future. That's the perfect blend of past and present.

Now let me "return to those thrilling days of yesteryear" for a while as the Lone Ranger Rides Again thanks to the modern technology of satellite. See you April 8th at Zorba's.

Aye!

Dick

And speaking of the past, here is a little Movie Trivia...

Many people recognize the film stars in the famous poster on the next page.



Do you recognize the symbol which follows?
It is the Cross of Lorraine, which was adopted as the emblem of the Free French during World War II. Do you recall when it appears in the film, *Casablanca*?



Give up? It was the symbol inside the ring one of the underground Free French was pretending to "sell" to Victor Laszlo (Paul Henreid).

April Tuesdays In Scots History

7 April

On 7 April 1934, the Scottish National Party was founded. The SNP was created out of the merger of a number of parties; the 'National Party of Scotland', formed in 1928 from an amalgamation of a number of small parties following the rejection of a Home Rule bill, and the 'Scottish Party', a breakaway section of the Cathcart Conservative Association. The party enjoyed its first success in 1945, when Robert MacIntyre was elected to represent Motherwell

14 April

On 14 April 1578, James Hepburn, Earl of Bothwell, third husband of Mary, Queen of Scots, died at Dragsholm Castle in Denmark. He had been a prisoner since 1567 and is thought to have gone mad. Bothwell, a wild adventurer, was almost certainly behind the murder of Henry, Lord Darnley, Mary's second husband. After Mary lost the Scottish throne, Bothwell fled to Denmark where he was treated with the respect due to the consort of foreign monarch. However, once it became clear that Mary's cause was doomed, Bothwell was imprisoned. His body is preserved in Faarevejle Church

21 April

On this date in 1703, the Edinburgh Fire Brigade, one of the first in Scotland, was formed.

On April 21, 1926, the future Queen Elizabeth II born. Her parents at that time were the Duke and Duchess of York.

28 April

The poet, William Soutar, author of "The Diaries of a Dying Man", was born in Perth on this day in 1898. After changing from studying medicine to literature, Soutar's first volume of poetry, "Gleanings of an Undergraduate", was published in 1923, within a year of his graduation from Edinburgh University. Soutar suffered from a gradual immobilizing illness, ankylosing spondylitis, and from November 1930 he was permanently confined to bed. He spent his bed-bound days composing poetry, escaping through his imagination, and holding court to his many visitors and fellow writers, dressed in jacket and bow tie. Soutar died from tuberculosis in October 1943, at the age of 45. The house where he lived and composed his poetry, the 'Soutar Hoose' in Perth, is now home to a writer in residence.

Thanks to John Scott, Clan Scott, and BBC Scotland (<http://www.bbc.co.uk/scotland/history/onthisday/>), and

TIMELY WORDS OF ADVICE

Making every gift dollar count

In challenging economic times, charitable organizations often suffer. More than ever, this is a time when every dollar you can spare for your favorite causes can make a significant difference.

As you study your budget to determine what you can afford to give, it is equally important to be aware of the rules surrounding charitable giving as it affects your tax return. You may find you can afford to give more if you take steps to maximize your own tax benefits. For most types of gifts, the laws are not complex, but in order to legitimately deduct all of your charitable donations, you want to make sure to follow them. In simple terms, there are two basic rules:

- **Make sure the gift is made to a qualified organization.** This typically includes religious, charitable, scientific, literary or educational organizations like United Way or the Red Cross. A list of charitable organizations recognized by the IRS (IRS publication 78) can be found at www.irs.gov.
- **Make sure the donation is properly documented.** The IRS requires that all cash donations claimed as deductions be backed by bank records (you'll need to keep your pay stubs from the charity showing the gift) or written receipt provided by the recipient organization.

Different ways to give cash

It is possible to make charitable contributions part of your regular budget by having payroll deductions made (this is common for gifts to large organizations like United Way) or through an automatic withdrawal from your bank account. This

allows you to maintain consistent giving regardless of other financial challenges or spending temptations you may encounter.

You can also make direct cash donations to specific organizations on a one-time basis. As long as the gift can be fully documented (with bank or credit card records or a receipt from the organization), it may qualify for a deduction. There can be limitations related to your adjusted gross income.

There are a variety of other ways to effectively donate cash as well. The key is to claim the actual cash value to the recipient organization. For example, if you buy a ticket for a charitable fundraising dinner, there is an underlying value you obtain by attending the event. That value cannot be deducted. The organization should identify what portion of the ticket price is deductible for charitable purposes.

Non-cash contributions

You can also donate stock or mutual fund shares. If you hold for more than one year and shares have appreciated in value, you can deduct fair market value in the shares. You avoid the taxable capital gain and the organization can receive a gift of greater value (the appreciated share price) and can sell the investment with no tax consequences. If, as is the case from the recent bear market, shares are worth less than you paid for them, you can only deduct the fair market value of the investment when you donated it.

The IRS is more demanding of truthful reporting for gifts of property. Any low-value clothing or household items you donate must be in "good used condition" or better in order for it to qualify as a deductible gift. In other words, you can't simply drop off a box of worn-out household appliances at the Goodwill store and claim a deduction or loss for it. Therefore, it may be better to sell the depreciated stock and donate the proceeds in

order to get the capital loss and the charitable deduction.

The IRS has strict rules about valuing and substantiating donated vehicles. For example, if a car is valued at more than \$500, you generally will be required to deduct only the gross proceeds the charity obtained by selling the car, and more than blue-book value of the car. There are some exceptions, for example, if the organization makes significant use of the vehicle or it gives the car to a needy person, you then can deduct the fair market value.

IRA contributions

Individuals age 70-1/2 or older can have money sent directly from their IRA account to a charitable organization. From a tax standpoint, this is particularly beneficial to those with a traditional IRA, where distributions are subject to income tax. Money that goes directly from the IRA to the charity will not be taxable. It is one way for those with a traditional IRA to manage required minimum distributions if they wish to limit their own taxable income. Keep in mind that for 2009 only, required minimum distribution rules for IRAs have been waived.

Travel write-offs

Charities also have a big need for human resources. If you are able to donate time to a charity, you can claim a deduction for the miles you drove to perform your volunteer services (for a qualified organization). For 2008 and 2009 taxes, the allowable rate is \$0.14/mile.

Consult your tax planner and financial advisor. Tax laws are constantly changing, so it's wise to consult a tax expert before you make any large charitable contributions. A tax expert can identify if there are advantages to making a contribution in certain years and may advise you to accelerate or postpone your gift at year-end based on your tax situation. Your financial

advisor can help you establish a financial plan that takes into account your charitable giving goals.

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Contributions Please!

Please send any articles, music/book reviews, jokes, recipes or information on upcoming events (of a Celtic nature) to **Analee Evans** at analee_e@hotmail.com or P.O. Box 3972, Glen Allen, VA 23058, **by the end of April for the May issue. This is your St. Andrew's Society newsletter . . . so please send something you would like to see in it!** Thank you!

