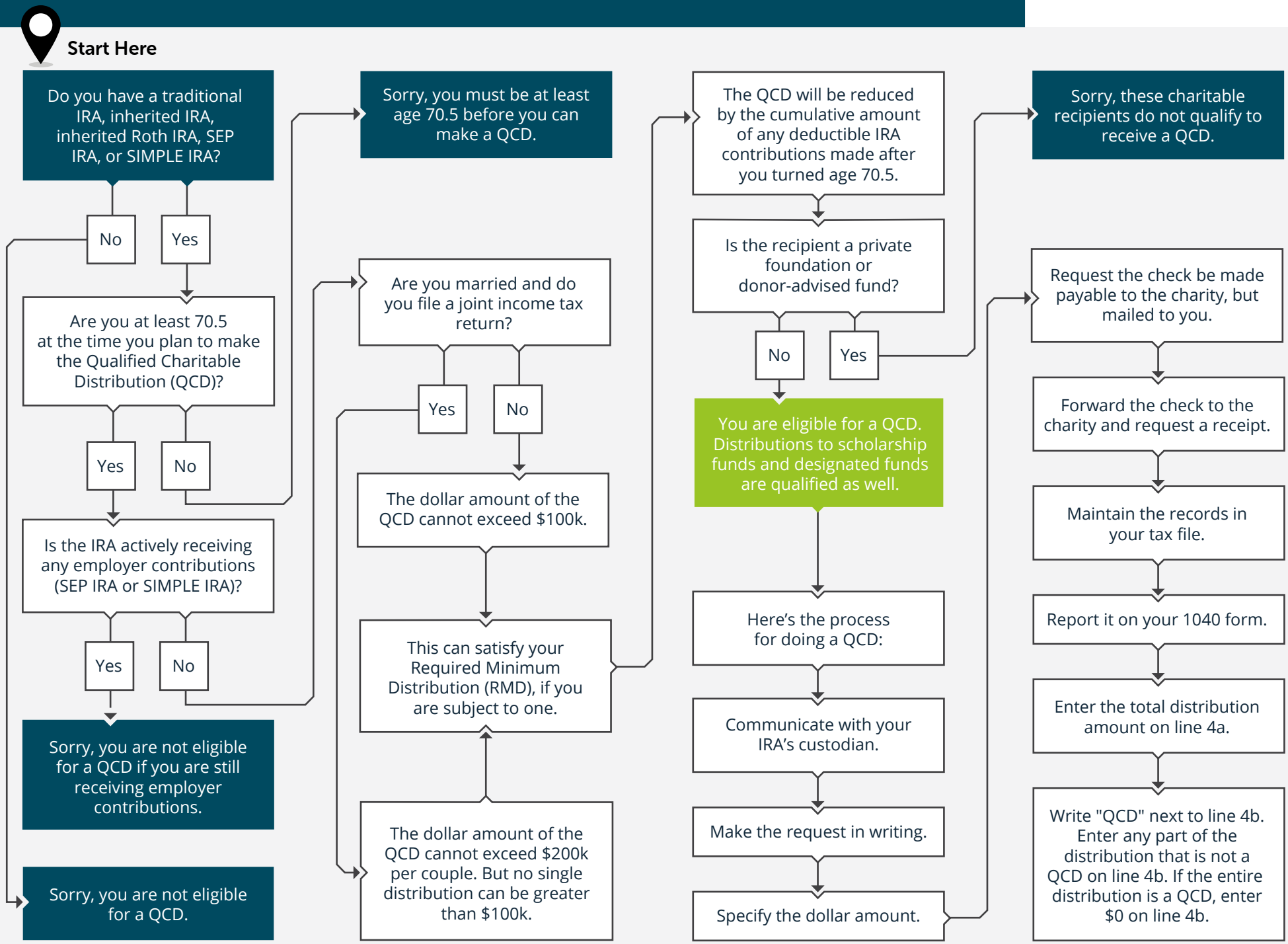CAN I DO A QUALIFIED CHARITABLE DISTRIBUTION FROM MY IRA?