



7-1-2000

Lock in Your Capital Gains



Jennifer Wrigley, a veterinary technician at New Bolton Center, received the Class of 2000 Veterinary Technician Teaching Award. She also received the Gretchen Wolf Swartz Award for Outstanding Nursing at New Bolton Center.



Dr. Yvonne Elce received the William B. Boucher Award for Outstanding Teaching at New Bolton Center by a House Officer.



Colleen Klein (r), a veterinary technician at New Bolton Center, received the Veterinary Technician Teaching Award presented by the Harcum College Practicum students.

Dr. Beth Callan, assistant professor of medicine, received the Residents' Award for Outstanding Teaching by a Faculty Member. Dr. Patricia Kull received the Class of 2000 Award to a resident demonstrating outstanding teaching ability.



Roxanna Bachman (r), a veterinary technician at VHUP, received the Class of 2000 Veterinary Technician Teaching Award and the Veterinary Technician Teaching Award presented by the Harcum College Practicum students.



Theodore Pitt of New Bolton Center received the Veterinary Medical Student Government Commendation Award.

Fun for the whole family School's Open House

September 23rd at
New Bolton Center,
Kennett Square, PA

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As the leading stock market indicators continue to go up and down, but mostly up, many individuals are astounded at the rate of growth they have enjoyed. They also ask the question, how can I protect my capital gains?

Penn's School of Veterinary Medicine is pleased to offer a secure alternative—the charitable gift annuity. The gift annuity provides a way to lock in capital gains and take advantage of an attractive rate of fixed annuity payments.

Benefits Include:

- fixed income for the lives of one or two beneficiaries
- annuity is based on market value of assets contributed
- a current income tax deduction
- capital gains tax savings
- low minimum gift of \$10,000 per annuity
- choice of monthly, quarterly, semiannual or annual payments
- significant, donor-directed support for the School of Veterinary Medicine
- each annuity contract is backed by the total assets of the University

Sample Rate Chart for a \$10,000 One Life Charitable Gift Annuity

AGE	RATE	DEDUCTION*	ANNUITY
55	6.1%	\$3,377	\$610
60	6.6%	\$3,384	\$660
65	7%	\$3,638	\$700
70	7.5%	\$3,972	\$750
75	8.2%	\$4,327	\$820
80	9.2%	\$4,722	\$920
82+	9.5%	\$4,995+**	\$950

For more information or a personalized illustration with no obligation, call Penn's Office of Gift Planning at 800-223-8236.

* Charitable deduction will vary slightly with changes in the Federal Discount Rate.

** Annuities with an income beneficiary above 82 will receive a higher income tax deduction depending on the age of the beneficiary.