

The Sage Society
FALL 2004

“It was just
the right time.”

Lora Barzin Childs '50

EMMA WILLARD SCHOOL



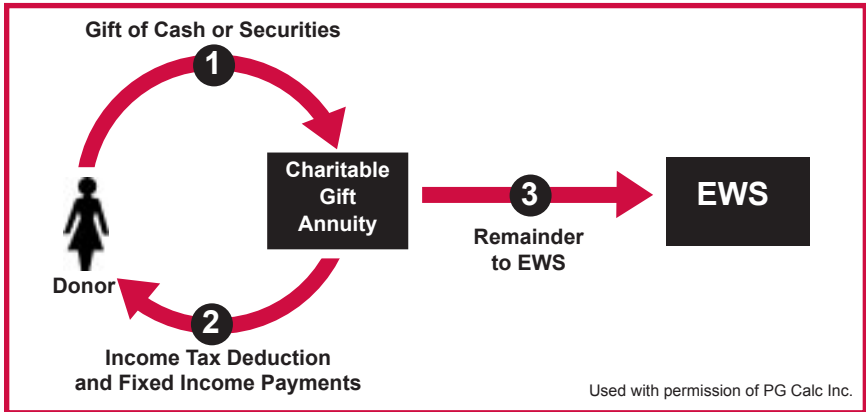
“My years at Emma Willard were the best four years of education I ever received,” says Lora Barzin Childs ’50. “What Emma Willard does so well is help you develop as an individual.”

It was this positive experience that motivated Lora to establish a charitable gift annuity at Emma Willard School. In return for her commitment, the charitable gift annuity will pay her an income for life. “I always knew that I wanted to do something special for Emma Willard,” explains Lora. “It was just the right time. I made this gift to help Emma Willard, but I also enjoy receiving that quarterly check!”

By establishing an Emma Willard gift annuity, you, too, can support the school and receive an income for life.

A charitable gift annuity is a contract between you and Emma Willard School. In exchange for your gift of \$10,000 or more, the school agrees to provide you with fixed annuity payments for life. The amount of these payments will never change.

Charitable Gift Annuity



The gift annuity payment depends upon the amount of the gift and the age of the beneficiary at the time the annuity is established. You also receive a federal income tax charitable deduction (if you itemize) for a portion of the gift’s value in the year you make the gift (subject to certain limitations).

The following chart illustrates payment rates for a \$10,000 gift annuity based on the beneficiary’s age.

Beneficiary's Age	Rate	Annual Payment
60	5.7%	\$570
65	6.0%	\$600
70	6.5%	\$650
75	7.1%	\$710
80	8.0%	\$800
85	9.5%	\$950
90	11.3%	\$1,130



To learn more about the charitable gift annuity,
please return the postage-paid reply card or contact
Michele Susko in the Gift Planning Office
at (518) 833-1788 or msusko@emmawillard.org.
You will also find information about charitable
gift annuities on the school's Web site at www.emmawillard.org/givingplanned.

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