Are you stuck with highly appreciated low-dividend stock? Some of the highest flyers in the market have yields around 1%. But what if you have a need for more income? If you sell to reinvest, capital gain taxes will consume one-fourth of your appreciation. And then what?

Consider transferring that stock to Cal Poly for a charitable life income gift plan. You will enjoy these benefits:
- Increased income based on the full market value of your stock
- A substantial charitable income tax deduction
- Avoidance of, or reduction in, capital gain taxes
- Provide for a future gift to Cal Poly

For additional information on Cal Poly life income plans, please call or write:
Michael McCormack, Director of Planned Giving and Endowments
Cal Poly, San Luis Obispo, CA 93407
Phone 805.756.7125  Fax 805.756.2711
KSBY ("Kiz-bee"), the colorful peacock mascot for TV station KSBY-6, was one of many local celebrities to participate in Cal Poly's "America Reads" event (see story on page 13). (Photo by Doug Allen)