Make April 15 Less Taxing!

If you think you're paying too much in taxes this month, you're not alone. But with a little planning now, you can get a head start on reducing next year's tax bill.

A charitable gift annuity — or *charitable IRA* — can make April 15 less taxing in 1995. And it can make the future more secure *for you* and *for children*.

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- **Guaranteed Income for Life**
- **Partially Tax-Free Income**
- **A Charitable Deduction in 1995**

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With a charitable gift annuity, everybody wins (except Uncle Sam). So, make this year a little less taxing. Establish a charitable gift annuity with the AAP Friends of Children Fund.

For more information or to receive a confidential calculation with no obligation, call Joan Banaszak at 1/800-433-9016 ext. 7381.

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