

Give & Take

News and Ideas for Development Executives of Nonprofit Organizations

Are You Near, Dear, and Clear?

by Barlow T. Mann

Motivation is a critical element in the charitable giving process. You can identify suspects and prospects, but what finally motivates an individual to make a particular gift?

During the post-Katrina giving period some charities have reportedly experienced a boost in giving while others have faltered. A similar pattern was observed during the fall of 2001 after the events of September 11. At that time, we commented on several factors that we thought influenced charitable giving during periods of change and uncertainty.

We used the analogy of how most people have a favorite restaurant that they frequent time and time again, similarly many donors tend to give to the same charities. What creates this type of loyalty? A closer look at the restaurant analogy may help.

You most likely go to your favorite local restaurant because it is close to your home, you enjoy the familiarity of the surroundings and service you receive, and you know the restaurant's specialty and what to expect on their menu. In other words, the restaurant is near to your home, dear to your heart, and you are clear about the type of food it serves. Being near, dear, and clear to its customers most likely contributes to the restaurant's success.

We believe that for maximum effectiveness in their fund development efforts, nonprofit organizations and institutions should also strive to be "near," "dear," and "clear" to their donors. Here are some strategies to help achieve that result.

So far and yet so close

Many charitable organizations, especially those that are national or international in scope, may have trouble achieving the goal of being near many of their donors. Some organizations have countered this problem by

establishing local chapters or affiliates around the country or opening regional offices. But this is not an option for many groups, and may not be necessary for others.

If your organization is not physically close to many of its donors, it is important to strive to make it seem that the organization is closer to them. This can be done in several ways—ongoing communications efforts such as newsletter updates, phone calls, even personal visits when possible are all good ways to bring your organization closer to your donors. Many colleges and universities sponsor alumni dinners in various cities, for example. Other types of organizations reach out to their constituents through television commercials and other media. Websites can make an organization seem very near and accessible as well.

When your donors are not nearby, communicating with them and keeping your organization "close" to them may be more difficult but no less imperative. With a proper strategy for keeping your donors informed about your work, you will not be "out of sight, out of mind," and donors will feel closer to you no matter what your address happens to be.

Are you dear to them?

Something that is dear to you probably didn't become dear to you overnight. It took time and serious interest for emotional attachment to develop. It is rare, for example, for a donor who has not been involved with an organization for a significant period of time to include it as one of the charitable interests named in his or her will. Since time is involved, "dearness" may be the most difficult of the three goals for charitable organizations to achieve.

In our experience, almost any type of nonprofit entity can form strong ties to donors. For example, many alumni donors to educational institutions have traditionally felt their college years were among the best of their lives, and their gifts arise from that sense of nostalgia. A challenge now faced by some institutions is the fact that large numbers of potential donors among the baby boomer generation remember their campus years as ones of turmoil and unrest. As a result, some institutions may not be as "dear" to this group of alumni as they may be to those who preceded—and followed—them.

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- Are you ready for the "season" of memorial giving? p.2
- Gift planners reflect on the effects of KETRA p.5

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Getting ready
for the
memorial giving
“season”

Kick-Start Your Memorial Program

Spring is rapidly approaching. While this season will bring thoughts of blooming flowers and warmer weather to most people, for gift planners spring marks the beginning of the important memorial giving season.

As Mother’s Day, Father’s Day, Memorial Day, and numerous religious holidays draw closer, now may be the perfect time to kick-start your memorial giving program for maximum effectiveness in the months ahead.

Time is of the essence

No matter how your organization decides to acknowledge memorial donors, it is vitally important to thank them in a timely fashion. Gifts made in memory or in honor of someone are among the most personal of expressions—and ones that often occur during very emotional circumstances. Memorial gift donors are typically persons who have put a great deal of thought and care into the decision to make their gift. For this reason, every effort should be made to process memorial gifts promptly. In some of the more successful programs, an important policy is to handle all memorial and tribute gifts on the same day they are received if at all possible. Acknowledging memorial gifts immediately helps ensure donors’ continued confidence in your organization.

Prompt processing of memorial gifts should also apply to notifying the families of memorial and tribute gift recipients. Often a family requests that memorial gifts be made in honor of a loved one who has just passed away. Timely recognition of such gifts from the organization can be helpful to the family who would also like to send prompt expressions of gratitude to those who donated in honor of their loved one.

Details, details, details

Just as timely notification of memorial gifts is critical, so too is accurate processing. Make it your policy to double-check every donor’s and honoree’s name as well as addresses for both. Also review the names and addresses of family members who will be notified of the gifts. If you are processing an honor gift, ask the donor if the gift is for a special occasion, such as an anniversary or birth-

day, and record the occasion for which the gift is being made.

Evaluate memorial materials

Once policies and procedures have been reviewed and updated, consider the basic materials you will need to carry out your memorial gift program. Do you have effective, attractive acknowledgment cards for both donors and family members of honorees? If so, do you have enough on hand for the upcoming memorial giving season? If the cards need to be updated or redesigned, now is the time to finalize the new look and print the necessary quantities.

In addition, reread and consider revising the letters you send to family members of honorees and memorial gift donors. Many donors make multiple gifts, so be sure you are not sending the same form letter on multiple occasions to the same donor. If time permits, a handwritten note may be the best way to assure a personal response. In any event, make certain that letters to the families of those deceased adequately express your sympathy and gratitude.

Prepare promotional pieces

As with most charitable giving opportunities, memorial and honor giving needs to be regularly explained to your donors. Donors should be consistently educated about how and why they may want to make memorial and tribute gifts to your organization. One of the most economical and effective ways to tell friends of your organization about memorial giving is by sending an informational mailing on the subject.

Communications encouraging memorial gifts need not be complicated. Many organizations include information about memorial gifts on their website and in addition send one or more annual appeals built around the concept of memorial giving. Most memorial giving promotional mailings generally consist of a cover letter, reply device, and an informational brochure. The brochure should explain how memorial and honor gifts allow donors to pay tribute to someone special in a unique and meaningful way. The brochure might also point out the variety of funding options available for memorial gifts, such as gifts of cash, stock, or assets from donors’ estates.

Perhaps the most important function of promoting the concept of memorial giving is to inform donors about the positive achievements that can be accomplished thanks to their gifts. Memorial gifts help donors establish a legacy in memory of loved ones and, at the same time, provide

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Sharpe Seminar Series

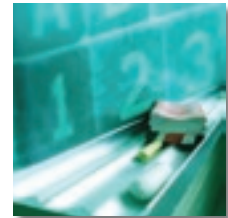
Featured Seminar: An Introduction to Planned Giving

This information-packed seminar offers an in-depth introduction to the process of charitable gift planning in today's complex environment. It is designed for those who are assuming responsibility for planned giving for the first time as well as those who have multiple duties and are looking for guidance in the best ways to spend what may be limited time and budgetary resources on planned giving.

Beginning with an overview of various types of fund development efforts and the role of gift planning in achieving greater success, this seminar examines the personal priorities of donors at different stages in life

and explains how gift planning vehicles can help remove obstacles to larger gifts from donors of all age and wealth levels. Practical guidance on gift acceptance and valuation policies, program planning, budgeting, and implementation of effective gift planning efforts in programs of various sizes will be presented.

This seminar will prove useful to senior development managers and those responsible for other funding efforts, in addition to those who wish to expand their duties to concentrate more effort in charitable gift planning now or in the future. [G&T](#)



Upcoming Seminar Training Dates

An Introduction to Planned Giving

Washington, D.C.
March 20-21
Chicago/Oak Brook
April 18-19

Managing Planned Giving Relationships

Washington, D.C.
March 22-23
Chicago/Oak Brook
April 20-21

Philanthropy in Times of Change

Washington, D.C.
February 23-24

On the Agenda for 'An Introduction to Planned Giving'

Day One

- Introduction to the Planned Giving Process
- Understanding the Life Cycle of Donors
- Basic Planning Considerations
- The Charitable Tool Box—Part One
- The Charitable Tool Box—Part Two
- The Gift Planning Matrix

See www.sharpenet.com/seminars for a complete agenda and dates for this and other Sharpe seminars.

Day Two

- Introduction to Property Gifts
- What Is the Gift Worth?
- Gift Acceptance Policies
- Marketing Planned Gifts
- Cost-Effective Planned Giving
- Putting It All Together

What Attendees Are Saying About 'An Introduction to Planned Giving'

"The Sharpe Group and their professionals have opened my eyes to the complete 'big picture' of how to, what to do, and what to expect in planned giving."

—H.C. "Buzz" Dixon, Family Connection, Inc., Anderson, IN

"The speakers knew their subjects and had good examples based on their experiences; content material was well integrated and reinforced from speaker to speaker."

—Karen Crenshaw, University of Pittsburgh, School of Dental Medicine, Pittsburgh, PA

"This is the most worthwhile professional conference I can remember attending."

—Mr. Chandler Battaile, Association for the Preservation of Virginia Antiquities, Richmond, VA

"The personal experience of the presenters is invaluable. Their ease and confidence make it very easy to pay attention."

—Kate Hoffman, Foundation for LSU Health Sciences, New Orleans, LA

Multiple registration discounts are available. For more information or to register, please contact The Sharpe Group. Phone 1-800-238-3253, ext. 5360 Fax 901-761-4268 Web site: www.sharpenet.com E-mail: seminars@sharpenet.com

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Barlow T. Mann is an attorney and chief operating officer of the Sharpe company. He designs planned giving programs for a number of America's nonprofits, presents seminars, and authors many articles on gift planning.

Religious-based organizations and institutions are often dear to their supporters because of deeply felt spiritual motivations. These can be based on personal experience or a desire to further the mission of the organization as it reaches out to help others. Charitable activity in our society, as elsewhere in the world, is rooted to a large extent in religious teachings and it is important to understand and respect the tie this can build to any number of types of causes.

Cultural institutions can also become "dear" to their donors. A development officer once told the story of a woman who visited her zoo every day when the weather permitted with an attendant who helped her traverse the grounds in her wheelchair. When asked why she came each day she stated that her son had been killed in an accident some years before

and her best memories were the time she spent with him as a child at the zoo. A short time thereafter she passed away and left a significant sum to the zoo for an endowment in memory of her son. This is just one of the many examples of how an organization can become "dear" to those it serves.

Donors to health-care providers were often patients themselves or had a family member who was treated there or benefited from research conducted, and they want to do all they can to help a cause they believe saved their life or that of a loved one. In these cases, "dearness" also comes from deep emotional attachment to an organization and its mission. Rising costs of healthcare may compete against other motivations, so it is imperative that charities continue to make their case, even with those who appear to be most dedicated.

Those involved in charitable gift planning quickly learn that, in most cases, a prerequisite for the completion of bequests and similar gifts is an emotional or other attachment that will sustain the donative intent necessary to elevate a charity to the status of a close friend or family member. This will be even more likely to be true as estate tax motivations become less of a factor for the vast majority of Americans this year.

Clear mission

Would you feel comfortable giving to an organization if you weren't quite sure what it did, whom it served, or the nature of its mission? Probably not. That is why it is imperative that, no matter what your mission, you must make sure it is clear to your donors and potential donors.

Just because your organization's mission is relatively specialized or even unique doesn't mean that there

aren't donors out there who are willing and able to support it. Every charitable organization in existence today exists because someone supported it and believed in its mission. So, from the most obscure to the most well known charity, the goal is to state your case clearly so that donors know what their gifts will be supporting.

Without a clear, understandable mission, an organization may find itself floundering due to confused donors, or worse, lack of them. This is especially challenging for organizations that have in years past acquired older donors based on one mission focus and are now attempting to change that focus to acquire a younger base—without losing the clarity of mission that is required to maintain the existing donor base.

In light of catastrophic events this year, the continuing impact of the events of 9/11, and other factors, many Americans are reevaluating their core values and in some cases deciding to give more to charitable interests as a material manifestation of those values. Now may be an especially opportune time to stop and return your focus to the basics of fund development—making sure you are as *near* to your support base as possible, you nurture and respect the relationships that keep your institution *dear* to donors, and make sure you are sending messages that make your mission *clear* to those who would choose to act through you to direct their monetary resources for the benefit of others. G&T

Kick-Start ...Continued from page 2

charitable organizations with resources to serve others. Memorial giving promotional materials should reinforce the fact that those who make memorial and honor gifts are sensitive, thoughtful, caring people who want to make a meaningful donation in honor of a special loved one.

A bridge to planned giving

Finally, fund-raising veterans know that a large number of bequests and other planned gifts each year are made in memory of a spouse, child, sibling, parent, or other loved one who has pre-deceased the donor. Whether in the form of a bequest, gift annuity, charitable remainder trust, remainder from retirement plans, or other methods of giving, planned gifts offer a unique way for donors to make significant gifts that might not otherwise be possible in the form of a check or other outright gift. Donors who make planned gifts are often among the most thoughtful and careful donors. Good stewardship of even the smallest memorial gifts may thus be the key to building the confidence necessary to help a donor decide to make much larger gifts in the future. G&T

From the Field: Lessons from KETRA

The last half of 2005 saw an unprecedented outpouring of support for victims of hurricanes Katrina and Rita. Thousands of Americans responded swiftly to these disasters by giving to aid organizations and other charities involved in the recovery efforts.

In the weeks that followed, Congress was concerned that many organizations could experience reduced giving—as had been observed after the events of 9/11—because donors had given up to the allowable limits by donating to funds for hurricane victims. To encourage charitable giving to a broad range of charities post-Katrina, Congress enacted the Katrina Emergency Tax Relief Act (KETRA). This Act allowed donors to enjoy increased tax deductions for certain gifts made between August 28 and the end of 2005. As we begin 2006, *Give & Take* talked with several gift planners to find out the lessons they learned from KETRA during one of the most extraordinary year-end periods in recent history.



Beth Turner, Director of Planned Gifts, Tulane University

I was at the NCPG Conference when KETRA was announced. I was wondering how I could put together a mailing about this wonderful law when our university was operating in survival mode. At the time, Tulane was still closed because of the hurricane. Our staff was located all around the country.

The Sharpe Group helped us post a KETRA brochure on our website and send an e-appeal to our donors. We also trained our development officers on the basics of KETRA so they could talk to donors about it over the phone. Our President sent a special letter out to our high level donors about KETRA that directed them to the website and the brochure Sharpe prepared for us.

We were pleased with the response. I think just talking about KETRA set donors' sites higher. One of the notable gifts was a multi-million dollar gift that was an acceleration of a pledge by a donor who wanted to take advantage of KETRA's tax benefits. Another donor, who had made modest gifts in the past, made a half-million dollar gift. And then on the last day of the year, which was a Saturday, we got a call from someone who wanted to know more about KETRA and said his CPA was on the line. About 10 minutes later, the donor called us back to make a \$100,000 gift. The donor knew about KETRA because we were able to give it so much publicity on our website.

We didn't get back into our offices until the second week of November. Logistically it was not possible to come back, prepare brochures, and send a mailing. Having the Sharpe brochure available on our website was a lifesaver for us. Without having the information available to our donors, there is just no way we could have gotten the word out.



Geri Derbyshire, National Director of Planned Giving, Save the Children

We initiated several strategies upon hearing about KETRA and immediately sent out an e-mail to all fundraisers, directors, and senior management educating them about the Act and what type of donors could benefit. Early on, we also summarized the benefits of KETRA in an e-mail that the President sent out to all of our board members and VIP donors.

At our planned giving training for major donors last fall, Robert Sharpe talked about the benefits of KETRA to a large group. In addition, we included information on our website with links to various references, prepared a one-page fact sheet for our fundraisers to use in their discussions with donors, sent a summary to a large group of professional advisors, and added information in our year-end appeal. We tried to reach every possible group of donors that we could. We felt this was an opportunity to make another contact with donors and offer assistance instead of simply asking for money.

Our end-of-year fund-raising results were outstanding. We received a gift of almost \$1 million as a direct result of KETRA. This gift consisted of mostly cash and some stock. While this gentleman had made gifts in the past, he had never discussed making a gift of this magnitude before. It was my understanding that KETRA was going to benefit his tax situation quite a bit.



Elizabeth Roghair, CPA, Senior Philanthropic Advisor, Advocate Charitable Foundation

Our first step was to order "Giving in 2005: A Special Window of Opportunity" brochures from Sharpe. We then provided KETRA information in mid-October to the senior management of our hospitals, our boards, and members of our President's Society (donors who give \$1,000 or more). For our major donors with large pledges to fulfill we made individual calls to discuss KETRA's benefits. We also sent out a broadcast e-mail to the 500 or so financial advisors that we work with alerting them to KETRA and referring them to the Sharpe website for more information. We received several phone calls from advisors—including CPAs—thanking us for sharing this important information that many of them had not heard of before. In addition, we also added news on KETRA to our quarterly newsletter that we send to advisors in the region.

A handful of donors—including some of our own finance staff—immediately decided to accelerate their pledge payments. KETRA became a topic of discussion at all our major gift strategy sessions in the fourth quarter. But whether our donors and advisor friends used the benefits of KETRA

Lessons from KETRA ...Continued from page 5

or not was less important than how much they appreciated our being alert, thoughtful, and ahead of the game in providing information that they might be able to use. Most donors told us that they had not heard about KETRA from anybody else. Some said that their accountants didn't even know about this. I think it made a big difference that we sent out the KETRA materials as a service to people—donors and advisors alike.

One particularly interesting and important gift had a much greater impact as a result of KETRA. The widow and sons of a beloved physician who passed away two years ago were considering endowing a chair in his memory at one of our teaching hospitals. Sources of funds to meet the required endowment funding level included a remainder interest in an existing CRT, several charitable lead trusts from which the family is able to direct gifts annually, and a new charitable gift annuity to replace (and offset tax on) a commercial annuity redeemed in 2005. There was also the potential for a beneficiary designation from an IRA, inherited by the physician's widow, which was eventually to be inherited by the sons.

During one of my frequent meetings with the family's investment advisor, who was strongly encouraging the family to make the gift, the subject of KETRA came up. I raised the possibility of accelerating the IRA gift to take advantage of KETRA and make it a current gift. The advisor thought this was a good idea, and he presented it to the family.

The sons liked the idea. They realized that taxes would take a big chunk out of the IRA before they could receive it. They came up with the idea of doubling the gift from the IRA, and leaving the lead trust alone since their mother enjoys her annual work as a philanthropist. Before the end of the year, close to \$1 million was committed—half in cash—because of KETRA.

Everybody benefited—the hospital is now moving forward to fill the endowed chair, the family's tax problem was solved, the widow is still in the business of being a philanthropist, she will receive income from the new gift annuity, and potential IRA tax issues have been avoided. How good could this get!



*Phillip Adcock,
Assistant Vice President
for Advancement,
University of Alabama*

We did a variety of things to get the word out about KETRA. First of all, we mailed a special brochure to certain donors, such as those over 59½, those with outstanding pledges, or those who had made gifts through retirement plans, as well as retired faculty and staff. We also added KETRA information to some of the electronic communications going out from the President of the University as well as from individual Schools at Alabama, and we added tag lines about KETRA to our outgoing e-mail correspondences which directed the recipients back to our website where there was additional information.

The whole approach to the communication initiative was to keep the donors informed. Our response was very positive. Our donors were so appreciative of the information that even if it didn't apply to their tax situation, they often sent in a gift anyway.

We had several gifts come in as a result. One in particular was from one of our most loyal donors. She had maxed out her charitable contributions for 2005 and she sent the KETRA information she received from us to her accountant, who then called us over the holidays. Together we helped her make a gift to fund an endowed scholarship, which zeroed out her tax liability for the year. This was a six-figure, pure KETRA gift.



*Monica Estabrooke,
Planned Giving Officer,
AARP Foundation*

We sent out a mailing consisting of the Sharpe brochure with a cover letter from our CEO, Bill Novelli. We wanted to let donors know of the recent tax law change that provided them with a unique window of opportunity as they considered their year-end giving. We also mentioned that donors may want to help many seniors who had been affected by the recent Gulf Coast hurricanes, had lost their homes, and needed our help to secure basic human necessities.

We had several gifts that did come in as a result of this mailing, as well as three gift annuities. We were very careful to make sure the gift annuity donors got the advice of their own advisors before completing these gifts.

For the AARP Foundation, this KETRA mailing was more about getting in touch with donors and opening up the lines of communication with some high-net worth individuals who are now considering other gifts, such as charitable remainder trusts and real estate gifts. We got so many calls from donors who were so appreciative of the information and hadn't heard of KETRA from anyone else. I was able to refer them to our website for more information about the new tax law, and this personal contact just provided another opportunity for us to work with our donors without making a direct ask for a gift.

Footnotes

Review and restock informational materials

Start 2006 on the right foot. The beginning of a new year is the perfect time to resolve to maintain a complete, up-to-date library of informational booklets.

With the Sharpe Group's full line of gift planning booklets, you will be prepared to provide your donors with the most comprehensive information on a variety of popular giving plans. Updated yearly and particularly popular at this time of year is "A Guide to Giving," which features helpful examples that show how donors they can maximize their giving depending on what they give and how they give it.

In addition to "A Guide to Giving," Sharpe offers informational booklets on an array of gift planning topics, such as estate planning, gift annuities, charitable remainder trusts, and lead trusts.

As you decide what educational materials you may need for the year, remember to also check existing publications to ensure they are not out of date in light of recent tax law changes. For example, check for references to an estate tax exemption of \$1.5 million per person. As of January 1, 2006, an individual is allowed to pass \$2 million at death free of estate tax. Also look for examples using a 47% maximum gift and estate tax rate (the new rate for 2006 is 46%) and references to an \$11,000 annual gift tax exclusion, which has been raised to \$12,000. Sharpe writers and editors review and update publications on a continuous basis so that tax law changes like those mentioned above are promptly included in all publications.

Make sure you have the most up-to-date reference materials you will need to inform, educate, and motivate your donors this year. You can mix and match titles to suit your needs. See www.sharpenet.com/booklets/ for a complete listing of Sharpe's booklets and/or to request your free kit of sample booklets.


Prepare for memorial gifts

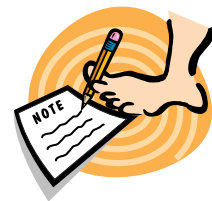
If there were ever a charitable gift that anyone could make, at any time, to any organization, for almost any

use, it would be the memorial gift. Gifts made in honor of loved ones and other significant people in one's life have been the foundation that many organizations were built upon, and memorial gifts continue to provide donors with a valuable way to support charitable interests in the name of someone they wish to remember in a special way.

With Mother's Day, Father's Day, Memorial Day, graduations, wedding anniversaries, and a variety of religious holidays coming soon, now may be the perfect time to evaluate your memorial giving program and make sure you are ready to inform donors of the many options available for fulfilling tribute gifts they may have in mind. Let The Sharpe Group's memorial giving brochures explain to donors the many possibilities and benefits of effective charitable gifts made in honor of those they love.

Offered in three unique designs, "Giving Through Living Memorials" is a tasteful, easy-to-read, six-panel brochure featuring information about how to best make gifts in a loved one's name. While most donors are familiar with cash gifts, this brochure also mentions making memorial gifts in other ways, such as by donating appreciated property or through a special designation in long-range plans the donor may already have in place. The brochure also features a convenient, built-in response device, making it even easier for donors to request more information.

For more information or to place an order for "Giving Through Living Memorials," please call 1-800-238-3253 or visit www.sharpenet.com. 



News and ideas about The Sharpe Group's services.




Mike Cumnock,
Chief Executive Officer,
Arkansas Sheriffs
Youth Ranches

Lessons from KETRA ...Continued from page 6

As quickly as we could, we sent out information to a group of donors we felt would be most likely to benefit from KETRA, so we focused on mailing to those donors who we thought would have an IRA.

One couple liquidated the wife's IRA and donated the balance of it to us, which was about \$75,000. Another gentleman is leaving us his IRA as part of his estate planning. Several other donors wanted to give their IRAs but didn't meet the minimum age requirements. And we also received several smaller outright gifts as well.

Probably the most important thing that resulted from the mailing was that donors were very appreciative for the information and realized we were staying on top of the laws that might benefit them. The only downside for us was that we knew more about KETRA than most of our donors' accountants and financial advisors! 

Restock Your Library

When donors and prospective donors ask for detailed gift planning information, it is important to have a library of appropriate and accurate publications at your fingertips.

Replenishing your gift planning library can be as quick as a phone call. Sharpe's full line of informational booklets is available to help you give donors and their advisors the information they need when considering specific types of gifts.

All Sharpe publications have been updated for 2006 and reflect the most recent developments in tax laws and other important changes.

Plan ahead and save

All booklets may be personalized on the front and/or back cover. Enjoy reduced unit and personalization costs when ordering multiple titles. Flexible billing arrangements are available to coincide with budget cycles. To request a free kit of sample booklets, please visit www.sharpenet.com/booklets/.



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