Planned Giving in Faith-Based Organizations:
Making the Spirituality Real

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Presented by:

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Sponsored by the National Committee on Planned Giving®
I. Introduction
This presentation focuses on planned giving in faith-based organizations. Such organizations may be churches, whether local or larger geographical units, congregations and denominations, as well as educational institutions, social service agencies and any other kind of non-profit. In these organizations the driving force is religious faith. These organizations come out of religious traditions that are different one from another. These traditions mean different histories, culture and language. These organizations may provide their services without requiring that the recipients embrace the faith.

In planned giving marketing we know that we must go beyond the techniques of planned giving, beyond the tax advantages and financial planning opportunities. These are simply ways to make a gift. We are encouraged to help donors focus on the purpose of the gift, not the method of making the gift.

Helping donors uncover the purpose of their gift, or perhaps motivating them to make a gift by suggesting purposes their gifts may fulfill, goes beyond the particular purpose or function of the organization and embraces the religious faith of that organization. I have seen donors make their gifts to support the work of the faith-based organization, but the purpose of the gift was to advance the specific faith aspects of the organization more than the actual work.

We can keep in mind the distinction between an organization’s mission – i.e., its work – and the organization’s Mission – i.e., how it is a “light to the nations” (e.g., Is 49:6) or a “light of the world” (Mt 4:19).

II. Purposes of the Presentation
There are several purposes for this presentation:

I. Discuss how to create a resonance between the planned giving message and the your constituents’ faith. A key concept in this presentation is that traditional planned giving marketing can distance gift planners from their communities and create a disconnect with your organization’s ministry.

II. Offer you ways to make planned giving more satisfying and fulfilling spiritually for both you and for your constituents.

III. Analyze the “stewardship” model and show how it applies to planned giving.

IV. Examine spiritual issues related to end of life planning and how ethical wills and advanced directives fit.

III. Contributions to Religion
Comparing contributions to religion from current sources and from estates shows a significant discrepancy.

AAFRC statistics show religion receiving about 33% of current contributions.¹

<table>
<thead>
<tr>
<th>Uses of Current Contributions 2006</th>
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<tbody>
<tr>
<td>Religion 33%</td>
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<tr>
<td>Education 14%</td>
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<tr>
<td>Health &amp; human services 17%</td>
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<tr>
<td>Public society benefit 7%</td>
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<tr>
<td>Arts, culture &amp; humanities 4%</td>
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<tr>
<td>Foundations 10%</td>
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<tr>
<td>International, environment &amp; animals 6%</td>
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<tr>
<td>Unallocated 9%</td>
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¹ Giving USA Foundation, Giving USA 2007.
As for estate giving, an IRS analysis shows that the percentage of estates taking charitable deductions for contributions to religion is quite high – around 60%. Thus more than half of the estates taking charitable deductions gave to religion. And yet the same statistics show that religion receives only about 13% of the total dollars given.

2001 Analysis of Charitable Deductions from Federal Estate Tax Returns

Furthermore, the level of estate giving to religion – both as percentage of estates giving and amount given -- has remained very constant in the years analyzed since 1989.

Giving to Religion from Estates

Comparing average size gift in estates shows that religion is in the bottom grouping, receiving dramatically less than the average gift for all giving.

Average Estate Gifts in 2001

Now on one level we’re comparing apples and oranges. Giving USA includes the IRS data as well as an estimate of non-federal estate tax return decedents. So the IRS figures represent just a portion of the Giving USA statistics. But the differences in the 2 measurements are so startling that it is hard to imagine that a difference in methodology could be significant enough to make the comparison between the two sources unworkable.

IV. Why might this be happening?
The classic development answers would suggest that the discrepancies between current giving and estate giving hinge on three possibilities:

- Not asking people to include religion-related organizations in their wills. This doesn’t seem to be the case since such organizations are being included – and in numbers far exceeding those of “secular” organizations.
- Not being specific in the ask. This could be a good explanation, the idea being that religion-related organizations are asking people to include them in their estate plans, but not going much beyond that.
- Not making the case for support. This also could be a good explanation that goes beyond making the ask more specific. Included here are the faith-based aspects, tying the organization’s mission with its faith and creating a context for planned giving within the specific faith tradition or the organization.

V. My contentions
My contention is that there is

- A disconnect between our planned giving message and our constituents’ faith;
- A lack of context for planned giving;
- A lack of “faith” in the planned giving marketing method; and
- The need for a stronger and more specific case for support.

The rest of this paper explores these assertions.

VI. Some definitions and clarifications
Defining terms is helpful in clarifying precisely what we’re talking about.
First, let’s look at “faith-based” organizations. Such organizations are described as fitting in “a niche within the Voluntary Sector...philanthropic in nature...aligned with one of the world’s major religions. [They have] played major roles in society, delivering services to the public, such as caring for the infirm and elderly, advocating justice for the oppressed and playing a major role in humanitarian aid and international development efforts. Such organizations are religious in nature to distinguish them from government, public or private secular organizations. Now secular is defined “no religious or spiritual basis (in contrast with “sacred”).

Faith has both “secular” and “religious” definitions. On the secular side, it includes
- Confidence or trust in a person or thing
- Belief not based on proof
- Belief in anything, as a code of ethics, standards of merit, etc.
- The obligation if loyalty or fidelity, fidelity to one’s promise, oath, allegiance, etc.

The religious side includes
- Belief in God or in the doctrines or teachings of religion
- A system of religious belief
- In Christian theology, the trust in God and in His promises as made through Christ and the Scriptures by which humans are justified or saved.

“Spiritual” is less specifically religious -- connoting common beliefs and practices generally held by a group of people (Wikipedia) and is seen as relating to or affecting the human spirit or soul as opposed to material or physical things, and secondarily, religion or religious belief.

Spirituality deals with incorporeal or immaterial nature or thoughts, life, etc. that are of a predominately “spiritual” tendency or tone.

Spirituality in Christianity – to make it distinctly Christian – deals with a Christian understanding of God at work in the factors that influence human life, factors that lead a person toward or away from God, especially concerning the person of Jesus Christ.

Spirituality can exist outside religion and is concerned with “ultimate questions of life” – e.g., what is the meaning of life; why is there suffering; is there life after death; etc. People often describe themselves as spiritual who are not part of or who are consciously rejecting a denominational tradition.

This is admittedly a broad area of thought, philosophy and even theology. It is very necessary for fundraisers in a faith-based environment to be very clear on how our constituents express their faith and how their life of faith includes cultural and historical memories and experiences.

In simplest terms, there are issues of vocabulary and images. The specific words that people use to describe their faith experience are critical. The relative place of the Bible is extremely important – and even what translation. One congregation or community will be fine with “thee” and “thou” while another would find that language stilted and outdated. Some communities or organizations will be comfortable with inspirational texts beyond the Bible, to include poets or philosophers. There are theologians within many traditions whose words will not resonate across denominational lines. In some communities that use the Bible, words describing God like “King” will be unacceptable as to gender-specific.

Cultural and historical issues include simply how religious services are conducted, how weddings are celebrated, at what age and with what significance people are admitted to the community, how people are buried and on and on.

So to repeat, it is critical that fundraisers in faith-based communities be very aware of the specific language and images used in their communities.

VII. Donor motivation

3 Wikipedia.com
This is a look at some recent thinking on this topic – four from “secular” sources and one, a faith-based analysis.

A 2005 study by Chris Foley of the Van Pelt-Dietrich Library Center, University of Pennsylvania was a comprehensive view of donor motivations affecting high end giving. 4

Here’s what Foley found were the top ten donor motivations in his analysis of the University of Virginia’s capital campaign We Hold These Truths… that ran from 1993-2000. The University raised over $1.4 Billion.

1. Institution will be a good steward gift and use it effectively
2. Sustaining academic excellence
3. Preservation of the core values of the University
4. Belief in the mission of University
5. A sense of loyalty to the University
6. The joy that comes from giving
7. Confidence in the institution's leadership
8. Fiscal stability of institution
9. Supporting the Honor System
10. To make a difference

Studies by The National Committee on Planned Giving. “Planned Giving in the United States” in 1993 and 2000 show similar results. 5

Motivations for bequests 1993 study
1. Desire to support charity
2. Ultimate use of gift
3. Memorial
4. Estate/financial planning
5. Relationship with charity rep
6. Encouragement of family/friends
7. Tax avoidance
8. Encouragement of advisors

Motivations for bequests 2000 study
1. Desire to support the charity
2. Ultimate use of the gift by the charity
3. Desire to reduce taxes (income or estate)
4. Long-range estate and financial planning issues
5. Creating a lasting memorial for self or loved one
6. Relationship with a representation of charity
7. Encouragement of family or friends
8. Encouragement of legal or financial advisors.

Paul Schervish, Director of the Department of Sociology at the Boston College Social Welfare Research Institute describes two “vectors” in “a new physics” of philanthropy describing donor motivation. 6 The first he says is “a material vector” and the second, “a spiritual vector.” He describes the second vector as dealing with “the natural inclination to care.” “Care fits in with the spiritual dimension that donors crave. Attention to others is an end in itself and fits with the spiritual aspect of love.”

Kennon L. Callahan, in an analysis for faith-based organizations, discusses five “motivational resources” to “advance the motivations giving in yourself and your congregation7:

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4 Chris Foley, Ph.D.  *High Capacity Donor Motivation A Taxonomy of Motivation and Differences Among Donors*, University of Pennsylvania Library, 2005.  www.library.pitt.edu/alityn/DonorMotivation.ppt
1. Compassion: “sharing, caring, giving, loving, serving, supporting.”
2. Community: “good fun, good times, fellowship, affiliation, belonging, a sense of family and home.”
3. Challenge: “accomplishment, attainment, achievement.”
4. Reasonability: “data, analysis, logic, and thinking that ‘it makes good sense.’”

There are themes that play through these four studies. We can group the motivations to make working with them a bit easier.

1. **Desire to support the organization.** These different descriptions all relate to the organization as a whole.
   - A sense of loyalty to the University
   - Belief in the mission of University
   - Desire to support charity
   - Desire to support the charity
   - Fiscal stability of institution
   - Preservation of the core values of the University
   - Commitment
   - Challenge
   - Spiritual vector

2. **Use of the gift.** These descriptions focus on the ultimate use or function of the money.
   - Confidence in the institution’s leadership
   - Institution will be a good steward gift and use it effectively
   - Supporting the Honor System
   - Sustaining academic excellence
   - Ultimate use of gift
   - Ultimate use of the gift by the charity
   - Reasonability
   - Compassion
   - Spiritual vector

3. **Tax and financial planning.** The next list describes motivations for which the legalities and personal outcomes of the gift are important.
   - Creating a lasting memorial for self or loved one
   - Desire to reduce taxes (income or estate)
   - Estate/financial planning
   - Long-range estate and financial planning issues
   - Memorial
   - Tax avoidance
   - Material vector

4. **Relationships with other people.** Other people often factor when a gift is made.
   - Encouragement of family or friends
   - Encouragement of legal or financial advisors
   - Relationship with a representation of charity
   - Relationship with charity rep
   - Encouragement of advisors
   - Encouragement of family/friends
   - Community
   - Spiritual vector

5. **The impact on the donor.** These two point to the feeling that results from the gift.
   - The joy that comes from giving
   - To make a difference
VIII. Implications of Donor Motivations for Religious Fundraising

Emphasizing your own faith tradition’s unique “spirituality” in planned giving marketing could have important benefits. First of all, spirituality is what our religious traditions are about. Spirituality examines the basic questions of human existence: why do I exist? What is the meaning of life? Why does evil hold what is apparently such extraordinary power? What values should I live by? What must I do to be saved? What does God want me to do?

People from religious traditions answer these questions in very different ways. The fact that we don’t all worship together demonstrates this.

Additionally, there are shared experiences and histories – the very definition of community – that have formed each of us as human beings, for better or worse. These experiences have made and continue to make us the unique human beings that we are -- baptisms (or equivalent), weddings, funerals and regular religious worship. These experiences become not only a source of religious identity but also a source of cultural identity.

Being able to identifying and articulate these values, perspectives and shared experiences could play an important role in our marketing of planned giving.

Why? For one thing, we need to speak to the core values of our constituents. That’s a basic marketing premise. Second, we could open up significant educational opportunities beyond the technical issues of planned giving as we educate our constituencies about the working out of those specifically religious or spiritual values in their lives. Third, we could provide additional motivation for donors. Finally, we felt that we could increase our own credibility and garner additional resources within our own administrative structures by emphasizing our role in the particularly religious aspects of our individual organization.

The results could increase fundraising revenues from planned giving, thereby increasing the “mission” effectiveness of our organizations. We noted the dual meaning of “mission”: the typical non-profit mission of providing services, but more importantly the “mission” of being “a light to all nations.”

On the religious or spiritual level, we could also help our community’s members grow in the unique ways called for by our own traditions. We could help our members become better disciples (or equivalent); we could deepen their religious experiences and increase their sense of what living out their faith entails. Finally we could give them opportunities to express this increased understanding in concrete ways. We’ll look at this in more detail in a later part of the presentation.

Now let’s look at these five major motivations as they apply to religious fundraising and ask some basic questions.

Desire to support the organization
What is there about each particular faith-based organization that its members would desire to support? Callahan cites the differences in perspectives between organization leaders and the rank-and-file.⁸

Use of the gift
How will a faith-based organization use gifts? It is important to express this in the language of the organization and its faith tradition. People certainly give for programs, but the program for many people is an expression of their faith and how they chose to live it out. Thus the organization may feed the hungry, but the motivation for feeding the hungry is different when comparing a faith-based organization and, say, a community food bank.

NOTES:
1 UVA study
2 NCPG 1993
3 NCPG 2000
4 Callahan
5 Schervish

⁸ Callahan, op. cit.
Tax and financial planning
In a faith-based organization, people understand that they live “in the world,” but how their giving provides them with significant benefits that relate to temporal or secular values can be a big question. It is important that fundraisers in faith-based organizations be prepared to explain how these secular/temporal values fit or do not fit with the organization’s faith tradition. For a believer, is it appropriate to embrace a financial planning strategy that increases one’s income? If it is appropriate, why?

Relationships with other people
It is important that people understand the primary relationships expressed in the language of the organization’s faith tradition. There are relationships among the members themselves, between the members and the leadership and between the faith-based charity and its constituents (who may or may not be members). But the most important relationships are with God. The organization has a relationship, as do the members. And many faith-based organizations exist to create or enhance relationships with God.

The impact on the donor
Again, “joy of giving” and “to make a difference” come from the secular studies. Think how these would be expressed in your own faith language.

Implications for fundraisers for faith-based organizations
An ability to articulate the rationale for giving in the language of the each organization’s unique faith is critical to raising funds in that organization. The language should avoid what Schervish calls “scolding” and focus on love and the response to love and on the abundance of God’s love and gifts to us.

IX. A “stewardship” model for donor motivations
I propose here the use of the “stewardship” model for motivating members of our faith tradition to make planned gifts. Stewardship as a model is certainly not unique. A quick Google search turns up lots of sites discussing this topic. But a review of the various sites shows differences in approach – based on particular faith traditions.

Please note that I am not discussing stewardship as post-gift activities of thanking and staying in touch with donors to make sure they understand our gratitude for their gift and the usefulness of their gift.

For example, Roman Catholics tend to cite not only Scripture, but also other documents from its own history and tradition (e.g., Vatican II, Council of Trent, early Church fathers). Protestants tend to cite only Scripture. We’re looking at the familiar Scripture vs. Tradition. The Jewish perspective cites Scripture, but includes rabbinical analyses through history.

Evangelicals often include a “call to accept Christ” in their presentations, whereas that is not a big part of other denomination presentations. This is a reflection of different theologies of baptism, justification and salvation.

The stewardship model has four components that answer the question, “who is a good steward?” A good steward is one who
1. Receives God’s gifts gratefully
2. Tends them in a responsible and accountable manner
3. Shares them in justice and love with others
4. Returns them with increase to the Lord.

Beginning the marketing of planned giving requires establishing a context for planned giving. If the context is limited to the traditional planned giving marketing concepts -- the need for and benefits of wills and estate planning; favorable capital gains treatment; increased annual income; income, gift and estate tax deductions and opportunities for personal and family financial planning gains -- the context is not within the overall context of one’s participation in a particular faith tradition. I do not mean that these topics are unimportant or that they should be avoided, but simply that the context is not right. As with most marketing, the context needs to be established early and repeated

continually. At the same time, the context allows for providing more detail about elements of the context going forward.

**Jewish Spirituality of Giving**

There are four concepts that are central in Jewish fundraising: tzedekah, mitzvoth, megulot hasudim and tikkun olam. Tzedekah conveys notions of justice as well as acts of righteousness. There is no word in Judaism for “charity.” Tzedekah is the closest. Other related ideas mitzvoth, tikkun olam and acts of loving-kindness.

Mitzvoth has two meanings: commandment or good deed. Tikkun olam has a sense of repairing or healing the world – the action of serving justice. The overarching idea is that giving is an obligation and a duty because of one’s “membership” in the Jewish community. Mitzvah and tikkun olam are not charity – they are good deeds.

Acts of loving-kindness can be done by anyone, rich or poor and have nothing to do with charity.

Mitzvoth are (good deeds), doing the just and right thing. If you have been fortunate to get more, you should give more and do more for others.

There is much less stress in Judaism on the afterlife; the concept is there (“the world to come”), but the emphasis is on today, the here and now. The history of Judaism has created an extraordinary sense of urgency because of the constant battle to survive as a people. There are always emerging needs, but the theme is survival of the Jewish community. One’s “vocation” is to participate in tikkun olam through mitzvahs with a goal of developing tzedekah in this world.10

The specific question in today’s presentation is how to relate these notions – whether Christian or Jewish -- to planned giving.

**X. Later Life Planning and Stewardship**

One context I’ve been working on is “later life planning” – planning for the end of life. This planning can include all of the traditional planned giving concepts, but the context is the end of life as viewed by our own particular faith traditions. Later life planning can be a useful context for introducing planned giving.

Later life planning involves three stages that can occur in later life – continued ability to live fully, death and incapacity. In traditional planned giving marketing we talk about all these stages and point out the advantages of the four sets of documents required for proper planning: wills and trusts, durable powers of attorney and durable powers of attorney for health care. It is important to note that our faith traditions have their own ideas about these final stages of life.

Some of the spiritual ideas about the end of life are

1. Surrender – to the reality of the situation, to the mystery of God’s action in our lives.
2. Acceptance of mortality – As Job says, ”Naked I came forth from my mother's womb, and naked shall I go back again. The LORD gave and the LORD has taken away; blessed be the name of the LORD!” (Job1:21)
3. Grieving – the end of life, the loss of loved ones and friends, illness and decreased physical and mental capability.
4. Finding meaning in suffering – picking up our cross and following him.
5. Make peace with God and others – experiencing forgiveness and again, accepting our situation and our mortality.
6. Say goodbye – to God and to loved ones.

The key dilemma of later life involves extending life beyond its natural (and God-given) limits through extraordinary medical care (preventing natural death) and accelerating the end of life before such limits (euthanasia). A review of the theological background is well beyond the scope of this paper, but the issues are well known – even if only on an intuitive level. Fear is a companion of many facing the end of his or her own lives.

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10 See Appendix for some sources describing the Jewish rationale for giving.
We can add a fifth document to the usual set of documents – an ethical will.

An ethical will “is a written document that includes instructions for life, morals, values and family stories that one generation hopes to pass on to the next.” Instructions for preparing ethical wills show how ethical wills can compliment a financial will. Ethical wills have their basis in Jacob’s final words to his family in Genesis 49. In one sense we are echoing the drive in traditional planned giving for “values-based” planned giving – encouraging prospective donors to talk about their values and how they wish to pass them on. In the Book of Deuteronomy (e.g. 4:9) and in the Psalms (78:2-4) the people of Israel are urged – commanded – to pass on what they have seen and heard to their children. An ethical will is a wonderful place to do that.

There are a variety of suggested formats and things to include for ethical wills but none of the examples ever seems to follow the suggestions in any particular way so people have complete flexibility.

The ethical wills web site points out some common themes seen in more modern ethical wills:

- Important personal values and beliefs
- Important spiritual values
- Hopes and blessings for future generations
- Life's lessons
- Love
- Forgiving others and asking for forgiveness

Ethical wills, as the fifth document in a complete estate planning “package,” can be an important motivator for people to reflect on their lives as a whole, what they want to pass on and what they want to leave behind. When their faith community is an important part of their life, when their faith life is their life, an ethical will can be an excellent tool to help such people remember what is important to them.

Offering them both a way to understand their values and the role their faith plays in their lives and the part their specific faith community plays in that faith life and life as a whole can be an important first step in the planned giving process.

XI. Organizational modeling of the process

Offering individuals within our community such opportunities will be more powerful if the communities themselves will model the behavior for their congregations. The community can reflect on its own identity and the gifts it has received. Developing plans to tend these gifts in a responsible and accountable manner, sharing the gifts in justice and love, and finally, returning the with increase to the Lord, puts communities in position to demonstrate that they too are subject to their faith tradition. They practice what they preach. There can be no more powerful incentive for individuals to reflect on their own stewardship when they see their own religions community modeling the behavior.

So here’s the way the later life presentation unfolds.

First, show people the definition of stewardship cited above. Go through the Scriptural basis (and other community documents or history if appropriate) and focus on causing a reflection that there is no separation between one’s secular activities and one’s religious or spiritual activities.

A description of the story where Jesus is asked whether it is lawful to pay the temple tax or not ((Mt 22:15-22; Mk 12:13-17; Lk 20:20-26) can provide a useful introduction to later life planning. The point of the story is that we should be as focused on carrying out our obligations to God as we are on carrying out our obligations to the State. Regulations will govern many of the things that can happen in later life (living fully, dying and being incapacitated). These regulations apply to everyone, no matter their religious belief or lack thereof. The preparation of the necessary later life planning documents will reflect our relationship with God – whether we realize it or not. So we can obtain a very special benefit by conforming both to state regulations and to the obligations to God.

11 http://www.acfnews Org/religion/ethical_wills.html
12 http://www.ethicalwill.com/howto.html
13 http://www.ethicalwill.com/whatsin.html
Also focusing on the abundance of the gifts we have received can get people out of the mindset of scarcity that so many seem to have. They are afraid to share lest they not have enough for what they may need to do in their later lives or to give to their families.

And getting people to understand the pull of responding to God’s love instead of pushing them toward the preparation of documents can make that love more visible and get us away from “scolding” behavior.

Then we show people how the preparation for later life is a reflection of their life with God and a way to be responsible members of society.

*Receive God’s gifts gratefully* – this section calls for an inventory of what God has done for each of us. Most inventories are “ministry” inventories and, in my opinion, not comprehensive enough. Gifts are about who we are and what kind of a person we are – Thomas Merton’s definition of “humility.” The goal of this part is to get people to reflect on what they have received and how everything they have received is a gift from God (1 Cor 4:7b). Attached to this paper are the personal gifts, relationship and spiritual gifts inventories that are part of this presentation. I welcome comment on these inventories.

*Tend them in a responsible and accountable manner* – this section is about planning and then executing the plans so that we do indeed act in a responsible manner toward the gifts of God. Planning is for continuing to live, for dying (including funeral and burial) and for being incapacitated.

*Share them in justice and love with others* – this section is about the ultimate disposition of our gifts. We may be called to share with our church or faith-based organization, but we may also be called to share only with our families. A reflective period of prayer and discernment will help us sort things out. Specific information about planned giving alternatives fits here, including how gift annuities, bequests, gifts to endowment, etc., can help people with “temporal” issues, but also reflect their sharing.

*Return them with increase to the Lord* – this section is about how we join all the seemingly disparate elements of our lives. I think we can pay particular importance here to recounting and reciting gifts of God, even telling them to your children (Ps 78:2-4, Dt 4:9). Ethical wills fit here. An ethical will is, in a sense, the expression of our entire life, an opportunity to “teach our children” and others about what we learned during our lives and what we value.

Our overall goal with the later life planning presentation is to get people to think *opportunity* more than obligation. We want to present people with an opportunity to live their later days joyfully, with a light heart – to go beyond simply enduring. We want to help people reflect on the stewardship of God’s gifts left in our care.

We can close with a certain symmetry – summarizing how we wanted to discuss Caesar and God -- how we can render to one while rendering to the other, and how rendering to Caesar is fundamentally different because we are believers and members of faith-based organizations.

We can still talk about planned giving and estate planning techniques and the benefit of those techniques to our constituents. But the challenge is to make sure that these techniques are in service to our faith.

**XII. Practical Advice**

This analysis would not be complete without some practical ideas – how can all of this be used to help secure more planned gifts?

A. Make sure that those who control your budget and those who control access to your prospects understand that you are presenting planned giving as part of your own religious tradition. Planned giving is one way that your organization’s constituents can reflect and act upon their spirituality. The idea is to establish planned giving as a means to an end – joining your efforts with the pastoral ministry of our traditions. Stated another way we want to position planned giving as part of and not distinct from the proclamation of our own tradition’s distinctive message.
Planned giving also has a role in the call to conversion and discipleship. Planned giving can be an extension of the vocation of your organization in its faith-based tradition. You are proclaiming appropriate religious messages as well as providing opportunity for the growth of your members and for their enhanced ability to respond to the call they hear through your organization. You provide an opportunity for reconciliation, conversion and enrichment of the religious experience your members have and will have.

B. Steep yourself in your own tradition’s concepts of stewardship or its spiritual rationale for giving. You will want to have an understanding of its Scriptural basis, as well as any documents that your tradition may have produced along the way about charitable giving and about the broader idea of stewardship—like the Bishop’s statement cited earlier.

C. Include the specifics of spirituality from your own tradition in your marketing. Testimonials are a key element of this. Letting your own donors express their motivations is much more powerful than any marketing copy any of us can create ourselves. It is important to realize that marketing in our faith communities is more than educating people about planned giving techniques. It is necessary to focus on how planned giving can help people respond to God’s call, how through planned giving they can share what they have and enrich the lives of others as part of their own faith walk. It is always interesting to see how these testimonials are absolutely unique to our own faith tradition.

D. Put a face on the opportunities for giving. Make these opportunities relevant and concrete. They must be motivating. You will want to go beyond marketing planned giving’s motivation being obligation. This face should also include the opportunity to express one’s spirituality through planned giving. If you will provide estate planning assistance for people, you can point out how this will help them carry out their own unique response to God’s action in their lives.

E. Engage volunteers, planned giving committees and boards not simply on the level of their own profession. Include the dimensions of spirituality. Over time you can educate them on more and more sophisticated levels about your own tradition’s spirituality.

F. Include prayer in the planned giving process. One of our colleagues talked about praying at the signing of planned gift documents. He said that even if a primary motivation for the gift was tax or financial or estate planning, “lifting up” the gift in prayer at the close created a powerful experience for the donor and put the gift in its proper perspective.

G. Finally, don’t forget God in your own life. You will want to get straight in your own mind your own role in fundraising and in planned giving, your own understanding of stewardship and the traditions of your own faith community and what your own sense of discipleship is. The idea of making your own role one of ministry could be key as you assist people in carrying out their own individuals’ response to God’s action in their lives.

**NOTE:** parts of this presentation are based on a presentation made by me and Karen Cooper at the 2004 NCPG Conference.
Personal Or Natural Gifts, Talents And Values

- Administration / Management
- Craftsmanship / Artisan
- Knowledge
- Leadership
- Physical strength
- Quick learner
- Common sense
- Book learning
- Artistic talent
- Listen
- Speak out
- Trade or skill

Relationships

Relationship (as in "state") n.: a state of connectedness between people (especially an emotional connection); a state involving mutual dealings between people or parties or countries

1. People we love
2. People who love us
3. People who have influenced us positively
4. People we have influenced

NOTE: You may want to consider adding organizations (like your parish, the Church or other charitable organizations) with which you have a strong relationship.

Spiritual gifts

- Compassion
- Listening
- Teaching
- Correcting
- Speaking out
- Helping/Service
- Common sense
- Wisdom
- Faithful
- Celibacy
- Discernment
- Encouragement
- Evangelism
- Faith
- Giving
- Healing
- Hospitality
- Intercession / Prayer
- Mercy / Compassion
- Miracles
- Ministering
Where did this idea come from?

- Consulting for either
  - churches or
  - separately incorporated charities associated with churches
- Trying to be focused on organizations’ values
- Noticing that much of the development effort (largely) ignores “faith-based” aspects
Statistical background

Uses of charitable contributions

- Religion: 33%
- Education: 14%
- Health & human services: 17%
- Public society benefit: 7%
- Arts, culture & humanities: 4%
- Foundations: 10%
- International, environment & animals: 6%
- Unallocated: 9%

Source: Giving USA 2007
Average size of estate gifts 2001

Why?

- Classic development answers...
  - not asking?
  - not being specific in the ask?
  - not making the case for support?
My contentions today

- Often a disconnect between
  - our planned giving message and
  - our constituents’ faith
- Context is lacking
- We’re not including enough of the “faith”
- Our “case for support” could be stronger and more specific

Some definitions and clarifications
Definition

- **Faith-based organization**…niche within the Voluntary Sector…philanthropic in nature…aligned with one of the world's major religions…played major roles in society, delivering services to the public, such as caring for the infirm and elderly, advocating justice for the oppressed and playing a major role in humanitarian aid and international development efforts. (Wikipedia)

Faith-based vs. secular

- In the US, **faith-based** describes organizations that are religious in nature to distinguish from government, public or private secular organizations.
- **Secular** – no religious or spiritual basis (contrast with **sacred**)

11, 12
Faith: “secular” definitions

- Confidence or trust in a person or thing.
- Belief not based on proof.
- Belief in anything, as a code of ethics, standards of merit, etc.
- The obligation of loyalty or fidelity; fidelity to one's promise, oath, allegiance, etc.
- In faith, in truth; indeed: In faith, he is a fine lad.

Faith: “religious” definitions

- Belief in God or in the doctrines or teachings of religion.
- A system of religious belief.
- Christian Theology. the trust in God and in His promises as made through Christ and the Scriptures by which humans are justified or saved.
Definition of “spiritual”

- Of, relating to, or affecting the human spirit or soul as opposed to material or physical things: the spiritual values of life; not concerned with material values or pursuits.
- Of or relating to religion or religious belief: Iran's spiritual leader.

Definition of “spirituality”

- The quality or fact of being spiritual.
- Incorporeal or immaterial nature.
- Predominantly spiritual character as shown in thought, life, etc.; spiritual tendency or tone.
“Spirituality” in Christianity

- Presupposes Christian faith and a Christian understanding of God at work in the factors that influence human life.
- Those factors that
  - lead a person toward or away from God’s will.
  - impact that person’s life of faith

Jewish philanthropy

- No word for charity; rather
  - tzedekah: justice and acts of righteousness
  - mitzvot: commandments or good deeds
  - megulot hasudim: acts of loving kindness; nothing to do with charity
  - Tikkun olam: repairing the world
- Giving is an obligation
- Not so much focus on afterlife as NOW
Spirituality outside religion

- Not a part of or consciously rejecting a denominational tradition
- Concerned with “ultimate questions of life”
- Can be philosophical, artistic or shamanistic (concerned with communication with the spirit world)

For a fundraiser in a faith-based environment

- Necessary to be very clear on how your constituents’ “faith” is actually expressed
- Is often “cultural” or “historical”
Examples ...

- In simplest terms...
  - vocabulary and images

- Could include
  - the place of “Scripture”
  - use of non-Scripture readings, e.g., poets, denomination-specific texts
  - gender-based language, etc.
  - what pictures you use

Today’s presentation
Goals

- Strive for resonance between planned giving and your constituents’ faith.
- How to make planned giving more satisfying and fulfilling.
- “Stewardship” model
- Spiritual issues related to end of life planning within a specific context

Key concept 1

- Traditional planned giving marketing can
  - distance gift planners from our faith-based communities and
  - create a disconnect with our organization’s ministry
  - reduce effectiveness of planned giving effort
- And yet, traditional marketing has power
Key concept 2

- Values-based planned giving is key
- Articulating values is key
- Planned giving is a way to make a gift, not a reason to make a gift

Questions

- How does your marketing compare to that of “secular” organizations?
- If you changed the letterhead, would anyone be able to tell that you were from an organization where faith is “what it’s all about”? 
Life Planning Seminar
The “Church”

1. Opening Prayer Rev. Pastor
2. Introductions Director of Gift Planning
3. Life Planning Issues Lawyer Expert
   a. Planning for Incapacity
      i. Power of Attorney
      ii. Health Care Surrogacy
      iii. Living Will
      iv. Guardianship
   b. Estate Planning
      i. Will
      ii. Probate
      iii. Living Trust
      iv. Joint Tenancy
   c. Various forms of trusts
4. Charitable Gift Annuity Director of Gift Planning
5. Q&A Presenters
6. Evaluations and Thanks Director of Gift Planning
7. Closing Prayer Rev. Pastor

Thank you for your participation. May God bless you and your loved ones!

Attend a Special Seminar
On the Laws of Wills and Estates

Some of the topics to be discussed
• How a will protects your family
• What happens when there is no Will
• What Probate means?
• Problems with joint bank accounts
• Health care proxy law
• Estate taxes
• Charitable gift annuities

• Admission Free
Is this approach bad?

- Not necessarily
- But it does not make a connection between planned giving and faith
- Focuses instead on “secular” issues
- Largely ignores “faith” or “spiritual” issues

So two questions

- Into what AAFRC segments
  - does your organization actually fit?
  - where do you position your organization?
- How do you use the faith-based aspects for your marketing?
Articulating values

Typical values

- Desire to support the organization
- Use of the gift
- Tax and financial planning
- Relationships with other people
- The impact on the donor
Need to articulate these values in faith-base language

See my paper ...

- Values and planned giving
- Donor motivations
- Stewardship model
- Benefits of applying specific “faith-based” values to planned giving
To ask a question:

Press *1 on your touch-tone phone

(Please note that *1 will not work if you are using a speaker phone — pick up the hand set before selecting *1.)

- or -

Type your question into the box in the lower right corner of your screen and click “Send”

Planning for Later Life: A Catholic Perspective
Render unto ...

- Story appears in Matthew, Mark and Luke (Mt 22:15-22; Mk 12:13-17; Lk 20:20-26)
- Each is a story about
  - meeting one’s obligations to God as conscientiously as one’s obligations to the state
  - being as exact in serving God as in serving the state

Today...

- We’re going to talk about
  - rendering unto Caesar – the laws and regulations that will affect you and your family in planning for later life
  - rendering unto God – incorporating our faith into the acts of our daily lives
The language of “stewardship”

- We are stewards of what God has given
  US (one who manages property for someone else)
- We live our lives as disciples – as followers – of Jesus

Who is a good steward?

- One who...
  - receives God’s gifts gratefully
  - cherishes and tends them in a responsible and accountable manner
  - shares them in justice and love with others
  - returns them with increase to God
Our contention

- This description offers specific counsel for us
- Helps put later life issues in a Catholic perspective
- Motivates us to take action

Receive God’s gifts gratefully

- Constant refrain in Scripture
  - praising God for gifts (Ps 89)
  - uniqueness of the gifts to each of us (Pss 8, 139, 1 Cor 12)
  - call to appreciation for those gifts
    
    *What shall I repay God for all the good done for me?*  

    Ps 116:12
What gifts?

- *Everything* we have is a gift from God (cf. 1 Cor 4:7b “What do you possess that you have not received?”)

Cherish and tend ...

- What do we cherish?
  - ...God’s precepts (Ps 119:45)
  - ...your friend (Sirach 27:17)
  - ...children (Micah 1:16)
Cherish and tend...

- **How should we tend?**
  (Lk 16:1-8; 19:11-27; cf. Mt 25:14-30)

- **How would we answer the question:**
  “What is this I hear about you? Prepare a full account of your stewardship?” Lk 16:2

- **What God does for Israel**
  (cf. Ez 34:11-12)

- **Instructions to leaders**
  (esp. Jn 21:16; 2 Sam 7:7; Acts 20:28; 1 Pet 5:2)

Sharing ...

- **We share in God’s life**
  - Eucharist – the ultimate sharing. Lk 22:17 “Take this (the cup at the Last Supper) and share it among yourselves.”
  - Col 2:10 “…and you share in this fullness in Christ.”
  - Col 1:12 “…giving thanks to God, who has made you fit to share in the inheritance…”
  - Rom 8:21 “share in the glorious freedom of the children of God.”

- **We also share with others**
  - Luke 3:10 - “Those who have two coats, let them share with those who have none; and those who have food, let them do likewise.”
  - Heb 13:16 “Do not neglect to do good and to share what you have...”
Return with increase

- As “pay back” or “give back”
  - Ps 116:12: “how can I repay God for all the good he has done for me?”
  - “pay back”: justice (Prov 6:31; Lev 25:27; Sir 29:2; Mt 18:28, 34)
- Our actions, not words are all important
  - James 2:14 “What good is it, my brothers and sisters, if someone says he has faith but does not have works?”
- Recounting and reciting gifts of God, even telling them to your children (Ps 78:2-4, Dt 4:9)

Food for thought
QuickTime™ and a YUV420 codec decompressor are needed to see this picture.

How to be a good steward in planning for your later life
Receiving God’s gifts gratefully

Inventories

- Create inventories of God’s gifts to us
  - personal or natural gifts, talents and values
  - spiritual gifts
  - financial gifts
  - relationships

- Process of acknowledgement, of gratitude, giftedness, of realizing what we are “graced” with
Cherishing and tending

It’s about planning...*and* acting

- Planning for
  - life
  - death
  - the “in between” stage
- Acting to make sure the planning actually is finalized into documents
- Beware “ready, aim, aim, aim...”
The documents

- Rendering to Caesar means having documents in place (signed and up to date)
- Documents reflect our relationship with God (rendering to God)
- Reflect the stewardship of everything that we are and have received

Specific documents

- Advanced Medical Directives, also called
  - durable power of attorney for health care
  - living will
- Durable power of attorney
- Will
- Trust
- Spiritual will
Planning for continuing to live

- What is God’s plan for us?
- Responding to loss, illness, suffering and aging
  - do we give in to despair, anger, isolation and depression? OR
  - can we be vital and alive through our faith community, social network, staying active, using our gifts?
- Careful planning will allow God’s plan to unfold for us and his life to flow through us

Other planning

- Preparing the documents
- Planning for later life needs, security, comfort, independence, control
- Maintaining assets (e.g., house and investment decisions)
Spiritual planning

- Start now; don’t wait until the end (Mk 13:33)
- Make peace with God – accepting his love and responding to it
- Reconcile ourselves with others (Mt 5:24)
- Say goodbye
- Living to the end of life

Planning for death

- Wills and trusts (see handout)
- Look at the inventories to determine for what and for whom we are planning
- Typical and non-typical situations
Planning for death cont’d.

- Necessary to remember that the documents reflect our response to God (whether we do it consciously or not!)
- Funeral and burial instructions (see handout)

What about the “in between” time?

*Neither dead nor alive*

- Need to let loved ones (or someone) know what our wishes are
- Advance directives
- Living Trusts for this time
- Guardianships
Finalizing our plans

- The result of good planning is drafting (or updating) and S\textbf{I}\textbf{G}\textbf{N}\textbf{I}NG the necessary documents
- Who is there to help us?
- Where do you keep the documents?
With whom does God call us to share?

- Based on prayer and reflection on the various inventories
- Based on the principals of justice and love

With whom and what do we share?

- **With whom?** (see relationship inventory)
  - are you alone?
  - is there a spouse, children?
  - are there brothers and sisters, nieces and nephews, friends?
  - are there special charities and causes?
- **What do we share?** (see financial inventory)
Sharing with charitable causes

- Consider a “transformational” gift – for both you and a cause you hold dear
- A gift that will sum up your life for generations to come
- A once-in-a-lifetime gift
- Gift that can be made during life or at death

How giving to charities can help

- Increase your income
- Bypass capital gains tax
- Increase tax deductions (income, estate and gift)
- Pass on a larger estate
- You can “pay back,” make a difference, leave a legacy, help others, get satisfaction
Some ideas

- Charitable gift annuities to increase income
- Charitable trusts to increase income and gain special capital gains tax treatment
- Using beneficiary designations on life insurance and retirement plan assets
- Using bequests to ease planning
- See handouts

Gift annuity examples

<table>
<thead>
<tr>
<th>Age</th>
<th>Rate</th>
<th>Deduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>65</td>
<td>6.0%</td>
<td>$3656</td>
</tr>
<tr>
<td>70</td>
<td>6.5%</td>
<td>$4,036</td>
</tr>
<tr>
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</tr>
<tr>
<td>90</td>
<td>11.3%</td>
<td>$5,754</td>
</tr>
</tbody>
</table>
Other gift ideas

- Gifts of a lifetime
  - endowments
  - major gifts
- Not for everyone, but certainly for some
- Remember the widow’s mite

Endowments at Catholic Foundation of RI

- Donor-advised funds
- Memorial funds
- Scholarship funds
- Parish support funds
- Diocesan ministry funds
- Seminary fund
- Senior priests retirement fund
- Contribute to existing or start your own
Returning with increase...

A whole life

- Responding to what God has done for us by
  - taking stock of all the inventories and planning goals
  - making a unified life out of all the pieces and documents
- Most importantly, executing the plan
- Choose life (Dt 25)
Sum it up with a spiritual will

- “Voice of the heart” – a love letter to your family
- Sharing important spiritual values and life's lessons
- Expressing our love
- Making peace with God and others
- Forgiving others and asking for forgiveness

Scripture

*However, take care and be earnestly on your guard not to forget the things which your own eyes have seen, nor let them slip from your memory as long as you live, but teach them to your children and to your children’s children.”* (DT 4:9)
In closing...

Think opportunity more than obligation

- An opportunity to live our later days joyfully, with a light heart – beyond enduring
- We can reflect our stewardship of God’s gifts to us left in our care
  - receiving them gratefully
  - cherishing and tending them responsibly
  - sharing them in justice and love
  - return them with increase to the Lord
We wanted to discuss Caesar and God – how you can render to one while rendering to the other.

We also discussed how rendering to Caesar is fundamentally different because we are Catholics.

How later life planning is a unique opportunity to act in response to God’s gifts to us.

Contact information

- **Director of Planned Giving**
  - Phone number; email address

- **Richard Ely**
  - (401) 274-3863 rely@planned-giving.com
Other words for reflection

- endowment
- inheritance
- forever
- everlasting
- always
- perpetuity
- ancestors
- for all ages (generations)
- handed down
- heritage
- abide
- ancestors
- heirs

Other issues

- What if the “church”modeled this for its members?
- We as a church have gone through this process – what gifts, how do we use them, how do we share them, how do we pass them on?
- Top-down rather than bottom up
To ask a question:

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