

Your donor communications,
bless their hearts. Are they any good?

The Amazing
Do-It-Yourself Audit
by Tom Ahern



Aspects of the badge

- A familiarity with the basic principles of sales psychology, as revealed by modern neuroscience and researchers like Robert Cialdini
- A deep understanding of “donor centricity”
- Exposure to the discoveries of Dr. Adrian Sargeant, the foremost researcher working in fundraising today
- A willingness to experiment (assume everything you’re doing now can be improved)
- A deep humility (nobody owes you money)
- An acceptance that you could probably raise far more in donations if you would just do better donor communications

Why do we care so much about neuroscience and psychology?

It's just my brain. And your brain. And I want you to give me money. And you get nothing tangible in return. All I can give you are feelings.

Proposed

If you had more money, you
could do more good.

My promise

If you had more money, you could do more good. If you do better communications, you will have more money.

Donors want 2 things

They want (1) to feel good about
(2) what their money has done.

So, your jobs are these:

- (1) Deliver accomplishments
- (2) Induce emotional gratification

Why donors really give...

- They're seeking personal significance by helping change the world.
- They're finding spiritual strength by following the calls of their spiritual tradition.
- They're assuaging guilt.
- They're comforting fear.
- They're proving to themselves or others that they're good people.
- They know it feels good to give.
- They might even be seeking a tax deduction.

Source: Future Fundraising Now/Jeff Brooks

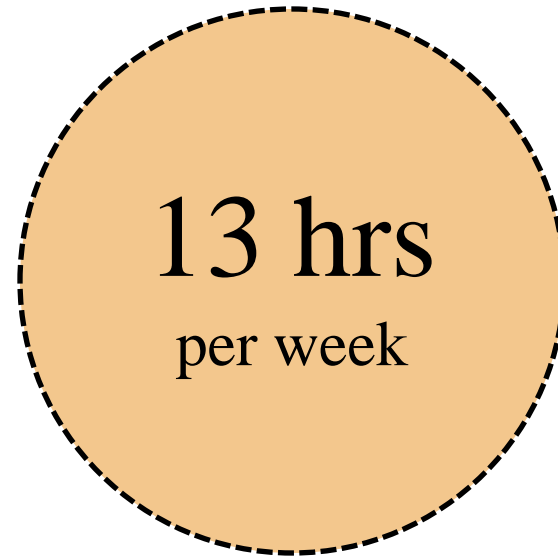
Understand...
you ARE an intrusion,
even to current donors

“[By 2000] the average
Westerner was ... taking in as
many images in 24 hours as a
Victorian saw in a lifetime.”

Source: New York Times, December 2010

0 hrs
per week

BI: Before the
Internet (1990)



AI: After the
Internet (2010)

Thousands of messages.
Three piles.

1. Can't ignore.
2. Can safely ignore.
3. A bit interested.

Beginning
of mail

Elapsed time:
1-3 seconds



End of mail

Howard Luck Gossage

“The fact of the matter is that nobody reads ads. People read what **interests** them; and sometimes it’s an ad.”

1. Accomplishments

...What did you do with my money?
How much GOOD did I do?

You Helped Give Grace a Voice!

Mom Hears "I Love You!" for the First Time

Imagine going through childhood unable to ask questions, whisper secrets — even tell people your name. Until this spring, life without words was Grace Wright's reality. The lively 4-year-old was born with cerebral palsy, a form of brain damage that affects her ability to speak.

"We relied on rudimentary sign language and pictures to communicate," says Grace's mom, Linda Wright. "Conversations were a guessing game."

Grace's Voice — and Personality — Emerge

Grace understands language, but she couldn't express herself before coming to Gillette. Here, she tried using an augmentative and alternative communication (AAC) device. It shows pictures that represent words and phrases. When Grace touches the screen, the device "speaks" the corresponding word for her. "I learned that Grace's favorite color is red and she loves pancakes!" exclaims Wright.

Grace Inspires Mom During Cancer Battle

Shortly after Grace received her device, her mom was diagnosed with cancer and her dad lost his job to staffing cuts. Although Grace qualifies for Medicaid, her family faces limited insurance options. Wright, who also cares for two other sons with special needs, is undergoing chemotherapy. Amidst these challenges, Wright's bright light is Grace's new voice. "I never thought I'd hear my daughter say, 'I love you,'" she says. "My dream came true."

Help Us Help Families in Need

Your gifts to Gillette support state-of-the-art technology so children, like Grace, can express themselves. They also help us bring Gillette services within easy reach of struggling families. Most of all, they make



Grace says "hello" using her new device. Children's Miracle Network sponsors help Gillette purchase communication devices for patients to test at home. Each device costs at least \$8,000.

2. Recognition (i.e., feeling good)

...Do I matter? Am I important? Are you addressing me personally, in an authentic way?

If undelivered, please return to: Barnardos,
Merchants Hall, 23-26 Merchants Quay, Dublin 8

Postage Paid
Postas (achter)

Poste (front)
Clair

DM

Cardónas
1998

Mr All Sample
Sample Company
Address Line 1
Address Line 2
Address Line 3
Address Line 4
Address Line 5

Kids like Jenny need heroes like you. Barnardos



For more info visit www.barnardos.ie

3. Your business sense

...Can I trust you with my money?

Of 38 Boy Scout councils evaluated by Charity Navigator...

- 4 are **Four-Star** charities (top rating)
- 12 (32%) are **Three-Star** charities
- 16 (42%) are **Two-Star** charities
- 6 (16%) are **One-Star** charities (bottom)

When people like you,
but don't fully trust you,
they give you nominal gifts.

“By any measure, Smile Train is one of the most well-managed and cost-efficient charities around.” -- *Bill Bradley (Boy Scout)*

Testimonials est. trust

4. Opportunities/offers

...What else can I do that will feel good?

Nova Southeastern University (NSU). Featuring a 12-chair Dental Clinic and eight fully equipped Optometry exam rooms, third- and fourth-year dental

U.S. Surgeon General calls dental and oral diseases a 'silent epidemic.' It states over 51 million school hours annually are lost to dental-related illness.

those with special needs. Broward County treats the KID-NSU dentists to the... Sincerely, [Name] donated so far. Nick Casas, E. Lillian S. Well, the Health For Florida. For more info, call KID at 954-561-2118 or jefbynd@kidsin

CHALLENGE GRANT: YOUR GIFT DOUBLES THIS FALL!

KID Preschool Plus Challenge Grant will match your donation dollar-for-dollar, up to \$75,000, when you give to help the children now. Thank you!

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ E-mail: _____

Please accept my gift of: \$15 \$25 \$50 Surprise us! \$ _____

Yes! Double my donation in the KID Preschool Plus Challenge Grant

I enclose: Check VISA MasterCard American Express Discover

Card Number: _____ Exp. Date: _____

Or: Give online at www.kidsinbroward.org/donations.asp

A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free 1-800-435-7352. Registration does not imply endorsement, approval or recommendation by the state. Kids In Distress registration number is 09-218.

Your donation may be tax-deductible under section 501(c)(3) of the IRS code.



Main Campus | Broward County
819 NE 20th Street
Fort Lauderdale, FL 33305
Phone: 954-399-7854

Palm Beach County
5801 Heritage Park Way
Delray Beach, FL 33445
Phone: 561-272-9618



Your donation makes a difference. Help us help the children wisely. Help us help the children wisely.

91%
Programs,
Services &
Administration



offers

accomplishments

(i.e., how donors changed the world)

trust

tribe

Tribe?

A group of people who share a value or an identity or a goal.

- There are Jewish Boy Scouts of America.
- There are Muslim Boy Scouts of America.
- There are Hindu Boy Scouts of America.
- There are Buddhist Boy Scouts of America.
- And, of course, there are Christian BSAs.

What do they all share?

- Do your best.
- Be prepared.
- Do a good turn daily.
- ...to do my duty to God and my country...
- ...to keep myself physically strong, mentally awake, and morally straight.
- A Scout is trustworthy, loyal, helpful, friendly, courteous, kind, obedient, cheerful, thrifty, brave, clean, and reverent.

“Am I treating the
donor as our org.’s
superhero?”

Donor-NEGLIGENT:

“We did this. We did that. We were amazing. Oh, by the way, thanks.”

What we are doing in Pakistan



From emergency healthcare to clean water and relief items, read how we're helping survivors.

FIND OUT HOW WE'RE HELPING ▶



Donor Report

The Board of Directors, staff and volunteers wish to thank each and every donor and partner who contributed during the fiscal year beginning January 1, 2006 and extending through December 31, 2006.

4 Season's Recreational Outfitters
 541 Lounge
 A Systems Integrator, Inc.
 A.E. Willis, Inc.
 Dorothy W Altamson
 Azovision Sports Center
 Action Donation Services
 Action Earth Movers
 Jim and Maryanne Adams
 David A and Audrey P Adams
 Marian Adams
 After School Buddies
 Diana Aircone
 Art Alamo
 Alder Creek Ranch
 All Trade

Joshua and Melanie Ausborne
 Awbrey Glen Golf Club
 David and Rhonda Ayling
 Azila Nosa
 Robert and Diane Babcock
 Kathryn Bailey
 Debra Baker
 Heather Baker
 Lisa Baker
 Bart and Carrie Ballard
 Barna Companies, Inc
 Bank of the Cascades
 Tom and Lori Barber
 Barnes and Noble
 Norma Barnes
 Rachelle Barnes

Bond Wire Cellar
 Benjamin Moore and Co
 Alan and Debra Bennett
 Raymond Bennett
 Betty Berg
 Karen Bergin
 Beta Sigma Phi Preceptor Alpha Tau
 Betastar, Inc
 Bill Moore and Associates
 Derrick and Theresa Bilyeu
 Jalin and Brett Bingham
 John and Robyn Bischoff
 Karen and Douglas Bish
 Bissell, Inc.
 Bhs
 Blaine's Lawn and Garden Service



Donor-CENTRIC:

“With your help, all these amazing things happened. And without your help, they won’t.”

Hello, I'm Ken Hackett, president of Catholic Relief Services. Welcome to our 2009 interactive annual report.

The generosity of you, our donors, is one of Catholic Relief Services greatest blessings. Your support gives us the resources we need to bring innovative solutions to tough humanitarian problems. Your compassion transforms lives.









A large, solid red heart shape is centered on a white background. Inside the heart, the words "Donor" and "Love" are written in a bold, black, serif font, stacked vertically and centered.

**Donor
Love**

“Does my stuff pass
the ‘you test’?”

Get yourself one of these





One Moeller Place
Pawtucket, RI 02860

Non Profit
Organization
U.S. Postage
PAID
Permit #43

*Dear believer in the kids of
Pawtucket...*
Your newsletter is inside.



Your

Annual Report Enclosed

~~your gifts~~

HOW OUR FUNDS SUPPORT CONSERVATION



82 percent of WWF's spending is directed to

and your vital role in it

Our Five-Year Plan

Haiti Program Snapshot

Program areas:

Shelter and community infrastructure, health, water and sanitation, food and livelihood security, and protection of women and children.

Reach:

An estimated 900,000 displaced people living in Port-au-Prince, the southern departments, and the northern border between Haiti and the Dominican Republic.

Partners:

Caritas Haiti and Caritas Internationalis members, the local Catholic Church, the U.S. and Haitian governments, private and Catholic health institutions, private aid organizations, and United Nations agencies.

Timeline: 2010 to 2015 Overlapping Phases:

Emergency Response (first six months): Immediate response for lifesaving, critical needs.

Long-Term Rebuilding (between two and five years): Reconstruction and restoration of major infrastructure, as well as strengthening people's options for leading self-sufficient, prosperous lives.

2010

2015

Transition (up to two years): Intermediate programming for people to regain stability and have temporary means for shelter, education, work and health care.

gender-sepa
and 24-hour
groups help

On average,
provides 37
Currently, v
means for s
sanitation a

Health

People in g
to be produ
of themsel
ensure the l
the Haitian
and protect

Quality He

CRS has pr
more than
camp-base
of the Notr
Francois de

Our partne
Maryland f
in rotation
anesthesiol
and Haitian

How much is a
personal pronoun
actually worth?



Kristin and Jay Berley have a passion. "From attached magnets, play football and golf." *Dr.*

At Gillette, Medical Pioneers Set the Standards for Spine Care

Since 1947, doctors and patients at Gillette Children's Specialty Healthcare have established principles that are well-remembered: the highest standards of care for children with spine deformities. Kristin and Jay Berley are just one of a long line of parents who have benefited from the hard work and dedication of Gillette's medical pioneers.

Kristin Berley is an elegant, manager, 17-year-old with a team smile. As a high school junior, she plays football and golf. In addition, she takes jazz, ballet and contemporary dance, and plays basketball on the school team.

The Berleys' experience is markedly different from that of past parents.

The Story Unfolds

In the early years at Gillette and elsewhere, doctors treated children with countless of casts, which often failed to keep the curve of the spine from progressing. In 1947, John May, M.D., established the Spine Service at Gillette. He brought together a team — including brace makers, nurses, surgery staff and physicians — to work with children who had spine deformities. Working with the team of special-ists, May used advanced braces for treating scoliosis and



Zawadi Says, "Thank You!"

You Helped a Tanzanian Girl Stand Tall on Her Own Two Feet

To meet Zawadi Rajabu, 6, is to experience gratitude through the eyes of a child. She greets you with a warm hug, a bright smile, and an emphatic, "Thank you!" Before you can grasp why you deserve such adoration, you catch a mischievous glint in her eye. "No catch me!" she taunts, running in the opposite direction.

needed a surgeon trained in the Ilizarov method — a complex technique for reshaping bones, developed by Gavril Ilizarov, M.D., in a remote Siberian hospital. It was a tall order, to be sure.

But a Google search quickly uncovered one of the few surgeons in the world who could help Zawadi: Mark Deht, M.D., pediatric orthopaedic



Erin and Jay Berkley have a son. Erin, who has a prosthetic right leg, plays basketball and golf. Jay...

At Gillette, Medical Pioneers Set the Standards for Spine Care

FAILS the "you test"
Raised \$4,470 in gifts

Since 1947, doctors and patients at Gillette have been... The Berkley's experience is markedly different from that of...
Erin Berkley is an elegant, manager 17-year-old with a team smile. As a high school junior, she plays basketball and golf. In addition she takes jazz, ballet and...
The Berkley's experience is markedly different from that of...
The Berkley's experience is markedly different from that of...
The Berkley's experience is markedly different from that of...



Zawadi Says, "Thank You!"

PASSES the "you test"
Raised \$49,600 in gifts

You Helped a Tanzanian Girl Stand Tall on Her Own Two Feet
The most recent...
Zawadi: Mark Deht, M.D., pediatric orthopaedic...

“Am I making a
promise?”

{I.e., take nothing for granted. }

They are not giving to this, at least not initially



Memphis Child Advocacy Center

Helping Victims Become Children Again

They are giving to *this*

Nothing stops a
bullet like a job.

Homeboy Industries

Why do you matter?

“We take citizens most likely not to succeed, and we help them to succeed.”

Director, Community College of RI

- Do your best.
- Be prepared.
- Do a good turn daily.
- ...to do my duty to God and my country...
- ...to keep myself physically strong, mentally awake, and morally straight.
- A Scout is trustworthy, loyal, helpful, friendly, courteous, kind, obedient, cheerful, thrifty, brave, clean, and reverent.



“Can I sell *impact*?”

- A brick and a flag ... OR (2)
- “With that \$1,000, we can train a person to treat 80% of the illnesses in an entire village for a year.” (123)

Source: Nick Fellers, The Suddes Group

Who Needs the Boy Scouts?

Let's start with America. *Then* let's talk about the town where *you* live.

Let all your donors make a difference

Ask the \$100 donor to do something meaningful that costs around \$100. Every donor wants to do something big. But big is defined by the donor's capacity.

Source: Jeff Brooks, 2011

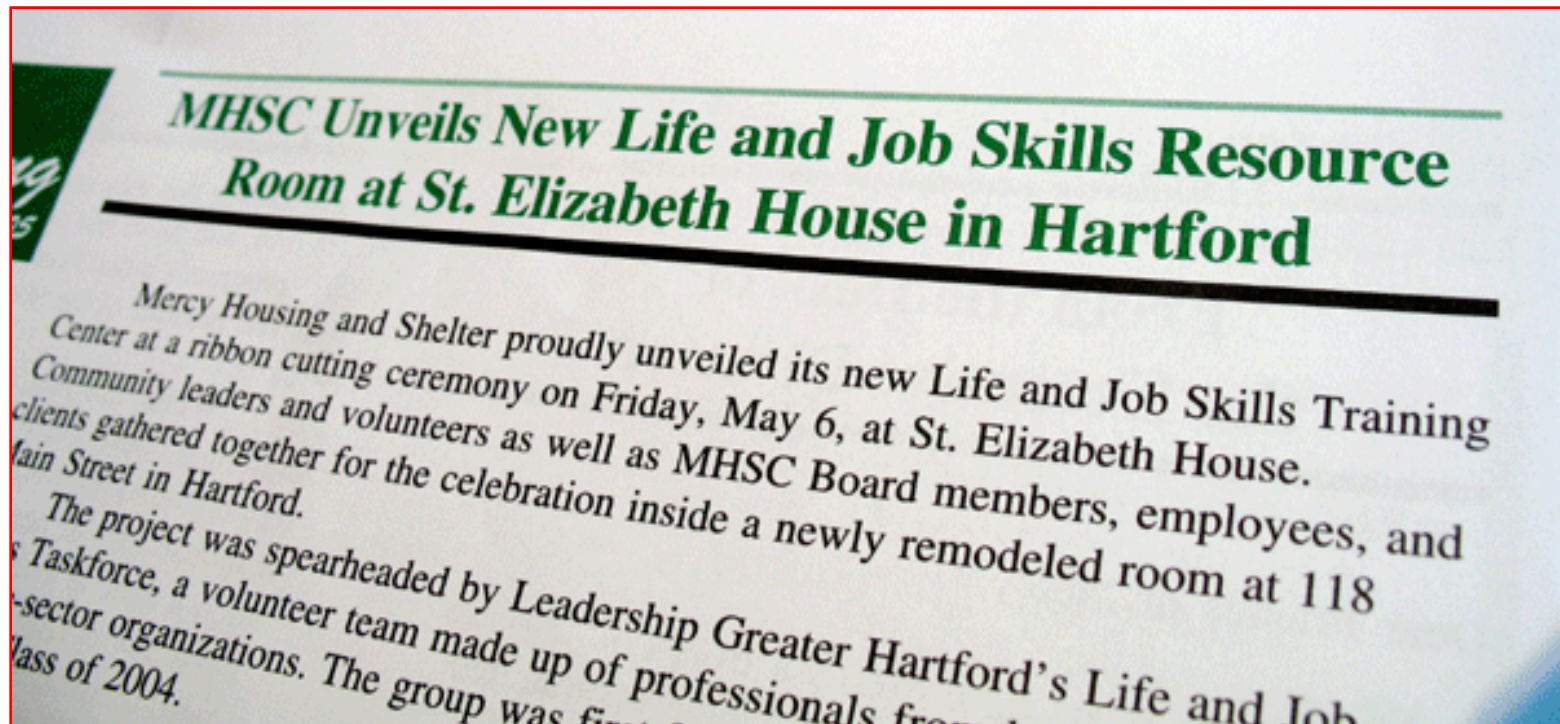
Dr. Adrian Sargeant: *Why donors stay loyal*

*They're aware of
consequences*

Believing “Someone might be
hurt if I don't give.”

“Am I talking about
accomplishments or
mere activities?”

This is NOT an accomplishment.



This is *merely* an untranslated activity.



ICA's home in Cambodia offers safety for girls rescued from sex trafficking.

CAMBODIA

Your giving has made it possible to open our first home for girls rescued from sex traf-

vide a new life for more than 100 girls this year.

You also built a community center in a village approximately

Accomplishments

Why would donors care about any of these? What is your *donor* angle?

- > 25th anniversary
- > Average length of stay: 28 days
- > 5 new hires in last year
- > Served 118 adults, 136 children

“Am I telling
stories?”

When she entered our 3rd grade,
she couldn't spell "cat."

At the end of the year, she could
spell "Tchaikovsky."

*Blah, blah, blah, **problem**, blah,
blah, blah, **evil**...*

But it doesn't have to be that way.

You're at A.

What's your B?

“Do I make lots of
unburied offers?”

Offers give people **things to do**: go online, **watch** a video, **join** a mailing list, **add** your organization to their will, etc.

This is a BURIED offer..

Leave Your Legacy

For nearly eighty years, thousands of thoughtful and generous people like Richard Thalheimer have expressed their enduring commitment to this region by making a gift to their favorite charity through The Community Foundation for Greater New Haven.


In 1970 Richard established the Edna May and Richard M. Thalheimer Fund at The Foundation by bequest. The Fund represents a wonderful vote of confidence by a former member of the Distribution Committee who believed so strongly in the important role The Foundation plays as the community's permanent charitable endowment.

It provides a perpetual revenue stream for two organizations near and dear during Richard's lifetime - Yale-New Haven Hospital and the New Haven Boys & Girls Club.

It also provides flexible, unrestricted support for programs that best serve the current needs of the Greater New Haven community - like the adult education classes and after-school activities held at the Casa Latina Family Learning Center.

We invite you to join Richard and the many other caring visionaries who have had the charitable foresight to leave a legacy to the community through a gift in their will.

For more information, call Dotty Weston-Murphy at (203) 737-7064



**The Community Foundation
for Greater New Haven**
Taking philanthropy to the next generation
www.cfghn.org

Wrong!!!

Opera Ball 2011: My Fair Ladies...

WOULDN'T IT BE LOVERLY (TO RAISE A MILLION DOLLARS)?

Mark your calendars for April 9, 2011...Rudy Avelar, HGO's "dean of patron services," is chairing this season's Opera Ball! As you'd expect, Rudy's special touch promises to make "My Fair Ladies" a truly glorious evening.

A favorite part of the Ball is the annual silent auction, co-chaired this year by Anna Dean and Wade Wilson. It will feature a wide-ranging collection of luxury items: jewelry, clothing, vacations, spa services, artworks, and more. Proceeds benefit Houston Grand Opera and all its extraordinary programs.

Here are just a few ways that you can enhance this auction:

- Donate a bottle of your favorite wine.
- Underwrite dinner for four at a restaurant you love.
- Sponsor a spree at a special store you know your fellow opera lovers would enjoy.
- Offer tickets to an upcoming concert – show off Houston's magnificent performing arts scene!

You can dance all night...and you can help make Rudy's Opera Ball even more special. To purchase tickets or to donate to the silent auction, please call Guyla Pircher at 713-546-0277.



Rudy Avelar, this season's Opera Ball Chair.

Wrong

Rudy invites you to make Opera Ball 2011 unforgettable

Mark your calendars for April 9, 2011...Rudy Avelar, HGO's "prince of patron services," is chairing this season's Opera Ball! As you'd expect, Rudy's special touch promises to make "My Fair Ladies" a truly glorious evening.

A favorite part of the Ball is the annual silent auction, co-chaired this year by Anna Dean and Wade Wilson. It will feature a wide-ranging collection of luxury items: jewelry, clothing, vacations, spa services, artworks, and more. Proceeds benefit Houston Grand Opera and all its extraordinary programs.

Here are just a few ways that you can enhance this auction:

- Donate a bottle of your favorite wine.
- Underwrite dinner for four at a restaurant you love.
- Sponsor a spree at a special store you know your fellow opera lovers would enjoy.
- Offer tickets to an upcoming concert – show off Houston's magnificent performing arts scene!



Rudy Avelar, this season's Opera Ball Chair.

Right

You can dance all night...and help make Rudy's Opera Ball even more special. To purchase tickets or to donate to the silent auction, please call Guyla Pircher at 713-546-0277.

Give. Clear. Instructions.

Go to www.steelyard.com



Steel Yard

27 Stone Avenue Providence, RI 02909

POSTNETTING CODE
000000000000
POSTNET NO. 000
PROVIDENCE, RI

**ARE YOU A
STEEL YARD
TRUE BELIEVER?
OPEN THIS!**

“Is my stuff rich with
emotional triggers?”

(Direct mail industry trade secret!)

Seven emotional triggers cause people to respond to direct mail:

- Anger
- Exclusivity
- Fear
- Flattery
- Greed
- Guilt
- Salvation



The Salvation Army
P.O. Box 6048
Providence, RI 02940-6048

PAID
THE SALVATION
ARMY

What will the hungry do on Thanksgiving?



Thomas Ahern
10 Johnson Rd
Foster, RI 02825-1230

CHILD ABUSE. TURN YOUR OUTRAGE INTO ACTION.

Child abuse is reported, on average, every 10 seconds in the U.S.

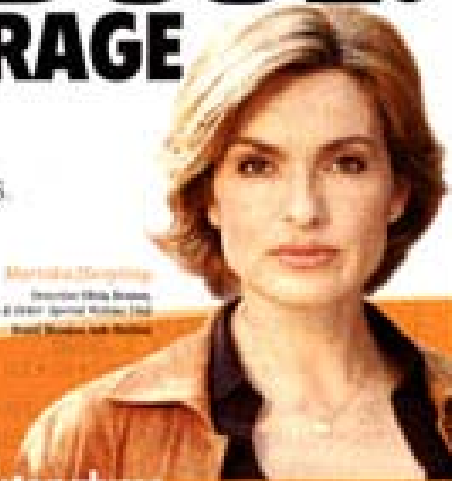
But you can help prevent another child from suffering.

Visit www.safehorizon.org/stopabuse for a copy of "10 Ways to Stop Child Abuse" from Safe Horizon, the nation's leading provider of services for victims of violence.

We all have a role to play to stop child abuse. Please join me and take action now.

Martina Geringer

Executive Vice President
National Center on Child Abuse and Neglect
Safe Horizon



www.safehorizon.org/stopabuse


safehorizon

moving survivors of violence from crisis to confidence



THE KENNEDY CENTER

The Kennedy Center
MEMBERSHIP

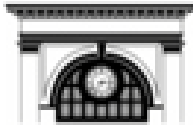
*You are hereby invited to become a
Member of the Kennedy Center
at a full 20% discount
and gain the special privilege to
purchase advance tickets before the general public
to the finest Kennedy Center presentations.*

Dear Friend,

I would like to make you a two-part offer which, quite
honestly, I hope you'll find too good to resist.

For the first part, I am pleased to offer you the special

You are hereby invited [flattery] to become a
Member [exclusivity] of the Kennedy Center
at a full 20% discount [greed]
and gain the special privilege [exclusivity] to
purchase advance tickets before the general public [greed]
to the finest Kennedy Center presentations. [exclusivity]



THE RHODE ISLAND FOUNDATION

Connecting private philanthropy with the public good since 1916

One Union Station
Providence, RI 02903

RETURN SERV

Curiosity builder

Exclusivity trigger

Inside . . .
A Circle of Influential Friends
Awaits the Pleasure of Your Company

Flattery trigger

Mal Warwick's 5 positive triggers

- Hope
- Love
- Compassion
- Duty
- Faith

- Do your best.
- Be prepared.
- Do a good turn daily.
- ...to do my duty to God and my country...
- ...to keep myself physically strong, mentally awake, and morally straight.
- A Scout is trustworthy, loyal, helpful, friendly, courteous, kind, obedient, cheerful, thrifty, brave, clean, and reverent.

What PROBLEM are ...

your donors

... the SOLUTION to?

Dr. Adrian Sargeant: *Why donors stay loyal*

They share your beliefs

“Do I invite my
donors to a fight?”

“Giving is not about a calculation of what you are buying,” Yale economics professor, Dean Karlan, proved. “It is about participating in a fight.”

The New York Times | March 9, 2008

“Do I surprise my
readers ... or bore
them?”

**WHEN YOU COME BACK
AS A WHALE YOU'LL
BE BLOODY GLAD
YOU PUT GREENPEACE
IN YOUR WILL.**

☎ 1800 81 51 51

Corollary: You will
never **BORE** anyone
into being interested.

Neuroscience says...

“Coming across new information triggers a chemical reaction that makes us feel good, which in turns causes us to seek out even more of it.”

Source: Wall Street Journal article by Lee Gomes, on USC neuroscientist, Dr. Irving Biederman; published March 12, 2008

Anything
New
Will Grab My Attention

Also “new-ish”

Words like *secret, hidden, hints, tips, update, private, confidential, mystery, discover, unveil, expose, reveal, divulge.*

Phrases like "Did you know?", "Myths and Facts," "Frequently Asked Questions," "Heard on the Blog."

*Inside this envelope ...
a Boy Scout secret you've never heard*

“Can readers easily
skim my stuff (and
what will they
absorb)?”

What do “readers” really see

- Artwork: 80 percent
- Photos: 75 percent
- Headlines: 56 percent
- Briefs: 31 percent
- Captions: 29 percent
- Text: 25 percent*

*This number is abnormally high, according to Poynter Institute researchers. They tested prototypes rather than actual publications. Prototypes invariably produce higher, more positive numbers than real publications. *Source: Ann Wylie*

(Psssst)

Almost no one's reading
your articles.

Emergency Services Program meets urgent

needs of
children often
shelter. The
volunteers
Emergency Services
people in
y and
only
ns from
ations like
Enhancing
s program

people
a who
house fires,
s as well as
ds and few
ansitioning



Alan Garner, president of Volunteers of America of Pennsylvania, accepts a check from Rosemary Browne, director of programs and community investment for The Foundation for Enhancing Communities.

The Fo
Comm
aware o
econom
families
so many
such as
and uti
for mar
working

Thro
of Thr
organiz
blanket
linens a
at no co

This
and fan
social se
commu

Readers read at 100 mph. The big check says, “Problem solved!”

“Are my headlines
really headlines?”

This is big type. It is *not* a headline.



Not a headline

from the development department

Having a planned giving strategy is one way to guarantee that the charities and organizations you care enough to support during your lifetime continue to receive your financial support once you are no longer here to make those gifts. Creating a legacy can be done in a number of ways that have no impact on your current cash flow and may even offer an opportunity to generate tax-free income for you. Vehicles for planned giving can include establishing a trust that takes care of you and your survivors, or naming the YWCA of Cortland as a beneficiary of your life insurance policy, retirement fund, IRA, savings or checking account. Even if you have already prepared a will or giving plan it's a good idea to review it periodically. Many life changing events, such as the birth of a child, the death of a spouse, marriage, a change of career or retirement are just a few examples of events that can substantially affect your estate plans. And let's not forget the ever changing world of tax laws. Speaking with an attorney who specializes in estate planning is a good idea when drawing up your will or revising an existing plan. Likewise it may be beneficial to consult with your accountant or tax specialist, life insurance representative, financial planner and/or investment advisor for assistance designed to guide you through this complicated arena.

For more information on giving to the YWCA of Cortland through a bequest please call Kathy McMahon at 607-753-9651 or email kathy@cortlandywca.org.

Not a headline

We'd love to say "Thank-You"

Many individuals find that giving through their will to their favorite charity is the most convenient way to perpetuate the legacy of generosity they began during their lifetime. If you have included the YWCA of Cortland in your estate plans, please let us know. Your information will be held in the strictest confidence, but we'd love to have the opportunity to thank you for your continued commitment to our mission. Please call Kathy McMahon at 607-753-9651 to learn more.

Is Your Baby Racist?

Exploring the Roots of Discrimination

Headline source: Newsweek

“Am I taking the
donor on a *journey*?”

Dr. Adrian Sargeant: *Why donors stay loyal*

Because they're learning

Are you taking them on a
journey?



OUR KITCHEN

The heart of our home. We take turns cooking, and everyone helps with cleaning. And we all eat together. It's busy. And noisy. And messy. And wonderful.

The other day the mom beside me was coaxing her 6-year-old boy to eat his beans. She teased "you'll grow up big and strong". Shrug. "If you eat all your beans you can have dessert". He slowly picked up his fork. She got him with "it's a cupcake".

Outside of meal time, our kitchen is a place where moms sit with their kids over a snack and talk about their day.

I can see moms cherishing these everyday, regular-family moments — moments they likely never had in their own homes.

And every single time I touch the side of the kettle it is warm. There's always someone sitting and sipping tea in our home.

With the help of a student in Ryerson University's Nutrition and Food Program, we created a 5-week culturally diverse and healthy meal plan. We offer workshops on healthy eating on a budget and are hoping to offer cooking workshops. Each and every day we hear talking and laughter coming from the kitchen. You can read more about our programs at www.Intervalhouse.ca

Today's Boy Scout

He's just like you were ... and yet so different

My
free

how-to

e-newsletter...

www.aherncomm.com