

Give&Take[®]

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Eleven Guidelines for **Senior-Friendly Marketing Designs**

by John Jensen

Designing printed pieces for older donors requires special thought and consideration. Regardless of the subject matter, the basic design rules and techniques remain.

Design printed materials so they can be easily read by anyone, and then review them through the eyes of your primary prospect: a donor over age 70. Keep in mind that the average age of those who fund gift annuities is 79. Sharpe studies consistently show bequests are most likely to come from donors who sign their final and operative wills, on average, five years prior to death.

By following these 11 guidelines, you will make your material more senior friendly.

1. Use a large and comfortable typeface.

For letters and articles, it's best to use 13-point type. Fourteen point may be even better. While this may mean you have to cut the length of your text, just remember an unread message has no impact.

2. Use italics rarely or not at all.

Italic and script typefaces are difficult for seniors and others to read, particularly when they are used for more than one or two words. When you want to emphasize a point, use bold, a different font or underline it if it is not too long.

3. Left justify your text.

Left justified text is easiest to read for seniors. Avoid blocking paragraphs with right and left justification, as this results in uneven word spacing, which is also much more difficult to read. Center justified text is also uncomfortable for seniors.

4. Indent every paragraph.

Flush left sentences seem formal, cold, distant and uninviting. Indented paragraphs will catch the eye and are more appealing. Studies show older people are used to and trust copy indented in this traditional way.

5. Keep sentences, paragraphs and line lengths short.

Seniors will tend to read only the first line or two of a paragraph that is longer than seven lines (lines, not sentences).

6. Use high contrast.

The contrast and crispness of the text and design against the paper are vital for readability. Never use light, low-contrast colors or print on a dark-colored paper. Black, dark blues and

deep green letters are much easier to see than light ink colors. Yellows, browns, reds, pinks and oranges can be hard to read. Anything that is difficult to read is less likely to be read.

7. Take care when using background screens.

If a background screen is used, make it as light as possible (15% is good). A heavy screen or dark color will reduce contrast and readability. Never use a screened photo, text or image in the background behind your copy. Those types of screens reduce contrast, break up the text and make it difficult for seniors to follow easily.

8. Be cautious using reversed type.

"Reverse" refers to a block of color in the background with the actual text in white or another color. Seniors find reversed type very difficult to read as the letters tend to "fill in" with the adjacent color block. Reversed type should always be avoided when writing a paragraph or an article. When used in a headline, make sure it is short and keep the typeface large and the contrast strong.

9. Watch out for coated paper stock.

Coated paper surfaces (like high gloss) take ink well and look nicer initially, but they can create glare for older eyes. This reflected glare makes the text significantly more difficult for seniors to read. It is much easier for them to read material on uncoated or lightly coated matte or similar paper stock.

10. Remember reading levels.

Make your writing easy to read. Write to a level that is appropriate for your readers. In general, it is a good idea to write to a fifth-to-ninth-grade level. Keep in mind the great majority of seniors over age 75 lack a college degree. Even if your donors are highly educated, writing to a lower reading level simply makes your message easier to read or skim. Anything that is easier to read is more likely to be read. To put this in context, most blockbuster novels are written at a seventh-grade level.

Making copy easier to read does not mean "dumbing it down." It means using simple, direct writing and often shorter sentences and paragraphs.

Most word processing programs have the Flesch-Kincaid readability index tool that can help you determine the education level of a document you have written. To

find out how to activate it, Google “readability index” and the name of your software program. The tool normally runs with spell-check and instantly gives you a score for readability and the level of education required to comfortably read and understand the document. Once you understand the scoring system, making adjustments as you go becomes easy.

11. Design for the reader.

Give & Take is designed for a younger audience. Sharpe booklets and other marketing materials on topics that appeal to older donors, on the other hand, are designed for seniors and look very different. Compare for yourself.

One final tip

Eyesight declines noticeably by age 45, precisely the time many of us need bifocals. Keep in mind that by designing for seniors, your printed materials will also be easier and more inviting for all ages to read!

Editor's note: John Jensen presents this and other topics for fundraising professionals throughout the country. If you are interested in this more in-depth and illustrative presentation for your group, please contact our Speakers Bureau at info@SHARPEnet.com or 901.680.5300. For more information about our Speakers Bureau, visit SHARPEnet.com/speakers-bureau. ■



John Jensen, CFP®, is a Senior Vice President and Senior Consultant for SHARPE newkirk.

The “Philanthropy Puzzler” features gift questions fundraisers may encounter in the field, followed by solutions from our panel of experts. If you would like to send us your own “puzzler,” please email us at info@SHARPEnet.com with “Philanthropy Puzzler” in the subject line.

Philanthropy Puzzler

Camille read an article in her alma mater’s alumni newsletter about a classmate who deeded a vacation home to the school while retaining the right to use the home for the rest of his life. Not one to be outdone, Camille is now considering this remainder interest gift technique using an apartment building she owns in a nearby town. She has asked your thoughts about her gift idea.

Puzzler Solution

The exception to the partial interest rule for a gift of a remainder interest in a home or farm applies only to an interest in a personal residence [Code §170(f)(3)(B)(i)], defined as any property used by the taxpayer as their personal residence, even though it is not used as a principal residence [Reg. §1.170A-7(b)(3)]. Because Camille does not live in the apartment building, it would not qualify for an income tax or gift tax charitable deduction. She could, instead, use the apartment building to fund a charitable remainder trust from which she could retain a stream of payments for her lifetime. ■

Characteristics of Mature Gift Planning Programs

The National Association of Charitable Gift Planners (CGP) undertook a survey of its members this spring, and President and CEO Michael Kenyon shared some preliminary findings that highlighted the differences between young and mature gift planning programs. The largest group of nonprofit survey respondents reported their organization has been involved in “planned giving” for 30 or more years. The next largest group of survey respondents indicated they think their organization has been cultivating planned giving donors for just one to three years.

Here are a few of the significant differences between mature and young programs:

1. When fundraisers collaborate on a gift, mature programs are more likely to give credit to each fundraiser involved in the gift.
2. Mature programs are more likely to focus on actual bequest revenue realized annually rather than merely counting bequest commitments/expectancies.
3. Mature programs are more likely to report all kinds of noncash gifts, especially publicly traded securities and gifts from qualified retirement plans, such as IRAs.
4. Mature programs are more likely to have a planned giving specialist on staff.
5. Mature programs are more likely to report more than 10% of annual fundraising revenue is realized from planned gifts. In fact, 41% of mature programs reported they received 20-50% of annual fundraising revenue in the form of planned gifts. Only 12% of young planned giving programs reported that level of success.

Look for more complete information on the *CGP Survey of Members* at the National CGP Conference in New Orleans, October 2-4, 2019, and visit with us in booth #25-26. ■

Year-End Fundraising Tools

As the year-end season approaches, it is critical to reach out to your donors as they plan what kind of gifts they want to make before the end of the tax year. Informing your donors of mutually beneficial ways to give with tailored communications is key to maximizing your fundraising efforts during the final three months of the year.

SHARPE newkirk's **2019 Personalized Year-End Brochures** are a convenient and cost-effective way to remind your donors how and why they can make charitable gifts this year-end. Our brochures highlight the benefits associated with gifts of cash and qualified retirement plan distributions, as well as noncash gifts such as stocks. Start a conversation about smart ways to give with personalized communications that align with your fundraising strategy and resonate with your donors.

New for 2019: Year-End Brochures Personalized for You

This year, we are pleased to introduce our online platform to create and order personalized printed year-end brochures. First, select a brochure from the three available titles. Then choose an accent color and cover image from the provided selections. You may also upload your own image and your full-color logo and contact information to create a brochure that fits your organization.

With every year-end brochure order, SHARPE's communications package includes sample cover letter text, P.S. language and copy that can be used in emails, web articles, printed articles or postcard reminders.

A sample of a personalized brochure is included in this issue of *Give & Take* for your review.

For more ideas on year-end marketing, see "Making the Most of Giving in 2019: A Year-End Checklist" on Page 6.

How to Use Your 2019 Personalized Year-End Brochures

2019 Year-End Giving Brochures may be used in a variety of ways, including:

- ▶ As inclusions with your year-end appeal letter.
- ▶ As inserts in gift acknowledgments and thank-you letters to donors.
- ▶ As follow-up information requested in response to mailings, advertisements and seminars.
- ▶ As hand-outs at seminars or special events.
- ▶ As support materials to accompany gift proposals.
- ▶ As "leave behind" pieces following personal visits with donors.
- ▶ To supply information to targeted groups of high-level donors on specific gift plans.

Act now to make year-end brochures a vital part of your overall fundraising strategy. Visit www.SHARPEnet.com/year-end-giving-communications-2019 to download step-by-step instructions and get started. ■



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“I have been to three planned giving conferences—this has been by far the most helpful and engaging.”

—**Mary Beliveau,**

Regional Director, Department of Development, Archdiocese of Baltimore



Upcoming **SHARPE newkirk** Seminars

An Introduction to Planned Giving

Discover how to build your planned giving program.

Learn the keys to effective communications with your donors. Examine the donor lifecycle and explore how you can help donors make larger gifts today and plan gifts through bequests, trusts, gift annuities and other vehicles. Learn to work effectively with those 65 and older who may comprise much of your donor base—or soon will. This seminar is appropriate for those who are new to planned giving or responsible for finding ways to enhance an existing program.

Washington, DC September 12-13, 2019
 Memphis February 6-7, 2020
 Washington, DC June 11-12, 2020
 Chicago July 13-14, 2020

Structuring Blended Gifts

Explore ways donors can give by using a blend of current and deferred gifts.

This seminar explains how blended gifts can make it feasible for those balancing multiple financial priorities to make larger gifts than they thought possible. In the days ahead, donors and advisors will increasingly turn to blended gifts to reap both current and future benefits. Make sure you're informed so your organization doesn't miss out on this growing trend.

Chicago October 3-4, 2019
 Washington, DC March 23-24, 2020
 Chicago September 17-18, 2020

Integrating Major and Planned Gifts

Learn how major and planned giving can work together.

Discover how to help donors make the best gifts based on their age, wealth and other factors, while meeting your current, capital and endowment needs. Learn to listen for clues to assist donors in the best giving options for their circumstances so they can make charitable gifts that might not otherwise be possible. This seminar is for you if your organization has both departments and would like to bring everyone together, or if you or others are responsible for both major and planned gifts.

Washington, DC November 6-7, 2019
 Chicago April 30-May 1, 2020
 Washington, DC August 27-28, 2020

Learn about the SHARPE newkirk 5-Day Comprehensive Planned Giving Seminar in Orlando, January 13-17, 2020, on Page 8.

See full agendas and register at www.SHARPEnet.com/seminars or call **901.680.5300** with questions.



Making the Most of Giving in 2019: A Year-End Checklist

Traditionally, the final quarter of the calendar year is the most generous time of the year, but how will recent tax reform changes and a slowing economy impact donors, and what should you be doing to help them make the most of their charitable giving dollars this year...and next?

Calendar year 2019 is shaping up to be another challenging year for the philanthropic sector (both fundraisers and donors alike).

For the first time in 50 years, charitable giving by living individuals slipped below 70% in 2018. Charitable giving by individuals and households depends on disposable income and assets, as well as the outlook for the future. Employment, wages and household wealth figures have held up well so far this year, but there is economic and political uncertainty on the horizon which may cause donors to tighten their purse strings. Now is the time to carefully plan your work and work your plan to achieve the best possible results for the year.

Here are some ideas to consider for fine-tuning your fundraising plans for the fall and year-end giving season:

- ▶ Create a marketing calendar that includes plans for direct mail, events and digital strategies.
- ▶ Don't forget natural tie-ins with National Estate Planning Awareness Week (October 21-27, 2019), National Philanthropy Day (November 15, 2019), "Thanks for Giving"/ Thanksgiving (November 28, 2019), #GivingTuesday (December 3, 2019), Giving Before December 31, etc.
- ▶ Consider promoting gifts of stock or gifts of cash that might be deductible under the new 60% of AGI limitation to your selected donors who have given more than a certain dollar amount and who have a designated wealth rating.
- ▶ Target donors who are likely non-itemizers with ideas on smart ways to make gifts by bunching, boosting or bypassing itemized deductions.
- ▶ Remind all donors age 70½ and older of the Charitable IRA provision.
- ▶ Don't forget to promote gifts from donor advised funds, family foundations and closely held businesses among your more affluent donors.

SHARPE newkirk on the Road

On September 12, 2019, Senior Consultant Aviva Shiff Boedecker will present **"2020 Vision: Planned Giving for the Next Decade and Beyond"** for the **Jewish Community Foundation of Greater Kansas City** and area financial advisors.

Executive Vice President and Chief Operating Officer Barlow Mann will be the featured speaker for the **Planned Giving Council of Eastern Wisconsin**, sharing two presentations: **"Overview of Blended Gifts and Tax Motivations"** and **"Affluenza: Prevention and Treatment."**

Aviva Boedecker will also present **"The 7 Biggest Bequest Marketing Mistakes and How to Avoid Them"** for the **Northwest Planned Giving Roundtable Annual Conference** in Portland on September 24, 2019.

Senior Consultant Lewis von Herrmann will join Aviva at the annual **National Association of Charitable Gift Planners** conference in New Orleans, October 2-4, 2019.

John Jensen, Senior Vice President and Senior Consultant, will present **"Planned Giving Donors: Who Are These Wonderful People?"** at **Planned Giving Day** sponsored by the **Planned Giving Council of Greater Philadelphia** on October 30, 2019.

Speakers Bureau

In addition to our popular seminar series (see Page 5), SHARPE newkirk consultants frequently speak to groups of all sizes and at national and professional conferences. For more information, visit www.SHARPEnet.com/speakers-bureau. ■

Finally, be the first to thank and acknowledge donors for their generous support in 2019 and express hope they will be able to help again in 2020. Consider creating a list of your top individual donors and provide information to help them with their gift planning throughout the new year. This might be promoted in January gift acknowledgments for donors of more than \$250 with a message that they should keep the information for tax purposes, etc.

In spite of the complexities facing fundraising, the goal should be to provide your donors with a rewarding experience. Be sure to report back to them on the impact of their gifts on your mission and to thank them for their past, present and future contributions.

The time spent fine-tuning your fundraising strategies and tactics this year may help you make 2019 the best year ever for your fundraising program.

Consider using SHARPE newkirk's new personalized **Year-End Brochures** in your marketing this year. See Page 4 for details. ■



Need help with segmenting your donor base to create targeted mailings? Consider **SHARPE newkirk's Donor Data Enhancement Services**. You can choose **Net Worth Silver** or **Net Worth Gold** and you'll receive age, gender, marital status and net worth information about your donors. Ask about other ways we can enhance your data à la carte (such as Deceased Suppression, Email Append, Telephone Append or Age Append). For more information, visit SHARPEnet.com/data-enhancement-services or contact us: 901.680.5300 or info@SHARPEnet.com.

Counting the Ways to Give at Year-End

Charitable gifts come in all forms and sizes, and year-end appeals focusing only on gifts of cash might miss valuable opportunities. For example, the IRS reports that for 2016, taxpayers who itemized claimed charitable deductions of about \$203.5 billion. Of that amount, more than \$73.6 billion came from noncash gifts. It's important to not only make donors aware of assets they may own that can be given to charity, but also to do so in time for their gifts to be completed by year's end.

Gifts of **publicly traded stock** are relatively easy to make, particularly when the shares are held in a brokerage account and can be transferred electronically. A charity's website should include account information, along with instructions on how stock gifts can be made. It may take a little longer if the donor holds shares in paper form. The donor needs to send the unendorsed stock certificates and the signed stock power form in separate mailings.

Gifts of mutual fund shares, while treated the same as publicly traded stock for tax purposes, may take a significantly longer time to complete. Some other assets, such as **real estate and shares of closely held stock**, may also take several months to complete and may require a qualified appraisal. In addition to the time needed to conduct Phase I environmental studies for gifts of real property, there is also the time required for the charity to determine if it will accept such gifts.

A **charitable gift annuity** can be completed fairly quickly, especially when funded with cash or publicly traded stock. A charitable remainder trust, on the other hand, even if funded with cash or securities, takes additional time in order to have the document drafted and the trust funded.

For eligible donors who have checking accounts for their IRAs, gifts of qualified charitable distributions can be made relatively quickly. However, if the payment is to be made from the IRA custodian, it could take additional time. Keep in mind that the mailbox rule, which treats a check postmarked by December 31 as a gift for the current year, even if not cashed by charity until the new year, does not apply to qualified charitable distributions (QCDs). Not only might the check not count as a gift in the year intended, but the donor may be considered to have failed to take the full required minimum distribution for the year.

Don't wait until it's too late

It's incumbent on the charity to make year-end appeals early enough to allow donors to complete their gifts in a timely manner and to work with donors who are planning noncash gifts that may require additional time. ■

Donor Data Enhancement Services

Donor Base File Enhancement **Net Worth Silver**

By adding basic demographic data to your donor files, you can better segment and communicate gift planning strategies, increasing your success in current and deferred gift development efforts.

Choose Net Worth Silver or Net Worth Gold and you'll receive various combinations of age, gender, marital status, income and net worth information about your donors (see charts here). Ask about other ways you can enhance your data à la carte (such as Deceased Suppression).

Visit us online at www.SHARPE.net.com for more information on our findings. And ask your SHARPE newkirk consultant how to make this data work for you or how to combine it with other services for more efficient pricing.

Age (Month/Year)	Gender
Marital Status	Net Worth Silver Wealth Rating up to \$500,000+*

* Data reported in nine levels, up to top level of \$500,000+

- \$2,500 minimum for up to 25,000 matched records
- Then, \$45 per thousand additional matched records

Net Worth Gold

Age (Month/Year)	Gender
Marital Status	Estimated Income and Net Worth Gold Wealth Rating up to \$2 million +**

** Data reported in 11 levels, up to top level of \$2 million+

- \$2,750 minimum for up to 10,000 matched records
- Then, \$98 per thousand additional matched records

SHARPE newkirk 5-Day Comprehensive Planned Giving Seminar

The nation's finest, week-long comprehensive planned giving seminar features some of the most respected experts in the field and offers the groundwork for those who are new to gift planning while presenting an interactive "refresher" for more experienced fundraisers. The seminar will cover the basics of gift and estate planning, the tax considerations of giving, the advantages of giving cash and noncash gifts, how to market planned giving and more. In 5 days you'll learn:

- Essentials of federal tax treatment of charitable gifts.
- Building and maintaining the testamentary gifts pipeline.
- Blending major and planned gifts.
- Charitable estate planning techniques.
- Marketing planned giving.
- And more.

The seminar is approved for 23.75 hours of CFRE Continuing Education points. Register by December 11, 2019, to take advantage of special seminar and hotel rates. Visit www.SHARPE.net.com/seminars for more information or contact us at 901.680.5300 or seminars@SHARPE.net.com.



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