GIFT PLANNING *in Canada*™

The arts and science of charitable gift planning

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Wills, Legacies, and Charitable Giving: The Legacy Partnership Program

BY KAREN GOOD

A New Year harkens and resolutions abound for Canadians. This is the year they promise themselves they will get organized and put their affairs in order; many plan to set aside time to prepare and update their wills.

If statistics are any indication, most of us, despite the best of intentions, will soon forget to attend to the creation or amendment of this important document.

An American study developed to better understand bequest donors published its conclusions in March of 2007, and confirmed that those with wills represented only 48.4% of survey respondents[1] and yet 80-85% of planned gifts come from bequests in wills. For gift planners the challenge remains the same – how best to encourage individuals to have a will in place that is current, relevant, and meaningful, and to remove the barriers that prevent or discourage individuals from creating or updating their wills.

The Legacy Partnership, a program currently underway at the Edmonton Community Foundation, sets out to do just that, and more.

Tell me and I'll forget. Show me and I may not remember. Involve me and I'll understand.

-- Native American Proverb

The Edmonton Community Foundation specializes in building endowment funds to support the charities important to our donors and the community. Gifts received by the Foundation are invested and the ongoing earnings support charitable projects and programs, now and forever. Charities supported through community foundations enhance virtually every aspect of our lives: education, the arts, health, recreation, the environment, as well as social and community services. Community foundations are uniquely positioned to support our partners to develop planned gifts with their donors and volunteers. Ultimately, it would be the hands-on, or hand-in-hand, involvement that would lead to the deeper understanding of the process involved in developing planned gifts.

Legacy Partnership

Historically, Foundation partners have included lawyers, accountants, financial and estate planners, and life insurance representatives. The Legacy Partnership expands this group to include various charitable organizations in the community that are often the "accidental" beneficiaries of estates where the donor may or may not be known to them, and the reason for the bequest may or may not be understood.

Often it is the case that, although the organization is confident in making a case for annual or operational support, the more intimate conversation about a donor's philanthropic philosophy is less familiar ground.

The Legacy Partnership is a collaboration of the Edmonton Community Foundation and participating Edmonton charities with caring donors and their advisors who together strive to ensure the long-term stability of services and programs in the community. It is not a campaign, but rather a long-term approach to endowment building by strengthening existing relationships with the organization's supporters.

The success of the initial pilot project for the Legacy Partnership, and subsequent commitments between the Foundation and participating charitable organizations, resides in a true partnership approach, with the exchange of ideas and knowledge about the development of planned giving programs that best support the philanthropic intentions of donors.

Charities that will be best suited to this kind of program share the following characteristics:

> Demonstrate a Board willingness and commitment toward endowment building with a long-term development horizon of at least four to five years

> Employ staff including leadership and development personnel who will commit both time and resources focused on developing gifts primarily through estates

> Have a history of operational stability and an orientation towards long-term financial stewardship

> Can identify a core group of individuals who care deeply about the organization and who want to ensure its long-term future.

Although relatively new, this program, now in its third year, is already generating results and benefits from the tutelage of a twenty-year program developed by Endowment Horizons Inc. out of the United States.

Program Highlights

The Foundation and each participating organization commit to spending several days per year together, focused on developing endowment gifts that we know typically come from the estates of individuals.

This focus provides the CEO or development staff permission to step back from the operational pressures of their organization and focus on the future, to share their visions and hopes, and some of the challenges, for the organization's future with individuals interested in their success.

The Foundation specialist provides the technical expertise in discussing and developing future gift options with donors. Although the mainstay of planned giving continues to be bequests in wills, it is important to be conversant and maintain an expertise in all available gift options, and be able to comfortably discuss those options with donors.

…to help build organizational capacity

In addition to the shared commitment is an organization-specific plan to reach out to individuals through a variety of approaches including written materials, from gift acceptance policies to website information and newsletter articles, to personal visits and scheduled events to advise donors of the opportunity to make a planned gift, and an invitation to consider making a gift.

By removing the two most common donor hurdles of "I didn't know I could" or "I didn't know how I could", the program educates and shares information with those closest to the organization, often utilizing communication vehicles already in place, so that donors can make informed decisions.

A well-developed endowment program should include some method of acknowledging and thanking donors. It is important that it reflects the values of the organization and its donors. The Legacy Partnership includes annual events ranging from a simple tea to more elaborate formal galas where donors are simply thanked now for their thoughtful future gift.

While the overall objective of the Partnership is to build and deepen relationships with individuals who already passionate about a particular organization or cause, the Foundation is committed to the program in order to help build organizational capacity so that the member charities can fulfill their mission by broadening their economic base through endowment gifts. Our experience has demonstrated that by strengthening relationships with donors, gifts for both operational and capital campaigns have increased as well. Strengthening relationships doesn't happen overnight, so patience is critical to the program's success.

Where to Focus the Energy

Certainly, it is prudent to begin by seeking the counsel and input of the individuals who are closest to the organization and most likely have been faithful contributors over the years. Beyond this group though, recent research has provided what some might find as surprising results. In the Bequest Study[2] bequest commitments already in place for individuals 40-50 years of age were 28.1%, and 21.9% for those 50-60 years of age, dropping significantly for those 70 years and older. However, 31% of the survey group was prepared to consider a bequest, with the largest concentration of potential bequest respondents being 40-50 years of age, suggesting that the focus of gift planning efforts be on a somewhat younger demographic than is commonly considered.

In Closing

The donor wants, and in fact needs, to hear the story of the institution – with its successes, challenges, frustrations, innovations – told to them and them personally.[3] Even more important is that we, too, listen to the donors stories and the reasons behind each donor's passion, and in that experience of sharing stories will be the reason for the planned gift. It is then our role and our responsibility to find a way that makes sense for the individual donor to make that particular charitable gift. It is, in fact, our privilege.

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1 *Krauser, Emily, "Bequest Donors: Demographics and Motivations of Potential and Actual Donors," The Centre on Philanthropy at Indiana University (Indianapolis: March, 2007), www.philanthropy.iupui.edu/Research/Bequestgivingstudy-CampbellCompanyFelllow.pdf*

2 *Krauser, Emily, "Bequest Donors: Demographics and Motivations of Potential and Actual Donors," The Centre on Philanthropy at Indiana University (Indianapolis: March, 2007), www.philanthropy.iupui.edu/Research/Bequestgivingstudy-CampbellCompanyFelllow.pdf*

3 *O'Brien, Peter, "Narrative Philanthropy: Connecting Planned Storytelling to Planned Giving", Gift Planning in Canada, Volume 12, Number 9, September 2007*

The Silent Majority

BY MALCOLM BURROWS

A perpetual challenge is the reticence of donors to inform charities about their bequest intentions. It's a paradox. Gift planning programs try to identify bequest donors, yet the majority of donors do not tell the charity they have made a bequest in their will. Why aren't donors more forthcoming?

This question has dogged me my whole career as a gift planner. The silent majority was first brought to my attention in 1990 by John Hochstadt, my colleague and director of planned giving at the University of Toronto (and now editor of *Gift Planning in Canada*), who always referred to them as "stealth donors". All gift planners face the issue, and there are numerous tactical solutions to get donors to declare and engage. For example, this challenge has led to the development of targeted direct marketing tools such as phone and mail programs to identify donors. [*see next article – Editor*] The theory is that only mass solicitations can reach the "quiet many" and improve the odds of engagement and the number of completed bequests.

It is only in the last four years while working as a philanthropic advisor at a trust company that I've gained first-hand perspective on the silent majority. My colleagues and I see a lot of wills, and approximately 10% contain charitable bequests. To the best of our knowledge the vast majority of these bequest intentions are unknown to the named recipient charity. In fact, my experience has been that most donors do not even realize that their intended beneficiaries would like to be informed.

There is a dearth of substantive research on the subject, but gift planning lore pegs the ratio of silent to declared bequest donors at 6:1. In other words there are six bequests in wills for every bequest a charity knows about. Of course, the actual ratio depends on the nature of the charity, the size of its community, the maturity and strength of the gift planning program, and the bond between donor and charity.

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Like so many benchmark figures in the field I believe this one comes from higher education institutions, which probably provide a best-case scenario. Alumni of a college or university more often have a strong, long-term relationship with the institution. Gift planning is well developed in this environment, expectations are clearly communicated, and there is a tradition of giving back. There is also a deeper faith that the institution will behave with tact and professionalism. Hence, for a small liberal arts college the ratio might be 4:1 or lower. In my experience at hospital foundations with established gift planning programs the ratio is closer to 8:1, or even 10:1.

So what are the reasons for the silence of the donors? To my mind, there are three interrelated reasons why donors do not inform charities of their gifts by will:

1. Privacy.
The impulse to preserve privacy is quite natural for most individuals who are preparing their estate plan. A will is a personal statement of values and intent addressing a person's life savings. The decisions reflected in the will typically come out of careful consideration and long discussions, often with a spouse or partner. The very act of preparing a will is a private act, completed in an atmosphere of confidentiality, aided by a discrete lawyer. Just think of that hoary old plot device, the reading of the will. Inheritances, even by close family members, are often a surprise – whether they are more or less than expected. While my sense is many families are having open discussions about estate plans, it is fair to assume that parents do not divulge everything to children. Adult children may know the division, but they don't know the exact size of the estate or the secondary beneficiaries. This behaviour is transferred to charitable bequests.

Tradition dictates privacy. I believe it just never occurs to most bequest donors to inform charitable beneficiaries. Sitting in the lawyer's office the client is thinking about providing instructions and getting documents signed. There are few lawyers or professionals advisors who routinely suggest that the information should, or could, be shared. It is one thing for a professional advisor to ask about whether or not the client has charitable intentions; it's another to suggest they should then declare those intentions to the charities in question.

Most bequest donors are "personal donors", not the "social donors" that we expect to find giving to capital campaigns. More often than not, they give for personal reasons and on their own timetable, not because they are solicited. As a result, bequest donors behave as private individuals carrying out a self-initiated private act.

2. Fear of fundraising
Charities and fundraising are intimately linked in the public mind. Fundraising is often, sadly, the most visible activity of charities and this colours the perception of how charities behave. If a donor's primary contact with a charity is the fundraising call received at dinnertime and frequent mailings, then it is quite reasonable that these activities will influence attitudes. It is hardly a leap of logic to think that informing a charity of a bequest intention will lead to more calls, more letters, and perhaps unwanted attention. Now, I know that sophisticated charities don't work this way, but this fear is exactly what clients articulate when asked if they want to inform a charity of their bequest. "I don't want to be on the list", they say, thinking that all fundraising programs are inextricably linked.

For some donors, particularly for those who are not intimately involved with the charity, the declaration of a bequest is an invitation to become a fundraising target. If I may be fanciful, this is the "Rumplestiltskin" syndrome. Like the fairytale character, donors feel they have a certain power and control over their own lives in being nameless. But as soon as they are named, they lose that control.

This fear of fundraising can be heightened in gift planning donors by staff turnover at charities. Think about the 85-year-old donor who crafted her bequest with a gift planner 10 years ago. For four years she feels very close to the charity because her relationship is mediated by a professional she knows and trusts. Then the gift planner leaves, there is a staff and management churn, and presto, a decade after the plan is put in place the donor feels disconnected. She is recoded in the system, and all of a sudden she is getting telemarketer calls. The senior now feels vulnerable, confused, and discouraged. I've had clients who have been through this process, and it has made them shy. I have also personally experienced this with a charity that my wife and I once had in our wills. This is a risk factor that is inadvertently the result of active gift planning programs.

3. Fear of commitment

Bequests are, by definition, future commitments. They are not actually triggered until death occurs. And depending upon the age of the donor, that event may be many years in the future. Donors often view these gifts (like their estate) as not quite real, and again by nature, they are secondary in importance to lifetime needs. "I may change my mind." "I may not have enough money." "I might get remarried." These statements often give voice to the underlying anxiety of bequest donors. Partly donors don't want to mislead a charity, but they also fear making a promise that they feel obliged to keep. Behind closed doors some professional advisors suggest that informing a charity of a bequest intention may leave the estate open to future litigation.

Key attributes of a good estate plan are flexibility and providing for contingencies, and in many cases these attributes are compromised by informing a charity of a bequest. The age and level of commitment of a donor are mitigating factors. The older donor who is leaving the residue of her estate to a charity is not likely to fear commitment. By contrast, the couple in their 50s with six charities in their wills are less sure and more cautious.

Estate planning seems to inspire people to procrastinate. Frequently wills are held up because the client can't decide on the charities they want to name. One client, a woman in her late 70s, delayed signing her will for five years because she kept changing her list of 20+ charities. Often the best way to get clients to complete their estate plans is to allow them to change their minds about beneficiaries. Community foundations figured this out long ago with flexible donor-advised funds that can support numerous causes. By separating the cause from the beneficiary, legally the plan is complete, but the ultimate beneficiaries are still to be determined. Hence, it is not surprising that advisors wish to provide clients with a safe zone to complete their planning in. Otherwise many wills would never get signed.

Whatever techniques a gift planning program employs, the need to build the confidence of donors is central. Most of the reasons for donor silence disappear when the donor knows and trusts a charity. Dealing with clients who are actively involved with charities they plan to support by bequest is typically a different experience than working with a client who appreciates the work of the charity from a distance. Naturally there is more trust and openness.

It is also important for charities to continue to educate donors about bequest intentions. Many donors just don't know that this is an option. Most donors have never been asked if they have a bequest or would like to consider one. The silent majority must constantly be wooed to convert them into part of the engaged minority.

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Correcting a Market Inefficiency

BY KEN RAMSAY

In the world of gift planning in North America there exists a notable market inefficiency that is surprisingly large in scope. Whereas bequests make up 90% of planned gifts in the United States, and an even higher percentage in Canada, very little is done to proactively secure these gifts.[1] Market research in the two countries consistently demonstrates that bequest propensity as gifts to non-profits is in the 30% to 40% range across the adult population and yet only 8% to 10% have taken action.[2] Thus, we have a potential growth of four to five times in a substantial sector of fund raising, and this growth would represent a significant source of revenue. The average bequest in the United States is more than $30,000 and annual bequest revenue totals $20 to $40 billion.[3]

In Canada, a similar average bequest value is feasible. Why are non-profits not vigorously tapping into this significant source of new revenue? The only conclusion is that significant market inefficiency exists. It is informative to examine why this is so.

The non-profit business model is generally a simplistic one based on an annual budgeting tradition. There are many reasons for this: Canada Revenue Agency disbursement rules, the need for immediate funds for charitable purposes, the lack of sophisticated management, lack of entrepreneurial leadership, the surprising low profile of most governance bodies. The result, nonetheless, is a preoccupation with the current gift and a subsequent diversion of resources to exploit this one sector of fund raising. As a consequence, gift planning with its predominantly deferred nature assumes a reduced priority in the fund raising spectrum and is rarely adequately resourced. But the explanations do go much further. There is a distinct lack of knowledge on the part of gift planners in the methodology and skills in proactive planned gift solicitation and we simply do not actively solicit planned gifts, especially bequests. We do not know how to ask nor who to ask for what. So we gift planners are part of the problem. All of these factors conspire to make active gift planning under-appreciated and under-resourced, and the market inefficiency is perpetuated.

... gift planners are part of the problem

What if there was a way to overcome these conspiring factors? Could we overcome all of the obstacles to tapping into this abundant source of additional revenue?

Legacy Leaders responded to this challenge and developed a totally new approach to gift planning in the United States where the practice is even more entrenched,and the market inefficiency even more pronounced. The subsector of large U.S. universities was the logical place to start. A surprising 40% of university graduates indicate they would support their schools with a bequest in the will and the average bequest to a large U.S. university is more than $140,000.[4] However, virtually no large U.S. university actively pursues bequest intentions, and most programs consist of only offering the obligatory box to check off passively revealing donor intention. Even though 25% of all fund raising revenue to U.S. universities comes from mature bequests, and we believe there is 4 to 5 times this amount available, little is done to exploit this opportunity for the same reasons noted above.[5] Legacy Leaders has spent one and one half years developing a legal and financial structure that addresses this market inefficiency.

Legacy Leaders now offers to select clients a *self-supporting* bequest management program that assumes full relationship management of large groups of prospects to proactively solicit bequest intentions and steward those prospects over the following years to realize the full bequest potential. The unique quality of these programs is that the charity invests no funds in the costs of the program. Legacy Leaders finances the program and only gets paid for its services from the future revenue flow. Thus, with no investment, the charity can create a potential revenue flow of tens or even hundreds of millions of dollars with no current outlay and no drain on gift planning personnel. In structuring this program, Legacy Leaders has overcome the obstacles to developing this significant new revenue flow and will raise funds at 1/2% to 1% to the future dollar. The initial market response has been very strong.

In overcoming the obstacles outlined above, these programs do correct the market inefficiency and have the potential to turn on a revenue stream of billions of dollars for non-profits in the United States. The face of gift planning will change dramatically. What about the Canadian market?

There are significant differences in the two markets. Except for large universities, there are few Canadian institutions with the critical mass to qualify for a *self-supporting* program (the number of qualified prospects in the right age cohort with a large enough average bequest value.) For instance, fund raisers in the U.S. can use national data bases to establish precise birth dates of prospects, whereas in Canada there is noreliable way to do so. Furthermore, the different legal and tax structures make the program non-transferable from one country to the other. Canadian universities, which may have the critical mass, display little support or interest in developing gift planning on any large scale; they are much more preoccupied with the current gift, and chronically under-resource gift planning. Consequentially, Legacy Leaders had to develop a program that could correct the market inefficiency by overcoming similar obstacles in Canada.

There was a little known piece of research completed in the U.S. in 2003 as a collaborative effort between Non-profit Times and The Social Welfare Research Institute at Boston College. It was the first piece of wide-spread research that measured propensity for different types of planned gifts amongst the general population. Some of the research was recalled but the authors have assured me that the following results are accurate within standard deviations.[6]

Gift Type	% with Gifts Already Arranged	% Considering a Gift	Totals
Bequests	6.8	19.3	26.1
Charitable Gift Annuity	3.6	12.9	16.5

These results complement the results of two pieces of research that I completed for a Canadian religious denomination in 1993 and 1994.[7]

Survey	%Bequest Propensity	%Annuity Propensity	%Life Insurance
1993 Survey	40.0	15.0	10.0
1994 Survey	41.0	16.0	9.0

In analyzing these results we begin to get a picture of gift propensity in the general population. We must see how they hold up in the charitable marketplace.

Legacy Leaders has asked over 300,000 individuals in North America for a bequest commitment and the results are very well documented. Using the newly developed *Legacy Leaders Pinpoint Coding* all participating charitable organizations have recorded overall positive responses for bequest commitments in the range of 18% to 33% depending on the type of organization, the relationship of prospects to the organization, and the age span of the prospect pool. The results do not reach the propensity of the general population because any given prospect may not be of the right age (or time in his/her life cycle), or the organization does not represent the right cause for the prospect. Legacy Leaders has a history of proactive life insurance solicitation with success generally in the range of 1.5 % to 2.5%. Again, results do not achieve overall propensity rates because insurance suitability is very age-specific and current funds are required for premium payments.

Legacy Leaders has tested proactive annuity solicitation with a large hospital in southwestern Ontario with considerable success. The initial stage involved a mailed information package introducing gift annuities as a gift possibility and setting up a follow-up phone call. 20% of those contacted requested a written quotation (NB: the prospect list was pre-determined by age to be 60 plus.) After the written quotation was sent, prospects were called again and indicators suggest close 10% of the 20% (2% overall of an age-defined prospect pool) would be converted to a gift annuity averaging $25,000. Again, gift annuities are very age specific and require significant capital availability to complete. Hence, the test must be played out over time. All of these market tests lead to a new approach to proactive planned gift marketing that can correct the market inefficiency. What would happen if Legacy Leaders were to *bundle* gift types in its solicitation programs for Canadian charities? What would happen if good contact were made to a large pool of prospects with strong relationships to an organization? Legacy Leaders is now developing *bundled campaigns* that will include solicitation for bequests, gifts of life insurance, and re-insured gift annuities. Once on the phone with the prospect, the Legacy Leaders planned giving officer will determine the prospect's age and present the **age appropriate gift type –** gift annuity to older, life insurance to younger, and bequests to in between ages. The fallback option is always the bequest.

The result will be an appropriate gift option for each prospect, a combination of donor-directed gift planning with a proactive solicitation model. Results will of course differ by the relative ages of the prospect pool and the nature of the relationships to the represented organization. But there is another significant benefit to the bundled campaign. Because a percentage of the re-insured annuity is a current gift, any completed gift annuities will in part or completely offset the cost of the program, and a future revenue stream of insurance and bequests gifts will be created. This revenue stream will be a mixture of revocable (bequests) and irrevocable (life insurance gifts.) Most importantly, with current revenue from the gift annuity, such campaigns can operate highly efficiently or at no cost and the market inefficiency in Canada can be corrected for the enterprising charitable organization. The first *bundled campaign* is planned to reach the market in the spring of 2008.

Ken Ramsay(kenramsay@legacyleaders.com) is President of Legacy Leaders Inc., a company dedicated to providing innovative planned giving products and services for North American charities. Ken was long-time chair of the Canadian Association on Charitable Gift Annuities and the founding chair of the Canadian Association of Gift Planners.

[1] *NCPG Survey of Donors, 2000, National Committee on Planned Giving, Indianapolis, IN*

[2] *Tony Myers and Guy Mallebone, Southern Alberta Institute of Technology, 2000*

[3] *Giving USA 2006, Giving USA Foundation, Glenview IL*

[4] *IBID*

[5] *IBID*

[6] *July issue of The NonProfit Times, co-authors, John Havens, Paul Schervish and Mary O'Herlihy, "Study Shows Planned Giving Still In Early Stages Charities Can Help Shape Thinking, Giving." Note: This research was subsequently qualified; however, the publishers have assured the author of this paper that the bequest and gift annuity propensity numbers are accurate.*

[7] *United Church, Planned Giving Study, 1994, Western Opinion Research, Winnipeg, Manitoba; Unitrends, 1995, University of Lethbridge, Lethbridge, Alberta*

Straight talk about Wills

BY BERYL PUBLICOVER

Recently we received a call at the QEII Health Sciences Centre Foundation from a woman whose mother was in our Palliative Care Unit. She was enquiring about a will kit because her mother needed to write her will. Of course the process is more complicated than simply purchasing a kit, particularly at a time when health issues, powers of attorney, and other questions come into play. It is unfortunate that such an important transaction has to be dealt with at a time when physical and emotional strength is at its lowest.

Most lawyers, especially estate planning specialists, have been called to the bedside of seriously ill patients. They are trained to handle this situation with the necessary sensitivity. They can advise on other necessary documents such as powers of attorney and living wills.

I have been a gift planner for fifteen years and I am still amazed by the number of calls of this nature that we receive. I don't have statistics for the number of wills that are actually written in the hospital or indeed the number that do not make arrangements for the distribution of their life's assets until they are faced with a terminal illness. I have, however, met with a number of donors who have found themselves in that situation.

The many reasons that people hesitate to make a will are covered in most of our gift planning manuals. In <u>Planned Giving for Canadians</u> Frank Minton and Lorna Somers explain that people don't like to face their mortality and have a tendency to believe that putting off writing their will can actually prolong life. They procrastinate when it comes to facing the emotions that are part of dividing up their property in a way that will be sensitive to family issues. Another argument is financial, but that is the weakest argument of all. Drafting a will is quite inexpensive and certainly much less costly than dying without one.

I work in the health care field and I have had a number of donors who are suddenly faced with a terminal illness and the realization that they must "put their affairs in order". I don't think it is exclusive to health care as the majority of our donors are hesitant to face the inevitability of death and the plans that must be in place.

A few years ago I was called to meet with a donor and her accountant after she had been diagnosed with cancer. Her doctor was predicting that she had between three and six months to live. She died six weeks later. She was 94 years old, a very shrewd business woman and she described herself as "frugal" (which describes so many of our planned giving donors). Because of good financial management and success with the stock market, she had an estate that was valued at two and a half million dollars. Fortunately, after much discussion about the way she wanted to leave her estate, there was time to set up an endowment in memory of her husband and I felt confident that I was sensitive to her requests. I was astonished that a woman with such an obvious head for business would have ignored such an important piece of good financial planning.

We have all heard the horror stories of people who are manipulated into changing (or indeed drafting for the first time) their will on their death bed. There have been countless contested wills because of a perceived undue influence under these circumstances.

As gift planning professionals we present the idea of a bequest as an excellent way to support our cause. We hope that this approach will prompt our donors to act on the need to write or update their will. It is a passive approach to one of the most important documents all of us should have. There are many reasons for having a valid will such as a host of family concerns, business and real estate holdings and the desire to see the results of our life's work distributed according to our wishes.

We need much more education in this area and I see our Leave a Legacy™ program as a vehicle to bring home the importance of this decision. We have a long way to go to make people comfortable with the topic of death but dialogue is necessary. We should resolve to make the situation comfortable so that the decisions can be made while people are strong physically and emotionally and not after a serious diagnosis or admission to the hospital or an even worse outcome - that they die without a valid will, leaving their family to face any number of stressful and often costly problems.

To cite an example of how we might approach the issue of the will, I'll share the story of a young friend who died of cancer a few years ago. He was in his forties, single, very involved in building a successful business, no dependents, all of the criteria that would usually indicate the writing of his will had not yet crossed his mind. His cancer was aggressive and he lasted just a few weeks. His family was relieved to find that his affairs were very much in order. He had left instructions concerning health issues, his wish to be cremated and his ashes scattered over a mountain top in the country where he had spent his youth, a wish that they were able to carry out. Aside from bequests to his mother and siblings, he had been very generous to a couple of favorite charities. One bequest has provided his family with a great source of strength. He left funds to establish an annual scholarship for a graduate of his high school who would be pursuing the study of engineering. Each year his family attends the graduation and presents the scholarship, keeping his memory alive. The legacy that he has left brings great comfort to his family and the knowledge that they are making a last wish a living reality.

We should work toward educating the community so that the inevitable end of life is crafted in a way that brings comfort to family and friends and closure to the individual.

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THE LAST WORD

Understanding intercultural communication at work: The 'hot topic' crossing both for-profit and non-profit sectors…

Dr. Marie Gervais, Educational Coordinator at the Northern Alberta Alliance on Race Relations (NAARR) and Dr. Elisabeth Lé, Associate Professor of the Department of Modern Languages and Culture at the University of Alberta in Edmonton, were introduced to each other by email through a mutual friend who saw "great possibilities" for the two to work together. In their respective jobs, Dr. Gervais was responsible for a professional development program called Cultural Crossroads and Dr. Lé taught courses in intercultural communication. The implications for research in culture and work seemed obvious. After a couple of short meetings, a research partnership was in the works and the two decided to begin by collaborating on a pilot course on issues of culture and practice in the NGO sector that Dr. Gervais was offering in the spring of 2007. Dr. Lé participated initially as an observer but soon had a research idea that involved interviewing course participants about their perceived connections between identity, culture and practice. After working out the details together and receiving an ethics approval from the University of Alberta, the two set up one-on-one audio recorded interviews with questions like "With people with whom you feel you can 'be yourself', what would you say you have in common?," and "What traditions were you raised with? Do you practice them now? Have they changed? Do you have new ones? Would you want your children to carry on these same conditions? If they didn't would it bother you?"

Before the data had even been collected, Dr. Gervais was receiving requests to speak and write about the research findings and the research partners were slotted to present as part of a research series for the non-profit sector at Grant MacEwan Community College entitled, So What? Linking Research and Practice in the Voluntary Sector. To their surprise, the presentation was completely full a month prior to the presentation date and had a waiting list. Then, at a subsequent video conference on workplace retention of diverse employees, merely mentioning the research project brought two offers to find funds in the corporate sector. It looks like they are on to something big!!

If you want to know what has raised so much interest, don't miss the next issue of *Gift Planning in Canada*!

-JWH webster@jrtwave.com

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