GIFT PLANNING in Canada™
◆ The arts and science of charitable gift planning ◆

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Made in North America?

BY KEN RAMSAY

It was a pleasure to read Malcolm Burrows' article in the May edition of GPIC. I appreciated his comments and perspective on Canadian gift planning, how it has developed over the years, and how it has grown differently than in the U.S. Such a perspective is helpful in determining where we have been and where we might go in the future. I would like to join the discussion, challenging some of Malcolm's points, offering new material, and presenting a different assessment of gift planning in Canada.

Burrows described the movement of gift planning from the U.S. to Canada in the early 1990s. He correctly maintains that the Canadian version has turned out significantly different than the U.S. He specifically mentions the lack of growth in certain gift "vehicles" such as charitable gift annuities (CGAs) and charitable remainder trusts (CRTs) as examples of this difference. On the other hand, niche gifts such as the elimination of capital gains on gifts of securities, employee options, direct designation of gifts of life insurance and RRSP's/RRIF's, and re-insured gift annuities, have emerged to give planners a wide choice of options. Furthermore, he states the Income Tax Act has been "overhauled" to encourage charitable giving and Canada has the most generous tax system in the world in its incentives for charitable gifts. I disagree with such a statement.

First, some history. There was no simple transfer of U.S. gift planning to Canada in the early 1990s. Certain Canadian charities had broad, robust programs with all of the traditional gift "vehicles" long before Frank Minton began his teaching in Canada. Certain organizations were receiving millions of dollars in CGAs annually, a national insurer was heavily promoting CRTs to the public, and many of us held hundreds of insurance policies in our portfolios. We did import the organizational model for the CAGP from the NCPG, but with important improvements. What did emerge during this time was a new energy for gift planning and a new willingness to push the limits. Some of us who created the CAGP did so with the expressed purpose of influencing the political process to make fundamental changes in the tax and regulatory arena to create an environment similar to that in the U.S.

In the U.S., the American Tax Reform Act in 1969 was foundational to planned giving and we should not underestimate its importance. It not only created the definitive tax and regulatory treatment of gift vehicles, but also defined a whole industry, giving gift planners the confidence and assurance they needed to approach donors. *(continued on page 2)*

Introducing The Ethics Squad, and the first GPIC Challenge

"I wanna do right, but not right now" (Gillian Welch, Look at Miss Ohio) is a great song lyric, but a terrible standard for gift planners. We are often challenged by donors, senior management, boards of directors, or all three, to accept gifts we know we should not. Sometimes this is simple ignorance, sometimes cronyism, and sometimes fraud.

In response to this kind of challenge, Ann Rosenfield and Mary MacPherson (see biographies following their article beginning on P.5) have agreed to support *Gift Planning in Canada* as ethical consultants, our own Ethics Squad. In their article this month, Mary and Ann point readers to some very helpful tools for resolving ethical questions. They have also agreed to address specific ethical questions or challenges in the digital pages of GPIC.

To inaugurate this new feature, we are launching our first *GPIC Challenge* (see article). Because of the potential for chagrin and embarrassment inherent in the most complex ethical questions, and in respect of privacy considerations, GPIC will guarantee confidentiality for any and all submissions and will submit readers' questions to the Ethics Squad anonymously. No emails will be forwarded, and correspondence with the contributors will not include original messages.

Our purpose is to educate and inform. If we find humour – or horror -- in some situations, it simply demonstrates the infinite capacity of humans to push the envelope and seek their own advantage. From such creativity came the charitable tax credit. And Bernie Madoff.

Please send submissions to me at webster@jrtwave.com. Please use 'challenge' as the subject. Once again, confidentiality is assured, and we can work with contributors to make their challenge clear without revealing the organization or the individuals involved.

-JWH

Made in North America?

(continued from cover)

Such bold action was our vision for Canada in the early 1990s and is even more needed in 2009. The changes in the Income Tax Act that Burrows refers to have been mere nibbling at the edges of what is required. Such nibbling continues to happen in the U.S., as exemplified most recently with the IRA Charitable Rollover in 2006 allowing tax-sheltered funds to roll tax-exempt into CGAs. The "options" that Burrows refers to, other than gifts of appreciated securities and perhaps receiptable, direct designation of insurance proceeds (both in place in the U.S. for decades), have little applicability to most Canadians. Without a doubt, a bold, clear definition of gift vehicles, especially life-income gifts, in Canadian tax and regulatory codes would have a dramatically positive effect on gift planning. The work is yet to be done.

Let's look more closely at two such life-income gifts that Burrows commented on. Charitable gift annuities are an extremely popular gift in the U.S. Research shows that over 3% of American families have a CGA and another 13% are considering one (2003, Non-profit Times Survey) – 16% or 10,000,000 households in the U.S.! Surprisingly, similar research in Canada within the United Church (1994, 1995) showed a corresponding 16% of church members had or would consider a CGA. With such broad acceptance, why wouldn't CGAs be as popular in Canada as in the U.S.? Burrows is correct in saying the 2002 rule changes hindered rather than helped the development of CGAs in Canada. However, the "vehicle" is still attractive to many Canadians. Why haven't they grown correspondingly?

The self-insured annuity in Canada is almost identical to that in the U.S. Where charities have developed strong, consistent CGA self-insured programs, the results rival those in the U.S. Even the re-insured CGA, which has both inherent weaknesses and strengths, can attain dramatic results when properly and consistently marketed by Canadian charities.

CRTs in the U.S. have been driven not by gift and estate tax burdens as Burrows suggests, but by the tremendous flexibility in many trust arrangements, and, most dramatically, by the avoidance of capital gains at the time of movement of property into the trust. Gift planners south of the border have a plethora of highly functional and tax-attractive vehicles to offer their donors. We have a few nibbles around the edges and we are not even sure about some of them. It is a vastly different playing field and that is the main reason the landscape of gift planning is very different between the countries. Our American cousins, even if they are practicing the same consultative process of gift planning, just have more useful options to pull off the shelf.

Such a conclusion begs the question – Is this the only reason we are different? Well, not quite.

There is in the U.S. (and I work at gift planning on both sides of the border) greater focus, professionalism, aggressiveness, and accountability than in Canada. Non-profits are more willing to invest in the practice and more demanding of results. Consequently, programs are better resourced and more successful. Specialists are more plentiful and better trained. In Canada, to generalize, we have learned the characteristics of these "vehicles" but we haven't gone after the business. When we do, we get results. Yes, the CGA arrangement is not ideal, but we can make great strides in developing this very popular life-income gift. The CRT is just OK but can be used to a much greater extent. And why are we not aggressively trying to improve the tax and regulatory conditions? Why are we not developing and challenging provincial and federal bodies to create our watershed moment like the America Tax Reform Act. ? Let's take the best of the U.S. system and keep the political pressure on to fully develop the business in Canada.

That brings us to bequests – the mainstay of planned giving. I believe Burrows is incorrect in saying that the 90% rule-of-thumb (bequests account for 90% of planned gifts) is a pseudo-statistic. Actually, 89% of planned gifts in the U.S. are bequests (NCPG research on 150,000 Americans, 2000.) That same research also demonstrated that only 37% of bequest donors mentioned estate planning as a factor in their bequest decision; 97% mentioned the mission of the charity. It is not tax-driven in most cases. For Legacy Leaders, having asked 300,000 Canadians for a bequest has revealed that tax relief is not a factor in bequest motivation north of the border. The bequest gift comes from the heart. Research shows great growth potential in bequest commitments, on the order of three to four times growth, in both countries. Burrows is correct in saying that gift planners in the U.S. tend not to focus on the bequest as much, and, ironically, this is their weakness in gift planning. However, when we conduct campaigns in the U.S. we get the same positive conversion rates as in Canada. So bequest or 'legacy' marketing, which by the way, was in no way ``borrowed`` from the U.K., has grown and continues to grow in both the U.S. and Canada. We do much more of our business in the U.S., but, again, because American charities are more aggressive in their marketing, more results- focused, and generally more willing to invest in gift planning.

Burrows concludes that bequest marketing has grown in Canada because it ``reflects our culture, and yes, our tax system``. I disagree. It has grown because we have made it grow. It is growing in the U.S. because we are making it grow. There are no differences based on cultural or tax reasons. And finally, why should we settle for only part of the gift planning opportunities in Canada? We have to push for as complete a gift planning repertoire as our American cousins enjoy. We have to expand our investment in gift planning in both small and large charities. We have to dramatically increase both bequest marketing and the use of all gift ``vehicles``. We should not settle for the status quo.

Ken Ramsay (kenramsay@legacyleaders.com) is President and CEO of Legacy Leaders, and was one of the founders of the Canadian Association of Gift Planners.

What to do if Your Charity is Named as an Income Beneficiary of an Estate

BY DAVID R. WINDEYER, MTI, TEP

What do you as the Planned Giving Officer or CEO do when you find out a donor has died and your organization is to receive a bequest under the will?

Both your organization and the Estate Trustee have obligations, legal and otherwise. Your organization has the duty to ensure the most benefit is received from the estate and the value of the estate is not frittered away. The estate trustee must use all available means to ensure the beneficiaries receive the maximum benefit that can be received, both from the estate assets and by keeping the administration costs and taxes to a minimum by all legal and available means.

Types of Bequests

There are 4 types of bequests available under a will:

1. A legacy, such as a fixed amount of money or particular asset, i.e. a painting, a house, etc.

2. An outright share of the residue of the estate.

3. A share of the residue of the estate after the end of a life interest that a family member may have.

4. A life interest in the residue-where a registered charity(s) receives all of the income generated by those assets.

Focusing on the last type of bequest, one thing you can do is to ensure the trustee creates, if possible, tax savings in a way not normally recognized. How? In the situation where the testator has set up a testamentary trust with the income going only to charities, the trustee can, and, as this article argues, should register the estate as a "private foundation" as at the date of death. The will serves as the "management" document that governs the foundation and is accepted by Canada Revenue Agency as long as the purpose of the testamentary trust is purely charitable.

What are the Benefits?

By registering the trust as of the date of death, the estate can claim a charitable donation of the capital value of the trust in the final income tax return of the testator, and for the previous year. If the amount of the donation is sizable, it may well eliminate the personal tax owing in the year of death and produce a refund for the previous year.

It is therefore important to inquire of the trustee if the testamentary trust has been registered as a private foundation, and as soon after the date of death as possible.

Once the charitable registration has been obtained, the assets should be transferred to the foundation at the date-of-death values. From that point on no capital gains tax is payable on any increase in the asset value, either actual or deemed, due to the charity's tax exempt position. The position allows the value of the asset base to increase more quickly because gains are not subject to taxation. Nor is any tax paid by the trust on any income not paid to the charitable beneficiaries.

Your charity is guaranteed the minimum payment of 3.5% (due to the disbursement quota for private foundations) paid out of income first, and capital if necessary. If the trustee has invested in assets that pay less income than the 3.5%, the beneficiaries can be assured the minimum payout will be met by an encroachment on the capital, if such discretion exists in the will.

If an encroachment clause does not exist in the will, a court application may be made to vary the will to include the encroachment power. This is necessary if the "total return" investment approach is used by the trustee.

In another example, many wills requires the trustee to "...pay out the net annual income" (interest and dividends less expenses) so in the case where the income is more than 3.5% net; your charity should receive that amount.

If any segregated investments are held in United States securities, the 15-30% withholding tax on dividends and interest is waived when paid to a Canadian foundation under the Canada-United States Tax Convention. The charity may have to point this out to the trustee, who will then instruct the custodian of the assets to notify the US disbursing agents of this exemption. Please note that this exemption does not apply to US asset mutual funds because of the multiple owners who are not Canadian registered charities.

In addition, a rebate of 50% of the Goods and Services Tax paid on fees and expenses can be claimed using a prescribed rebate form available on line from the Canada Revenue Agency web site. The claim must be done at least every 4 years or the rebate is lost.

By having the trust registered, the estate trustee is maximizing the benefit going to a charity. If it is not registered there is some argument that the trustee may be negligent for not protecting the charity beneficiary(s) interest by failing to maximize the tax exemptions available to a foundation. Trustees who are unwilling to register the trust may be personally liable for the loss of the charitable deduction at death, the loss from capital gains tax, the 50% GST rebate and the withholding tax on US securities. As well, the payout rate to your charity of the minimum 3.5% of the value of the assets is ensured.

There may be some trusts that are unsuitable or too small to register -- for example, one where capital is paid out over a short period of time. However, as soon as you are advised you have a life interest in the trust, it is important, considering this further post-death opportunity, to ask the trustee whether the trust has been registered as a private foundation if justified in the circumstances.

David R Windeyer (david@bequestconsulting.com) is the retired National Director, Charitable Trusts Services for the Bank of Nova Scotia Trust Company, and has over 40 years experience in the administration and management of estates, trusts, agencies and particularly charitable foundations. David has created SweatmanWindeyerConsultants with Jasmine Sweatman to provide consulting services to charitable organizations with the express purpose of assisting them in the management of their estate gifts as well as offering a full range of training and education modules for bequest management.

Jasmine Sweatman (jasmine@bequestconsulting.com)was called to the Ontario bar in 1992 and certified as a specialist in Estates and Trusts Law by the Law Society of Upper Canada. She is known in the charities sector for her involvement in advancing the education of charities on issues surrounding estate and bequest administration and for her frequent workshops and speaking engagements. Jasmine has written many articles and two books: the Guide to Powers of Attorney (Canada Law Book 2002) and Bequest Management for Charitable Organizations endorsed by The Canadian Centre for Philanthropy (now Imagine Canada) (Butterworths 2003).

Stickhandling Sticky Situations

BY ANN ROSENFIELD, CFRE and MARY MCPHERSON, CFRE

Whether it's the fellow fundraiser who married the much older donor (did we mention the fundraiser then became the beneficiary of the donor's massive estate a few years later?), the elderly donor who asked for weekly rides to the store to pick up milk, or the well-connected donor who wanted to give a gift so complex no one could quite understand it, fundraising is full of sticky situations.

While we can't really help you with the challenge of the marriage-minded (dare we say "gold digging") fundraiser, there is plenty of help in navigating most tough ethical situations.

Boundaries and personal relationships

Often in fundraising, but particularly in planned giving, we encounter donors who are elderly and who are relatively isolated with no immediate family. The compassion that brought us into fundraising can prove a liability in navigating the fine line between being a caring person and an appropriate professional.

If your charity includes a social worker on staff, they may be able to provide additional guidance or advice for your specific situation. Many hospitals and social service agencies have a licensed social worker on staff, and many colleges and universities have a School of Social Work with expert faculty – help may already be at hand for you!

If you don't have your own personal social worker, an excellent resource to help you is the Code of Ethics and Standards of Practice produced by the Ontario College of Social Workers and Social Service Workers which is available at http://www.ocswssw.org/sections/membership_info/current_members/ethicsandpractice.html

Complex gifts

Sometimes a donor offers a gift that seems too good to be true. A great resource for determining if a gift is even legal can be found through DeWayne Osborn's website at Lawton

Partners. Access to the site is by subscription, but is free to CAGP members. Shameless plug here: that member benefit alone is worth joining CAGP.

There are a number of tax or legal experts who you can hire to help you navigate a gift. CAGP in particular has many professional advisors who have expertise in this area, so we would hit the CAGP directory for names. We have generally found that it takes an expert less than 10 minutes to deconstruct a scam, so the billing has been minimal.

Complex politics

This is where the rubber really hits the road. The well-connected donor wants to make a gift and internal politics and sensitivities make it difficult for you to say "no."

Allow us to sing the praises of Marilyn Fischer's "Ethical Decision Making Model"! In the Fischer model, a fundraiser should chart each challenge as follows:

Alternative approaches	1	2	3	4
Organizational Mission				
How does this alternative promote or detract from the organization's mission?				
How does this alternative promote or detract from the organization's mission?				
Relationships				
How does this alternative affect long-term relationships with colleagues, donors, volunteers, and community members?				
Personal Integrity				
In what ways does this alternative help or not help you develop into the person you want to become? How does it strengthen or weaker your own integrity?				

Source: Fischer "Ethical Decision Making in Fund Raising," page 25.

You amp out each alternative - for example, alternative 1 is "take the gift," alternative 2 is "refuse the gift," alternative 3 may be something like amend the gift terms," etc. until you have exhausted all reasonable options.

Next you run each alternative down the respective column. So, for alternative 1 "Take the gift," you assess "How does this alternative promote or detract from the organization's mission?" and so on. You will find this simple exercise remarkably illuminating and fast.

Ms. Fischer's full model can be found in her book Ethical Decision Making in Fund Raising and it is well worth purchasing, if just for pages 20-31, which outline her model in fuller detail and include an example.

Last, but not least

There are a lot more and better tools for ethics (which is the more formal name for sticky situations) now than ever before for us to use as fundraisers.

If you have a question yourself, we encourage consulting the AFP Ethical Code which can be found on their website at http://www.afpnet.org/ka/ka-3.cfm?content_item_id=1068&folder_id=897 or the CAGP Ethical Code which can be found on their website at http://www.cagp-acpdp.org/en/aboutus/ code_ethics.aspx

Finally, we would encourage you to push your organization to become a member of the Imagine Canada Ethical Code. While there are lots of great reasons to adopt the Imagine Code as an organization, a very selfish reason for you is, if your Board adopts the Imagine Ethical Code, it binds your entire organization to certain standards of behavior. This means that, when a sketchy ethical situation arises, you are not the "bad cop", but rather it is board policy to refuse that sticky gift.

A copy of the Imagine Canada Ethical Code and information on joining can be found at http://www.imaginecanada.ca/?q=en/node/21

GPIC Challenge: Send us your turkeys!

Submit your 'best' fundraising ethics challenge (with identifying features and names cleverly disguised) and we'll publish the best "turkey" in time for Canadian thanksgiving. The winner, and we use the term loosely, will get an actual turkey donated in their honor to the food bank of their choice.

In the interest of ethics we confess that we stole the turkey idea and name from the Greater Toronto Chapter of AFP, which used to have an annual turkey award.

Ann Rosenfield, CFRE (ann.rosenfield@cnib.ca) is an award-winning fundraiser who has worked in both Canada and the U.S. She currently serves as the Director, Major Gifts for CNIB and volunteers on the Ethics Advisory Board for Imagine Canada Ethical Code.

Mary McPherson, CFRE (mary.mcpherson@cnib.ca) is the Director of Development for Ontario for CNIB. Before joining CNIB Mary worked at Kids Help Phone, United Way of Peel Regio,n and The Credit Valley Hospital in Mississauga where she successfully completed a $52M capital campaign.

Sharpen your saw: fine-tune your planned giving tool kit

BY MARIE LIZOTTE, CFRE and SUE WIDYARATNE, BBA, CFRE

We are all familiar with the builder's adage: use the right tool for the job. But what tools are necessary to ensure your planned giving program is a success? Here are some suggestions on how you can fine-tune some of the time-tested planned giving tools and some other ideas as well.

The content of this article assumes your organization already has most of the tools necessary to have a planned giving program in place, and the following criteria have been met:

- Your organization is well-established and perceived by the community as having a long-term future;
- You have a supporter base of individuals over 50 years of age;
- Several hundred of your donors have donated consistently over a number of years;
- Your organization has the ability to make a current investment for a future return;
- Your governing board is committed to a planned giving program.

Given all that, here are some areas that should be sharpened and calibrated.

Gift Policies and Procedures

These are an important component of a planned giving program. They not only protect the donor and charity from undue risk, but they also provide a comfort level to the solicitors who negotiate the gifts. The book "Planned Giving for Canadians" by Frank Minton and Lorna Somers provides an excellent template of policies and guidelines.

The policy is also a living document. Experience has shown there are issues that arise, both as a result of internal and external factors, meaning your policies will need to be tweaked and tightened from time to time. Here are some issues that should be considered:

- There should be guidelines around donations of "thinly traded shares" – shares that trade at very low volumes on the stock exchange. Depending on the amount and types of shares you receive, selling them all at once may have a negative effect on the price of those shares. And your organization most likely would not want to hold onto them and sell them off a little bit at a time. Therefore our recommendation is to create a policy governing how many of those shares you are willing to accept at any one time. A board member or a volunteer who is in the investment field will be able to assist you in creating a policy around the acceptance of these types of shares.
- Whether or not your organization would want to restrict the acceptance of certain types of shares for ethical and moral reasons (eg., donations from tobacco or defense firms).
- Will your organization want to put conditions on the acceptance of private company shares? Does your organization really want to become a shareholder of a private company, along with the responsibilities that it entails? If not, one way of getting around it is to only accept private shares subject to a "gift precedent" – where a certain event must take place before the gift is provided. For example, the event could be defined as when the private company goes public. If the shares never go public, then the shares are returned to the donor and no transaction has occurred. If the shares do go public, the charity receives publicly valued shares and the donor receives a receipt for the market value of those shares. A win-win situation!

Identifying Prospects

The time-tested ways of identifying prospects are check-off boxes on direct mail coupons, word of mouth, and data mining -- looking for individuals with a long history of giving to your organization. Some other ways are:

- Insert a response coupon containing planned giving information with all donation receipts sent to donors.
- Conduct a survey with a select group of donors with the survey incorporating some questions about planned giving.
- Cultivate relationships with estate lawyers, accountants, and other professional advisors donors look to for advice on charitable giving. It offers you an opportunity to educate those professionals about your organization as well as your planned giving program.
- Conduct mini-seminars on planned giving to long-term and/or retiring employees.
- Ask your Board Chair to lead a mini-campaign to solicit planned gifts from board members and other key volunteers.

Marketing

All promotional material should be focused on creating a passion for giving to your organization.

- Tell them about your priorities and how they can help. Use every opportunity to relay your planned giving message. Piggyback on other organizational materials if at all possible. Print your organization's "vision" and "mission" on all materials, and make it available wherever possible.

- Print "Please consider a gift in your will to [your charity]" at the bottom of letters, emails, business cards, and envelopes. This is another excellent way of getting your planned giving message out to as many people as possible.

- More and more younger people are making planned gifts. Therefore, promote gifts that are more suitable for them such as donations of life insurance – through a work plan or purchasing a policy – whenever you are marketing to that segment.

- Almost everyone does research on the internet, and increasingly seniors are surfing the web. Keep your web site current and up-to-date.

Donor Recognition
Since most planned gifts are revocable, donor recognition and legacy societies keep donors informed and involved while keeping the relationship balanced.

- Legacy societies offer ways to stay in touch with donors through annual events. These events should not be fundraising events, but events that are more social, educational, and interesting to donors. Demonstrations and interactive workshops work very well – be creative and keep it relevant to your organization.

- One way of giving "life" to a named endowment fund is to display a plaque containing the name of the fund along with a short story about the donor and the reason for establishing the fund.

Marie Lizotte (marie@lwpcs.ca) is a bilingual, senior fundraising professional with over 25 years of experience in the healthcare, educational, cultural and humanitarian sectors. She has held senior management positions with McGill University; Art Gallery of Ontario; Branksome Hall Girls' School; Royal Conservatory of Music (Toronto); University of Ottawa Heart Institute and the Canadian Red Cross.

Marie is a member of the Association of Fundraising Professionals (AFP) and sits on the Board of the AFP Ottawa Chapter. She is also a founding member of the Canadian Association of Gift Planners. She has given numerous fundraising workshops and presentations in Canada and in the U.S.A.

Sue Widyaratne (sue@lwpcs.ca) has worked in the charitable sector at the national and institutional levels for nearly 25 years. She has held senior positions at the University of Ottawa Heart Institute Foundation, Canadian Nature Federation, Youth Science Foundation Canada, and Multiple Sclerosis Society of Canada, and has secured gifts in the millions of dollars.

Sue's professional and volunteer affiliations include Canadian Association of Gift Planners, Leave a Legacy, Ottawa Estate Planning Council, Parkinson Society of Ottawa, and the Ottawa Tennis & Lawn Bowling Club.

This article is based on a presentation given in March 2008 to the CAGP Ottawa Chapter. Marie Lizotte and Sue Widyaratne are principals of Lizotte-Widyaratne Philanthropic Consulting Services (www.lwpcsa.ca).

LETTERS

Hi, John:

Just read your article in the July 31 issue of Canadian Fundraising & Philanthropy. Cannot agree more!

Fundraising speakers these days seem to be mostly local consultants and they usually speak for free, of course.

Where are the fundraising "stars" – either local, national or international? And I mean people actually doing fundraising for a charity on a day by day, yearly salary basis. In the past few years, I've heard just a few and regret to say they were of the "Aren't I wonderful?" school of thought. Nothing like "Here's what I've learned and here's how it might benefit you or here's how you might apply this strategy at your charity".

I receive many emails each day, inevitably, offering to sell me something, usually a conference or webinar with yet another expert.

Do fundraisers see working for a not-for-profit strictly as a stepping stone to becoming a consultant? That would account for your comments that attendees at conferences seem to be mostly newbies. I recall a national fundraising conference a while ago with a session on direct mail supposedly aimed at the "advanced" level. A few minutes into the talk, one voice from the back asked the speaker for an explanation: "What does merge/purge mean?"

Thanks again John for giving voice to something that's been troubling me for some time.

Patricia Shapiro,
Director, Ottawa Children's Treatment Centre Foundation
Directrice, Fondation du Centre de traitement pour enfants d'Ottawa

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Hi John,

The "**Dialogue**" *conversation between Elizabeth Moxham and yourself in the July 2009 edition of GPIC prompted me to write to you.*

*Elizabeth's first question refers to 'our Conferences'; however the only conference referred to by name was the 2009 CAGP conference. As Chair of the CAGP*ACPDP™ Conference Education Committee, I would like to point out to your readers that the 2009 CAGP conference workshop breakdown was as follows: 34% were presented by employees of charities; 52% had speakers who were either consultants or professional advisors; while 14% of the workshops had representation from both.*

*The CAGP*ACPDP™ Conference Education Committee feels most members are very good at sharing their thoughts and ideas, and, for this reason, we have been able to provide the topics, discussions, panels and networking that they have requested. We provide many opportunities for feedback and it is those comments that we focus on in order to deliver the best topics, with the best learning strategies, and the most comprehensive program we can deliver. Should those employed by charities feel conferences are consultant heavy, as professionals they need to take ownership of the process by submitting session proposals or at a minimum suggesting to the organizations responsible for the conferences what they would like to see at future conferences.*

*Depending on the timing of when you go to print, your readers will have noticed another appeal for workshop submission for the 2011 CAGP*ACPDP™ Conference. I encourage readers to consider submitting a proposal if they are able speak on any of the subjects included in the call for submissions.*

Michelle Osborne
Director, Gift Planning, Division of University Advancement, University of Toronto

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[The figure of 75% of the presenters being consultants at the 2009 CAGP-ACPDP Conference was mine, and was based on my scanning the background information provided for presenters in the Conference program. Michelle Osborne is undoubtedly correct in her analysis of the breakdown ; my number was not an analysis, it was a simple count arrived at after reading the list several times. —Editor]

THE LAST WORD

CORRECTION

In last month's article, **"A close encounter of the paradigm-shift kind"** by Linda Clemow, she talked about 15 rural hospital foundations having joined forces to advance their planned giving programs. They first started working together to raise funds through a local radio station creating the "CKNX Health Care Heroes Radiothon". The article stated they had raised $935,000 in seven years, but this amount was actually raised in 2008. "In seven years, 15 foundations have raised over $4.62 million", says representative Sue Paterson from the Hanover and District Hospital Foundation. "This October 17 we are going to break the million-dollar mark. That is our goal! Our Radiothon represents an astounding show of support for local healthcare in Mid-western Ontario."

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