

Fund Raising

MANAGEMENT

Photo from "casebook" of Interlochen, nationally known music school in Michigan, shows students in practice session. Aim of campaign was to raise \$25 million to expand facilities and give more young people the opportunity to study music.



Seven Suggested Steps To Successful Fund Raising

A long time practitioner in the art and science of fund raising reveals some of his secrets for organizing a campaign.

By **DR. PAUL CARTER**, president
Philanthropic Fund Raising Service, Inc.

(The following article is an abridged version of a chapter in Dr. Carter's recently published book, Handbook of Successful Fund Raising, published by Hawthorn Press.)

In approaching any fund-raising effort, one of the most important points to be grasped is this: it takes just as much basic know-how to raise a small fund as it does to raise big money. The difference lies in the extent of the need, rather than in a change in basic techniques. Whatever the size of the operation, seven basic steps provide a pattern for

(Continued on page 42)

What can AD of A computers do for your donor lists?

Store them.
Maintain them.
Address from them.
Write letters from them.
And make them more productive.
All more quickly and inexpensively than you've ever done before.

AD of A computers make your donor lists more versatile. We can update them quickly. We can print mailing labels almost instantly. And mailings are a breeze. But that's only the beginning.

While maintaining your list, AD of A's computer service can also handle many bookkeeping tasks such as maintaining payment records, compiling historic records of donors and producing daily accounting reports.

Campaign results can also be analyzed by AD of A's computers to help you determine the most successful approach, media and methods.

It's all done with AD of A's computer lists, computer letters, automated addressing and mailing services.

Make your donor lists less work and more productive with AD of A's computer service. Call Mr. Wells for complete information.

ADVERTISING DISTRIBUTORS OF AMERICA, INC.

485 Fifth Ave., New York, N. Y. 10017 • (212) YU 6-5200
Albany/Atlanta/Baltimore/Buffalo/Chicago
Cincinnati/Cleveland/Denver/Des Moines/Detroit
Fort Worth-Dallas/Greensboro/Houston
Jacksonville/Kansas City-Topeka/Los Angeles
Louisville/Milwaukee/Minneapolis
Montgomery/New Orleans/New York/Norfolk
Omaha/Philadelphia/Pittsburgh
Portland/San Francisco/Seattle/Tampa
St. Petersburg/Washington, D. C.

ada OF

Current Releases From Ideas In Sound

A DIVISION OF HOKE COMMUNICATIONS

Personal interviews, exciting speeches—direct from the heart of the marketplace. These cassettes will stimulate your own creativeness. "Tune you in" to current thinking—new trends in marketing—changing consumer attitudes. Use them as training aids for members of your staff, or listen to them at home or while driving your car.

CINCINNATI POSTAL EXPERIMENT

Better working conditions, happier employees, vast improvement in productivity is promise held out by continuous flow system. Called Letter Mail Code Sort System; experimental system is programmed to handle 50,000 pieces of mail an hour. One hour cassette with 12 slides, gives dynamic audio/visual insight into possible \$2,000,000,000 national automated postal system.

70 CPPH 10 CS1 (Cassette and Slides \$10)

MacARTHUR ENTERPRISES

Announces new concept in mailing list compilation. Will market, (through Brokers), 20,000,000 direct response names, compiled by merging nearly dozen major list. Complete story with colored slides . . . personal interview with Joe Parkin, V.P. of Northbrook Illinois plant.

70 MEJP 11 CS1 (Cassette with Slides \$11)

INVISIBLE LOBBY

Invisible lobby may be major reason why press felt safe over years to conduct massive campaign to ruin direct mail image, stir up public . . . cower Congress. Despite rising costs and devastating campaign, Direct Mail continues to generate substantial mail order and store traffic for retailers—especially when combination of media used. Complete story,

as given before New York Mail Users Council.

70 RMPH 8 C1 (Cassette \$8)

STAN RAPP

Tells National Association of Direct Mail Writers "name of game (direct response) has no name." What matters is game itself . . . to use research to satisfy clients needs . . . exploring new creativity . . . coming up with great offers expressed in dramatic ways . . . watching marketplace for new trends and consumer attitudes. At its heart, direct response is a learning process . . . and learning is beautiful.

70 NWSR 8 C1 (Cassette \$8)

SWEEPSTAKES STILL WORK

Despite pressure by Congress—that all prizes must be awarded—sweepstakes have not lost their effect. Talk given by Cy Draddy, at Hundred Million Club gives response of mailing both with and without sweepstakes.

70 HMCD 6 C1 (Cassette \$6)

MAIL/PHONE COMBINATION

Marriage of mail and phone in direct marketing to take a big step this fall as Listfax readies "We're Neighbors!" program. In personal interview with Wyn Roll learn how national advertisers have used Listfax In-Wats facilities in national advertising tieing in local dealers.

70 LFPH 6 1C (Cassette \$6)

FINGERHUT OF MINNEAPOLIS

Successfully tests public relations in June mailing. Slipped into 20,000 direct mail packages, with merchandise offer, rebuttals to newspaper smear propaganda. Personal interview with Herman Schwartz, president, and Stan Nemer, 1st V.P.

70 FNPH 6 C1 (Cassette \$6)

SALES UP AT FIGI'S

In interview with John Figi and Joe Fouts, learned that June sales up after decline over previous year. Up-turn not conclusive, but John Figi said mail order traditionally anticipates mood of buying public by six months. Discussed — Newspaper problem, business conditions, experiment with computer-produced postage for parcel post shipments.

70 FGPH 6 1C (Cassette \$8)

TRACERS INC.

Dan Eisenberg, president and owner of Tracers Inc., in personal interview with Managing Editor talks about the development and growth of Company. Has been tracing people since 20's. Claims 60 to 70 percent found in 3-4 days. Client requests vary—Colleges seeking alumni, companies searching for missing stockholders, and attorneys trying to locate missing heirs.

70 DEJH 6 C1 (Cassette \$8)

HOKE COMMUNICATIONS INC. 224 Seventh St., Garden City, N. Y. 11530

Please send following cassettes (order by number):

..... # # #
..... # # #

NAME TITLE

ORGANIZATION

ADDRESS

CITY STATE ZIP

Please Indicate:

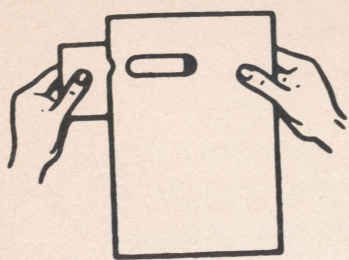
Total Amount \$

Date:

☐ Check enclosed

☐ Bill my organization

IF YOU ARE NOW USING
THIS FORMAT
— UNDER ANY NAME —



COMPARE OUR PRICES!!!

ANSA-LETTER is produced wholly under one roof by our parent company — Latham Process Corp. — Serving the printing and direct mail industry for over 30 prosperous, happy years.

WHY PAY MORE???

As low as 1 3/4¢ for letter printed TWO colors, die-cut, patched and folded; reply card printed 2 sides; 24 lb. w/w glassine window envelope, printed.

WHY PAY MORE???

If you are already using this format you know you get more returns per thousand appeals mailed, with a higher average contribution — for lower cost per gift.

If you have never used this format . . . find out for yourself why some of the largest health, welfare, religious, cause and education groups use this format over and over again . . . year after year after year.

In addition to low price — you get:

SERVICE — Fast delivery. 3-4 weeks on most orders.

QUALITY — Our staff is thoroughly experienced in every phase of production. Union Shop.

CREATIVITY — Free compelling, pulling copy—yours for the asking. Plus qualified prospect list recommendations.

MAILING — Complete mailing facilities available at competitive prices. Detailed report furnished on key's and dates mailed; receipts.

WHY PAY MORE IN THESE DAYS OF SPIRALING PRICES??? KEEP YOUR FUND RAISING COSTS DOWN!

Send for your FREE Idea Folio today. Please write for it on your letterhead. See for yourself actual samples and prices of fund raising letters that lower the cost of acquiring new donors . . . raise the level of giving for repeat donors.

Write — Mel Berlin
Fund Raising Consultant — Unit E

ansa-letter

Division of Latham Process Corp.
200 Hudson Street, New York 10013
212 — WOrth 6-4500

CONTENTS

January/February 1971 • Vol. 2 No. 6

Features

Index To 138 Ideas And Methods For Your Fund Raising Campaigns

A complete reference source to articles appearing in Fund Raising Management since its inception. The guide is listed by basic subject matter. Page 12

Six False Reasons Why Fund Raising Should Be Delayed

Professional analysis indicates that an organization can increase its income and support, but "cold feet" often occurs. The "delayers" theme? Usually a variation on the theme of "not just yet." By David E. Miller Page 17

How Revocable Giving Plans Can Bring You Entire Estates

A little known and often neglected facet of charitable giving is discussed to give fund raisers a clear picture of obtaining additional funds which not only benefit the organization but the donor as well. By Robert F. Sharpe Page 18

Computer System Approach To Streamlining Alumni Contact

The Loyola University of Los Angeles faced the problem of maintaining contact with increasing numbers of alumni. By William Knittle Page 22

Fund Raising Horizons In The Societal Seventies

The 1970's will be a time of challenge to fund raisers. Here is an overview of the next ten years stressing some of the socio-economic and psychological trends to look for. By Paul E. Funk Page 26

Food Raises Appetite For Fund Raising Appeals

A luncheon catering service performs a dual role: aids fund appeals by providing low-cost luncheons or dinners and tests consumer reaction to new food product releases. By Nina Bredt Page 31

Effective Campaign Requires Blueprint, Guiding Chairman

Fund raising consultant outlines the important steps in developing a campaign. He contends an organization properly planned and headed by a carefully chosen chairman will establish a successful operation. By Paul Franklin Page 33

Capital Financing In The Health Care Industry

Financial requirements of hospitals in the coming five years will be a staggering \$20 billion. Here is the problem as seen by a professional, and a method of coping with swift moving events. By Malcolm MacCoun Page 37

Guidelines For Obtaining Capital Funds For Hospitals

An executive in a large insurance company tells of his experiences in debt financing of non-profit hospitals. By James A. Tate Page 40

Seven Suggested Steps To Successful Fund Raising

A long time practitioner in the art and science of fund raising reveals some of his secrets for organizing a campaign and bringing it to fruition. By Dr. Paul Carter Page 42

Departments

Short Notes 4 • Association and Chapter News 57 • Fund Raiser's Tax Guide by J.K. Lasser 60 • Names In The News 59 • Fund Raising Directory 62 • Capital Comment by Arthur Brandel 64

Fund Raising
MANAGEMENT

224 Seventh St., Garden City, N.Y. 11530

FUND RAISING MANAGEMENT

Staff

Executive Offices:
224 Seventh Street
Garden City, N.Y. 11530
516-746-6700

HENRY HOKE, JR.
Publisher

JOHN HICKS
Managing Editor

WILLIAM R. McDONALD
Advertising Manager

JOHN McILQUHAM
Editorial Assistant

BILL DUKELOW
Promotion Manager

ALAN GREEN
Art Director

LIZ GABRIEL
Production Manager

CHARLES A. COOK
Business and Reader's Service

JEAN D. HOKE
Treasurer

IDEAS IN SOUND
Division of HCI

BERT CUNNINGHAM
Manager

RON WINFIELD
Technical Director

Representatives

MIDWEST AND WEST

J.K. ROTSKOFF
664 N. Michigan Avenue
Chicago, Illinois 60611
312 DElaware 7-0120

Fund Raising Management is published every other month by Hoke Communications, Inc. at 224 Seventh Street, Garden City, L.I., New York 11530. Subscription price is \$8.00 a year. Controlled circulation postage paid at Garden City, N.Y. 11530 and at Concord, N.H. 03301.

Copyright 1970 by Hoke Communications Inc.

JANUARY/FEBRUARY 1971

PROFESSIONAL COMPUTERIZATION MAXIMIZES FUND RAISING SUCCESS

Computerized direct mail can be a costly nightmare or the most productive form of direct mail solicitation.

It all depends on the creative, research and technical capabilities of the fund raiser.

Computerized fund raising is not the province of the dabbler, the amateur, or the part-time expert who flies by the seat of his pants.

Successful direct mail campaigns are far more involved than producing a letter on a computer with the individual's name randomly dropped in the copy.

This form of fund raising is successful only when specialized creativity, extensive research and sophisticated computer technology are combined in the hands of an experienced expert.

Computerized fund raising expertise is not obtained by brokering computer letters, selling mailing lists, or dealing with moonlighting copywriters. It is a "real time" education.

Without first hand experience of working with computers day in and day out, and lacking the research background and creative skills, any amateur venture stands on the brink of disaster.

One common mistake is to computerize an existing donor list without a detailed master plan for a comprehensive direct mail system.

The initial conversion usually results in a list usable for simple label addressing—a costly and unproductive use of computers.

A second common mistake is to obtain "competitive bids" from service bureaus with only a nominal knowledge of fund raising systems or techniques.

The successful competitive bidder will deliver a mailing list which requires the lowest number of keystrokes. This means all possible shortcuts—abbreviated addresses, initials instead of

names, omitted punctuation, and unproofread spelling errors.

The basic mistake will be discovered the day someone suggests that the list be used to merge and purge duplications, write computer letters, handle fund raising accounting, evaluate research tests, or provide the basis for a multiuse, comprehensive, computerized direct mail system.

The mailing list which addressed labels adequately won't run complicated computer programs because of faulty input. Snafus occur. Computer letter garbage is produced. Donors are lost. Prospects are turned off.

At this point, it is well to remember that computers rarely make mistakes—only the human beings who prepare input.

After a few costly failures, it is only natural that some individuals, including some direct mail counsellors, will pooh-pooh the use of computerized direct mail, and especially the computer letter.

The Cassandras might well ponder the words of Ed Mayer, mentor of all pros.

"The computer letter is possibly the most significant development in the history of direct mail."

When created and produced by skilled professionals, the computer letter is one of the most powerful written communications, producing readership and response far above all other mass produced fund raising messages.

The computer letter is here to stay. It is not a gimmick to be replaced tomorrow. The failures of computer produced mail, when they occur, are the failures of the fund raiser and not of the personal letter process.

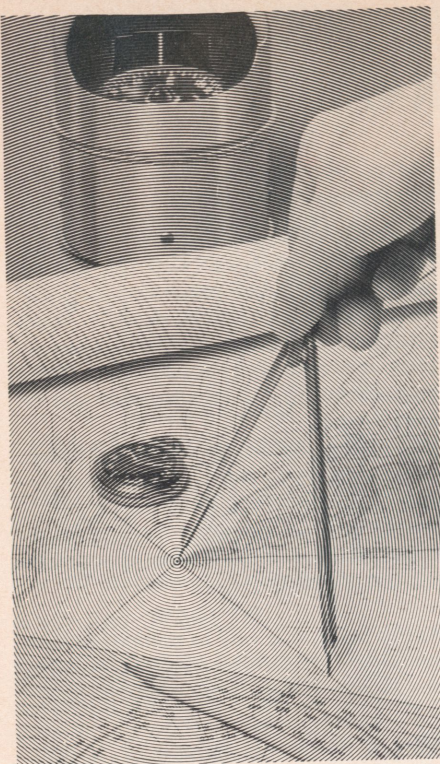
The computer letter is the logical extension of decades of successful personal letter usage, now made economically feasible in mass production.

AFRS is a professional fund raising counselling service specializing in annual giving programs, membership campaigns, support of capital drives, and related fund raising by mail. While the firm operates the country's largest computerized fund raising facility, it is neither a lettershop nor a computer service bureau, and its facilities are reserved for the exclusive use of its national clientele.



AMERICAN FUND RAISING SERVICES

A DIVISION OF AMERICAN MAIL ASSOCIATES, INC.
600 WINTER ST./WALTHAM, MASS. 02154/TEL. 899-2870 • Area Code 617



GOT YOUR BEARING?

It's quite hazardous to navigate through strange waters if you don't have the proper instruments. And unless you have been specially-trained in the job of fund-raising, "troubled waters" are almost a certainty.

Fund-raising is a highly-skilled and most-sensitive job which requires consultants who have the necessary know-how to do the job efficiently and effectively.

The Men of Cumerford are such men. They can give you an evaluation of your over-all situation and furnish you—in advance—a summary of what your costs will be. Then they will help administer the campaign for you so that there is no loss of time, energy and good will.

Why not see a specialist?
Talk to the Men of Cumerford.



The Cumerford Corporation

912 BALTIMORE AVENUE
KANSAS CITY, MISSOURI 64105 / 816-221-4686

**FUND RAISING AND INSTITUTIONAL
PUBLIC RELATIONS CONSULTANTS**

Short Notes

We welcome your ideas and news items for this department. Send all material to Short Notes, Fund Raising Management, 224 Seventh St., Garden City, N.Y. 11530. Read this section with pencil in hand. Check the boxes next to Notes which particularly interest you or mention an item you want to send for.

□ **YALE UNIVERSITY** received unexpected windfall and in light of the recent Carnegie Study on Higher Education, at least Yale will be able to weather the financial squeeze a little longer. \$17,265,000 in two gifts were received by the University. A \$15,348,000 gift from the estate of the late Edwin J. Beinecke of Greenwich, Conn. The second gift came from Arthur K. Watson who contributed \$1,917,000 and is presently Ambassador to France. Mr. Watson is a Yale University trustee and former chairman of the board of IBM. The money, Yale disclosed, will help to buy books, build graduate and professional student housing and other educational purposes.

□ **ONE-THIRD** of hospitals reported dissatisfied with vendor support according to story in November 4th issue of Computerworld. Based on responses from 40% of the hospitals in the U.S., the findings showed hospitals with costs out of proportion to results and suggested the lack of careful planning in installing adequate computer systems. The survey is based on questionnaires and interviews from 2,800 of the 7,137 members of the American Hospital Association in the 48 states by Harris, Kerr, Chervenak, and Co.

□ **CONSTITUENT INSTITUTIONS** at the Lincoln Center for the Performing Arts Inc. (1865 Broadway, New York, N.Y. 10023) have joined for the first time in a consolidated appeal to business community for funds. A committee was formed composed of representatives from all the performing arts organizations. Mr. Hoyt Ammidon, chairman of the Lincoln Center Fund said, "The idea of a consolidated appeal to corporations has met with a strong preliminary acceptance by corporate officials."

□ **KANSAS CITY** Art Institute received \$633,000 in Title III funds from the Re-

gional Office of HEW. The receipt of this grant makes possible the completion of the \$1,584,000 campus building project. The loan supplements a \$393,156 Title I grant earlier awarded this year to the Institute. Institute president Lottes stated, "This day also gives credence to the outstanding "partnership" possible between the Federal government and private higher education..."

□ **1971 EASTER SEAL** campaign will open March 1 and continue through April 11th, East Sunday, Sumner G. Whittier, executive director of National Easter Seal Society announced. A nationwide appeal for funds will be made during that period to finance direct treatment and other rehabilitation services for handicapped children and adults. About a quarter of a million disabled persons received help from Easter Seal last year. Contributions received during the annual campaign are the Society's main source of income. Appeals are made to the public through mail, personal contacts, sales of Easter lilies and benefits.

□ **MINORITY GROUP** and black owned new business received a boost with announcement that the Ford Foundation is contributing \$2.5 million for a government-sponsored program. The Minority Enterprise Small Business Investment Company (MESBIC) will receive the money in the form of grants and awards. The contribution is the largest yet to MESBIC. Six community groups throughout the country have been designated recipients and together with bank and other capital fund sources will generate new stimulus for businesses.

□ **"COMMON COMMUNICATIONS** violation is the failure to write in relation to the needs of the reader," reports the December 1st issue of Channels, published by the National Public Relations Council of Health & Welfare Services, Inc. (419 Park Ave. South, New

York, N.Y. 10016). Report continues, "When agencies describe their services to the public they too often use the words, phrases and shorthand initials that professionals use among themselves. The person in the community who reads a leaflet or newsletter that is written in the language of a particular profession may fail to seek the services of that agency..."

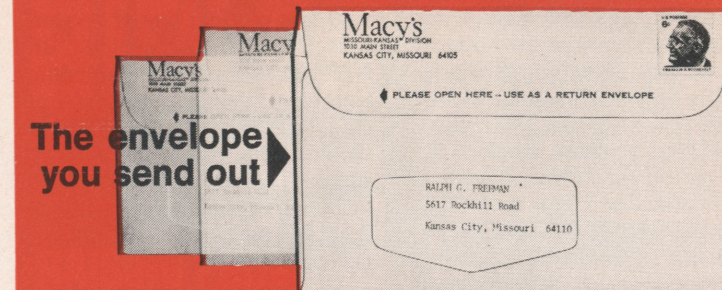
□ **"THE FLOW** of public funds to church-related schools is accelerating," according to the Associated Press report published in the November, 1970, issue of The Bulletin, newsletter distributed by the American Association of Fund Raising Counsel, Inc. (500 5th Ave., N.Y., N.Y. 10036). At least 36 of the 50 states provide some sort of aid to private schools. Federal assistance has grown from nothing in 1965 to \$250 million total since then. Principal beneficiary is the Roman Catholic school system with nearly 5 million students."

□ **FORMATION ANNOUNCED** by Marcon Applied Systems, Inc. (1880 Century Park East, Los Angeles, Calif. 90067) of Architectural Support division which will master plan integrated electronic system for health care facilities and educational institutions. The operation will conceptualize and design systems, specify requirements, assist in the preparation of bid packages and vendor selection, and monitor installations for its clients.

□ **\$2 MILLION** grant to the Children's Television Workshop to develop the second season of "Sesame Street" was announced by HEW's Office of Education. Award of this amount now brings the total to more than \$7 million that the education agency has provided to help launch the award-winning series and keep it going. The new "Sesame" programs that began November 9 are broadcast over approximately 250 stations. Like the first, they are designed to reach and teach preschool children with the disadvantaged 4-year old as the primary target.

□ **\$3.5 MILLION** addition to Marquette University's Memorial Library is ahead of work schedule and the building should be open for the start of classes in September, 1971. The addition to the Library is the first begun in connection with Marquette's ADVANCE capital funds campaign. Formally called "ADVANCE: A Program for a Greater Marquette," the \$30 million fund raising effort has raised more than \$12 million during the first 22 months of the five year campaign. When the 111,912 square foot addition is completed, the Memorial Library will have space for 683,490 volumes, compared to 260,000 now,

The double life of a



Tension Two-Way envelope.



Patent No. 3,152,751

- 1 On the outbound trip, the recipient's address appears through the window.
- 2 Same envelope serves for the return trip. Recipient inserts order, check, etc.; positions your pre-printed return address in the same window; removes original perforated mailing flap; seals return flap; and mails.

Tension Two-way envelopes go both ways (send and return). The result: you cut inventory, handling and storage costs in half.

Perfect for billing, fund-raising or mail order offers. Elimination of separate return envelope permits use of additional promotion stuffers without increasing postage. Operates trouble-free on all inserting equipment.

For more information and samples, return coupon below.

	Send for Two-way envelope idea kit and Free booklet	
	YOUR NAME _____	
	FIRM NAME _____	
	ADDRESS _____	
	CITY _____	
STATE _____		ZIP _____

TENSION ENVELOPE CORPORATION
831 E. 19th St.
Kansas City, Mo. 64108
FACTORIES: S. Hackensack, N.J./Memphis, Tenn./St. Louis, Mo./Des Moines, Ia./Minneapolis, Minn./Kansas City, Mo./Marysville, Ks./Fort Worth, Tex./Los Angeles, Calif.

and a seating capacity of 2,597, compared to 1,600.

□ **MATCHING MONEY** received by the University of Richmond in announcement that E. Claiborne Robins gave \$756,422 matching an equal amount received by the University in gifts during the past fiscal year. Matching money is part of a \$10 Million Challenge Grant Robins made with his gift of \$40 million in A.H. Robins Company stock. The funds received by the University are a result of increased and new giving by alumnae, capital gifts, and other sources. Robins will also match any allocation from the Baptist General Association of Virginia.

PREMIUMS AND PRODUCTION

□ **PREMIUM FILM** as a merchandising premium for 32 million owners of instant-loading cameras in the United States. The Lumipak 126 black and white film matches existing exposure standards, produces 12 fine-grain, high resolution negatives, suitable for snapshots and



bigger enlargements. The film cartridge comes in an attractive blue and white box with moisture-proof foil wrapping inside. Major quantity prices are below 30¢ per cartridge with processing available from local photo outlets.

□ **TIE-RACK** that holds both clip-on ties and regular ties securely even on a swinging door. Ties slip in and out. Installs anywhere. Attractive non-tarnishing gold color finish. Satisfaction guaranteed. Ring rack comes in two sizes: 15" and 20". 15" rack (15 to 30 ties) \$1.50 ppd., 20" (20 to 40 ties) \$2 ppd. Rack allows full-view selection. Contact Sportman's Workshop, Box 2657, Sarasota, Florida 33578.

□ **COUNTRY COOKING** books in five titles available in soft cover for premium merchandising. Full size books, 254 to 420 pages. Every recipe, with color illustration that appeared in the original hard-cover editions (1,200,000 sold at prices up to \$5.95) appear in soft cover. Hundreds of farm-favorite recipes, all tested in Farm Journal Test Kitchens offered. Quantity prices: From \$1.02 to

\$1.45. For more information, contact Countryside Enterprises division, Farm Journal, Inc., Washington Square, Philadelphia, Pa. 19105.

□ **ILLUSTRATED CATALOG** that features the product line of Avalon Industries, Inc. (95 Lorimer St., Brooklyn, N.Y. 11206) for the premium field. Company supplies arts, crafts and toys for children and adults. In addition, the company offers a total program in support of promotional sales efforts including specially developed products from conception to customized packages.

□ **PERSONALIZED EXECUTIVE** name plates in color give you big-order fund-raising potential. Can be used for awards, incentives or gifts. Self-luminated by available light, the name plate is useful for desks, counters or speaker's table. Name plus company symbol, civic club emblem or sales slogan are reproduced in color. Framed by grained, solid American walnut. No batteries or cords needed. Choice of type styles. Write: Smith/Brantley Company, 2630 N.W. 42, Oklahoma City, Okla. 73112.

□ **AMERICAN FLAG** book is available in shirt-pocket size at low quantity rates for premium or promotional use with names and message imprinted on its cover. Titled, "Old Glory—The Story of Our Flag," it is fully commissionable to ad and sales promotion agencies. Contains 96 pages of historical facts, poems, paintings and quotation of the flag's history. Established retail price is 50¢. Quantity rates range from 18¢ to 25,000 down to 10¢ for 1 million at agency commission 15%. Rates include custom covers. For free sample, send name and title on company letterhead to Snibbe Publications, Inc., Box 231, Largo, Fla. 33540.

□ **TECHNICAL GUIDE** for fluorescent heat-set inks is available from the Day-Glo Corp. (4732 St. Clair Ave., Cleveland, Ohio 44103). The bulletin #1188 describes how to get maximum fluorescent effects with heat-set inks, covering such items as stock, condition of press, fountain setting, plates, trapping, dyeing, mileage and tack. Useful reference piece for both web offset and web letterpress, mailers, catalogers and salesmen. Guide is 3 pages and free on request.

□ **GATHER-EASE** desk-top automatic-gathering 8 station collator announced by Michael Business Machines Corp. (145 W. 45th St., New York, N.Y. 10036). Can be used with sheet sizes ranging from 3" to 8 1/2" wide to 10" by 14" long.

Machine is electrically controlled. Collates different weights of paper thick or thin without adjustment. One control dial sets length of stock simultaneously in all paper bins. Unit is 11-3/4" wide, 18-3/4" high, and 18-3/4" deep. Weighs 46 pounds. An embossed metal cabinet with hammerloid baked enamel finish encloses the machine.

□ **MEMO-CADDY** telephone accessory is available for all table-top and wall phones. It is constructed of heavy-gauge steel and is available in all ten telephone colors (black, white, beige, gray, green, blue, yellow, red, pink and turquoise). The daddy is 5" by 4" by 2". Assorted



packaging available in both colors and styles. Imprinting is offered. Memo paper, cut to size, is also available, either plain or imprinted. For further information write Valley Products Co. (2920 25th Ave., Rock Island, Ill. 61201. Suggested retail price is \$1.25.

□ **1971 EDITION** of the Pocket Media Guide, a directory listing names, addresses and telephone numbers of more than 300 major media in the United States, announced by Media/Distribution Services, Inc. (260 W. 41st Street, New York, N.Y. 10036). Booklet is 16 pages and updated to include names of new publications. Guide is offered without charge to public relations people who request it.

□ **GARBAGE COLOGNE** and after shave come in four ounce bottles in green and ebony packaging. Each is available in individual packages or combination sets. The cologne and after shave makes an unusual gift for contributors or customers interested in pollution and environmental control. Cologne has a distinctive masculine fragrance. Change scents into goodwill dollars by ordering a sample of either at \$4.95 postpaid to Aldina Products, Inc., Box 292, Hinsdale, Illinois 60521.

□ **TIMES OF YOUR LIFE** loose leaf album contains memorabilia and digests of history, year by year, to which personal history can be added. Suited for presentations to individuals or organizations. Each album contains nu-

merous clippings to portray society during desired years. A personalized, hand-lettered frontispiece noting the presentation occasion is included with each volume. News items, advertisements, cartoons, postcards are depicted, arranged and mounted. Each page contains a digest of history for the year including national and international events. Personal history would include birth, employment, weddings, and community activities. Additional blank pages and pressure-sensitive labels for personal data are provided. Can be ordered for any number of years from 20 to 75. A 25 year album is priced at \$272, 26 pages. Bound in leather-like vinyl. For illustrated brochure and prices, write Times of Your Life, 1349 First St., Northbrook, Ill. 60062.

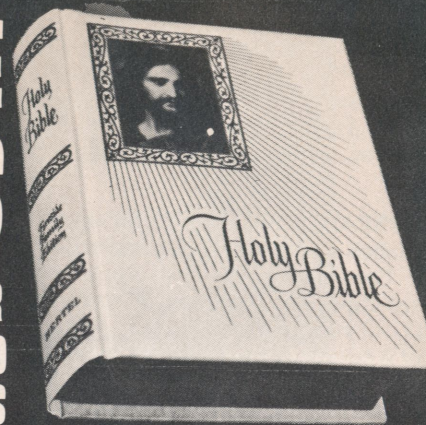
□ **STACKWAGON** for movement of stacked loads in any direction has been introduced by Martin Yale Business Machines (500 N. Spaulding Ave., Chicago, Ill. 60624). The 4-bin utility wagon, Model 500, is designed with four 10" by 10" by 22" high stacking bins. Bases are center-sloped so stock rests against two inner stacking walls. Unit is made of 12 gauge heavy steel and is useful for offset duplicators, folders, collators, and other machines. Four heavy duty 5" ball bearing swivel casters and four vertically positioned hand grips make movement easy.

□ **MANKIND MAGAZINE** is offering their new line of paperback history books to select accounts for "image-building" customer gifts or premiums. The books, Mankind series of "Great Adventures of History," runs 256 pages each and are illustrated with drawings, paintings, maps and photographs taken from the period covered in the text. The initial four titles in this series are "The Ancient World," "Great Military Campaigns," "The American Indian," and "The Human Side of History—Man's Manners, Morals and Games." Retail price of the volumes is \$1.75 each. Special prices for imprints are available, also gift-boxed sets of four volumes. Contact Mankind Publishing Company, 8060 Melrose Ave., Los Angeles, Calif. 90046.

□ **RECORD CERTIFICATE** offers a low-cost premium with a built-in bonus for fund raising organizations. Each of the certificate book's 25 coupons enables the holder to buy direct from the Record Gallery warehouse any stereo L.P. record, 8-track cartridge, tape or cassette of any record company at up to 40% off retail-list price. Each book also has a coupon redeemable immediately for one free L.P. album of the buyer's choice with the purchase of one at a standard price. Discount prices

FIRESIDE BIBLES

THE ANSWER TO YOUR FUND RAISING PROBLEMS



Full Family Record Size 9 1/4" x 11 3/4" x 2 1/2"

Fireside Bibles can help make your fund raising easier and more successful. A luxurious edition... one that families will treasure for generations. Available in both Protestant and Catholic editions, the Fireside Bible is profusely illustrated with pictures in full color by the old masters of religious art. Gold embossed padded cover. The words of Christ are printed in red.

You buy this magnificent Family Bible from the publisher at unbelievably low prices. Your cost is well under \$10 in quantity. This means extra-profits for your fund raising efforts! And the publisher supplies promotional aids for your use at cost.

■ Give it to donors in return for contributions

■ Use as a self-liquidating incentive gift

■ Sell it direct for profit

Send today for your sample copy on approval.

Fireside Bible Publishers P.O. BOX 118 • (316) 264-6563 WICHITA, KANS. 67201

FRIDAY						
S	M	T	W	T	F	S
REPORT						

Friday Report... edited and mailed each Friday to arrive on your desk each Monday morning. Start off each week with the latest news at your fingertips... Available by subscription only... \$30.00 per year.

224 Seventh St., Garden City, NY 11530

Mail To The AFFLUENT AMERICANS

Let Mosely custom-tailor a List recommendation that will reach the people who Give.

For 36 years Mosely has been serving the volume mailers of America supplying lists that pay off—many of them exclusive with Mosely.

Write or phone today.

Tel: 617-266-3380



MOSELY

MAIL ORDER LIST SERVICE, Inc.
Dept. FR-700, 38 Newbury Street
Boston, Mass. 02116

New Customers in Volume By Mail

GENERATE SALES WITH TANDY LISTS

5,000,000

Yes, 5 million names from the successful sales efforts of 4 mail order companies of Tandy Corporation.*

- **ALLIED RADIO SHACK**
This and all Tandy lists are maintained on IBM 360 Model 30 Computer System.
- **TANDY LEATHER COMPANY**
This and all Tandy lists are available in THREE KINDS OF LABEL FORMS, MAGNETIC TAPE, too.
- **AMERICAN HANDICRAFTS**
This and all Tandy lists are zip-coded, clean and up to date.
- **MERRIBEE COMPANY**
This and all Tandy lists offer GREAT SELECTIVITY: Zip code sectional centers, repeat buyers, recent buyers.

CONTACT YOUR LIST BROKER NOW.
*Listed on the New York Stock Exchange
NYSE Symbol: TAN

TANDY CORPORATION
COMPUTER MARKETING SERVICE
2727 W. 7th St., Fort Worth, Texas 76107
(817) 335-2551

are guaranteed to remain fixed for the full term of each certificate book. Fund raisers can order a sample supply of 25 books for \$48.75 (check or money-order) to: The Record Gallery, Fund Raising Division, 11915 Burbank Blvd., North Hollywood, California 91607.

□ **NONPAPER PRODUCTS** for signs, tags, labels and other display materials have been introduced by Appleton Coated Paper Co. (Appleton, Wisconsin 54911). Tyvek is spunbonded olefin. Ascot is coat Tyvek. The fiber structure is hard to tear and completely weather resistant. Useful in promotional folders to stimulate interest. Ascot's specially formulated system of coatings afford multi-color, fine-screen printability and design flexibility. Both products accept perforation, embossing, punching, drilling, diecutting, grommeting and sewing.

□ **HIGH SPEED** copier-duplicator, Ditto Stensomatic, introduced by the Ditto division, Bell & Howell Company (6800 McCormick Rd., Chicago, Illinois 60645). Copier makes error-proof stencils for one to thousands of copies on plain paper. Copies provided at the rate of 6,000 per hour. Also makes transparencies for overhead projection, and laminates valuable documents.

□ **WATCHPAD** for watchstraps. Pad is reusable for jotting down phone numbers, messages, or errands. Smooth, white surface retains either pen or pencil, and allows easy erasing. Each set includes two styles. The informal is designed for every day wear. The formal version is ideal for evening or special occasions. Watchpads are available for \$1 per set including postage from Watchpads, P.O. Box 21, Forest Hills, N.Y. 11375.

□ **PITCHMASTER**, a carryable, self-contained display unit is available from Slanhoff Manufacturing Company (Box 225, Scarsdale, N.Y. 10583). Patented product is 32" wide, 72" high and folds in half to 6" by 32" by 36". Made of Cyclocac brand ABS, has no seams, rough edges or sharp corners. Has aluminum trim and hardware finished in gold alodine. The graphics panel, 31" by 35", may be made of any sturdy sheet material. Panels are interchangeable.

□ **COIN PURSE** made in washable, leather-embossed vinyl, measures 3 1/4" by 2 1/4" by 1". Purse carries the authorized insignia of one of eight popular airlines, BOAC, Braniff International, Continental, SAS, Northwest, United, Western and TWA. #510 comes candy-filled with an imported brand; #512 is a blister pack. The #513 is a rainy day

packet, stocked with handy plastic tie-on bonnets. R7 pack comes free with qualifying order. Suggested retail for 510 is 29¢, 512 is 39¢ and 513 is 59¢. Contact Airline Textile Mfg. Co., Box 477, Des Moines, Iowa 50302.

□ **CUSTOMIZED TILES** by Screen-craft Products, Inc. (88 Needham St., Newton Highlands, Mass. 02161) offer marketers a premium for achievement awards, contests, self-liquidators, giveaways, or decoration. Tiles are custom-manufactured with logos, drawings or any other design. Each tile is 6" square and produced in as many colors as desired. Design is first silk-screened onto tile, then heated to high gloss. All tiles have cork backings. Frames are also available for tiles as are metal trivets. Tiles are individually packaged.

□ **PURSE-SIZED** alarm releases a blast of sound. Called "Help," the alarm is made in America and has a suggested retail list of \$4.95. Alarm is powered by Freon gas, and useful in many fund-raising projects. For complete literature, write to: R & W Safety Products Co., P.O. Box 452, Springfield, New Jersey 07081.

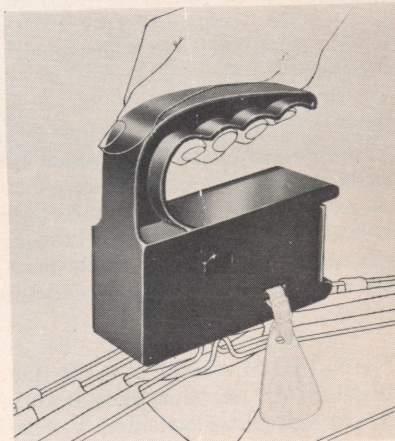
□ **BRONZE GIFTWARE**, decorative door knockers, symbolic pendants and serving accessories are available from Terra Sancta Guild, (1019 Filbert Street, Philadelphia, Penna. 19107). Each piece is copyrighted. Catalogues, inserts and custom tailored mailing pieces are available by writing.

□ **"SHOULD YOU SMOKE"** is the title of a booklet warning elementary, junior and senior high school age girls and boys of the advantages of not smoking. Booklet is available from the Youth Tobacco Advisory Council, a non-sectarian, non-profit cause (22 South Main St., Salt Lake City, Utah 84101). The 20-page booklet, replete with cartoons, medical and scientific facts regarding the health hazards of cigarettes, may be obtained for 25¢ each in lots of 100 to 500, and 20¢ each in lots of 500 to 1000. Logos or advertisement printed in the booklet at an additional flat charge of \$45. Free sample will be sent on request.

□ **FULLY AUTOMATIC** date and time recorder is available from the Stromberg division of the Mite Corp. (446 Blake St., New Haven, Conn. 06515). The unit enables records of billable time to be kept and permanent proof of time and date. Also date-stamps mail, time jobs. Priced at \$149.50. Machine is actuated by insertion of any paper thickness. Model 260 includes pure white front panel and clock dial accented by black numerals.

□ **LABEL MOISTENER** especially designed for dry gummed labels has been introduced by Glue-Fast Equipment Co., Inc. (9-MX White St., New York, N.Y. 10013). A double-wick roller system that applies water to each gummed label from 10 to 1,000 labels an hour. Also may be used for moistening stamps, stickers, envelope flaps and labels. Model MX accepts labels up to 6" wide—any length or shape. The model may be converted to a gluer for applying glue to ungummed labels by attaching serrated metal rollers, available from the company. Priced to sell for \$20.50.

□ **TOTER** to make it easier and more comfortable to carry garment bags and clothes hangers available to fund raisers as premium item from June Stuart, Inc. (9015 Wilshire Blvd., Beverly Hills, Calif. 90211). The item is a small, plastic carrier with contoured handle that holds



12 wire hangers or four large, wooden ones. It is constructed of high strength plastic and comes in a variety of colors. The Toter can be hung in closets on planes and trains, in automobiles and home closets. The item is available from department and gift stores at prices from \$2.50 to \$7.50.

□ **E-Z HANDLE** designed to aid easier carrying of any package up to 25 pounds. Handle is constructed of a fiberglass reinforced paper with a high-tack pressure-sensitive adhesive and smooth dowel for hand comfort. Shipped prepaid for \$8.95 per 100, packed in a dispenser carton. For more information write: Jester Products, Box 1331, Cincinnati, Ohio 45201.

□ **CHAMPAGNE CANDLES** for dinner table, bar, den or living room. Delicately scented, the glow also adds candle light to any occasion. Made of high impact plastic, they are dishwasher safe. Colors are red, green, aqua, gold, blue and coral. Money back guarantee. Price is \$1.25 each postpaid. Order from James R. Bell & Associates, 9832

Tujunga Cyn. Blvd., Tujunga, California 91042.

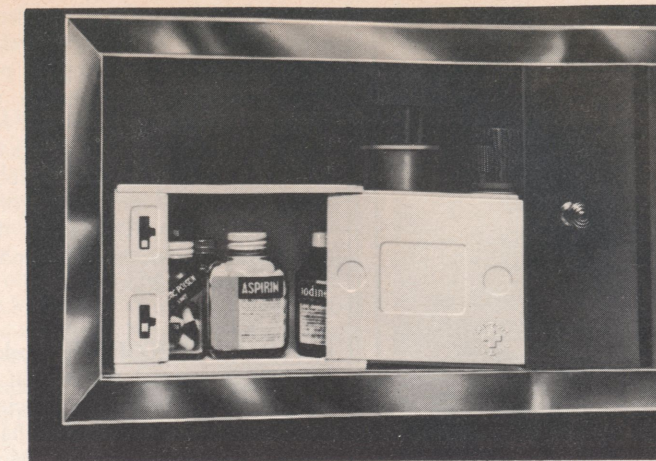
□ **5,000 LINES** per minute line printer announced by Varian Associates (611 Hansen Way, Palo Alto, California 94304). Varian says output four times faster than machines now on market. Page of computer-generated information, letters, and other related functions every second at half of present costs. The unit will cost \$15,300. Spokesman reported as having said process is electrostatic, totally silent since only moving part is transport. The printer was introduced in November and uses 640 writing heads or styli across 8-1/2" wide page. Conventional rotating belt or drum out. In addition to regular chores, the unit can also print graphics like maps and charts, business forms, and is compatible with existing peripheral equipment.

□ **DESK-TOP** offset duplicator which features a single master dial to program the entire duplicating cycle automatically has been developed by Scriptomatic, Inc. (2030 Upland Way, Philadelphia, Penna. 19131). Model 612 has been designed for "in office" use and reproducing other materials with commercial printing quality. Can duplicate up to 6,800 copies per hour and accommodates paper stocks from 13 lbs. tissue to 110 lbs. index. Paper sizes range from 3" by 4" to 11" by 14". Paper masters can be used for short runs and metal masters for longer runs.

□ **CORDLESS LIGHT**, battery operated, can be mounted inside any closet and turned on manually or automatically every time the door is opened (regular or sliding). Flood type lamp can revolve 360 degrees or tilt 180 degrees. When not used as a closet light, this lamp is useful in the basement, attics, stairways or trunk. Price is \$4.95 each or two for \$9, postage paid and comes with a money-back guarantee. Order from the Homer Company, 4806 West Ave., L-8, Lancaster, California 93534.

□ **PAPER PRICES** going up in light of recent contract negotiated by Paper Handler's Union #447 and Teamster's Union #807 with Saxon Paper Company (240 W. 18th St., New York, N.Y. 10011). Handlers get 46.2% and Teamsters get close to 75% increase over three year period, according to Stanley Wind, v.p. and a spokesman for Saxon. Similar contracts are expected throughout the industry with resultant changes in sales and pricing policies.

□ **MAGNETIC VISUAL** control system developed by Methods Research Corp. (105 Willow Ave., Staten Island,



Discover Fast & Easy Fund Raising with Unique, New SAF-T-KIT®

Your goal is reached and exceeded, faster and easier using the SAF-T-KIT donation stimulant. Your volunteers will be proud to offer SAF-T-KIT, needed in every home to protect curious children from dangerous medications. Sturdily constructed with simple two-button combination lock, for permanent bathroom installation. Valuable public service to promote family home safety—ideal for raising funds for your organization. \$3.98 retail value—your cost only \$1.60-\$1.25 depending on quantity. Write today—



Marketing Performance Corp.
SAF-T-KIT Div., Dept. FR
101-31st Ave., Rock Island, Ill. 61201 309-794-1740

INCREASE YOUR DIRECT MAIL RESPONSE
TWO TO FOUR TIMES OVER PRINTED MATERIAL. CALL DAVE HEITZENRODER NOW
TO POINT YOU IN THE RIGHT DIRECTION.

innovative
systems
incorporated

412 391-2364

415 smithfield street, pittsburgh, pa. 15222

YOUR TEST MAILINGS...

LARGE OR SMALL always get special attention when you order your CATHOLIC LISTS from MAIL DYNAMICS, INC.

Even test quantities of 2,000 names per list always get exacting careful attention and follow-through from our staff of list specialists.

This service enables you to start your test programs on small budgets and then expand them as you get good results.

Phone or write today for seasoned help in solving your Catholic list problems from a firm that specializes in this field.

11 West 42 Street
New York, N.Y. 10036
Phone:
212-524-9930



Specialists in Catholic Lists



Mail
Dynamics
INC.

REVEL- ATION

You can know more about your customers, prospects, members, or contributors than you think. The key is to work with CMI in putting your list on computer. We capture all the information . . . and at the sound of the gong feed it back to you in comprehensive reports for making intelligent marketing decisions.

Call 293-5750

**COMPUTER
MARKETING
INDUSTRIES,
INC.**

1130 17TH STREET, N.W.
WASHINGTON, D.C. 20036

Uncovering New Markets with
Computers + Imagination.

Wise list owners

list their lists
free in
**DIRECT
MAIL LIST
Rates and Data...**

the complete
list catalog
now used by
thousands.

WRITE for details on how
to list your lists free:

Harvey Harkaway, Publisher
**Standard Rate &
Data Service, Inc.**
5201 Old Orchard Rd.
Skokie, Ill. 60076

N.Y. 10305) saves time, increases efficiency of mail room personnel. System makes alphabetical listings of personnel who receive large volumes of mail. Boards act as instant visual reference easily up-dated for mail clerks who sort incoming mail. Different color or size cards denote personnel categories and/or departments. Up-dating the mail room listing is done in seconds. Write for free information.

□ **PHOTO TYPOSITOR**, Model L, can operate in normal room light without darkrooms, plumbing, or special wiring and features a viewing system that affords the operator visual control. Model L is capable of producing 2,800 variations in size, slant, and proportion from a single low cost film font. Can enlarge, reduce, slant and produce a variety of typographic effects on either photographic paper or film. For more information, write Visual Graphics Corp., Dept. PTD, 305 E. 46th Street, New York, N.Y. 10017.

□ **COFFEE BREAK MUG** that is split down the side and can still be used for drinking. Clear washable liner contains the coffee. Mug is giant size and comes individually boxed. Suggested retail price is \$1, but quantity costs are \$7.20 per dozen.

□ **REPROGRAPHIC PRODUCTS** catalog has been released by the Duplijet Company (125 Fence Lane, Hillside, Ill. 60162). The catalog contains descriptions and prices for approximately 2,000 offset printing materials and office copying supply items. Included are business papers, copy papers, toners, stencils, inks and supplies. Copies of the catalog are available upon request.

LISTS

□ **COMPLETE SET** of Harvard Classics buyers. The people on this list bought a series of 22 volumes of great literature. The first volume was free. There was no obligation to return or buy. Successive volumes were sent at \$3.89 each postpaid. Deluxe books were stamped in 24k gold. The total unit price was \$81. Approximately 60% were men. Source: direct mail plus space ads. List is filed in numerical sequence on computer. Nth name sample at no extra charge. Sample mailing piece required. Not available for book offers. 200,000 buyers at \$35/M with minimum order of 5 M. Contact Lewis Kleid, Inc., 230 Park Ave., New York, N.Y. 10017.

□ **ACTIVE CORPORATION** directors (at home addresses) who are in key positions to initiate, recommend and approve major decisions for America's

largest companies. Men who have to keep updated on business and social developments. A high average income audience, prospects for a wide line of appeals. List arranged by zip sequence. Source: directory. 56,000 directors at \$25/M, minimum order of \$100. No extra charge for state selections. Selection by age \$5/M extra. Contact Creative Mailing Service, 211 E. 43rd St., New York, N.Y. 10017.

□ **COLLECTOR'S GLASS** list composed of approximately 60% women who have purchased collector's glasses and decanter type liquor bottles by direct mail. They are available for two types of collectors. Approximately 40% of this list are people who have purchased the American edition, the remainder purchased Old Masters. Average order was 13 dollars. All areas of country are covered and about 20% of list is repeat buyers. 14,250 names at \$25/M. List cleaned semi-annually. Contact List Management, Inc., 150 Purchase St., Rye, New York 10580.

□ **PSALM BUYERS** list composed of people who bought inspirational items offered by Farm Journal magazine. Religious books, poetic note paper, and works of art. All "cash with order" buyers. High percentage of repeats. List arranged in zip sequence. State selectivity \$2.50/M extra. Average unit of sale: \$1.25. Sample mailing piece required for approval as well as letter of guarantee. 47,421 buyers at \$25/M, minimum order of 5,000 (Nth name sample segments only). Managed by Peterson and Associates, Inc., 1925 Old York Rd., Abington, Pa. 19001.

□ **ANIMAL SHELTER** contributors who have made contributions to local animal shelters and societies. These local agencies are responsible for finding new homes and caring for homeless animals. Over 70 agencies are represented, and all individuals are current donors. All means of solicitation are employed to develop this list, including direct mail. Zipped in sequence. Cleaned semi-annually. 27,800 1969-1970 contributors at \$25/M, minimum order of 3,000 names. State selection add \$2.50/M. Contact Dunhill International List Co., Inc., 444 Park Ave. South, New York, N.Y. 10016.

□ **CONTRIBUTORS TO THE** handicapped. An emotional group of people who make many contributions a year to aid the handicapped of Israel. Average annual contribution in excess of \$5. Source: 100% direct mail. Magnetic tape available for computer applications. Arranged by zip sequence. No mailings accepted February and August 15 through September 30. 37,707 names

at \$30/M, minimum order of 3,000. Sample mailing piece required. 70% are men. \$2.50/M select. Contact Dependable Mailing Lists, Inc., 425 Park Ave. South, New York, N.Y. 10016.

□ **HOME OWNERS** with an average income in excess of \$12,000 annually who are sensitive to the need of purchasing products from handicapped individuals. This is a list of approximately 75% women who have purchased light bulbs, combs, toothbrushes from phone solicitation on open account. After the initial purchase a number have purchased on a bounce back offer ironing boards, hosiery and other types of merchandise. Average sale is \$6.50. No names are over 6 months old. Limited number of areas covered on this list. Most of New England, Middle Atlantic states. Arranged by zip code sequence. Geographical selection at no extra charge. Contact Torch, Inc., 590 Valley Rd., Upper Montclair, New Jersey 07043.

LITERATURE

□ **50% DISCOUNT** on current best-sellers for fund-raising use offered by the Benjamin Company (485 Madison Ave., New York, N.Y. 10022). Called Benco Editions, titles include First Aid For The Ailing House, Name Your Baby, Fannie Farmer Cookbook. There are more than 40 titles from which to choose. Bound in handsome vellum, the covers are soft and compatible for the creation of customized sets of 4, 5, or 6 volumes. No price is printed on the cover. Fund raisers can print name and message on the back cover.

□ **MONTHLY LISTING** of federal government contracts for research and development in the behavioral sciences announced by Audits & Surveys Inc. The index provides key information for academics, researchers and non-profit organizations on projects underway. It furnished project titles, names and addresses of contractors and contracting agencies, as well as identifying numbers and dollar amounts of the awards. The BRS Index is available at an annual subscription charge of \$10 from the Behavioral Research Survey Center, 1 Park Ave., New York, N.Y. 10016.

□ **COMPUTER HANDBOOK** For Fund Raisers has been made available to organizations who desire to learn more of the benefits a computer can provide. New section on computer time sharing. The Handbook covers donor and prospect list management, computer letter composition, envelope coordination, and cost estimation. It has a glossary of computer terms and contains a computer-produced fund raising letter exhibit. Price: \$12.50, postpaid from the Fund

Raising Institute, Box FM, Plymouth Meeting, Pa. 19462.

□ **UNITRUST AND** the Annuity trust are new names for the present value of a charity's remainder interest, the gift or bequest vehicle under the IRS issued Proposed Regulations on charitable remainder trusts. Imprinted copies of "The Unitrust and The Annuity Trust—What It Means To You" are available to fund raisers from Newkirk Associates, Inc. (308 Wolf Rd., Latham, N.Y. 12110). The guide is 16 pages and contains all the major provisions of these new gift vehicles. The booklet features charitable remainder tables, non-tax advantages of trusts and taxation of payouts to beneficiaries. Printed in two colors and imprinting done free on orders of 1,000 or more.

□ **MULTI-DISCIPLINE** listing of university-sponsored seminars is available for members of industry, business and the professions. University Seminar Directory begins publication in January 1971. Directory provides subscribers with up-dated information on short courses, seminars, conferences and workshops. Compiled from a survey of more than 400 universities and colleges across the nation, each U.S.D. listing includes: comprehensive subject matter descriptions, names of course leaders, location, enrollment contact, dates and registration cost. Cross-indexed by state, course title, subject and name of conference director. Directory is available directly from the publisher at subscription rates of: \$50.00/year, \$75.00/two years, and \$110.00/three years. Single copies are \$15.00 each from Technology Publishing Corp., 1825 S. Barrington Ave., Los Angeles, Calif. 90049.

□ **COMPUTERIZED** Correspondence Program is a generalized program that is a parameter and table driven to produce a personalized letter. The system features: one pass processing, no reformatting of the name and address file, record selection, acceptance of any size input record, printing of from one to one thousand pages per letter, restart capabilities, printing of one or two up on either side, conversion of designated data in either the letter text or name and address file to upper and lower case, last name isolation, letter line size up to 132 characters, field significance tests and decisions, Table look up and code conversion, line overflow accommodations and control totals, resident in less than 16k. The 360 program can be useful to political parties, religious organizations, universities, marketing organizations in such applications as advertising, fund raising, and communications. Free thirty-day trial. Cost is \$950.00. Contact Perceptics, 6155 Gage, Rosemont, Ill.

seafari



**Windjammer
Cruises.**

Write for adventure brochure.
Cap'n Mike, P.O. Box 120, Dept. 667.
Miami Beach, Florida 33139

'Give me
a tall ship
and a star
to steer
her by.

Here starts
a great
'barefoot'
adventure
to the
remote
West Indies
isles.

Prowl
uninhibited
beaches.
Explore
Saba, Nevis,
Mustique.

Take the
wheel to
Montserrat,
Grenada,
Carriacou.

Then to
Martinique.

And
in between,
skindive
in crystal
clear waters.
Fish in the

Your share
for ten days
and nights
from \$245.

If it's sailin'
adventure
you want,
write me,
Cap'n Mike.

I'll take
you along.

Index To 138 Ideas And Methods For Fund Raising Campaigns

A complete reference source to articles appearing in Fund Raising Management since its inception. The guide is listed by basic subject matter.

SOURCES OF FUNDS

Individuals

Private Contributions Hit \$15.8 Billion, AAFRC Says — More funds pouring into programs to solve urban problems as foundations, corporations increase activity. Health agency income up...By Al Migliaro—May/June 1969, Page 47.

Institutional Investors Seek Haven From Inflation Spiral — Utility stocks offer best protection but most common stocks don't insure good hedge. Art treasures, diamonds risky...By E. Michael Metz—May/June 1969, Page 50.

Part of Sponsor-Membership Dues Deductible In Certain Situations...By J.K. Lasser Tax Institute—March/April 1969, Page 54.

Appreciated Value of Endowments Can Be Used As Part of Income — Research of existing law and court rulings by Ford Foundation team shows only semantics and tradition stand in way of use of funds...By William L. Cary and Craig B. Bright—July/August 1969, Page 18.

Meeting Donor's Needs Is Key To Obtaining Bequest Gifts — Fund raisers too occupied with own institution's needs to consider that donor has needs, too. Contributor concerned about family's protection...By Raymond L. Killeen—July/August 1969, Page 40.

People of Modest Means Can Make Large Gifts With Life Insurance — Executive outlines various types of programs available. Says agents can help direct funds to charitable groups...By Walter H. Meier—July/August 1969, Page 49.

When Is A Gift "Completed" For Income Tax Purposes?...By J.K. Lasser Tax Institute—July/August 1969, Page 58.

How To Get And Weigh Advice About Investment Portfolios...By M. Michael Metz—July/August 1969, Page 54.

Mills Seen Pushing Tax Reform In Drive To House Speakership...By Arthur Brandel—July/August 1969, Page 60.

Donor Profile Helps Tailor Appeals To Varied Groups Among Contributors — Techniques for making surveys outlined. Analysis of data shows up differences in socio-economic status and degree of interest in organization...By Ralph W. Sanders—September/October 1969, Page 25.

8% Bonds Lure Investors As Inflation Restraints Take Hold...By E. Michael Metz — September/October 1969, Page 57.

How Donor Can Trim Tax Bite By Giving Away His Residence...By J.K. Lasser Tax Institute — September/October 1969, Page 64.

Could You, Would You Answer These Queries From A Prospect? — Three percent of all contributors are careful but they represent lion's share of total amount donated. Answers to probing questions bring largest gifts...By Robert F. Sharpe — November/December 1969, Page 38.

Mutual Fund Technique Applied To Deferred Giving Program — Arrangement allows investor to build up income source for future years when tax bite declines. Installment payment feature upgrades donor. Based on charitable remainder trust arrangement...November/December 1969, Page 40.

Current Stock Prices Suggest Market Is In Low-Risk Area...By E. Michael Metz — November/December 1969, Page 57.

Gift Of Life Insurance Policy Convenient and Uncomplicated...By J.K. Lasser Tax Institute—November/December 1969, Page 64.

A Report On American Philanthropy—Private Sector — Keynote address before delegates to National Council on Philanthropy Conference spells out basic conflicts between public and private interests...By Peter G. Peterson — January/February 1970, Page 12.

The Tax Reform Act of 1969 A Threat to Philanthropy — Testimony presented to Senate Committee on Finance notes

drastic effects on private giving if made law. Calls bill complete reversal of legislative philosophy...By John J. Schwartz—January/February 1970, Page 16.

Investment Strategy Attitudes To Change In Years Ahead...By E. Michael Metz — January/February 1970, Page 57.

Bookkeeping Entry No Basis For Charitable Deductions...By J.K. Lasser Tax Institute — January/February 1970, Page 64.

Conversation And Coverage Are Key to Deferred Gifts — Need to persevere even when prospect seems to be playing games demonstrated. Some prospects decide quickly, some take years...By Ralph E. Raymond — March/April 1970, Page 14.

Consider Master Planning When Raising Large Sums — Too often, donors don't know what they're asked to give for. Short and long range master planning can overcome many objections and make your path much easier...By David E. Miller — March/April 1970, Page 20.

Attorney General's List of Subversive Organizations — Published as a public service for our readers. Contributions to these organizations are not tax deductible...March/April 1970, Page 50.

Analysis of 1969 Tax Act...Effects On Philanthropy...By J.K. Lasser Tax Institute — March/April 1970, Page 66.

Educate Your Constituents About Deferred Giving — Deferred giving is a highly specialized field. To be successful, you'll have to break down various categories of potential donors and zero in on extensive informational programs...By Frampton Davis — May/June 1970, Page 46.

The Role of Life Insurance In Effective Fund Raising — Life insurance programs can be a unique and valuable tool for the alert fund raiser. Gifts of insurance can obviate much of the cost, confusion and controversy associated with giving through wills...By W.R. Anderson — May/June 1970, Page 30.

Why Not Find Out Public Attitudes On Fund Raising? — Many fund raisers launch large fund raising campaigns without being sure they know exactly what the public thinks. A little thought and research may make a difference...By Burns W. Roper — May/June 1970, Page 52.

Items Regarding Taxes To Assist Fund Raisers...By J.K. Lasser Tax Institute — May/June 1970, Page 62.

Cyclical Stocks Present Interesting Opportunity...By E. Michael Metz — May/June 1970, Page 60.

Copy Lists, Segmentation In Political Fund Raising — Four experts in the political arena discuss various aspects of raising money to support political candidates. Like anything else that gets results, it's not all that easy...July/August 1970, Page 17.

Choosing Right Securities For Donations Is Important...By J.K. Lasser Tax Institute — July/August 1970, Page 60.

Tax Law, Cash Donations And Travel Expenses Discussed...By J.K. Lasser Tax Institute — September/October 1970, Page 62.

Real Estate Donations Offer Benefits Under '69 Tax Law...By J.K. Lasser Tax Institute — November/December 1970, Page 64.

Fund Raising For Peace Gains Adherents In Business...By Arthur Brandel — November/December 1970, Page 60.

Foundations

Universities Urged To Aid Foundations Define City Ills — Foundation head says researchers should help foundations decide where their money should go to help solve urban problems brought on by social change...By James L. Kunen — May/June 1969, Page 16.

Tax Clampdown On Foundations, Other Groups Pick Up Steam...By Arthur Brandel — May/June 1969, Page 60.

Proposed Curbs On Foundations May End Support Of Innovative Research — Government's burgeoning role in all areas of social change renders them "politically sensitive" thus curbing role of foundations in supporting social change...By Dana Creel—July/August 1969, Page 43.

Raising Funds From Foundations Is Hard But Rewarding Work — A specialist in the field outlines the tools and approaches to foundations and tells how to get general purpose grants...By Joseph Dermer — September/October 1969, Page 20.

How To Set The Ground For Successful Fund Drive — Panelists outline program to raise funds from foundations, through special gifts and by direct mail in discussion with imaginary organization—September/October 1969, Page 34.

Innovative Thinking Is Key To Successful Grantsmanship...By William J. Hill—September/October 1969, Page 47.

Foundation Tax Curbs Seen As Aid To Public Acceptance...By Arthur Brandel—November/December 1969, Page 60.

How To Raise Money When Working With Foundations — Speech delivered to Hospital Fund Development Institute gives some techniques for making foundation requests. Types and purposes of foundations discussed...By Andrew Pattullo — January/February 1970, Page 20.

Report On Foundation Self-Policing Program — A statement given at the National Council on Philanthropy Conference, November 11, 1969, on a code of ethics...By William C. Archie — January/February 1970, Page 22.

Congress May Be Taking Another Look At Foundations...By Arthur Brandel—May/June 1970, Page 66.

Foundations In The '70's Will Undergo Many Changes — An expert in the foundation field reveals his objective look at foundations and their practices for the decade ahead. How tax reform will slow philanthropy...By Dr. Manning M. Patillo — July/August 1970, Page 11.

Examination of Foundations Sets Climate For Change...By Arthur Brandel—July/August 1970, Page 64.

Collision Course Ahead For Foundations And Congress?...By Arthur Brandel — September/October 1970, Page 66.

The Games Foundation and Development People Play Now — A specialist in communications explores the mannerisms of development and foundation people in securing funds for education. A look at philanthropy in a decisive moment in its fight for existence...By J. Richard Taft — November/December 1970, Page 10.

Finances, Criteria, Tax Law Put Foundations on Trial — A member of the foundation "establishment" examines life under the Tax Reform Act of 1969. Foundations are hard-put to justify grant policies, financing and existence under scrutiny of public spotlight in 1970's...By Martha R. Wallace — November/December 1970, Page 13.

Federal Giving

Money, Economics, Politics May Force Reassessment...By Arthur Brandel — January/February 1970, Page 60.

Grant Administration — Rules Require Diligence And Care — Getting a government grant is not always easy, and when you get it you must follow the regulations carefully or wind up in trouble...

By Russell E. Merritt — March/April 1970, Page 41.

Tight Federal Funds May Affect Fund Raisers...By Arthur Brandel — March/April 1970, Page 62.

TYPES OF GIVING

Religious Giving

Is A House Publication A Fund Raising Vehicle? — Answer depends on many factors but, primarily, house organs should be viewed a part of total planned public relations, says this specialist...By Rev. Edward J. Gorry — September/October 1969, Page 16.

Roman Catholic Group Adopts Code Of Ethics For Membership — Aimed primarily at direct mail fund raising. Cites abuses of good taste and sound business practices. Individual parishes not affected by code...November/December, Page 52.

Lutheran Church DMAA Award Winner For Open Housing Fund Drive — Features Christian approach to knotty social and civic problem...January/February 1970, Page 48.

Sunday Church Collections Aren't What They Used To Be — A former pastor outlines steps toward increasing weekly church gifts. He analyzes the attitudes and pitfalls of laboriously paying church commitments with small donations each Sunday, and how to appeal for larger funds...By Stanley G. Matthews — November/December 1970, Page 46.

Hospitals

A Hospital's Fund Raising Problem In The Federal City — Because this hospital is located in Washington, D.C., residents feel it is government supported. The mental block brought on by such thinking must continually be clarified...By I. Brewster Terry — November/December 1970, Page 16.

Education

Deferred Gifts Program Leads To Higher Regular Donations — Leading authority on deferred giving outlines steps necessary to launch successful program...Describes types of gifts donors may make...Donor benefits from many...By Robert F. Sharpe — March/April 1969, Page 38.

Congressman Argues For Plan To Aid Private Universities — Proposes annual tax credits to build tuition fund, make loans to students and colleges. Cites rising costs. Says shrinking enrollment in private schools endangers academic freedom...By Fred Schwengel — March/April 1969, Page 43.

Would College Be Another Name Smell As Sweet As \$5 Million? — Small mid-western college seeks answer in ads offering to change its name in return for contribution. Gets six 'promising' responses. — March/April 1969, Page 43.

Alumni Assn. Recruits Students In Birthday Gift Program — Parents buy life membership as gift. Campaign wins top award in Innovation in Educational Fund Raising Contest. Endowment program, cartoon series win other awards. — May/June 1969, Page 42.

Campus Disorders Have Mixed Effect On College Funding — Spot check of universities reveals no clear pattern. Some fall-off in number of givers reported but those giving take up slack with larger gifts. — July/August 1969, Page 33.

Cal Tech's Deferred Gifts Campaign Wins Top Award In NFRC Competition — St. Louis Jewish Hospital takes second place with community relations project. Vermont hospital and Brooklyn Epilepsy group share third prize. — July/August 1969, Page 38.

Group Travel Helps Institutions Strengthen Ties With Constituency — Financially troubled, church-related college uses free time during overseas tour to gain alumni involvement in funding program. Also profits from tour sales. . . By McGavin G. Pursinger — July/August 1969, Page 47.

Look, Ma, No Computers, Or Survival Among The File Drawers — Complex questionnaires hurt response while getting useless data about alumni. Simplification reduces update time from one hour to five minutes. . . By Donald F. Flatham — September/October 1969, Page 30.

Alumni Giving On Upswing As Corporate Gifts Lag — CFAE report shows college alumni fastest growing source of gifts. Foundation support turns upward after two-year lag. — September/October 1969, Page 41.

How To Win Friends And Gain Dollars In Small College Town . . . By Bob Havins — September/October 1969, Page 49.

Boston U. Offers Alumni Chance To Support Individual Colleges — Funds allocated to individual schools and colleges within university on basis of alumni contributions. Plan spurs alumni gifts to annual campaign. — November/December 1969, Page 35.

Estate Planning Course Doubles As Deferred Gifts Program — Marquette University emphasizes total financial planning in pamphlet series and semi-

nars for professional financial planners. Stirs interest among lawyers, trust officers. — November/December 1969, Page 44.

Parents' Fund Hits New Plateau Using Personalized Letters — Dissatisfied with 84% boost in income, St. Lawrence University tries double challenge and personalization to reach higher goal. Computer plays vital role. — November/December 1969, Page 49.

Town And Gown Join Hands In Auditorium Fund Drive — State University gains community support for Performing Arts Hall as inflation forces boost in goal in midst of campaign. . . By James P. Banks — November/December 1969, Page 20.

Recognition In Alumni Magazine Helps Double Annual Giving — Solicitation letters ask for news about alumni in effort to solidify alumni-school relationship. Magazine plays vital role. — January/February 1970, Page 47.

How To Keep Them Giving In Educational Fund Raising — The old school tie can come unraveled quickly if you don't use follow up and follow through in your fund raising efforts. . . By William E. Sheppard — May/June 1970, Page 12.

The Phonoth: The Anatomy Of A Fund Raising Technique — It may seem easy enough to solicit alumni for contributions by telephone, but your well-meant efforts may wind up a large disaster unless you know all the pros and cons. Here they are. . . By Robert F. Semple — May/June 1970, Page 24.

Presidents And Boards Of Trustees In Fund Raising — Many college presidents are hired for their fund raising ability. The successful executive will research and plan for months before approaching prospects and launching a campaign. . . By Laurence O. Pratt — July/August 1970, Page 26.

Fordham Alumni Gifts Geared To Insight And Perspective — This well known university fosters a feeling of lifelong relationship with its alumni by relating its past and present to former students. A well integrated direct "marketing" plan has brought unprecedented results. . . By Robert L. Torre — July/August 1970, Page 39.

Cartoon Mailings Update Alumni List, Fund Donors — A previous soliciting campaign conducted by the Newark College of Engineering showed inaccurate lists. A humorous mailing brought a 65% response which created new alumni interest and money for NCE. By John P. Hemeleski — September/October 1970, Page 37.

American Alumni Conference Hits Hard At Academia — Keynoters sound call to faculty and administrators to reorganize institutions on bases for which they were founded. Namely, to educate. Internal and external pressures discussed. — September/October 1970, Page 50.

Yale University Styles Goals, Interest for Donors — A capital campaign by Yale finds not only generated money but interest and support for the college. This school's tactical approaches customize goals for donors and campaign success despite recent campus turmoil. . . By James R. Blanning — November/December 1970, Page 21.

Civic, Cultural, Health Institutions

Cake Sales To Pro Golf Tourney—How Auxiliaries Raise \$300,000 — Four women's groups with 3,300 members engaged in wide variety of activities. Meaningful, satisfying tasks are key to keeping volunteers interested and working. . . By William Bailey — March/April 1969, Page 16.

A Novel Approach Triples Gifts From In-Office Fund Campaign — After series of goofs, ad agency management comes up with bright, light campaign that boosts participation and size of employee contribution to N.Y. Community Fund. . . By Thomas L. Collins — March/April 1969, Page 22.

How Aquarium Gained Broad Support After Capital Campaign — Boston group follows \$5 million capital fund drive with mail solicitations for continuing support. . . Demographic data ferrets out prospects. Testing methods outlined. . . By John H. Cunningham, Jr. — March/April 1969, Page 28.

The Atlanta Cultural Center — A Case Of Too Much Too Soon — Atlantans had no trouble raising \$13 million for building project as tragedy spurred them on. But now the Municipal Theater is in deep financial trouble. Why? . . . By Jim Rankin — March/April 1969, Page 41.

\$25 Million Year In Offing As All-Media Drive Scores — Christian Children's Fund uses TV, radio, magazines and direct mail in coordinated effort over 8-year span and sees income rise from \$4 million a year to \$25 million. . . By Jerald Huntsinger — March/April 1969, Page 48.

Library Uses 1927 Blueprint In Successful Capital Drive — Coming off dismal failure in 1956, volunteer group examines earlier past and finds success stem from widespread publicity. Opens new wing this June. . . By Mrs. Amedee J. Cole — May/June 1969, Page 26.

Girl Scouts Earn And Learn As Cookie Sales Spiral — Product identity with organization vital to success. Licensed bakers tightly controlled. Sales of 82.5 million boxes projected for 1969. . . By J. Bruce D'Adamo — May/June 1969, Page 34.

Too Pressed For Quick Income To Wait For Deferred Gifts? — If so, you'll be surprised by results of study by American Cancer Society which shows that more than half of the gifts are paid in less than two years. . . By Robert A. Saunders — May/June 1969, Page 37.

Something You Don't Need May Be Worth Thousands — Connecticut Shakespeare Festival Theatre sells used costumes from bard's plays. Gains widespread publicity besides dollars. — May/June 1969, Page 45.

Tax Reform Proposals Seen Hurting Non-Profit Groups . . . By Arthur Brandel — March/April 1969, Page 56.

Thrift Shop Income Taxable Unless Set Up In Proper Way . . . By J.K. Lasser — May/June 1969, Page 58.

Matching Constituency To Programs Is Key To Effective Fund Raising — Attract broad spectrum of community by promoting specific programs to individual groups based on people's interests. Organizational phase vital to success. . . By Fred W. Schulzke — July/August 1969, Page 29.

Relevancy To Urban Crisis Keys National Fund Raising Conference — Three-day New York event attracts 500 from throughout nation. Speakers, audience show concern over effect of urban ills on fund raising effectiveness. . . By Al Migliaro — July/August 1969, Page 34.

Volunteer Selection And Training Is The Key To Campaign Success — Giving potential least important of seven attributes to look for in recruiting volunteers. Argues against small volunteer force. . . By Herbert N. Heston — September/October 1969, Page 42.

What You Need To Know To Recruit Volunteers . . . By Barbara Bolton — September/October 1969, Page 43.

Can Government Harness Volunteers For Urban War? . . . By Arthur Brandel — September/October 1969, Page 60.

Credit Card Giving Boosts Number And Size Of Gifts — Pilot test in California Christmas Seal Appeal shows former contributors hike gift three times. Average credit card gift hits \$4.92 compared with \$3.05 non-card donation. . . By Helen J. Jones — November/December 1969, Page 14.

JANUARY/FEBRUARY 1971

Special Privileges For Donors Boosts Athletic Fund Income — Ticket sales, parking privileges allotted on basis of contribution size. Hikes income five times despite long losing streak. . . By Edgar O. Barrett — January/February 1970, Page 39.

Bible Society Employs 'Love' Theme In Direct Mail Drive — Sheet of seals featuring Bible phrases on love in psychedelic art motif lend 'relevancy' to high scoring campaign. — January/February 1970, Page 43.

American Museum "Sells" Flora And Fauna To Gain Members — Selected lists cater to special interest groups for 17% gain in combined circulation-membership drive. — January/February 1970, Page 44.

Antique Automobile Club Computerizes Membership List — Simple system handled by local SBC clears out bottlenecks, speeds on-time mailing and lessens confusion. Tailored transmittal form used. . . By William E. Bomgardner — January/February 1970, Page 50.

"Lavish The Library" Drive Uses Multi Media Approach — Direct mail speakers and newspapers all contribute to success of program for obtaining fixtures and furniture for Florida Library. Involvement and recognition were key factors. . . By Joyce Megginson — March/April 1970, Page 22.

National Conservation Trust Develops Mail Love Affair — At first, a half million mailing brought only a .35% response. A good look at formats, lists and copy turned the tide for this nationally chartered organization which preserves historic sites. . . By Mimi Micheline — March/April 1970, Page 46.

Effective Letter Fills The Coffers Of Junior Chamber — Successful technique in fund raising for South African Junior Chamber of Commerce described. Civic minded organizations in high and middle brackets respond to approach which preprints company name on JJCC letterhead. . . By W.H. Munczinski — May/June 1970, Page 21.

Salvation Army Increases Donors By 3000% In 12 Years — The Southern California division of the Army moved from shoe box files to computers. Testing and more testing with various types of letters proved to be the key to success. . . By George S. Johnstone — July/August 1970, Page 22.

Letter Copy Change Ups Dollars For Democrats — The basic problems of the Democratic Party's direct mail campaign were no different from any other marketing problem: lists copy, and testing. . . By Olga Gechas — July/August 1970, Page 48.

Fund Raising And The Arts — Don't Be A Might Have Been — Many cultural institutions lack an appreciation of the necessity for a business-like, documented presentation when seeking support. An outsider's look at an insider's problem. . . By George Alan Smith — September/October 1970, Page 20.

"Relevance:" Key Concept In A Local Charity Drive — Bucking the tide of inflation, a late start for a campaign, and an increased goal seemed to present obstacles that were insurmountable. But relating to people and the community in a realistic way, plus good organization, brought success. . . By Richard Jordan — September/October 1970, Page 22.

The Marketing Concept In Fund Raising Is Coming — Modern marketing practices in the commercial world apply equally in the world of philanthropic giving. Find out what your donor needs, develop meaningful programs and induce him to keep choosing your organization above others. . . By Seymour Stark — September/October 1970, Page 42.

Fund Raising Legislation Must Be Flexible And Fair — If regulatory procedures for public solicitation of funds are not to become whimsical and chaotic, law makers must be responsive to needs of municipalities and probe deep for equitable answers to problems. . . By David M. Courtman — November/December 1970, Page 25.

Inter-Agency Cooperation: New Route To Federal Funds — When the YMCA campaign in "Southwestern Vermont ground to a halt, new avenues of a capital fund program had to be found. Personal contact, innovations and creative thinking brought federal funds and success. . . By Robert J. Foxen — November/December 1970, Page 28.

PROFESSIONAL, CREATIVE, AND TECHNICAL ASPECTS

Consultants

Are You Ready For A Campaign? Here's One Way To Find Out — Leading fund raising counsel outlines method used in survey-study to determine degree of support you can expect. . . Helps find potential sources of lion's share of gifts. . . By David S. Ketchum — March/April 1969, Page 35.

What Is A Fund Raiser? . . . By Charles H. Branch — March/April 1969, Page 66.

Candidate's Timing Raises Havoc With Fund Raiser's Need For Time — What can a political fund raiser do when the politician is not ready to announce his candidacy but the fund raiser needs time? Here's an effective answer. . . By

Richard A. Viguerie — November/December 1969, Page 27.

An Industrialist Takes A Look At The World And Philanthropy — Voices concern over tendency of institutions to stagnate. Cities accelerating rate of change as signal to organizations to alter strategies to meet today's needs. . . By F.L. Byrom — November/December 1969, Page 30.

How To Raise Money Even Though You're Religious — A philosophical look at the role of a fundraiser, the thoughts you should have as you ready your approach to the donor. . . By Gaylord Briley — March/April 1970, Page 17.

The Virtues Of Diversity In Private Vs. Government Funds — A philosophical approach to diversity and pluralism in philanthropy. If the present structure of organized charitable giving is to be preserved, it must be given sufficient scope to work its pathways. . . By J. Kellum Smith, Jr. — July/August 1970, Page 14.

Analyzing The Needs For Philanthropy In The 70's — A professional fundraiser assesses the requirements of philanthropic work in the future. Recruiting experienced personnel, making fund-raising relevant to the bigger demands of the future, and redefining goals are in order. . . By Robert F. Duncan — July/August 1970, Page 45.

Boston Symposium Brings Out Problem Solving Techniques — Four experts discuss problems that have arisen in fund raising and how they set about solving them. Here is a 'cram course' in the newest thinking on obtaining maximum dollars in a changing scene — September/October 1970, Page 12.

Maintaining Contributions In An Inflationary Economy — In today's economic climate, a fund raising consultant offers six positive steps for upgrading campaign results in the face of decreasing corporate, foundation, government and private donations. . . By Richard J. Crohn — September/October 1970, Page 27.

How To Write A Successful Fund Raising Letter — An over-the-shoulder peek at the work of a free lance fund raising copywriter as he plies his trade. How good letters evolve and get involved with the recipient's life style. . . By Luther A. Brock — September/October 1970, Page 29.

Hard Alternatives Facing Nonprofit Institutions — A professional fund raiser evaluates alternatives facing nonprofit institutions in the new financial marketplace. The problems, he contends, generate new opportunities for methods, goals and increased performance. . . By

Norman J. Groh — September/October 1970, Page 32.

Why Not A Professional Fund Raising Reference Center? — It is time, says this author, for practitioners in a \$17 billion industry to lift themselves from the rank of vocationalists to professionals by establishing a national center of information for the benefit of all society. . . By Mark J. Apsey — November/December 1970, Page 34.

A Professional Asks: Fund Raising, Process Or Result? — Volunteer and professional fund raisers alike can now make a clear distinction about a problem that has bothered many people involved in philanthropy. Here are clear cut guidelines. . . By William Freyd — November/December 1970, Page 36.

Ways of Getting Top Mileage From The Reply Envelope — Here's a case on the importance of return envelopes in a fund raising campaign. An examination of the crucial elements that make up a successful return envelope and the relevance to an appeal. . . By William E. Sheppard — November/December 1970, Page 51.

Computers, Marketing, Direct Mail

The Computer Can Make Money, If You Use It Intelligently — Machine is more than a fast typewriter and addressing tool. It helps improve income and cut costs. Donor selectivity is key. . . By Richard J. Crohn — July/August 1969, Page 24.

How To Think About Direct Mail (In Fund Raising) — Successfully using direct mail is both an art and a science in applying fundamental principles of getting the right message in the right dress to the right people at the right time. — January/February 1970, Page 24.

How To Think About Writing Direct Mail Letters — One of the most important and least studied aspects of fund raising is the writing of letters that sell your program. Here are the rules professionals use. — March/April 1970, Page 26.

Can Computerization Help Your Fund Raising Efforts? — There are many rewards for computerizing your operation. But follow a logical procedure before you get too involved or you may regret it. . . By Stanley J. Fennessy — March/April 1970, Page 38.

Raising Money for Overseas — A Computer Analysis — The world is getting smaller but many of us still have misconceptions about the attitudes of people living in various parts of the country. This computer study dispels some of the

myths and offers facts, not opinions. . . By Seymour Stark — May/June 1970, Page 13.

Direct Mail Fund Raising Works If You Use Psychology — Many excellent psychological and motivational factors are at work for fund raisers if the proper approach is made to the prospective donor and if he is treated with respect and thoughtfulness. Thought on your part can pay handsome dividends. . . By Jerald E. Huntsinger — May/June 1970, Page 16.

Lists When Using Direct Mail How To Think About Mailing — One of the most important, but sometimes neglected and aggravating aspects of fund raising, is the acquisition of a productive mailing list. Here are some "must" rules to live by. — May/June 1970, Page 35.

What You Should Know About Testing Your Direct Mail — All things being equal, testing mailing pieces can save untold dollars and bring greater results in the long run. But testing must be approached with care and is not a cure-all. — September/October 1970, Page 30.

Time Sharing Computers Can Modernize Old Donor Lists — Children's Aid Society of New York installs time sharing facility to update, upgrade donors. System offers economy and immediate access to stored data for fast processing and acknowledgement of contributions. . . By Lester J. Newell — September/October 1970, Page 45. ●

HEW STUDENT LOANS ANNOUNCED

Elliot L. Richardson, Secretary of Health, Education, and Welfare announced that the Guaranteed Loan Program, authorized by the Higher Education Act of 1965, is now approaching \$3 billion in loans made to students.

Through more than 3 million separate loan transactions, an estimated 2½ million students have continued or completed their college and vocational training during the five years this program has been in operation.

The Guaranteed Loan Program became operative in the fall of 1966. Administered by the Bureau of Higher Education in HEW's Office of Education, it is now available to students in all 50 States, the District of Columbia, Puerto Rico, and the Virgin Islands.

In fiscal year 2966, \$77 million was loaned to student borrowers. The later fiscal-year totals are: 1967—\$248 million; 1968—\$436 million; 1969—\$687 million; and 1970—\$840 million. During the first three months of this fiscal year (July, August, and September) \$517 million was made in loans to students.

FUND RAISING MANAGEMENT

Six False Reasons Why Fund Raising Should Be Delayed

Professional analysis indicates that an organization can increase its income and support, but "cold feet" often occurs. The "delayers" theme? Usually a variation on the theme of "not just yet."

By DAVID E. MILLER, president
David E. Miller Associates, Ltd.

It's never hard to find a "delayer," nor an advocate of "not just yet," and it's easiest of all in fund-raising. We've met them regularly in the years we've spent helping organizations. Sometimes the delayers show up on the organization's staff, sometimes on the board. Sometimes, surprisingly enough, among the best supporters.

Once in a while there's a real obstructionist. That's a serious accusation to make about a person, and certainly not one that applies to most of the delayers. Usually the obstructionist is a person somewhere around an organization who would lose position or influence if the organization faced up to its future. All obstructionists should retire gracefully. They never do, but thankfully they're not seen very often.

Let's identify stock arguments of the delayers. (There's no proof that there is any communication among them nationally, but the same arguments come up often enough among our clients to make us wonder sometimes!)

But before we name them, let me assure you that I am hardly suggesting pushing into fund-raising without careful professional planning in advance. Unprepared "rah-rah-ism" is perilous, and thankfully seems to be about gone these days. (When was the last time you saw a breathless fund-raising release? When you do see one, it usually marks an organization that's in trouble.)

Therefore, the special area we're exploring here is the phase when an organization's situation has been carefully explored professionally, and all the ingredients are found to be present. When all the elements for potential success are there, and finally established, all too often comes the "chicken" phase, when all the old delaying arguments come out of the woodwork. That's the phase we're talking about now.

These arguments are as common among sophisticated organizations as among others, and we can't be too sarcastic. They must reflect recurrent human responses, so we must treat them professionally. So let's look at these chestnuts: "There are too many campaigns around right now. Let's wait for an open spot."

That just might have some truth, if

"campaign" is taken to mean the all-out "drive" with accompanying hoopla. Generally, such "campaigns" are found less successful each year, except for certain very special organizations, and they're being replaced with sophisticated, year-round low-level fund raising that is far more productive and less exhausting on everyone.

However, whether "campaign," "drive," or modern effort, the fact is that our national needs are so immense, thrown in our faces every day, that it's painfully clear that there is an equally immense need for more and better services by all our educational, health, and cultural organizations. All need far more money, talent, and energy.

"But perhaps the money is not there to be had."

Every community, and the country as a whole, has huge untapped giving potentials, billions and billions of dollars, that would have to be given even to reach a level that still would be completely tax deductible. This is true of corporations, families, and foundations. The few hoarding-minding foundations have recently been pressured to give away at least something like the yield on their investments. (The enlightened ones always did, even invading their principal at times.) But corporations and families fall far short even of reaching the level of deductibility.

Another reason for knowing the money is there—many organizations are barely aware of the range of possible sources of support, private and governmental, unless they have professional help.

"The country is too agitated. Let's wait for things to cool down."

The biggest reason that there is so much unrest is because there is so much to be done, and so many human needs to be met. Assumedly, your organization has ways been with us, and often has marked periods of great accomplishment. But your organization may indeed find a calmer day. A very calm one, in fact a dead one, if you don't build the power and funds you will need for action and service.

"It's a bad year. We should hold off until the economy is more 'solid.'"

This must win the award for the hardest; we hear it in boom times, slow times, all times. But among other demolishing responses, bequests seem to mature (that means the donor dies) at about the same rate every year, and the intelligent people that really care should be reviewing their wills and giving all the time. Even for the modest giver, the Dow-Jones has but a limited effect on significant giving.

Another response is that inflation is never down. What you buy or build now most likely will never be cheaper. What will that land cost next year, if it's available at all? Or construction? Or equipment?

Knock Oldie Down

Finally, to knock this oldie down (but not out, I fear) all should realize there is a long lead-time needed in any significant fund-raising planning. Months and months, sometimes more, of real hard work, in planning, analyzing, research, all kinds of preparation before the cash register rings. And other professionals have their related jobs to do too: architects, designers, and your staff people who set up your programs; all have jobs to do. And they can't just pop up with quality work.

"Well, if it's not the wrong year, it's the wrong time of year."

Summer is the most common victim of this argument, which is apparently based on a hangover from a few decades ago. "Holiday season" (usually anywhere from mid-October to mid-

David E. Miller is presently heading his own firm which counsels organizations in fund raising, annual support, foundations grants and government planning. Mr. Miller is a Phi Beta Kappa alumnus of the University of Buffalo and the University of Southern California. Since school, his career has been entirely in fund-raising and organizational planning. Since 1968, Mr. Miller and his company have limited their services to organizations with complex situations.



January) is another. Almost any season can be cited.

Perhaps before air-conditioners, lots of important people managed to get away for the summer. But today, people "take off" anytime. Only a business that doesn't care much about surviving slows down for the summer. And the end of the year (the usual "holiday season") is known among professional fund raisers as the most productive of all.

The large corporations, foundations, and governmental grant-making offices are staffed year-round, processing and negotiating proposals. If your organization is not in there, the support you don't get now will never be replaced. You may get support in the future, but those will be different dollars. You could have had both.

"Tax time is coming. Let's wait until it's over."

This is sort of puzzling to us, because we often hear it from businessmen who are very savvy and who should know better. Governments collect taxes all year around these days, especially for those who have substantial means. Anyway, if you have an alert organization, you won't settle for the "leftovers," such as an odd check sent in after "more important" things are taken care of. At least we certainly hope you are not still seeking alms.

How Revocable Giving Plans Can Bring You Entire Estate

A little known and often neglected facet of charitable giving is discussed to give fund raisers a clear picture of obtaining additional funds which not only benefit the organization but the donor as well.

**By ROBERT F. SHARPE, president,
Robert F. Sharpe and Co., Inc.**

We sometimes think the opposite of a revocable deferred gift is an irrevocable deferred gift. This is not always true. Often the alternative to making a revocable deferred gift is no gift at all. This is why it is necessary to include in our deferred giving program "vehicles" of giving that make it possible for donors to give now, reserving the right to have their gifts returned in whole or in part.

Why are organizations reluctant to encourage revocable giving plans?

They fear the donor will revoke the agreement. He may get mad and withdraw the assets and give them to another institution he suddenly likes better. This is a possibility and happens when the donor feels the institution changes its goals and methods. Since the organization has gone to the expense to establish the agreement, it is left "holding the bag." No gift results.

If you can show good planning, you can successfully call for the same from your supporters: planning in giving. This always results in infinitely more dollars, not just in checks, but in securities, bequests, property, and the other gifts that are meaningful and satisfying to give.

"All our leaders and staff are too busy to start anything new. Let's wait until they have more time."

Anyone you want on your side will never have much "spare time," until he retires and has lost most of his contacts and power. Even retired people may stay pretty busy these days, and if they have leadership impulse, they stay committed. That's the old story with the tiny portion of people who have leadership potential.

However—if your organization can prepare a good case, documented, and show that you have help with all planning and details, you can get the devotion and energies from the leaders you need. If you can't, another organization will.

"Our organization has no real fund raiser, and we don't know much about it."

True, often enough. As much as law, perhaps, or accounting, modern fund raising is a highly-developed field. Even organizations with an annual budget as

small as \$100,000 often have a full-time fund-raising staff person, backed up with professional help; so do those with budgets of several millions of dollars.

If your organization has unusual problems, you should engage fund-raising counsel to help you set up your program, possibly help you find the right staff person, and keep your program from being "institutionalized." If you are too small or not ready for a staff person, use fund-raising counsel part-time, or to help you set up your program. Don't ever let an amateur try it, unless you are just experimenting, and have a huge endowment beyond your needs.

Remember, this is the only activity that your organization does that should be expected to produce many times more than it costs, both in funds and in increased support for your work.

To sum up, there are always plenty of "reasons" why things should be delayed. But if your organization actually will need funds for future growth and stability, for staff people, equipment, and buildings, then you should be "tuned in" to fund-raising at all times.

Even fine, intelligent leaders may be delayers at times, and only a boy would ignore their views. But when convinced, they often become all the more effective. They realize that all too often "delay" means being passed by. ●

her assets in an irrevocable agreement. I want her to have options. I want her to be free.

Let me say here, I think irrevocable deferred gifts are fine when they help the person give, get tax benefits and do not impair the person's freedom or security.

I have heard leaders of charitable organizations say: "I wouldn't want to have revocable agreements, because you never know if you've got a gift." That is true.

Another officer of an institution told me, "We have more than \$10,000,000 in deferred gifts and we don't have a single revocable trust." I thought, "You would probably have \$30,000,000 if you did have revocable gifts."

Advantages of Revocable Gifts

The organization normally receives a larger-than-average-size deferred gift when it is in the form of a revocable gift. The gift is readily available to the donor while he lives and for the use of the organization when he dies. Often times part or all of the assets in revocable trusts are withdrawn and given to the institution outright or for an annuity or some other plan offering tax advantages. It has been my experience that the best way to get an estate is through a revocable living trust. The average size gift coming in through a revocable trust

may be ten times larger than a bequest through a will.

Revocable gift agreements make the donor's gift readily available at death. (Since revocable gift agreements are contracts, the assets pass to the charity outside the donor's will. In fact, a contract type gift takes precedence over the will. These agreements avoid probate expenses and unnecessary delays.)

As mentioned in the first paragraph donors sometimes transfer their assets to the institution as current gifts or exchange these assets for gift annuities, annuity trusts, unitrusts, life income contracts, charitable income trusts or life estate contracts.

Valuable personal contact is established and can be maintained with significant donors who are highly motivated to give and can be encouraged to respond to needs of the institution from time to time. I believe the revocable type donor is possibly more committed than the irrevocable type donor because the former is more than likely placing a greater part of his own personal assets on the line.

An institution may be able to increase the donor's current giving by showing him how he can establish a regular giving plan through assignment of part or all of the income from the agreement for a definite project or time.

Tax Considerations

Keep in mind, tax deductions are not the prime motivator in charitable giving. I believe it is very rare indeed when a donor gives solely for tax deduction. There is much more to it. Here are some brief comments on the taxation of revocable gifts.

A. Federal Income Tax—Since these agreements are revocable, the income is fully reportable by the trustor. The only exception is when the investment of assets is in tax-exempt municipal bonds.

B. Federal Gift Tax—No gift of principal is made to a beneficiary until death or at some specified future date. Therefore, federal gift taxes do not apply.

C. Federal Estate Tax—When a revocable donor dies, the market value of the trust assets are includible in his gross estate and deducted as a charitable gift on the federal estate tax return.

Revocable Giving Plans

A. Revocable Living Trust. (Revocable Gift Agreement)

1. Definition. A revocable living trust is an agreement entered into by a person or persons and a trustee desiring to accomplish the following:

- To provide for the payment of income to the donor or to your institution.
- To assure the donor he may have the

assets of the agreement returned upon request.

c. To transfer the assets to the beneficiaries at death without going through the Probate Court. *The beneficiary could of course be your organization.*

The trustee could be a bank, in some cases a charitable institution, or an individual. This will depend on the laws of the various states.

2. Purpose. Persons owning property of various kinds, securities, leases, notes, mortgages, land contracts, or any other personal property who have a desire to give this property to a charitable organization at death, would give now but they cannot dispose of the property while they live because they need the income. It is also possible the donor will need to use principal before he dies. By entering into a revocable trust, a person can (a) retain the income for himself, (b) retain the right to withdraw any portion, and (c) whatever remains at death will pass to the charitable beneficiary.

3. Value to Donor. The revocable gift agreement is a "vehicle" for transferring property to an institution with the least expense and minimum delay. The property does not pass through the donor's will. Since the donor receives the income and has the right to revoke, he retains maximum security for himself. In addition to this, he secures group management, which may be much better for him than self-management. As you know, elderly people desperately need the help of a competent financial advisor. One other very important value to many donors is the fact that a revocable trust is not public information.

The organization will accept revocable gifts under two plans:

a. The donor retains the investment control. This is often very desirable, especially when he has stocks he loves too much. For example: A donor may have stocks that are highly appreciated and want you to keep them. He gets adequate income by taking the small dividends and by withdrawing a few shares as needed.

b. The ideal way, of course, is to have the organization's investment committee be in charge of investment and re-investment of all funds. It is possible to establish a pool for the investment of such funds.

There are so many brokers and stock salesmen that we should not overlook the tremendous impact the mutual fund business is making on our society and could make on our organizations. Almost everybody wants to own some stocks and often the best way for them to get into the market is through the purchase of mutual funds. These funds are ideally suited for revocable giving plans and can often be set up by the mutual fund organization.

5. Payment to the Donor. The payment of the income to the donor may be

When you want to get the most out of an appeal mailing...

give your message the personal touch of an Auto-typist letter

For years, experienced fund raisers have made use of these unusually effective letters on mailings where returns are vital and results are accurately measured. They know there is no substitute for a letter that looks as if it had been dictated and then individually typewritten. They're after results and Auto-typist letters never let them down!

If you've turned to a lettershop service for a quantity of, actually typewritten letters, you've probably used Auto-typist letters already. Certainly, you have received letters produced on an Auto-typist—letters you took for granted were individually typed. What you may not know is how easy it is and how little it costs to have an Auto-typist in your own office—to turn out a solicitation mailing whenever you wish, or to use in acknowledging contributions, and writing letters to collect and renew pledges. Your investment is at a minimum. (You can lease an Auto-typist for as little as \$30.00 a month. The outright purchase price will give you a pleasant surprise, especially if you have been looking at any other automatic typewriter.) With Auto-typist, you don't have to spend money for a special electric typewriter. Just use one of your present machines.

All your typist has to do is head up the letter with inside address and salutation. Except for adding personal fill-ins where you want them, she is free to tend to other office duties. Low initial investment... low operating costs... the most effective direct mail letters you can send out. You've got every reason to find out more about owning an Auto-typist. The coupon below makes it easy.

Auto-typist

for the personal touch in form letters

American Automatic Typewriter Company
Dept F 171, 2323 N. Pulaski Rd.
Chicago, Ill. 60639

Please send me information about the Auto-typist, including a portfolio of case history results from users of Auto-typist letters.

Name _____
Title _____
Company _____
Address _____
City _____ State & Zip _____

made annually, quarterly, semi-annually, or within a period of time from date of receipt. The income may be accumulated or paid as agreed by the parties.

6. *Beneficiaries.* There are two divisions of beneficiaries: (a) the beneficiary of income; and (b) the beneficiary of the principal. The donor may name himself, a dependent, or your organization to receive the income and he may name another person or your organization to receive the principal at death.

7. *Prospects for Revocable Gifts.* People who are not sure of their future. . . because they may need to use the principal.

Last members of families. We sometimes find single women who are aged and are without living beneficiaries. These are the primary prospects.

Retired couples without children are also excellent prospects.

Teachers, nurses, widows, widowers, young and old may start a charitable giving program of significance.

The revocable gift agreements are completed in face to face conversation. There are many people who want to give in this way. In fact, there are people who will only give in this way. I would therefore urge you to gear your program for the purpose of securing substantial gifts through the revocable gift agreement.

B. Life Estate Agreement (for giving real estate to charitable organizations on a revocable basis)

1. *Definition.* The life estate agreement is an arrangement between a grantor and a grantee, which recognizes the transfer by deed of real property from the grantor-donor to the grantee-charity subject to a life estate. The agreement provides for revocation and specifies who will pay taxes and insurance, who will provide maintenance, what will happen to the rents, etc.

The life estate agreement is very much like the revocable gift agreement except that it is designed for the transfer of real property.

2. *Prospects.* The prospects for a life estate agreement are those people owning farms, ranches, homes, and commercial property. Gifts of homes represent a substantial market for the life estate agreement. Many persons will give title to their homes subject to a life estate to a charitable institution in which they believe.

3. *Working with Advisors.* Real estate is often treated as "sacred" property. The laws seem to be more exact concerning real estate than other types of property and the laws vary from state to state. It is very wise to work with an attorney who knows the laws of the state in which the property is located. I suggest you work closely with your own legal counsel and/or the legal counsel of the donor. Don't forget the deed should be recorded in the County Reg-

istrar's Office where the property is located.

4. *Completing the Agreement.* In my experience the closing has been very simple if you have handled the interview properly up to that point. You should caution the person that it will take longer to complete this contract than most of the others because it may be necessary to clear the title, to prepare special documents, and finish by recording the deed.

5. *Size of Gift.* When we think of dollars we usually think of a few hundred, when we think of personal property we may think of a few thousand dollars, but when we think of real estate, we think in terms of tens of thousands of dollars, and I am of the opinion that some of your more substantial gifts will come by proper cultivation of persons owning real estate. The value to both the organization and the institution is obvious.

C. Deposit Gift Agreements

1. *Definition.* An agreement between a donor and an institution providing that the donor places cash with an organization for an indefinite period subject to the right to add or withdraw such funds at any time is a deposit gift agreement. Whatever remains in the agreement at death becomes the property of the organization. The organization invests the money and pays a guaranteed rate of interest, which is usually lower than the going savings and loan association rate. The reason for the lower rate of interest is so you can attract "gift" motivated money rather than "investments."

Sometimes legal counsels advise their clients not to enter into deposit gift agreement programs because they feel they may constitute banking. In my judgment, this is not banking in any sense, it is simply giving. Gift annuities for example, could be considered insurance, but they are gifts subject to an income. Our justification for receiving deposit gift agreements is the donor's intention to make a gift of principal,

subject to a stipulated income. Your organization must be guided by your Board of Trustees and legal counsel, but for the record, many organizations have been using the deposit gift agreement successfully for many years.

2. *Purpose.* The deposit gift agreement is a "vehicle" designed for receiving small amounts of money from many, many people who are on your donor list who have limited assets but want to "invest" in your organization. I suggest the minimum amount should be \$300.00.

Another purpose of the deposit gift agreement is to take a temporary gift in order to get an outright gift or a gift annuity contract later. Some people place several hundred dollars at a time for a number of years and then one day exchange their agreement for a gift annuity. In fact, I believe the deposit gift agreement in combination with the gift annuity, will provide an excellent deferred annuity program that has many options remaining for both donor and institution.

3. *Value to Donor and Institution.* It is primarily a vehicle of giving devised to meet the needs of the masses of donor prospects. It makes it possible for small donors to give more to your institution.

The value to the donor is that it helps him give sacrificially without making himself destitute. It is another way of giving on the basis of "I can get it back again," and we should not overlook the fact that the donor does receive a small interest each year. In my opinion the deposit gift agreement donor is possibly the most committed donor you have.

4. *Investment of Funds.* The investment policy should be ultra-conservative, probably limiting investments to government paper, guaranteed bank accounts, and certificates of deposit. **WARNING,** do not use these funds in your operation. The temptation is great, but the results may be devastating.

5. *Payment to the Donor.* Payments should be made semi-annually, such as

June 15 and December 15 and the interest rate should be guaranteed for only one year at a time.

Summary. Deposit gift agreements may be issued to individuals or to couples. You may also add an annuity provision in the agreement. There are no immediate income tax benefits, nor are there any special estate tax advantages. The deposit agreement can be sold through the mails. I doubt seriously if you can afford to have personal contact with such donors unless you are in the field anyway. The prospects for deposit gift agreements are those in low income situations and who are special givers. If you would like to have a program that provides a flow of small but solid deferred gifts, I urge you to consider seriously the deposit gift agreement plan.

D. Interest Free Loans

The interest free loan is very much like the deposit gift agreement but no interest is paid to the donor. This type of gift is a *gift of the use of money*. A person tells you he wants his money to "work" in your program.

This type of donor will give the use of money to purchase land, buildings, literature, working capital or almost any other use you can imagine.

If you are not receiving interest free money, you are missing an excellent source of money to use while the donor lives and after the donor dies.

How to Use

Example. Mr. and Mrs. West, age 43 and 42, transfer \$20,000 of corporate bonds with coupons paying \$1,000 a year. They want to keep the bonds in reserve until they need them. They want to give the income to a charity until further notice. Mr. and Mrs. West want half of the \$20,000 principal to go to the charity at the death of the first and the balance at the death of the second person. They could consider this: the trustee could be authorized to purchase a \$20,000 joint ordinary life policy on both Mr. and Mrs. West. It will provide the following: at the death of the first, \$20,000 would be paid to the charity. The life insurance policy could include a provision which makes it possible for the survivor to continue the same amount of insurance without presenting any new evidence of insurability. At the death of the survivor, a second \$20,000 of life insurance will go to the charity. In addition to these two \$20,000 life insurance gifts, the assets remaining in the trust will also go to the charity.

Summary of the plan. A. The trust would be created with \$20,000 of 5% corporate bonds. B. The income of \$1,000 will be a gift to the charity. \$680 will be used to purchase the \$20,000 joint ordinary life policy. The premiums are deductible by Mr. and Mrs. West

and the cash values will belong to the charity. C. At the death of the first person, \$20,000 of life insurance goes to charity. D. At the death of the second person, \$20,000 of life insurance goes to charity as well as the trust assets. E. They will be allowed a \$1,000 annual income tax deduction as a contribution. (The \$680 premium is part of the \$1,000.) F. The charity has a growing asset as the cash value of the policy increases each year.

Example.

Mr. and Mrs. East, age 78 and 76, own 4,000 shares of stock in ABC Corporation valued at \$25.00 a share (\$100,000). The dividends are about \$.75 a share (\$3,000 a year). The company, while it is an old established leader in the field, has failed during the last 5-10 years to grow with the economy. In fact, the value of the stock has slipped from \$40.00 a share and a dividend of \$1.40 a share (\$5,600 a year). Even though the price of the stock has decreased, they still have over \$80,000 of unrealized capital gains in that stock. Mr. and Mrs. East need to increase their income without reducing their security. With rising costs they seem to be worse off each year.

The questions are: A. What other property do they own? B. How to increase the income without reducing principal? C. How can they give at death?

First They own no other property except an irrevocable life income contract. They had transferred 3,000 shares of the same stock to an institution retaining the income. The institution had never sold any of the stock. A question. Why couldn't they sell this 3% security and produce a 5% or 6% return through a diversified investment program. If the institution would sell and reinvest the proceeds, the income would be increased from \$2,250 a year to \$3,500 to \$4,500 a year.

Second Since Mr. and Mrs. East give as much as they can each year, they can shift their current giving to deferred giving by exchanging a portion of the stock (\$20,000) for a gift annuity. As a result of this, they will reduce the capital gains tax on the \$20,000 and double their income. Their charitable giving has not been hurt.

Third They can create a revocable trust and retain the other stock for the present. In the future, they can take additional gift annuities or life income contracts or even sell some of the stock when needed.

In a situation like this a development officer needs to work with these persons and their tax advisor at least annually, taking full advantage of all tax savings.

There have been very small as well

as substantial charitable gifts made through the revocable living trust. This vehicle of transfer makes it possible for a donor to give up the management of property now, but receive all the income for the life of the trust. At death, the trust property goes to the named charity or charities. This type of giving vehicle is, in many cases, superior to a will, although it does not usually replace the need for a will. One can change it as easily as he can change his will. He can by-pass probate court and costs and avoid unnecessary delays. If a person really needs management of property, then a well-qualified corporate trustee can contribute greatly to one's financial welfare. There are not any tax advantages to using a revocable trust as a vehicle of giving. Trustee fees must be considered before entering into a trust arrangement.

The best way I know to obtain entire estates is to encourage giving via the will and these revocable giving plans.●

(The preceding was delivered in New York City to a seminar conducted by Mr. Sharpe on September 15, 1970, at the Statler Hilton. The entire seminar consisting of nine sessions (12 hours) is available on cassettes. For a complete listing of topics, see advertisement in this issue.)

CALL FOR NEW CHURCH VIEW

Catholic hospitals, schools at all educational levels and religious orders must fill people needs in a unique fashion in the 70's or perish, predicted James B. Strenski, president, Public Communications Inc., at the National Catholic Development Conference in Chicago recently.

Speaking on the subject, "Public Relations and Religious Fund Raising in the 70's," Strenski called for honest institutional introspection.

"Working with the federal government, Church institutions can provide properly for housing the poor. Working with their communities, Catholic colleges and universities can find ways to harness the ideas and energies of our youth as community assets. Working with our Protestant ministers who have pioneered the field of clinical pastoral education, we can turn our hospitals into the physical as well as spiritual emotional healing places.

"Those Church institutions that rise to the challenges of increasing people needs in the 70's will find foundations, industries and individuals interested in their efforts. Good communications will be possible, and financial support feasible. Those Church institutions that think they can continue on their traditional ways, will find support sources drying up.

Robert F. Sharpe, Sr. is one of the nation's leading specialists in the field of deferred giving. As president of Robert F. Sharpe and Company in Memphis, Tenn., he serves as consultant in this type of project for many national and international organizations and institutions. He also conducts seminars on the subject for executives of charitable organizations and writes extensively on the subject.



FUND RAISING MANAGEMENT

JANUARY/FEBRUARY 1971

Computer System Approach To Streamlining Alumni Contact

The Loyola University of Los Angeles faced the problem of maintaining contact with increasing numbers of alumni. The computer aided the search and kept valuable information for later fund raising appeals.

By WILLIAM KNITTLE, News Bureau Director
Loyola University of Los Angeles/Marymount College

The personalized direct mail solicitation is one of the best methods of alumni fund raising. But personalizing letters, even by mechanical typewriters, can be a time-consuming and costly job. Not only must the typist do each introduction by hand, she must also continually cross reference her card file to insure against sending the same alumnus more than one letter.

While card files provide the alumni office with the names and mailing addresses of former students, they are bulky, awkward to use and provide little, if any, personal information on a prospective donor.

This was the problem faced by Loyola University of Los Angeles in 1962. Fr. Robert C. Graham, S.J., Alumni Director, saw the need for an improved system of maintaining information on each graduate. Fr. Graham called on Loyola Alumnus and computer programmer John Daly, currently Director of Mar-

keting for Computer Dynamics, Inc., Berkeley, California and they surveyed the alumni record system which then existed.

Five separate 3 x 5 index card filing systems were being used. One, a master file, contained all alumni listed alphabetically. These cards contained handwritten cross references to the graduate's occupation, his wife's first name and telephone number.

Other files, also hand written, referenced class groups according to degree received, business classification, job title and business telephone. In addition, separate files listed alumni geographically according to states, cities within California and postal zones within Los Angeles.

Mobile Population

Annual Fund records were filed separately in alphabetical order by class year. Addressograph plates, arranged in

geographical order, were maintained by a private firm. A staff of people was kept busy updating addresses, sending change of address slips to the addressing firm, and proofreading the completed changes. The California population, notorious for its mobility, accounted for upward of 3,000 alumni address changes each calendar year.

The system presented other problems in that five index cards had to be pulled and refiled to obtain comprehensive information on a given graduate.

Mr. Daly set about designing a computer system which would reduce the day-to-day tasks of the Alumni office. He determined the necessary information should be obtained through a questionnaire which could quickly be transposed onto a punch card.

Working closely with Fr. Graham, Mr. Daly prepared, tested and mailed a comprehensive questionnaire to all alumni. It requested information concerning

marital status, income property and general feelings about the University. In addition, information about the graduate's politics, religion and Armed Services record was solicited in the questionnaire.

The first mailing of 4,913 resulted in a return of slightly less than fifty percent. 553 were returned in a second mailing of 2,445. On a third mailing of 1,872, 309 alumni responded. The remaining questionnaires were filled out by staff members from the existing card files.

After being keypunched and transferred to computer tape the names were sorted alphabetically and a master list was produced.

The Alumni office now has access to five times the amount of data previously stored on the index cards. It also makes use of the following computer-produced items:

An Alumni Register containing all of the information obtained from the questionnaire in alphabetical order. When an alumnus calls, office personnel have immediate access to his nickname, his wife's name, where he lives and works, his hobbies and current interests.

An Annual Directory containing all

LOYOLA UNIVERSITY ALUMNI REGISTER

NAME AND YEAR		DAILY, JOHN C 55		NICK NAME		JACK		2212 AMELIA AVENUE, SAN PEDRO, CALIF. 90731		HOME PHONE		213 831-9641	
COMPANY		COMPUTER DYNAMICS, INC.		POSITION		TYPE BUSINESS		BUSINESS CODE		BUSINESS ADDRESS		BUSINESS PHONE	
MAJOR		DEGREE		15 GRAD FULL OR PARTIAL SCHOLARSHIP		CREDENTIALS OR COMMISSIONS		235		15442 VENTURA BLVD, SHERMAN OAKS, CALIF. 91403		213 788-9361	
MATH		BS		51 G I BILL		NROTC		MS MATH		PHD MATH		2 FOOTBALL, BASKETBALL, TENNIS	
12-09-31		CATH		U S NAVY-KOREAN-NO RESERVE		JUNE E LA BEAU		METH		2 1 1 PAINT		JONATHAN KIWANIS, C OF C	
GIFT POTENTIAL		FUND RECEIVED		FUND RECEIVED		4 YEARS AGO		3 YEARS AGO		1 YEAR AGO		1 YEAR AGO	
2 X X X X		100.00		100.00		100.00		10.00		25.00		50.00	
								100.00		100.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	
								.00		.00		.00	



John Daly (right) of Computer Dynamics, Inc., describes computer method of sorting alumni information to Rev. Alfred J. Kilp, S.J., Alumni Director of Loyola University of Los Angeles. The system provides complete profiles of background information and past giving records of university graduates, as well as providing mailing labels and personalized letters.



William J. Knittle, Jr. received his A.B. in English in 1966 and M.A. in Communication Arts in 1970. Prior to joining the Loyola/Marymount administration he was News Editor at KFVB Radio in Los Angeles, California. Mr. Knittle has also served as a television producer and news and public affairs coordinator at KHJ-TV in Los Angeles, and was Associate Editor of Black Belt Magazine.

On behalf of the Carnelian Alumni Association, we sincerely thank you for your recent gift. Your generosity is appreciated by everyone here.

Your contribution of 15 dollars has been allocated as requested to the Carnelian Library book fund. It will aid in achieving our "800,000 books by '74" goal.

It is our hope that you will soon have an opportunity to visit the school, and especially newly refurbished Mardeligh Hall, in the near future.

On behalf of the Carnelian Alumni Association, we sincerely thank you for your recent gift. It is substantial gifts like yours which have enabled our university to grow and maintain its position among the world's great seats of learning.

Your contribution of 12,000 dollars has been allocated as requested to the Farquard Arts Building Fund.

It is our hope that you will soon have an opportunity to visit the school, and especially to see the Art Department's 3-dimensional model of the structure.

On behalf of the Carnelian Alumni Association, we sincerely thank you for your recent gift. Since it is your second one this year, we are particularly delighted by your generosity.

Your contribution of 2200 dollars has been allocated as requested to the Butterworth Memorial Chapel Fund.

It is our hope that you will soon have an opportunity to visit the school, to meet the full Chapel Committee and the Rev. Dr. Lindén, who now heads the Lutheran-Christian Studies Department.

As many as 255 different letters or documents can be produced simultaneously in one computer pass using the Profile/Letter Writer System used by Loyola University. Shown above are just three of the variations that can be achieved. The shaded areas show the in-depth changes that can be made to make person-to-person messages. The underlined words illustrate how further changes-within-changes enhance the possible personalization.

Questionnaire sent to alumni elicits considerable information on possible donor which is then transferred to computer for later use in fund raising efforts. Note document also provides for "psychographic" information, telling of "life style" of recipient.

tistic and personal information sheets for solicitation may be extracted from the system. In addition, the personal information sheets are prepared by class year and distributed geographically by zip code. In this manner, class agents can solicit alumni through local calls within their particular area.

Personalized computer letters are also obtainable with the computer record system. The body of the letter may even refer to the recipient's wife and children by name and insert a paragraph pertaining to his hobby.

The many files of index cards are a thing of the past at Loyola University of Los Angeles. Fourteen other institutions on the West Coast now make use of the Computer Dynamics alumni records also.

If information on a graduate changes, only one change notice is required. An input transmittal has been designed into the system which instantly corrects all files at the same time.

The program, capable of selecting up to 995 different lists from its master compilation, combines and eliminates duplicates for every campus mailing list, updating each as necessary.

The system has the added capability of storing and integrating non-alumni information, such as student grades and other permanent records.

The system has proved of particular benefit at Loyola University of Los Angeles during the annual Alumni Fonthon. Those volunteering to make calls are provided with names and phone numbers of their classmates who have not previously given for the year. Thus there is no danger of bothering someone who has already given, and the person contacted is usually an acquaintance, at least, of the volunteer.

This versatile approach to maintaining alumni records has virtually freed the office staff for more personal contact with graduates. Record keeping, mass and selective mailings and personal solicitations are now carried out with small expenditures of time and ever increasing results.

Loyola University of Los Angeles recently affiliated with Marymount College, and the two schools now share facilities on a single campus. This program integrates the alumnae records of both institutions.

Questionnaire

LOYOLA ALUMNI ASSOCIATION

PLEASE PRINT

1 TITLE (E.G. HON. COL. REV. ETC.) FIRST NAME MIDDLE INITIAL LAST NAME
 2 DOES AN ABBREVIATION FOLLOW YOUR NAME (E.G. M.D., S.J., USN)? DESIGNATE

16 HOME ADDRESS STREET NUMBER NAME OF STREET APT. NUMBER
 17 CITY STATE 18 19 ZIP OR ZONE
 19 (FOREIGN COUNTRY) 20 HOME PHONE NUMBER

21 NAME OF PARISH
 22 NAME OF COMPANY, SCHOOL ATTENDING, OR PLACE ASSIGNED, ETC.
 23 POSITION OR BUSINESS TITLE (E.G. MANAGER, V. PRES., SUPERV.)
 24 TYPE OF BUSINESS (E.G. BANKING, TRUCKING, CONTRACTOR, ETC.)
 25
 26

27 BUSINESS ADDRESS: STREET NUMBER NAME OF STREET
 28 CITY STATE 29 30 ZIP OR ZONE
 30 (FOREIGN COUNTRY) 31 BUSINESS PHONE NUMBER

00 PLEASE CHECK ADDRESS TO WHICH YOU PREFER MAIL FROM LOYOLA BE SENT: ☐ HOME ☐ OFFICE

DO NOT WRITE BELOW THIS LINE

1A STATE RES. CODE, 2B BUS. CODE, 2C MATCH CO., 2D STATE BUS. CODE

ACTIVITIES AT LOYOLA

SOCIAL FRATERNITIES & MISCL. ACTIVITIES

Alpha Delta Gamma
 Delta Sigma Phi (Sigma Phi Zeta)
 Phi Kappa Theta (Phi Kappa)
 Phi Sigma Kappa (Sigma Rho)
 Tau Kappa Epsilon (Aristonians)
 Knights of Columbus (Loyola Council)
 Married Couples Club (S.A.P.)
 Were you a Resident Student
 Other: Name

RELIGIOUS ORGANIZATIONS

C. C. D.
 Sodality
 Sanctuary
 O. L. A.
 Other: Name

MUSIC

Band
 Pep Club
 Glee Club
 Orchestra
 Other: Name

FINE ARTS

Del Rey Players; Actor
 Fine Arts Circle
 Other: Name

POLITICS

Young Republicans
 Young Democrats
 Other: Name

ATHLETIC (VARSITY OR OTHERWISE)

Basketball
 Baseball
 Football
 Crew
 Boxing
 Golf
 Other: Name

ACADEMIC ORGANIZATIONS

Alpha Sigma Nu
 History, English, Economics Clubs
 Business, Accounting, I.R. Clubs
 Engineering Clubs
 Other: Name

STUDENT LEADERSHIP

ASLU Officer
 Class Officer
 Crimson Circle
 Pep Club
 Other: Name

PUBLICATIONS OR COMMUNICATIONS

Newspaper (Loyolan)
 Year Book (Lair)
 Literary Journal (El Playano)
 Radio Station (KXLU-FM)
 Other: Name

CURRENT INTEREST

COMMUNITY SERVICE ORGANIZATIONS

Kiwanis
 Rotary
 Community Chest (Active)
 American Legion
 Chamber of Commerce (Active)
 Knights of Columbus
 Other: Name

RELIGIOUS ORGANIZATIONS

C. C. D.
 Holy Name Society
 Parish Org. (Active)
 Other: Name

MUSIC

Jazz
 Instrumental
 Singing
 Opera
 Other: Name

FINE ARTS

Legitimate Theatre
 Painting
 Architecture
 Other: Name

POLITICS

Republican (Active)
 Democrat (Active)
 Other: Name

ATHLETIC (VARSITY OR OTHERWISE)

Spectator Sports
 Tennis
 Winter Sports (Snow Skiing)
 Boating or Water Skiing or Fishing
 Bowling
 Golf
 Other: Name

ACADEMIC ORGANIZATIONS

Science
 Arts: English, History, Economics
 Modern Business
 Engineering
 Literature

STUDENT LEADERSHIP

ASLU Officer
 Class Officer
 Crimson Circle
 Pep Club
 Other: Name

PUBLICATIONS OR COMMUNICATIONS

Newspaper (Loyolan)
 Year Book (Lair)
 Literary Journal (El Playano)
 Radio Station (KXLU-FM)
 Other: Name

NEXT PAGE

Questionnaire

Questionnaire



ALUMNI ACTIVITIES (CHECK WHEREVER APPLICABLE)

- 10 Ever a Group Manager (Formerly, Class Mgr.)
 11 Ever a Class Chairman
 12 Ever on Alumni Fund Council
 13 Ever on Alumni Activity Committee
 14 Ever on Alumni Board of Directors
 15 C. Are you now on the Loyola U. Faculty
 P. Ever been on the Loyola U. Faculty

MILITARY SERVICE

- 16 BRANCH
 1 Army
 2 Navy
 3 Marines
 4 Air Force
 5 Coast Guard
 6 National Guard
 7 Other: Name

WAR SERVICES

- 1 World War I
 2 World War II
 3 Korean War
 4 Other: Name

18 STATUS

- 1 Active Reserve
 2 Inactive Reserve
 3 Career
 4 Retired

19 MARITAL STATUS (CHECK)

- 1 Single Male
 2 Married Male
 3 Single Female
 4 Married Female

00 NUMBER OF CHILDREN: 20 BOYS 21 GIRLS

PLEASE PRINT

22 YOUR RELIGION

30 SPOUSE'S MAIDEN NAME:

51 CREDENTIALS OR COMMISSION (CHECK IF APPLICABLE)

- 1 AFOTC Commission from Loyola U.
 2 Teaching Credential
 3 Pupil Personnel Credential
 4 Administrative Credential
 5 Other: Name

HAVE YOU A DEGREE FROM LOYOLA OF L.A. OTHER THAN A BACHELOR'S?

52 WHAT DEGREE? 56 WHAT SUBJECT? 60 YEAR RECEIVED

62 GIVE THE HIGHEST ADVANCED DEGREE NOW HELD 66 WHAT SUBJECT?

70 FROM WHERE? NAME OF UNIVERSITY

10 BIRTH DATE: MONTH DAY YEAR

16 ASIDE FROM BUSINESS AND FAMILY, WHAT IS THE AREA OF YOUR GREATEST INTEREST (HOBBY)?

E.G., MUSIC, SPORTS, POLITICS, ETC.

22 DO YOU BELONG TO A MEN'S CLUB OR COUNTRY CLUB? YES NO

NAME OF CLUB:

Questionnaire

3 NICKNAME: OR OTHER NAME, IF COMMONLY USED IN PREFERENCE TO FIRST NAME

4 HIGH SCHOOL GRADUATED FROM: (CHECK ONE)

- (1) Loyola High School
 (2) Other Jesuit High School
 (3) Other Catholic High School in Southern California
 (4) Other Catholic High School outside Southern California
 (5) Public School in Southern California
 (6) Public School outside Southern California
 (7) Other Private School in Southern California
 (8) Other Private School outside Southern California

5 IF YOU RECEIVED A DEGREE FROM LOYOLA U., WHAT YEAR LAW SCHOOL?

IF NOT, WHAT YEARS DID YOU ATTEND LOYOLA U.?

6 TOTAL NUMBER OF SEMESTERS AT LOYOLA U.?

7 AT LOYOLA U., DID YOU ATTEND:

- (2) Graduate School only
 (3) Only Night School
 (4) Summer Sessions only
 (5) Loyola Hi only (prior to 1929)

8 WITH WHICH UNIVERSITY CLASS DO YOU PREFER TO BE ASSOCIATED?

9 COLLEGE ENROLLED AT LOYOLA U.: ARTS & SCI.; BUS. AD.; ENGR.

10 MAJOR AT LOYOLA U.: (e.g., History, Civ. Engr., Poli. Sci., etc.)

11 HONORS RECEIVED: (1) CUM LAUDE; (2) MAGNA; (3) SUMMA

12 DID YOU COMPLETE THE HONORS PROGRAM? (APPLIES AFTER 1961 ONLY)

13 UNDERGRADUATE DEGREE FROM LOYOLA U.: (e.g., B.A., B.S., BBA., etc.)

14 CHECK TYPE OF SCHOLARSHIP IF APPLICABLE:

- (a) Academic from Loyola
 (b) Athletic from Loyola
 (c) Band from Loyola
 (d) Glee Club from Loyola
 (e) Work-service from Loyola
 (f) Other service from Loyola
 (g) State scholarship
 (h) G. I. Bill
 (i) California Vet.
 (j) National Merit
 (k) Government Loan
 (l) Other

15 DID YOU RECEIVE A FULL SCHOLARSHIP? PARTIAL?

DO NOT WRITE BELOW THIS LINE

16 MAIL CODE

Fund Raising Horizons In The Societal Seventies

The 1970's will be a time of challenge to fund raisers. Here is an overview of the next ten years stressing some of the socio-economic and psychological trends to look for, and the place of young people.

By PAUL E. FUNK, president,
Epilepsy Foundation of America

I speak to all of you seekers after a commodity which, during the past year and a half, has become increasingly difficult to find—money!

Many a businessman, and I speak from recent and first-hand experience, has become convinced that the supply of cash, particularly risk capital, has all but dried up and disappeared. Our economy is sputtering along at less than capacity levels, inflation is not yet under control although unemployment has reached new 5-year highs, consumers are curtailing their expenditures, profits are hard to come by. The turning point, assuming it is now within range, is not at all clearly visible or even certain.

Against that background, it takes not a wise man, but perhaps a foolhardy one to predict the shape of the future. And yet that is my subject, namely the "Fund Raising Horizons of the 70's" . . . or, as I prefer to call them, "the Societal 70's."

In short, my real subject today is: money. How much will be available? Who will have it? For what will they spend it? How can we succeed in getting it for worthy causes during the decade ahead? Upon how well we, and others like us, find answers depends, in large measure, the quality of our society.

For in this nation, it is our schools, our fraternal and professional societies, our hospitals and voluntary health organizations, our many associations of concerned citizenry, and yes—still—our churches, that prod our governments, our great business networks and our people slowly but inevitably toward a more perfect civilization.

To carry on the work of fact-finding, educating, informing, advocating and otherwise illuminating the needs of humanity, good causes need, and will continue to need, large sums of money. For without money, no meaningful programs can get underway.

My role is to provide an overview of fund raising in the next ten years. I would like to concentrate upon discussing essentially five subjects:

1. Some of the statistical, socio-economic and psychological trends and considerations—already apparent or just over the horizon—with which we must contend as we move into the 70's.

2. Obvious implications for not only fund raisers but also for the Board of Directors of the organizations and institutions for which funds are being raised.

3. Involving our young people—which may be perhaps the most critical of all our tasks in the years ahead.

4. The crucial and accelerating importance of direct mail and of computers to all fund raising activities, and

5. The growing opportunities for people with your talents and knowledge to help shape the world of tomorrow.

At several points I will be talking about Epilepsy. . . and the Epilepsy Foundation of America, one of the largest non-profit mailers in the country. For although I have been involved in fund raising for United Funds, for hospitals, for the Boy Scouts, for schools and for other causes, I know most about the achievements, the activities and the problems of the Epilepsy Foundation, on whose board I have now served for more than six years. And I can use that experience, I hope, to highlight and to demonstrate some of the significant developments I see ahead.

The Epilepsy Foundation of America, which is headquartered in Washington, has some 72 local chapters across the country which is about half the number we feel are needed. It makes research and training grants, conducts an extensive information and education program, supports a Children's Rehabilitation Center, initiates vocational rehabilitation programs and other "demonstration" projects which can then be duplicated elsewhere, and, above all else perhaps, serves as an Information Center for all of the groups concerned with medical and social management of the disorder.

Now—let me quickly describe the place of direct mail in the activities of the Epilepsy Foundation of America. The Foundation uses direct mail for three purposes: 1) For public information and education; 2) for fund raising; and 3) to keep chapters, voluntary workers, and other "influentials" up-to-date on what is going throughout the field.

Mail is not the only medium used for information and education. The Founda-

tion has an extremely competent public relations team, and the nation's media have been most generous with the time and space devoted to our cause. Notwithstanding which, direct mail has been our principal tool in changing public attitudes. And the figures would seem to indicate that it has been extremely successful.

Over the past 20 years, Dr. George Gallup's American Institute of Public Opinion has five times obtained answers to questions about epilepsy from representative members of our adult population, in 1948, 1945, 1959, and 1969. Let me highlight the findings.

When those familiar with epilepsy were asked if they would object to having their children play with epileptic children, a dubious 57% answered "No" in 1949, but by 1969 81% had no problem with the idea. When asked if epileptics should be employed, only 45% said "yes" in 1949, but 76% said "certainly!" in 1969. Asked if epilepsy is a form of insanity, which it is not, 59% said "no" in 1949, and by 1969, 81% knew it is not.

I could go on with these findings, but these will suffice, I believe, to indicate the success of our educational efforts.

Only Mail Productive

Important as direct mail is to our information activities, it is even more so to our fund raising activities. For upon the success of fund raising depends our ability to undertake any other programs. And for some reason which none of us completely understands, no one has ever been able to raise large sums of money for epilepsy. . . except by mail.

Our first big mailing took place in 1957, when 2,600,000 pieces were sent out, from which we derived \$431,000 from 295,000 donors who contributed an average of \$1.46 each. That was an 11% response—very good indeed—but the cost ratio was 65%—not a good figure to defend for an organization supported by public funds.

In the years since, our response rate, for mailings to new lists of names, has dropped to five or six percent. Our cost ratio also dropped to a low of about thirty-three percent two years ago, then rose again to about 50 percent as inflation combined with increased unemployment made the donor more reluctant to give. This has alarmed us. For even 33 percent is far too high! And we are constantly exploring a number of possibilities in the hope of raising more money at less cost.

We must raise more money to properly serve our constituency. In '67, when I was Chairman of the Epilepsy Foundation of America's Program Committee, we set a '72 fund raising goal of at least four million dollars a year, and we are badly behind schedule.

Moreover, public views as to proper fund raising ratios are beginning to solidify—and although those views create real obstacles for certain organizations, and perhaps insurmountable ones for new organizations, the "Target" range appears to be 8 to 20 percent.

We divide our mailings into two main categories: Mailing to new lists, and mailings to our "House" list. Once a recipient has made a contribution, his name is added to the latter list which presently consists of about a million names. Subsequent mailings to this donor normally produce a ten or fifteen percent rate of return, but over a period of time, of course, its vitality erodes and new names must constantly be added.

In fact, current attrition rates are alarming and in excess of the "Standard Fall-Off" formulas with which you are familiar.

There are, naturally, a wide variety of different kinds of mailings made. For example, the letters which go to those who have contributed \$100 or more in the past are quite different from the letters which go to other donors.

But our mailings follow, rather exactly, I believe, the techniques used by other successful mailers. And generally accepted principles of good practice: Stating the proposition, repeating the proposition, and a strong closing which asks for money and tells how to send it to us.

In all cases, we include literature about epilepsy, what it is and what we are doing about it. And in most cases, we also include candle seals. The candle is the international symbol of the epilepsy movement. And the seals of course are another means of distributing our message.

In terms of several criteria, by far our most effective letter is the one to which a bright, shiny copper penny is attached. Incidentally, it is *not* the letter which I personally find most appealing, but it is the one which contributors find most appealing, particularly on a short range basis.

Whether it is the most appealing in terms of building a long-range donor base is a question that we are now examining along with other considerations. And, we have been criticized for the penny.

Returns Picking Up

It costs us, on the average, seventy three dollars to produce one thousand pieces of mail. Currently we mail about fifteen million appeals a year, and the cost—after deducting list exchange credits—is about eight hundred and fifty thousand dollars. For more than seven years these activities have raised more than two million dollars each year.

As I mentioned, our returns were

"Off" somewhat in 1969 but seem to be picking up again in 1970. This is still a remarkable record, a record that is due in large part to the work of one of our long-time volunteer leaders, Harold Babbitt, and our Director of Mail Fund Raising, John Conner.

And yet, as we look to the future, it is clear we still have much to do.

We test lists following the general pattern of the industry, that is, first a subjective decision that a new list is likely to respond profitably, then a test of about 5,000 names—selected on a systematic sampling basis. If results show promise, a retest of greater quantity is made to confirm the results of the first test.

The actual quantity used in testing depends on the size of the list, the subjective feeling for it (which usually springs from experience with a similar list) and the type of donor it is likely to introduce into our "House" list.

We use a great variety of lists, in fact, buy more than 100 a year, and I believe we are unique in the mail fund raising field in the extensive use of commercial-oriented lists. Thirty percent of our annual mail goes to this type of list.

We are not satisfied with our "Donor Profiles" and are currently engaged in research aimed at finding out more about those who give \$10 or more. Profile demographics, of course, will then become specifications for more effective screening of candidate mailing lists.

Broadly, and without going into detail, our present support seems to come primarily from two groups: The \$1 to \$5 givers tend to be people who are married, fifty years old and above, have children who are married, and have an income in the seven thousand dollar median range. Many of them are on social security and pensions.

Seventy seven percent of our donors seem to fall into this broad classification—and if you're thinking what I'm thinking, this clearly is *not* the group we ought to be staking our future on! But more about that in a minute. Part

of this unhappy result, I believe, is due to the sources from which we have obtained lists in the past, and part is due to the nature of our current appeal.

The five dollar and over contributor, of course, is more affluent, is younger, is apt to be a "Businessman" and the holder of several credit cards.

There is good reason to believe that most donors have had first-hand experience with epilepsy somewhere in their own family or within their circle of friends.

Like many other direct mail people we are currently engaged in zip code analysis and are attempting to develop demographics and psychographical information on various kinds of contributors. Obviously, the more accurately we can aim our appeals, the fewer we will need to send out, the lower the cost, and the more effective our operations become.

Fortunately, we have an excellent base from which to work. American fund raising services and others who have analysed our operation tell us that we have what are among the very best records in the fund raising field. Many of our routines and computer operations are above average. And yet, we already know that they are entirely inadequate.

For we worry that our "Bread and Butter" list is composed mainly of older adults. Why? Because, quite frankly, those are the only people whom we have been consistently successful in reaching. But I read somewhere recently an observation of Margaret Mead's, who said that today's adults are somewhat like the immigrants of several generations ago.

They are unfamiliar with current mores and behavior patterns, and they cannot understand the language, for they have not grown up in a universe of television, cybernetics, space travel, the new math, riots and confrontations. But as communicators, and especially fund raisers, we *must* learn the new language, or we will be left behind.

Paul E. Funk has spent more than 25 years in advertising holding a variety of top level posts. He was vice president of the Interpublic Group of Companies, Inc., and chairman of the board of directors of Pritchard Wood Associates, Inc., a company he helped to found. Prior to these assignments, Mr. Funk was with McCann-Erickson, Inc. for 13 years. He is an active member of marketing and management associations and speaks frequently on marketing subjects. Currently, he is serving his second term as president of the Epilepsy Foundation of America.



So enough about epilepsy, for the moment, and let us take a look at some of the things already visible on those horizons we want to discuss. What will the world be like in 1980? For although it is impossible, I am sure, to be definitive about all that the next ten years will bring, there are certain *statistical, socio-economic and psychological considerations* which seem reasonably safe to predict:

— For the first time, we are not sure our children will have a better life, and there is the realization that life will not be improved by technologists.

— There will be a continued population drift away from the center of the

Competition for dollars will be intense, for a wide range of massive problems now confront our society. And solutions—whether funded by foundations or the private sector—will cost massive sums.

nation and toward the two coasts and the south.

— There will be a continued population drift away from the inner cities and toward the suburbs.

— There will be a continued population movement away from rural areas and toward the 50 largest Metropolitan Areas.

— The population of persons aged 20 to 40 will increase at twice the rate of the rest of the population.

— Less than 25 percent of the work force will be building, digging, growing or manufacturing—the rest of us will be in service industries.

— Spending on services, as against essentials, will soar by 1980. Service spending will increase to \$350 billion, about 30 percent of family income, as opposed to about 10 percent as recently as the '50's.

— The education explosion will continue. Between 1965 and 1975 more Ph.D.'s will have been earned than in the whole previous history of the country combined.

— By the mid seventies the U.S. will be the first nation ever to achieve a trillion dollar economy.

Sounds like we will have plenty of money, doesn't it. A superficial view indicates we will have plenty of people collecting it for good causes.

It is estimated that every third person in America serves in some voluntary capacity, that 22 leading national agencies surveyed by the American Association of Fund-Raising Counsel show a combined volunteer strength of over 40 million, nearly half of which are fund-raising volunteers. A Gallup Poll estimates that there are 61 million people contributing 245 million hours a week in 1968.

But there are traps here for the unwary! As will become increasingly clear, I speculate, as we take a more careful look at current trends.

Marshall McLuhan has said—and surely it is relevant to quote him here if we're going to discuss the science of reaching people, of communicating with people in the 70's—"Like all futures, the future of every future is in the present. But very few people can see what's there, under their noses. It's much easier to look in the rear view mirror."

It is already clear that the burden of charitable giving has passed from the few to the many.

As detailed in the booklet, "Giving, USA," of the \$17.6 billion contributed to various charitable causes last year, \$13.6 billion was contributed by individual Americans. Corporations con-

tributed only \$900 million, and although corporations can give up to 5 percent of their net earnings before taxes, they are not doing so, and they do not seem to be headed in this direction, regardless of how many speeches are made by top executives about "social responsibility."

Foundations contributed \$1.6 billion to the total, but the ground rules here changed radically as the result of new tax laws and other legislation. Many observers believe that the small family foundation may well all but disappear over the next several years. And the number of proposals being made to the large foundations are at all time highs. Moreover, such serious thinkers as John Gardner warn that we "should not be surprised if the attacks on foundations continue and their tax exempt status ultimately disappears."

Bequests currently account for another \$1.5 billion and I suppose this figure might well be added to the one I gave you earlier on contributions by individuals.

Charity Crisis

If we project current donations by individuals to the year 1980, at the same rate of increase as in the past, correlated with projections of the gross national product—and such correlations do appear valid—we would get a figure in the neighborhood of \$23 billion. This sounds like a lot of money. But various National Planning Commissions estimate this will leave a \$50 billion shortage, or unmet social needs, that the gap will be everywhere apparent by as early as 1975, and that we now face what can only be described as a "charity crisis."

Competition for dollars will be intense, for a wide range of massive problems now confront our society. And solutions—whether funded by foundations or the private sector—will cost massive sums.

ive sums. For example, the bill for solving pollution control is estimated at \$70 billion. Government expenditure for health are now at a \$63 billion level, with another \$35 billion being proposed for insurance, and we still are not delivering what is required at local levels. Also, we need to contend with slums, the alienation of the young, the problems of racism, school integration, unemployment, a need to develop—and to secure a consensus for—a set of national priorities.

There are more than four thousand professional fund raisers in this country attempting to raise money for various causes, which, for the most part, are very worthy indeed. But this is only one dimension. According to American Fund Raising Services, more than one hundred thousand individual non-profit organizations are now listed by the Internal Revenue Service, and the number of non-profit Postal Permits issued by the Post Office Department now stands above the three hundred thousand mark.

Beyond that, we fail to recognize at our peril that *basic values* are changing. My long time colleague, Lee Adler, now Corporate Director of Marketing Research for RCA, calls attention to six factors particularly significant to our changing value system.

- 1) A questioning of materialistic pursuits at the peak of our affluence.
 - 2) Increasing pressure for social justice.
 - 3) Decline in the respect for authority and the law.
 - 4) A belief in the rightness of militancy and confrontation.
 - 5) A love of novelty.
 - 6) A passion for style and format, paralleled by a loss of interest in content.
- Lee also emphasizes some crucial consumer characteristics and behavioral traits that must inevitably influence any attempt to reach the growing "Now" generation. These include:

- Complex needs for self-definition, purpose, love, esteem, a sense of belonging, and esthetic satisfaction.
- Greater intelligence, sharper wit.
- Lessened inhibition.
- A passion for personal involvement (which we can turn to our end, I believe).
- A jaded capacity to "receive," and yet...
- A responsiveness to multimedia presentations.
- Susceptibility to apparent paradox.
- Tolerance for individual deviations from traditional standards of behavior, dress, and taste.
- A greater sense of community among the young as a separate subculture, which cuts across social and economic class lines.
- Emphasis on immediate short term gratification, and an associated dis-

counting of the future in terms of planning and saving.

— An acceptance—if not a positive liking for—impermanence.

If these, then, are some of the socio-economic and psychological factors with which we must contend, let us move on to my second point: *the obvious implications not only for fund raisers but also the Boards of Directors of the organizations for which the money is being raised.* The most important of these, it seems to me, is that: *In the world of tomorrow, you cannot raise money for causes and institutions with the methods of yesterday.*

Appeals Must Be Relevant

There are already too many causes, too many complexities, too many problems clamoring for our time, our attention and our money. So there is an urgent requirement to be contemporary, to be relevant, to be "competitive" with other appeals. And to relate fund raising appeals—insofar as possible—to those issues of greatest priority and concern to our people.

You must re-think—and re-state—your mission and objectives more frequently than ever before.

You must give careful thought to merging, combining, cooperating, and consolidating your efforts in order to be more efficient, more deserving of support, and more in tune with the times. I recently suggested to the American Foundation for Religion and Psychiatry that they shorten that ponderous and stuffy name to a acronym more meaningful to our young contemporaries—namely, RAP.

And at the Foundation, for example, and I speak now for myself, I am determined to work ever more closely with the American Epilepsy Society, The American Neurological Association, The United Cerebral Palsy Association and a number of other organizations to explore mutual activities, looking forward to ever more effective cooperation and eventually, perhaps, to the creation of a new and stronger National Neurological Disorders Society which consolidates all programs in these areas, eliminates duplication, and is able to more forcefully provide greater service to the afflicted.

Concentrate future fund raising towards the many, not the few, and "mechanize" this effort to the greatest extent possible, reserving personal contact for that fraction of one percent of donors who warrant personal contact and careful cultivation.

Among other things, this means we must revise our thinking about specifications for the "ideal" Development Director. No longer can he be solely "personality." He must have training and be skilled in a wider range of dis-

ciplines than ever before, and outside professional counsel is an absolute must. Today's fund raising cannot be done by amateurs, no matter how well-intentioned.

Allow more room for experimentation in fund raising budgets... And make sure that the budgets are adequate for the goals to be achieved.

Paradoxically, perhaps, this means that planning is more important than ever before... It also must be more flexible than ever before. Five year plans and budgets—even ten year plans—are increasingly needed.

For contributors are more interested than ever before in knowing exactly for what their money will be used. Fund raising authorities everywhere agree that the era of unrestricted gifts may be coming to an end. People want to know specifically how your program will contribute to our society over the next ten years.

Public Relations and Public Affairs Activities, and eventually every element of the programs undertaken by an organization, must mesh ever more closely with fund raising activities.

Fund raising can no longer be considered the concern of the Development Director alone, if indeed it ever could be. It is the concern of everyone, staff and volunteer alike, and increasingly funds can be raised only for activities that can be understood and which warrant support.

Finally, listen to your critics, listen to your supporters, document your appeals and involve your constituency with greater frequency.

We need to make a special effort to go after the young, for they are more numerous than ever, and they are the contributors and the supporters of tomorrow.

The prime contributor age group has always been the 35 to 55 age bracket, of course, and this will most probably continue to be the case. For young people getting started in life, buying homes, furniture and having children just do not have heavy funds to spare. And yet there have always been contributors in younger age brackets. Now, this would appear to be less and less the case. Several fund raisers tell me that there are fewer and fewer contributions from those under thirty.

This should concern us all. For there is more than a little reason to believe that this age group, despite their active and vocal concern about a better society, give less evidence of being willing to work and contribute to that improved society. And there is considerable evidence which suggests that they are disillusioned not only with "the establishment" per se, but also with the very organizations whose purposes are much the same as their own.

Part of the answer, of course, is in

**Reply-O-Letter
can make
the difference
between
raising a
little money
and raising
a lot.**

We know how to help fund raisers get and keep donors. We specialize in it for non-profit organizations. Hospitals, colleges, religious bodies, political groups and national health agencies know that we know how to write letters that move people. After all, it's been our business for over 30 years.

We offer original copy and layout at no cost, no obligation. We can also help you choose productive mailing lists. Find out how we can help you increase your returns. Just mail the coupon.

REPLY-O-LETTER CO. INC.

a **GROW** company
1860 Broadway
New York, New York 10023
(212) 245-8118

Mr. John Kane, Mgr. Fund Raising Dept.

Please send your latest portfolio of Successful Fund Raising Promotions and full information.

Name _____

Title _____

Organization _____

Address _____

City _____ State _____ Zip _____ FR

making our organizations and institutions more relevant to the critical issues of our time.

Let me now turn to my third point: *the crucial and accelerating importance of direct mail and of computers to all fund raising activities.*

As Donald M. Kuhn, TB Campaign Director, says in a recent issue of *Fund Raising Management* magazine:

"It's an understatement to say that the greatest single impact on direct mail fund raising in the 1960's was the rise of the computer and the rise of its peripheral requirements of other forms of automation."

I think that the automated campaigns of the 1970's will be distinguished probably by competitive creativity, which I see springing from the fact that we are really just beginning to grasp some of the potentials in computerization of campaigns—in motivating people to contribute, for selecting the best prospect contributors from our list, for mailing and for producing economies in materials and in postage.

Regarding direct mail, to refer to "Direct Mail and other forms of Fund Raising" is to commit semantic nonsense. Every form of fund raising starts with direct mail, whether you are talking about major donors, foundations, commerce and industry, or even individual donations gathered from house to house. At the beginning of the effort there is always a letter to someone.

Pre-campaign direct mail is used to condition prospects. Mail is used to set up executive appointments. Mail is used to reach areas where no volunteer workers can be found. Mail is used to recruit chairmen for personal solicitations.

There are straws in the wind which indicate that direct mail solicitation may, eventually, replace volunteers in community fund campaigns. In Massachusetts, in 1969, at least two wealthy suburban towns refused to conduct door-to-door campaigns. In reporting the results of one mail campaign, the town chairman reported a 40% increase over the previous year's income, with nary a doorbell rung.

Another fund raiser says: "There is a revolution in prospecting going on in our organization and in others. The Easter Seal Society, the Heart Association, are going more into direct mail and less into personalized community wide personal approaches.

And still another: "We never go house-to-house because it's economically indefensible, and you can't organize on a personal solicitation basis the number of workers needed. It's becoming increasingly more difficult to find the number of volunteers needed."

Perhaps I belabor the point. But there are those who do not yet seem to

realize that all fund raising increasingly relies upon direct mail.

To make proper use of direct mail, of course, intelligent use of computers is essential. And despite the great advances of recent years, I know of none with completely adequate routines for personalization, for segmentation, and above all for the basic record keeping, down to life time records of individual donors, which increasingly is the foundation for all campaign planning, upgrading, and strategizing.

Computer Mix With Direct Mail

Why doesn't some computer organization custom design a *complete* set of programs for fund raising organizations, including more specified cash flow projections? Or—why don't charitable organizations in given fields such as "health" or "education" establish joint facilities which could be used by all of those with similar interests? The costs of which could be shared while retaining their individual identities?

At the Epilepsy Foundation of America computer expenditures are already to \$184,000 a year and will need to go higher if we are to improve our fund raising effectiveness. We are now studying proposals from six sources, but none seems to completely fit our needs.

All fund raisers need to recognize the diversity of our population, need to segment their audiences, need to zero in their appeals to the special interests of their constituents, *not dwell on the organization's own problems.*

Obviously, all of us need to recycle our results, study our successes and our failures, and make more intelligent use of the computer to do more and more

I think that the automated campaigns of the 1970's will be distinguished probably by competitive creativity, which I see springing from the fact that we are really just beginning.

of this dreary and back breaking drudgery.

Before I leave this section on direct mail, it is interesting to look ahead at the next decade, and speculate upon the new kinds of vehicles we may well be employing.

I have reference to combinations of media, and new media, such as records, tapes, and perhaps even TV cassettes. I have reference to group projects on which families can work, and in which they can involve their neighbors. I have reference to monthly billing systems and to "personal contact" involvements similar to that achieved by "foster parents" in promoting correspondence between the donor and the child receiving his support.

Let us now move along to my fourth point: *involving our young people—*

which is perhaps the most critical of all our tasks in the years ahead. We must persuade the under 30's generation of our relevance for by 1980 they will be the under 40's and where will our money come from then?

It seems to me that certain guides for the communicator are obvious. The "now" generation hates hypocrisy or shame, respects the truth, resents excesses of earnestness, is disgusted by pomposity.

The point, of course, is that without a better grasp of the new warp and woof of society and technology than we have ever demonstrated before we cannot hope to communicate with, let alone to persuade, the mighty new generation that is shaping our world.

Communication Important

And that brings me to my final point: Social problems and opportunities with which direct mail people can help. And while this may seem to have little to do with the topic at hand—fund raising—it really has everything to do with it, because it has to do with giving people better reasons for giving.

God knows there are already more than enough causes crying for our attention. We'd better get at it for the need is urgent. Sir Julian Huxley, the British biologist, has stated that by the year 1980 man's mental aberrations may prevent him from handling the machines he has created and the polluted, overpopulated world he lives in.

By creating technology man has even reached the moon. Sir Julian continues, but through his Frankenstein tendency to let it outrun his powers of forethought and control he has imperiled the welfare of the earth and his own tenure on it.

Among other "intractable" problems. Sir Julian envisions as tormenting man into the nineteen-eighties are the proliferation of autos, waste disposal and all the accompanying problems of air, water, and food pollution, and generally, "Pressures of the Environment."

To handle all the apparently impossible situations, he envisions a new breed of government bureaucrat or technocrat and the dumping of the bulk of the problems into the arms of government. "Unfortunately both the government and the universities have failed to make adequate advance provision for this national requirement," he laments.

He made no comment, however, on what must surely be *the most important element in coping with these and other problems: Communication.*

While our communications seem to have achieved an astounding degree of

perfection, the divisions among people, or misunderstandings, seem at least as great as ever. The point is not that we should communicate less, but that we *should communicate more.*

Which brings me to my final point: The growing opportunities for people with your talents and knowledge to help shape the world of tomorrow.

Why you? Well, why not you? Who else is there? You may not realize it, but the current tensions in our society are already resulting in visible shortage of qualified leaders in government, non-profit organizations, business and universities.

I have endeavored to tell you about the place of direct mail in the activities of the Epilepsy Foundation of America, to take a look at some of the fund raising horizons of the 70's, to examine the implications for fund raisers and Boards, to point out the urgent need to involve our youth, and to point out the vast range of social problems and causes which need your specialized skills, more effective direct mail and computer utilization and finally the growing opportunities for you to help shape the world of tomorrow.

Our entire nation wishes you well with these endeavors. For the dreams and aspirations of the organizations working to improve our society can come to fruition only if we are able to raise money for their work.

So let me now close with a quotation from the book *RECLAIMING THE AMERICAN DREAM* by Richard Cornielle; who says:

We can build whatever kind of world we want. We can build the good Society—prosperous, humane, free—on a scale that defies our present capacity to see the future. Step by step, as the whole society discovers new ways to use its new tools, we can turn them to purposes not yet clear to us. We know that the free economy will provide more and more of whatever people want to buy. We know that we will have more and more free time and more ways to enjoy it. Almost everybody will be able to deepen his life through artistic and creative efforts. But the ultimate mark of dignity will be the use of more time, and more resources, on voluntary service. We can, indeed we must, grow as responsible individuals.

Through it, we can restore the supportive circle whereby America originally put its *unique emphasis on personal dignity.* We can again insure our freedom by limiting the powers of central government. Being free, we can move to ever higher planes of prosperity and ever greater human aspirations. We can, as we learn how, *focus our growing prosperity directly and imaginatively on real human needs.*

We can—you can—reclaim the American Dream. ●

Food Raises Appetite For Fund Raising Appeals

A luncheon catering service performs a dual role: aids fund appeals by providing low-cost luncheons or dinners and tests consumer reaction to new food product releases.

By NINA BREDT, Editorial Coordinator

Success of the San Jose City Panhellenic Women's annual scholarship effort had to be assured in 1969. The previous year's gala theater party had chalked up a resounding deficit. The group, representing 17 Greek Letter associations, had committed itself to funding four four-year scholarships at \$250 per year.

Plan? Arrange with Luncheon Is Served, Inc. to provide a giant buffet luncheon to be held on the site of a newly completed condominium complex. Sell tickets at \$2.00 each.

Result? Total expenses: (printing programs for the house tour, purchase of special paper table cloths and service ware, recognition awards for women of the group who served as guides) less than \$50. Net proceeds: \$1751.13.

Across the country, for the past 25 years, other groups have used the same system for somewhat less spectacular, yet still impressive results. From a small beginning in 1945, Luncheon Is Served has helped groups, primarily women's organizations, collect more than \$15 million.

Salvation Army home leagues, parent-teacher associations, church groups of every denomination, regularly use the luncheon program to collect \$150 to \$500 for their ongoing philanthropic projects. This fall, as in other election years, political campaign headquarters are encouraging local groups to engage the organization in providing luncheon or dinner meetings to raise lump sums

for contribution to their candidate's campaign funds.

Other major fund-raisers, institutions and foundations, can utilize the program by appealing to local women's groups to pledge the proceeds of an event to their current fund drive.

The appeal, I think, is its simplicity. Little time and effort is required on the part of the group's own members. One phone call assures a complete menu, fully cooked and ready to serve. Little expense need be deducted from gross ticket sales—thus tickets can be priced low enough for wide appeal, yet still result in a substantial contribution.

The service utilizes demonstration foodstuffs provided by manufacturers, which are coordinated by the staff into three-course meals. Each of the 28 units operating in major metropolitan areas throughout the nation and in Canada is comprised of a hostess and two assistants who do all of the food handling and preparation.

Groups served provide cooking and dining facilities, and appoint committees to set tables and help with serving and cleanup. Ticket prices are determined by each group to fit their particular needs and particular audience. Tickets themselves are provided by Luncheon Is Served, at no cost, to eliminate that printing expense.

Even the door prizes are provided, mostly sample items of food products manufactured by the sponsors of the service. Some other items of high appeal

Nina Bredt has worked with several public relations offices, starting with the Government of Puerto Rico in 1950, and has been a free-lance contributor to numerous periodicals. Currently, she is editor of a regional trade journal for the retail food industry in the Pacific states.



to homemakers are also demonstrated, then awarded as door prizes.

The advantages of using such a service are unquestioned by anyone who has ever served on a luncheon arrangements committee. No one has to call on local suppliers to solicit donations of food—no one has to drive miles to pick up and deliver foods that are, after many calls, finally pledged. Best of all, no one gets “volunteered” for the cooking committee, to spend hours wrestling with the preparation for mass feeding—a much different matter than cooking at home and one with which few volunteers have any experience.

The San Jose Panhellenic Women's luncheon was atypical in its disproportionate ratio of expense to net. As the largest luncheon offered to date (more than 850 guests were served) the occasion was used as an appropriate and effective method of introducing the organization's program to the San Jose area, so the usual service fee was absorbed by the company. Panhellenic Women had only their incidental expenses to cover out of total proceeds.

Most groups pay a set service fee, quoted in advance, based on the number of expected guests, varying slightly

from area to area because of differing costs. Typically, groups of 80 to 125 are served for \$35, groups of 125 to 200 for \$45, groups of 200 or more for \$55. Special rates are established based on the particular circumstances for especially large groups.

Obviously, a three-course meal cannot be provided at a cost less than 25 cents per person. The “secret” of Luncheon Is Served is its dual purpose. On the one hand it offers non-profit groups valuable assistance in their fund-raising endeavors. On the other, it provides manufacturers a means of direct communication with consumers. It is the manufacturers themselves who support Luncheon Is Served. The service fee merely covers incidental expenses peculiar to each individual luncheon. As an example, for most menus salad dressings are contributed, but salad greens are not and must be purchased.

Hostesses are carefully selected and trained to offer valuable and interesting consumer information and education. Most are home economists; all have extensive background in working with foods.

In cases where the luncheon or dinner is the only scheduled function, the

hostess provides a complete, entertaining and informative program. Usually for women's groups, her presentation consists of hints on menu planning, homemaking tips, new serving suggestions and recipes—subjects of consistent interest to women of all ages, all interests and all income brackets. For evening mixed groups, the presentation is still food oriented (obviously extolling the virtues of the products and manufacturers represented), but geared more toward economy in shopping, nutrition, food research and development—subjects of more interest to the men in the audience.

When other activities are scheduled the luncheon program is greatly abbreviated so that two complete fund-raising events can be handled simultaneously in a comfortable length of time.

Guests at the luncheons seem particularly to enjoy participating in the occasional consumer research aspects of the program. Opinions are solicited either by verbal questioning or on brief written questionnaires. On numerous occasions, the compiled opinions have resulted in modification of product or packaging, and luncheon guests are usually quite gratified to know that they have a voice in the formulation of the products that they ultimately use.

Guests are always encouraged to offer their comments, questions, criticisms or complaints about any of the foods served or any of the manufacturers represented—giving each guest, in effect, an effective outlet for “playing Ralph Nader.” If the hostess, with the materials and training provided her, cannot offer satisfactory answers on the spot, she forwards the matter to the appropriate officer within the manufacturing organization.

Thus, while affording the women's groups an easy, elegant and inexpensive meal for fund-raising purposes, the program offers obvious benefits to food manufacturers.

The roster of sponsors contains many of America's major food companies, including Borden, Campbell, Duffy-Mott, General Foods, Golden Grain Macaroni, Jewel Co., Kikkoman, Kraft, Kroger, Pillsbury, RealLemon, Sealtest, Standard Brands, Stouffer and many others, as well as a host of regional manufacturers and processors. Many services, such as banks, newspapers, radio stations, and firms such as Manpower Inc. help support the program.

The program was initiated in 1945 in Philadelphia by a home economist, Dorothy Davis, who recognized the potential value of the millions of dollars worth of foodstuffs given away by food suppliers in their promotional efforts and their quest for information on consumer likes and dislikes. It was she who propounded the idea that groups other than the manufacturers could benefit from such foodstuffs, and conceived the idea of coordinating all the samples into complete meals for women's clubs. The selling of tickets for fund-raising purposes was a natural evolution.

The service is now available to groups in eighteen areas (major population centers have several operating units): Boston, Chicago, Cleveland, Denver, Fresno, Kansas City, Los Angeles, Milwaukee, New York, Philadelphia, Phoenix, Pittsburgh, St. Louis, Sacramento, San Francisco, San Jose, San Diego, and Toronto, Canada. The program is being introduced into other areas as quickly as qualified hostesses can be located and trained.

Groups in or near those cities that are interested in utilizing the services of Luncheon Is Served can locate their area hostess through their local telephone directory. ●

Most events are held in church, school or clubhouse facilities, where kitchen and dining room are ample for feeding groups. Three-course meals are totally prepared, cooked and dished up ready for serving by the Luncheon Is Served hostess and her two assistants.

Effective Campaign Requires Blueprint, Guiding Chairman

Fund raising consultant outlines the important steps in developing a campaign. He contends an organization properly planned and headed by a carefully chosen chairman will establish a successful operation.

By PAUL FRANKLIN, Consultant

— know where you are going —

Many wise agencies which are considering the advisability of fund raising, engage a firm, or an individual having study and evaluation experience to make a Survey and Plan. Can the money be raised and if so, how can the work be done best?

Such a study is not inexpensive because it is a time-taking project, but is usually money well spent and should always be seriously considered.

Despite some skepticism that a survey invariably favors a campaign this is far from the case when the work is done by a reputable firm or by a free lance fund raiser of experience and conscience. By no means are the findings always in tune with the client's happy conviction that his worthy cause could be other than successful.

The ubiquitous Survey and Plan was devised originally by the old John Price Jones Corp. and was somewhat unusual in its day. Now it is more commonplace and many top ranking campaign firms refuse to interest themselves in a campaign unless a study is made first.

Why? Convinced of its own intimate knowledge of background and internal affairs and the strength of its expected leadership and its appeal, the agency feels well able to take care of itself. Understandably it resents an expenditure to check its own convictions.

To the professional fund raiser, the task of preparing a Survey and Plan is not a coveted one. For as someone has said, the preparation of such a survey and a good plan of action is one of the greatest feats of mental gymnastics there is.

It calls for hard work and hard thinking. But on the other hand, if anyone believes that there are rich inner values in this business of procuring funds for human betterment—and we believe there are—the survey planning job can be more rewarding than anything the fund raiser does. For it can, and often does, become the forerunner of something quite different and far better than the client or the campaign company originally envisioned.

For example we worked for nearly a year on a study for the educational offspring of the old Boston YMCA—

Northeastern University. The activity cost close to \$10,000 and its findings led to the erection and maintenance of some much needed buildings, but it did more than this. With the months of conference and discussion and the making of powerful new friends, the job brought about the complete reorganization of the institution, its educational activities and policies, none of which had been in mind when the investigation work was begun. Today, with more than 40,000 students, it has become one of the educational centers of the nation.

The writer's development of Planned Parenthood appeal, with its worldwide support, came through study of the old Birth Control League.

This then unpopular cause was related in the survey to our nation's “Children's Charter” prepared during the administration of Theodore Roosevelt, which affirmed the right of the child to be wellborn. Millions of people could thus stand under the umbrella of fairness to the child. And this, together with the fortunate choice of the Planned Parenthood title, made a success of this campaign and of the many campaigns that followed.

The United Hospital Fund which had dragged on for years in indecision, became a great power when the needs were surveyed and fund raising planned.

Following fund raising study, the Salvation Army grew from what had been largely a street collection agency to the recipient of large gifts and won the distinguished leadership of the country's foremost business and social heads.

This is the kind of thing the Survey and Plan can bring about when the sights of the fund raiser and those whom he has helped to enlist, have found their potential level of vision and service.

How Much of a Job

In spite of what has been stressed about the hard and exacting work of preparing the Survey and Plan, there is no magic in such a document.

It first examines the field in which the agency client operates on the principle that it is not the institution itself, a glib plan of action, or even the immediate financial needs of the organiza-



tion that counts. Rather that it is the ideas and interests—social, economic, spiritual—of America's philanthropists and their organizations which bring support.

The surveyors then thoroughly examine the agency itself, its reason for being, its origin and growth, its internal structure, administration and program, its current leadership at all levels and its public relations.

The fundamentals for a successful campaign are weighed. How strong is the case or appeal. If it is weak, can it be made stronger or brought closer to the nation's present welfare and other concerns?

Is there adequate top leadership—

Usually in planning a campaign, the major problem is to find an effective chairman for the enterprise. It has not been the writer's experience that a chairman is found within the appealing agency's board of directors.

generally the key requirement for a campaign of any size and the hardest to procure if lacking. What about any skeletons rattling around in the agency's closets. How much public interest is there in the problem the agency has in mind and wants to finance. The campaign must be assured of reasonable universality.

It is at this point that interviewing is called for: inquisitive visits to some of the institution's directors and other members of the family; but most of all, to outsiders, men and women of judgment and influence, with objective viewpoints.

The major weakness of the work as now done usually lies in a paucity of interviews and in the choice of those called upon. Too often the visits are limited to a few directors of the agency and to others so close to the enterprise and its needs that their opinions are of little value. The job becomes a compendium of expressed information; not an analysis.

Good interviewing can do much more for the agency involved than gauging its immediate money raising chances. If well handled, the visits can make new and powerful friends for the institution and, of even more importance, can help to strengthen the cause for which the agency stands.

Influential business and professional leaders consulted on the appeal and the reasons behind it, can hardly fail to become interested in the larger problem, especially if the institution's plans and needs are in tune with the nation's present problems and thinking. Often, some of these people become valuable leaders when the time comes to build the campaign structure. And by all odds, they or their organizations will give more generously when solicitation begins than would otherwise be the case.

Interviewers must work from a brief they have prepared on what information

is to be sought; or the visits become little more than social calls.

Sometimes in an important campaign a mailed questionnaire is used to supplement the personal calls. Such questionnaires are exceedingly hard to prepare. If the campaign firm has not had much experience with the wording of such a document, it should call in an expert to frame the questions. It is no job for the amateur.

Building the Organization. When it appears certain that the completed analysis favors a campaign, the next step is to determine the volunteer committee structure and operation specifications. An important factor here is simplicity.

The trick is to set up an organization entirely capable of doing the job and yet not so finely drawn in detail and misguided aim for perfection in operation that needless demands will be made on the campaign's participants, or on its cost and timing.

Guess Work or Strategy. The form of the campaign lay-out stems from a Gift Table—a tabulation of the size and number of contributions in all income brackets deemed necessary to reach the desired appeal goal. Nothing is more difficult nor time-taking than the preparation of such a table. Yet when done with accuracy the answers to many statistical and operational problems at once unfold themselves.

It tells us the type of campaign needed and therefore the leadership requirements; the kind of giving and thus the number, type and size of committees which must be had, how much personal solicitation should be done and how much can safely be left to mail appeals; what kind of printed and worker material is required.

It is amazing how closely an experienced fund raiser can come in his table, even in the largest of campaigns, to what eventually proves to be the campaign's receipts. There are no formulas to guide him. The ingeniously worked out relationships in past years of the number of gifts of certain size needed to reach a particular goal; the percentage of giving in certain brackets in relation to the entire need, etc. have largely gone by the board.

They just do not work out other than in the case of a few small drives where conditioning factors are almost identical. No—the gift table comes out of a lot of experience, a kind of "sixth sense" as to how and from what sources the campaign receipts will flow in.

Watch the Gift Table. It closely reflects the validity of an entire Survey and Plan. Too many tables are built around sheer fantasy.

Easier said than done. In summary it is apparent that nothing about Survey and Plan is easy; that the work calls for a wealth of experience and lot of native judgment. It demands continuous, if unconscious struggle against a subjective and emotional approach to the question: "Can the money be raised?"

Costs that Disappear. But as has been said, it is worth the effort—this survey. It is well worth its cost especially to an agency engaged in a new or expanding program. And it is invaluable to that institution which may have lost its fresh touch with today's complex social, economic and spiritual needs, as our country heads toward a post-industrial civilization.

The engagement of a firm or freelance expert to do a survey actually may cost very little.

If the investigation points to a feasible campaign, many things will have been done in the course of the study: development of the case, plans for lists, suggestions and approaches to prospective leadership, budgeting, etc., which would have had to be done anyway when the campaign actually got under way and then at an increased cost because of higher administrative overhead. If the study discourages a campaign or advises a modified appeal, the agency will have saved considerable money. The preparation of a first class Survey and Plan is a good investment. Try it. But make sure that it is done by an expert.

Now that the establishment of a working blueprint for the campaign has been discussed, let us turn our attention to selecting a chairman. The choice of a chairman is crucial to the success of the blueprint, because it will be the chairman who guides the blueprint throughout the campaign.

Usually in planning a campaign, the major problem is to find an effective chairman for the enterprise. It has not been the writer's experience that a chairman is found within the appealing agency's board of directors as some of the campaign firms advertise in their sales material. Generally little working strength comes from the board, nor do many of the members seem to be of leadership caliber. They have been appointed for other reasons. The lack is not surprising, for if the directors were all men of distinction, with time and inclination for seeking funds, there would be little reason for a campaign at all.

We will probably need to go outside the agency for a chairman, and of course many drives are new projects with no institution board behind them. So it might be well to gain some idea of a campaign leader's responsibilities: The chairman is the spokesman for the campaign and should preside at business meetings such as those of the steering and executive committees and all important public

gatherings. He takes the lead in enlisting top officers such as the Foundation Gifts Chairman, a chairman to lead a Commerce and Industry committee; a leader for the Woman's Committee if one is planned; etc. He should be in touch with wealth and willing to help with the solicitation of initial and other pace-setting gifts. But he need not himself be a person of great means or necessarily be expected to make any large contribution to the drive. It will help of course, if he heads some prominent corporation, and is a man of wide acquaintance and influence. The campaign's technical director reports to him.

General opinion to the contrary, the chairmanship of an endeavor that is properly organized with competent professional help, is neither a very arduous nor time-taking job. A few hours a week during the preparatory period are sufficient to get even a large campaign off the ground, after which occasional conferences with his associates and especially with the campaign director, and his presence at certain enlistment and assignment meetings, are all the demand that need be made on him.

Sometimes in a major drive, an executive vice-chairman is appointed further to lighten the chairman's work. Do not provide for co-chairmen. The term in itself indicates divided responsibility which is bad for the enterprise.

The enlistment of an accomplished chairman is even more important than is the time and attention put into the procurement of those key gifts which largely "make" the campaign, yet it seldom gets such attention. A few casual visits or telephone calls are made to the prospective leader and that is that.

Often a dozen or more candidates are thus approached and the enlistment becomes more and more difficult as community leaders become aware that the job has been offered and declined by many others in their class.

Certainly a great deal depends on obtaining the right chairman and of course this applies to other officers as well. Do not compromise, ever, in enlisting leadership. Keep the requirements high or you will end up with someone merely because he has wealth or is pleasing to some board member: "good old Joe won't let us down."

Who Make the Best Leaders? Bankers and public utilities heads make good chairmen because of their wide and varied acquaintance in the community. Some lawyers have headed successful appeals, but in general they lack that imagination and flexibility to adjust quickly to the changes in procedure which almost invariably spring up in a campaign.

A campaign is a living thing: an opportunistic kind of endeavor which

brings the need to make quick changes and adjustment as the work proceeds. Top industrialists face the same kind of problem and thus are good chairmen. Often they are able to assign some of their officers to help with fund-raising detail. Oddly, advertising company executives generally make poor campaign leaders. The retired businessman of substance presents a temptation to the enlistment committee which is having difficulty in finding the campaign leader, but unless the retirement is of recent date it is a poor choice. Such a chairman has little to trade with in asking help from former associates and very quickly gets out of the stream of things.

Generation Gap

Watch, too, for the "need for new blood" argument that prompts an organization to go after a young leader. It just does not work.

Of course we need new blood in a campaign and certainly effort should be made to enlist young people with their energy, enthusiasm and ideas.

But the chairman and other top officers should be men of experience and long-time contacts. Even from the standpoint of time the older statesman is best. For the young executive on his way up the company ladder hasn't much time to devote to a major philanthropic job.

It is a nice thought—the bringing in of new blood, to give respite to those seniors who have headed campaign after campaign in their time. But the basic help we want from the chairman is his ability to interest other powerful men and women to work for the enterprise. Mere operating supervision and general decision can be had from the younger group, subordinate officers and the technical staff. No one has yet found a substitute for the knowledgeable, resourceful man when it comes to directing a major fund raising project.

There are still Elder Statesmen. It is an error to suppose that the older,

tried leadership is no longer available and that therefore we must make do with what we have. Many old friends who have been through a series of campaigns, if bored and tired, can be revived and reinterested. But to accomplish this one must not try to fit them into outworn, all too familiar patterns of organization, but rather fit new patterns to these leaders as they are.

For one thing in going after such men and women we must give considerable attention to the appeal or Case. An emotional appeal—to help the youngsters on Avenue A—is not enough. Only a strong factual case, dovetailed to today's complex industrial and economic problems and needs is really going to interest them. We can and must accent newness and present-day problems.

To win their acceptance of a bid to serve in a campaign may be as simple as changing the name of the endeavor or of the old familiar groups which have appeared on a thousand charts and letterheads. The man who has chaired many an executive committee may like the idea of directing an "operations board." A "kitchen cabinet" may replace the familiar steering committee. . .

A More Favorable Climate

If the chairman enlistment seems a discouraging task, it should be borne in mind that the effort can be made in a more favorable climate than a decade ago. Years ago, most business organizations looked upon their philanthropic participation and giving as an unnecessary burden. Now such work and giving has become as much a part of the well managed corporation's policy and operating procedure as any other specialized function—manufacturing, distribution, personnel management.

Corporations are beginning to realize that money making is not the all important reason for supporting philanthropies. Many of them have proven to their own satisfaction that dollars wisely in-

Paul Franklin started out in fund raising activities in the 1920's, eventually worked as campaign director and/or Study-and-Plan director for the Salvation Army, the Red Cross, Planned Parenthood and the borough drives of the United Hospital Fund, as well as hospitals and institutions of learning in many parts of the country. He left the John Price Jones firm and became permanent director of the United Negro College Fund. For the last 15 years, he has worked as a consultant on numerous campaigns including the Columbia Presbyterian Medical Center which raised \$53 million.



vested in welfare enterprises have a way of returning manyfold.

Thus in spite of personnel shortage, many companies still encourage executives to take as much time as they need away from their desks to pursue welfare duties.

For example, Pierre S. duPont said: "I feel that more businessmen ought to be doing things of the kind (he was heading the Museum of Immigration at the time) according to their interests. We have our responsibilities and we must have a very real social and civic alertness. There are a lot of things that need

In short, give the campaign as much reality and visibility as possible. Make the candidate understand that he will not have to build his organization from the ground up. The hoped-for chairman will probably want some time to consider this request. But do not wait too long for his decision. If he is seriously interested, his acceptance will come promptly.

doing, especially in standing up and championing our system of free enterprise.

"Besides I think it definitely helps in your business to get out and meet people and hear things and find out what's going on. It helps you to find out how your own business program is going over.

"Not nearly enough businessmen are active in civic affairs, not nearly enough... There still aren't nearly enough businessmen who have the right point of view. Many of these social agencies can hardly get along without businessmen. Businessmen have to give them know-how and practical advice—and even sometimes stop them from going off the deep end."

So we do not reluctantly approach the prospective chairman with hat in hand, but with an offer of something real and solid. There need be no hesitation in pointing out the tangible self-interest benefits involved in serving a worthy cause. Often the candidate himself has not realized how potent may be the rewards of such service. If you feel strongly and sincerely that there is self-interest for the candidate in accepting the post—benefit either to himself or to his company—tell him so.

Without an effective chairman the campaign will fail as surely as God made little apples. Remember that we are dealing with endeavors which have important social and economic aims; campaigns that redeem materialism with human and spiritual betterment. And without this realization you might as well face from the start the fact that the search for adequate leadership will be but a waste of time.

Enlistment Technique

In seeking a chairman, nothing equals a committee approach. It is a compliment to the candidate; it assures that no aspect of the appeal and the need

for his service will be overlooked. Ideally the committee includes a representative of the agency seeking funds; someone of prominence in the field to which the proposed campaign relates; and, if possible, a warm friend of the hoped for chairman. In some cases the group might include the campaign's technical director, if he has been engaged, who can answer questions which might arise and whose presence will be of assurance to the candidate that he will have skilled professional assistance if he accepts the post.

The committee should have with it

the following: A short digest of the project. What has inspired the campaign, how the agency works, its budget and the campaign goal. A basic organization chart, if he is that kind of man, showing the contemplated committee structure. Enter on it any important people who may already have been enlisted, such as the honorary chairman and a treasurer, and some of the better known sponsors. A brief, clear resume of the duties of the chairman and the time required of him, and what assistance he will have, both professional and voluntary. The specifications of the job should be realistic and honest, but should be prepared in the light of a knowledge of the candidate—his background, inclinations, strengths and weaknesses. If the candidate likes to speak in public, this angle of the work can be emphasized. If he dislikes to attend meetings, this aspect of his duties can be soft peddled, etc.

In short, give the campaign as much reality and visibility as possible. Make the candidate understand that he will not have to build his organization from the ground up.

The hoped-for chairman will probably want some time to consider the request. But do not wait too long for his decision. If he is seriously interested, his acceptance will come promptly. A long delayed response almost always means a rejection.

If this comes, turn to the next candidate on the list and repeat the performance.

When time is of the essence, an agency sometimes approaches more than one candidate at the same time, choosing some special title for each, such as General Chairman, Executive Chairman or National Chairman. We have never had to meet the situation where more than one prospective person has said "yes" at the same time. But at any rate it is an easy situation to handle should the need arise. ●

ESTATE TAXES DISCUSSED

The practical and tax advantages to be gained from the effective use of the marital deduction—as well as the pitfalls—are analyzed in a new publication of Tax Management Inc. (1231 25th St. N.W., Washington, D.C. 20037). "Estate Tax Marital Deduction," the study, presented in portfolio format and prepared by Sherwin P. Simmons, Esq., Special Consultant to Tax Management, and partner in the law firm of Trenam, Simmons, Kemker, Scharf & Barkin, Tampa, Florida.

The estate tax marital deduction, according to Mr. Simmons, is "one of the most valuable tools ever given to the estate planner." But in planning for the deduction's most advantageous use, Mr. Simmons points out, it is the responsibility of the planner to make certain the "blueprint" reflects the ultimate objectives of the client for the disposition of his property before any of the estate planning tools are put to use.

Under the estate tax marital deduction, the gross estate of a decedent is reduced by an amount equal to the value of any interest in property which passes or has passed from the decedent to his surviving spouse. The deduction is limited to 50 percent of the decedent's adjusted gross estate, and the deduction applies only to the extent such interest is included in the decedent's gross estate.

The 62 pages of "Detailed Analysis" are accompanied by 74 pages of "Working Papers," including schedules from the Estate Tax Return and related instructions pertaining to the presentation and computation of the marital deduction. References to segments of the legislative history of the estate tax law as it pertains to the marital deduction are also supplied, along with IRS rulings procedures. To assist in researching a particular problem, the Portfolio contains a bibliography.

RED CROSS AIDS EAST PAKISTAN STORM VICTIMS

Vice chairman of the League of Red Cross Societies, Kai Warras, reported that about 50 million dollars had been contributed by governments, international organizations and private agencies for the relief of East Pakistani storm victims.

He also stated that the need for relief would be required until next April when the first crop is due, and then would taper off toward the end of 1971.

The \$50 million figure reflected the cost of goods and services that have arrived in Dacca, the capital of East Pakistan.

Capital Financing In The Health Care Industry

Financial requirements of hospitals in the coming five years will be a staggering \$20 billion. Here is the problem as seen by a professional, and a method of coping with swift moving events.

By MALCOLM MACCOUN, President, Northwest Community Hospital, Arlington Heights, Illinois

(The following keynote speech was delivered at the Waldorf Astoria hotel in New York City on November 12, 1970, under the auspices of the American Hospital Association of Chicago, Illinois. The conference was attended by high ranking executives, securities investment officers and analysts from many banks, investment firms, insurance companies and brokerage houses to interest the attendees in debt financing of capital funds for health care institutions.)

It has been estimated that in the next few years health care institutions are going to need a staggering amount of capital compared to the amount they needed in the past. Studies that have been undertaken by the Department of Health, Education, and Welfare indicate that within the next three to five years, the industry is going to need \$20 billion more invested capital.

I'd like to begin by giving you a statistical view of the hospital industry, the growing capital it requires and finally some very solid reasons for supporting these requirements with your loans.

The Department of Health, Education, and Welfare recently compiled an analysis of the total expenditures for health care in the country for fiscal year 1969. This analysis showed that at the present time, health care is a \$60.3 billion industry. Of this total, about \$22.5 billion, or slightly more than 1/3, is spent on hospital care.

The amount spent for construction in the health industry is a relatively small percentage of the total, 4% or \$2.4 billion. About 17% or \$15 billion goes for professional personnel, most of it to physicians; Medical research, nursing, home care, drugs and appliances and the other services make up the balance of the total.

Of the total 60.3 billion, \$23 billion, or 38 percent, comes from government—federal, state, and local. Philanthropy provides \$4.7 billion or 8 percent, private health insurance \$11.7 billion or 19 percent, and private out-of-pocket outlays \$21.3 billion or just 33% of the total.

This \$60.3 billion for fiscal '69 represents an increase of \$6.4 billion from the

previous year. Government officials say that the one year growth of 11.9% was about one third faster than the rate of growth of the gross national product. Health expenditures were 6.7% of the gross national product in 1969, 6.5% the previous year, and if you go back to 1950, you'll find it was 4.6% of \$12 billion.

So it has increased five fold in the period of almost 20 years. The total health expenditures for the nation averaged out at \$295.00 per person, about 11% greater than the year before.

Governmental outlays for health rose about 15% during the past year with the biggest portion of this in the Medicare-Medicaid programs. The total bill for Medicare-Medicaid was \$11 billion or 55% of the government's total health outlay. The rest of the governmental health budget goes to public health, Veterans hospitals, U.S. public health services hospitals, research, etc.

Hospital care continues to be one of the fastest growing items of expenditure in our economy, and fastest growing segment of the health economy to this time. After an initial surge following World War II, hospital expenditures went up to a rate of about 6% a year for over 15 years; it has advanced about 15% a year for the past 3 years.

Expenses per patient day, for the approximately 5800 short term general hospitals in the country, jumped nationally from \$61.38 per patient day to \$70.00 per patient day during 1969. Payroll continues to be the largest factor in total hospital expense. Short term general hospitals employ 1.9 billion employees, making them one of the largest group employers in the United States with annual payrolls of almost \$10 billion.

The 5800 short term general hospitals of the U.S., are predominately non profit. Last year 29 million persons, or about one out of every eight persons in the country was admitted to one of these institutions, for an average stay of 8.3 days. These same institutions experienced 80 million outpatients visits, most of whom went to the emergency room.

Of the nation's general short term hospitals, almost one-third are located in the rural areas. These are predominately small. Most have less than 100 beds and probably average less than 50 beds. This

third of the nation's hospitals house about 10% of the total beds.

At the other end of the spectrum, approximately ten percent of the nation's hospitals have over 400 beds. Most of these institutions are located in urban areas. These represent almost 20 and 25 percent of the total beds in the United States.

In between these extremes there is a large category from 100 to 400 beds, in which approximately 50 percent of the hospitals fall, representing 65-75% of the beds.

Types of Hospitals

Of the community hospitals in the United States, there are approximately 3500 non-profit or voluntary institutions, a little over 1500 that are state and local government hospitals, and a little less than 800 that are proprietary or for profit. Typically, the proprietary hospital in the United States is a small hospital.

The number of for-profit institutions with more than 200 beds is less than 25. Most for-profit hospitals are clustered in a few areas of the country—Los Angeles and Orange County for example. This has resulted to a great extent to conditions peculiar to these areas.

For those of you who might believe that for-profit hospitals are necessary and more efficient than non-profit, I might add that the per diem expenses of Los Angeles hospitals are among the highest in the nation and that the inefficiency in hospital size in Los Angeles is more striking than any other single characteristic.

Hospitals derive their funds from a variety of sources. In 1966 the breakdown was 64% from private money, 13% from federal money, and 23% from state and local money (mostly welfare). By 1969, after 3 years of Medicare, only 50% came from private funds, while 32% came from federal, and 18% from state and local money.

The \$12 billion dollars that I mentioned as being the country's health expenditure in 1950 rose five fold to 1969, and you might be interested in where that increase came. If you take the \$12 billion, base year figure and add to that, you will find a little over 24 billion of the increase came in price inflation, the same inflation that has affected every other industry in the United States.

This represents about 50% of the increase. About \$9 billion was the result of population increase—more people to take care of—and that represented a little less than 20% of the total increase. The other 31%, of \$15 billion, is from increased utilization—people going to the hospital more often, combined with a slight increase in length of stay during that period of time.

So much for a profile of what the in-

dustry has looked like in the past. I'd like now to touch on the major trends in the industry, and to anticipate what impact these may have on hospitals. First of all, I'm sure you're all aware of the tremendous increase in unionization in hospitals—in particular in the urban areas. A number of the larger hospitals in New York City recently agreed to a union contract that will raise the minimum wages of employees in New York City area from \$2.10 to \$3.10 over a period of 24 to 30 months. The 15% cost increase in labor costs that we've had in the last three years obviously is not going to abate in the next year or two, unless there's some change in this pattern.

Most of you are probably also aware of the fact that there was federal legislation passed three years ago, and renewed last month which makes it mandatory for every hospital in the United States to eventually be within the aegis of some comprehensive health planning agency. We've gone through a period of about three years trying to get our feet wet and trying to adjust to these new responsibilities.

At this point in time, I think it would be fair to say that area planning, except in a few states like New York and California, has not been a mandatory process but has been similar to President Johnson's "jaw boning" technique for wage control. The lenders of money, by the way, probably have helped make planning more effective than anybody else by insisting that the borrower get approval of the planning agency, thus giving the planning agency a certain legitimacy denied them by law.

All this is changing rapidly and I think that most people who are observing the national scene have got to come to the conclusion that we can't be more than 12 to 24 months away from mandatory regional planning for health facilities throughout the United States—effective regional planning.

This is going to lead to the development of certification of need. In most states, in order to build a new hospital, you must obtain a license from the states you do not have to prove the need for expansion or remodeling. This, I believe, is going to change very shortly.

Since most of the major construction needed will not be for the new hospitals, but for additions or modernization of existing facilities, we are going to have to have certification of need for additions and modernization if we are going to have a rational health care system.

Within the last year and a half, the American Hospital Association has gone on record with what we think is a statesmanlike position on the financial requirements of hospitals. Many hospital administrators fought this initially, and frankly at the time it was being proposed I must admit that I was in the

group that felt that this could be very detrimental for hospitals.

Two years later, looking back on it, we all think that it was appropriate in our fast changing economy, to outline once and for all what we think our hospitals need for capital, current and operating, as well as plant capital. In effect, we believe the payers for care have a responsibility, whether they are Blue Cross or Medicare or commercial insurance companies or private citizens, to pay for their fair portion of the total package that is provided in the facility.

While it's nice to talk about the fact that medical education could be paid by somebody other than the paying patient, and so on, the facts of life in our economy are that until we find that somebody who is supposed to pay for these requirements, the patient is going to have to pay for it. Our position is that everybody—every user of the facility—pay their full fair share of the total financial requirements of the hospital.

We believe that in my state of Illinois and probably nationally, we're less than 12 months away from having prospective rate-setting for Blue Cross Insurance and perhaps this is going to carry over to commercial insurance. I can't believe that we are more than 24 months away from having it part of the Medicare program. Certainly cost based reimbursement has not been an effective way to control hospital costs.

Public Utility Concept

We're seeing the advent and development of the public utility concept of hospitals. I think more and more people are beginning to look at the hospital industry the way they do the electric light company, the telephone industry, or any other industry that serves a public need. I think that most hospital people and physicians are coming to accept the view that if this is the way we are viewed by the public, we are probably going to have to accept public utility type regulation.

Society is going to have to have a



Malcolm D. MacCoun is currently guiding his hospital through a major expansion program. Mr. MacCoun has a Master of Science in Hospital Administration from Northwestern University and is also a Fellow of the American College of Hospital Administrators.

voice in health care—consumers going to have to have a voice in setting policies of how health care is going to be given. I don't think that as a society we can tolerate any more health systems where only the providers of care are calling all the shots. Most health people or professionals have come to this realization.

There's been tremendous emphasis in the last few years on providing alternatives to inpatient acute care. Much of this push comes from the government from planning agencies, and others develop services such as diagnostic or patient services. Incidentally, I think we need to have a much quicker response from the insurance industry in developing the insurance methods to pay for the service.

The development of home care certainly not being pushed to the extent that it might, and I think that this is around the corner. Development of meaningful extended care is also being pushed as an alternative, along with multiphasic screening and the whole concept of progressive patient care giving the patient only what he needs rather than what we happen to have available for him.

I would like to be able to stand here and say that all of this is going to turn the clock back ten years, and that we're going back to \$50.00 a day cost per patient day, but it just isn't in the cards. I think that these changes are going to happen because they are going to promote a more rational system of health care and are going to lead to a better level of health for the people of the United States, but I think it would be unrealistic to say that these factors are going to markedly decrease the cost of health care. They may help to moderate the increase to some degree, but they won't be able to reverse the trend.

As I indicated in my introduction, the total capital needs for hospitals in the United States has been conservatively estimated to be \$20 billion over the next five years. Of the \$20 billion, ap-

proximately three-fifths or \$12 billion should be spent on general hospitals—\$8.5 on modernization and a little over \$3.5 for additional capacity.

Most of the remainder would then be spread to long-term care facilities, a small amount to tuberculosis hospitals, and a fairly substantial amount to outpatient facilities, rehabilitation facilities, public health facilities and the like. Interestingly, unlike a decade ago when the need was for money to build new hospitals, most of the need today is for modernization and adding facilities to existing hospitals, rather than constructing new ones.

I don't know what the attitude of planning agencies is in other areas, but the Hospital Planning Council for Metropolitan Chicago takes the position that except for unusual circumstances no hospital should be built in this area with less than 200 beds. You cannot build a modern hospital, with a viable set of programs, with less than 200 beds—the demand on the hospital is too great to try to provide the needed expensive services on a smaller base of operation.

So I think more and more people are coming to the conclusion that it is better to expand and modernize existing facilities. The estimated 20 billion need incidentally, is indeed conservative since it is based on 1969 construction costs, does not reflect any price inflation, nor include needs for mental health facilities nor federal institutions. In addition, the state plans on which it is based are more than a year and a half out of date, since estimates were made during late 1968.

Accelerating Demand

Ray Brown, one of the most prolific writers in hospital literature and probably one of the most astute analysts of the hospital field, wrote a very interesting article several years ago on the capital needs of hospitals and the accelerating demand for funds. He pointed out that during the past decade assets per bed have almost doubled but that the number of beds built has increased insignificantly, so the investment per bed is much greater now than it was a decade ago.

During this period of time also (and this is certainly a paradox compared with other industry's experience), the total number of employees in short-term hospitals went up 22%, while assets per employee were going up 14%. We have not been able to substitute machinery for people and keep down the operating costs of hospitals through this mechanism. There are some opportunities for automation in laboratories, laundries and business offices, but the total impact of automation in hospitals is limited.

We certainly have a tremendous need for updating our facilities in the United

States at the present time. We have had great difficulty in the last decade just staying even. The new advances in medical technology have pushed for the hospital to provide all the plant it can provide as rapidly as it can be provided.

We have had, in addition, problems with rapid obsolescence in a very fast growing technology. I don't know of any other technology that has moved faster. Capital, therefore, has been consumed in an increasing rate. Most of what is needed now, as I have indicated, is not for new construction but for modernization and enlarging the existing system.

There is definitely a trend, incidentally, for larger hospitals with larger needs. In 1948, the average building program

The trend towards a decreasing percentage from voluntary money—philanthropy and government—has been going on for the last ten years and has brought about the acute need for borrowed money.

for hospitals in the United States was only \$500,000 for a 43 bed addition. By 1964, it had more than doubled to an average 100 bed addition, while the cost per bed had gone up from \$12,000 to \$26,000. From 1964 to 1970, the cost increase for construction is almost astronomical. The number of square feet provided per bed has gone up markedly over the period of time because of all the technical supporting equipment needed and the spaces needed to house this equipment.

The investment per bed has therefore changed so markedly during the past few years that we find that historical figures are relatively meaningless in terms of development of future needs.

Where Money Comes From

You might be interested to know where the typical community hospital gets the money it needs to expand its facilities. The traditional methods that have been available to us were government, philanthropy, and internal operations. Broken down, this comes to about a little over 30% from government, a little over 20% from philanthropy, about 35% from borrowed capital, and the other 15% or 16% from building reserves or earned reserves. That's the total hospital picture.

If you take a look at the short-term general hospital, the need for borrowed money is even more pronounced. Typically, the average voluntary hospital gets less than 17% of its capital money from the federal government. This varies from one part of the country to another, but this is fairly typical.

About 24% in the past has come from philanthropy, but although the gross dollars from both of these sources have either stabilized or increased, the relative amount, because of the increase in build-

ing programs and capital needs, is going down. At the present time, about 60% of the typical voluntary hospital's building fund comes from internal operations, about 1/3 from past earned reserves and 2/3 from borrowed money.

This trend towards a decreasing percentage from voluntary money—philanthropy and government—has been going on for the last ten years and has brought about the acute need for borrowed money. Typically, the average community hospital has had to go out and sell bonds or place a mortgage on its facilities.

In 1968, 75% of the borrowed funds came from the sale of negotiable bonds. More than 50% of that, incidentally, was sold to individuals, 20% was held by

banks, 16% by insurance companies, and the balance by pension funds and others. I don't have the 1970 figures, but based on what my friends have told me and what our own experience has been in trying to get insurance company money for our own construction program, I think the percentage provided by the insurance company is significantly lower than 16%.

In 1968, a growing portion of borrowed funds were placed privately, by and large, by investment bankers. Hospitals found that this created a slightly higher interest rate but that very frequently the total cost including the fees, was lower than it was on a public placement.

Since that time, however, much of this source has dried up and since the money you control has been less available to hospitals, more and more have had to go to public placement. This is generally at slightly lower interest rates than you folks have been charging, but not significantly so, because of the higher fees and costs associated with this kind of a placement.

We estimate that at the present time 50 to 60% in the United States is typical rule of thumb that is being used by most insurance companies, and the equity requirement by hospitals for most sources is somewhere near 50 to 60% of the value of the total physical assets after the investment of the proceeds of the loan.

Many of the organizations that were providing bonds on a public placement basis just a few years ago were going out on a twenty year basis, which is really what a hospital needs to pay off long-term debt before the plant becomes obsolete and without having excessive debt service. Most lenders have markedly decreased the term of the loan. Ten years is now common, and although some are now experimenting with 12

years and trying to get it back to 15 years, the average hospital cannot handle a total debt service in 10 years to complete repayment of the loan without having either an excessively high debt service for patient day cost, or having a balloon at the end.

I wonder if this may not create a real problem. The balloon is unrealistic in terms of depreciation or in terms of whether the building would become obsolete before it was paid for. We think the terms of fifteen to twenty years on bonds are more realistic. The hospital with this debt service could handle it on a patient day basis, and most communities can support that kind of a level, presuming you can find a market for the bonds.

Arriving At Percentages

Typically, most of the lenders that we know anything about have been talking in terms of cash flow of one and a quarter times total debt service of interest and principal, rather than a more conservative one and a half times. It is my feeling that this is a safe figure considering the high percentage of costs that are underwritten by third parties, where both the interest and depreciation are acceptable items of the cost reimbursement formulas.

Typically, many of the agencies looking for a rule of thumb ten years ago thought the hospital could carry a \$1 million debt for every 100 beds. This moved up a few years later to \$1.5 million per 100 beds, and now, it looks like \$2 million per 100 beds is a realistic figure that a hospital can manage.

There has been some experimenting in the United States with tax exempt bonds, as Connecticut and several other states have hospital building authorities where a hospital can get through the building authorities, a bond issue for its construction. Some buyers have found these attractive buys, but the big advantage for the hospitals in these areas has not been lower interest cost, although this has certainly been helpful. The real advantage has been the availability of more money which would not have been available from traditional sources.

I'd like to close with a few philosophical comments. My own hospital is in the midst of a large program right now and has undertaken a substantial debt. It's been my experience in talking to other hospital administrators that many of us feel that insurance companies and other lenders have not really recognized the safety of an investment in a hospital loan.

I think that there are a couple of other things that I would look for if I were in your position. One of them is the location of the hospital. Many hospitals in the United States are located in rural

areas. Many rural hospitals are increasing in census—the doctors are getting older and they are dying off or retiring—and those hospitals really, with a new network of growth, are not going to exist in the present form too much longer.

I think that planning councils will take an increasingly critical look at hospitals located in those areas and that lenders ought to do the same thing. They ought to take a look down a long road. A related factor to location is age and composition of the medical staff of the hospital.

It's been my experience that the location of the physician develops the practice for the hospital, not the location of the patients. The patients will follow the doctors, not the reverse. In a hospital where a young, vital, and growing medical staff is taking on new members, a much better loan is assured than one that has an average age of 55 for its medical staff and hasn't taken on a new doctor in a long period of time. I think this is a very legitimate thing for a lending agency to take a look at.

We think, in closing, that the hospital market is a safe market for you to put your money into. We recognize with the exception of 5% or the 8% of hospitals that are proprietary in the United States, that there is no such thing as an "equity

kicker." We ask those of you who for this sort of thing to forego the. With the exception of this one consideration which we believe you should forego as good citizens, frankly, and because you're interested in trying to preserve the health system we have—a healthy partnership of the voluntary and government sectors—we don't think that what you ask of us should be any different than that which you would ask any other borrower—good management and a sound financial operation.

The average hospital, if it's run effectively, it has effective management, is perfectly able to pay the principal and interest out of operating capital. There is no reason why the hospital cannot build, into its rate structure, to 10% in one form or another to pay the principal and interest, particularly since there is virtually no paying agency in the United States that does not agree to pay for depreciation and interest.

We believe that even in an urban area serving a ghetto-type population, this guarantee of interest and principal (as long as the collection activities are adequate and the management of the hospital is effective) makes the hospital a safe risk with the built-in security through the high percentage of that will be paid by third party payers. ●

Guidelines For Obtaining Capital Funds For Hospitals

An executive in a large insurance company tells of his experiences in debt financing of non-profit hospitals. Results outstanding when criteria have been established and followed.

By JAMES A. TATE, Secretary, Securities Department Connecticut General Life Insurance Company

(Mr. Tate's speech followed the keynote address of Mr. MacCoun at the same American Hospital Association Conference referred to in the previous feature and outlines a method for hospitals to obtain funds from investors.)

A ready market exists for investments in the hospital field. The other side of the equation, the supply side, however, has not kept pace with the increase in demand for funds and consequently, the industry has been hard-pressed to provide the much-needed facilities to handle our country's health needs.

For many years, Connecticut General's activity in lending to hospitals was, at best, very informal. Our Mortgage and Real Estate Department made loans to hospitals primarily based on the value of the real estate. The Securities Department gave little attention to this factor, but concentrated its attention in underwriting hospital loans to the credit side of the borrower's operations.

Another important omission in our lending to hospitals was that there have been no goals or objectives established with respect to the amount of dollars we would expend or commit in any given time frame in hospitals; nor were there any objectives established as to the percentage of our invested assets we should have in this area.

In 1966 a meeting was held and procedures established to develop a policy for investment in hospital facilities, to be coupled with the creation of a set of guidelines for underwriting future loans. Perhaps it is sufficient to highlight certain provisions of our policy.

First, with respect to the limitation on the size of the portfolio, we determined that our investments in health care organizations should not exceed 5% of invested assets. As I mentioned earlier, our assets are approximately \$5,000,000,000 which would put a limitation of 250 million in loans to this industry.

Our present exposure is approximately \$180,000,000, or 3.6% of invested assets. We require other lenders and generally will take 25-30% of any issue we approve.

If one assumes that 5% of our investable funds each year were to be invested in loans to hospitals, and comparing this growth with our increase in invested assets, we would not reach our stated limit of 5% until the end of this decade. At that point we would have about \$350,000,000 invested in hospitals—almost double our present portfolio.

While we certainly are not committed to spend 5% of our investable cash flow each year in loans to hospitals, it does give one a sense of the magnitude of funds that could be available for investment in this field—and we're just one company.

Second, investments in health care organizations should normally be restricted, but not necessarily limited, to non-profit, community, full-service, fully-accredited institutions having a consistent history of strong financial management. I don't think I need to enlarge on that part of our policy.

Third, investments in non-profit institutions generally should be restricted to those organizations recognized as community leaders in health care. We also felt that this type or proposed borrower should be the recipient of good local support as evidenced by successful fund raising efforts and volunteer programs.

Fourth, we decided that in order to maintain our sources of supply for loans, each investment department would continue to consider loans to hospitals. However, credit analysis would be the primary underwriting consideration.

Fifth, all projects involving hospitals must be approved by the appropriate area planning council or state health department. Any hospital seeking funds for capital improvement is automatically turned down if area planning council approval has not been obtained.

These, then, are the principal elements of our policy concerning investments in hospitals. This policy is reviewed annually and necessary changes are made upon review with senior investment officers.

Guidelines Developed

We also developed a set of guidelines which are just that. In a sense, these enable us to operate in a flexible but logical manner. We use these guidelines almost as a floor in our analysis of hospital loans. The highlights of our guidelines are:

First, projected cash flow from operations available for debt service should

not be less than 150% of pro forma debt service charges. In addition, there should exist historical coverage of past debt service charges, if any. In making our determination of cash flow, donations are normally excluded. I say "normally" because many times we have found some hospitals do not have an ongoing community fund raising campaign. Donations fluctuate widely, increasing, of course, in times when specific programs or projects are being undertaken by the borrower.

Second, the amount sought by the borrower, including Hill-Burton Grants, if any, should not exceed 50% of the fair value of fixed assets. We had a great deal of discussion between the Mortgage and Real Estate Department and ourselves concerning the value of the equity that should exist in any loan. If anything, we in the Securities Department could have been considered overly conservative because we had for many years maintained that the debt should not exceed 33-1/3% of the net plant assets reported on the balance sheet of the borrower. On the other hand, the Mortgage Department would accept a figure as high as 66-2/3% based on a property valuation approach. In short, the 50% figure was a compromise.

I should say something about our inclusion of Hill-Burton Grants as debt. We have done this because the Act provides that there remains a claim on the assets constructed with the Grant over 120 year period. This claim can be enforced in the event the hospital is no longer a not-for-profit institution or no longer conducts its business as a hospital. I do not believe that there has been any record of such a claim by the Government, but none the less, the claim exists. We want to be certain that there is sufficient equity in the project to take care of any unforeseen events.

Third, the loan amount, including Hill-Burton Grants, should not exceed 66-2/3% of the cost of the facility to be constructed. This guideline is more

"real estate" oriented, but after long discussion, we all agreed that here again we were being provided with sufficient equity.

Fourth, as to rates charged on loans to hospitals, we believe strongly that such rates should be competitive, commensurate with quality and other available investment opportunities.

Fifth, we normally seek a first mortgage on all assets of the borrower not then encumbered. If this is not practical, we will consider direct obligation notes with a negative pledge clause.

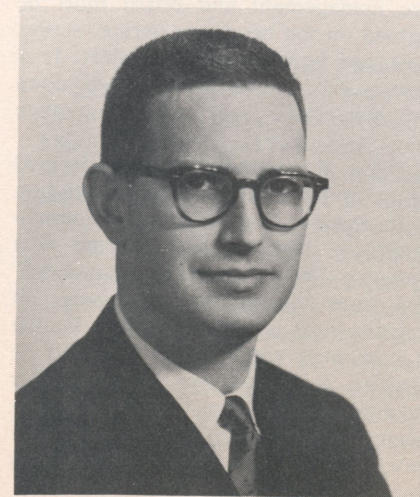
Sixth, loans would have a maturity date of not more than 25 years and sinking funds would be provided. In actual practice, our loans have averaged about 20-22 years from date of take-down, and all loans made since the establishment of our guidelines have had sinking funds. We generally set up the loan repayment on a level debt service basis similar to a home mortgage.

Seventh, call protection is an essential ingredient in any loan and, again, we have related our requirement for call protection to other competitive investment opportunities.

Similarly, we provide for prepayment penalties that are competitive but do not include a provision for optional prepayments from earnings or otherwise, and these optional prepayments may be made without penalty. We have found, by and large, that most borrowers have many important uses for excess funds, but we feel it is essential that this type of borrower be given the opportunity to retire debt in advance of required payments principally because they are not in business to make a profit.

Analyzing The Guidelines

Having a policy and set of guidelines, how do we go about analyzing a particular loan to a hospital? There are a number of determinants, each of which



In his present position, James A. Tate has been actively involved in investing in health care institutions. Mr. Tate joined Connecticut General in 1954, after receiving his MBA degree from Cornell University, and has responsibility for segments of his company's portfolio in U.S. Government Bonds, public utilities, and other investment areas as well as health care.

is very important in the final analysis. First and foremost is the *need* for the facility. A thorough review is made of this important aspect. Without demonstrated need, there is no justification for a loan.

There are a number of financial ratios, some of which I have outlined in our guidelines, that need to be checked out. In addition to those mentioned already, other ratios considered are debt per bed, cash flow per bed, cash flow per patient day, all past and pro forma. These are studied thoroughly to justify economic feasibility. We examine the audited financial statements for each of the past five years and require a five-year look-ahead.

All of these ratios and figures are examined in an effort to determine the ability of the hospital to pay its obligation. I should just add that we also check the mix of the receivables to see what, if any, problems exist in this area.

Seven Suggested Steps To Successful Fund Raising

A long time practitioner in the art and science of fund raising reveals some of his secrets for organizing a campaign and bringing it to fruition.

By DR. PAUL CARTER, president
Philanthropic Fund Raising Service, Inc.

(The following article is an abridged version of a chapter in Dr. Carter's recently published book, *Handbook of Successful Fund Raising*, published by Hawthorn Press.)

In approaching any fund-raising effort, one of the most important points to be grasped is this: it takes just as much basic know-how to raise a small fund as it does to raise big money. The difference lies in the extent of the need, rather than in a change in basic techniques. Whatever the size of the operation, seven basic steps provide a pattern for success: plan; prepare; inform; organize; instruct; ask; collect.

Plan

How do fund-raising efforts begin? Someone starts thinking. It's usually as simple as that! Often the thinking process precedes the campaign by a year or even five years. If this first thinking about the problem moves beyond the fanciful dream or mere reflection, it develops into *planning*. Sound planning may include: 1. A *community study* to determine the exact need for the project. 2. *Preliminary architectural draw-*

Another determinant has to do with the hospital administrative team and its level of experience and ability. We also study these same aspects of quality within the Board of Trustees. There is nothing worse than buying into a situation where there is a complete lack of managerial talent or direction. We are fortunately precluded from doing this automatically by our policy.

A further factor in our analysis involves a study of the objectives of the hospital and how these objectives blend in with the direction of the other health care organizations in the community. Where are they going? What plans have they made to get there? What types of services should they offer? Are they undertaking programs that could more efficiently be performed by others? Does merging of certain services make economic sense?

We also consider the overall environment for the hospital, the area in which

it operates, the anticipated growth or lack of it, the availability and quality of staff—both professional and technical—its position in the community, its rate structure and the rate structure of its competition, operating results with respect to occupancy levels of its various departments and that of its competition.

We also study the history of development programs. I have mentioned this earlier and do so again because of the importance we place on self-generated equity. And finally, as I also indicated before, we discuss the project with the people involved in area planning or whatever it is that must approve the local application for expansion of facilities.

As I have said, our overall experience has been outstanding. We get competitive rates and competitive terms and conditions in the documentation. All in all, it's been a satisfying and rewarding area in which to operate and place investment funds. ●

Your checklist: 1. Think deeply and broadly about the future of your organization or project. 2. Share your thoughts with others. If your thoughts are sheer fantasy, you will soon find it out. 3. Investigate facts to substantiate your thinking. 4. Organize your thoughts and supporting information so as to formulate a reasonable plan. 5. Secure expert help to perfect your plan. 6. Get an official decision in support of your plan. 7. Shape your plan into a proposal for which a fund-raising program can be authorized.

Prepare

Planning and preparation may seem to be synonymous. They are distinctly different in terms of fund-raising. You *plan* your fund project. You *prepare* for your fund campaign. Preparation should begin with careful study of many things related to the effort. This is called a survey. It is a fund-raising study and must evaluate the giving potential of the constituency as well as the needs and objectives. The study needs to answer such questions as:

For what is the money to be raised and what is the estimated cost? How will this benefit the cause? How will the proposed program be carried out? Who might give leadership to the fund effort? Who would contribute toward the fund? Who would make the necessary challenge or leadership gifts? How much could be raised? How will the campaign be conducted? What will be the time schedule? How will the needs and the progress be reported? How will the campaign be directed and supervised? How will the workers be enlisted? How will they be instructed? How will the pledges be collected?

These questions have to be answered in as much detail as possible to provide sound information for undertaking the campaign. The survey is often conducted in two parts.

The second and equally important part of a survey is interviewing prospective leaders and donors. Adequate time needs to be allowed for conducting 100 to 150 interviews. Often the person who does the interviewing is the one who will direct the campaign or give staff leadership to it. Best results will be obtained, however, if the interviewer is from outside, not an official or staff member of the organization. These are some of the questions the interviewer will ask:

Occupation and important business and professional connections of person being interviewed; *Relationship* to the organization (trustee, friend, alumnus, pastor, denominational affiliation, community interests); His *attitude* toward the institution or organization; His attitude toward the needs of the project: Does he *approve* the proposed program? Does he *approve* the proposed timing? Would he *give time and effort* to a campaign? If so, in what capacity? Would he *support it financially*? What are his *special interests*? Does he have any *suggestions* for leadership gift prospects (individuals, corporations or foundations)? *Specific comments*, criticisms or suggestions of the person interviewed are noted.

The persons to be interviewed should include a complete cross section of leaders, donors and potential leaders and givers for the campaign. The interviews should be preceded by a letter from the head of the organization explaining why the calls are being made and introducing the person who will be telephoning for an interview.

This letter will make it clear that the interview will not be to solicit a gift, but will be simply to describe what the organization is planning to do and to secure information and reaction from a select group of friends and leaders interested in the cause.

As a general observation, the survey will work out best if it is conducted by a professional fund-raiser. This is true of the interviewing and, even more important, in the analysis of the information gathered on the prepared forms and in the interview reports.

A campaign or even a small fund-raising effort has a better chance of success if it is based upon a study of the facts and the attitudes of the constituency. There must be a detailed analysis of the problem that the fund effort will solve.

"List" is probably the most important word in preparing for a fund-raising effort. First you prepare your lists on cards. A common 3-by-5-inch white card is good enough for the basic list if

you can't use a computer. You set up this list alphabetically and make a card for every trustee, alumnus, friend, parent or other previous contributor to this organization.

Lists

There are certain refinements to be included, such as using a different-color card for each major classification. Information on these 3-by-5 cards will include name and home address, plus whatever other information is readily at hand, such as business address, occupation, telephone, previous gifts.

Most important is the building of a leadership-gift list. It is from leadership givers that some of the best leadership and talent will be found.

How do you build such a list? You begin by preparing a 4-by-6 inch prospect-information card along the following lines:

Most of these cards never get filled in completely. You work with your list secretary to fill in the information that is readily available on former large givers, officers, administration, board members, leading alumni and any others who would appear to be prospective givers of from \$500 up to at least one-tenth of the campaign objective.

When the basic work on the leadership-gift prospect-information file is complete you will want to make two additional typewritten lists, one alphabetical and the other geographical, using different colors of paper. By showing these lists to people who know various parts of the constituency, you will get more information to put on the cards, such as financial information, which will be valuable when you come to the appraisal study in the leadership-gift campaign; also information to help you discover possible new leaders.

Preparation should include the development of a top-level campaign committee to serve as a steering committee. It should meet about once a month throughout the fund effort. It is composed of seven to ten leaders including the gen-

eral chairman, one or two co-chairmen, a leadership-gift chairman, general-organization chairman, publicity chairman, list chairman and two or three others in positions of top leadership with the institution or organization.

Greatest care must be exercised in choosing the general chairman, leadership-gift chairman and general-organization chairman. They must have outstanding leadership qualifications, be thoroughly committed to the cause and be willing and able to participate generously in the campaign.

Campaign Material

Preparation should include first steps in developing publicity and basic campaign material. Out of the survey will evolve the facts, the needs, the objectives and the story to tell. From this material you should be able to state the case for the fund effort.

It may first be formulated into an informal mimeographed or multigraphed document to tell the story to insiders and to prospective leaders and large-gift donors. Then the publicity chairman or director will want to illustrate the story with a theme picture, action photos of services rendered, needs to be met and plans to be brought into reality. The very size and attractiveness of this "casebook" will say, "Something unusual is going on. You must read this."

An important phase of campaign planning is developing time schedules. An overall calendar for the fund effort is the first step. This calendar is projected for as many months as the campaign will require, including planning, preparation, information, organization, instruction of workers, solicitation and collection of pledges. It may require six months to two years for the active campaign and two to three years for the collection program.

As soon as the general timing is established, more and more details can be filled in. We like to develop a month-by-month schedule that will have those

For 24 years, Dr. Paul Carter was responsible for fund raising and public relations of the American Baptist Board of Education and Publication. He is the author of several books, brochures and magazine articles. In 1960, Dr. Carter used a sabbatical leave for a study of tour of 16 European countries. On retiring from the American Baptist Board, he organized Philanthropic Fundraising Service, Inc. (5 Kenmore Rd., Valley Stream, N.Y. 11581). Dr. Carter is a graduate of Occidental College and holds degrees of B.D. and Th.M. from Colgate Rochester Divinity School.



OBSERVATIONS

As the result of facts assembled on 55 survey forms, faculty questionnaires and 23 personal interviews, we offer the following observations:

1. Considering the fact that the Interdenominational Theological Center was established only eleven years ago, it is remarkably equipped as to campus, buildings, and endowment.
2. Similarly, its administrative staff and faculty reflect a growing maturity beyond the age of the institution.
3. The student body, of graduate school level, is widely representative of the areas, churches and denominations served by ITC and gives an impression of exceptional stability in the contemporary scene.
4. Among the churches and community leaders of Atlanta who have come to know ITC it enjoys a most enviable reputation.
5. Those who express this enthusiasm urge wider publicity for the services, accomplishments and needs of ITC. Some say it has been "hiding its light under a bushel".
6. Plans for the future development of ITC are well formulated with carefully stated priorities within the context of a ten-year projection.
7. There appears to be a potential of gift resources adequate to realize the immediate and long-range development of ITC.

1 Gift of \$100,000	\$100,000
1 Gift of \$50,000 - \$100,000	50,000
2 Gifts of \$25,000 - \$50,000	50,000
10 Gifts of \$10,000 - \$25,000	100,000
15 Gifts of \$5,000 - \$10,000	75,000
50 Gifts of \$2,500 - \$5,000	125,000
100 Gifts of \$1,000 - \$2,500	100,000
200 Gifts of \$500 - \$1,000	100,000
	<u>\$ 700,000</u>
	<u>300,000</u>
Balance under \$500	\$ 1,000,000

We hope you understand that this schedule may not be followed absolutely. It may vary in the number of gifts in each place. For instance, it may have more \$10,000 gifts than scheduled and less \$5,000 gifts than scheduled. But while it may deviate in such details, the fund-raising principle that 70% of the money will come in gifts above \$500 still holds. The fund cannot be raised without these larger gifts.

We might say here also that this is not a schedule that we have devised, but is a pattern which all successful campaigns show. We have merely discovered it - not devised it.

The goal is a difficult question for most institutions at this stage of the survey. Because of the imponderables involved, the institution cannot make an absolutely certain prediction. All that it can do is to make an estimate from what it knows of the financial worth and interest of its top level constituency, with particular consideration of foundations.

Financial Ability

The fact that a constituency is willing to proceed is not enough by itself. It must also have the resources from which to raise the necessary funds. It is evident that the Interdenominational Theological Center does not have resources to justify a campaign to raise the whole \$11,715,000 immediately. This suggests the question of how much can be raised. This section considers that subject.

Financial campaigns naturally seem to follow a definite pattern. Funds raised in practically every campaign can be divided into two classes. One consists of the larger gifts of about \$500 or more and the other of those less than \$500. Furthermore, the larger gifts account for anywhere from 60% to 90% of the whole amount raised (depending upon the kind of institution that is campaigning) and come from only about 10% of the subscribers. The smaller gifts account for only about 10% to 40% of the amount raised despite the fact that they come from about 90% of the subscribers.

For illustration, in a campaign for \$1,000,000 which is being suggested for ITC's first year's effort, about \$700,000 would have to come from 10% of the contributors, including foundations; and \$300,000 would be given by about 90% of the contributors. So as to make it clear we think the campaign, if successful for the amount mentioned, would show the following results:

SUMMARY OF PERSONAL INTERVIEW Form 1

1. Number _____ Institution _____ Date _____
2. Name _____ Occupation _____ Position _____
3. Home Address _____ Phone _____
4. Business Address _____ Phone _____
5. Trustee _____ Friend _____ Alumnus _____ Pastor _____ Denom. _____ Community _____
6. Does he approve of the institution? Yes _____ No _____ (Why) _____
7. The Administration and faculty? Yes _____ No _____ (Why) _____
8. Comments: _____

His initial attitude toward the needs of the institution early in interview

9. Uninformed: _____ Informed: _____
10. Sympathetic _____ Unsympathetic _____ Positive _____ Neutral _____ Negative _____
11. What priority does he assign to the needs? _____
12. Does he approve of the proposed program? Yes _____ No _____ (Why) _____
13. The proposed timing? Yes _____ No _____ (Why) _____
14. Would he give time to it? Yes _____ No _____ (Why) _____ In what capacity? _____ (If answer is "NO" ask quietly if he would mind telling why not, but do not press)
15. Would he give money? Yes _____ No _____ (Why) _____ Large gift? _____ How much? _____ (If answer is "NO" ask quietly if he would mind telling why not. But do not press)
16. If large gift, why does interviewer think so? _____ What is his general attitude? _____
17. Unfavorable _____ Cool _____ Passive _____ Mildly interested _____ Enthusiastic _____
18. What are his special interests? _____
19. Any suggestions for leadership gift prospects (individual, corporation, foundation)? _____
20. Comments and observations: _____

REPORT OF 55 INTERVIEWS

	1 Yes	2 No	3 Required	4 ITC
Approves Institution	53	2	80%	+ 96% - 4%
Approves Administration	53	2	80%	+ 96% - 4%
Approves Program of Development	51	4	80%	+ 93% - 7%
Will he work	48	7	60%	+ 87% - 13%
Will he give	50	5	75%	+ 90% - 10%

We also rated the 55 interviewees as to their attitude toward the proposed campaign as follows:

Enthusiastic	41 - 73%
Mildly Enthusiastic	8 - 15%
Passive	6 - 12%

Those considered to be well informed about ITC numbered 47, or 85 percent. The 8 less informed represented only 15% of those interviewed.

Immediate and Most Urgent Needs

Before interviewing the constituency, we asked the Administration and Chairman of the Board of Trustees to indicate what would probably be the most urgent needs which should be satisfied through a capital campaign. The following list, amounting to \$3,050,000 was agreed upon as being the most important first phase of a ten-year development program:

for endowment	\$1,900,000
for a chapel	500,000
for endowed maintenance of chapel	250,000
for housing married students and single women	400,000
TOTAL	\$3,050,000

Long-Range Needs

In order to secure a long-range prospective of the Interdenominational Theological Center's anticipated growth and development, we asked the administration for a ten-year financial projection. Following is the list of needs which should be satisfied during the next decade:

Capital Development	
New Buildings and Additions	\$1,715,000
married students and single women's residence hall	
addition to administration building for more office space	
Endowment	\$4,000,000
Program	\$5,000,000
urban pastoral care	
Music and Drama Departments	
Conferences and Clinics	
Special scholarships for foreign students	\$1,000,000
	<u>\$11,715,000</u>

For Current Expense during next two years

Faculty Salaries	\$15,000
Faculty Expansion, including Dept of Music	80,000
Staff Salaries	10,000
Recruitment Office	20,000
Public Relations	25,000
	<u>\$150,000</u>

Sample pages from a pre-campaign survey are shown. This type of survey is often indicative of the success or failure of any fund raising effort. Professionals in the field will almost always recommend that it be done before proceeding with a drive since it uncovers many strengths and weaknesses before large expenditures are undertaken which may misdirect an entire campaign or cause it to fail completely. Note detail and analysis.

seven familiar words at the top of the columns: *Plan—Prepare—Inform—Organize—Instruct—Ask—Collect.*

In each of these columns can be noted month by month the events and activities by which the fund effort will be carried forward. Normally this is an easy procedure for an experienced fundraiser. But amateurs or volunteer campaign directors will find the building of a calendar challenging and giving reassurance that plans are really being thought through.

A word of caution should be offered. The overall calendar and supplemental schedules ought not to be followed slavishly. They will guide you and serve to check on your progress, but circumstances will arise that will dictate com-

furniture; office equipment; telephone; secretary; stationery; postage. 7) Prepare your campaign budget and budget-control system. 8) Develop your campaign schedule. 9) Prepare your publicity program with: brochures or casebook; films; exhibits; manuals; pledge cards; scoreboards; news releases; radio; television.

Prepare! Prepare! Prepare!

Inform

In fund-raising the meaning of "cultivate" is to inform, to educate, to develop interest in a specific institution, project or cause.

To do this requires a specific program of information through publicity. This

statistical tables, films, posters, exhibits; Bibliography of books and pamphlets that will supply content and source material for your publicity program and speakers bureau; A list of noted alumni, administrators, professors or outstanding personalities related to the project or institution.

This kind of basic preparation for telling the story is difficult but it will save time in the end and will make your story far more convincing and persuasive.

Who Are Your Publics?

Make a list of the groups you must cultivate and inform. For the purpose of your fund-raising efforts these groups are your "publics." Put them all together and you have your constituency. Just as you need to assemble all the facts into the case file to be able to tell the best story, it is equally important to list all the elements of your constituency so as to tell your story to all of the right people.

Now that you know your story and the publics to whom your story must be told, you are ready to build your publicity schedule, using whatever media seem necessary.

How do you build a publicity schedule? Just make a calendar of it.

The publicity schedule has to be styled to serve the distinctive needs of every fund campaign. Its prime requisite is to help you plan and implement the best possible cultivation of your whole constituency. Your aim must be to tell the story fully and continuously. The result will be the stimulation of friends of your cause to work for and to give to your campaign.

Any substantial fund-raising project requires a casebook (general brochure) to describe the cause, point up the need, announce plans for improvement, challenge generous giving and invite wide participation. In multimillion-dollar campaigns and in fund efforts with extremely diversified constituency, the casebook is often followed by special brochures, such as:

A "Question and Answer" booklet to answer questions of special concern during cultivation and solicitation;

A testimonial booklet in which friends of the cause praise its services and endorse its aims;

A community brochure which evaluates and interprets the usefulness of the institution of its community as a service, cultural and economic asset;

A memorial booklet under a title such as "Names That Endure" to present more broadly and extensively the memorial possibilities in a building program;

A special booklet on corporation and foundation gifts, including information on securities, property gifts and tax privileges.

Some experienced fund-raisers say the

most important campaign publication is a newsheet. To be most effective it should have the format and style of a small newspaper. It should be issued at intervals of one or two months throughout the campaign. Through action photos and news stories it should announce the campaign, name its leaders as they are appointed, report progress and announce results progressively as they occur.

Now here's another check list: 1) *Study your constituency. List them by categories and by areas.* 2) *List the publications through which you can reach your constituency.* 3) *Draw a publicity schedule for the campaign.* 4) *Prepare a list of information and pictures to be contained in:* a. the casebook, b. the News Reporter, c. color sound film, if any, d. scheduled special events, if any, 5) *Keep a scrapbook of all campaign publicity as it appears.*

Organize

The survey in advance of the capital-fund effort should indicate the lines along which the campaign is to be organized. It should evaluate the strength of the institution's available leadership for fund-raising purposes. This evaluation will cover staff and volunteer leadership. What the survey has to say about the nature and size of the constituency will determine in large measure the size and nature of the organization needed.

There are many ways of starting to organize a fund effort. One of the best and most common of these is for the board of trustees or directors of an institution or organization to appoint seven or nine of its members to compose a campaign committee. The president or staff leader and campaign director, either volunteer or professional, work with this board committee to secure a general chairman for the campaign. He may be a member of the board committee, an outstanding business or professional leader. His leadership in financial matters is of paramount importance.

The chairman to be appointed of the *leadership gift committee* can be the most important person in the campaign. His influence, leadership, example and accomplishments can set the tone and create a challenge for the whole fund-raising effort. Some of his qualifications should be success in business or a profession, generosity toward the project, ability to lead others in developing the committee and ability to give time to his responsibility in the campaign. His committee is responsible for eighty to ninety percent of the money to be raised.

Share Gifts

In a typical community or area campaign the effort to secure "share" gifts is carried on by what is called the general organization. A share gift is a subscribed

amount that can be paid over a period of two to three years at the rate of five dollars, ten dollars or perhaps twenty-five dollars per month.

The general organization supplements the special-gift or leadership-gift committee. It is headed by the general-organization chairman. The chief responsibility of this chairman is to appoint and enlist the required number of division leaders. Each division leader will enlist five or six captains. Each captain secures five or six workers. Each worker will be expected to make five calls. (See chart.) This type of organization is standard procedure in capital campaigns as well as in fund efforts for annual support.

These contacts will require a week or ten days following which the division leaders meet with their captains to select their workers. After each captain accepts a list of workers whom he is to invite to serve on his team, he makes personal contact with each of them. A period of about two weeks is allowed in the schedule for these all-important contacts. This is usually the point of greatest difficulty in completing the organization.

Then comes the "kickoff" meeting,

ization to reach every prospect personally. 7) Enlist your organization step by step. 8) Calendar each stage of its development. 9) Complete each phase or organization on schedule. 10) Evaluate. Is your organization strong enough? Is it large enough? Is it complete?

Instruct

Instruct the workers! This may seem to be an obvious injunction. However, its importance cannot be overemphasized. In any campaign or fund-raising project that relies upon personal visitation between workers and prospects, the strength of the cause will depend upon the strength and effectiveness of the visitor.

The thoroughness and quality of instruction given the workers will inspire confidence as they make their calls. That is why experienced campaign leaders insist that every visitor attend the workers' training conference before attempting to make any calls. They go so far as to say that without instruction, volunteers must not be assigned calls.

How is the instruction meeting conducted? Normally it should be a dinner

PROSPECT-INFORMATION CARD

No.	Date
Name	Phone
Street	
City & State	Zip
Name of Firm	Position
Street	Phone
City & State	Zip
Relationship: Trustee	Alumnus
Past Gifts	Parent
Giving Attitude:	Friend
Giving Ability \$	(1M 5M 10M 15M 20M 25M or more)
Interests	
Remarks	

mon-sense modifications. By the close of your campaign the reconstructed calendar will surely resemble what you started with, but it will also reflect things you have learned as you went along. It is also best to construct your calendar backward, starting with the objective.

The system of backing your way through a calendar may seem slightly erratic. However, it has the great benefit of measuring more accurately the time required for each important step and will answer the question of whether the objective can be obtained in the period allotted. Up to now, your checklist should be as follows even though some of the items have not been discussed. But here's the *complete* list for your guidance:

1) Assemble all the facts pertaining to your fund effort through investigation, research and survey. 2) Prepare the strongest statement of need. 3) Test the strength of your case by presenting it person-to-person among some of your constituents. 4) Form your campaign Steering Committee with a select group of ablest leaders. 5) Build your prospect lists. . . for leadership gifts and general gifts. 6) Set up your campaign office. Check off all the requirements, such as:

program usually needs to be quite extensive. It may include brochures, bulletins, news releases, posters, advertisements, letters, speakers, radio, television, films and exhibits. Without informing the constituency there can be no effective fund-raising effort.

First you must tell the story. You tell it by whatever means it takes to get the story across. This may be as simple as writing one descriptive and appealing letter to one potentially interested and generous friend. One such letter once inspired a \$5-million response that became a challenge for raising another \$20 million.

Developing the case file is especially important as the first step in a nationwide cultivation program or in launching a publicity schedule that will stretch over two or three years. The case file will contain such material as: Important historical and development dates in the life of the institution; Accomplishments and services of the institution; Needs that must be satisfied for future growth and increased service; Detailed cost accounting of the needs; Plans and personnel for satisfying the needs; List of illustrative material—photography, architect's plans, art drawings,

DIVISIONAL ORGANIZATION

Division A		Leader (Name) _____			
Captain (name)	Captain	Captain	Captain	Captain	
Team 1 _____	Team 2 _____	Team 3 _____	Team 4 _____	Team 5 _____	
Workers					
1 _____	6 _____	11 _____	16 _____	21 _____	
2 _____	7 _____	12 _____	17 _____	22 _____	
3 _____	8 _____	13 _____	18 _____	23 _____	
4 _____	9 _____	14 _____	19 _____	24 _____	
5 _____	10 _____	15 _____	20 _____	25 _____	

which brings together the entire organization, general-organization chairman, section leaders, division leaders, captains and workers. The kickoff is a training meeting that must be informative, instructive and inspiring. It concludes with a work session when cards are selected and assignments of calls are accepted. This meeting achieves greatest success when the attendance reflects a complete organization.

Now here's your next checklist: 1) Select your general chairman—your top leader. 2) General chairman selects his co-chairman for leadership gifts, for general organization. 3) Form your steering committee. 4) Organize your leadership-gift committee. 5) Count your prospects. 6) Build large enough organi-

meeting so as to foster full attendance and provide a time period of two to three hours in an atmosphere of congeniality.

Your next checklist should contain the following: 1) Make your story easy to tell. Help every worker to tell it well. 2) Expose every worker to all the information available on the project. Show the color sound film. Have them read the casebook. Have them visit the institution or the project. 3) Present a manual to every worker, telling them just how to represent the cause, how to make the calls and how to get results. 4) Require full attendance at all instruction and report meetings. 5) Report campaign progress to workers in writing after every report meeting. 6) Motivate



the workers by achievement stories, competition, appreciation and desire for success.

Ask

The little word "ask" is the largest word in fund-raising. Though soliciting a gift for your favorite cause may seem quite simple, it is the most difficult and the most challenging part of fund-raising. What to ask for, how to ask and when to ask are important questions and deserve careful study. Worthy answers will rely upon research, experience, principles of psychology and motivation. What we have said about how to plan, prepare, to inform and to organize helps the leaders and workers in a campaign get ready to ask. In addition to all of this, *each visitor needs special training* for his responsibility to ask.

When asking for leadership gifts, whatever the final response, thank the prospect for his interest in the program and for the privilege of talking to him about it. Tell him he will be kept informed on the progress of the campaign effort and the developments that result from it.

When possible, try to tell your story to the husband and wife. This is especially true of memorial gifts or family pledges.

Urge members of the committee to make their calls promptly after choosing their cards. Set dates for report meetings and urge every member to attend these

meetings to strengthen the report and to receive inspiration from others.

In planning most fund-raising efforts one or more types of shares are worked out. This is for the primary purpose of encouraging friends of the cause to make their gifts on the basis of what they can contribute over a period of months and years rather than just what they could give out of pocket or through one check. The basic share is usually five dollars per month times the number of months available in the payment period. Most frequently the payment period is thirty months, reaching across three tax years.

Asking for Share Gifts

Multiple shares are offered in many campaigns. Above the Contributor's Share of \$150 may be offered a Sponsor's Share of \$300, a Development Share of \$600 and a Leadership Share of \$1,200. The naming of these shares grows out of the distinctive facts about the institution and the constituency.

The art of asking is a rare gift. The first ingredient of effective asking is intense concern for and dedication to the object for which the gift is sought. This means more than superficial loyalty to a cause. It means faith and appreciation backed up by knowledge of the project's history, record of service, opportunity for growth and plans for the future.

After the fullest effort is made to reach your prospects through personal calls, you finally let the postman be your caller. You will not plan just one letter. Effective asking calls for a series of three or four letters. A single letter will produce less than half the result that can be secured by a series of correspondence. The most efficient three-letter series is composed of: 1) A full description of the need, plans for meeting the need and how the prospect can participate, enclosing a reply card and self-addressed envelope; 2) A copy of letter No. 1 with a covering note suggesting the first letter may not have been received, and inviting an early reply; 3) A report of progress, encouraging response and a deadline for securing additional commitments and gifts.

Your checklist: 1) Have you real concern for the cause you are to represent? 2) Do you know enough about it to be a good representative? 3) Can you be a persuasive spokesman? 4) Have you read all your instructions as a caller? 5) Can you ask for a large gift? 6) Do you know how to appeal for share gifts? 7) Can you write persuasive letters to prospects you cannot see personally? 8) Can you use the telephone successfully to secure appointments with prospects or to secure commitments?

A sound collection program must be planned and implemented along with

the campaign. Great fund-raising victories can be lost through failure to provide the incentive and the means to pay commitments. Like the rest of fund-raising, there are right and wrong ways to carry on a collection program. Following are some of the proven right ways.

First, say "Thank you." This simple and obvious act of appreciation is far more important than most people realize. Failure to say thanks for large gifts has cost colleges, hospitals and churches dearly both in collecting pledges and in obtaining repeat gifts.

How do you say thanks? First, the visitor who presents the cause and secures the pledge is taught as a part of his preparation for the call to express hearty appreciation.

Collect

Next, the gift is acknowledged with a letter of thanks and a receipt from the campaign office or executive office of the institution. This letter of appreciation should be friendly and rather informal as compared with a printed form. It should state the terms of the pledge as understood by the institution, inviting the donor to correct any misinformation. It ought also to express appreciation for what the gift will help to accomplish.

In cases of unusual interest in the institution, as shown by an exceptionally large gift, the president or chief administrator should invite the donor to visit the campus, hospital or headquarters to see the progress his gift is helping to accomplish. This offers a personal way of saying thanks and often stimulates greater interest and larger gifts.

In your collection program say thank you and do all within your power to cause your donors to want to fulfill their commitments.

Your checklist: 1) Plan a complete collection program while planning your fund effort. 2) Write a letter of thanks to every donor, large and small. 3) Acknowledge each pledge and verify the terms of payment. 4) Acknowledge each payment with a receipt and thank-you note. 5) Send out a reminder ahead of each due date for payment. 6) Make sure that all letters and notices are friendly and cordial rather than impersonal or brusque. 7) Formulate all acknowledgments and collection procedures into a manual for the guidance of those who will be carrying out the program. 8) Plan and implement a publicity schedule to sustain interest in your institution or cause all during the pledge-payment period. 9) Conduct a letter-writing schedule to help all donors keep up to date with their commitments. 10) Plan special events to involve, educate and say thanks to your donors.

BEST OF DIRECT MAIL ON CASSETTES

These recordings will "turn you on"... will stimulate your creative thinking about your own company's problems. Ideas you hear will generate ideas you can use as you listen to the top professionals in direct marketing talk about direct mail, mail order, copy, lists, formats, campaigns, computers.

Recorded on slip-in cassette cartridges, these speeches were gathered from direct mail days,

seminars, meetings held all over the country. Use these recordings as a training aid in your own office, or listen to them at home or while you're driving your car.

Start building your direct mail library of handy cassettes. New recordings are constantly being added. To order, use order blank on reverse side, write, or phone.

• HOW TO COMMUNICATE WITH PEOPLE

First you must learn that the words you use may not mean the same thing to the person who reads you or hears you. This simple thought was beautifully expressed by Robert Miller at Detroit Direct Mail Day, April 23, 1969. With Dale Carnegie for the past 14 years, Miller enchanted his audience with a lively dissertation on the art of communicating. He says how we talk applies to how we write. What Miller says is a perfect introduction to any discussion of direct mail copywriting.

69-DTD-1C—Cassette at \$8.00

• MAPPING THE MARKETING WORLD OF THE FUTURE

A presentation of concepts and industry viewpoints on the kind of world we'll be selling in shortly. Lawrence G. Chait, chairman of the New York Direct Marketing Agency which bears his name, put together an impressive two hour panel for Detroit Direct Mail Day (on April 23, 1969) to reveal the increasing combination of computerized knowledge about people and their purchasing habits with direct advertising techniques. James Blackman of Hans Holterbosch discussed psychographic consequences for marketers; Juan Homs Jr. of American Airlines talked of tomorrow's flying machines and their cause and effect in reaching markets; Hank Johnson of Gamble-Aldens dwelled upon the customer of the future and distribution methods; Hal Drucker, formerly of Hertz Int'l. talked on "The Mach 2 Marketing Man"; Lester Suhler of Cowles Communications points

out the timeless, universality of human traits and its relationship to selling customer benefits.

69-DTD-2C—Cassette at \$16.00.

• 28 POINT CHECKLIST FOR SUCCESSFUL MAIL ORDER SELLING

Thomas L. Collins, Executive VP of Rapp & Collins and a monthly contributor to Direct Marketing details the 28 stepping stones the creative mail order professional touches in developing the right offer, the right copy, developing the right market whether it be by mail or in publication advertising. This talented copywriter creatively presents how he approaches selling propositions for some of nation's largest mail order advertisers.

69-PHD-3C—Cassette at \$8.00

• THE BLUE PENCIL PATH TO FUN AND PROFIT

Guy L. Yoltan, who has been instrumental in raising millions of dollars by mail for Republican National Committee tells how he thinks about writing effective copy, high pulling letters, result getting offers.

69-STD-8C—Cassette at \$8.00

69-STD-8T—Tape at \$12.00

• HOW DIRECT MAIL CAN MECHANIZE YOUR SELLING

One of direct mail's great professionals, John D. Yeck, Partner of Yeck Brothers Group, Dayton, presents inspiring short course on how to think about direct mail. Perfect for training new people in your creative department, in telling them how to approach writing copy, the key principles in developing successful selling ideas, what moves

people to action. Beamed principally at direct mail selling to business markets but his refreshing, amusing presentation applies universally to creating any kind of high impact promotion. A great dissertation on people and what turns them on.

69-DCD-1C—Cassette at \$8.00

• THE REVOLUTION IN CREDIT (CARD) SELLING

The development of massive credit card systems by banks in the U.S. bodes well for direct marketers in helping to solve credit and list problems. Garrison A. Southard Jr., president of Interbank Card Association pulled back the curtain on this stage in a presentation at New York Direct Mail Day on April 16, 1969. Coupled with Garrison's thoughts was a high powered panel later in the day entitled What's Happening to Credit. Panel headed by Robert Frankel, Reader's Digest and includes comments by Edward Gottlieb, VP, First National City Bank; Dr. Harold Jordan, president, California Branch, Credit Data Corp; R.A. Jaijman, Manager, Credit Customer Service, American Oil Co. A 2-hour presentation.

69-NYD-39C—Cassette at \$16.00

• PSYCHOGRAPHICS: A NEW MAIL TOOL

Dr. Emmanuel Demby, president, Motivational Programmers, Inc. moves beyond demographics as criteria for list segmentation. Suggest life-style of consumer is more vital to marketing than income level.

69-ATD-3C—Cassette at \$8.00

Ideas in Sound, Div. of Hoke Comm.
224 Seventh St., Garden City, N.Y. 11530

ORDER BLANK

Phone: (516) 746-6700

Please send following recordings:

Please Indicate:

☐ Check enclosed

☐ Bill my firm

NAME

COMPANY

ADDRESS

CITY

STATE ZIP

Total Amount

\$

Date

** Save \$32 - Order all 16 cassettes for only \$120 **

FILL IN THIS COUPON, DETACH ALONG DOTTED LINE, AND MAIL TODAY

• HOW TO AVOID MISTAKES IN MAIL ORDER

Five well-known practitioners discuss current ideas, trends and methods as free-wheeling panel. Moderated by Morris Dees, Jr., Fuller & Dees; Panel includes: Robert Stewart, Sunset House, Los Angeles; Tom Knowlton, Book-of-the-Month Club, New York; Murray Hall, Ambassador Leather Goods; Robert Clarke, Grolier Enterprises.

69-ATD-5C—Cassette at \$8.00

• MINI-INSTITUTE ON DIRECT MAIL

Edward N. Mayer Jr., world renowned teacher of direct mail, presents the basic, down-to-earth principles of creating direct mail. Rated the most popular session at any conference attended by direct marketers, "Professor" Mayer presents a 2-hour short course on the do's and don'ts of copy, lists, offer, package, with some pithy opinions of current direct mail usage.

69-CND-15C—Cassette at \$16.00

• COMPUTER SEMINAR

Seven computer users and producers discuss complex considerations in the use of computers for mailing list maintenance and publication fulfillment. Philadelphia Direct Mail Day panel headed by Kent Armstrong and three others from TV Guide (Anthony Rizzo, William Kochler, James Harding); Dr. Mark Stern, Publishers Clearing House; Kurt Burkhardt, Neo Data; and Eugene Kruger of Kruger Associates.

69-PHD-8C—Cassette at \$8.00

New Release!

• MAINTAINING YOUR MAILING LIST ON COMPUTER

Arthur Blumenfield (Mathematical Applications Groups Inc.) discusses what's ahead for direct marketers in list management and usage, problems of input, why duplications get on to tape, how to avoid them. This information could save you lots of heartaches and money!

69-ABGC-1C—Cassette at \$10.00

New Release!

• ANATOMY OF A DIRECT MAIL CAMPAIGN

Chris Stagg (Benson Stagg Associates) reveals the background of the award-winning 7-page Admiral Byrd Transpolar Expedition letter. (Actual letter included with cassette) Sold 60 businessmen on a \$10,000 tour. Discover why good copy is priceless and absolutely necessary for any direct mail campaign!

69-CSHM-1C—Cassette at \$8.00

New Release!

• NEW CUSTOMERS AT LOW COST THROUGH DIRECT RESPONSE INSERTS

Ted Isaacs, syndicator of Flag-wavers, discusses the rise of direct response inserts in newspapers and magazines. Helps direct marketers lower cost of seeking new customers. Tells about current usage, who's using them, how they're working. (Sample of typical Flag-waver and list of newspapers who accept them will be included with cassette.)

69-TIKC-1C—Cassette at \$8.00

• HOW TO SUCCEED IN BEGGING WITHOUT REALLY CRYING

Consultant Gaylord Briley talks about approaching the task of fund raising by direct mail. This acknowledged practitioner frowns on appeals which tug too hard and reveals the copy ideas which have helped him create effective, long lasting fund raising efforts.

69-PHD-2C—Cassette at \$8.00

• FARMING THE CANADIAN MARKET

J.H. Mackey, Reader's Digest Association of Canada, in an impressive paper presented at 2nd annual conference of Canadian Direct Mail Association (March 30-April 2, 1969), tells how the computer forced the Digest to reassess its copy techniques and provided new opportunities to select segments of the market for special appeals. His example of an insurance letter which only the computer could have made possible points to real potential of computerized direct mail and the formulated testing possible. Story featured in May 1969 issue of Direct Marketing, but you may find the tape useful in group discussions.

69-CND-11C—Cassette at \$8.00

• INTERNATIONAL DIRECT MAIL

Mail order overseas has its similarities and differences. A panel headed by Anthony Arau, president of Arau Associates, a leading mail order agency, discusses lists and selling methods. On the platform are Jean Marie DeVise, Lste Union; Benjamin Ordovery, Famous Schools, Inc.; William Keltz, Reader's Digest.

69-NYD-14C—Cassette at \$8.00

IDEAS IN SOUND

Direct Marketing
224 Seventh Street

Garden City, N.Y. 11530
(516) 746-6700

IDEAS IN SOUND

Direct Marketing
224 Seventh Street

Garden City, N.Y. 11530
(516) 746-6700

New Releases From Ideas In Sound

A DIVISION OF HOKE COMMUNICATIONS

Personal interviews, exciting speeches—direct from the heart of the marketplace. These cassettes will stimulate your own creativeness. "Tune you in" to current thinking—new trends in marketing—changing consumer attitudes. Use them as training aids for members of your staff, or listen to them at home or while driving your car.

• JAMES KOBBS

Using colored slides to emphasize his subject, Jim Kobs details procedures and methods of "Testing in Direct Marketing". Presentation offers guidance in what should be tested and what should not be tested. Emphasis on combining the results of individual test into a single, "best" direct-mail-package.

70 SLDD 18 C5
(Cassette with slides \$18)

• STAN RICE

Vice President of Sales, United Business Service Company . . . in his usual dry wit explains how UBS uses newspapers and direct mail to implement two-step system for selling their investment advisory service. Two-step system involves a long term trial offer with eventual conversion to a full term or half term advisory service subscription.

70 SLDD 8 C4 (Cassette \$8)

• PUBLISHERS COMPUTER SYSTEMS

First on line, real-time system specifically designed for audited publications. Provides instant access to subscriber file for update, changes, additions, kills, . . . via IBM 2260 units using direct telephone line "access" to computer.

70 PCPH 12 C1 (Cassette \$12)

• FLORENCE WOLF

Basic program on how to work with a mailing list broker. Explains the concept of list brokerage, marketing opportunities with emphasis on: the importance of presenting a list data card and how it helps in selection of markets to mail to.

70 SLDD 8 C1 (Cassette \$8)
70 SLDD 12 CS1 (Cassette with slides \$12)

• THE ECONOMIC OUTLOOK

A critical look at the U.S. economy. Examines "inflation trends"—consumer spending, housing . . . factors important to economic growth. A detailed projection of the business climate for the next several years. Designed to aid the direct marketer in formulating future marketing strategy.

70 DMAC 8 C17 (Cassette \$8)

• THE DISTRIBUTION REVOLUTION

Max Sroge, Maxwell Sroge Co., relates — the many influences that are changing the attitudes of people and their buying habits with the revolution in direct marketing. Topics covered include: potential direct marketing opportunities, how mail order can benefit manufacturer, seasonal patterns and customer awareness.

70 SLDD 8 C2 (Cassette \$8)

• RETURN TO ELEMENTAL SELLING

Selling that is personal, sympathetic and honest will mark advertising in the '70's predicts Len Reiss, president, Schwab, Beatty & Porter at monthly meeting of the National Association of Direct Mail Writers. Mr. Reiss outlines history of copy from World War I and forecast copy style of the '70's.

70 HCLR 10 CS1
(Cassette with slides \$10)

• COMMUNICATION TECHNOLOGY

Henry R. Hoke, Jr. (Pete). An introduction to the opportunities . . . "just ahead" in communication technology. Discussion includes: how post office will be providing new services — will change the way we do business and retrieval concept for direct marketing.

70 SLDD 8 C3 (Cassette \$8)

• CREDIT AND COLLECTION

Provides a knowledge of the problems involved in conducting a successful "credit and collection" program. Topics covered include: methods, follow-up, the Serpa Plan, and no-pay accounts. Special emphasis on problems of mail order, competition, bad risk, selling other items to cover cost, collection cycle and follow-up cost.

70 DMAC 16 C13 (Cassette \$16)

• DMAA PUBLIC RELATION PROGRAM

The pending DMAA public relation program, it's goals, it's objectives, how it will benefit the individual member. Total cost of the program and how it will be founded is discussed in detail.

70 DMAC 8 C1 (Cassette \$8)

• WHAT ARE THE PROBLEMS IN CIRCULATION

An analysis of the field of circulation in a managerial context. Examines principle areas of concern to the circulation executive who is responsible for: building circulation, rising cost of subscriptions, customer relations, prices and offers. Specific attention to problems of list management and increasing subscription prices.

70 DMAC 26 C2 (Cassette \$26)

• WHAT'S HAPPENING IN MARKETS ABROAD

Europe's 30 million consumers are potential sales. However, widely diversified customs, languages, postal laws, buying power, consumer needs and incomes fragment the European market. Walter Schmid, Zurich, Switzerland, surveys the differences as well as the similarity. Ichiro Miyama discusses postal rates in Japan.

70 DMAC 8 C20 (Cassette \$8)

• WHO SHOULD A DIRECT MAIL WRITER WRITE FOR?

Agency? Mailer? or Himself? Discussed at N. Y. Ad Club, by three speakers. Richard Jordan, Rapp and Collins gave prestige, pay check, stimulation, professional development as reasons for favoring agency. Marvin Barckley, Publishers Clearing House, ran gauntlet for mailers. Free lancer John Francis Tighe preferred prospect of doubling income, though harder work, getting rid of "Wage slave syndrome".

70 NADW 8 C1 (Cassette \$8)

• REACHING THE NOW CONTRIBUTOR

Paul E. Funk, President Epilepsy Foundation of America, examines fund raising in the 70's, and its changing structure. Forecast changes to expect in the coming decade. Topics covered include: statistics and trends, consideration of boards for fund raising, young people and reaching them, the importance of direct mail and computers in fund raising. Special attention to current fund raising problems on: direct mail, volunteer workers, mailing list and mailing list response.

70 DMAC 26 C6 (Cassette \$26)

• DESIGN AND PRODUCTION

Examines the relationship between design and production. Emphasis on International advertising, complexity of direct mail advertising, ingredients of good production and design.

70 DMAC 16 C12 (Cassette \$16)

• PSYCHOLOGY TODAY

Personal interview with John Suhl, associate publisher of "Psychology Today" and John Tosarello, marketing director for consumer marketing division. 90 Minute cassette covers magazine fulfillment, new CRT computer system, fund raising, diversification, . . . all aspects of "Psychology Today's" great success story.

70 PTPH 8 C1 (Cassette \$8)

• LIST FOR THE MEDIUM'S NEW MARKET

A detailed introduction to structure and maintenance of computer list. Designed to provide an understanding of: its possible potential, proper use, methods of sorting, and application to other media of advertising.

70 DMAC 16 C14 (Cassette \$16)

• ENJOYING GOOD LIFE

While succeeding is story of Joy and Murray Hall, after moving "Ambassador Leather Goods" from Niagara Falls to Tempe, Arizona. Interviewed by Managing Editor John Hicks, Ambassador Leather, Halls says, gross \$6 million per year with 1.1 million customers. Operation fully computerized. Average sale, \$18. Mail 5 million catalogs; prospect for new customers via less expensive piece to 12 million others by renting outside list.

70 ALJH 6 C1 (Cassette \$6)

• HOME IMPROVEMENT BUSINESS GOOD

Jack Tillotson of Modern Handcraft, Ed Dobbins of Belsaw, Joe Cooper of Old American Insurance, said business good. Confirms home-improvement businesses do well in soft times. And people want more health, accident protection. Dobbins describes Belsaw's selling system. Says increased use of WATS-Lines is boon to business, customer relations. Sells locksmith equipment, sharpening equipment, tools. Business up with unemployed looking for ways to save money. Just mailed to autoworkers in Detroit. Also sells correspondence course on how to improve skills.

70 HCWI 6 C1 (Cassette \$6)

• WORDS TO SELL BY

Step by step examination of the fundamental principles involved in producing copy that will "sell". Topics covered include: copy danger points, irresistible offers, credibility, easy payment plans, response procedures, readability and up-front editing.

70 DMAC 16 C15 (Cassette \$16)

• OLD AMERICAN INSURANCE COMPANY'S MARTIN BAIER

Develops sophisticated computer program for segmenting markets/ mailing lists based on psychographic characteristics. Called ZIP Code Area Market Evaluation. Will reduce amount of mail per dollar of new business. Also permits identifying segments of markets which in total, previously, were unprofitable to mail to. System acknowledges that environmental factors of where people live vastly more important than so-called pure demographics such as age, income to each other and within geographic areas of urban, urban fringe and rural helps to identify those people who are prone to buy rather than those who are simply able to buy. This computer capability not only improves marketing efficiency but permits designing products or services of special interest to special segments of total market. Break-through system permits analysis and use of any mail order list. One hour, in depth discussion of system with Martin Baier, Joe Cooper and Steve McDaniel.

70 OAPH 8 C1 (Cassette \$8)

• STAND UP AND SHOUT ABOUT WASTE

. . . in postal procedures, says Angelo Venezian, director of marketing for Creative Mail Service. Mail users should insist on cost cutting simplification of return-mail rules, stop wanton destruction of mail, take steps to reduce flood of mail returned to sender . . . offers ways to improve mail service and reduce mailing cost.

70 HMAV 6 C1 (Cassette \$6)

• RAY GARCIA

Deals with Co-op postcard — post cards bound into magazine type format. (similar to HCMD 6 C1 cassette — previously offered). Discussion covers industrial advertising, and Rays experience with many co-op campaigns in various fields.

70 SLDD 8 C6 (Cassette \$8)

HOKE COMMUNICATIONS INC. 224 Seventh St., Garden City, N. Y. 11530

Please send following cassettes (order by number):

..... # # #
..... # # #
NAME TITLE
ORGANIZATION
ADDRESS
CITY STATE ZIP

Please Indicate:

Total Amount \$

Date:

☐ Check enclosed

☐ Bill my organization

THE WORLD OF DIRECT MARKETING ON CASSETTES

Recorded on slip-in cassette cartridges, these speeches were gathered from direct mail days held all over the country. Use these recordings as a training aid in your own office, or listen to them at home or while you're driving in your car.

Slides are available with many of the recordings. These are duplicates of original speakers material and will be supplied with cassette.

From Ideas In Sound

A DIVISION OF HOKE COMMUNICATIONS

The Best of The 70's On Mailing List

• "IDEAS FOR MORE EFFECTIVE UTILIZATION OF LISTS"

Moderator: Alan Drey, Pres., Alan Drey Co., Inc. Panelists: Freeman Gosden Jr., VP Mktg., Market Compilation & Research Bureau Inc.; Angelo Venezian, A.R. Venezian Inc.; L. Kent Armstrong, Sub. Mgr., TV Guide.

70-DMLA 16-8C—Cassette at \$16

• MAILING LISTS . . . WHAT'S NEXT

A compiler of lists, a list broker, and a major user of lists look at the explosive new developments in the list field, computer match-outs, SCF testing, merging and purging, etc. And they propose some new sophistications for use of computerized lists. Panelists: Angelo Venezian, Vice President, Creative Mailing Service; Douglas Flynn, Account Executive, Names Unlimited; Myron Kaufmann, Vice President, Publishers Clearing House.

70-NYDD8-10C—Cassette at \$8

• MAILING LISTS AND COMPUTERS

Moderator: Leo R. Yochim, Pres., Printronic Corp. of America. Speakers: Robert F. Dale, Pres., Dale/American Dater Corp., and Myron Kaufmann, VP, Publishers Clearing House. This session will be devoted to the complex and rapidly changing applications of computers to solve mailing problems.

70 BOS-16-C9—Cassette at \$16

• HOW TO MAKE MONEY ON THE MAILINGS YOU DON'T MAKE

The Alan Drey Company is a national firm specializing in the brokerage, research and compiling of mailing lists, and serves as direct mail marketing counsel to many important users of direct mail advertising. Mr. Drey is also Board Chairman of Market Development Corporation, St. Louis, a major computer-oriented mail marketing firm, specialists in the New Parent, Young Family and College Student consumer markets.

70 MWMI 8-6C—Cassette at \$8
CS2 at \$20

• MAILING LISTS

By Florence R. Wolf, Florence Wolf Inc. "The best story in the world will be wasted unless you can tell your story to the right people at the right time—this is a brief report on what you'll hear more about when Florence takes over the speaker's stand. She has her own company.

70 FWDM-8-CS2/20—Cassette w/slides \$16

"Best Seller's" of the 70's On Copy

• COPY . . . TELL IT LIKE IT IS

Three wordsmiths look at the new climate of direct mail advertising. Believability, imaginativeness, economy of language, semantic breakthroughs. Plus the space-age disciplines of writing to demographically pinpointed individuals. Panelists: Sol Blumenfeld, Sr. Vice President, Rapp & Collins; Milton Ost, Copy Chief, Doubleday Advertising Company; Eugene Waddell, Consultant.

70-NYDD8-9C—Cassette at \$8

• SUCCESSFUL IDEAS DERIVED FROM UNSUCCESSFUL CAMPAIGNS

Moderator: Tom Knowlton, VP & Adv. Mgr., Book-of-the-Month Club. Panelists: Murray Hall, Pres., Ambassador Leather; Joe Parkin, VP, Bankers Life & Casualty Co.; Frank Beudert, VP Mktg., American Express Co.; Robert B. Clarke, Pres., Grolier Enterprises Inc.

70-DMLA8-2C—Cassette at \$8

• DIRECT MAIL'S TEN CREATIVE DISCIPLINES

Richard S. Hodgson, Director Creative Services, R.R. Donnelley & Sons, and International President, SPEA. Before that: President, American Marketing Services; and Executive Editor of Advertising & Sales Promotion and Industrial Marketing magazines. Has authored a number of books in the direct mail/promotion fields.

70 DDMD 8-4C—Cassette at \$8

• CREATIVITY—HOW TO MEASURE ITS EFFECTIVENESS

This presentation will include some actual case histories of direct mail offers, formats and copy that have been tested. As creative director, Mr. Kobs heads a staff of copywriters and serves as account executive on a number of the agency's accounts. Jim Kobs joined Stone & Adler in 1967, six months after it was formed.

70 MWMI 8-4C—Cassette at \$8

• "IDEAS ON HOW TO WRITE MORE EFFECTIVE COPY"

Moderator: Guy L. Yoltan, Pres., Guy L. Yoltan Advertising. Panelists: Thomas A. Tucker, VP, Campbell-Ewald Co.; Edward Russell Jr., VP Mktg. Svce., U.S. Plywood-Champion Papers; Reed E. Bartlett, Mgr. Field Advertising, The Procter & Gamble Co.

70-DMLA 16-10C—Cassette at \$16

Top Ten on Format

• DIRECT MAIL MINI-INSTITUTE

Edward N. Mayer, Jr., DMAA Director of Education. Basics of direct mail and how they are applied to solve any actual marketing problems. Two-man teams of direct mail experts will cover—Economics & Offer, testing and formats, copy-writing and mailing lists. Designed to assist direct mail newcomers.

70-DMLA 16-14C—Cassette at \$16

• TESTING BEFORE TESTING

The business and professional experience of Mr. Tobolski includes supervision of Radio - TV at Illinois Institute of Technology; research analyst and supervisor of field office, Design Laboratory, Container Corporation of America, in package design and market research; senior projector director, Marplan and McCann Erickson, Chicago, in communication and advertising research. He was assistant manager of market research, then market research manager, Design and Market Research Laboratory, Container Corporation of America, and is currently Director of Market Research. A number of his papers have been published in trade journals, and he has lectured at leading universities and institutes.

70 MWMI 8-2C—Cassette at \$8

• HOW TO IMPROVE YOUR MAILING RESULTS IN THE SEVENTIES

Moderated by Bob Stone, "Stone & Adler." One-hour panel with ideas for merchandise offers, industrial lead-getting, publishers and fund-raisers.

70 CDMD-8-2C—Cassette at \$8

• GRAPHICS . . . HOW THEY GRAB YOU

Three experts in design and production highlight new opportunities in today's visually-oriented advertising world. Layout and art techniques. Hot and cold type. Paper, printing and production. How to save money. How to make money. Panelists: Frank Pulliam, Manager, Central Printing, Time, Inc.; Robert Bartner, Vice President, Grolier Enterprises; David L. Stahlberg, Associate Creative Director, Benson, Stagg & Associates.

70-NYDD8-11C—Cassette at \$8

• THE GENERATION GAP AND DIRECT MAIL

Three appraisals of the youth market of the seventies. Its size, mobility, needs, purchasing power. And how you can communicate with and sell this large and volatile market. Moderator: Michael Michaelson, President, Campus Subscriptions, Inc. Speakers: Roger Walther, President, National Student Marketing Corp.; George Schiele, President, Mailbag International, Inc.

70-NYDD8-8C—Cassette at \$8

• "IDEAS FOR MORE EFFECTIVE MAIL ORDER"

Moderator: Leonard Carlson, Pres., Sunset House. Panelists: Louis E. Rudin Assoc.; Bob Stone, Stone & Adler, Inc.; Eugene Brog, Pres., Spencer Gifts.

70-DMLA 16-9C—Cassette at \$16

• COMPUTER LETTERS

By Robert Hanford. Computer Application. Whats new in computer floor mats, how they look and how several major advertisers are using them to secure leads and sell merchandise.

70 CDMM-11C—Cassette with slides \$20

• THE SECRET OF DIRECT MAIL SUCCESS

Walter Weintz, Walter Weintz and Company, Stamford, Conn. Walter is head of the well-known direct-response/direct-mail agency which bears his name. He has specialized in the creative use of direct mail to start new businesses and two of his more notable successes were The World of Beauty Club and Time-Life Books. Prior to forming his own agency in 1957, Walter spent 14 years with Reader's Digest where he originated the Reader's Digest Condensed Book Club. Previous to that he had been connected with two advertising agencies in creative capacities.

70 MDC05-20-CS/40—Cassette w/slides \$21

• TOURISM — DIRECT MAIL MARKETING

Speaker: Donald C. Bythell, Asst. Dir. Marketing, Canadian Govt. Travel Bureau. A behind the scenes story of the largest government sponsored tourist promotion operation in the world.

70-BOS-5CS/45—Cassette w/slides \$23

• GRAPHICS OF DIRECT MARKETING

By F. F. "Bud" Walrod, Hopper Div., Georgia Pacific Paper. Part of the very important story behind most direct mail successes is paper. No conference, such as this, would or could be complete without its paper emphasis segment. Bud Walrod is with Georgia-Pacific Corporation as sales manager of national accounts, Hopper Division of G-P, and is product development manager of specialty papers.

70 FWDM-8-6C—Cassette at \$8

"Best Selections" On Industrial Advertising

• AN AGENCY VIEW OF INDUSTRIAL & CONSUMER DIRECT MAIL

When N.W. Ayer & Son put in Ayer-Direct, the agency's direct response division, it was Walt Fish who was assigned the job of making it work. AyerDirect was formed in 1967 and Walt was first co-director and then managing director, the position he now holds. Ayer serves many multi-million dollar accounts and Walt directs the direct mail aspects of these clients. He knows the inside stories—and tells his story of working with direct mail in an interesting and exciting style.

70 FWDM 8 5C (Cassette \$8)

• HOW TO MARKET A NEWSLETTER

Moderator: Stanley R. Mayes, Asst. to President, The Kiplinger-Washington Editors, Inc. Panelists: Howard Hudson, Newsletter on Newsletters; Stanley Spano, Man & Manager Inc.; Edward Brown, Atlantic Commercial Enterprises.

70 DMCS 8 6C (Cassette \$8)

• INDUSTRIAL DIRECT MAIL

Moderator: Michael J. Fields, Marketing V. P., Information services Inc. Speakers: William Bernardi, Advertising Manager, Teledyne; Philbrick Nexus and Alan Mayer, Advertising Manager, Raytheon Co. and John Defasio Marketing Communications Rep., Westinghouse Corp. Must listening for industrial marketing men who want to learn more about implementing direct mail more successfully in their own company's sales and public relations efforts. Target marketing also discussed.

70 BOS 2C 16 (Cassette \$16)

• CHARGEEX

Claude Lorange, Advertising & Public Relation Manager, describes how Banque Canadienne Nationale uses credit cards in direct mail. A worthwhile story for all industrial advertisers. See where your business fits into the new world of credit card selling.

70 CDMM 24 5C (Cassette \$24)

• AUTOMOTIVE STORY

Moss J. Closs of Chrysler Canada describes in "fine detail" the highly successful promotion campaign being conducted by Chrysler Canada. Describes mail rifle shot, survey technique and sponge theory in direct mail, — various aspects of their total promotion program. Must listening for industrial direct mail advertisers.

70 CDMM 8 2C (Cassette with slides \$8)

• BUSINESS, GOVERNMENT AND LABOUR LOOK AT THE CHANGING 70's

An eye-opener panel discussion by top people, whose opinions will be felt by all in business for many years to come. Moderator: R. F. Bennett, Vice-President, Finance, Ford Motor Co. of Canada and Vice Chairman Canadian Chamber of Commerce.

70 AIMO 12 C3 (Cassette \$12)

• HOW TO LIVE WITH THE CHANGES

How the changes will affect your personal and business life. An important subject and a top-flight speaker from a magazine well known for its articles and interview features on social and business change. Walter E. Marek, Associate Publishing Director, U.S. News and World Report.

70 AIMO 8 C5 (Cassette \$8)

• THE EFFECTS A CONGLOMERATE HAS ON INDUSTRY

Find out how former company images change and what happens to old buyer-supplier loyalties, as "Conglomerations" occur... what industrial marketers can and should do about it. Hear various points of view from men on the spot. Moderator: T. W. Russell, G. Chambers, President, Atlas Copco Canada Ltd. John Wilson, Partner, Woods Gordon & Co.

70 AIMO 8 C7 (Cassette \$8)

• SUCCESSFUL SELF-MANAGEMENT

Paul Sampson, Pres., Business Communications & Automotive Services, Metromail Division, Metro-media Inc. This recording has been the best seller of our "Best Sellers." Paul Sampson needs no introduction in the direct mail, direct marketing world. One of our most knowledgeable direct marketing leaders.



70 DMLA 8 3C (Cassette \$8)

• WHAT CHANGES RESEARCH HAS BROUGHT ABOUT IN MEDIA

Does media research really help... and who? How can it work for you? Can you believe publishers research? Now is your chance to find out. Panel discussion moderated by Aubrey Joel, President, Southam Business Publications Ltd.

70 AIMO 20 CS9 (Cassette w/slides \$20)

• CHANGES IN BUYING MOTIVATION

Vital information... what we should really say to get the buying influences attention. George Bradley, President, Montreal District, Purchasing Management Association of Canada and Manager, Material Management, Monsanto Canada Limited.

70 AIMO 20 CS6 (Cassette w/slides \$20)

• POSTAL REORGANIZATION

The latest on postal reorganization by Honorable Ronald B. Lee — Assistant Postmaster General, Bureau of Planning and Marketing. A first-hand report on the problems and future of direct mail with respect to the industrial market.

70 MANC 8 C4 (Cassette \$8)

• NEW CREATIVE TECHNIQUES

Is the yardstick you use to judge creativity good enough anymore? How much value is the new "Pop" art in advertising? Do you have a gimmick or the me-too-look? Leading creative experts offer good sound advice.

70 AIMO 12 C15 (Cassette \$12)

• A NEW WAY TO LOOK AT ADVERTISING PAYOFF

It has been said that you cannot predict how much to spend on advertising. John E. Morrill, President, Sales and Advertising Controls Inc. says you can and offers some excellent advice on advertising cost control.

70 AIMO 8 C16 (Cassette \$8)

WRITE IN ORDER NUMBERS OF CASSETTES YOU WANT ON THIS COUPON

ORDER BLANK

Ideas in Sound, Div. of Hoke Comm.
224 Seventh St., Garden City, N.Y. 11530

Phone: (516) 746-6700

Please send following recordings:

NAME

COMPANY

ADDRESS

CITY

STATE

ZIP

Please Indicate:

Total Amount

☐ Check enclosed

\$

☐ Bill my firm

Date

FILL IN THIS COUPON, DETACH ALONG DOTTED LINE, AND MAIL TODAY

Association & Chapter News

News and pictures of your activities are always welcome. Address material to this column at Fund Raising Management, 224 Seventh Street, Garden City, N.Y. 11530 or phone 516 746-6700 and talk with Bert J. Cunningham.

AAC NATIONAL AND DISTRICT CONFERENCES

The 1971 National Conference of the American Alumni Council will be held July 18-22 at the Shoreham Hotel in Washington, D.C. The Conference is one of the largest meetings of educational administrators directly concerned with fund raising and development, alumni programs, continuing education, college communications, and community relations, in the United States and Canada. More than a thousand members representing the 1,250 4-year colleges, universities, junior and community colleges, 300 independent secondary and 50 educational associations, who comprise the membership of the AAC, will be attending.

This year's AAC Chairman of the Board is Robert B. Rennebohm of the University of Wisconsin Foundation. The 1971 Conference Chairman is Stanley R. McAnally from the University of Tennessee.

For additional information concerning the conference contact, Miss Mary Lou Anderson, Conference Coordinator, American Alumni Council, 1 Dupont Circle-Suite 530—Washington, D.C. 20036. Telephone (202) 223-9505.

1971 AAC District Conferences are: District I—Hartford Hilton, Hartford, Connecticut. January 25-27; District II—Hotel Dennis, Atlantic City, New Jersey. January 24-27; District III & IV—Broadwater Beach Hotel, Biloxi, Mississippi. January 24-27; District VII—Jackson, Wyoming. January 24-27; District VIII—Portland Hilton, Portland, Oregon. February 3-5; and District IX—Vacation Village, Mission Bay, San Diego, California. January 31-February 3.

PROGRAM PLANNING ESSENTIAL IN FR

Estate planning programs should be undertaken only by charitable organizations which have stabilized their initial pressing developmental and operational programs, said Paul A. McCann, director of special gift programs and bequests at Marquette University. McCann's remarks were made at a "Conference on Charitable Giving" in New York Thursday (Nov. 5).

McCann discussed basic considerations for deferred giving programs. He

said programs should not be considered unless, and until, they can be properly financed and staffed. "Something has to be available to provide the salaries and tools necessary to the success of the program."

He urged institutions not to copy the programs of others. "Results cannot be fully attained by an institution merely aping another unless it has factors so similar in every degree that the institutions are almost parallel."

McCann also warned against relying totally on volunteers to carry out the program. He said the program's staff should perform the routine duties, "keeping the volunteers available for only those duties where professional involvement and expertise are necessary and appropriate."

All fund raising personnel should have a basic knowledge of deferred charitable giving methods, said McCann. "This (knowledge) will make him a more informed fund raiser and at the same time will expand the opportunities for gifts to be made to his organization."

Above all else McCann said, fund raisers as a professional person who has built within himself not two, but three "i's"—intelligence, interest and integrity."

EPISCOPAL CHURCH HOLDS 63 ANNUAL CONVENTION

As reported in the New York Times, the 3.5 million member Episcopal Church held its 63rd triennial general convention recently in Houston, Texas. Among the many areas of discussion was the Church's financing programs.

Utmost in the finance area was the future of the church's three year old "special program" authorized by the convention of 1967 in Seattle to make grants to underdeveloped segments of American society.

To date, grants totaling nearly \$5 million have been made to assist minority groups to set up their own community organizations for the achievement of economical and political power. However, a portion of the more conservative church members vigorously opposed giving money to organizations that they deem militant.

In a keynote address geared to set the tone for the convention, the Right Rev. John E. Hines, presiding bishop and spiritual leader of the church, took

issue with those who he said had been less than anxious to "pioneer" in seeking change for the "betterment of mankind."

Acknowledging deep differences among his fellow churchmen on social issues, particularly the funding of minority group activities, he called upon the church to become the "minister of change" and added:

"Our deepest problem is not that we are-in some measure-divided over conceptions of authority, or matters of administration. Our deepest problem is that we have been catapulted into an era of such radical change, and at such a breath-taking rate of speed—amid events of such magnitude that test brutally the authenticity and human sensitivity of each and every institution including the church—without our having settled, through free and open exchange amongst ourselves, such great questions as the meaning of mission in Christ's name, or the nature of the church through which, in part, that mission is to be discharged, or the costs we are willing to pay in response to God's call."

At a pre-convention session the church's powerful Executive approved a \$25,000 grant to the Black Awareness Coordinating Committee of South Carolina. The vote was 21 to 16, with two South Carolina bishops opposing the move.

The vestry of one of the host churches recently refused to pay its annual quota of \$67,000 to the national church because of a fear that the funds would go to militant black groups.

Similar actions by churches in other areas have also cut into the national church's income.

HEW ANNOUNCES VOCATIONAL FUND

Acting U.S. Education Commissioner Terrel H. Bell announced the allocation of more than \$415 million in Federal support funds for vocational education programs in the States and territories.

New funds released directly to the States for this fiscal year total \$412,872,583. Another \$2,380,000 has been distributed to State Advisory Councils for Vocational Education, bringing the total State distribution for all programs to \$415,252,583. Additional

funds—up to a total of \$330,000—are being released as needed for support to the National Advisory Council on Vocational Education.

RELIEF SERVICES RECEIVE CHECK

Bishop Edward E. Swanstrom (left), executive director of Catholic Relief Services, accepts a check of \$30,000 from Mr. George A. Doyle on behalf of the Charles E. Merrill Trust Foundation for projects in Peru, with Msgr. Andrew P. Landi, assistant executive director of the American Catholic overseas aid agency, observing the presentation ceremony. Check presentation was made at Catholic Relief Services world headquarters in New York recently.

The grant was given to Catholic Relief Services for education and economic development projects in the Archdiocese of Cuzco and for rehabilitation



projects in the earthquake stricken areas of Peru. Mr. Doyle is manager of the Grand Central Office of the Merrill, Lynch, Pierce, Fenner and Smith, Inc. Catholic Relief Services has provided over 7,000 tons of relief supplies, valued at \$3 million for the May 31 earthquake victims in Northern Peru, in addition to the agency's ongoing aid programs which provide food, clothing and medicines to nearly 500,000 impoverished people in that country.

COMPUTER AIDS SEAL DRIVE

Wisconsin's Christmas Seal drive will have two new helpers this year. One is an IBM computer that prints address labels. The other is an IBM machine that reads them.

"The results should mean less confusion for our contributors and more return for our campaign dollar," said Jerome J. Schmidt, director of systems and data processing for the Wisconsin Tuberculosis and Respiratory Disease Association.

The system will eliminate duplicate mailings, second or third mailings to people who have already contributed and enables more accurate addressing

of labels with correct addresses.

When a contribution is returned, the envelopes are processed by the 1287 which reads a numeric designation for the donor. It also prepares a listing of contributors by number and amount.

The computer matches this listing with the original mailing list. Names of contributors are removed, leaving only names of non-contributors. Since an average 100,00 contributors result from the first mailing, a sizeable number of contributors are not bothered with a second mailing.

"We have also improved the quality of the files. We have eliminated more than 35,000 duplicate entries and changed 100,000 addresses from our previous lists."

Andrew McDonald, campaign director, said, "Undeliverable mail has always been a problem for us. None of our mail is forwarded. We must have it returned, because it is the only way we can update our files. In the past this has been a burdensome, manual job. Now we can process undelivered mail using the optical reader, quickly create a new tape file of updated addresses and remail that which is eligible."

Throughout the year, the computer also assists field workers who have identified persons infected with tubercule bacilli by keeping records on the patient's therapy, medical recommendations, and other vital information in each case file. It helps maintain data on persons who have used the free services offered by the mobile TB skin test and X-ray unit, as well as the association's general accounting functions.

FEDERAL INFO FR TOOL

As a result of the Public Information Act of 1967, the vast concentration of information in the files and data banks of all federal agencies is available to the public. One of the biggest problems has been that there was no simple way to become familiar with the mechanics of access to each federal agency. *Legally Available U.S. Government Information*, written and edited by Matthew J. Kerbec, and distributed by Van Nostrand Reinhold Company, solves the problem.

The two-volume, 750 page reference and locator specifies what information is available from all federal agencies, and shows where and how to get it. The books provide descriptions of the kinds of information available, organizations and function summaries, policies and procedures for releasing information with special emphasis on information dealing with contracts, procurements, grants, rules, regulations, and directives for all government agencies.

In addition to the attorney general's memorandum regarding the act, thou-

sands of other facts such as costs of obtaining material, appeal procedures for each agency, and rules for release of personnel information are included.

Addresses and phone numbers of offices in each agency that have been assigned responsibility for implementing the Public Information Act are also given.

The Act expands the horizon of available information far beyond the publications issued by the Government Printing Office by making available consumer protection reports, economic and technical studies, research findings, procurement data, rules, policies, procedures, regulations, and other data from all government agencies. The two volumes are priced at \$86.00.

AGENCY HEAD URGES SEAL SUPPORT

Lewis Rashmir (center), president of Market Compilation and Research, receives resolution from Los Angeles County Board of Supervisors Chairman Ernest Debs urging all residents of the county to support the Christmas Seal drive for \$1,200,000 to fight emphysema, TB and air pollution. With Rashmir,



vice president of the TB and Respiratory Disease Association of Los Angeles County, at drive's kickoff luncheon in Ambassador Hotel is event chairman and association board member Tom B. Hawkins (right).

Two men were sitting pensively at a table in their club. One had just returned from a visit to his psychiatrist and was worriedly mulling over what he had learned.

Finally he said to his companion, "My problem is that I had a happy childhood... and I've got a guilt complex about it."

The hardest task to face each day is telling the difference between being tired and being lazy.

Names In The News

Readers of this column are interested in knowing when you move, when you're promoted. Address news and pictures to this column at Fund Raising Management, 224 Seventh Street, Garden City, N.Y. 11530.

Robert Conley, convention research analyst, named to staff of Association & Society Manger magazine, published by Technology Publishing Corp. (825 S. Barrington Ave., Los Angeles, Calif. 90049). Mr. Conley will increase reader knowledge of advertising convention facilities for meetings and exhibits of non-profit associations... Doreta W. Chaney appointed Development Specialist for the East Bay Regional Park District (11500 Skyline Blvd., Oakland, Calif. 94619). She will be working in areas of deferred gifts and estates and with foundations to obtain funds... Rev. Dr. Raymond B. Knudse, United Presbyterian minister, appointed co-Executive Director of the Department of Financial Development of the National Council of Churches. Rev. Dr. Knudsen will be in charge of the Council's donor support program. He will develop gifts from individuals, corporations and foundations for general operations of the NCC. The NCC receives annually approximately \$3 million from such sources.

George J. Hecht, founder and chairman of Board of Parents' Magazine Enterprises, Inc. (52 Vanderbilt Ave., New York, N.Y. 10017) honored at testimonial luncheon at Hotel Pierre in New York by the Child Welfare League of America. A plaque was given to him in recognition of his devotion to children. Mr. Hecht is vp and member of the Board of the Child Welfare League of America... MacMurtrie Associates, Inc. (2 Aldwyn Center, Villanova, Pa. 19085) consulting service in development and fund-raising for non-profit organizations opened offices at 2 Aldwyn Center.

Glenn A. Bailey has been appointed to newly created post of Director of Development for Emmanuel College (Franklin Springs, Ga.). He was previously a marketing representative with IBM. He will be responsible for fund raising, development activities and communications coordination... Rev. Joseph A. Cusack, president of Catholic Church Extension Society, Mr. Richard J. Brophy, Assistant Director, Association of Marian Helpers, and Mr. William J. Garrity, Director of Information, Catholic Charities, Diocese of Oakland, California added to Board of Directors of National Catholic Development Conference (103 Park Ave., New York, N.Y. 10017)... St. Mary's Hospital (Tucson, Arizona 85703) and Develop-

ment Director, Ronald Nash, were awarded the First Annual National Association for Hospital Developments' Si Seymour Award at 8th Annual Conference in Scottsdale, Arizona. Hospital was cited for its overall achievement in \$3 million building program



now underway. Shown in photo is Ronald Nash, (left), outgoing NADH president, receiving plaque from 1971 NADH president Oren Art. (right).

David J. Mahoney, chairman of the board and president of Norton Simon Inc., was guest of honor at the annual dinner meeting of the Advertising, Broadcasting and Communications Industries division of the Anti-Defamation League Appeal (315 Lexington Ave., New York, N.Y. 10016) at the Hotel



Pierre in New York recently. Mr. Mahoney received the ADL Torch of Liberty award "for dedication to cause of human right"... George E. Seufert, member of National Society of Fund Raisers, forms own company, Market Achievement Programs, Inc. (200 Hilton Building, Denver, Colorado 80202). Will offer assistance to philanthropies

in the acquisition of foundation grants as well as developing support from the individual contributors through direct mail campaigns.

Five new appointments to the 12-member National Advisory Council on Vocational Rehabilitation were announced by Secretary of Health, Education, and Welfare Elliot L. Richardson. The Council considers grant applications from state rehabilitation agencies and non-profit organizations for research and demonstration projects on vocational rehabilitation.

Its members are appointed by the Secretary of Health, Education, and Welfare for a four-year term. Chairman of the Council is John D. Twinn, Administrator of HEW's Social and Rehabilitation Service. The new council members are: Dr. Vernon L. Nickel, Medical Director of the Rancho Los Amigos Hospital, Downey, Calif.; Mrs. Alma Graves Kurtz, a speech clinician at the Sewall Rehabilitation Center, Denver, Colo.; Mrs. Helen Walsh, Institute of Rehabilitation Medicine, N.Y.; Bert Leroy Risley, Executive Director of the State Commission for the Blind, Tex.; George Henry Lambert, a partner and manager of Snell's Limbs and Braces, Baton Rouge, La.

Harold Howe II and Roger J. Kennedy have been appointed vice presidents of the Ford Foundation reports Nov.-Dec. issue of Foundation News, published by the Foundation Center (Mt. Royal and Guilford Ave., Baltimore, Md. 21202). Education, will direct the Division of Education and Research. Mr. Kennedy, vp for investments of the University of Minnesota and executive director of the University of Minnesota Foundation, will be in charge of financial affairs.

LOW INCOME STUDENTS AIDED

Secretary of Health, Education, and Welfare, Elliot L. Richardson, announced that Educational Opportunity Grant and College Work-Study resources will be channelled in the 1971-72 academic year so as to reach college students in the very lowest income brackets.

Colleges applying to participate in the programs are being asked to estimate the number of their students in each of six family income categories: \$1 to \$2,999; \$3,000 to \$5,999; \$6,000 to \$7,499; \$7,500 to \$8,999; \$9,000 to \$11,999, and \$12,000 and over. New procedures will ensure that students from the lowest income category will be first to share in the \$340 million of Federal funds estimated to be available.

Secretary Richardson hailed the new procedures as "going far toward meeting the objective stated by President Nixon in his Message on Higher Education last March 19."

Fundraisers Benefit From Mileage Rate For Car Use

Fundraisers and volunteers who use an automobile for business or charitable work can now use the increased standard mileage rate in computing the income tax deduction allowable for car operating costs. A taxpayer generally has an option in claiming a deduction for car expenses incurred in his business or in performing volunteer services for a charitable organization. He can either claim actual operating expenses and be prepared to support them with detailed records, or he can keep a record of mileage covered in his business or charitable activities, and take a deduction on the basis of a flat allowance per mile.

The Treasury has just increased the standard mileage rate for businessmen from 10¢ to 12¢ for the first 15,000 miles and from 7¢ to 9¢ per mile above 15,000 miles. For charitable volunteers, the standard mileage rate has been increased from 5¢ to 6¢ per mile. The new rates are effective for tax year 1970.

Where the flat mileage rate is used, amounts paid for tolls, parking fees, and similar out-of-pocket expenses may be claimed as well. For example: Donor is a boy scout leader. He travels 50 miles a week in his car in 1970, attending troop and Area Council meetings, for 40 weeks.

The records he keeps show that actual operating expenses for oil, gas, repairs, and other charges attributable to use of his car for Boy Scout purposes were \$100; parking charges were \$15; and tolls, \$16. Total allowable deduction, \$131. But on the basis of flat mile-

age the allowable deduction will be \$151; flat mileage, \$120 (2,000 miles at 6¢), plus parking charges \$15 and tolls \$16. Donor would obviously use the more advantageous flat mileage rate computation in figuring his deduction.

Neither depreciation nor insurance premiums are taken into account under either option. Depreciation is not a payment to or for the use of a charity, but merely an accounting method that allows a businessman to recover cost for an income-producing asset over the period of its useful life. Similarly, insurance premiums are not payments to or for the use of charity, but are paid for the car owner's benefit and personal protection.

Out-Of-Pocket Expense

It has been a long-standing rule that a donor cannot have a charitable deduction for contributions made to an individual, no matter how needy or deserving the person may be. For any payment to be deductible as a charitable contribution, it must be made to an exempt charitable organization. However, the Treasury recently carved out an exception to this general rule in a situation involving a "Big Brother" type of organization. The charitable organization attempts to reduce or prevent juvenile delinquency by providing volunteers to take boys who are potential delinquents to sports events, motion pictures, and similar recreational activities.

The volunteers incur out-of-pocket expenses in accompanying the boys. The boys are selected by the charity, not the volunteers. The Treasury holds that the volunteer may deduct his unreimbursed outlay. It rationalizes its position by stating that the volunteer here is helping the organization to carry out its charitable activities. But there is one limitation imposed by the ruling: The volunteer may not deduct that part of the outlay covering his own personal admission charges or similar expenses on the outings with the boy.

This limitation conflicts with the allowance of the deduction for the child's expenses and positions taken by the Treasury in other situations. A volunteer working to carry out the objectives of this organization cannot conceivably do so without incurring additional out-of-pocket expenses for himself, as well as for the boy. Since companionship appears to be the most important aspect of the service, the volunteer's expenses should also be deductible.

For example, a delegate to a convention of an exempt organization may deduct his expenses, although part of his costs at the convention cover personal items such as his board and lodging. Also, a businessman who entertains a customer may generally deduct his own expenses as well as those incurred for the customer.

Charitable Trust Bequests

Before the enactment of the Tax Reform Act of 1969, many wills had been executed containing charitable remainder trust provisions. The problem facing donors and their attorneys now is whether a charitable deduction will be allowed for these dispositions after the death of the donor. It may be—depending on the date of the donor's death, or the fortuitous compliance of the trust's terms with the tests of the new law. However, failing these conditions, the will must be re-drafted to meet the requirements of the new law.

At this time, donors who executed wills on or before October 9, 1969 providing a charitable remainder trust bequest have less than two years to consider the revision of the terms of the trust. Prior tax rules will govern a charitable remainder trust provided the will was in existence on October 9, 1969, and the donor dies before October 9, 1972. Despite this grace period (which the Treasury may extend by regulations) donors should be advised to review their wills as soon as possible. In many cases, a review will show that the trust provisions do not meet the requirements of the new law.

Say, for example, that an individual executed a will in 1968, placing his residuary estate in trust to pay income for his surviving spouse for her life, with his remainder to a charity. He included a provision authorizing the trustees to invade the principal of the trust for his widow's benefit if this should be necessary to meet certain unforeseen emergencies.

If testator dies before the cut-off date without changing his will or republishing it by a codicil, his estate will be able to claim a charitable contribution deduction in estate tax proceedings for the actuarial value of the charity's remainder interest. If, however, he lives beyond that date and dies without making a new will or codicil, his estate will not have a charitable deduction. This trust fails to qualify for the charitable deduction because it is neither in annuity or unitrust form as required by the new law, and it includes the power to invade the principal.

Under the new law, an estate tax charitable deduction for a remainder trust for charity will be allowed only if the noncharitable income beneficiary's interests meet annuity or unitrust tests,

if the income beneficiary is living when the trust is created, and the term of the trust is not for more than 20 years or life.

The annuity test is met if the trust is directed to pay to the noncharitable beneficiary a specific dollar amount which is not less than 5% of the net initial fair market value of the trust property. The unitrust test is met if the trust provides for annual payments of a fixed percentage (not less than 5%) of the fair market value of the trust's assets as determined each year, and meets the other requirements for annuity trusts, as stated above.

In addition, the instruments governing the charitable remainder trusts must include provisions similar to those required for foundations to establish and maintain their tax exempt status. For example, to qualify for the charitable deduction, a testamentary trust may have to include specific provisions prohibiting the trustees from engaging in any of the acts expressly prohibited by the new law, such as self-dealing, retaining excess business holdings, making investments that might subject the trust to tax, and making any taxable expenditures.

UNIVERSITY WITHOUT WALLS GRANTS

Award of planning and pilot-phase grants totaling \$365,000 for a new "University Without Walls" concept of higher education was announced by HEW's Office of Education. An additional grant of \$50,000 is planned for mid-December.

Seventeen colleges and universities are cooperating in the plan, developed and administered by the Union for Experimenting Colleges and Universities at Antioch College, Yellow Springs, Ohio.

Some of the schools will admit a small group of students during the February 1971 semester, and others will begin their program with larger groups next fall. Most of the students are expected to be of usual college age, but the schools will provide courses for students of all ages who have not attained bachelor's degrees.

The courses offered are expected to include studies in environmental, rural and urban problems.

Each student's program will be tailored to his own abilities and aspirations, with strong emphasis on the student setting his own pace. The time needed to attain a degree may vary. Flexible scheduling will permit a student to spend as much time as he needs or wants in any phase of his studies.

Students will have the benefit of instruction from an "adjunct" or off-campus faculty composed of persons actively employed as business execu-

tives, scientists, artists, writers, and public officials.

Each institution will determine the tuition scale and admission policy for its own program. In addition to offering standard course work, the schools are expected to promote studies through the use of television, audiovisual materials, travel, and special seminars.

Every student will be expected to produce a major contribution in his field. This may be a research study, work of art, community service, or a published article or book.

The University Without Walls group is seeking additional funds from several foundations to help the program development and research phase.

CENSUS COMPUTERS TURN OUT STORIES

Computers at the Commerce Department's Census Bureau are spinning out individualized news releases at lightning speed to provide information from the 1970 census to some 17,000 editors and broadcasters covering every county in the Nation.

The Bureau chose the computer as the fastest means of getting the first details of the census other than the plain headcount to the public. The process was used in 1965 in a limited way to report selected data from a census of business, but this is the first time machines have served the media with facts from a decennial census of population and housing.

About 40 items of information are being extracted for each county in the Nation. Average time on the computer for each State is estimated at five minutes, with the maximum about 15 minutes for the largest States.

In a continuous operation the computers insert data in a prepared text, type out the stories at 400 lines per minute, and address releases to each daily and weekly newspaper, radio and television station tailored to the county in which the outlet is located. The releases are being produced State by State as the figures are assembled and put on tape. Montana and Wyoming were the first in a series that will continue into November.

Three elements go into the computerized stories. Statistics from advance reports on population and housing characteristics from the 1970 census and a few comparative figures from 1960. They break down the headcount by race, age, marital status, and urban-rural residence. They also show the number of households, housing units, occupancy rates, and certain facts on home ownership, values, and facilities.

The names and addresses of the news outlets coded by county.

Classified Advertising

Rates \$4.00 per agate line; \$2.00 per agate line for Situation/Help Wanted. Minimum five agate lines (1 inch = 14 agate lines). Send copy directly to Fund Raising Management, 224 Seventh St., Garden City, L.I., N.Y. 11530.

EQUIPMENT FOR SALE

Five Elliott 2 x 4 1/2 stencil cabinets with 100 trays in each cabinet.
Accurate Addressing Co.
5006 W. Berneau Ave., Chgo., Ill. 60641
(312) 282-0373 TF

ADDRESSING

ELLIOTT ADDRESSING & LIST MAINTENANCE
Direct impression on mailing piece, dick strip or cheshire tape. Complete mailing service.
Accurate Addressing Co.
5006 W. Berneau Ave., Chgo., Ill. 60641
(312) 282-0373 TF

HELP WANTED

POSITION OPEN:
COLLEGE PRESIDENT
Small private midwestern college. Exceptional opportunity for person with diversified experience in business, education, fund raising and financial management. Send resume to Box #3006, c/o Fund Raising Management. All replies confidential.

MAILING LISTS

FUND RAISING EXECUTIVES
60,000 key fund raising executives of all types of non-profit institutions. Reach people responsible for raising funds for religious groups, volunteers and professionals in health and welfare agencies, schools, hospitals fraternal and social institutions.
List is computerized and in ZIP numerical sequence. Rental for one time use, \$25/M. For further information and selection by SIC#, write to:

List Manager
Fund Raising Management
224 Seventh Street
Garden City, N.Y. 11530



Foot loose

'n fancy free? So are we.

Set sail with an intimate group of exciting people with comparable interests. Join a "Happy Ship" that sails thru little West Indie Isles. 10 days from \$245. Free adventure book. Write Cap'n Mike, P.O. Box 120, Dept. 316 Miami Beach, Florida 33139

DISTINCTIVE PLAQUES

FOR FUND RAISERS, SALES PROMOTION AND AWARDS

PETTUS RANDALL, JR., V.P.
LIFETIME PLAQUES, P.O. BOX 2029
TUSCALOOSA, ALA. 35401
PHONE (205) 758-8149

Fund Raiser's Tax Guide

by

J.K. Lasser
Tax Institute

Fund Raising Directory

CREATIVE SERVICES

ADVERTISING AGENCIES — DIRECT MAIL/SALES PROMOTION ONLY

Intermail, Goodway, Inc., 11401 Roosevelt Blvd., Phila., Pa. 19154. 215 677-6200
KRC Associates, 105 Wagner Ave., Mamaroneck, N.Y. 10543 914 698-3855
Reply-O-Letter, Inc., 1860 Broadway, N.Y.C. 10023 212 CI 5-8118
WILLIAM STEINER ASSOCIATES, INC. 212 688-7030
527 Madison Ave., N.Y.C. 10022
Counsel/Planning/Programming/Creative services for: fund raisers, coordinated direct mail programs, preparation of newsletters & house magazines
evaluation of results & projections.

ADVERTISING AGENCIES — FUND RAISING

Dan O'Callahan, Stuart Rd., Mahopac, N.Y. 10541 914 628-8719

CONSULTANTS, FUND RAISING

American Fund Raising Services, Inc. 600 Winter St., Waltham, Mass. 02154
617 899-2870
Blum Associates, annual giving specialists, 292 Red Hill,
San Anselmo, Calif. 94960 415 454-7022
Gaylord Briley, Box 1-A, Red Hill, Pa. 18076 215 679-5439
Richard J. Crohn, 105 Wagner Ave., Mamaroneck, N.Y. 10543 914 698-3855
Huntshire & Associates, Box 12063, Central Sta., Richmond, Va. 23219. 703-643-6301
David E. Miller Assoc., Ltd. 914-664-3684
344 Westchester Ave., Mt. Vernon, N.Y. 10552
FOUNDATIONS/DIRECT MAIL/BUILDING CAMPAIGNS/ANNUAL GIFTS & MEM-
BERSHIPS: Counsel, Creative Services & Management
Richard Weiner, Inc., 280 Park Ave., N.Y.C. 10017 212 661-0088

WE'LL SEND

sample deferred giving
booklets FREE to non-profit institutions. Re-
quest from your letterhead.

Robert F. Sharpe and Company, Inc.

SUITE 1534, WHITE STATION TOWER, 5050 POPLAR AVENUE
MEMPHIS, TENNESSEE 38117

DIRECT MAIL MARKETING

Computer Profile Marketing, 135 W. 50 St., N.Y.C. 10020 212 765-5422
Metromail—A Metromedia Company
Chicago 60601/1 East Wacker Drive Tel. (312) 527-2600
Detroit 48202/500 Fisher Bldg. Tel. (313) 874-5100
Los Angeles 90028/5746 Sunset Boulevard Tel. (213) 466-4424
New York 10022/375 Park Avenue Tel. (212) 682-9100
San Francisco 94108/211 Sutter Street Tel. (415) 433-1686
Washington 20016/5151 Wisconsin Ave., N.W. Tel. (202) 244-5151

PUBLIC RELATIONS AGENCY

Richard Weiner, Inc., 280 Park Ave., N.Y.C. 10017 212 661-0088

MAILING LISTS

For information about following lists, contact your list
broker and/or the list compiler or owner whose address
and phone number is cross-referenced in this section.

Business Lists

Beauty Shop, Beauty School Lists (over 180,000) Beauty Mail Co.
Churches, Protestants and Catholic Business & Institutional Furniture Co.
Churches, Protestants and Catholic Allan E. Shubert Co.

DIRECT MAIL USERS (60,000)

Active subscribers of RDMA (11,000). Expires (10,000) and Prospects (40,000)—
Zip sequence—Elliot—cleaned regularly—10¢ per nixie—individuals in manu-
facturing, retailing, publishing, mail order, etc. Owner—Reporter of Direct Mail.

Fund Raising Lists for all purposes Ed Burnett, Inc.
Management & Marketing List Management & Marketing
Medical & Allied Professions Mailpower, Inc.

TEACHERS LISTS—On Magnetic Tape

Latest up-to-date lists by names of: 715,850 public school teachers (by grades)
321,512 high school teachers (by subjects) 125,000 school offi-
cials, and many others. Owner: School Lists, Inc.

Teen Market List Shaffer Enterprises Inc.
Top and Middle Managers, business and Industrial Cahners Publishing Co.

**EVERY MAJOR FUNDRAISING
LIST IS AVAILABLE THROUGH
DEPENDABLE
MAILING LISTS INC.
425 PARK AVE. SO., NEW YORK, N.Y. 10016**

Listings one line per issue, \$30.00 per year.
Under special headings, \$60 per year. For
information on in-line listings and display
advertising in this section contact William
R. McDonald, Advertising Manager.

Consumer Lists

CATHOLIC BUYERS AND DONORS

Lists of Catholic Buyers Donors of Catholic Charities and Missions
Catholic Magazines and Newspaper Subscribers and Expires Catholic
Book and Record Club Members Mail buyers of Books and Religious
Articles Vocation Prospects All from the original Catholic Lists, Inc.

Consumer Goods Buyers (3,000,000) Tandy Corporation
High School Students Shaffer Enterprises Inc.
Veterans Lists Schaffer Enterprises Inc.

COMPILERS & OWNERS

Addresses Unlimited, 14760 Oxnard St., Van Nuys, Calif. 91401 213 TR 3-4114
Beauty Mail Co., 5414 W. Division St., Chicago, Ill. 60651 312-ES 8-4260
Ed Burnett, Inc., 176 Madison Ave., N.Y.C. 10016 212-679-0690
Bus. & Inst. Furn. Co., 611 N. W. Way, Mil., Wis. 53202 414 272-6080
Cahners Publishing Co., 221 Columbus Ave., Boston, Mass. 02116 617-536-7780
Data Service Corp., 2835 Springboro Road, Dayton Ohio 45401 513-294-0564
Dependable Mfg. Lists, Inc., 425 Park Ave. So., N.Y.C. 10016 212 OR 9-7160
Fritz Hofheimer, Inc., 29 E. 22 St., N.Y.C. 10010 212 OR 4-6420
List Management & Mktng., 1130 17 NW, Wash., D.C. 20036 202 293-5750
Mailpower, Inc., 135 W 50 St., N.Y.C. 10020 212 765-5422
Mercury Negro Market Lists, 19 Hoover St., Inwood, N.Y. 516-371-2600
School Lists Inc., 875 Ave. of Americas, N.Y.C. 10001 212 695-3390
Shaffer Enterprises Inc., 114 W. Gregory Blvd.
Kansas City, Mo. 64114 816 361-2323
Allan E. Shubert Co., 3818 Chestnut St., Philadelphia, Pa. 19104 215 386-2979
Tandy Corp., Computer Ctr., 2727 W. 7th, Ft. Worth, Texas 76107 817 ED 6-4435

COMPUTERIZED DONOR FILE SERVICE

Market Comp. & Research Bur., 12011 Victory Blvd.,
N. Hollywood, Calif. 91609 213 877-5384

MAILING LIST BROKERS

Accredited Mfg. Lists, Inc., 15 E. 40 St., N.Y.C. 10016 212-MU 3-1356
Washington Office: 5272 River Road, 20016 202 OL 2-8096
Addresses Unlimited, 14760 Oxnard St., Van Nuys, Calif. 91401 213 TR 3-4114
George Bryant & Staff, 71 Grand Ave., Englewood, N.J. 07631 201 LO 7-3200
New York Tie Line 212 MU 2-2651
Catholic Lists, Inc., 386 Park Ave., So., N.Y.C. 10016 212 MU 4-2908
THE COOLIDGE CO., INC.
The Experts in Fund-Raising List Counseling
NEW YORK: 11 W. 42nd Street 212 695-2010

DEPENDABLE MAILING LISTS INC.

Complete service for all your list needs in two locations
NEW YORK: 425 Park Avenue South ZIP 10016 212 679-7160
WASHINGTON: 1025 Vermont Ave. NW ZIP 20005 202 347-8311

ALAN DREY COMPANY, INC.

CHICAGO: 333 N. Michigan Ave., Chicago, Ill. 60606 312-346-7453
NEW YORK: 420 Lexington Ave., N.Y.C. 10017 212-685-5505
Walter Karl, Inc., Armonk, N.Y. 10504 212 74-4336

NAMES IN THE NEWS, INC.

List Consultants Dedicated To Excellence in Serving Volume Mailers
"Coast To Coast"
N.Y. Office: 31 East 28th St., N.Y., N.Y. 10016 212-889-1850
Calif. Office: 105 Montgomery St., S.F., Calif. 94104 415-989-3350

Names Unlimited, Inc. 352 Park Ave., So., N.Y., N.Y. 10010 212-MU 6-2454
Religious Lists, 20 So. Main St., New City, N.Y. 10956 914 634-8724
Russell Rose Assoc., 339 W. 51 St., N.Y., N.Y. 10019 212 JU 6-5739 & JU 6-5315
Florence Wolf, Inc., 919 N. Michigan Ave., Chicago, Ill. 60611 312 944-1500

MAILING LISTS CATALOG

Lads Free Dir. of Mfg. Lists, 11401 Roosevelt Blvd., Phil., Pa. 19154. 215 677-6200

MAILING LIST MANAGERS

Computer Directions Corp., Robin Black, President
225 Westchester Ave., Port Chester, N.Y. 10573 212-824-3250
Data Service Corp., 2835 Springboro Road, Dayton Ohio 45401 513-294-0564
Dependable Mfg. Lists, Inc., 425 Park Ave., So., N.Y.C. 10016 212 679-7160

MATERIAL & SUPPLIES

ADVERTISING PREMIUMS AND SPECIALTIES

Johnson Specialties Co., Cedarhurst, N.Y. 11516 212 327-5965
Miracles 861 Manhattan Ave., Bklyn., N.Y. 11222 212-383-2070

BOXES, CONTAINERS AND MAILING DEVICES

"A" SUBS. U.S. BOX, 67 Metropolitan Ave., Bklyn, N.Y. 11211 212 EV 7-1510
Lowest prices in U.S.A.: 10,000,000 stock mailing boxes, folders, bags,
tubes, utility boxes for all needs! Custom Designs! FREE CATALOG!

COIN CARDS FOR FUND RAISING

Herald Associates, One No. Water St., Byram, Conn. 10573 203 531-1910

GOOD NEWS FOR FUND RAISERS

See for yourself how Terra Sancta Guild's superb materials and fantastic design
help even inexperienced personnel get results. Once you look at our catalog, you'll
discover why Terra Sancta is fast becoming the favorite of discriminating fund
raisers when they want their program to be a success.

SERVING ACCESSORIES PENDANTS
"WELCOME" DOOR KNOCKERS MANY, MANY, MORE
Full color catalogs and sheets available for your imprint.

TERRA SANCTA GUILD

1019 Filbert St., Phila., Pa. 19107 • 215 627-2800

FUND RAISING MANAGEMENT

COINS, MEDALLIONS—CUSTOM MINTED

Van Brook of Lexington, Inc., 915 McClain Dr., Lexington, Ky. 40505 606 255-4534

DONOR APPRECIATION PLAQUES

Lifetime Plaques, Inc., P. O. Box 2029, Tuscaloosa, Ala. 35401 205-758-8149

EMBLEMS - STOCK OR CUSTOM DESIGNS

Voyco Inc., 1 Main St., Lake Placid, N.Y. 12946

GIFTWARE FOR DONOR FUNDRAISING & MAILORDER

Terra Sancta Guild, 1019 Filbert St., Phila., Pa. 19107 215-627-2800

ENVELOPES

Boston Envelope Company
Main Office and Factory:
150 Royal St., Canton, Mass. 02021 617-828-6100
New York Office:
580 Fifth Avenue, N.Y.C. 10036 212 JU 2-5966
Providence Office:
86 Weybosset St., Providence, R. I. 02903 401 GA 1-1258
BUSINESS ENV. MFRS., INC., 2350 Lafayette Ave., Bx., N.Y. 10473 212 TA 4-4000
3010 North Ave., Melrose Park, Ill. 60160 312 ES 8-8100
615 E. Bdway., Anaheim, Cal. 92805 714 774-6180
4665 Frederick Drive S.W., Atlanta, Ga. 30336 404 349-2700
Stockyard Road, Knoxville, Tenn. 37918 615-922-7794

GARDEN CITY ENVELOPE COMPANY

Chicago Plant: 3001 N. Rockwell St., Ill. 60618 312 CO 7-3600
Cincinnati Office: 3497 Wheatcroft, Ohio 45239 513-241-6257
Columbus Office: 5253 Hackett Drive, Ohio 43227 614 866-6500
Detroit Office: 16146 Meyers Road, Michigan 48235 313 UN 2-2300
Milwaukee Office: 890 Elm Grove Rd., Elm Grove, Wis. 53122 414-782-2183
General Paper Goods Mfg. Co., 253 36 St., Bklyn, N.Y. 11232 212 ST 8-2500

UNITED STATES ENVELOPE

P.O. Box 951, Springfield, Mass. 01101 413-736-7211
N.Y. Metro. Area, Empire State Bldg. 10001 212-227-5700
Chicago Area: Corner Sheridan Rd. & 10 St., Waukegan, Ill. 60085 623 3232
Factories: Worcester, Mass. 01605; Springfield, Mass. 01101; Rockville, Conn.
06066; Enfield, Conn. 06036; Richmond, Va. 23220; Indianapolis, Ind. 46206;
Waukegan, Ill. 60085; Atlanta, Ga. 30040; Dallas, Texas 75220; San Fran-
cisco, Calif. 94608; Los Angeles, Calif. 90023.

ENVELOPE SPECIALTIES

Garden City Env. Co., 3001 N. Rockwell St., Chi., Ill. 60618 312 CO 7-3600
(For complete list of office locations see "Envelope" section)
Karolton Env., Div. Kimberly Clark, 120 E. 56 St., N.Y.C. 10022 212-PL 2-8484
United States Envelope, P.O. Box 951, Springfield, Mass. 01101 413 736-7211
(For complete list of plant locations, see "Envelope" section)

COSMETICS FOR FUND RAISING AND MAIL ORDER

Stephen Dante Cosmetics, 40-15 Junction Blvd., Corona, N.Y. 11368 212 TW 9-4747

PRINTED NAME STICKERS, BUMPER STICKERS & LABELS

Circulation Assoc. Inc., 226 W. 56 St., N.Y.C. 10019 212 586-3530

PRODUCTION SERVICES

MAIL ADVERTISING SERVICES (LETTERSHOPS)

MICHIGAN
National Mailing Corp., 6201 Grand River Ave., Detroit 48208 313 TY 8-2611

NEW YORK CITY

Lee Letter Service, Inc., 48 E. 21st St., N.Y.C. 10010 212 777-5703

VIRGINIA

Custom Mailers & Consultants, Inc., 1804 Currie St.,
Richmond, Va. 23220 703 353-4453

COMPUTER DATA PROCESSING SERVICES

CoMarco Data Services, Inc., 125 W. 24 St., N.Y., N.Y. 10011 212 OR 5-3860
Tabs, Inc., 1901 W. Harrison, Harlingen, Texas 78550 512 GA 3-4416

COMPUTER LETTER SERVICES

Allstates-Programming & Systems, Inc., 151 W. 51 St., N.Y.C. 10019 212-245-1900

FOUNDATIONS CAPABLE OF ALLEVIATING BLIGHT

New York Attorney General Louis J.
Lefkowitz called on charitable founda-
tions to reorient their programs to help
in alleviating urban blight.

The Attorney General's remarks were
made after he made public the semi-
annual report of the Charitable Founda-
tions Division of his office. He said that
foundations have not lived up to their
responsibilities in the area of urban
blight.

"Charitable foundations have an un-
paralleled opportunity to perform useful
services," he noted, "but my observation
has been that they fall short of their
potential."

"One of our problems, from the out-
set," Attorney General Lefkowitz said,
has been to convince foundation donors

and related persons that donations to
foundations were irrevocable and with-
out strings and that charitable property
was to be used solely for charitable
purposes.

"It has been the practice in the past
for some foundations to accumulate
income without justifiable reason. This
had taken the form, in a number of
cases, of distribution of income from
one foundation to other related founda-
tions, without any conceivable benefit
to charity. Extensive investigations and
administrative action by the Charitable
Foundations Division of my office in
this area have resulted in payment to
operating charities of several million
dollars of accumulated income."

The function of foundations should
be to "lead the way" in planning and
implementation of progress to deal with
the most troublesome and pressing
problems of our times, he said.

BUCKINGHAM DATA CENTER

250 Pequot Ave., Southport, Conn. 06490 203-259-7847
Data Service Corp., 2835 Springboro Road, Dayton Ohio 45401 513-294-0564
DATATAB, INC.
888 Seventh Ave., N.Y.C. 10019 212-541-9100
Innovative Systems, 415 Smithfield St., Pittsburgh, Pa. 15222 412-391-2364
Special Lists for Direct Mail and Fund Raising
Mailpower, Inc., (Div. Computer Profile Mktg., Inc.) 135 W. 50th St.,
N.Y.C. 10020 212 765-5422
Tabs, Inc., 1901 W. Harrison, Harlingen, Texas 78550 512 GA 3-4416

INSERTING & MAILING SERVICES

Circulation Assoc., Inc., 226 W. 56 St., N.Y.C. 10019 212 586-3530

LABELING SERVICES — AUTOMATIC

Circulation Assoc., Inc., 226 W. 56 St., N.Y.C. 10019 212 586-3530

LIST MAINTENANCE

Automatic Addressing
Circulation Assoc., Inc., 226 W. 56 St., N.Y.C. 10019 212 586-3530
Globe Mail Agency, Inc., 125 W. 24 St., N.Y.C. 10011 212 OR 5-4600

Computer

Allstates-Programming & Systems, Inc., 151 W. 51 St., N.Y.C. 10019 212-245-1900
Adv. Dist. of Am., 400 Madison Ave., N.Y.C. 10017 212 MU 8-6500
Albert-Cort Inc., 15 Lighthouse St., N.Y.C. 10013 212 964-1745
Cassidy/Richlar, Inc., Indiana & Ridge Aves., Phila., Pa. 19132 215 228-8400
CoMarco Data Service, Inc., 125 W. 24th., N.Y.C. 10011 212 OR 5-3868
Computers & Labels, Inc., 342 Lexington Av., Mt. Kisco, N.Y. 10549 914 666-8942
Data Prep, Inc., Westbury, N.Y. 11590 516 333-7866
Data Service Corp., 2835 Springboro Road, Dayton Ohio 45401 513-294-0564
Datatron Processing, Inc.
58-51 Maspeth Ave., Flushing, N.Y. 11378 212 TW 4-8080

KEY PUNCHING SERVICES

Key Punching Unltd., 4701 W. Washington Blvd., Chicago, Ill. 60644 312 261-5666

OPTICAL SCANNING — MAGNETIC TAPE CONVERSION

Duo Computer Corp., 1925 Bellmore Ave., Bellmore, N.Y. 11710 516 781-4833
New York Phone 212 898-9797

PRINTERS

Continuous Formats in Fine Color
Colortone Press, Creative Graphics, Inc., Colortone Bldg.,
Wash., D.C. 20009 202-DU 7-6800
Compucolor, Inc. Belle Ave., South Norwalk, Conn. 06856 203 853-9300
Kurt H. Volk, Inc.
1755 Boston Post Rd., Milford, Conn. 06461 Tel. N.Y. 212 JU 2-7436
Tel. Conn. 203 878-6381

SUBSCRIPTION FULFILLMENT SERVICE

CoMarco Data Service, Inc., 125 W. 24 St., N.Y.C., 10011 212 OR 5-3868

Associations

American Alumni Council, 1707 N St., N.W. Washington, D.C. 20026. 202 234-8464
American Assoc. of Fund Raising Council, 500 5th Ave., N.Y. 10036 212 LA 4-5468
American College Public Relations Assn., Dupont Circle, N.W.,
Suite 600, Washington, D.C. 20036 202-293-6360
Assn. Third Class Mail Users, 1725 K St., N.W., Wash., D.C. 20006 202-296-5232
American College Public Relations Assn.,
1785 Massachusetts Ave., N.W., Washington, D.C. 20036 202 462-3150
Canadian Direct Mail Assn., 4102 Hingston Ave., Montreal 28, Can. 514-866-1668
Direct Mail Advertising Assn., 230 Park Ave., N.Y.C. 10017 212 MU 9-4977
Foundation Library, 444 Madison Ave., N.Y.C. 10022 212 PL 2-1433
MASA International, 425 13 St. N.W., Wash., D.C. 20004 202-347-8633
Mailing List Brokers Professional Assoc., 663 Fifth Ave., NYC 10022 212 421-5282
Nat'l Assn. of Direct Mail Writers, 516 Fifth Ave., N.Y.C. 10036 212 MU 2-4777
National Catholic Dev. Conferences, 103 Park Ave., N.Y.C. 10017 212 683-8508
Nat'l Public Relations Council, 419 Park Ave., So., N.Y.C. 10016 212 685-6650
National Society of Fund Raisers, 10 E. 49th St., N.Y.C. 100 212-755-1127
Parcel Post Assn., 1013 Woodward Bldg., Wash., D.C. 20005 202 ME 8-1910

"Much has been said of late of priori-
ties of application of public funds," the
Attorney General noted. "Foundations
are in a particularly good position to
meet this challenge."

Instead most charitable organizations
make donations "based upon selection
from among institutions to which the
directors are well-disposed or from a
cross-section of charitable purposes,"
Attorney General Lefkowitz charged.

This useful purpose could be accom-
plished, he said, by direct giving and
without intervention of a middleman
foundation.

The six-month report by the Charit-
able Foundations Division headed by
Assistant Attorney General Julius Green-
field, showed that the actions taken by
the Foundation Division have benefited
charitable beneficiaries of foundations
by millions of dollars.

Public Interest Law Firms New Opening To Fund Raisers

Of late a good deal has been heard of "Public Interest Law firms." Such firms have been coming to the fore because of the mounting interest in issues such as ecology and consumerism. There has always been, in America, an interest in the rights of individuals. From time to time, historically, concerned citizens become aroused by the apparent erosion of rights guaranteed by the Constitution. Thus, the establishment of the American Civil Liberties Union, and the Legal Defense Fund of the NAACP. Both fill a major role in the safeguarding of individual rights.

"Public Interest Law Firms" are concerned with community rights rather than individual ones. The complexities of every day living inevitably created the climate for such lawyers.

The financial problems of institutions of learning at all levels, the public interest in solving issues which affect each of us, one way or another, developed a demand for attorneys with the particular skills essential to really new sectors of the law. Moreover a new type of client has emerged. The Washington legal organization Berlin, Roisman and Kessler is such a firm. These young men represent clients with interests in legislation, regulatory agencies and departments. In brief, this is a fairly typical law firm based in Washington. They peddle influence. But in the new mode they peddle their influence in the "public interest."

Along about the time the election campaign was heating up early in October, Internal Revenue Service announced that "public interest law firms" would not be allowed their tax

exempt status. According to the IRS a study was underway to determine if these law firms were really entitled under Section 501 (c)(3) of the Code which grants exemption for charitable purposes. The most charitable thing that can be said of IRS action was that it failed to consider its timing.

At a time in the year when politicians seek issues which are public-oriented to say the least, it is difficult not to say that IRS was nodding if not sound asleep.

At any event, the issue raised by IRS caused reverberations felt throughout the nation. The one thing it did not do was to still any critics.

Politicians Seek Issues

Politicians love to battle over issues and when IRS handed them a neat pre-packaged issue, the mimeograph machines about Washington whirled like so many dervishes before Omdurman.

A Senate sub-committee charged IRS with "crippling hundreds of organizations which are striving to protect the environment, the poor, and the interests of the consumers by questioning their tax exempt status."

Senator Gaylord Nelson, D. Wis., chairman of the Employment, Manpower and Poverty sub-committee of the Labor and Public Welfare Committee was joined by others: Mondale, Minn.; Kennedy, Mass.; Pell, R.I.; Eagleton, Mo.; Williams, N.J.; Yarborough, Tex.

The issue, according to the senators, lies in the ability of the public to bring suit against oligopolies with "public interest" lawyers taking the cases. Should the IRS be able to revoke such tax exempt status as is presently enjoyed by the law firms, it would also be lifting in effect the tax exempt status of their clients. Obviously fund raisers must look upon the issue with personal interest. It is all well and good to talk about these problems in the abstract as most people do. But for a fund-raiser it is a "real and present danger."

The letter from the senators to IRS Commissioner Randolph Thrower pointed up the inequity which would continue to "permit wealthy corporations to deduct as business expenses, the costs of defending lawsuits for defiling the environment."

The tentative action by IRS (the original announcement said the 60 day study was intended to find out if such "public interest" law firms were truly serving the public interest) was ques-

tioned within the Administration. Russell E. Train, Chairman of the Council on Environmental Quality told Thrower in a letter, "Litigation brought by private groups which must rely on contributions for their support" has "strengthened and accelerated the process of enforcement of antipollution laws."

Train has been an environmentalist for years. Thrower has been in private law practice. One concludes that different backgrounds produce different viewpoints. It is hard for officials coming to Washington for the first time to appreciate the broad view essential to judging national issues. The national picture view has been both the strength and weakness of the Eastern Establishment. Strength is realized because the outlook is broad. Weakness is realized because there is a feeling that is what is good for this region must be good for the whole country.

Another factor in the issue lies, for fund-raisers; the east is where the action is. Major foundations headquarter in the east. It was said, however that the Congress and others had overreacted. But in Washington it was felt otherwise.

As Roisman and his friends on Capitol Hill point out, if the reaction was not swift and stormy, it would be similar to allowing the camel to getting its nose under the tent.

Commissioner Thrower expressed a degree of consternation over the uproar. He did insist that the issue had become exaggerated. New situations need to be looked in in light of new developments, was his attitude. A great deal of heat has been generated.

Some pretty far out charges have been leveled at people in the Administration. Thrower said that no amount of public pressure, or any other pressure would keep IRS from performing what it believes to be its rightful duty.

In short, the issue, according to Thrower is on these lines:

Should a public interest law firm have an exemption for private lawsuits for damages as well as for litigation in behalf of the public generally?

If an exemption is granted for a firm litigating to protect the environment in furtherance of a policy established by Congress, should an exemption also be granted for a firm litigating on behalf of a policy that Congress has not recognized; for instance a public interest law firm seeking to protect the public by litigating for or against fluoridation?

IRS claims that the hostility of the public to tax exempt foundations which too often abused the exemption, caused the Service to reexamine all of the positions previously taken.

Be that as it may, it is fair to say that "public interest law firms" are here to stay. Might be a new opening to fund-raisers.

FUND RAISING MANAGEMENT

COMING

Significance of Deferred Giving In The 1970's

The next issue will feature a series of three articles on deferred giving in the 1970's, particularly in light of the 1969 Tax Reform Act. The subjects that will be explored are: the significance of deferred giving in the decade; tax incentives under the 1969 Reform Law and how to organize your development office for getting deferred gifts. Rodney Houts, president of R. L. Houts Associates, discusses how your organization should be thinking about deferred gifts in the upcoming years. Each article will deal with a specific issue and help you to understand the benefits of deferred gifts under the new law.

(over please)

FIRST CLASS

Permit No. 43
Garden City, N. Y.

BUSINESS REPLY MAIL

No Postage Stamp Necessary if Mailed in the United States

Fund Raising Management

224 Seventh Street
Garden City, N. Y. 11530

FIRST CLASS

Permit No. 43
Garden City, N. Y.

BUSINESS REPLY MAIL

No Postage Stamp Necessary if Mailed in the United States

Fund Raising Management

224 Seventh Street
Garden City, N. Y. 11530

ques & aising

ound"

unteer fund raisers;
e 70's best dialogue

raising conferences
as easily adaptable
mbers of your staff.
r car.

FOUNDATION AND GRANT SUPPORT

"Crystal-Balling," the potential for "Foundation" and grant support for Hospital programs in the 70's. What is a foundation proposal—how do you write one? Dan Dearen, Associate Director of Development, Samaritan Health Services. Resource Consultant, Dr. Thomas Broce.
70 NAHD 8 C10 (Cassette \$8)

DEFERRED GIFTS

The new regulations, how they affect existing programs as well as new ones. How to establish a deferred gifts program and re-new it. Conrad Teitell, Attorney and Director of the Philanthropy Tax Institute; Editor and Publisher of "Tax-Wise Giving" Director American Academy of Fund Raising Science.
70 NAHD 8 C2 (Cassette \$8)

SETTES YOU WANT ON THIS COUPON

BLANK

Phone: (516) 746-6700

ME
MPANY
DRESS
Y
ATE
Total Amount ZIP
\$
Date

ONG DOTTED LINE, AND MAIL TODAY

Capital Comment

by
Arthur Brandel
Washington Correspondent

Public Interest New Opening To

Of late a good deal has been heard of "Public Interest Law firms." Such firms have been coming to the fore because of the mounting interest in issues such as ecology and consumerism. There has always been, in America, an interest in the rights of individuals. From time to time, historically, concerned citizens become aroused by the apparent erosion of rights guaranteed by the Constitution. Thus, the establishment of the American Civil Liberties Union, and the Legal Defense Fund of the NAACP. Both fill a major role in the safeguarding of individual rights.

"Public Interest Law Firms" are concerned with community rights rather than individual ones. The complexities of every day living inevitably created the climate for such lawyers.

The financial problems of institutions of learning at all levels, the public interest in solving issues which affect each of us, one way or another, developed a demand for attorneys with the particular skills essential to really new sectors of the law. Moreover a new type of client has emerged. The Washington legal organization Berlin, Roisman and Kessler is such a firm. These young men represent clients with interests in legislation, regulatory agencies and departments. In brief, this is a fairly typical law firm based in Washington. They peddle influence. But in the new mode they peddle their influence in the "public interest."

Along about the time the election campaign was heating up early in October, Internal Revenue Service announced that "public interest law firms" would not be allowed their tax

Capital Comment

by
Arthur Brandel
Washington Correspondent

Losing And Finding People Brings Fund Raising Success

Daniel M. Eisenberg, owner, founder and president of Tracers Company of America relates the growth of his company in finding lost alumni and former contributors. Often times, the dividends take the form of pledges and donations otherwise unobtainable. Mr. Eisenberg tells how his company will find alumni or contributors for colleges, hospitals or organizations who have lost contact with contributors leaving a large financial potential in untapped fund raising plans. Read the fascinating ways, Tracers track down prospects and how an organization can convert these "missing" people into donors.

DON'T WAIT FOR A "PASS-ALONG" COPY OF THIS MAGAZINE. RECEIVE YOUR VERY OWN COPY BY SUBSCRIBING NOW — USE THE CARD BELOW.

Fund Raising MANAGEMENT

224 Seventh Street, Garden City, N.Y. 11530 • 516-746-6700

PLEASE ENTER MY SUBSCRIPTION
TO FUND RAISING MANAGEMENT

☐ 1 year @ \$8.00 ☐ 2 years @ \$13.00

Name.....Title.....

Company.....

Address.....

City.....State.....Zip.....

(For Office Use Only)

N/R	S/L	SIC	S/CL	AS/I	S/CH	Cur	Start	DI	Exp.	Date	TM	P/C	SPC	PA
-----	-----	-----	------	------	------	-----	-------	----	------	------	----	-----	-----	----

Please Enter the Following Subscription(s):

☐ Fund Raising Management Magazine

☐ 1 Yr. at \$8.00 ☐ 2 Yrs. at \$13.00

☐ Direct Marketing Magazine

☐ 1 Yr. at \$10.00 ☐ 2 Yrs. at \$16.00

☐ Bill Me ☐ Payment Enclosed

My Name

Title

Company

Address

City.....State.....ZIP.....

Type of Organization

N/R	S/L	SIC	S/CL	AS/I	S/CH	Cur	Start	DI	Exp.	Date	TM	P/C	SPC	PA
-----	-----	-----	------	------	------	-----	-------	----	------	------	----	-----	-----	----

☐ Bill Me
☐ Payment Enclosed

Outstanding Techniques & Methods of Fund Raising

Now on slip-in cassettes — from "Ideas in Sound"

Designed to serve the needs of both professional and volunteer fund raisers; "Ideas in Sound" presents a selected composite of the 70's best dialogue recorded on convenient slip-in cassettes.

Selections were gathered from various seminars, fund raising conferences and personal interviews throughout the country. New ideas easily adaptable for your own campaign or use as training aids for members of your staff. Listen to them at home, in the office or while driving your car.

MEDICAL ECONOMICS IN THE 70's

Victor R. Fuchs, Vice President—Research of the National Bureau of Economics Research, Professor of Economics and of Community Medicine, Mt. Sinai School of Medicine of the City University of New York.
70 NAHD 8 C1 (Cassette \$8)

ADMINISTRATOR-TRUSTEE RELATIONSHIP

Panel of five experts discuss importance of close administration-community cooperation.
70 NAHD 8 C3 (Cassette \$8)

DEFERRED GIFTS

Free-wheeling audience participation "workshop" discussion covering all aspects of "deferred gifts." Moderated by Alfred Wardley, Director of Development, Children's Hospital of Northern California.
70 NAHD 8 C4 (Cassette \$8)

DEVELOPMENT AND PUBLIC RELATIONS

"Work shop," audience participation discussion to explore the important but often ignored area of public relations and development. How they relate? What is the case for Hospital Giving, and is it changing?
70 NAHD 8 C5 (Cassette \$8)

THE DEVELOPMENT OFFICE

Its management, its records, its budget, and its vital service to Hospital philanthropy. Jack Bryan, Executive Director, St. Vincent's Medical Foundation and Terence J. Reilly, Director of Development and Administrative Services, La Rabida Children's Hospital and Research Center.
70 NAHD 8 C9 (Cassette \$8)

ANNUAL GIVING PROGRAMS

Workshop session covering: associate groups, minimum gift "clubs," special purpose gift enlistment and other important areas. I.J. Mnookin, Director of Development, Menorah Medical Center.
70 NAHD 8 C8 (Cassette \$8)

FOUNDATIONS AND HOSPITAL SUPPORT FOR THE 70's

Dr. Thomas Broce, Assistant to the president, University of Oklahoma, former Vice President of Southern Methodist Univ., has done extensive research in the field of Private Foundations and is active as a Foundation Trustee. He is Consultant and a member of the Financial Development Advisory Council of the National Urban Coalition.
70 NAHD 8 C7 (Cassette at \$8)

FOUNDATION AND GRANT SUPPORT

"Crystal-Balling," the potential for "Foundation" and grant support for Hospital programs in the 70's. What is a foundation proposal—how do you write one? Dan Dearen, Associate Director of Development, Samaritan Health Services. Resource Consultant, Dr. Thomas Broce.
70 NAHD 8 C10 (Cassette \$8)

DEFERRED GIFTS

The new regulations, how they affect existing programs as well as new ones. How to establish a deferred gifts program and re-new it. Conrad Teitell, Attorney and Director of the Philanthropy Tax Institute; Editor and Publisher of "Tax-Wise Giving" Director American Academy of Fund Raising Science.
70 NAHD 8 C2 (Cassette \$8)

WRITE IN ORDER NUMBERS OF CASSETTES YOU WANT ON THIS COUPON

ORDER BLANK

Ideas in Sound, Div. of Hoke Comm.
224 Seventh St., Garden City, N.Y. 11530

Phone: (516) 746-6700

Please send following recordings: NAME

COMPANY

ADDRESS

CITY

STATE

ZIP

Please Indicate: ☐ Check enclosed ☐ Bill my firm

\$

Date

FILL IN THIS COUPON, DETACH ALONG DOTTED LINE, AND MAIL TODAY

Training In Deferred Giving Estate Planning And Fund Raising

Robert F. Sharpe Seminars—from "Ideas in Sound"

These are "how-to" seminars designed to serve the needs of both professional and volunteer fund raisers. Concepts are practically applied by problem solving discussions, actual case histories, ideas that have worked and are now working for others and down-to-earth suggestions easily adaptable to your own fund raising effort.

YOUR CURRENT OPPORTUNITY FOR GETTING LARGER CHARITABLE GIFTS

Recommended for beginners with little or no experience in "Deferred Giving." Topics covered include: Planning, development, and management; The people, the economy, the charity, the government and communications; A qualified staff, the charity defined, knowing your donors and donors records. Up-to-date lists, contact frequency, your reason for asking, solicitations and clinics; The larger charitable gifts—where they are, why will they give, when will they give, to whom will they give, how will they give and what they will give.

70 RSMT 20 C1 (Cassette \$20)

HOW FEDERAL TAXES AFFECT GIFTS THROUGH LIFE INSURANCE, UNITRUSTS, LIFE INCOME CONTRACTS AND LIFE ESTATE CONTRACTS

Taxes and life insurances contracts. Topics covered include: Federal gift tax, Federal estate tax, function of Federal taxes; How these taxes affect deferred giving plans and charitable trust; Life income contracts; Life estate contracts; Communicating tax laws to donors—sell the gift, sell the tax benefit of giving and facts you should know.

70 RSMT 32 C2 (Cassette \$32)

SURVEY OF NEW CONTRACT FORMS

Definitions of PIF, and trust, unitrust, and annuity trusts. Observations from proposed regulations, transfer of property, retention of income interest, commingling of property, tax-exempts, rate of return, allocation of income, Life estate contracts, advantages, disadvantages, and sample agreements.

70 RSMT 20 C3 (Cassette \$20)

AN IDEAL CHARITABLE LIFE INSURANCE PROGRAM

Definition of the life insurance industry and charitable giving—its needs, its wants and awareness. Ways to use life insurance in fund raising by making charity full beneficiary, co-beneficiary, secondary beneficiary, remainder beneficiary, residual beneficiary and assigning dividends to charity. Detailed discussion of new policies and ways to protect a pledge and get help from insurance agents.

70 RSMT 28 C7 (Cassette \$28)

FOUNDATIONS, CORPORATIONS, ANNUAL AND MEMORIAL GIFTS

The foundations, the corporations, memorial gifts, annual gifts—important sources of funds; their potential, and how to tap them.

70 RSMT 8 C8 (Cassette \$8)

ANNUAL SUPPORT

Effective methods and techniques of fund raising. Topics covered include: The domino game, involving the "little donor," challenging the substantial donor, planning ahead through variety patterns, direct mail, memorial giving, equipment loans and gifts, food contributions, and gifts through wills.

70 RSMT 16 C10 (Cassette \$16)

HOW DEFERRED GIFTS PRODUCE CURRENT ANNUAL GIFTS

Definitions and elements of: bequests, revocable giving plans and irrevocable giving plans. When and how deferred gifts become current gifts. Why deferred givers become good current donors and how to get them involved in your programs.

70 RSMT 16 C13 (Cassette \$16)

Please send following recordings (order by number):

# _____	# _____	# _____	# _____
# _____	# _____	# _____	# _____

Name Title

Organization

Address

City State ZIP

Please Indicate:

Total Amount \$

Date:

☐ Check enclosed

☐ Bill my organization

HOKE COMMUNICATIONS INC. 224 Seventh St., Garden City, N.Y. 11530

701A
R550-00000
The following is a list of
the items in the collection
of the National Archives
at College Park, Maryland