

# GIFT PLANNING *in Canada*™

♦ The art and science of charitable gift planning ♦

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*Your comments, articles and suggestions are most welcome. Send us a line. We're waiting to hear from you.*

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## Top 10 List of Philanthropic Strategies

Often we meet new, wealthy donors who have little experience in philanthropy. They plod along with their advisors, contemplating the impact they could make with their money. Sometimes, this takes years of strategic gift planning. New philanthropists speak with donors, business people, politicians, CEOs of charities and veteran philanthropists attempting to understand this new venture of caring about community interests, outcomes and visions. Some want to be anonymous but, others prefer the new celebrity status.

I recall helping a new philanthropist write his first speech for a Leave A Legacy event. He'd never prepared a speech before. He was a businessman, a negotiator, an investor, not a presenter. He had little understanding of our fundraising/gift planning industry. Yet, the more he became involved, the more he respected the profession including CAGP, AFP and AHP.

A well known Calgarian philanthropist, Harley Hotchkiss, passed away at the age of 83 this year. He struggled quietly through a battle with cancer. The media knighted him as iconic, a gentleman, a man of honour and a philanthropist.

He was declared an ambassador to everything he ever touched. He could associate with royalty, prime ministers, premiers, or he could go down to his farm, take off his tie and put on a work shirt to till the land.

Hotchkiss was raised on a Tobacco farm in Tillsonburg, Ontario. Eventually, Hotchkiss studied to be a geologist, landing a job in the oil and gas industry in Calgary. Ten years later, he was consulting, investing and farming. He was a former little league

hockey coach, owner of the Calgary Flames and generous — giving more than \$15 Million to charity during his life time.

Gena Rotstein of Dexterity Consulting, in Calgary had the honour of interviewing Hotchkiss in 2008. Her blog states that “the interview was part of a series of conversations I was having with Canadians who were investing their resources (time, intellectual and financial) in making our world a better place. The purpose of these conversations was to share their experiences with those who are just starting down the path of generating social capital.”

Gena's primary question for Hotchkiss was “What does effective philanthropy mean to you?” Listed below is the wisdom of his legend.



Harley Hotchkiss

## Harley Hotchkiss's Top 10 List of Philanthropic Strategies

1. Your philanthropy should be about building community not just giving money.
2. Use your philanthropy to support innovation and operations.
3. Surround yourself with competent, energizing people (volunteers, other charitable investors, innovative employees).
4. Talk to your kids about philanthropy. Don't place your expectations on them. Let them discover their own philanthropic dreams.
5. When you are ready to give, it should “hurt” a little. If your

donation doesn't make you consider giving something up (even if it's just a coffee a week) then you are not giving enough.

6. You don't have to be wealthy to be philanthropic. (Mr. Hotchkiss's first philanthropic activity was flooding the community hockey rink and coaching the kids.)
7. Your priorities are family then job. Your job will provide you with the means to support your community financially, but your family is what connects you to that community.
8. Some of your closest friends you will meet through community activities.
9. Get engaged personally before you write a cheque.
10. Love what you do for charity, not because someone asked you to do it.

These were Harley's 10 reasons for strategic philanthropy, what are yours? Send them to me.

Source: Helen DeBoer-Daggett [GPIC@hilborn.com](mailto:GPIC@hilborn.com); Gena Rotstein's blog <http://www.dexterityconsulting.ca/Harley%20Hotchkiss>

## From Heir to You

### Gift of Florida Condo

If a donor (single woman age 70) wanted to leave her mortgage-free Florida condo to a Canadian charity, yet she wanted to use the condo and pay the maintenance and taxes on it until she passed away, how should a charity proceed? What other alternatives could there be to accepting the gift at this time? She is a Canadian citizen; the condo is worth \$300,000 in today's market. She is a snowbird. She only has Canadian income and is in the highest tax bracket. The condo is the secondary residence.

Believe me it is easy to get excited when you get a call like this. I have had

lots of calls from gift planners asking advice about this kind of gift and other cross-border possibilities that involve real estate. Heck, I still feel the rush when I get the call. I can't help it if I enjoy complex gifts! If you don't recognize the gift plan in the scenario, it is a gift of residual interest.

So you take a deep breath and keep the conversation going with her. Ask her why she is contemplating this gift. Is it for the tax break or does she just love you that much or is it both? I am going to assume for the sake of simplicity that there is no capital gain on the property and therefore no US income tax to report.



Pessimistically, you should be thinking: should my Canadian charity be a foreign property owner, what is the future liquidity of the asset, life expectancy of a healthy woman of means is likely another 20 years, net present value of the residual interest on a \$300,000 property is very small (and therefore so is the actual gift).

Optimistically, you could be thinking: the property has bottomed out and will gain value, there is no mortgage (this is a big one for US property gifts), the donor will pay ongoing costs, maybe this is only the tip of the philanthropic iceberg... [Fraser Green?](#)

Sorry you optimists out there (and I am definitely one of them) but long term ownership of US property by a Canadian charity, although possible, is simply not a good idea. If you had a US Foundation/Friends of ABC organization the gift could technically work but then there would be no tax benefits for the donor's Canadian income. Upkeep and condo fees paid to you by the donor would be considered income to the US charity and depending on state law you may also need to hire a property manager. If your Canadian charity owned the property you would definitely need to hire a property manager who would then be required to withhold 30% of the income every year for possible tax liabilities in addition to their fees. <http://www.irs.gov/businesses/small/international/article/0,,id=129631,00.html>

So hopefully the donor loves you enough to have a meaningful conversation about the alternatives. If she needs significant tax relief, would she sell the property and donate the proceeds or would she consider an outright gift in kind that you could sell right away? The tax receipt for a gift of residual interest is relatively small by comparison. If not, then would she consider donating the sale proceeds to a charitable gift annuity that would generate enough tax-advantaged Canadian income to leaseback the property for her lifetime? The tax receipt for a gift annuity would be comparable to the residual interest gift.

*Ask her why she is contemplating this gift.*

If, indeed, the property gift offer is the tip of the iceberg, then your donor likely loves you enough to understand the difficulties of managing such a gift. This is a person who means well. It is not every day that someone offers a \$300,000 asset that they obviously still enjoy using. Do the math. If she is in the highest tax bracket her taxable earnings are over \$127,000 per year. What is the value of an asset that provides retirement income in that order? If there is no mortgage on her vacation property then there is likely no mortgage on her primary residence either. Single? No children? Woohoo!!

So your challenge is to say no in a way that leads to something more. Don't cite chapter and verse from your policy manual as to why you are not interested. Ensure that she knows you have seriously contemplated accepting the gift as offered and explain why it would be too much to manage. Use the opportunity to develop and deepen the relationship that your charity has already established in your donor's heart.

Source: Doug Puffer, Director, Planned Giving University Advancement, Simon Fraser University, Burnaby, BC [dpuffer@sfu.ca](mailto:dpuffer@sfu.ca)

## Marketing To Go

### Donor Visits – Tried and True

November and December give development officers many opportunities to call, write or visit their legacy donors. In the hustle and bustle of the holiday season, aging donors can be lonely and depressed. A short visit with a small gift and maybe even a Tim Horton's coffee can lift their spirits and give you the chance to advance your relationship with them. However, some of our aging legacy donors are very elderly and unwell. Respect the fact that they may not be in any condition (nor perhaps their home) to entertain visitors.

As some of you may know, I recently accepted a new position as Manager, Legacy Giving at The Scarborough Hospital Foundation. Scarborough is considered the most diverse city... perhaps... in the world.

I began calling donors in mid-November to ask if I could deliver their donor recognition certificate and their picture that was taken at the donor recognition event held in October.

### Checklist for Gifts of Real Estate

- ☐ Responsibilities
- ☐ Appraisal
- ☐ Gift Receipting and Reporting
- ☐ Property Information
- ☐ Financial Information
- ☐ Environmental Site Assessment
- ☐ Title Information
- ☐ Acceptance of Property
- ☐ Transfer of Property
- ☐ Management and Sale of Property
- ☐ Property Information Form
- ☐ Improvements Form
- ☐ Financial Information Form
- ☐ Indicators of Environmental Problems Form
- ☐ Title Information Form
- ☐ High Risk Industries Checklist

Source: *Planned Giving for Canadians*, Frank Minton and Lorna Somers. (If you are a CAGP member you will have full access to the 10-page document "Recommended Procedures for Gifts of Real Estate" as it is contained in the on-line book provided as one of your CAGP membership services. [http://www.cagp-acdp.org/en/members/planned\\_giving\\_for\\_canadians.aspx](http://www.cagp-acdp.org/en/members/planned_giving_for_canadians.aspx). Don't hesitate to contact CAGP for the password if need be.

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## Out of the seven calls I made in one week, I received the following outcomes:

2 calls confirmed appointments for the following week. (They're coming to see me with free parking included.)

1 call indicated "not at this time but maybe in the spring." (snowbirds)

2 calls directed me to "just put it in the mail" due to health and renovations, etc.

2 calls were a "no answer" but I was able to leave a message and will call again

Donor deliveries can be anything from a donation receipt, poinsettia, picture frame, useful estate booklets to write all their personal data in, and even butter tarts!

*Who can resist a decadent butter tart! Yes, the title says "tried and true."*

## Here's a sample of the telephone dialogue I've used in the past:

*"Mrs. Donor, this is Helen DeBoer-Daggett calling from ABC Charity. The reason for my call is to wish you a Merry Christmas and thank you for the donation you recently made." Donor responds.*

*"How have you been keeping lately?" Donor responds. Dialogue continues.*

*"Well the second reason for my call is that I have your donation receipt and also a little gift for you. ABC Charity received a truck load of donated poinsettias and we decided to share them with our donors. Especially, donors like you who have lost a spouse this year. I know how difficult the adjustment must be for you and that can make Christmas a difficult time."*

---

*I was accused of preying on widows and widowers.*

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*Would it be possible that I drop the receipt and plant off to you, tomorrow or Friday and have a short visit with you? (For some elderly folks, the only seasonal visit they get is from the deacons of their church. It always made my spunky, widowed mother feel like she was part of the poor and shut-in. However, she accepted the visit gracefully and we chuckled together each year when the annual fruit basket was nicely displayed on her dining room table.)*

Many discussions with widowed donors relates to making donation decisions on their own now, specifically, elderly female donors. It's possible that for years, traditionally their husband wrote the donation cheque. Men and women give for different reasons and to different causes. Helping them through the process

is usually appreciated. Sometimes they need permission to change the direction of their gift and give to causes where they have an interest, instead of their spouse's interest.

When sharing the donor holiday visit strategy at a conference workshop once, I was accused of preying on widows and widowers. I took the comment in stride and was not offended. My sincerity of a holiday season visit was merely that — to say hello, to say thank you, to say we care about your loyalty and to get to know them a little better by asking questions about their holiday traditions and reciprocate, if appropriate.

**Sharing your own experiences of losing a loved one is a door opener** for them to tell their story. Death is traumatic. Being single again is traumatic. I have shared my loss of my dad, who died suddenly on December 10th, and that my mother lost her husband and father within eight weeks of each other. Relating to their situation and sharing personal stories builds trust for further dialogue.

**Assisting the donor in answering any donation questions moves the conversation toward their interests—**equipping them in their new role as the sole donation decision-maker.

**Keeping abreast of any upcoming events gives you the opportunity to invite the donor to plan on attending in the future. Invite them to bring a friend.** Put the event date on the back of your business card for them to calendar.

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### The PGgrowth Cycle of Cultivation.

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 **Cultivate**  
 **Ask**



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**Update your own calendar reminding you to give the donor a call a week before the event in case they need a ride.** Whether they qualify for event attendance or not, work with your supervisor to make sure your legacy prospects are included on the invite list. Advancing your donor to the next step of face-to-face contact is a great way to build a friendship of trust, value and appreciation.

**Always treat your donors with respect and integrity, and don't be afraid to add a little humour.** Laughter is the world's best medicine for lifting one's spirits.

Visiting is part of Canada's holiday tradition. Make the time to include donor visits during this Christmas season and send me your stories to share with our GPIC readers. Good, bad and/or indifferent, we look forward to hearing more stories from the trenches. [gpic@hilborn.com](mailto:gpic@hilborn.com)

Source: Helen DeBoer-Daggett

## LinkedIn Lurking

### Cold Calls and Postcards

**Question: When you call a donor to thank them... introduce yourself... and bring up the concept of a planned gift.... what's your pitch? What's the first sentence you use?**

(Listed below are several LinkedIn responders. I've used their initials to identify them in the dialogue.)

RB. My first sentence is the following: Is this an "OK" time to call?

MK. I usually try to send a postcard or little note in advance telling them thank you and that I'd be calling. I do not send typed letters as no one opens them. Then, when I follow up, I start with "My name is MK calling from ABC Charity and I'm following up on something I sent you in the mail recently."

MK. If no note was sent, I'll start with, "My name is MK and calling from ABC Charity to thank you for your support for the past \_\_\_ # years."

GW. It's always smart to ask for permission when you might be interrupting them. And MK, I like the concept of sending something in the mail first. That's smart! But I was wondering about the typed letters. How about hand-addressing the envelopes? I have found that gets them opened.

MK. Handwritten addresses definitely generate a better response. Sometimes I'll hand write the entire note. But, I have still found that no one reads a letter today. Bullet points, summaries and graphics are key in having anything read. **I have found a simple post card with a friendly note written on the back works best.** Most planned giving prospects are inundated with mail. Send them a letter and they'll think it's just a solicitation. But, sending something that is a different size (postcard or small note) will get the package noticed. **More likely to open with a handwritten address and even more likely to be read when it's a short and simple message.** I just think about how I read my own mail: I scan the piece, if it's something I'm interested in, I'll read it and I will not read anything that takes me longer than a minute or two to get through. When I get a response like, "yes, I did remember getting something in the mail telling us someone would like to meet us" that means not only did they read it, but it was memorable enough that they got the message. And out of 75 pieces mailed, I'll have at least eight to ten visits generated from that mailing (not including those who would be interested, but could not meet at the time).

LA. I agree with both RB and MK's comments. I am currently calling

long-term annual donors as a follow-up to a legacy package mailing in which I indicated that I would do so. My script starts with an introduction followed by "Do you have a few moments to spare? If not, when might be a better time for you?"

DR. I do both, ask if this is a good time and introduce myself. In addition, I tell them that I don't want to take up much of their time. They are more likely to talk with me if they know it will be a short conversation. Truth is they dictate the length of the conversation based on their interest.

GW. Thanks. How about in addition to asking permission to speak with them... would you go into a heartfelt "THANK YOU" for their support before going further? I was thinking that would be very appropriate. Thoughts?

LA. I absolutely do ..... right after I've asked if it's a good time to chat!

WT. Good info in this thread. I'm a newly appointed fund raising volunteer for a local non-profit and am about to begin on a calling effort to our group's Giving Society donors. I am following on their annual pledged gifts, and want to initiate a conversation on planned gifts.

RB. This thread discusses planned giving as the subject of a phone call. I hope we can agree that charitable estate planning/ planned giving is a more sensitive area of fund raising than annual giving or a special event, for example. Development officers for a special event may choose to be more "aggressive" in their calling. Any planned giving officer should use the techniques / preliminary letters / tone of voice / etc. that make him or her comfortable and ready to discuss estate planning on the phone. I don't ask if I am interrupting the person I am calling; it is assumed that a ringing of a phone is per se an interruption. By asking permission to proceed, the conversation can and does lead to a discussion of death and dying.

MR. I start by indentifying myself right away and then say something like, "I just wanted to give you a quick call to tell you how appreciative we are of your generous support." This way they know that I am not planning to keep them on the phone long (unless of course they want to). After that, I follow their lead as to where I will take the conversation and how long it will last. You can tell right away how receptive they are to your call and how much information and engagement they want.



## Quick On-line Planned Giving Quiz

Welcome to the planning gift self-test. The following 6 questions will help you quickly assess your skill in the basics of planned giving. At the end, it will offer feedback to help you plan your professional development in this area. Give it a try. Share with your fundraising friends and colleagues so they can affirm or determine their organizational readiness for planned giving. <http://www.charityvillage.com/cv/learn/quiz/plannedgiving/selftest.html>

Source: Charity Village Campus,  
[www.charityvillage.com](http://www.charityvillage.com)

# ~~Personal~~ Professional Development

## The Dale Carnegie School of Personal Mastery

In the past year, I've had the opportunity to be a student in the Dale Carnegie program, and then to be a volunteer course coach for the next group. GPIC's esteemed editor, Helen DeBoer-Daggett is familiar with the course and realizes the benefits that its principles can have to people in our gift planning profession. She noticed my involvement through LinkedIn, and she asked me to share some of the benefits with GPIC's readers.



**If you are not in the process of becoming the person you want to be, you are automatically engaged in becoming the person you don't want to be.**  
[Dale Carnegie](#)

In the course, I've seen amazing things happen for people from diverse cultural backgrounds, varying levels of employment and all ages. Amazing things happened for me, too. The program consists of learning 30 principles, and practicing them in class and between classes in the real world. The classes are not your typical lecture-style with readings. The program is participative, fast-paced, active, dynamic and styled with adult educational learning methods. After 12 weekly 3.5 hours sessions, I was a different person: happier, more confident, smiling all the time and feeling that smile in my attitude and my actions. People around me noticed and commented on this change, both at work and in my personal life.

**There are four ways, and only four ways, in which we have contact with the world. We are evaluated and classified by these four contacts: what we do, how we look, what we say, and how we say it.** [Dale Carnegie](#)

Two paradigm shifts took place in my world when I took the course. They have been further entrenched in my second round as a coach:

1. Through practicing the principles in class and throughout the week, I actually gave myself an attitude adjustment that changed me. I am more confident, less

stressed, and generally happier overall. This is intensive cognitive behavioural therapy of the best kind!

**It isn't what you have, or who you are, or where you are, or what you are doing that makes you happy or unhappy. It is what you think about.**

[Dale Carnegie](#)

2. I also learned that every interaction I have with another person is not actually about treating them how I would want to be treated, but to treat them how they need to be treated. Curiously, the ways to do this are consistent from person to person, no matter where they come from or what age they are.

**You can close more business in two months by becoming interested in other people than you can in two years by trying to get people interested in you.**

[Dale Carnegie](#)

While it may seem like common sense, the 30 principles are the most powerful tools I've ever seen in helping to get the best out of yourself and those around you. My own life has become so much richer. This is the finesse that the most inspiring leaders and greatest coaches possess. When I meet people I truly admire them for their leadership, their charm or their thoughtful manner, I can see them exhibiting aspects of the Dale Carnegie principles.

**Flaming enthusiasm, backed up by horse sense and persistence, is the quality that most frequently makes for success.** [Dale Carnegie](#)

With all the money, education and power that Warren Buffett has in this world, the one and only certificate that hangs in his office is his Dale Carnegie Course certificate.

**The best investment I ever made was in the Dale Carnegie Course...It changed my life.** [Warren Buffett](#)

Recommended Dale Carnegie reading and available in most Libraries

- *How to Win Friends and Influence People*
- *The Quick and Easy Way to Effective Speaking and*
- *How to Stop Worrying and Start Living*

Check out *The Dale Carnegie Course - Effective Communications and Human Relations* at [www.dalecarnegie.com](http://www.dalecarnegie.com).

Source: Beth Proven, CFRE has been in fundraising for 17 years, the past seven as the Manager of Planned Giving at her alma mater, the University of Manitoba.

For further information about the Dale Carnegie principles and courses offered in Canada [click here](#).

## Stories from the Trenches

### Providing You Bury Me At Sea

A man wanted to leave our organization his entire estate, providing we buried him at sea from one of our ships. Yes, he called me up and said exactly those words.

My first thought was: "This is going to be a tricky one," but I told him I'd look into it. After five phone calls to various government bodies it became clear this was not only tricky (and risky) but a bureaucratic quagmire with certificates needed here there and everywhere.

A day or so later I called him back and explained the circumstances. Can you imagine the headline? "Greenpeace Dumps Donor Overboard!" I said we could honour his wishes if he chose to be cremated, with a simple ceremony.

I never heard from him again.

## Those Innocuous-Looking Envelopes Which Don't Look Important

The envelope had been sitting on my desk for a couple of days. I'd just returned from a holiday and was catching up with the mail. This was back in the days when you'd get a lot of mail and not much email (days now wistfully-remembered).

Finally, I got around to opening the envelope, but still it didn't click – the document looked like a computer-generated mass mailing. Then it dawned on me this was a request for an Appearance, as in a Court Appearance, regarding the Estate of Mrs. "Smith."

In a nutshell, this document said we needed to prove we were real. (We had three million members around the world and over two hundred thousand in Canada, but we were being asked to prove that we really and truly existed.)

What happened was this: Mrs. Smith had named several charities in her typewritten and properly witnessed will. She added to the list, in a handwritten scribble, the names of two additional organizations: our organization, plus an animal rights group that actually had gone out of existence.

It was all nicely initialed and everything was in order, and the letter said we just needed to prove we were indeed the nonprofit organization so named. It was a complex estate but the very best of trust companies was acting as executor and administrator.

Then I read the last sentence "Unless you 'File an Appearance' by (a date two days away), all claims to the estate would be null and void."

Within a millisecond I reached for the phone, got our lawyer who immediately took action and "Made an Appearance." Just in the nick of time, because our bequest from this estate turned out to be \$340,000.00.

Source: Natasha van Bentum, CFRE. Project Director of [Give Green Canada](#) (G2) at Tides Canada Initiatives. [vanbentum@gmail.com](mailto:vanbentum@gmail.com)



## Frontline Fundraising

### A Legacy Christmas

By Helen DeBoer-Daggett  
(based on a true story)

*Twas the night before Christmas  
When all through the town  
Nothing was stirring but one, Mr. Brown.*

*Up to the door, of the Mayor, he knocked  
A deed from my land, for you, I have brought.*

*A hospital to build, for the sick and the weak  
It's long overdue, for our people who seek.*

*The Mayor was shocked at the gift he received  
He knew the town people would be very pleased.*

*So they gathered a group of great men, far and wide  
The blue bloods, the rich men, and even their brides.*

*They went door to door, will you give, they did asked  
To a great cause for the ill and the bashed.*

*The people obliged in good spirit and glee  
To help out their neighbours and their families.*

*The building now stands, with many additions  
And fundraisers worked now for three generations.*

*Thankful we are for the great Mr. Brown  
His vision of healthcare for our little town.*

*We all have a chance to give generously  
At Christmas, to small ones and big charities.*

*So get out your cash or your credit card  
And give to the causes dear to your heart.*

*If not for today, your Will you do make  
Call up your lawyer and book a set date.*

*Bequests are so simple, for your charity  
The tax break will benefit your family.*

*Happy and joyous, long may you live  
And thank you to all who generously give.*

*Christmas Blessings,  
Helen*

## GIFT PLANNING in Canada™

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