



**LIVE ON:**  
*BUILD YOUR JEWISH LEGACY*

2005 to 2007

**Key Findings and Best Practices**

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## Executive Summary

Live On: *Build Your Jewish Legacy* (Live On) is a two-year Rose Community Foundation (Rose) grant initiative begun in 2005 that promoted fundraising for bequests\* and other planned gifts in Jewish organizations, with the goal of building endowments. In all, 28 Jewish schools, service organizations, public policy groups, and synagogues participated in this two-year effort to solicit bequests. The initiative was designed to give professionals and lay leaders in Jewish agencies, synagogues, and schools the skills they needed to solicit donors for bequests and other estate gifts. Participating organizations were required to:

- Create a leadership team of key staff and board members to champion change.
- Prepare a “Bequest Plan” that summarized the reasons for leaving a bequest, the personnel responsible for managing the bequest initiative, the chief prospects for bequest giving, the manner in which the initiative would be advertised, the way donors would be recognized, and the number of solicitations the organization would make.
- Attend two mandatory training seminars per year in 2006 and 2007.
- Report the number of solicitations made and gifts received each year.
- Record all gifts on a Donor Record Form supplied by Rose.

Organizations received a grant payment of \$9,000 upon approval of the Bequest Plan and the securing of one bequest and a second grant payment of \$9,000 after the organization met its solicitation goals. Interested organizations could obtain coaching from Rose staff and paid fundraising consultants. Organizations also benefited from a marketing and public relations campaign about bequests undertaken by Rose which included four direct mailings to the Jewish community and two inserts in the *Intermountain Jewish News* as well as sample letters, and other marketing materials and templates that organizations could adapt for their internal use. At the conclusion of Live On, Rose invited interested organizations to continue the initiative and participate in Live On 2008-2010.

The results were substantial.

- Of the 28 participating organizations, 16 met their goals by the end of 2007, eight received three-month extensions and completed their goals, one was asked to leave

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\* The term bequest is used throughout the report to refer to a variety of planned gifts.

the program midway due to lack of participation, and three were not able to finish the program.

- One hundred thirty four volunteers were trained.
- The campaign led to 1,516 solicitations resulting in 511 secured legacy gifts from 438 donors and 244 pending gifts.
- Live On generated an estimated \$36,629,800 for local Jewish organizations based on bequests to the 28 participating organizations as well as gifts to 10 additional organizations that received bequests between 2005 and 2007 because donors left bequests to more organizations than Live On grantees and because the initiative made donors more familiar with bequest giving.
- Agencies collected \$3,000,000 in cash from matured bequests during Live On.
- Most (19) of the participating organizations decided to continue bequest fundraising and to participate in Live On 2008 to 2010.

The evaluation conducted by the Center for Policy Research (CPR), a Denver research organization, involved in-person, hour-long interviews with the leadership team from all 27 organizations still involved with Live On at the end of 2007 to assess reactions to the initiative and to identify best practices and lessons learned. In addition, representatives of each organization completed a brief paper-and-pencil questionnaire on the perceived usefulness of various aspects of Live On in helping organizations to meet their goals. Another feature of the quantitative analysis was to compare solicitation goals with actual solicitations based on the final tally turned in to Rose by each organization. We also calculated a productivity index for each organization which compared numbers of bequests with numbers of solicitations, indicating how “productive” the asks were. We further analyzed this data in order to determine whether there were any outcome patterns associated with organization type, size of budget, and personnel doing the solicitation. Finally, we analyzed selected information on bequests and donors reported on donor record forms completed across all participating organizations for 438 Live On bequests.

The response to Live On was overwhelmingly positive. Organizations expressed their appreciation to Rose for being able to participate in the initiative, for the training offered, and for the support and consultation available. The training was perceived to have increased the fundraising confidence and skill level of the leadership team in many organizations. The most successful organizations were those with one or two highly committed, often

charismatic, staff people or volunteers on the leadership team who decided that bequests were important and committed to ensuring that the organization would meet its solicitation and/or gift goals.

Two organizational factors that seemed to make a significant difference in Live On success were whether the organization was a synagogue and whether it had an annual budget over \$3 million. Synagogues had better results with their asks and more total gifts than other kinds of organizations. Likewise, the largest organizations, as measured by annual budget, had more productive asks and substantially more gifts than the smaller organizations. The ability of an organization to meet its solicitation goal was not correlated with numbers of bequests received or productivity.

The boards of directors of participating organizations were less helpful than program architects had anticipated. Unless directors were on the leadership team, they did not solicit, make contacts, or offer leads. In no case did 100 percent of directors make bequests. However Board members made up the largest group of bequest donors for all legacy gifts secured during the course of Live on.

Several misconceptions surfaced during the interviews which should be dispelled in Live On 2008 to 2010. They are addressed in the following:

- **Organizations do not need a development director to be successful.** Of the first three organizations to finish, none had dedicated development directors.
- **People of all ages will make bequests.** The age of the bequest donors ranged from 23 to 95 with the average age of 56.7. Solicitors found many people, especially younger families, without wills. These young people were responsive to information about wills and when they decided to create one, they were frequently willing to include a gift to a synagogue or school in their completed document. 314 of the 438 donors revealed their age.
- **Any size bequest is valuable.** The intent of the initiative was to encourage bequest giving, and the most successful organizations solicited bequests of any size.
- **It is possible to solicit bequests at the same time that annual fundraising or capital campaign is going on.** Although few participants felt that they could simultaneously pursue bequests and other gift options, several successfully incorporated bequest solicitation into their ongoing fundraising procedures.

- **Wills can be readily revised to add a bequest.** Contrary to popular perception, it is fairly simple to incorporate a bequest in an existing will. Nevertheless, only a single fundraiser described talking to donors about the ease of writing a codicil rather than revising the entire document in order to incorporate a bequest in an existing will.

While general reaction to Live On was favorable, the consensus was that it was hard work. Even organizations that successfully completed this campaign found that it was more difficult than they expected. Failure to finish on time was caused either by internal organizational changes and difficulties or unrealistic goals. Several organizations wished that Rose had been more explicit at the beginning of the initiative in explaining how many staff resources this program would absorb.

By any measure, Live On was a highly successful initiative. Participating organizations secured large numbers of bequests, enhanced their fundraising abilities, added legacy gifts to their kits of fundraising tools, and adopted a long-term financial vision rather than being focused on short-term, crisis management. The vast majority is eager to participate in Live On 2008 to 2010. Organizations were highly innovative in their solicitations, donor education, and recognition programs. Numerous best practices were identified and can be used to inform the next phase. They are as follows:

### **Best Practices**

#### **Donor Identification**

- **Donors of All Ages.** Although middle-aged, empty-nester adults are viewed as the best prospects, bequest solicitations should be directed to individuals of all ages. One of the surprising benefits of this solicitation was getting parents with young children to write a will in order to establish guardianship.
- **Bequests can be Any Size.** Organizations should dispel the impression that bequests must be large or that there are minimum amounts. One way to do this is to have individuals who have made small bequests speak with potential donors and disclose the level or scale of their gift. In addition, an initial small bequest may be changed to a larger one as a family's circumstances change.

#### **Solicitation**

- **Existing Bequests were Disclosed.** One of the rewarding results of this initiative was finding that many people already had the organizations in their wills, but they just had not told anyone. Live On provides an avenue for identifying these existing

- bequests and recognizing the donors. Addressing the issue of bequests in an overt manner with potential donors will surface the existence of many gifts that have already been made unbeknownst to the organization. Mailings asking for a potential donor response should include an option that the organization is already in the donor's will.
- **Need for a Sense of Urgency.** Many solicitors, especially goal-directed professionals, as well as donors, reacted adversely to the longer timelines associated with bequest fundraising, as compared to, for example, an annual fundraising drive. Organizations can create a sense of urgency in a bequest campaign by referring to Rose deadlines or scheduling a donor recognition event.
  - **Personal Relationships with Donor.** Bequests are a very personal kind of giving. The most successful organizations drew on long-term relationships with donors in doing their solicitation. Organizations should recognize that this is an extended process and that relationships they develop today can be expected to have results in terms of bequests several years in the future. While attractive marketing materials and informational documents are helpful, they do not replace the vital role of an in-person solicitation, ideally placed by someone who has a personal relationship with a potential donor.
  - **In-Person Solicitations are Most Effective.** Because of the importance of personal relationships in this kind of solicitations, organizations should make every effort to have at least one in-person contact with potential donors. This also holds true for soliciting boards of directors—individual meetings are more effective than addressing the entire board at the same time.
  - **Long-Term Connection to the Organization.** Solicitations should emphasize the long-term connection that donors have to the organizations. In this vein, school and program alumni remain an untapped resource for bequest giving.
  - **Written Scripts.** Only one organization mentioned creating a written script before beginning solicitation. Given that the burden of solicitation fell on very few people, this is one way of getting additional lay leaders comfortable with asking for bequests.
  - **Personal Testimony.** Organizations should create forums in which individuals who have made bequests are able to speak about their gifts and describe their motives and experiences to other potential donors. Board meetings, annual dinners, and special events all provide platforms for these presentations.

- **Involve Bequest Donors as Community Leaders and Solicitors.** Those who have contributed can also serve an important function in soliciting other bequests. “I have done it and so can you” is a powerful approach.
- **Make it Easy.** Organizations can provide relevant information, including a sample codicil, bequest language to be included in a will, information on the organization (including its taxpayer identification number), and a list of knowledgeable lawyers and estate planners. This can be a handout given during a solicitation or can be included in collateral materials for a campaign.
- **Emphasize Jewish Spiritual and Cultural Tradition.** One of the purposes of the Live On initiative is to ensure the future sustainability of Jewish institutions. Thus, solicitors have the opportunity to remind donors of the Jewish values represented by their organizations. A plea couched in a religious or cultural context conveys deeper meaning than one that emphasizes the organization’s financial health and continuity. Some organizations with rabbis developed creative programming that placed giving in a Jewish context. They should be encouraged to share their approaches with other organizations and help connect bequest fundraising with Judaic content, tradition and rituals.
- **Charismatic, Committed Leadership.** Organizations need to identify one or two people who believe strongly in bequests and will do whatever it takes to meet their solicitation goals. It may be necessary to find people who are new to fundraising and mentor them so that they grow into this role.
- **Long Sales Cycle.** Bequest solicitation can take a long time. Solicitors should recognize that not only building the relationship but the actual process of changing a will can be very time consuming. Organizations need to recognize and celebrate the steps in the solicitation process, not just the final outcome.

#### **Donor Recognition and Stewardship**

- **Donor Record Forms.** All organizations recognize the importance of keeping a written record of all solicitations. The form can also help guide the donor in making the bequest. The form needs to be short and easy to complete.
- **Thanking Donors.** All organizations either sent letters of thanks or offered personal thanks to donors. One synagogue sent thank you notes to the attorneys who wrote or revised donor wills. One Live On organization and other nonprofits have found that donors greatly appreciate a personal thank you from someone who has benefited directly from the organization’s services. Students in a school (including

preschoolers) or graduates of a program can be used very effectively to draw a picture, write a thank you note, or make a phone call to a donor. One organization placed calls or sent letters two to four times a year.

- **Innovative Forms of Recognition.** Organizations recognized donors in a variety of other innovative ways. One synagogue commissioned a birthday card from a member who is an artist which is sent to donors on their birthday with the message, “We hope you live 120 years but you will Live On.” Two others commissioned *mezuzot*, designed to reflect a significant item in their sanctuaries. Several instituted plaques or wall hangings with a place to put each donor’s name. Others sent Rosh Hashonah cards; recognized donors at Shabbat events or annual meetings; listed bequest donors on the Yom Kippur Yizkor booklet, the High Holiday memorial and honor book, the membership directory or the Book of Life set up by the Jewish Community Foundation; featured donors on the organization’s website or newsletter; provided complimentary tickets to annual dinners, concerts and other events; organized special celebrations such as brunch and a tour of the Denver Art Museum; sent children’s art; and gave donors ribbons to be worn at organization events.
- **Stewardship.** Organizations are struggling with how to keep in touch with their donors once the bequest has been made. Additional training will be needed. Bequest donors should be invited to participate in the stewardship process.

### **Marketing**

- **Repeat the Message.** A Live On reminder can be effectively added to all communication including e-mails, letters, announcements, and brochures. 40% of donors learned about Live On from the organizations’ marketing materials.

### **Organization Culture**

- **Development Directors.** Organizations do not need full-time development directors to be successful. Organizations may need to be reminded of this and given some special training in how to use lay leaders when there is not a professional managing the solicitation effort.
- **Boards of Directors.** Many organizations were disappointed by the minimal response the initiative elicited from boards although board members were the single largest source of bequests across all organizational types. It is helpful to establish explicit expectations about bequest giving among members of the board of directors and communicate these expectations to them in a personal, one-on-one setting.



- Agencies should try to involve boards along with other who have a long-term commitment to the organization, including the executive director, staff, and bequest donors themselves.
- **Leadership Teams.** The burden of solicitation generally fell on two or three key members and was not always shared among the entire leadership team. In the future, teams should be reconstituted, preferably including lay leaders who have made bequests themselves.
  - **Combine Bequest Giving with Other Fundraising.** Although organizations are reluctant to “cannibalize” annual or capital campaigns by making bequest solicitations, research and Live On experience indicate that they can be combined very successfully. Organizations should stress their commonalities and consider how these fundraising efforts might be coordinated to mutual advantage. Additional training will be needed to remind solicitors about this.
  - **Educate Lay Leaders.** Bequest solicitations take a long time to come to fruition because donors have to get used to the idea and also write or change their wills to include a bequest. Lay leaders need to be aware of the long solicitation cycle. One possible response is to recognize and reward solicitors for every task they complete, such as scheduling an appointment, making a solicitation, and following up.
  - **Set Schedules.** Strict time lines, deadlines, and goals help organizations to schedule contacts, make solicitations and close deals. Rose can offer a schedule for Live On 2008 to 2010 that is even more detailed than that presented for Live On 2005 to 2007.
  - **Written Bequest Plans.** Organizations recognized the benefits of having the Bequest Plan that guided their work. Written plans should be incorporated into any similar initiative.
  - **Experience is Important.** Participants recognize that a second phase will be much easier than the first one. They have learned a great deal about setting goals, marketing the campaigns, soliciting, and maintaining ongoing relationships with donors. Thus, both initiative planners and participants need to recognize that everyone gets better at bequest fundraising as time goes on.

## **Community**

- **Culture of Giving.** Some respondents in larger organizations were concerned about the lack of young donors and spoke of the need to inculcate a culture of giving

among the young adults in the Jewish community. They feel this is a community-wide need that Rose can appropriately meet.

#### **Foundation Support**

- **Consultation.** It was extremely valuable to participants to have a foundation consultant available to help deal with ongoing challenges and sometimes simply to provide encouragement. Similarly, organizations appreciated their work with the marketing consultant and were enthusiastic about the brochures they developed with her. Consultation should continue to be a part of Live On 2008 to 2010.
- **Framework and Support.** Rose designed a detailed framework for this initiative that included training, marketing, incentives, timelines, and ongoing support. This framework proved to be highly effective in the success of this initiative and should be replicated in Live On 2008 to 2010 and other fundraising initiatives.

## Profile of the Bequests

The following tables provide information on 438 Live On bequests with at least a minimal level of information about the gift and the donors. As is shown in Table A, a total of 28 organizations are represented. Schools, service organizations, and synagogues account for approximately 90 percent of the organizations with information on donor record forms, and 10 percent are policy organizations.

As Table A indicates, each type of organization received an average of approximately 14 to 17 bequests. However, for schools, service organizations, and synagogues, there were wide ranges in the number of bequests received by individual organizations.

Table A. Organization Type and Number of Bequests					
	School	Service organization	Policy organization	Synagogue	Total
Total number of Live On organizations by type	9	8	3	8	28
Total number of bequests with information on donor record forms	129	128	41	135	433
Average number of bequests per organization	14.3	16.0	13.7	16.9	15.5

Records indicate that solicitations were typically made by staff of the schools and synagogues. Service organization asks were equally likely to be made by staff and lay persons, while policy organization asks were nearly always made by lay persons.

Table B. Who Made the Bequest Solicitations by Type of Organization as Reported on the Donor Form Record					
	Bequests: School	Bequests: Service organization	Bequests: Policy organization	Bequests: Synagogue	Bequests: Total
Solicitation made by					
Lay person	16%	48%	90%	40%	38%
Staff member	84%	52%	10%	60%	62%
Bequests with information	(58)	(60)	(10)	(74)	(202)

Table C shows the gender and age of the parties making the bequests. Couples account for about a quarter to a third of the bequests made to each type of organization, and the median age of the donors was approximately 52 to 58 for schools, service organizations and synagogues, while the median age of donors leaving bequests to policy organizations was 67 years.

	<b>Bequests: School</b>	<b>Bequests: Service organization</b>	<b>Bequests: Policy organization</b>	<b>Bequests: Synagogue</b>	<b>Bequests: Total</b>
<b>Gender of party making bequest</b>					
Male	42%	35%	24%	37%	37%
Female	19%	34%	49%	39%	32%
Couple	39%	31%	27%	25%	31%
Bequests with information	(129)	(128)	(41)	(134)	(432)
<b>Age of party making bequest</b>					
Average	53.6	57.0	66.6	56.7	56.7
Median	52.0	57.0	67.0	55.0	55.5
Range	28-95	23-90	49-83	34-86	23-95
Bequests with information	(99)	(87)	(27)	(101)	(314)

The donor record form indicated the relationship of the donor to the recipient organization. However, many donors fell into more than a single category. Board members accounted for the single largest group of donors — 40 percent of the 433 bequests were from this group, half of whom were officers. Other groups that frequently made bequests include long-term members of the organization and volunteers. Relatively few bequests were from organization founders and employees.

Table D. Relationship of Parties Making Bequests to Organization by Type of Organization					
	Bequests: School	Bequests: Service organization	Bequests: Policy organization	Bequests: Synagogue	Bequests: Total
Founder of organization	4%	5%	0%	7%	5%
Board member	38%	46%	46%	36%	40%
Board officer	19%	22%	15%	21%	20%
Long-time member	11%	23%	20%	46%	26%
Employee	18%	9%	2%	7%	10%
Alumnus	2%	5%	0%	1%	3%
Volunteer	19%	29%	17%	31%	25%
User	10%	9%	0%	13%	10%
Multi-generational user	5%	8%	0%	17%	8%
Donor/family served by organization	23%	16%	2%	10%	15%
Other affiliation	9%	14%	17%	8%	11%
Bequests with information	(129)	(128)	(41)	(135)	(433)

Table E shows that about a third to a half of the bequests were accompanied by statements of intent from the donors. Almost a quarter of the bequests to service and policy organizations included restrictions on the use of the funds. This was relatively rare in the bequests to schools and synagogues (where 7 and 10 percent, respectively, included restrictions).

Table E. Incidence of Intent and Restrictions in Bequests by Type of Organization					
	Bequests: School	Bequests: Service organization	Bequests: Policy organization	Bequests: Synagogue	Bequests: Total
Donor provided information on his/her intent	37%	56%	32%	40%	43%
Restrictions were placed on the bequest	7%	23%	24%	10%	14%
Bequests with information	(129)	(128)	(41)	(135)	(433)

Donors did not specify the type of bequest being made in about 40 percent of the bequests to schools, service organizations, and synagogues. About a third of the bequests made to each type of organization were specific or pecuniary bequests of a specific dollar amount or a particular asset of the estate.

Table F. Type of Bequests by Type of Organization					
	Bequests: School	Bequests: Service organization	Bequests: Policy organization	Bequests: Synagogue	Bequests: Total
Contingent bequest	2%	3%	2%	3%	3%
Life insurance	8%	11%	12%	4%	8%
Retirement plan	2%	2%	10%	3%	3%
Residuary bequest	10%	9%	2%	9%	9%
Specific or pecuniary bequest	30%	28%	37%	34%	31%
Other type of bequest	4%	5%	10%	6%	6%
No specifics provided by donor	43%	41%	27%	41%	40%
Bequests with information	(129)	(128)	(41)	(135)	(433)

Close to half of the bequests did not include information about whether the donor was also making bequests to other organizations. When information was available, it appears that most parties making Live On bequests reported they were also leaving bequests to other organizations.

Table G. Other Organizational Bequests by Type of Organization					
	Bequests: School	Bequests: Service organization	Bequests: Policy organization	Bequests: Synagogue	Bequests: Total
Other organizations are also being given bequests					
No	19%	52%	33%	28%	27%
Yes	81%	68%	67%	72%	73%
Bequests with information	(58)	(72)	(9)	(54)	(193)

Donors were asked how they learned about Live On. Many respondents indicated hearing about it from several different sources. Among the most common were organizational materials, general knowledge, and personal meetings. Fewer donors reported hearing about Live On from ads or its website, other donors, family and friends, or legal and financial advisors.

**Table H. How Donor Learned About Live On by Type of Organization**

	Bequests: School	Bequests: Service organization	Bequests: Policy organization	Bequests: Synagogue	Bequests: Total
Organizational materials	37%	34%	40%	50%	40%
Live On website or ad	18%	12%	12%	17%	15%
Personal meeting	45%	28%	27%	31%	34%
Another donor	5%	6%	2%	17%	9%
General knowledge	36%	37%	37%	36%	36%
Event	3%	2%	5%	4%	3%
Family or friend	6%	6%	10%	53%	9%
Financial or legal advisor	4%	5%	5%	46%	5%
Bequests with information	(129)	(128)	(41)	(135)	(433)

Finally, less than half of the donors provided the organization with a bequest amount. When bequest amounts were shared by donors, they ranged from \$50 to \$1.25 million. The median bequest across all organizations was \$30,000. Median bequests were lowest for synagogues (\$11,000) and greatest for service organizations (\$100,000). Average bequest amounts were higher than medians and ranged from \$21,464 for policy organizations to \$146,590 for service organizations.

**Table I. Bequest Amount by Type of Organization**

	Bequests: School	Bequests: Service organization	Bequests: Policy organization	Bequests: Synagogue	Bequests: Total
Donor provided information on amount	31%	45%	27%	38%	37%
Of those providing information on amount					
Average	\$107,744	\$146,590	\$21,464	\$43,036	\$95,268
Median	\$35,500	\$100,000	\$20,000	\$11,000	\$30,000
Range	\$500-\$1,040,000	\$300-\$1,250,000	\$100-\$55,000	\$50-\$250,000	\$50-\$1,250,000
Bequests with information	(40)	(58)	(11)	(51)	(160)