

Women as Philanthropists: Gender and Generational Synergy for Effective Gift Planning

Margaret May Damen

*"We are not permitted to choose the frame of our destiny.
But what we put into it is ours."*

(Dag Hammarskjold, 1905-1961)

The dynamic role of gender and generational cohorts in shaping society's future is a central theme of discussion, debate and study by economists, historians, psychologists and sociologists in our nation and around the world. It is refreshing to see volumes upon volumes of studies espousing the ever changing, socially constructed nature of gender. These studies have opened a healthy dialogue about opportunities, expectations and obstacles—apparent or not so readily apparent—and about the impact of the social meaning of gender on individuals and institutions, including those in the third sector. Equally impressive is the plethora of work analyzing generational archetypes, fueled in part by the social

metamorphoses in values and virtues experienced by aging Baby Boomers who are impatient to lead society and leave a legacy.

The confluence of academic discernment on gender and generation with the economic empowerment of women and their significant and recent rise to leadership positions in all three sectors of our society—government (public), business (private) and nonprofit (third)—affords the third sector a unique window of opportunity. In fact, the third sector, free of the constraints of bottom-line profit or voting booth plurality, may be the only sector in size, philosophy and structure able to provide an inclusive environment

for women in their quest to make a meaningful difference for the greater good. An affluent and influential cohort of women searching for a venue in which to realign virtues and values appears in the mainstream concurrent with philanthropy's manifesto to revitalize and diversify the sector and engage a new generation of donors. A significant number of women who have traditionally been recognized for "feminine" characteristics of nurturing and care-giving are now striving for formal ways to forge partnerships with philanthropy in the hope of achieving renewed balance and harmony in our patriarchal society. The synergy of gender and generation will open up new pathways for women and new horizons for philanthropy.

*“Change flows through philanthropy when new ideas are adapted by key actors in a position to influence others, and philanthropy today is pulsing with new actors filled with energy, passion, and ideas. These new leaders are all around us: people who have made significant fortunes relatively early in life and are looking to give in new ways...women...engaged with new and traditional philanthropy as givers and as professionals helping other people to give.”*¹

Women will be both part of the problem and part of the solution as charitable institutions struggle to find the proper ways to assimilate new leaders with new money, new ideas, new energy, limited patience and everlasting passion for causes in which they believe. In the process of establishing a new paradigm for women’s giving, authors Katherine Fulton and Andrew Blau conclude that the world and its problems have changed to such an extent that, “current structures and mechanisms may seem unsuited to the tasks they are being asked to respond to.” A critical component in maximizing the integration of women’s abundant time, talent and treasure into the third sector is the ability and readiness of philanthropic executives to execute new structures—new programs that are gender and generation specific.

In this paper we consider four aspects of the current environment for women and philanthropy.

- The historical, social and economic benchmarks that validate the 21st century as “The Season” for women’s leadership role in philanthropy.
- The generational archetypes for philanthropy, and how to apply them to fundraising and planned giving.
- The role of Boom-generation women as the catalyst for effective multigenerational gift planning.
- The creation of a sustainable environment for gender and generational synergy in fundraising programs.

The existence, impact and even the viability of gender and generational diversity in the third sector remains an issue open for debate. One objective of this article is to

provide a forum for dialogue and diversity of thought in the philanthropic community. As with any emerging trend or area of study, quantitative data is limited. That limitation may, in fact, better serve to stimulate creative dialogue and “out-of-the-box” thinking. There is no precedent; there is no norm; this is a new and exciting frontier where imagination can take flight and vision can abound. For this discussion, the definition of gender is a social and psychological construction rather than a biological phenomenon.

Benchmarks Leading to “The Season” for Women and Philanthropy

“Not everything important can be measured, and not everything that can be measured is important.”

(Albert Einstein, 1879-1956)

Historical and Social Benchmarks

Throughout history, women’s courage, compassion and caring spirit are well documented. Their deeds in strengthening the fabric of society carry forward the true meaning of the secular dimensions of the Greek word “philanthropos”—the love of humankind. That love has as its goal the “continual development and self-realization of society, social progress.”² That love is also expressed through what sociologists of gender describe as “opportunity structures,” patterns of easier access to some positions than to others, and social forces that contribute to the pattern of social relationships and behaviors at that time. Consider the significant impact that this social meaning of gender has had on women’s individual and collective experience, and on the role of philanthropy in society, as we examine the linear progress of women’s accomplishments in civil life.³

Many historians refer to women’s social reform activism in the decades between 1880 and 1920 as the foundation of contemporary women’s philanthropic culture, as well as



the first wave of feminism in our country. Out of necessity to find solutions to the social, political and economic problems brought about by rapid industrialization, immigration and urbanization, women emerged as a major force for social reform, and permanently altered their gender role as citizens and as moral leaders destined to shape public policy. Working within their network of civic organizations and clubs, and using the “opportunity structures” available to them as moral guardians of home, family and community, women effected positive social change first in their community and then in the nation.

Their social reforms embraced education, healthcare, children’s welfare, wage and working conditions for women, the environment, public health services and sanitation and political reform. They used their vast club and organizational network for lasting reforms in the areas of social justice and greater equality, culminating with the passage in 1920 of the Nineteenth Amendment, which gave some, but not all women the right to vote. As club women turned from self-improvement to reform efforts, clubs and professional organizations formed to embrace women with similar values and virtues in their volunteer work to improve their community and the status of women. Some of these “clubs” are familiar nonprofit organizations today:

- The American Red Cross (1880)**
- American Association of University Women (1881)**
- Women’s Missionary Union (1888)**
- Hull House, Chicago (1889)**
- Henry Street Settlement, New York (1893)**
- General Federation of Women’s Clubs (1890)**
- National Council of Jewish Women (1893)**
- National Association of Colored Women (1896)**
- PTA Association (1897)**
- International Ladies Garment Worker Union (1900)**
- YWCA (1906)**
- Big Sisters (1908)**
- Campfire Girls (1910)**
- Girl Scouts (1912)**
- Business and Professional Women (1919)**
- League of Women Voters (1920)**

A *New York Times* editorial on Sunday August 29, 1920, described the new status of women in society by saying,

“Women in fighting for the vote have shown a passion of earnestness, a persistence, and above all a command of both tactics and strategy....Hitherto the distinctively feminine instincts and aspirations have centered in winning the right of suffrage; but now that it is won, a vast, united force has been let loose.”

This “force” succeeded in winning the first minimum wage and maximum hours for women workers, public health programs for pregnant women, improved educational opportunities for children and adults and the passage of welfare reform bills and laws including the creation of the Children’s Bureau, headed by Julia Lathrop in 1912, and the Women’s Bureau in the Federal Department of Labor during Taft’s presidency.

Notable women of the era whose work, dedication and philanthropic spirit set benchmarks that exist today include:

- **Jane Addams, who spearheaded the settlement house movement and won the 1931 Nobel Peace Prize**
- **Mary McLeod Bethune, the seventeenth child of a former slave and founder of the Daytona Normal and Industrial Institution for Negro Girls, which in 1929 became Bethune-Cookman College**
- **Susan B. Anthony and Elizabeth Cady Stanton, leaders of the suffragette movement**
- **female journalist Ida Tarbell, author of an exposé on Standard Oil Company**
- **Lillian Wald, founder of the New York Henry Street Settlement House**
- **Mary Elizabeth Garrett, founder of John Hopkins Medical School (provided they admit women)**
- **Madame C.J.Walker, business woman and first black millionaire**

Although this is an extremely limited overview of the work, wisdom and wealth of women in the Progressive Era, their impact on the future of women’s philanthropy can not be overstated. That impact needs to be more regularly entwined into the modern message inspiring women to give generously of their wealth of ideas, as well as their monetary wealth. Knowledge of women’s history can help gift planning professionals more quickly establish commonality

and build trust with women donors who want to know they have lived a meaningful life and are leaving a lasting legacy. The extraordinary endeavors that ordinary women accomplish when they align their values and virtues with their giving of time, talent and treasure are hallmark of women's philanthropic spirit.⁴

The next historical era serving as a benchmark validating women's continued momentum and influence in philanthropy occurred in the mid-1960s. At this time, the idealistic Baby Boomers were coming of age during our nation's "consciousness revolution," an era that gave rise to the second wave of feminism, environmental and black power movements, and that forever changed the status quo of women.

The foundation for these epochal times occurred in a period of four years—1963 to 1966—as social reforms and legislation enacted by Congress forever changed women's role in charting the course of our nation's history. In 1963, Congress passed the Equal Pay Act, requiring equal pay for equal or substantially equal work without regard to sex. It was the year the President's Commission on the Status of Women, with Eleanor Roosevelt as chair, issued its report *American Women*. In the same year, homemakers and mothers went public talking about their frustrations in Betty Friedan's book *The Feminine Mystique*. In 1964, Congress passed the historic Title VII of the Civil Rights Act, the law that prohibited employers from discrimination based on race, color, religion, sex and national origin. And in 1966, the National Organization for Women (NOW) formed with the ambitious agenda "to bring women into full participation in the mainstream of American Society now, exercising all privilege and responsibilities thereof in truly equal partnership with men."



The seeds of "opportunity structures" planted in the Progressive Era, nurtured and groomed through a century of accomplishments that continued to shape and define gender, were ready to bloom in "The Season" for women and philanthropy.

Over the next three decades, women's "firsts" are legends in business, media, entrepreneurship, philanthropy, education, law, commerce, sports, science, space, medicine, civil service, government and politics. Led by such women as Sandra Day O'Connor, the first woman to sit on the U.S. Supreme Court, and Senator Margaret Chase Smith, the first woman to serve in both houses of Congress, a cadre of decisive, assertive and caring women set the benchmark others follow. The memorials in February 2006 for three 1960s women serve as a tipping point and wake-up call for Boom-generation women to lead a cohort of multigenerational women into "The Season" of women and philanthropy. Pulitzer Prize-winning playwright

Wendy Wasserstein and civil rights activist Coretta Scott King died on January 30. The visionary and often combative feminist Betty Friedan died on February 4.

As many paid final tribute to these mentors, leading-edge Boomer women, now transitioning into mid-age, began to consider what could or would be their individual legacies in their communities. The seeds of "opportunity structures" planted in the Progressive Era, nurtured and groomed through a century of accomplishments that continued to shape and define gender, were ready to bloom in "The Season" for women and philanthropy. "When men and women face major life-changing moments in the over-50 stage of life," demographer James V. Gambone observes, "it is a time they begin to look within themselves to ask the all important question, Who Am I Really?" Women are poised to display maturity and personality as they ask this important question to frame their philanthropic destiny—a destiny set to occur at a time in history when three in four adults believe we are a nation "in moral and spiritual decline."⁵

Economic Benchmarks

Author Tom Peters describes American women as “the largest national economy on earth. They control over half of commercial and consumer consumption that contributes to America’s GDP—larger than the entire Japanese economy” (in excess of \$5 trillion dollars). Education (women receive 60 percent of Bachelor Degrees and 57 percent of Master’s Degrees) and entrepreneurship (10.6 million firms with 50 percent or more ownership by women, generating \$2.6 trillion in annual sales and employing 19.1 million people) put women in the driver’s seat with the power of the purse. Consider these other facts:⁶

- The number of women-owned companies with 500 or more employees grew by 125 percent from 1997 to 2003.
- Business owners give on average seven percent of their annual income vs. two percent for the average household, and donations by women are two-and-one half times greater to organizations at which they contribute their time and talent.
- By the year 2010, a recent survey by the Center for Women’s Business Research predicts women will control more than 60 percent of the nation’s wealth, estimated to be more than \$22 trillion dollars, before taking into account the expected intergenerational transfer of wealth estimated by Paul Schervish and John Havens to be \$41 trillion dollars

continued on page 27

Damen, continued from page 9

or more over the next 40 years.

- According to the IRS, 43 percent of all individuals in North America with \$500,000 or more in financial assets are women. Women represent 39 percent of the “top wealth holders”—those with gross assets of at least \$625,000. Among that group, 1.1 million women have a net worth of at least \$1 million.
- There are 16.5 million women with a net worth in excess of \$500,000, and women make 84 percent of all philanthropic decisions and 80 percent of all major consumer buying decisions.
- Wealthy women are generally self-made. According to a 2005 survey by CEG Worldwide, a global research firm for financial advisors, 31 percent earned their wealth in their business and 21 percent acquired it through their corporate employment and benefits.
- Women’s philanthropy has increased by more than \$15 billion annually since 1996.

Women of affluence and influence have become a large and growing demographic. Many are in the prime of their life and career, well educated, advisor receptive and open to guidance in their legacy and gift planning decisions.

Generation Theory

Social historians William Strauss and Neil Howe apply the elements of ancient mythology and modern psychology in their analysis and interpretation of American history, creating a theory of four generational archetypes that repeat sequentially in a fixed pattern in recurring cycles. Our knowledge of the peer-personality traits of each archetype, as well their pattern and current location in the history cycle, has significant benefit in helping us to:

- Implement gender- and generation-specific programs
- Understand donor motivation and values
- Design and maintain focused communications
- Formulate long-range strategic campaign forecasts
- Align gift planning with current civic, economic and political realities

Prophet
Nomad
Hero
Artist



Strauss and Howe analyze American history from Colonial to contemporary time as a recurring cycle (a Saeculum) of phases, each lasting approximately the length of a long human life. The span of human life has four life-phases: childhood, young adulthood, midlife and elderhood. Each history cycle contains four turnings, each with a characteristic social mood: High, Awakening, Unraveling and Crisis. Four generational archetypes move in a predetermined order through each turning. A generation is defined as a cohort group whose length approximates the span of a phase of life (21 years) and whose boundaries are fixed at birth by peer personality traits including common age location, common beliefs and values and perceived membership in the cohort. The five historical cycles the authors identify are: New World (1594-1704), Revolutionary (1704-1794), Civil War (1794-1865), Great Power (1865-1946) and the current Millennial Cycle (1946-2026?). According to their research, our nation is now passing from the Third (Unraveling) into the Fourth (Crisis) Turning, poised to enter the ultimate time for reflection and rebirth of America's spirit and leading to the start of the next Saeculum.⁷

Generational Cohorts and Their Archetypes

Strauss and Howe describe the generational cohorts as follows:

Prophet (Idealist): This generation lives a lifestyle of vision and values. It sets the ideological agenda for a Saeculum, and is born in the First Turning (High). Their persona includes being nurtured and indulged as children by optimistic adults; self-absorbed and challenging authority in young adulthood; judgmental, values fixated ethic of moral conviction in midlife; decisive and visionary stewardship providing principle and vision in elderhood. Communication style: consensus. Leadership style: personable. Core message in youth: Change the world, be anything you want to be.

Nomad (Reactive): This generation lives a lifestyle of survival, liberty, and adventure and is born in the Second Turning (Awakening). Their persona includes a neglected or unsupervised childhood (latchkey); an alienated and independent young adulthood; realistic, pragmatic, tough-minded resolve in midlife; simplicity and survival in elderhood. Communication style: direct and straightforward. Leadership style: competence. Core message in youth: Get real, don't count on it.

Hero (Civic): This generation lives a lifestyle of honor, secular achievement, and community vigilance and is born in the Third Turning (Unraveling). Their persona includes a protective and pessimistic childhood; heroic, organized, and team-building young adulthood; powerful, upbeat and disciplined midlife; constructive and energetic elderhood. Communication style: positive, motivational. Leadership style: collaboration. Core message in youth: Leave no one behind, you are special.

Artist (Adaptive): This generation lives a lifestyle of expertise and pluralism and is born in the Fourth Turning (Crisis). Their persona includes an overprotected childhood by self-sacrificing adults, cooperative and conformist young adulthood; indecisive, risk adverse and calming midlife; empathic and sensitive elderhood. Communication style: logical and conservative. Leadership style: hierarchy. Core message in youth: Keep in line; it's for the common good.

As each generation moves through time to a new life phase, so does their attitude concerning the values acquired in childhood from family and peers. The G.I. and Silent Generations, now in later and late elderhood, *remember* values. Boomer elders *transfer* values. Midlife Generation X *apply* values. Young adult Millennial *test* values. And children of a new Silent generation *acquire* values.⁸

The application of generational segmentation takes on added dimensions when considering how to structure and execute gender specific programs. Commonality, consensus and collaboration are unique “bonding” characteristics in the female culture of giving.⁹ Acknowledge and respect of a woman’s generational persona can facilitate the building of trust, loyalty and commitment for a cause and an institution. Identifying and using stories about the philanthropic accomplishments of women of a similar archetype from previous history cycles help to educate, inspire and motivate women to increase their philanthropic giving. It can inspire their “I can do that too” spirit.

Generations in the Millennial Saeculum (1946-2026?)

“We are born at a given moment, in a given place and, like vintage years of wine, we have the qualities of the year and of the season of which we are born.”

Carl Jung, 1875-1961

A snapshot of the constellation of generational archetypes in 2007, as each entered their next life phase at the beginning of the Fourth Turning (Crisis):

Archetype	Generation Name	Birth Dates/Ages	Phase of Life
Prophet (Idealist)	Boom ¹⁰	1943-1960 / 64-47	Elderhood
Nomad (Reactive)	Generation X	1961-1981 / 46-26	Midlife
Hero (Civic)	Millennial	1982-2002 / 25-5	Young Adulthood
Artist (Adaptive)	TBA	2003- 2026? / 4-	Childhood

Generations Remaining from the Great Power Cycle (1865 -1946)

Archetype	Generation Name	Birth Date/Ages	Phase of Life
Hero (Civic)	G.I.	1901-1924 / 106-83	Later Elderhood
Artist (Adaptive)	Silent	1925-1942 / 82-65	Late Elderhood

Notable Women¹¹ Born in the Great Power Cycle (1865-1946)

Prophet b.1860-1882	Nomad b.1883-1900	Hero b.1901-1924	Artist b.1925-1942
Jane Addams	Pearl Buck	Marian Anderson	Maya Angelou
Mary McLeod Bethune	Amelia Earhart	Betty Friedan	Barbara Bush
Lydia Moss Bradley	Dorothy Eustis	Katharine Graham	Elizabeth Dole
Elizabeth Sprague Coolidge	Irene Lewisohn	Katharine Hepburn	Jackie Kennedy
Mary Elizabeth Garrett	Eleanor Roosevelt	Ann Landers	Joan Kroc
Abby Aldrich Rockefeller	Mae West	Estee Lauder	Sandra Day O'Connor
Madame C.J. Walker		Margaret Mead	Gloria Steinem

Notable Women¹² Born in the Millennial Cycle (1946 – 2026?)

Representative of influence and affluence- first two archetypes

Prophet b. 1943-1960 age 64-47	Nomad b. 1961-1981 age 46-27
Brenda Barnes	Maya Y. Lin
Hillary Clinton	Judy McGrath
Dina Dublon	Wilma Mankiller
Drew Gilpin Faust	Pamela Miller
Tracy Gary	Darla Dee Moore
Amy Gutmann	Catherine Muther
Helen LaKelly Hunt	Condoleezza Rice
Shirley Ann Jackson	Judith Rodin
Mae Jemison	Ruth J. Simmons
Sheila C. Johnson	Shirley M. Tilghman
Oprah Winfrey	Meg Whitman

This list of women represents the diverse and powerful leadership positions women have achieved in recent decades in all three sectors of society. As diverse as they may be in their executive leadership positions, they all share a commonality of generational attributes which form and sustain their values. In some cases their names may not be as familiar as the entities they represent: four college presidents (Harvard, Princeton, University of

Pennsylvania, and Brown), sports, entertainment (Black Entertainment Television, Harpo), business (eBay, Sara Lee, Viacom, Vera Bradley, Time Warner, Coca-Cola, MetLife), banking and investments (Citigroup, Fidelity, JP Morgan Chase, Rainmaker, Inc.), science and philanthropy (Gates Foundation, Changemakers, Sherwood Foundation and Buffett Early Childhood Fund, Hunt Alternatives Fund, Rockefeller Foundation).

The changing demographic of women who are earning their wealth in business and providing the intellectual leadership for the distribution of wealth signifies a new direction in the dynamics of fundraising at all levels and for all vehicles of giving. This generation is giving mega-gifts, and can influence giving from a cohort of peer-personality colleagues and inspire women in their network. Gifts by women listed above include:

- Darla Moore's \$70 million to name the Moore School of Business at the University of South Carolina, and \$10 million to the School of Education at Clemson
- Meg Whitman's \$30 million pledge to Princeton
- Sheila Johnson's \$7 million gift to Parsons School of Design
- Dina Dublon, former CEO of JP Morgan Chase designated her corporate retirement party a fundraising event for the Global Fund for Woman and raised \$1 million dollars

As our nation enters its Fourth Turning looking for consensus builders, empowered women business owners and entrepreneurs are defining "The Season" for women and philanthropy, just as club members rallied to set a new social and moral direction for civil society in the Progressive Era.

Boom-generation women as a catalyst for effective multigenerational gift planning

Consider the intersection of the season of life with the season of history. Boom-generation women as a cohort are now passing through midlife. They begin to look for answers to "Who Am I Really?" They start to peel away the façade and look inward to a rebirth of spirituality, of purpose, of life's abundant meaning. The psychologist Carl Jung explains how, in middle age, women who for years have submerged their identity for decades, take off their "personas," drop their masks and find new meaning in their lives. In using their wisdom and experience to both simplify and enrich their lives, they set new priorities for the well-being of their souls. Over

the past 40 years, soul time lost out to goal time, as they climbed the corporate ladder raised families, cared for elders and achieved financial independence. They arrive at midlife rich in wealth and bankrupt in spirit.

For many women, as they "regroup" their lives, there is a resurgence of the idealism instilled in them in their childhood and young adulthood. Psychologist Morris Massey describes this as values programming, "what you are is where you were when." Sociologist Carol Gilligan refers to this as the reconnection of childhood socialization, connecting back with the "authentic voice" that women put aside, by necessity, as they aspired to successful careers in a patriarchal society. Her work has spawned an "Ethics of Care" movement, asserting that women during adolescence, by tradition, and social construction of gender, cultivate moral and psychological tendencies that emphasize solidarity, community and caring about special relationships.¹³ What many still consider "women's intuition" may indeed be an early socialization process which reappears when women in midlife reclaim the "authentic voice" and pursue their philanthropic legacy.

In midlife, women also fine tune their "emotional intelligence" (EI). According to Daniel Goleman, this is the ability to identify, develop and build a hierarchy of emotional competence, comprised of self-awareness, self-discipline and empathy. He describes EI as

the “capacity for recognizing our own feelings and those of others, for motivating ourselves, and for managing emotions well in ourselves and others.”¹⁴ The four phases are:

- Identify emotional states
- Manage emotional states
- Sensitive to and influence emotion of others
- Sustain quality emotional relationships

Considering all these systems for describing gender and generational experience, there appear to be three reasons Boom-generation women are the catalyst for promoting intergenerational philanthropy.

1. They are in the right season of their life to maximize their “authentic voice.”
2. They have “fine-tuned” their emotional intelligence.
3. They are part of a generational archetype which, by its position in the constellation, can influence the irrevocable gift planning decisions of older women (the Silent Generation—mothers and grandmothers) and nurture the philanthropic culture for younger women (Generation X and the Millennial Generation—daughters, granddaughters, nieces).

How to Create a Sustainable Environment for Gender and Generational Synergy

“It could be said that a great fund-raiser is a broker for the sacred energy of money, helping people use the money that flows through their lives in the most useful way that is consistent with their aspirations and hopes for humanity.”

Lynne Twist

As they consider how to attract women supporters, gift planners should consider several key strategies.

Empowerment: When working with women, begin by creating an environment in which they have the capacity to direct their entrepreneurial spirit and energy to implement change and make a lasting difference. These are the basic assumptions of that environment.

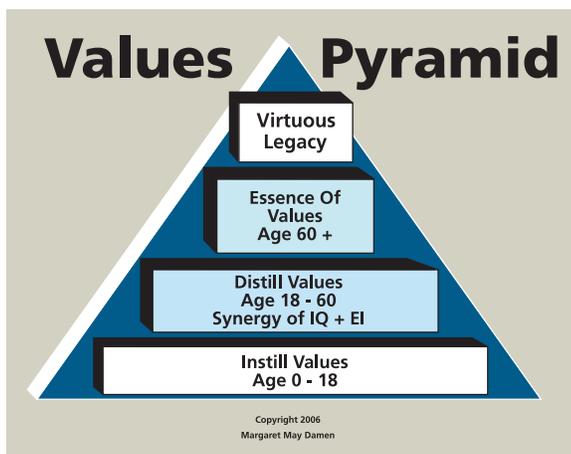
Every woman has a legacy. She lives an inspired life and leaves an inspired legacy that represents her values and respects the past, celebrates the present and influences the future. Every woman has a quest to live a life that makes a difference in her community. Every woman has an inner drive to leave the world a better place than she found it.

Every woman is a philanthropist. In the true meaning of the word, “good will and love of humankind,” every woman is a philanthropist by the giving of her time, talent and treasure to the best of her ability. It is not a requirement to have great wealth to be a philanthropist, only to have a desire to make a difference in the lives of those now alive and the lives of those that follow.

Every woman makes a difference. The action of each individual has the rippling effect in her community and in the world.

Expedience: Create an environment where “action speaks louder than words,” and opportunities are available to work in harmony to seek new solutions in an efficient timeframe. As Boom-generation women move through midlife, they look for new solutions to old problems before it’s too late. The “Third Sector” rather than the Corporate or Government sector provides the structure to “see results quickly.” (The Corporate sector is concerned with shareholder value and bottom line; Government is concerned with plurality and voting booth, limiting its ability to act swiftly.) Women have good intentions, and live the words of Ralph Waldo Emerson: “You can never do a kindness too soon for you never know how soon it will be too late.”

Engagement: Create an environment where women can engage their values. Values are the deepest set of core beliefs and sentiments that guide women and energize them to achieve philanthropic goals. Many people refer to values as the spiritual skills that direct them to live purposeful lives. Values have shaped women’s lives in noble and positive ways with both quantitative and qualitative results. (Quantified—more money, receiving a promotion, or completing a goal. Qualified—more energy, more happiness, a more harmonious life.) The ability to effect change comes with the connection of values and vision. Help your donors attain empowerment by reflecting on the past, identifying the values instilled in childhood by family and meaningful experiences, connecting those values to current issues and passions.

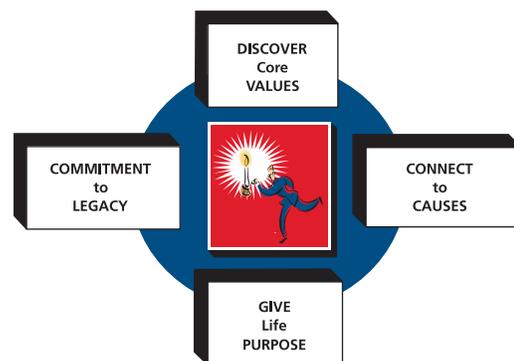


Women’s personal values, beliefs and attitudes are tested and defined through their life experiences. The values instilled during childhood are tested and solidified through various pleasant and unpleasant lifetime experiences. At the appropriate time in her life, as she begins to reflect on the joy and sorrow she has experienced, intuitively her values crystallize. There is a holistic bonding of the mind, body and spirit. Her life’s journey reaches its virtuous legacy destination.

Experience: Robert Payton says, “the only basis for a claim of special consideration for philanthropy is that it is the principal means by which our ethics and values shape the society in which we live.” Create an environment that brings meaning into women’s lives, builds caring relationships

and involves them in the process of shaping society. Women want to impact and shape society. And, at the same time they want to express their feelings of emotional indebtedness for all the good fortune in life not directly attributed to hard work or luck. It just “happens!” But does it *really* just happen, or is it the result of their energy expressed through the highest powers of the mind and the heart? The cultural, political and social tumult of the late 60s gave women both responsibilities and freedoms that made them pioneers of their birthright destiny. Now nearing the pinnacle of their life, they have begun to look into the window of their soul to ask the important question. What have I achieved of my birthright destiny? How did I make a difference, and how can I measure the results? How can I use my freedom to be a responsible citizen as part of a generation with a destiny to lead at a time our nation enters the Fourth Turning?

EMPOWERMENT CIRCLE



How to Build Relationships

Boom-generation women are receptive to advisors, and they are searching for guides to lead them through their legacy journey of self-reflective discernment. Who better qualified to be their guide than caring, knowledgeable, dedicated and compassionate planned giving professionals? The next 20 years are unprecedented in the opportunities donor advisors have to facilitate a metamorphosis for Boom-generation women and their philanthropic legacy. Relationship building programs position your organization as a leader of strategies that elicit Trust, Loyalty and Commitment (TLC) from your women donors and volunteers.

Gender Specific Communications

Speak female/Listen female: Language is gender specific. Words and meanings of words resonate differently to men and to women. According to neuroscientific research, more cross talk exists between a woman's emotional intuitive right side and the rational factual left side of the brain. To speak female is to speak to both the left and right side of the brain—tell the facts *and* use descriptive feeling words to stimulate emotional responses. This conversation style allows for crosstalk in the brain and helps the listener get a mental image. Author Deborah Tannen uses *report* and *rapport* to make distinctions between male and female conversation.¹⁵ Speak results not needs. The art to hear is through the heart to the ear.

Paint Verbal Pictures: Women love to tell stories. Women love to hear stories. Women love to read stories. Take a critical look at your marketing literature. Is it prose or bullet points? Bullet points have a purpose, but they don't create a lasting image. Does your message speak to the heart, where your female audience is really listening from? Are there testimonials and photographs of women volunteers in action? Does your literature tell stories that connect the donor's passion to the reader's heart?

Offer ownership: For years, "corporate marketing gurus" have successfully convinced women to buy their brands by asking their opinion about the product and getting their feedback. Nonprofit organizations can use the same technique by setting up small focus groups and asking women about the "female friendliness" of their publications. It's a great venue to build women's confidence as donors of significant ideas as well as dollars. Connecting your female donors to each other connects them to your organization.

Be R.E.A.L.

Put your literature through the speak female test:

- Is it **R**elevant to her values?
- Does it connect to her **E**motions?
- Will it help her take **A**ction?
- Can it inspire her **L**egacy?

Gender Specific Marketing

"Men and women don't buy for the same reasons. He simply wants the transaction to take place. She's interested in creating a lasting relationship."¹⁶

Create awareness: Go to her. Meet and greet at the local chamber meeting. Read the business section of your local paper. Speak at local chapter meetings of the National Association of Female Executives (NAFE); the National Association of Women Business Owners (NAWBO); American Association of University Women (AAUW); Soroptimist AMWA, Zonta, Federation of Women's Clubs. Build on existing "Partner Relationships."

Think in reverse: Look for non-glamorous businesses. High profile professionals need to keep up their image and may not have as many resources for philanthropy.

Think fishing: "[There are] two ways to fish for wealthy benefactors—chase the fish with solicitations—or do good public relations about your good deeds and let the fish chase the boat" (Thomas J. Stanley).

Think educator: Members of the education profession value both wealth accumulation and the satisfaction that comes from giving back. Annual giving of members of this profession is 3.6 percent.

Think total: You never get a second chance to make a first impression. Marketing experts confirm that Boom-generation women want and demand to see and know the whole picture—warts and all. Everything matters and women know what they want to know before they make a decision to support an organization. If they feel their requests are not taken seriously, or they are not getting straight answers, most likely they will not tell you or your staff, they will just quietly disappear from your radar. As

a result, you have lost a valuable member of your most efficient and effective marketing network—a referral source! Discussing the Donor Bill of Rights is a proactive strategy.

Think intergenerational: This generation leads to the next. If there is any doubt, the next time you are in line for a burger and fries at McDonald's, consider that Happy Meals are now Happy Seniors! Our research indicates that Boom-generation women first learned about volunteerism at their mother's knee. During her childhood she tagged along with mom to the PTA bake sale and the church bazaar. Leading-edge Boomers grew up in an era when it was in vogue to wear matching mother and daughter outfits. These traditions and memories carried over to boomer women's family life, and now they are looking for ways to connect or reconnect with their children and grandchildren. They will be loyal to organizations with meaningful and educational programs that include multi-generations. Grandparents, now care-givers to grandchildren, want to pass values. On-site visits and travel for grandmothers and granddaughters can serve to bond generations to each other and to your projects.

Think Internet: This generation likes instant answers and prefers to communicate on their time schedule, which in many cases is 24/7. They use e-mail to network and to efficiently get information and make decisions. Consider holding a teleconference committee meeting.

Practice conscious leadership

- Credible and totally open to maintain trust and loyalty
- Awareness of your donor's values, passion, purpose and legacy
- Sustainable, authentic and passionate mission
- Effective communications to heart, head and hand

Gender Receptive Programs

Boom-generation women are receptive and sensitive to legacy planning. They live in a defining moment in American history. They hear their "call to destiny." They

control the wealth, power and influence necessary to lead the monumental challenge to make the world a better place. They are not inspired by the routine "meet, greet and eat programs;" they are savvy enough not to buy into the Bag Lady Seminar, and they have become immune to estate planning workshops.

Sharpen focus: You bring to the table your expertise as well as access to a network of consultants, allied professionals, community leaders and qualified volunteers that can facilitate open-ended discussions, workshops and value-added services that can sharpen the focus of their legacy planning. Consider the following four interactive programs to position your organization as a community leader in philanthropic partnership with Boom-generation women as they prepare to leave their legacy.

Personal legacy statements: Create personal testimonials that connect to the heart. Start a Heart-O-Gram Chain connecting women in your community. This can be a one-page note or an elaborate video. Its purpose is to honor the donor, capture the deed and inspire others. A successful venue for the project is the local library or school. A living legacy statement helps women put into perspective their hopes, dreams

and accomplishments. It also helps them realize the connection between their life-long values and their commitment of time, talent and treasure. Available workshop books serve as a guide for individual or group writings. An effective workshop leader needs to have written a personal legacy statement.¹⁷

Writing circle topics: In the proper situation, this comprehensive workshop series brings value to women donors who are ready for more discerning insight into their philanthropic personality and values. Many of the writing topics focus on why a women's legacy will not be complete unless she decides how her money will be used when she is gone.¹⁸

Purposeful giving plan: The result of connecting values with giving is a paradigm shift from a transaction (outer-driven) to transformation (inner-directed) donor. *Inspired Philanthropy*, by Tracy Gary and Melissa Kohner, contains easy to use worksheets to facilitate discussion and legacy planning with prospects and donors. The book is appropriate at every stage of a woman donor's readiness level.

Gratitude moment: At the start of a meeting, ask each member to share "good news" about her feelings or activities toward your organization. I call this the "laser show technique," a quick exchange of one-minute comments to get the "spirit" of the meeting moving with a positive attitude.

We are fortunate to be "brokers of the sacred energy of money" for a gender that by social construction has reached a reflective time in their lives, and to be the facilitators that can empower a generational archetype that has a destiny of "righteousness of conviction and impatient to lead society," at a time when our nation is entering a critical time in history.

Boom-generation women will prepare to leave their legacy with the same zest, compassion and selflessness they applied to challenges throughout their lifetimes. In their minds, it is time for a "virtuous resolution" to unresolved issues from the "consciousness revolution." They are empowered and inspired to give back to their communities. As Boom-generation women discover more about their personal legacy, their dreams, values, beliefs and accomplishments, they can live a more inspired life directing their time, talent and treasure in purposeful ways to those issues and concerns consistent with their values. As they reflect in their heart and soul who they really are, what they really care about and how they want to be remembered, they are empowered to pursue their destiny as torchbearers for virtuous philanthropy. ■

Carpe Diem

Margaret May Damen, CFP®, CLU, ChFC, CDFIA, is president and founder of the Institute For Women and Wealth, Inc., a Palm City, Florida, company established to nurture and empower women to abundantly fulfill their wealth legacy. She has more than 20 years of gift planning experience specializing in estate planning for women. She is a member of the Treasure Coast Planned Giving Council, and she served its board in a variety of positions.