

The Principals of Philanthropy Inspire All

Margaret May Damen, founder and president of the Institute for Women and Wealth, appeared as a keynote speaker during the Sigma Alpha Iota 2009 National Convention. She was initiated by the Gamma Alpha Chapter at Boston University and is currently a member of the Fort Lauderdale Alumnae Chapter. Damen, CFP®, CLU, ChFC, CDEA, began her focus on women's financial issues in 1990 with the publication of her book, MoneySense for Women.

Today, her renowned workshop series, "The Life You Live is the Legacy You Leave," empowers women to resolve existing psychological or emotional barriers that inhibit meaningful individual and family philanthropic giving.

She serves as a member of the board of the National Committee on Planned Giving and the Boston University National Alumni Board.

Damen is listed in "Who's Who in Finance in America" and is a recipient of the Brandeis Woman of the Year award and the Executive Woman of the Palm Beach's Leadership Award. Her latest book, Women, Wealth and Giving: The Virtuous Legacy of the Boom Generation, co-written with Niki Nicastro McCuiston, was published in 2009. It served as a basis for her keynote speech at the Convention, a version of which follows.

'PEBBLES IN THE POND'

Good morning! I feel the energy in this room even at this time in the morning and I know it will be building throughout the day as we go forward and talk about so many wonderful things here at the conference and the convention that is *A Lifetime of Music*. I'd like to talk today about the legacy of that lifetime of your music through your work and through the deeds of SAI.

You know that the United Nations Secretary General, Dag Hammarskjöld, when he was alive had a saying: "You are not permitted to choose the frame of your destiny, but what you put into it is yours."

And so what you are putting into the frame of your destiny today as sisters in SAI is the fact that you have the time, the talent, and the treasures to bring wonderful things into your community and to leave a legacy of the life you are living.

And so as we look today, what is our legacy and where can we look into our community to make that difference and to live the SAI Symphony?

We are living in what is known as the Millennial Saeculum. It started in history in 1946 and it will continue through to about 2025.

Now, we've had saeculums before going back to the 17th, 16th, 15th centuries, all the way through history. But this one is particular because it is the one in which we are all living, and which we were all born into at some time during this history cycle.

Just think of yourself as — what age you were when this cycle started? If you look at the Millennial Saeculum in terms of the four seasons, we started with a high in 1946 to 1964, like the "spring" of our life, our childhood perhaps, for many of us who were born at that time.

As I look through the room many of us were born between '46 and '64. Many before and many afterwards, but we're all part of this history cycle, living it.

Then we go on to the "summer," which in many cases was an awakening of our



Keynote speaker Margaret May Damen addresses a General Session of the 2009 SAI National Convention.

consciousness revolution, the feminist movement, many of the things that have happened that have placed us where we are today in the world: the summer.

Then we move into the "autumn," where there became more polarization in history and more of the various things that happened in political life, in the economic life of our country, that has put us into an unraveling and a polarization.

And now we are moving back towards the "winter;" towards the final part; towards the fact that we are coming into a crisis which has a great opportunity for each and every one of us in this room and every one of the women and men and children that we touch.

Because we have the opportunity to create a new harmony where there is disharmony. We have the opportunity to make music; to make the

joy come forth through what we do and what we share in our time, our talent, and our treasure.

And in this winter which we've come into, the winter of our discontent, if we look back in history we've always seen that winter has blossomed into a new spring. So here we are planting the seeds for a new spring for what we are doing with our legacy and with our work at SAI.

And in this Millennial Saeculum, here is where our legacy is and here is the framework around which we can create that legacy during our lifetime. If you think about it, women control the power of the purse in the 21st century. Women control the economic power of the purse. Right now we control 60 percent of the net worth throughout the world. In some cases it will be up to 90 percent of that net worth within our lifetimes.

And that's because of three things: we either marry it; we inherit it; we earn it. And we outlive men by about five years. So ladies, go for it!

But seriously, the fact is that we are controlling those philanthropic purse strings and make 84 percent of all the decisions when it comes to buying items from cars to cereal. We also make a lot of the philanthropic decisions within our family unit.

So if we're controlling our legacy through our treasure, we are also living and practicing the SAI Symphony as part of our legacy. We're practicing the "goodness of life, the beauty of art, the meaning of music." And most of all through living a life and leaving a legacy, we are being loyal to SAI and her teachings and loyal to her legacy.

So how did you in this room, each one of you, begin to build your legacy? What is your foundation, and how do you carry that forward? If you think about it, your legacy started with your childhood. And each one of you in this room remembers what happened between ages zero, when you were born, to eighteen.

Who were those people that instilled the values in your life? Who were the peers that you worked with? Who were your family? Who were your friends? What were those values that you are carrying with you today as you sit in this room, and how have they started to blossom?

So values were instilled in our childhood. And if you think about it, they started to distill and we tested them and we made them stronger during the next part of our life: our young adulthood, and our midlife for many of us. As I said, when looking around the room there are many of us that are in midlife and have distilled them, and there are many of us that are coming into that time of life where you will test those values and they will become stronger.

And then as you go forward, working with your patronesses and the alumnae chapters and you meet other SAI sisters, you will realize that they have the essence of those values in what they do. The essence of those values enables them to take their valuables to create a virtuous legacy within their community for what they care about and what they would like to leave for the future as they live the teachings of SAI and as they carry forth the Symphony.

Think about your values and the framework of where we are in our society and the opportunity for you to create the seeds for a new spring. I would like to suggest that there are three principals that can make that happen for each one of you, whatever your situation is now in your life.

Those three principals are: First, that every woman in this room is a philanthropist by the passion she has for what she does. For it's not how much money you have, but what you

WOMEN,
WEALTH
& GIVING

The Virtuous
Legacy of the
Boom Generation

MARGARET MAY DAMEN
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Answering women's questions of how and why to give from the heart, *Women, Wealth & Giving* helps you understand the models that work best for charitable giving and how these models fit into your legacy mission, whether you've earned, inherited or married into your wealth.

Women, Wealth & Giving will help you understand what models work best for charitable giving, and how to fit those models into your plans, mission, and intended legacy—whether you earned, inherited or married into wealth.

With over 43 million Boom-Generation Women at or nearing the age of retirement, the American population is reaching what has been described as the great wealth transfer, and with women outliving men, or choosing to live alone, the role of women in decisions concerning philanthropic dollars will be critical to the economic, political and moral fabric of our society.

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feelings are and what your intent is for what you would like to do with what you do have.

Second, every woman in this room has a legacy. It is your story, the purpose, the values that we've just talked about; what you care about and how you want to make that difference, and how unique you are as a person and with your talents. And, third, every woman in this room makes a difference by the power and the empowerment that they give to themselves and what they give to others.

Let's go a little bit more in depth into the

first one, the first principal: Every woman is a philanthropist.

Now, if you think about it, the true meaning of philanthropy is the love of humankind. And I don't know any other organization whose members replicate that in their daily lives more than every single woman in this room through SAI. Do you agree with me?

And let's take it a step further, because you already have this wonderful opportunity, and you are a philanthropist. But you can be an involuntary philanthropist or you can be more specifically and strategically a voluntary philanthropist because you can focus and determine where you want to put your time, your talent, and your treasure, in everything that you do.

Because it is in many cases the sacred energy of money or the sacred energy of time or the sacred energy of your talent that creates the generosity and creates the energy that I feel in this room. As you go forward, you take yourself as pebbles in the ponds in the community and make ripples and make waves.

So if you are looking at every woman as a philanthropist and understanding the first principal of creating your legacy, last night was actually a philanthropic event for all of us. Because, at the Phlea-Phlam [raising money for SAI Philanthropies, Inc.], what did you do? You created energy by an exchange of receiving and giving.

So if that is the first principal of philanthropy, the ability to be able to receive and give, and the ability to make a difference.

Now let's continue with the second principal of philanthropy: Every woman has a legacy.

What is your legacy? It is your story. It is your story of how you honor the past, how you celebrate the present as you are doing here today, and how you inform the future as to what you have done, why it makes a difference, and how you want to impart values and inspiration to others.

Isn't that what you're doing in your daily life, in your chapters, and in the work you do as collegiates, as patronesses, as alumnae? You are inspiring others and telling your story of how you got involved in SAI, what it means to you, why it's important, why you want others to join you?

And how that can bring joy and harmony, and how you can experience the sisterhood that is so strong within this organization that it has brought people here like Virginia Gardner who has been here for sixty-four years ... like many others who were recognized as members for 40, 50, 60 years in the session yesterday.

That is part of the second principal and part of the story.

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SYMPHONY SOCIETY

PEBBLES continued from page 11

Now, how do you tell that? How do you share that in a very succinct way with your friends, with your family, and with people that you've never met, even with strangers? Well, you share it with what I call words from the heart or a personal legacy statement. And I actually have named them Heart-O-Grams. And if you think about it, it's words from the heart that go to a heart.

“
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opportunity
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new harmony
”

Words from the heart share our joy. And words from the heart can share our joy of SAI. Words from the heart are sharing the joy of one of your sisters from Coconut Creek, Florida, who's been a member for many, many years. And she is sharing her joy with this message:

“SAI has been an important part of my life from the very beginning. We were about 30 young ladies who became true, true sisters. Since I had chosen a concert career, studying abroad and singing all over Europe, I became an Old Maid Aunt.

“They felt sorry for me because at 27 I had sung at all of their weddings and was Godmother to many of their children. And then came Prince Charming, or should I say Dr. Charming. He not only swept me off my feet, he embraced all my sisters and their children.

“Finally, my husband became my ‘sister,’ as was my mother. Together we decided one of our missions was the responsibility of sharing our joy in SAI by giving to SAI Philanthropies. Besides what we were doing here in our lifetime, back in 1989 I added a provision in my will that a sum be set aside for SAI Philanthropies to further the aims and the interests of our fraternity.

“But I did not send a copy to Arlene Veron until 1992. The bequest has been included in every revision of the will and it makes my heart sing.”

And I would like you to meet Meliné Markarian and let's show her how much we love her heart singing! Meliné!

That was our second principal, how we share our joy in SAI with words from the heart, our legacy.

Now let's move on to our third principal: Every woman makes a difference. There's a saying by Mother Theresa that we ourselves feel that what we are doing is just a drop in the ocean,

but if that drop was not in the ocean, the ocean would be less because of that missing drop.

So each one of you here is one of those drops in the ocean, and you make it the expansive ocean that it is. You are able to be one of those drops and to play the harp strings of harmony and kindness from our Symphony, to sing the song of sincerity, for universal peace when we are in the winter of our discontent. You have an opportunity to make a difference in our community as Pebbles in the Pond.

So let's take the third principal, that every one of us in this room can make a difference with our empowerment or our power.

Imagine a big circle — you think about the top as the spring, the awakening, and think about discovering your core values, which we did. We discovered them through our legacy pyramid.

And then you take that circle and you carry it through to the summer which would be the connection to your causes. Here you have discovered the connection between your core values and your causes here at SAI.

Then you move to the autumn and you have the commitment of your legacy, of what you believe is important in your time, your talent, and your treasure. And then you move it to the winter and you have a life of purpose; living a purposeful life.

So if you take that empowerment cycle and you think of where you are — you don't have to be young, you don't have to be old; everyone of every age has it within themselves to be able to discover their core values, to be able to connect to the causes.

Think about the causes you're connected to. What kind of commitment have you made of your time, talent, and treasure? A very important one! You're here in this room today. You all had to use the expenses and the funds to be here and to take the time away from your family and friends and studying or whatever's going on.

You now have the commitment and you're living a purposeful life by being here today in that empowerment cycle. And living in that empowerment cycle gives you a compass. It gives you a direction for the way that you want to live your life.

So words from the heart in an empowerment cycle is an opportunity to use SAI and the connection to causes and the commitment to live that purposeful life by seeing again where you are and taking an inventory of your values and your valuables.

I'd like to share another story with you about one of your other SAI sisters who has done this in her lifetime. And this woman is from Morganville, New Jersey.

“Sigma Alpha Iota has been a natural and almost automatic part of my life from before initiation until today. It has given me a musical center, a compass by which I can assess my own skills and evaluate my contributions both

musically and organizationally.

“I believe strongly enough in SAI that I would want any other woman who so desires, to be able to find fulfillment and value in her association with SAI far, far, far into the future.

“In order to ensure that SAI continues to be vital and relevant for generations to come, it is imperative that there be a reliable source of funding beyond dues and fees.

“Our founders were devoted to spreading the musical and professional vision of SAI, and it is incumbent on us that we also consider ensuring the financial strength of SAI so that their vision will thrive.

“To this end it was a simple matter for me to add SAI in my will and leave a legacy for the future generation of women to enjoy what is so close to my heart.”

Words from the heart by Alice Berman from Morganville, New Jersey.

When I do my work around the country I always believe that poetry — and of course I'm talking to musicians but I don't have to say *music* — does bring something out from our soul that doesn't necessarily happen with any other type or source of beauty. I came across a poem that I would like to share with you today.

It is a poem by Linda Ellis, and I'd just like to read a few lines. It goes like this:

*I read of a man who stood to speak
At the funeral of a friend.
He referred to the dates on her tombstone
From the beginning to the end.*

*He noted that first came the date of her birth
And spoke of the following date with tears,
But he said what mattered most of all
Was the dash between those years.*

*For that dash represents all the time
That she spent alive on earth
And now only those who loved her
Know what that little line is worth.*

*For it matters not how much we own,
The cars, the house, the cash,
What matters is how we live and love
And how we spend our dash.*

*So think about this long and hard;
Are there things you'd like to change?
For you never know how much time is left
That can still be rearranged.*

When I first read this poem I thought about my own life and wondered what I needed to rearrange — now that I am in that essence, in that values pyramid — how could I make a difference?

As you heard from SAI Philanthropies, Inc. Board member Kate Kirkpatrick, I evolved from being a financial planner to starting my institute and to bringing the message of how we as women

can empower and make a difference in this world during this time, how we have this frame of destiny in which we can put what is ours, what is yours, and what is every woman's birthright.

And to that effect I changed and became a speaker and became a mentor and a coach. And I also wrote a book.

And in part of that book I tell a story about how I came back to SAI and what it is that I hope to do for SAI in my own way, like Alice and Meliné have done. And many of you in this room will be a Pebble in the Pond, making waves by giving your gift to SAI Philanthropies through the Symphony Society.

I decided to write my book so that I could help other women find their purpose and live their legacy and live those three rules of abundance.

Some of the proceeds from the sales of my book will go to SAI Philanthropies when the book is published.

But more importantly I would like to emphasize these three principals that we talked about today, the principal that every woman in this room is a philanthropist through the passion that you have; every woman in this room has a legacy, a purpose, why you are here; and every woman in this room makes a difference with the power that you bring to your own organizations and that you take out into the community as you spread the feelings and the beauty and the love and the harmony.

And every woman in this room is really a Pebble in the Pond. And you have in front of you a pebble. I want you to pick it up and realize that you are creating waves: creating waves in your community, creating waves for SAI Philanthropies, creating another hundred years

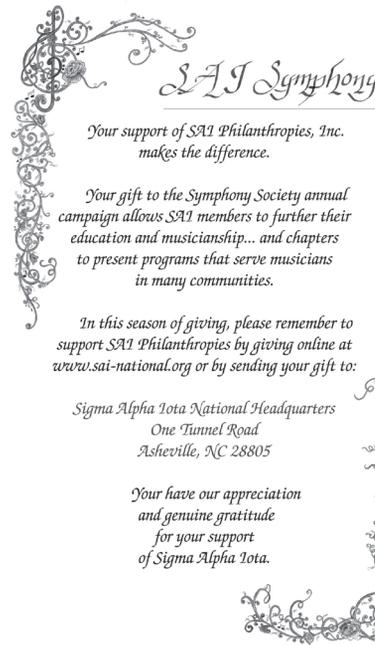
of life of music for other women who are following you.

And when you think about it, when you go home and come back in twenty, thirty, forty, or fifty years like the women yesterday who have been members for 60-plus years, I want you to feel that pebble and know that you made a difference, that you have a legacy, and that you are a philanthropist.

Because that's truly what you are, and that's truly what a particular woman in this room was to me. That's how I'm on this podium today. Two years ago I was doing a speech in Reno, Nevada, and I had no idea that there was an SAI in the room. I mentioned something about being an SAI. And there sitting in the room in Reno, Nevada, in 2007 on Ash Wednesday — because we went to church; I remember it well — was a living legacy.

I was given the opportunity to go to an SAI meeting that night because she was and still is the advisor to that group. I met the Pebble in my Pond, Peggy Hall. Peggy, where are you? Stand up.

And let me tell you how that pebble moved. Some of you may have studied in college "Six Degrees of Separation." Okay; it only took five for me to be on this podium today.



Because Peggy was there that day at a gathering totally unrelated to SAI. We connected. She connected me to Kate. Kate connected me to Ruth Sieber Johnson, SAI Executive Director. Ruth connected me to Arlene Jospe Veron Chairman, SAI Philanthropies, Inc. Arlene connected me to Liz Nordling, SAI National President.

And the beauty is now I'm connected to each and every one of my sisters in this room by less than six degrees of separation. That's how the Pebble in the Pond works for me and that's how it can work for you.

So as you take this pebble and you leave this conference and bring the energy that you have in this room back to your chapter, remember this quote by George Bernard Shaw: *Life is no "brief candle" for me. It is a sort of splendid torch which I have got hold of for the moment, and I want to make it burn as brightly as possible before handing it on to future generations.*

And so I ask you today, when you pass on your torch remember to be loyal to SAI and its teachings and its legacy. And God bless you and God bless your work.

Thank you. 🍷

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