

PG Calc YOUR PARTNER IN PLANNED GIVING SUCCESS

Top 10 Planned Gift Marketing Strategies from Scientific Research



Date: October 25, 2018
 Time: 1:00 – 2:30 Eastern
 Presenter: Russell James
 Professor
 Texas Tech University

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Top 10 legacy fundraising principles from scientific research: Theory, statistics, and results from the lab

1. If you want a larger audience, don't lead with death
2. Emphasize lasting social impact
3. Present a social norm default (*people like me do things like this*)
4. Advance the donor life story
5. Encourage tribute gifts in wills
6. Use family words not formal words
7. Don't count it and forget it
8. Don't go radio silent at the critical moment
9. Target the 3 C's (childlessness, consistency, capacity)
10. Go beyond the will

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But, first, we start with theory



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We will get to...

**EAT THIS
NOT THAT!**



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But first,
we need to learn...



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Why **theory**
first?



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Theory based strategies are more flexible than a list of techniques

- New techniques can emerge as circumstances change
- Guides practice even where (as in bequest and major giving) interim measurement is difficult
- "Best practices" might just be "practices"
- Just because a technique "works" for one organization ...

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What you see



Seminar Tonight:
Estate Planning

What the subconscious sees




Seminar Tonight:
Your Upcoming Death

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- Regardless of terminology or packaging, estate planning is planning for one's own death.
- It is a strong reminder of the reality of one's own mortality.
- Experimental research has identified consistent reactions to mortality reminders.



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Both economic and psychological approaches predict


1 st Stage Defense	2 nd Stage Defense
<p>AVOIDANCE Avoid death reminders, e.g., deny one's vulnerability, distract oneself, avoiding self-reflective thoughts</p> 	<p>SYMBOLIC IMMORTALITY Some part of one's self – one's family, achievements, community – will continue to exist after death (a form of autobiographical heroism)</p> 

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Examples of avoidance

- Distract:** I'm too busy to think about that right now
- Differentiate:** It doesn't apply to me now because I (exercise, have good cholesterol, don't smoke...)
- Deny:** These worries are overstated
- Delay:** I definitely plan to think about this... later
- Depart:** I am going to stay away from that reminder



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2nd stage defense: Symbolic immortality
 (a form of autobiographical heroism)

Some part of one's self - one's name, family, community, achievements, values, goals, etc. - will persist after death



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As personal mortality awareness grows, the desire for investing in future social impact becomes relatively more attractive

Pursuit of symbolic immortality; something reflecting the person's life story (community and values) will live beyond them

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If you want a larger audience, don't lead with death

<ol style="list-style-type: none"> 1. If you want a larger audience, don't lead with death 2. Emphasize lasting social impact 3. Present a social norm default (<i>people like me do things like this</i>) 4. Advance the donor life story 5. Encourage tribute gifts in wills 	<ol style="list-style-type: none"> 6. Use family words not formal words 7. Don't count it and forget it 8. Don't go radio silent at the critical moment 9. Target the 3 C's (childlessness, consistency, capacity) 10. Go beyond the will
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Communicating Obliquely

Personal mortality topics are subconsciously aversive to most people. Wrap them in other topics to sidestep the initial avoidance response.

A common theme in several successful approaches to introducing planned giving

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The Oblique Seminar

You “just happen” to communicate about planned giving in the context of something else

Charitable Estate Planning

- Tax-smart giving**
 - Current giving tips
 - Planned giving tips
- Christians and the Law**
 - Religious liberties
 - Stewardship / estate planning
- Stories from the frontlines**
 - Charity projects
 - Stories of planned donors who fund it

Identity theft?
 “Since you’re thinking about ways to protect yourself and your identity, why not think about ways to protect your estate, as well?”
 We ended with an abbreviated seminar on how to be sure your estate is in order (with appropriate charitable bequests in place).
 -Barbara Diehl, *Journal of Gift Planning*, 2006

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The Oblique Conversation

So, what’s new at Texas Tech?

4 S

1. Story
2. Story
3. Story
4. Shut up

1. ... new coach ...
 2. ... new building ...
 3. Oh, and Mary Smith did a neat thing. Did you know Mary? She graduated two years before you... No? Well, Mary signed a new will that one day will endow a permanent scholarship for financial planning students.

Concept from Jeff Comfort, Oregon State University

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The Oblique Survey

In the middle of an 8-10 question survey of opinions about the organization...

Many people like to leave a gift to [org] in their will to support a cause that has been important in their life. If you signed a will in the next three months, what is the likelihood that you might leave a gift to [org]?

None
 Somewhat Unlikely Somewhat Likely
 Very Likely Definitely

or

Many friends of [org] like to receive a tax deduction and make a gift that pays them income for life. Rate your level of interest in making this type of gift.

Will never be interested Not today, but some day
 Somewhat interested Definitely interested

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The Oblique Focus Group

Bigelow & Kolmerten (*Journal of Gift Planning, 2008*) set up a donor focus group “about why no one seems willing to learn about planned giving by attending workshops ...The participants, in order to give advice about workshops on planned giving, had to ask questions about CRTs and CGAs...Thus, like scientists who discover a cure unexpectedly, we had inadvertently found our answer where we least expected it: the best venue to *teach* people about planned giving was not a workshop or a seminar but a focus group.”





The Oblique Investment

How is Death Insurance Sold?





Annuity strategies: If you want a larger audience, don't lead with death



Changing annuity description from “each year you live” to “each year you live until you die”, and “if the annuity holder lives up to different ages” with “depending on the age when the annuity holder dies” increased death-related thoughts and consequently lowered interest in purchasing annuities. The reduction in interest was fully mediated by the change in death-related thoughts.

Salthouse, L. C., & Nankivell, G. Y. (2016). Solving the annuity puzzle: The role of mortality salience in retirement savings decision-making. *Annals of Behavioral Economics*, *10*(2), 417-430.

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Emphasize lasting social impact

1. If you want a larger audience, don't lead with death
2. Emphasize lasting social impact
3. Present a social norm default (*people like me do things like this*)
4. Advance the donor life story
5. Encourage tribute gifts in wills


6. Use family words not formal words
7. Don't count it and forget it
8. Don't go radio silent at the critical moment
9. Target the 3 C's (childlessness, consistency, capacity)
10. Go beyond the will

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Strategies: When to lead with death


- 1. Captive audience**
Increase mortality salience to heighten interest in lasting social impact through bequest
- 2. Low-hanging fruit**
Intentionally limiting audience only to those ready for death planning (often related to some other external shock such as death of a loved one, negative diagnosis, estate planning)



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Annuity strategy: Pursuit of lasting social impact suggests that once mortality salience is induced, a bequest benefit will become more attractive



Both increasing death wording and writing a death essay increased preference for an annuity with a bequest benefit instead of a standard annuities (Williams & James, 2017)

Increasing bequest motivation will decrease interest in standard annuities (Friedman & Warshawsky, 1990; Lockwood, 2012).

Three-fourths of all annuities owned by recent retirees actually contain survivor benefits (Lockwood, 2012).

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Estate planning strategies: Emphasize lasting social impact


- Dynasty trusts, private foundations, and other long term plans become attractive
- Without planning: Big pile of money for heirs to quickly blow, violating client values.
- With planning: Lasting impact expressing client values, e.g., education for offspring, retirement for spouse, wage matching trust payments.



Something reflecting the person's life story (community and values) will live beyond them

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Permanent Gifts

Symbolic immortality in practice

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Pursuit of lasting social impact

A poverty relief charity was described as an organization that focused on either ...


	Normal Average Gift	Death Reminded Average Gift
"meeting the immediate needs of people" or	\$257.77	\$80.97
"creating lasting improvements that would benefit people in the future"	\$100.00	\$235.71

*Participating donors chose of estimated 15,000 annual K.A. Foss, L.P., Hernandez, M., & Larkin, R.P. (2012). "The Order of Matters" (Love, Death, Legacy, and Intergenerational Decisions). *Practical Financial Planning*, 23(2), 30-35.

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Lasting gifts (endowments, named buildings, scholarship funds, etc.) to stable organizations may be particularly compelling



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Consider developing permanent giving opportunities for mid-level bequest donors

- Scholarships, lectureships, annual performances, perpetual child sponsorship, perpetual rescued pet sponsorship, etc.
- Permanence goals tested well for getting a 2nd memorial gift
- Virtual endowments



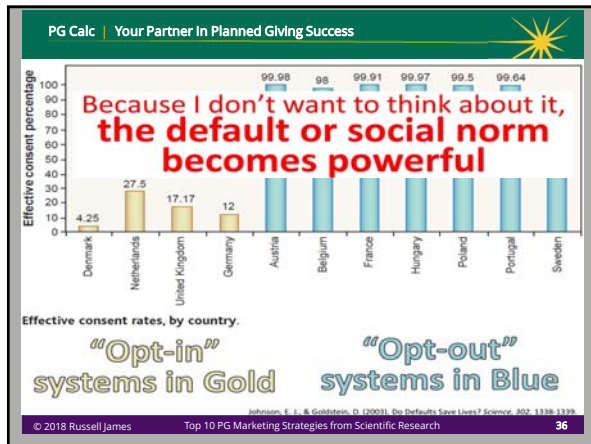
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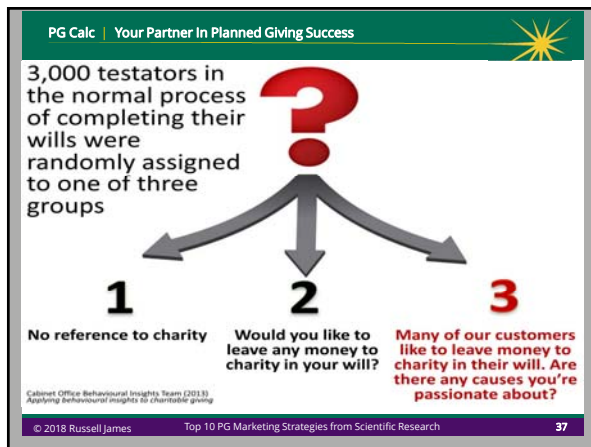
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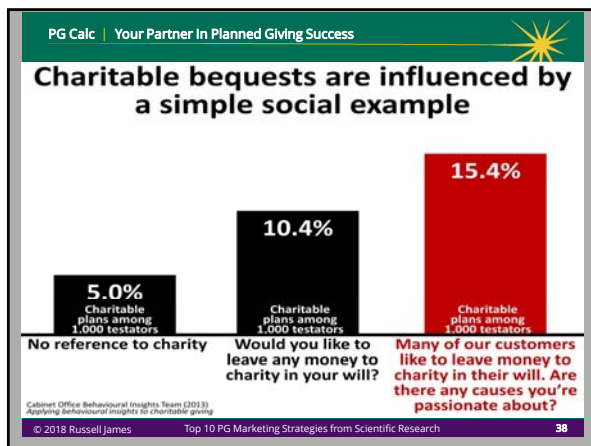
Present a social norm default
(people like me do things like this)

<ol style="list-style-type: none"> 1. If you want a larger audience, don't lead with death 2. Emphasize lasting social impact 3. Present a social norm default <i>(people like me do things like this)</i> 4. Advance the donor life story 5. Encourage tribute gifts in wills 	<ol style="list-style-type: none"> 6. Use family words not formal words 7. Don't count it and forget it 8. Don't go radio silent at the critical moment 9. Target the 3 C's (childlessness, consistency, capacity) 10. Go beyond the will
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The social norm increased charitable bequest intentions

2014 Survey, 2,369 Respondents, Groups D/E/LateG+H

<p>Interested Now</p> <p>31% Many people like to leave a gift to charity in their will. Are there any causes you would support in this way?</p> <p>23% Make a gift to charity in my will</p> <p>12% Make a bequest gift to charity</p>	<p>Will Never Be Interested</p> <p>9%</p> <p>12%</p> <p>14%</p>
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Testing Charitable Gift Annuity Messages

(lifetime income and remainder to charity at death)



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What "you" would do or what another donor has done?

<p>You make a gift and receive a tax deduction and yearly income for life. Any unused gift amount will go to the charity at the end of your life.</p> <p style="text-align: center;">Gift Annuity</p>	<p>Interested Now <small>Definitely/somewhat/slightly</small></p> <p>All: _____%</p> <p>55+: _____%</p>
<p>Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount will go to the charity at the end of her life.</p> <p style="text-align: center;">Gift Annuity</p>	<p>All: _____%</p> <p>55+: _____%</p>

Please rate your interest in pursuing the above described charitable giving arrangement

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What "you" would do or what another donor has done?

You make a gift and receive a tax deduction and yearly income for life. Any unused gift amount will go to the charity at the end of your life.

Gift Annuity

Interested Now
Definitely/somewhat/slightly

All: 33.5%
55+: 23.2%

Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount will go to the charity at the end of her life.

Gift Annuity

All: 38.6%
55+: 38.6%

Please rate your interest in pursuing the above described charitable giving arrangement

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Text only or text and donor picture?

Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount will go to the charity at the end of her life.

Gift Annuity

Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life.



Gift Annuity

Please rate your interest in pursuing the above described charitable giving arrangement: % Interested now (definitely/somewhat /slightly)

All: ___%
55+: ___%

All: ___%
55+: ___%

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Text only or text and donor picture?

Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount will go to the charity at the end of her life.

Gift Annuity

Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life.



Gift Annuity

Please rate your interest in pursuing the above described charitable giving arrangement: % Interested now (definitely/somewhat /slightly)

All: **38.6%**
55+: 38.6%

All: **31.1%**
55+: 29.8%

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What's the problem with the donor picture? Is it just this photo? This donor age? Is it photos in general or what?



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Interested now (definitely/somewhat /slightly)

	55+ %	35-54 %	U-35 %
 Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life. GIFT Annuity	55+ %	35-54 %	U-35 %
 Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life. GIFT Annuity	%	%	%
 Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life. GIFT Annuity	%	%	%

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Interested now (definitely/somewhat /slightly)

	55+ 24.4%	35-54 38.4%	U-35 44.5%
 Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life. GIFT Annuity	24.4%	38.4%	44.5%
 Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life. GIFT Annuity	22.0%	47.4%	32.6%
 Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life. GIFT Annuity	41.1%	30.6%	30.2%

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How do these compare with text only or a non-donor photo?

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Interested now (definitely/somewhat /slightly)	55+	35-54	U-35	All
Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life.	1st 44.4%	3rd 40.1%	3rd 34.7%	1st 40.1%
Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount goes to the charity at the end of her life.	3rd 28.3%	2nd 44.6%	2nd 36.4%	2nd 36.5%
Young	24.4%	38.4%	44.5%	35.8%
Middle	22.0%	47.4%	32.6%	34.0%
Older	41.1%	30.6%	30.2%	34.0%

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Age matched donor pictures are OK

Otherwise, use text only or a different picture

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Contrast	Brain Region	MNI co-ordinates	Peak p FWE	Cluster p FWE
(1) Beq> Give	Lingual Gyrus	-2, -78, -2	.004	.000
	Precuneus	26, -66, 42	.102	.009
(2) Beq> Vol	Lingual Gyrus	2, -80, 4	.007	.000
	Precuneus	30, -66, 40	.180	.004
	Precentral Gyrus	-34, -3, 36	.397	.001
(3) Beq> (Give+ Vol)	Lingual Gyrus	0, -78, 4	.001	.000
	Precuneus	26, -66, 42	.007	.001

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lingual gyrus is part of the visual system, damage can result in losing the ability to dream

precuneus has been called “the mind’s eye,” used in taking a 3rd person perspective on one’s self

Visualized autobiography
visualization + 3rd person perspective on self

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Life stories

Summarizing a series of interviews with planned donors, Dr. Claire Routley wrote...

*“when discussing which charities they had chosen to remember, there was a clear link with the **life narratives** of many respondents”*

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References to "important in your life" increase interest

2014 & 2015 Surveys, 1,822 Respondents

Interested Now		Will Never Be Interested
40%	Make a gift to charity in your will to support causes that have been important in your life	6%
30%	Make a gift to charity in your will	7%
12%	Make a bequest gift to charity	14%

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Living donor stories outperformed all other messages for 40 out of 40 charities tested

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Is this cause (or charity) an important part of my life story?

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Start with

“So tell me about your connection to (organization).”

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Encourage tribute gifts in wills

<ol style="list-style-type: none"> 1. If you want a larger audience, don't lead with death 2. Emphasize lasting social impact 3. Present a social norm default (<i>people like me do things like this</i>) 4. Advance the donor life story 5. Encourage tribute gifts in wills 	<ol style="list-style-type: none"> 6. Use family words not formal words 7. Don't count it and forget it 8. Don't go radio silent at the critical moment 9. Target the 3 C's (childlessness, consistency, capacity) 10. Go beyond the will
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Bequest charity representing loved ones

‘The reason I selected Help the Aged...it was after my mother died...And I just thought – she’d been in a care home for probably three or four years. And I just wanted to help the elderly...I’d also support things like Cancer Research, because people I’ve known have died...An animal charity as well, I had a couple of cats.’

“[In my will I have a gift to] the Cancer Research. My father died of cancer and so I have supported them ever since he died.”

Male, 89 married (Routley, 2011, p. 220-221)

Female, 63 widowed

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Use family words not formal words

1. If you want a larger audience, don't lead with death
2. Emphasize lasting social impact
3. Present a social norm default (*people like me do things like this*)
4. Advance the donor life story
5. Encourage tribute gifts in wills

6. Use family words not formal words
7. Don't count it and forget it
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Use family language
Stories and simple words

Social Realm (identity)
I help people because of who I am



Avoid market language
Formal, legal, or contract terms

Market Realm (exchange)
I engage in transactions by formal contract

Would you say it in a normal conversation with your grandmother?

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Formal terms lower charitable interest

2014 Survey, 1,246 Respondents, Groups D/E

Interested Now		Will Never Be Interested
23%	Make a gift to charity in my will	12%
12%	Make a bequest gift to charity	14%

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Describing a CRT

Make a gift
where you get an immediate tax deduction, still control the investment of the assets and receive income from the investments for the rest of your life with anything left over going to charity at your death.

Make a transfer of assets
where you get an immediate tax deduction, still control the investment of the assets and receive income from the investments for the rest of your life with anything left over going to charity at your death.

Different groups rate their interest after receiving different descriptions

Does it make much difference?

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Describing a CGA

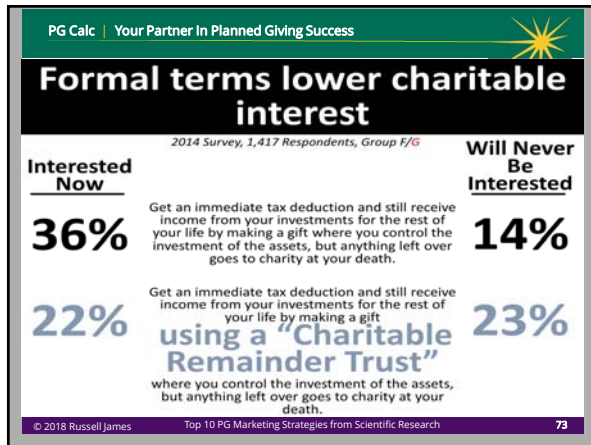
Make a gift
and in exchange receive a guaranteed lifetime income from the charity.

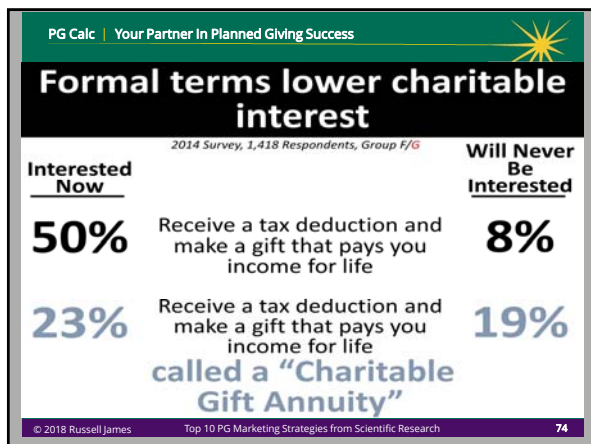
Enter into a contract with a charity where you transfer your cash or property
and in exchange receive a guaranteed lifetime income from the charity.

Does it make much difference?

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Formal terms lower charitable interest

2014 Survey, 1,422 Respondents, Group F/G


<p>Interested Now</p> <p>26% Immediately receive a tax deduction for 70% of the value of a house or land by making a charitable gift of the property, but keeping the right to use it for the rest of your life.</p> <p>15% Immediately receive a tax deduction for 70% of the value of a house or land by making a charitable gift of the property, using a "Remainder Interest Deed" but keeping the right to use it for the rest of your life.</p>	<p>Will Never Be Interested</p> <p>23%</p> <p>30%</p>
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What is the best "front door" phrase to get people to read about planned giving information?

They have to be interested in finding out more



Suppose you are viewing the website of a charity representing a cause that is important in your life. In addition to a "Donate Now" button, the following buttons appear on the website. Please rate your level of interest in clicking on the button to read the corresponding information.

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Survey #1: 2,550 respondents

I am definitely interested

3%	Gift planning
4%	Planned giving
7%	Giving now & later
16%	Other ways to give
20%	Other ways to give smarter
23%	Other ways to give cheaper, easier, and smarter


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What is the best "front door" phrase to get people to read about planned giving information?

Which of the following types of information would you expect when clicking on the button labeled "_____"

They have to expect to see planned giving information (i.e., not "bait and switch")



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12 types of planned giving information

1. make a gift of stocks
2. make a gift of bonds
3. make a gift of real estate
4. make a gift in your will
5. make a gift in your living trust
6. make a gift by naming a charity as death beneficiary of your life insurance policy
7. make a gift by naming a charity as death beneficiary of your IRA or retirement account
8. make a gift by naming a charity as death beneficiary of your bank account
9. make a gift and, in return, receive lifetime income from the charity
10. avoid capital gains taxes by making charitable gifts
11. avoid estate taxes by making charitable gifts
12. avoid income taxes by making charitable gifts

Which of the following types of information would you expect when clicking on the button labeled "_____"? How to...

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Combined Results

I am definitely interested		12 types of PG info average I definitely expected this
3%	Gift planning	20%
4%	Planned giving	12%
7%	Giving now & later	7%
16%	Other ways to give	15%
20%	Other ways to give smarter	19%
23%	Other ways to give cheaper, easier, and smarter	12%

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Do we communicate with donor language or insider language?

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Don't count it and forget it

<ol style="list-style-type: none"> 1. If you want a larger audience, don't lead with death 2. Emphasize lasting social impact 3. Present a social norm default (<i>people like me do things like this</i>) 4. Advance the donor life story 5. Encourage tribute gifts in wills 	<ol style="list-style-type: none"> 6. Use family words not formal words 7. Don't count it and forget it 8. Don't go radio silent at the critical moment 9. Target the 3 C's (childlessness, consistency, capacity) 10. Go beyond the will
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Small one-time snapshots in life

Old data

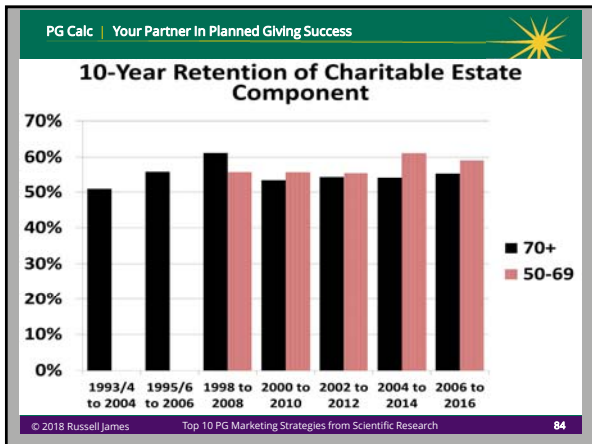
Post-mortem for some estates

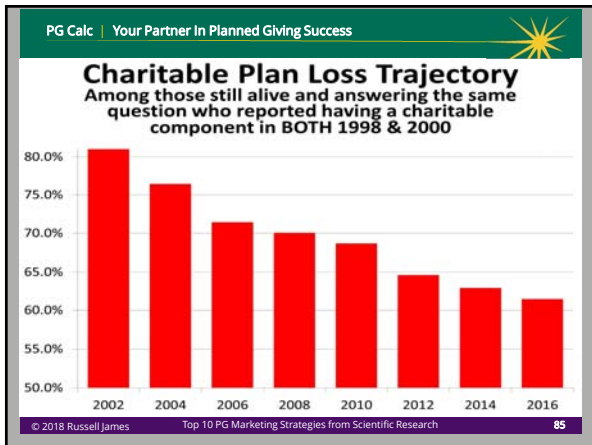
New data

The entire "lifetime" movie

(tracking same people from mid-life to post-mortem)

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Plans destabilize as death nears

We can see this only in
a **LIFETIME**
survey



not in a
ONE TIME
survey

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Practice suggestions

What now?



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"Count it and forget it" doesn't work!



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A bequest commitment is the beginning, not the end

Higher value in converting to irrevocable commitments: gift annuities, charitable remainder trusts, remainder interests is homes and farms.

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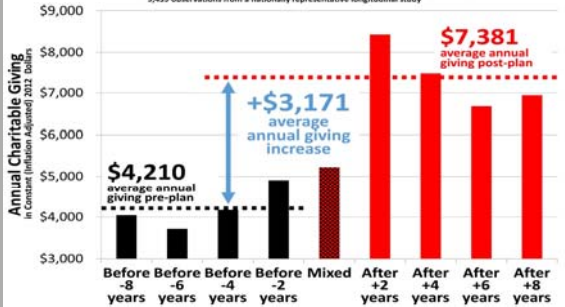
Charitable plans signed earlier **DO** produce larger gifts, **IF** they stay in (or they return later)

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Giving Before and After Adding Charitable Beneficiary to Estate Plan

9,439 observations from a nationally representative longitudinal study



Time Point	Average Annual Giving (2012 Dollars)
Before -8 years	\$4,210
Before -6 years	~\$3,800
Before -4 years	~\$4,000
Before -2 years	~\$4,800
Mixed	~\$5,200
After +2 years	~\$8,200
After +4 years	~\$7,500
After +6 years	~\$6,800
After +8 years	~\$7,000

Annual Charitable Giving in Constant (Inflation Adjusted) 2012 Dollars

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Don't go radio silent at the critical moment

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When do plans change?


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Factors predicting when charitable plans are ADDED

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1. *Approaching death (final pre-death survey)*
2. *Becoming a widow/widower*
3. *Diagnosed with cancer*
4. *Decline in self-reported health*
5. *Divorce*
6. *Diagnosed with heart problems*
7. *Diagnosed with a stroke*
8. *First grandchild*
9. *Increasing assets*
10. *Increasing charitable giving*

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Factors predicting when charitable plans are DROPPED

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1. *Decline in self-reported health*
2. *Approaching death (final pre-death survey)*
3. *Becoming a widow/widower*
4. *Divorce*
5. *Diagnosed with cancer*
6. *Diagnosed with heart problems*
7. *Diagnosed with a stroke*
8. *First grandchild*
9. *First child*
10. *Exiting homeownership*

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Plans destabilize when



- 1. Death feels near**
 - *Final pre-death survey*
 - *Decline in self-reported health*
 - *Diagnosis with cancer*
 - *Diagnosis with heart disease*
 - *Diagnosis with stroke*
 - *Becoming a widow or widower*
- 2. Family structure changes**
 - *Divorce*
 - *First child*
 - *First grandchild*
 - *Becoming a widow or widower*

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A 5% national sample of 2012 probate records in Australia showed an estimated

- 31% of charitable wills were signed within **2 years** of death
- 60% were signed within **5 years** of death



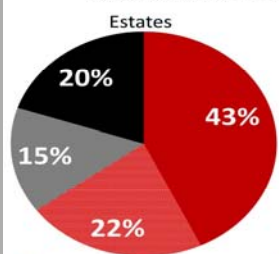
Baker, Christopher (October, 2013) *Encouraging Charitable Requests by Australians* - Asia-Pacific Centre for Social Investment & Philanthropy - Swinburne University

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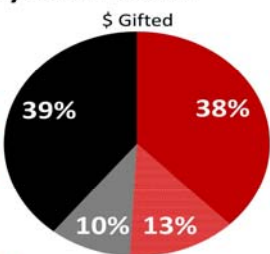
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Most realized charitable plans (in red) added within 5 years of death

Estates

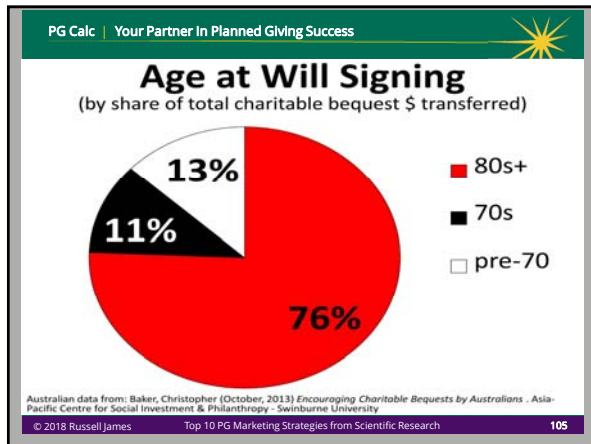


\$ Gifted



■ Last "no charity" 0-2 years pre-death
 ■ Last "no charity" 2-5 years pre-death
■ Last "no charity" 5+ years pre-death
 ■ Always reported charity in plan

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Half of all charitable bequest dollars came from decedents this age and older...

Current U.S. study (1992-2014):
Age 86

New Australian study (5% sample of national probate files 2010):
Age 90

Remember that most realized charitable bequests are added within 5 years of death

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Plans destabilize as death approaches

- lifetime reports made as death approaches
- post-mortem transfers v. lifetime reports
- timing of the last changes made to the final will

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For those 75+ with lifetime connections, stay "top of the mind" (service, service communication, mission communication, honoring/thank you, living bequest donor stories)

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The score doesn't count until the clock runs out



- Plans become unstable as death approaches
- Stay connected! Stay communicating!

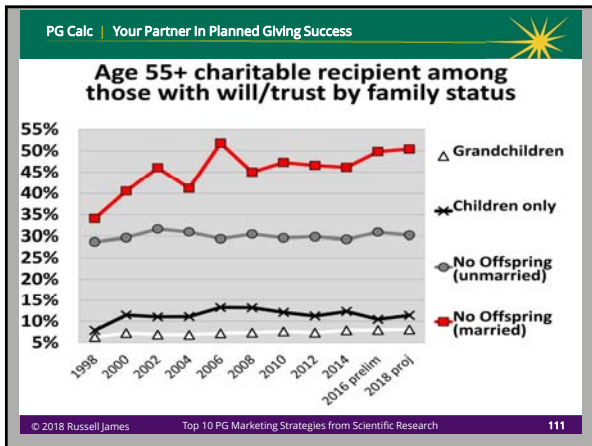
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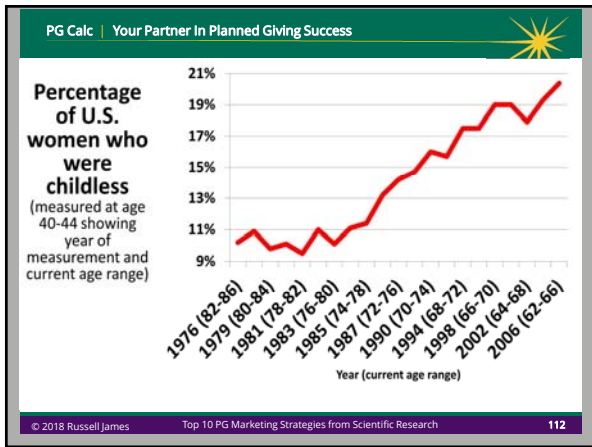
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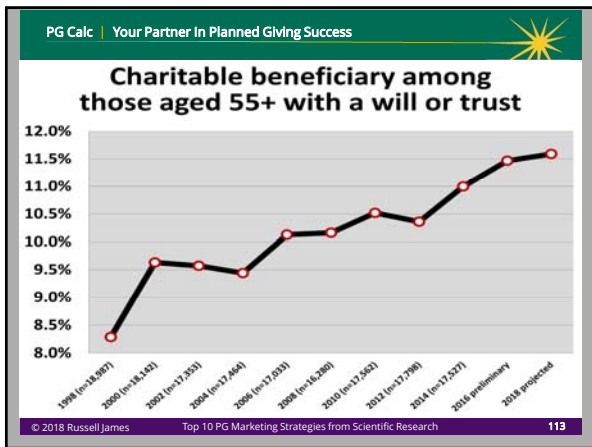
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Predicting who ACTUALLY leaves a charitable estate gift AT DEATH

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Lifetime predictors of a post-mortem bequest gift

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1. % years giving
2. No offspring
3. Highest giving
4. % years reporting funded trust
5. Female
6. Last reported wealth
7. Not married
8. Last reported giving
9. Growing wealth
10. % years volunteering

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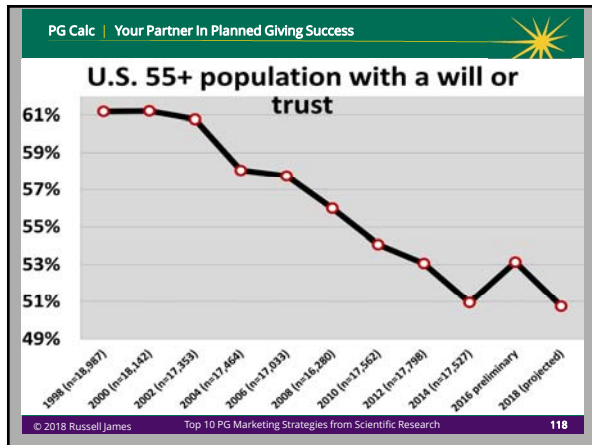
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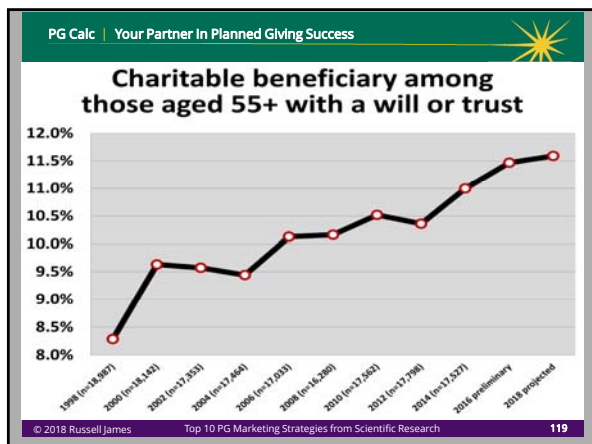
Go beyond the will

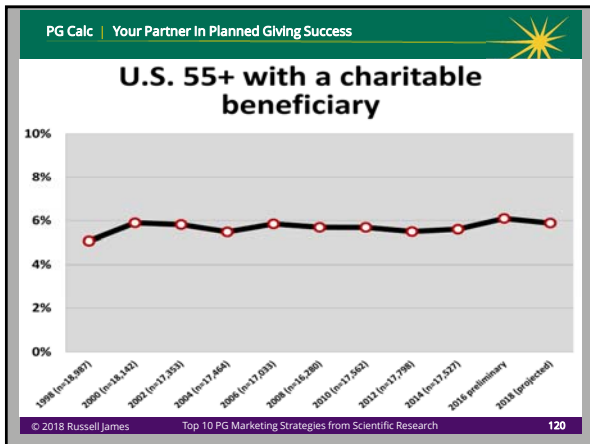
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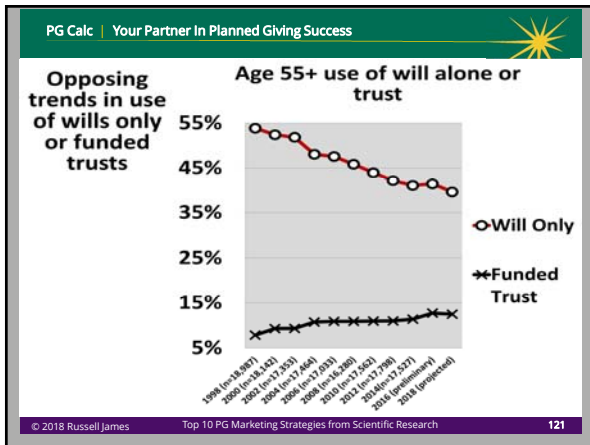
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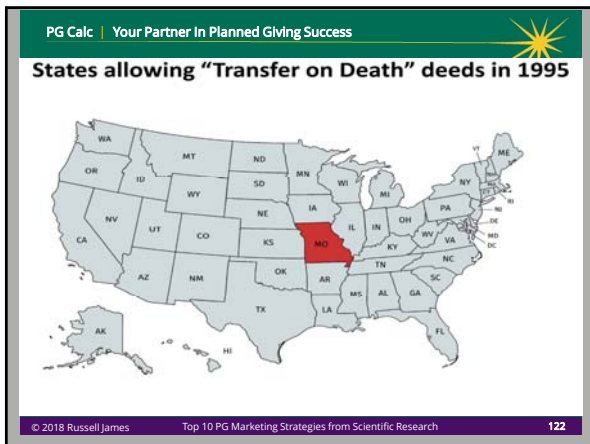
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States allowing "Transfer on Death" deeds in 2000





States allowing "Transfer on Death" deeds in 2005





States allowing "Transfer on Death" deeds in 2017



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Wills that won't

What ultimately happened to those written and witnessed will documents reported during life?

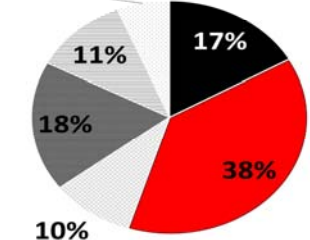


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Reported wills are often unused

Distributed estates where decedent reported having a signed and witnessed will (n=7,150)



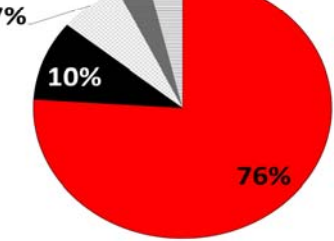
- No will found
- Will probated
- ⊗ Unprobated will: nothing much of value
- Unprobated will: estate otherwise distributed
- Unprobated will: trust distributed

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Funded trusts more likely to work

Distributed estates where decedent reported having a funded trust (n=1,102)



- Funded trust exists
- Probated will
- ⊗ Otherwise divided
- Nothing much of value
- Unknown/Not yet distributed

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Top 10 legacy fundraising principles from scientific research: Theory, statistics, and results from the lab

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Questions?



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Still Have a Question?

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 or Connect with me on LinkedIn

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