

## FUN FACTS

Hewlett-Packard's name was decided in a coin toss.



**Catholic Foundation  
Diocese of Toledo**

October 2016

## Capitalize on IRA Charitable Rollover Distribution

When asked, advisors reported that of their clients who do not use their required IRA distribution to meet living expenses, the majority take the distribution between October 15 and the end of November.

Now is the time to remind your parishioners of all existing endowments in the parish. If they are not living off the required distribution they will look to donate it! Be sure to clearly identify the endowments and mention the required distribution of IRAs. Required distribution is around 3.8% the first year, that increases to 7% when they reach their 80s and between 8 - 12% in their 90s.

Do you have a capital campaign you are kicking off? Go to your parishioners who are aged 70 1/2 and older for a lead gift - now is the time! Be sure to have anyone interested in donating through their IRA to consult their tax advisor.

Use [this link](#) to learn more. Although this article identifies an Annual Fund it is applicable to endowments and capital campaigns too.

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## 6 Psychological Hacks of Fund Raising

Charitable giving is admirable, but it's also a puzzling phenomenon to many psychologists. What motivates a person to put aside their own interests and give money (or other resources) to someone else, often someone they don't even know?

- Identifiable Victim Effect – single person donor can relate to
- Psychic Numbing – 10,000 in need is overwhelming
- Time – Ask Effect – ask to be volunteer then ask for donation
- Emotion and the Decision to Give – donor's similarity to the person in need
- Goal Proximity Effect – close to finishing campaign/reaching goal motivates donors to give and be part of the success

- Martyrdom Effect – giving that requires physical effort – 5k run

Read the full article [here](#).

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### Quarter 3 Report from Fund Evaluation Group

Quarter 3 [financial report](#) and [executive summary](#) are available on the [diocesan website](#). Aggressive, Long Term and Balanced pools all outperformed their benchmarks while Fixed was at 0.0% vs. 0.2% benchmark.

Last quarter Jeff Weisker of Fund Evaluation Group cautioned that conservative draws should be made when necessary from investments. The benchmark often used of 5% of the 5 year average may not be conservative enough for the next few years. Conservative spending and decision making is advisable.

Recently a report published stated historically the market reacts less to political stance of candidates but instead to relative certainty of the outcome of the election. And historically the Fed has a tendency not to raise rates leading up to an election. These are both encouraging facts given the impending election.

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### #GivingTuesday

Make plans - #GivingTuesday falls on November 29th this year. Don't miss this opportunity to collect donations for your parish school, endowment, or outreach efforts. There are several helpful resources available on the internet, this is just a [sample](#).

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### For What It's Worth...

I recently attended the International Catholic Stewardship Conference in New Orleans. There were over 950 people from all over the world - Peru to Mexico and more! Attendees included priests, deacons, religious women and men, parish volunteers, parish and school staff, Catholic Foundation executive directors and staff.

I attended several sessions over my four day stay and will include some of the things I learned in the next few newsletters.

### **Straight Up - What Donors Want**

A panel consisting of three donors: a priest, elderly female donor and millennial aged woman.

**Priest:** He was an example for his parish by starting an endowment with the Catholic Foundation and was in the process of setting up a Charitable Remainder Trust with the same Foundation.

**Elderly Donor:** "Don't send me mail! I am sick of it!" By this stage of life donors in their 80s know who they will support and to what level. Letters, postcards, and brochures soliciting donations are a waste of money. Thank you notes - without an ask included, and annual reports are all that are needed.

**Millennial:** "I love mail!" They aren't looking for boring letters though, they want postcards with pictographs and photos that tell the story of who is in need or being served. Don't send multi-page annual reports, they won't read them.

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