You Are What You Ask

E. John McKee
Exec. Dir. of Gift Planning
University of Maryland

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Introduction

Asking for support vs. **solving problems**—what is the difference, and when do you ask for support vs. solve problems?

- The "please support us" approach
- The "Solving Problems" approach
- As a development officer working with individuals, are you able to recognize both approaches, and use either one depending on what is best for the prospective donor?

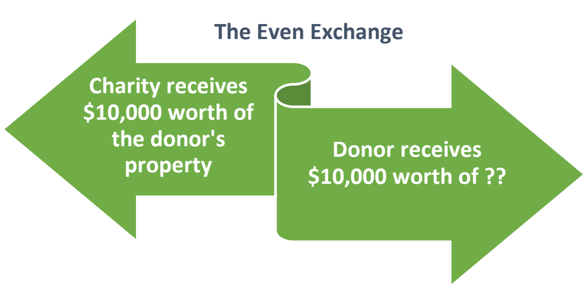
Creating an Environment Favorable to Gift Discussions

Do you do all these things consistently?

- Seek out problems?
- Treat donors like private clients (no better, no worse)?
- Be open about yourself and your agenda?
- Write everything from scratch?
- Do your job from the donor's perspective?
- Be very selective in talking about your organization's overall mission and impact?

Why seek out problems?

Because you can't creatively solve something without a problem. As development officers, we should adopt a mathematician's view of problems, as being necessary things to doing our jobs.



The problems we seek are like math problems to mathematicians: we need problems to do our job well through solving them. Pearls start with a grain of sand, and a great gift proposal starts with an unmet need or desire of the donor. There is an even exchange that occurs: the donor is giving what they are getting, so what is it and how much does it cost? Problems are the other side of the scale from the assets transferred in the gift.

Donors as private clients:

Your role is to provide donors private client-like access for interacting and giving (or potentially interacting and giving) with your organization, which means one-on-one, personal, and sincere interactions.

Why the importance of "neither better nor worse than private clients"? If you treat them better than clients, i.e. as friends and social peers—which is different than being friendly and socializing—you make it awkward and more difficult to ask the questions you need to ask to execute a solving problems approach. On the other hand, if you send your prospects letters and emails that are only "personalized" in the sense of "Dear Tony…" and perhaps a few other details, the recipients are probably not going to be tricked into thinking your "personal" letter was written just for them.

There are surely exceptions, where a cooler, more anonymous approach is better for the prospective donor, but even then you should aim to maintain your business relationships in the zone between too peer-like and too anonymous.

Nobody wants to be called by a development officer, right?

Actually, that is true a lot of the time, but you should introduce yourself as such anyway. Honesty, sincerity, and persistence can make that opening communication a worthwhile exchange for everyone regardless of outcome. Once you get past the introduction, your donors will need to understand why you are asking deeply personal questions about money, assets, property, family relationships, health, estate plans, death, moral tenets, retirement planning, etc., so the sooner they understand why you might ask the better.

It is within these subjects that you will find the problems that need to be solved to improve the donor's life. There are many ways to introduce yourself as a development person early on in the accomplishing this so that nobody is in for a surprise later when you change the subject to a gift, in a way that is pleasant for all parties: Find the words that are most comfortable to you and that match your personality, and you will then have an effective way of use that to explain what you do for your organization.

What's wrong with using a great proposal, letter, or email outreach I have already used with success?

Returning to the private client theme, you should match your salutation and content with the intent of the letter or proposal. What are common examples of a mismatch between address tone and content? Can you tell the difference between someone writing a personal letter to you and a form letter? (So can your donors.) Do you read and absorb well-written form letters and brochures? (Neither do most of your donors.)

You should aim for as high a level of personalization as possible, matching your desired level of acquaintance with the prospective donor. For many, it's ok to address them semi-anonymously/semi-personally, so long as the tone of address matches the content of your communication.

Doing your job from the donor's chair:

An interpretation of The Golden Rule applies, in that you do your job sitting in the donor's skin. In the solving problems approach, you execute all actions—from the first contact through proposing the solution—with a mind focused on the donor's point of view. The actions within this sequence include things like arranging meetings, asking questions, devising a specific strategy, writing a proposal, etc.

For example, would you respond to your own email or voice mail asking for a meeting? What would you want to hear from a development person in the middle of your workday? (Maybe, maybe not, it depends on the recipient.) Is this a proposal you would sit down and read with keen interest? How could someone ask you about your estate plans in a way that wouldn't offend you and make you want to answer? If you learn to do this automatically, you will be able to overcome most of the challenges inherent in conducting business over people's personal lives.

Be selective in talking about your charity's mission and impact (??!)

By the time most donors have progressed into the private client relationship with you, the mission and impact of your organization isn't a central subject of discussion anymore; essentially, they are past that. Ideally they now take for granted that your organization is worthy of support, allowing you to cut to the details of what is important to your donors *within* your organization.

What can *they* do for humankind via your organization? The purpose of the proposal is to help the donor to do something very specific, so why waste precious space and words to go over your mission and organization-wide accomplishments?

Take a hard look at any paragraphs reused in more than one document, which is where to find the words to cut or rewrite in an original voice. Which to cut vs. rewrite? If the sentence isn't relevant to the gift being proposed, cut it out. For some donors, those paragraphs should be left in, but still ask yourself over every proposal, and still take the time to write the same information from scratch, speaking directly to the recipient and not a general audience.

In donor conversations, keep the focus on the donor and what they want to accomplish, and let them pick the topics of discussion (which for many happen to be a lot of general questions about your charity's mission and programs, but that's a different reason).

Explain to donors how they can do what they desire through a gift to your charity, and that beautifully simple proposal outline is all one needs to write a proposal fit for donor dreams.

Asking Questions and Solving Problems

Small talk vs. gift talk:

Small talk is essential to being successful in development. It might be up to 95% of your interaction with any given donor, so you must cultivate in yourself the skill of engaging in small talk. Anyone who has attend an event where your prospects and donors are present can appreciate the value of small talk to being a development officer.

Gift talk is what development officers must conduct as part of the process of negotiating a gift in the solving problems approach. You can't use the solving problems approach without knowing the difference between small talk and gift talk, and being able to switch freely between the two.

What are we trying to uncover through gift talk?

Through our questions, we are trying to define and measure the donor's side of "the even exchange". In proposing that the donor give you $X worth of Y to do Z, you can try one of two things, each representing the support-us approach and the solving-problems approach.

You can either take a shot in the dark as to amount, make your best case, and hope it is close to what the donor has in mind as to personal world-impact and budget. Or, via the solving problems approach, you can help them delineate the world-effect they want and help them decide what amount they can consider given their circumstances. Why leave it up to them to figure out all these things on their own if they are willing (and oftentimes looking) to follow your advice? Which kind proposal would the donor rather receive from you? Which kind would you rather receive?

There are no right questions, but there are right <u>kinds</u> of questions:

To those who find the complexities of planned giving vehicles daunting, there is good news and bad news. The good news is that there are no magic beans that gift planning officers receive upon declaring their professions, ones that give the ability to ask revealing questions about someone's finances and estate plans.

Planned giving people don't have a monopoly or ownership of asking the kinds of questions that lead to a targeted gift proposal, even a complex one that might require the assistance of a planned giving colleague or hired PG services. Rather, the skill that the solving problems approach requires (and this is the bad news) is that you must learn to ask the right <u>types</u> of questions, which takes only some creativity and practice. In order to craft a proposal that meets all the donor's dreams and maximizes the gift to your organization, you simply have to identify what information you want to know and have an effective way of asking for it—hardly specialized skills.

Construction-wise, what are the right types of questions? It depends where you are in the gift discussion with the prospective donor. Early on, the questions are those that can't be answered in less than one sentence, and those designed to keep the donor talking. You need to walk the donor through his or her own mind, exploring opinions, values, feelings, desires, needs, etc., and help the donor define what they wish to accomplish in life. This is the very information that you want to uncover through your questions; you are on a hunt for life problems that can be solved through a gift.

The pre-proposal conversation:

You want to walk people through a discussion about their assets, nothing fancy but simply asking what they own and have to give away. You try to ask about feelings about retirement, and tactfully inquire about estate plans and provisions toward individual family members and others, again nothing fancy. It is ok to ask all these questions in lay terms, which is what advanced planned giving people know how to do, know when to turn off the jargon and turn it on again when necessary. Using non-technical terms until they become necessary (like in the written proposal) puts donors at ease and facilitates the gift discussion.

Once you start to learn things about your donor, after first getting the big picture of the donor's agenda and assets into whatever definition you can, first, the questions go from being open ended to yes/no. The last interaction before you propose a gift would ideally be some form of confirmation of your understanding of the donor's buttons, and any critical yes/no questions being answered. Also, you can confirm the charitable designation or action within your organization that the gift will accomplish, so that you minimize any surprises upon reception of your written proposal.

For example, confirm that the donor desires more income before broaching the subject of a gift annuity, or including such an option in the written proposal. Confirm that the donor has a will or is going to write one before proposing "putting us in your will". You can substitute "bequest" if you don't know whether it is a will, living trust, or beneficiary designation, but why not ask if you are given the opportunity? Here is an excellent, important, and easy question to practice saying: "Would this be possible for you through a will, a living trust, or some kind of beneficiary designation?" Another good example of a yes/no question asked later on, but before you propose, is "Are you working with any advisors [lawyers, financial planners, trusted family members of friends, etc.]?" This information is important because it factors into the voice and level of detail you will put into the proposal.

In your early interactions with the prospective donor, if you find yourself doing more talking than the donor, think of open ended questions you can ask to get them talking. Any question is fine if it is for the purpose of uncovering the problems you need for a problem solving proposal. The tone, appearance of comfort and confidence, and reverence in the delivery of these questions is what makes people comfortable answering them, not the planning skills of the one posing the questions. Perhaps this is one area that gift planners have some advantage simply through daily work experience. Even for those who engage in planned giving infrequently, however, it's pretty straightforward to practice on the job asking the right types of questions in your pre-proposal conversations, and over time you will see the effect on the frequency with which donors say yes to the amount and giving method you propose. In an ideal case, they will think it's their idea!

Conclusion

Are you asking for support, or asking questions to solve problems?

In the please support us approach, you are essentially proposing "please do this for us". In the solving problems approach, the tone is "please do this for yourself". In order to propose a help-yourself scenario, you obviously have to know what the donor would consider a solution to one or more of their problems. Are you creating a gift solution to problems facing your charity, or problems faced by your donor (which most certainly can include solving the charity's problems, but not always!)? To use the support us approach, you don't need a lot of information (because the solicitation is similar across donors). To use the solving problems approach, you need a lot of information because each person's interests, desires, affinity, and assets are different. Ask yourself which of these approaches is being used on your charity's best prospective donors.

Contact:
E. John McKee
(301) 405-0320
jmckee@umd.edu