

Subject: PG Tip from Leave A Legacy® - Seek Simplicity

Dear Leave A Legacy® Partner,

Welcome to the first month, of the second decade, of the third millennium.

Life is becoming increasingly complex. New technologies emerge almost annually and many of us could use a college course to simply to manage our communication options, along with a personal assistant to keep track of everything. Can anyone really keep pace?

For example, how many different logins to you own? How many passwords? Are they alpha or numeric (or alpha AND numeric)? What's the minimum character requirement for each? Caps or lower case? And what about professional networking? Are you on Facebook? LinkedIn? Myspace? Classmates? Flickr? Plaxo? Do you blog? Read blogs? Participate in an online forum? Have a home network? A router? Did you configure your firewall properly? Is it secure? Can you transfer video to DVD? Program your DVR? Manage songs on your MP3 player? Manage bank accounts online? Financial accounts too? Any email issues lately? Viruses? How many email accounts do you own? How many have you abandoned?

Even setting technology aside, a lot of information comes our way. What's your car insurance deductible? How about homeowners? Do you have an umbrella policy? What's covered and what's not? Did the wind knock the tree down or did it fall by itself (and was it an act of war)? And what's your credit card APR? Minimum payment requirements? Late fees? For how many cards in total? Does your checking account bear interest? Above what level? Any fees for multiple transactions in your savings or money market account? How many free ones? And what about healthcare – any changes to your workplace coverage in the past few years? What were they? What's covered? What's no longer covered? Braces? An MRI? A flu shot? Is it full or partial coverage (and what percentage)? Can you make a list of everyone with access to your credit card numbers? What about those who have your social security number?

Oh, and did you note those changes to your mutual fund prospectus? What about the update to your privacy agreement from last week's mail? And what about HIPPA and your health records? What's protected and what's being shared? And with whom? Was last week's lunch a deductible expense? What about the computer you use at home for work? Have you fully investigated that new financial product your advisor suggested? What else has changed in your life? And when? Did you even notice? Does it impact you? Will it cost you something?

On and on (and on and on) it goes. It's been said that a 21st century person will make more complex decisions in a single day than a medieval person made in a lifetime. We also probably avoid an equal number of complex decisions, knowingly or unknowingly.

Any way you look at it, life is more complicated than ever before. And so, in this first month, of the second decade, of the third millennium – it's no wonder people seek simplicity.

Okay, so what does any of this have to do with planned giving? A lot, because our donors feel the same way about life. This also helps explain why most planned gifts are simple – charitable bequests and beneficiary designations. People don't want unnecessary complexity in their lives. As fundraisers, it's critical we appreciate how little a person may want to discuss the latest twist using a charitable remainder flip unitrust, and equally important that we're comfortable discussing simple gift options with our donors.

A charitable bequest. A beneficiary designation. Simple concepts. Simple gifts.

Please take 30 seconds to read this link:

<http://cpgr.org/lal/files/File/uploads/ValueoftheBequest.pdf>. These benefits apply to both bequests and beneficiary designations. Please also commit to discussing the simple options with more donors in the coming year. After all, it is that 'resolution' time again.

Thanks for all you do to help strengthen our community. Best wishes for a happy and successful 2010.

Sincerely,

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