



Intro: You're listening to Crossings Conversations from Church Divinity School of the Pacific, a show about leaders creating Christian community and sharing God's love.

Kyle Oliver: This is Kyle Oliver at Church Divinity School of the Pacific. I am here with Richard Schaper and Randal Gardner from the Advancement Department for some conversations about Planned Giving. Gentlemen, welcome, thanks for joining us.

Richard Skopar: Thank you, Kyle.

Kyle: As I said, we're talking about Planned Giving today. We're going to start with some stories of a remarkable confluence of gifts that have come to CDSP in recent days, largely unexpected, which I think is an interesting dimension that sometimes comes out in Planned Giving. We're going to start with a story of one of those kinds of gifts. It was left to the seminary by Debra Shaam. Richard, you're especially connected to this particular story, so why don't you tell us a little bit about how this gift came to be?

Richard: I remember Debra Shaam very vividly, Kyle. I was the guest preacher at St. James in San Francisco that has quite a number of Asian families and older widows. I've been aware that many older people do not have a will or estate plan. One of the things we offered was a volunteer estate planning attorney who would write a simple will for people who didn't have one. People were encouraged to remember their church in their will, but it wasn't a requirement. Ms. Shaam came and wanted to write a will.

What she put in the will was between her and her attorney, no one knew. When she died, it discovered she'd left her estate half to St. James, and half to CDSP. Well, why CDSP? Well, her priest was a graduate of CDSP and she was very fond of him, and so she remembered the seminary as well.

Kyle: You mentioned you were the guest preacher on that occasion. Was this part of the seminary's efforts to offer education and outreach about planned giving over the years in this area?

Richard: It could be, but actually, at that time, I was serving also as the gift planning officer for the Episcopal Diocese of California, and it actually led me there.

Kyle: Got you. Multiple hats, past and present, intersecting in the story. Wonderful. Well, let's move on to a different planned gift, this one from an alum Dwight Edwards, whose wife is Rosie Edwards, an alum of the class of '54. Richard, what can you tell us about this planned gift?

Richard: They were a remarkable couple, lovely to talk with. They lived in a little house overlooking Monterey Bay. It was actually in Pacific Grove but overlooked Monterey Bay. When I met with them over coffee, Dwight said that when he had been in seminary and he was in Salinas, and then served as a seminarian intern or had a seminary field position with St. Mary's in Pacific Grove, that there was a woman from Salinas who said that she had a cottage in Pacific Grove, and while he was serving that church, he could live in it.

That was wonderful for him, because otherwise, he had no place to live. He lived in that cottage during the days when he was serving St. Mary's, but then he got ordained, and lo and behold, later on, he was actually serving that church as a priest. She decided to just give it to him upright, and he was so grateful for this. When I talked to him, he said, "I feel as if the church gave me this cottage, and I would like to return it to the benefit of the church when I die."

He said he wanted to share it. He and his wife Rosie were fond of classical music and Public Radio KQED. We said we're going to give half to KQED and half to the seminary. Actually, when he died, it turned out they gave a quarter to the Bunk Festival, a quarter to KQED, a quarter to St. Mary's, and a quarter to CDSP. That's just a wonderful gift.

Kyle: I love the sense in that story of a gift received and a gift returned. There's something really lovely about that. I couldn't help the chuckle. I am not a Californian and it's so funny to hear us talking about a cottage, basically, but it's a cottage in Pacific Grove, California, a very substantial piece of real estate, and so even a quarter of a cottage in Pacific Grove ends up being a really substantial and impactful gift to the seminary. I think I failed to mention at the top, these three gifts together come out to almost exactly \$1.5 million. We're talking about, in all three instances, really significant amounts of money.

Richard: How extraordinary. Kyle, when you mentioned, a gift received and a gift passed on, several of our alum, priests in the Episcopal Church get life insurance policy through the pension fund and at no cost to them, so that's a gift received. Several of

them have made CDSP the beneficiary of that policy. When they have died, we have received the proceeds of their life insurance, which has also been a wonderful gift.

Randal Gardner: Can I say something about that too because I've done that. I have a different gift plan for Church Divinity School of the Pacific, but I do have the life insurance gift plan for the church. When my kids were still dependent on me, I wouldn't have done that, but I've lived long enough that they're established, they're cared for, they're well launched into their adult life, and so now these kinds of funds are just great for planned giving. The life insurance beneficiary is a constellation of episcopal churches I've served. Another gift from the church to me is coming to CDSP. It is great to pass on what one is given.

Kyle: I like just the way that you frame that, that there are seasons of life for how to designate these kinds of gifts. Life insurance is a great example of something where the seasons might impact how we think about that. There's a really beautiful letter written by Emeritus Professor Lewis Wiel on the CDSP website, encouraging fellow clergy to make that very choice that you've been talking about. I commend that letter to you and we'll probably talk a little bit as we go along about the gift society, the Planned Giving Society at CDSP. We said on the website, one of the easy ways to join it is to make that choice about designating life insurance.

Richard: Another similarly easy way as a beneficiary of a retirement plan, like an IRA, which is the form that my planned gift for the seminary will take. I've made CDSP a beneficiary of my IRA. My wife and I have one daughter. If I pass on the IRA to her, she'll have to pay income tax on it when we die but if goes to the seminary, they get 100% tax-free. It's a lovely way to do it.

Kyle: I should be taking notes. I'm getting valuable financial planning advice here.

Randal: Can I say something to piggyback on what Richard did with the congregation at St. James. I think of stewardship as much bigger than simply giving money to your annual pledge drive. One year in the parish where I served, we had a stewardship series of several weeks based in part on what I learned from attending a credo conference, where I saw fellow clergy who were so fearful about the future because they had no idea where they stood with their finances, and they had no idea where they stood with the pension plan and all that.

I figured other people might be the same way. We had a stewardship series that brought in a financial planner, you could have 15 minutes with a financial planner. Attorneys talked about creating wills and estate plans. We had other people talk about charitable giving and ways to structure estate plans for people. In a series of afternoons, we probably had 75 people take advantage of these offerings of professional resources to help them get a grip on, and imagination for, what they had financially and in property.

Richard: That's wonderful, Randal. I often call Episcopalian's attention to the paragraph in the book of common prayer on page 445 where it says in italics, "The minister of the

congregation is directed to instruct the people from time to time about the duty of Christians parents to make prudent provision for the well-being of their families, and of all persons to make wills while they are in health, arranging for the disposal of their temple goods, and not neglecting if they are able to leave bequests for religious and charitable uses.” There it is in the book of common prayer.

Kyle: Right out of the BCP. I love that.

Richard: Yes.

Randal: When I was teaching classes in liturgical leadership, I would encourage students to prepare for conducting burial offices by meditating on one's own death. It is a part of what we believe in, is that this life passes into a greater life, but death is still fearful for us. We don't know what's on the other side, and so it creates wonder. I encourage people to meditate on dying as a way of being more present in the way that we care for those who have died and their families.

Richard: Then we happen to be having this conversation on Ash Wednesday. It makes a difference remembering that we are dust and to dust, we shall return.

Randal: Yes, that's right.

Kyle: I thought it was a careless oversight on my part that I hadn't marked on my calendar that today was Ash Wednesday and so proposed this date, but I agree. Actually a nice coincidence. Just to add a personal note because you've been generous in sharing some of your own stories and I will say, a little less than two years ago, my wife and I had our first child. Another appropriate occasion for starting to think about some of this stuff, and Randal, I resonated so strongly with what you said about the piece of mind that comes from— Forget about the stewardship dimension that is about the support of institutions, although, of course, that is so important— but even just the stewardship of our own mental health in the midst of this system that we live in where these kinds of choices really matter, and a lot of us don't have the kind of background or instruction that we need to make the choices. Knowing that we were having this child certainly got my wife and I in gear on some of this, and it's been just a really life-giving experience to have some of those conversations, including about things like, "Where would our daughter go if we both die?" That's been a meaningful part of the journey for us.

Randal: Dreadful, isn't it?

Kyle: I'm sorry.

Randal: It's dreadful, isn't it, to ponder that?

Kyle: Yes, it is. It's also really meaningful to make the ask to someone about whether they would be willing to take on that responsibility. Anyway, I appreciate. I don't think I

had fully grasped as we prepared for this conversation where we might go on the subject of planned giving, but I think all of this is interrelated in really powerful ways.

Richard: Kyle, that's a wonderful entry too. Priests, when I visit them, are often reticent about approaching planned giving with their flock, and let's say they seem to be vulturous asking someone. What you just suggested is, if you should be very ill and not be able to make decisions for yourself, have you named someone to make those decisions for you, and to go from there, have you executed a will that's valid in the state where you're living now? Have you thought of remembering the Church or particular charities important to you along with family members in your will?

Kyle: Yes, I think that's a really helpful lens for thinking about all of this.

Richard: Also, if you own a home or a condo, what will happen to that when you die? What are your plans? That's a wonderful gift to leave to the church.

Kyle: That's a good segue to our final concrete story before we zoom back out. We've been zooming out all along, which is great. This final gift is from another alum, class of 1965, Charles Sacchetti. Ties a lot of these threads together; multiple life insurance policies, a portion of a home, and a significant giver to the seminary during his life as well. I know among the three of us, Rev. Sacchetti is the person we know the least about, but Richard is there anything?

Richard: I didn't know him very well. Although, I spoke with him several times on the telephone. A person I did get to know very well made a gift to the seminary through him you might say. When the seminary gave Charles Sacchetti an honorary doctorate, she was a member of St. Paul's in Oakland and came to the seminary for that occasion when he was being honored. That's how she connected with CDSP, and she grew to love it. All she learned about CDSP really thrilled her about the kind of education and what we stood for. When she died, she passed away a year before last, a majority of her estate went to CDSP, and it was because of her connection with Charles.

Kyle: So many of these stories, these few that we've talked about today, and I think lots of planned giving stories connect to this very biblical gospel idea of planting seeds. I wonder if even just that image might catalyze the rest of our conversation where we continue to exploit this notion of, "What does planned giving mean in the context of CDSP and of church ministry?" I find the prospect that we plant seeds and do not know what they will yield to be a powerful idea. Anyway, let's jump off wherever you guys think this might be helpful.

Richard: Kyle, when I was invited to speak to a conference being held at CDSP, rectors of large parishes, and to speak with them about planned giving, I looked on the ground under the redwood tree in front of our house in Mill Valley, and I gathered-- There's little tiny pine cones that they grow from, and the pine cone has little seeds in it, just tiny seeds. I got those seeds and I passed them around one to each one and I said, "If you were to start a legacy society for your parish, it could as tiny as this little seed to start

with, but it will grow and you'd be surprised how enormous it can be, and the difference it can make."

Randal: I think it's true for all planned gifts that planned giving is for family. When I have CDSP and congregations I've served in my planned gifts, it's because I feel a familial tie with them. The surprise gifts for us are from people who feel a bond with the school even though they might not have engaged with us in a personal way in 10, or 20, or 30 years. There's a sense of belonging to the organization through which we make estate gifts. It's— my planned giving goes to my children and to my wider family which includes CDSP. I think if we cherish those planned givers as family members, that's how they regard us too. It creates a sense of familial bond that is rather special.

Richard: I agree Randal, and that's why, for example, CDSP, we try to remember each Gibbs Society member with a birthday card each year just as an expression of that.

Kyle: Richard, do you want to say more about the Gibbs Society and what it means to the seminary?

Richard: Sure. George and Augusta Gibbs were a couple that lived historically down in San Mateo. He was a very ardent Episcopalian industrialist. He had the largest warehouses on the west coast. He was concerned because he noticed that when Episcopal churches in this part of the world sent seminarians back east to seminary, they would never come back to the west. He said, "We need a seminary in the west to train them here." He said they could get started on our estate here in San Mateo. That's how we started as a seminary right there.

Then we moved the seminary to San Francisco, right on the doorstep of Grace Cathedral. Then when George died, Augusta made a magnificent gift from their estate, for CDSP. I should note the first buildings built on our campus now in Berkeley were Gibbs Hall and The Brick Chapel right next to it. These were estate gifts. These were planned gifts from George and Augusta Gibbs. He said we should name the honorary society after them. Anyone who lets CDSP know that they've remembered us in any way, in any amount of their will or estate plan, is a **[unintelligible 00:21:04]** official member of the Gibbs society. At least once a year, we have a gathering, an assembly on campus or by Zoom these days.

Randal: When the Gibbs Society was launched, I think in the early '90s or late '80s, I had been recently ordained. I had almost nothing to share, but as with you, Kyle, our son was born, and so we made a will. What I had for CDSP in my will was my vestments and my books. That's all I had. I don't didn't any money to give-

Richard: [laughs] That's beautiful.

Randal: -but CDSP was in my will. Now I'm in a better position to make some more significant financial gifts for the school than I was back then. I was newly ordained in a day when wages were pretty small and I had nothing of finance to share with the school,

but I did have vestments and I did have books, and I thought maybe the school could use those. There's an interesting feature in the Gibbs Hall parlor, where we meet for classes, which is the doorframe from one of the Crocker mansions.

The Crocker family gave their land for the creation of a Grace Cathedral after Grace Church was destroyed in the 1906 earthquake. In the aftermath of the earthquake, the Crockers decided to move out of downtown San Francisco to other parts of the region, and they gave their land. One of their mansions became the home for CDSP until 1989 when yet another earthquake made that building no longer tenable, but the doorframe came over. That's that big door that's sitting on the wall of the Gibbs parlor, that's that wood, oak, and glass door. Connections go on.

Richard: Dennison's refectory, of course, we have the Gibbs wall of honor, where everyone who is a member of the Gibbs Society is remembered with a plaque, a cast metal plaque on the wall. It's wonderful to view those, those who are still with us and those who have passed on and whose gifts have, as we said, matured and come to the seminary.

Randal: My name is almost on the cross itself because I was early on into the society with my paltry offering of youth vestments and books that nobody needed to read because they had to buy their own.

Richard: One of the founding members.

Randal: That's right. Exactly right.

Kyle: I think that's a powerful point. I think when this topic comes up in church circles, we have a tendency because they sustain institutions in particular ways to talk about these very large gifts. I think that's appropriate in light of the impact that they have, but I think I'm hearing and I think in my own experience, I'm getting the sense that when we talk about this topic of Planned Giving, it doesn't have to be, and shouldn't be a conversation that is limited to wealthy congregations, to wealthy individuals, that these are stewardship questions, life questions, meaning questions that, if we can increase access to resources and conversations about the topics we've been talking about here, it can make a real difference for a person in any state of life.

Randal: Yes, all my estate gifts are to convey the message that I am grateful that you were part of my life, and not that I'm rich and I can help you out, but that I am grateful for what you've been to me. If you can remember me for that then great.

Richard: Very well said, Randal.

Kyle: You both have extensive experience with this topic of planned giving and with ministry and congregations. What advice would you give to alums, to current students, anyone hearing this who's involved in leadership in congregations or in other kinds of institutions? What advice would you give to those leaders just about some way to get

started? I imagine that's an intimidating aspect of all of this. How do we get started with planned giving in various contexts?

Richard: There's one strategy, Kyle, that seems to be the most effective in my experience, and that is establishing a legacy society for the congregation or for the institution. As Randal was saying, when someone remembers the church in their will or estate plan, what they're saying is, you are part of our family. We want to be able to honor that. We want to be able to say thank you to them.

There are probably members of the congregation already who have remembered the congregation in their will or estate plan but have not let anyone know. They've not had the occasion to do that. When you establish a legacy society, you give them the opportunity and the encouragement to let you know that they have that relationship with the church. If they wish they can keep it anonymous, or they may be willing to give their permission for their name to appear on a public roster or legacy plaque at the church.

Probably, you inaugurate to that legacy society, maybe six or nine months in the future. People have the time to put it in place, and then you have remembrance of the Eucharist and a meal or some kind of celebration. Then every year on the anniversary of that, again, you raise the visibility of it by having a celebration, inducting new members, remembering past members.

Randal: In every congregation, there are people who are at ease with talking about money and committed to the way of giving as a part of their life. Those are the kind of people that one builds a legacy society with to start. Then the other thing I would say is, almost every diocese has somebody like a Richard Scalper, an officer or a leader in the diocese who can come to a group and talk about how to do this and what can be structured, to be a cheerleader and to provide some encouragement and sometimes documents that are really helpful, sometimes links. If your diocese doesn't have that, the Episcopal Church Foundation will do that for you. They've got great resource people and great resource materials to help with that.

Kyle: Well, I appreciate what both of you have said, especially I've just been thinking as we close here about the value of witness in this conversation, and you're helping me rethink the notion of that a legacy society is in large part about creating a public forum for people who have made that choice to witness about it to the congregation. As you said, speaking with ease about money, something many folks aren't very comfortable with, and speaking to that sense of faith and connection and community that is at the core of that faithful witness for those folks.

Randal: One never knows the extent of one's life. For our recent graduates, indebted, as they might be, and with difficult employment circumstances in the next few years, nevertheless, a will is essential, and remembering to put into the will, whatever you love, certainly family members, but the churches, the nonprofits, the organizations that you

find resonance with, is a great exercise in writing a love letter that may not be read for a long time. We read it ourselves as we write it. It reminds us of where our gratitude comes from and what it's pointed toward.

Richard: Beautifully said, Randal.

Kyle: Yes, I think we can let that be the last word. Gentlemen, thank you so much for joining this conversation, and we look forward to more Crossings Conversations in the weeks to come.

Randal: Thank you, Kyle.

Outro: Crossings Conversations is a co-productions of Church Divinity School of the Pacific and Trinity Church Wall Street. If you enjoyed the show, please rate and review it on Apple Podcasts or share it with a colleague. You can more about the only Episcopal seminary on the west coast and subscribe to Crossings Magazine at cdsp.edu