“Better Than Gold: The Moral Biography of Charitable Giving”

Paul G. Schervish
Presented at the 2003 California Dreamin’ Conference
Irvine, CA
Better than Gold: The Moral Biography of Charitable Giving

Paul G. Schervish

Retitled from his keynote presentation: "Visions of Sugarplums: The Material & Spiritual Horizons of Philanthropy"
Better than Gold:
The Moral Biography of Charitable Giving

Introduction: The Needs of Donors and the Quest for Wisdom

I begin my talk by reflecting on a dilemma I experienced while serving as Director of Stewardship in our Congregational Church in Belmont, Massachusetts. I received stewardship material from the previous stewardship leader that suggested two approaches to giving. The first was a mission-based model that approached stewardship by identifying needs and inviting the congregation to contribute to meet those needs. The other was a more spiritually formative approach where individuals reflect upon their relationship to God and then identify their spiritual inclination to become sacrificial givers to God rather than only meeting particular needs in the church. The first model emphasizes the needs of the congregation while the second emphasizes the needs of God. As we discussed these two approaches in the stewardship committee, I discovered that neither of these was adequate. The major problem was that they were missing a key third element—the needs of the donors. I now propose my own approach that draws on the two models of meeting the needs of the congregation and the needs of God but seeks to find the point of compatibility that also incorporates the needs of donors. The voluntary contribution of financial gifts is most highly motivated and productive where we find the confluence of what Thomas Aquinas describes as the unity of love of God, love of neighbor, and love of self.

A Sufi insight helps to better understand ourselves as being simultaneously spiritual and
needs-based givers. The Sufi narrative muses that we normally think that good people treat others as they would like to be treated while generous people treat others better than they would like to be treated, but wise people do not indulge in being either good or generous. Rather, they treat others as they need to be treated. This emphasizes the centrality of wisdom, or what I call "sensitized knowledge." Wisdom is not just intellectual or rational cognition, but also emotional and spiritual sensitivity. In the Book of Proverbs, wisdom is described as being better than silver or gold; since it informs us how to use our silver and gold to meet the true needs of God, others, and ourselves simultaneously.

So as I proceed, you will hear me emphasize an approach that refers to the needs of all the actors involved in relationships of care: donors, God, beneficiaries, and, as you will hear, you fundraisers and development executives. You will also hear a theme that at the core of charitable giving is both gold and wisdom.

I will speak about three aspects that comprise my model of moral biography in philanthropy. First, I will discuss the notion that charitable giving is a practice that helps constitute an individual's life as a moral biography. Second, I will look at the growing material capacity that is, and will, increasingly form the basis for growth in charitable giving. Third, I will speak about how working with the inclinations of donors through a self-reflective process of discernment will make charitable giving more meaningful and more abundant.

Moral Biography

My first topic is to explain the relationship of charitable giving to the formation of what I call a moral biography or a gospel of life. A moral biography or gospel in an individual's life occurs at the point of intersection of empowerment and moral compass. One example of a gospel is the story of Moses. His family has left him on the banks of the Nile so that he will be able to thrive outside the harsh conditions of an enslaved family. Moses is brought into the household of the Pharaoh and becomes the heir apparent. He exercises capacity in the name of the Pharaoh and according to the moral compass of his vice-regency. But in the view of his kin, Moses, despite his capacity, actually lacks moral compass until he learns of his ancestry, abandons his empowerment, and flees to the mountains. There, he regains his moral bearing but works as a shepherd with no singular capacity. In the manifestation of the burning bush, the Lord reconstitutes Moses' moral biography, giving him new moral compass and the worldly capacity to accomplish it. So equipped, Moses returns to the fray, going miracle for miracle with the Pharaoh, demonstrating a nobler moral bearing. With moral compass turning into geographic compass, Moses leads his people through the Red Sea from the land of slavery to the land flowing with milk and honey. Like Moses, Jesus also lived a gospel combining power with moral compass. Jesus not only offered a new path; but, through his resurrection, demonstrated and passed on empowerment to his disciples.

The Confluence of Capacity and Character

These two examples illustrate how a moral biography or a gospel must always contain both capacity and character. For moral compass without empowerment leads to ineffective idealism, while power without moral compass bring arbitrary domination. This gospel can be identified not only in the lives of the great saints like Moses, Jesus, Luther, or Mother
cause of learning but it is the student who internalizes an insight. This leads me to suggest that no one can be forced to gain a spiritual, moral, or intellectual insight. Each of us is our own ultimate teacher. This constitutes the second point of moral biography that you cannot dictate other people’s gospel—they must learn their gospel themselves. A teacher can offer opportunity and context, but even the best cannot impose or guarantee learning.

The New Physics of Philanthropy

The third point of the moral biography fundraising and charitable giving is a new portion I call the "New Physics of Philanthropy." A new set of vectors now surround donors. Akin to the vectors of physics, these new vectors that surround and affect donors do not always line up in the same direction for everyone. In general, these vectors include the tendency of donors to (1) seek out rather than resist venues for charitable giving, (2) approach their philanthropy entrepreneurially, meaning they seek personally to make a creative and distinctive impact, (3) consider that care for the needs of others is a path for their own self-fulfillment, and (4) view philanthropy as a key ingredient of the financial morality they wish to live and impart to their children. These vectors increasingly become allies, not enemies to overcome. They represent how material and spiritual wherewithal come together as a more important aspect of moral biography for a larger number of individuals. In my view, people are inclined to seek happiness; and therefore live a gospel. Second, they are their own best teachers since they have to internalize the meaning and goals of life, including philanthropic decision, for themselves. Finally, there is a new inclination for people to see how their gospel is directly connected to financial care and philanthropy for themselves, their children, their churches, and their world.

Liberty

The second piece of the moral biography of philanthropy is from Thomas Aquinas’s De Magistro (Concerning the Teacher), which is a section of his book De Veritate (Concerning the Truth). In De Magistro, Aquinas explains that in the end, the teacher is never the real cause of learning. To illustrate, he gives the analogy of a physician. When a physician offers assistance to someone who is ill, the goal is the restoration of health. But Aquinas is very clear that the physician does not heal anyone but that the body heals itself. The same applies in education. The teacher is not the effective
Finances and Philanthropy

From the issue of moral biography, I now present the issue of how much financial capacity is available for philanthropy. Many individuals are wondering whether the recent downturn in the economy and the equity markets have undercut our hopes for a continued expansion of charitable giving. The following joke relates to this question. There was a Catholic priest, a Jewish rabbi, and a Lutheran minister who were talking about what they want people to say as they walk by their casket and see them lying there. First, the Catholic Priest said "You know what I want them to say is 'I always served my people, never putting myself above their pastoral care.'" The Jewish Rabbi said "I want them to always remember me as one who had a special care for the elders in the church and for those who had lost spouses." Then the Lutheran Minister said, "Well, when they walk by my casket and look down at me I want them to say 'Look, he's moving!'"

The question that has lingered over last couple of years is: are the happy horizons for philanthropy we enjoyed in the late 1990s now dead or are they still moving? I will address this question through discussing three aspects of financial capacity as they relate to philanthropy.

Current Patterns of Wealth and Philanthropy

First, even with the economic decline, large amounts of dollars are still going to charity today, and even more will be given in the future as our projected wealth transfer comes into play. As disciples and apostles spreading the gospel of Christ into new places and deeper into peoples' lives, your congregations will be composed of not only the wealthy, but all different socioeconomic groups. My following comments about the charitable giving of the wealthy also apply in part to the charitable giving of more common folk. As affluence spreads across more and more segments of our population, as illustrated by the vast number of youth and senior citizens who regularly fill our airline terminals, the affluent too will enjoy greater opportunity for philanthropy. While not true for every individual, my point is that there is a general positive trend toward more charitable giving, meaning the more income and wealth a family has, the higher the rate of charitable contributions. I suggest that your efforts do not necessarily have to be viewed similar to that of Sisyphus who was forever condemned to push his boulder up a hill. Today, there is a momentum toward charitable giving with which you can work rather than struggle against. I am not saying that the full advantage of gravity is on our side, but I do think we already may be experiencing or approaching the days when our fundraising "boulder" will lie along a flat plane. Research carried out by my colleague, John Havens, and I indicate that the richest .2% of households contributes 13% of all charitable dollars. One percent contributes 23% of all charitable dollars, and the top 5% in wealth or income contribute around 45% of the charitable dollars in the nation. The top 5% of income tax filers also pay over 55% of the income tax; the top 1% pay over 35% of the total income-tax revenue. The reality is that the upper end provides a substantial amount of the pool of wealth and income devoted to social purposes.

These new results are not congruent with conventional wisdom that the wealthy are not as generous as the less well off. This previous notion was generated and perpetuated as a result of a faulty analysis. Only reporting the percentage of income contributed by contributing households does not include all the households who do not make a charitable contribution. At this low end, between
40%-50% of households understandably do not make any official charitable gifts, while as income goes up, the percentage of households making no contributions approaches zero. When all households are included in the analysis, the results are that across the income spectrum until around $80,000 in annual income, the percentage of income contributed hovers year after year between 1.8% and 2.2%. After the $80,000 mark, the percentage of income contributed goes up to 3% and above. 

Most studies on charitable giving survey only the 95% of households with incomes of no more than $140,000 and so they miss the amounts and patterns of giving by the 5% of households that contribute 40% of the charitable dollars. In addition, our research shows that the upward blip that persists in the percentage of income contributed by lower income is due to the giving by retirees who have relatively high wealth but low income.

Now, this is not just a matter of a statistical flaw. A whole way of looking at the motivations for charitable giving and the relation to finances has ensued. If those at the upper end of income and wealth are indeed less proportionately generous, it logically makes sense to talk about the resistance to philanthropy by the wealthy. If, on the other hand, we find that the wealthy are giving and give substantially, then we can assume some inclination toward charitable giving and work with positive motivations to advance further their inclination to give. Thus, the conclusion that the poor are generous and the rich are stingy is an incomplete and mistaken analysis. As I tell my students, "When carrying out your research, don’t go to bed before Letterman is on. You’ll miss the most interesting things." The discovery that people are generous relatively across the economic spectrum produces an interesting question that is not settled by saying the poor are generous and the rich are not. Instead, it needs to be determined what generates generosity wherever it occurs. This leads us to study the moral biography of finances, motivations, spirituality, and moral compass.

This notion that “the rich do not give” also dominates much of the thinking about the pattern of bequests. Given this notion that the rich do not give, incorporating moral compass into the gospel not only affects income, but also charitable bequests from inheritances. Of estates that file estate tax returns for estates higher than $675,000 in assets in 2000, we found that on average 12% of the value of estates (after fees and transfers to surviving spouse) went to charities. Filing an estate of less than one million has 3% go to charity. Estates between $1 million and $9.9 million have 7% go to charity, estates between 10 and 19.9 million distribute 17% of their value to charity, and estates of $20 million or more in 2000 contribute 33% of their value to charity. This figure is top heavy with .6% of estates worth $20 million or more contributing 25% of all the charitable dollars and bequests. The 5% of estates valued at $9.5 million or more contribute 66% of the total charitable bequests.

The Forthcoming Expansion of Wealth and Philanthropy

Given that “lots” financially is occurring both with inter-vivos giving and bequests by the wealthy, the second point on the financial side concerns what is in store for the future. Here enter the visions of sugarplums. One common misconception since the first wealth transfer study became public around 1993 was that the $10.4 trillion it projected was headed to only one place. Charities tended to think the $10.4 trillion was theirs; but so did the heirs and the government. From 1993 to 1999, we heard transfer figures of $12 trillion and $13.7 trillion
due simply to adjusting the original amount to inflation. In 1999, we entered and produced a new wealth transfer estimate—the $41 trillion transfer, as it has come to be known. We derived this new estimate due to a sense that there was much more wealth in play than was represented by the existing figure.

Our suspicions were raised for two reasons that I call my Disney World and Al Capone experiences. The Disney World experience happened in 1997 when my wife and I took our kids to Disney World. The long, crowded lines were due to many young couples pushing around in baby carriages their two kids who would never remember ever having been to Disney World. A dream that was never fulfilled for me growing up was now being lived by hundreds of thousands of families a year. Where did all this money come from? The answer lies with the individuals sitting on the bench in the shade—Grandma and Grandpa. It struck me that something dramatically new must be occurring when people so young and new in their careers can spend so much for children who will have no memory of even being there. To me, this is an indication that the standard of living across the generations must be greater than what was generally being talked about.

Second, the Al Capone experience relates to my next-door neighbor “Ed.” After September 11th, 2001, Mr. Ed was being re-vetted along with his coworkers by the FBI because of the heightened security concerns. The FBI called me and asked, “Do you live next door to Mr. Ed?” I replied “yes,” and they next said “We want to ask you a few questions because of his security status. Are there any loud parties?” “No.” “Are there any comings and goings of suspicious people?” “No.” “Is there anything that appears to be connected to drugs or illegal activity?” I said, “No.” Then they asked, “Is he living above the standard of living of people in your neighborhood?” “The reasoning for its name as “the Al Capone experience” is that Capone was brought up on tax evasion for receiving far more income than his apparent productive labor would otherwise have provided. Many of us occasionally entertain the same question asked of Ed towards our friends whose ability to send their kids to more expensive schools or drive more expensive cars than we would otherwise expect just knowing their occupations. Both these examples illustrate my belief that standard of living and wealth are greater than perceived and that in addition to the limitations of debt, people are far richer and expect to receive, or already have received, greater levels of inheritance than the $13.7 trillion figure indicated.

To estimate the level of wealth transfer to be distributed to fees, taxes, heirs, and charitable bequests over the 55-year period of 1998-2052 (the previous estimate was also for 55 years from 1990-2044) we developed a wealth transfer simulation model. We found that a very conservative estimate—based on a 2% secular growth rate in wealth and smaller charitable bequest proportions than as discussed above—produced $41 trillion in wealth transfer, with $6 trillion going to charitable bequests. A 3% growth rate in wealth produced a $73 trillion dollar transfer with $12 trillion going to charity, while a 4% growth rate results in a transfer of $136 trillion with $25 trillion in charitable bequests. Three years ago, many individuals thought we had repealed recessions. Today, we need to hear that we have not repealed recoveries. Even if the current recovery becomes stalled, the $41 trillion estimate will not only stand but is probably far too low. In fact, last January we revisited our earlier projections in the light of the current economic downturn. Given the fact that 1950 through
2001 included nine recessions and the real rate of growth in wealth was 3.34%, we concluded that the $41 trillion not only is applicable still but almost certainly too low a figure.

Our wealth transfer model helps to understand a key argument about the relationship between economic growth and charitable giving. Economic growth is hardly the only barometer of the quality of life but it is important in its allied relationship to charitable giving. For instance, a growth rate in wealth of 3% rather than 2% expects $76 trillion in wealth transfer and $12 trillion in charitable bequests. A growth rate of 4% produces $136 trillion in wealth transfer with $25 trillion in charitable bequests. These larger figures in growth imply a higher standard of living, greater growth in wages, and more employment. Moreover, these larger figures are due solely to economic growth: the model does not presume that people are becoming nicer, kinder, braver, or wiser. Until now, I have been speaking only about the horizon of wealth and charitable bequests. If inter-vivos giving grows at a real rate of 3% (lower than the 3.7% average annual increase from 1985-2000), we should expect to see a total of $20 trillion in inter-vivos charitable contributions in addition to charitable bequests.

The Spiritual Horizon of Inclination and Discernment

The Scolding Model

My third major topic regards the motivational and spiritual elements of a personal gospel as it relates to philanthropy. These elements, like the growth in financial capacity, are allies in fundraising and contribute to making work happier and more successful. I begin by describing two models of fundraising for approaching donors. The first one is "the scolding model." The scolding model is a set of negative declarations intended to obtain larger gifts such as "You are not giving enough, at the right time, in the right way, to the right causes." Why the mistaken notion that the poor are generous and the rich stingy was so uncritically accepted is that it could be used to prod, shame, and cajole those who were better off into more charitable giving. This use of the scolding model in fundraising is due not to the fact that fundraisers are crass or manipulative. For the most part, fundraisers use this model because it has worked historically to raise increasing amounts of money due to pressure from the urgency of their cause or from the quotas set by their managers.

A telling approach can be appropriate for our young children. For instance, there are times when we do need to tell our kids to stop whether or not they like it. This approach works with children since times do exist where we do need to tell them what to do. I will tell my young ones "it's time to go to bed." "Why?" they ask. "Because you need your sleep." "Why?" "Because you have school tomorrow." "Why?" "So you can be fresh and do your work well." "Why?" "Because I said so, get moving." Enough is enough. But when it comes to fundraising, we are dealing with adults who, whether or not we like it, are making voluntary decisions and are likely to resist, resent, or make more token gifts in the face of our telling them what to do.

This scolding model can also be called the dental model of drill, fill, and bill. This telling model is also like the ten commandments of swimming pool protocol. The signs prominently displayed on the deck wall of every pool nearly all say something similar: "No running, no diving, no jumping, no splashing, no horseplay, no chewing gum, no food, no
beverages, and besides, kids, it's time for adult swim, everyone out of the pool." There are no more "no's" than those displayed at the swimming pool except in the tone, words, and approach of some fundraisers when choosing or being forced to use the scolding model.

The Inclination Model

The telling model is in stark contrast to the inclination model. The inclination model starts with the four premises of the new physics of philanthropy—mainly the notion that donors, like the rest of us, are seeking happiness and are inclined to seek out ways to put their financial capacity at the service of their moral compass. This inclination model does not deny that moral biography entails financial duty but does take a different approach to how duty is determined. In the inclination model, charitable duty is not imposed from without but discerned from within.

The inclination model is expressed as questions rather than declarative injunctions. These questions ask individuals to discern their gospel to determine how their financial capacity links with their spiritual aspiration to simultaneously fulfill themselves and the needs of others. The inclination model is not a hierarchy of questions but more of a charm bracelet with an array of considerations to be considered simultaneously. It asks:

- Is there anything you want to do;
- that is important to do as an act of care for others;
- that you can do better through philanthropy than through government or commerce; and
- that enables you to identify with the fate of others,

express gratitude for blessings, and achieve deeper personal happiness—i.e., effectiveness and significance—for yourself and others at the same time?

The new physics of philanthropy and the inclination model address the supply or donor side of the philanthropic relationship. This supply side approach emphasizes the characteristics of the donors including what and why they want to give, not the needs or fundraising techniques of charities. By assuming this approach, you are inviting donors to act on their inclinations rather than forcing them to follow your orders, which makes you marketing instead of selling. Sociologist Max Weber's definition of power is the ability to get someone to do what you want them to do even though they do not want to do it. This is also a good definition of a demand-side sales approach where you persuade someone to do what you want even though they do not want to. In contrast, marketing says "I am going to offer you an opportunity to meet your needs by being involved in helping to produce certain outcomes."

Again, the supply-side approach does not deny that needs should not be addressed or that a gospel involves obligation, but it does insist that we not turn charitable giving into a quasi tax and transfer program. I once explained to my little boy during our father-son religious service one Sunday that God is found not in rules but in the feelings deep in his heart. He replied, "Oh, rules are for Santa Claus. Love is for God." We have confused the rules of Santa Claus with the rules of discernment.
Discernment

From the point of view of the Jesuit tradition, discernment in the realm of philanthropy has a two-fold mission: to help people discern from their own perspective in the light of faith their financial capacity and their charitable aspirations, that is their empowerment and moral compass. To accomplish this without the imposition of law, discernment needs be exercised in an atmosphere of liberty and inspiration. Imposition of an alien path is not road to salvation. Asking and requesting that discernment be made is alright, but it is not acceptable to command how much, when, and for what cause other souls are to contribute. Luther in Concerning Christian Liberty teaches a similar notion that the union of “the soul to Christ” is the source of “grace, life, and salvation.”

There are several steps in carrying out the conscientious self-reflection and decision making associated with spiritual discernment. First, discernment helps individuals uncover for themselves their financial capacity by clarifying their resource stream and their expense stream. Discernment around the resource stream—something that can be carried out individually or with a financial advisor—clarifies what financial resources are available now and in the future. Discernment around the expense stream clarifies what resources are needed to achieve the standard of living individuals’ desire for themselves and their children. This requires conscientious considerations about current and future consumption. For the sake of liberty and inclination, the first cut at the resource stream should be determined conservatively, while the first cut at the expense stream should be determined liberally. Any positive gap between resources and expenses provides a potential for charitable giving and relative financial security and liberates an inclination towards charitable giving. If the difference between resources and expenses is not just a positive but a permanent gap, there will tend to be a greater inclination toward philanthropy. And if the gap is positive, permanent, and growing, the inclination toward philanthropy expands even greater. Thus, the first part of the discernment model helps all individuals determine their capacity, not just the rich, but for all of us who are affluent and have the financial wherewithal to make choices between standard of living and philanthropy.

Identification

The second and often inseparable aspect of discernment concerns clarifying our answers to the four questions of the earlier described inclination model. Through hundreds of interviews with wealth holders and middle-income individuals, I have found that the key motivation for charitable giving is not selflessness but the identification of self. Our modern notion of altruism—as opposed to a more fundamental spiritual understanding—was developed in part to counter the utilitarian concept of human nature revolving around the rational calculation of self-interest. Altruism defined as selflessness was a way to preserve the realm of virtue and care. But it is not sufficient to replace the concept of self-interestedness with the opposite concept of selflessness.

A third, deeper alternative speaks about the quality of self rather than the absence of self. Thomas Aquinas suggests a way to rethink the issue of self. Rather than eliminating the self, Aquinas speaks instead about the unity of love of God, love of neighbor, and love of self. The key is the identification of my self with the fate of others as if it were my own. This is how Paul describes Jesus’ moral biography. In his Letter to the Philippians, Paul writes that Christ so identified with mortal humans that he “emptied
himself, taking the form of a servant, being born in the likeness of men. And being found in human form, he humbled himself and became obedient unto death, even death on a cross.” It was not Jesus’ lack of self, but his identification of self with us. He asked to be remembered in a way that brought his body and blood into ours. Thus, we are also to identify through discernment those in human form with whom we identify so that we become their servants. Thus, a crucial purpose of discernment is to enable individuals to uncover, clarify, or excavate those with whom they identify as if they were their own body and blood.

**Gratitude**

The other aspect of charitable aspiration I want to focus on is the discernment of gratitude. Inviting people to “give back” is fair enough, but “giving back” does not do justice to the reality of the situation. Through discernment, people can probe more deeply; and come to the realization that they want to give because they are grateful. By probing a bit further with the question “Why are you grateful?” donors will invariably report their experiences of blessing, gift, luck, fortune, or grace for which they have not been responsible and did nothing to deserve. Uncovering individual stories of grace is an especially profound and transformative aspect of your reform tradition.

**Conclusion: The New Physics of Fundraising**

In this talk, I have emphasized how the material and spiritual aspects of the new physics of philanthropy offer a fuller potential to meet better the needs of both donors and charitable recipients. But, the new physics of philanthropy applies not only to deepening the moral biographies of your donors and the beneficiaries for whom you care it offers a deeper vocation to you as well.

In addition to forging the connection between the gospel of the donors and the gospel of the recipients, participating in the new physics of philanthropy enhances your fulfillment that results from participating in the methodology of archeological conversation that is a principal tool in helping people discern their philanthropy. An archeological conversation follows the ethics of archeology where the goal is not to find what I want to find, but to dig up and assemble truthfully what is really there. Sometimes you will find the pieces of a donor’s gospel already assembled. But at other times, things will be more confusing, and careful discussion will be needed to figure out how the pieces fit together.

Carrying out such archeological conversations with donors in pursuit of discernment highlights your own vocation as a minister which is aimed at helping people find how to connect heaven and earth in the gospel of their life. Do these new approaches offer you an avenue to a more profound and fulfilling gospel in your life? Does this enable you to close the gap between where you are and where you want to be? My closing message for you is that you are not engaged in an ancillary ministry; you are as much of a minister as the pastor in the pulpit or the director of religious education in the church basement. The new physics of philanthropy surrounding donors and discernment offers not just a new physics of fundraising for ministry. It also offers a new physics of ministry for fundraisers.
Identity

The Association of Lutheran Development Executives is an international organization of fundraising and communication professionals, which is rooted in the Lutheran tradition of the Christian faith and dedicated to serving God's people in the church and the world.

Mission

The Association of Lutheran Development Executives promotes, teaches, and models Christian stewardship.

Vision

The Association of Lutheran Development Executives will become the leading resource for Lutheran and other Christian fundraising and communication professionals.

Core Values

The Association of Lutheran Development Executives: cherishes what we hold in common as Lutherans and as Christians, encourages its members to serve God actively and faithfully, embraces a diverse membership and the global scope of our mission, and inspires its members to attain the highest levels of professionalism and ethics.
We appreciate Thrivent Financial for Lutherans for sponsoring this publication through a grant previously given by Lutheran Brotherhood.

Association of Lutheran Development Executives
P.O. Box 930303
Verona, WI 53593
800-458-2363
www.alde.org