BOSTON COLLEGE

SOCIAL WELFARE

RESEARCH INSTITUTE

Major Donors, Major Motives: The People and Purposes Behind Major Gifts

Paul G Schervish

Published in

New Directions for Philanthropic Fundraising:

Developing Major Gifts

SanFrancisco: Jossey-Bass, Number 16, Summer 1997, pp 85-11

NEW DIRECTIONS
FOR
PHILANTHROPIC
FUNDRAISING

Dwight F. Burlingame, Timothy L. Seiler,
Eugene R. Tempel
Indiana University Center on Philanthropy
EDITORS

DEVELOPING MAJOR GIFTS

Dwight F. Burlingame
Indiana University Center on Philanthropy
James M. Hodge
Mayo Foundation for Medical Education and Research

EDITORS

NUMBER 16, SUMMER 1997

DEVELOPING MAJOR GIFTS
Dwight F. Burlingame, James M. Hodge (eds.)
New Directions for Philanthropic Fundraising, No. 16, Summer 1997
Dwight F. Burlingame, Timothy L. Seiler, Eugene R. Tempel, Editors

NEW DIRECTIONS FOR PHILANTHROPIC FUNDRAISING is indexed in Higher Education Abstracts and Philanthropic Index.

Microfilm copies of issues and articles are available in 16 mm and 35 mm, as well as microfiche in 105 mm, through University Microfilms Inc., 300 North Zeeb Road, Ann Arbor, Michigan 48106-1346.

ISSN 1072-172X ISBN 0-7879-9855-9

NEW DIRECTIONS FOR PHILANTHROPIC FUNDRAISING is part of The Jossey-Bass Nonprofit Sector Series and is published quarterly by Jossey-Bass Inc., Publishers, 350 Sansome Street, San Francisco, California 94104-1342.

SUBSCRIPTIONS cost $67.00 for individuals and $115.00 for institutions, agencies, and libraries. Prices subject to change. Refer to the Ordering Information page at the back of this issue.

EDITORIAL CORRESPONDENCE should be sent to the editor, Dwight F. Burlingame, Center on Philanthropy, Indiana University, 550 West North Street, Suite 301, Indianapolis, IN 46202-3162.

Jossey-Bass Web address: http://www.josseybass.com

Printed in the United States of America on acid-free recycled paper containing 100 percent recovered waste paper, of which at least 20 percent is postconsumer waste.

The motives of donors of large gifts are both simple and complex. What motivates the wealthy is very much what motivates someone at any point along the economic spectrum, but complexities of ability, spirituality, and association come into play in the making of major gifts.

7

Major donors, major motives: The people and purposes behind major gifts

Paul G. Schervish

IN THIS CHAPTER, I explain what motivates the charitable giving of the wealthy, or more succinctly, the major motives of major donors. My research over the past twelve years has enabled me to distill an answer that is both simple and complex. The simple part is that what motivates the wealthy is very much what motivates someone at any point along the economic spectrum. Identify any motive that might inspire concern—from heartfelt empathy to self-promotion, from religious obligation to business networking, from passion to

Note: I am grateful to the T. B. Murphy Foundation Charitable Trust and the Lilly Endowment for supporting the research reported here, and to Platon E. Coutsoukis, John J. Havens, and Andrew Herman, who graciously worked with me on various aspects of the research reported here. All the norms and identifying information about the persons interviewed in this chapter have been changed. Where real institutions are mentioned, they represent the type of rather than the particular institution.

prestige, from political philosophy to tax incentives—and some millionaires (as well as some nonmillionaires) will make it the cornerstone of their giving. The complex part about the charitable motivation of the wealthy is that those who hold great wealth and consciously direct it to social purposes invariably want to shape rather than merely support a charitable cause. Although everyone who makes a gift wants it to make a difference, those who make a big gift want it to make a big difference. This raises the question, then, about what distinctive additional or complementary mobilizing factors come into play when major donors make major gifts.

Our research on giving and volunteering over the past decade has enabled my colleagues and me to develop several interconnected sets of findings and to specify their practical implications for generating charitable giving. In this chapter, I elaborate on three sets of research findings that are directly related to charting the motivational matrix of the wealthy.

The first set helps us specify an additional motivational vector that is peculiar to those who are able to allocate substantial resources to charity. The distinguishing characteristic of wealth holders is that they are "hyperagents." By this I mean that in addition to being agents alongside the rest of us, living within a given institutional framework, in many realms—from business to politics to philanthropy—they are capable of establishing the institutional framework within which they and others live.

The second set of findings concern what we call the *identification model of caritas*. We have found that the spiritual foundations for charitable giving revolve around identification with the needs of others. Drawing on the writings of Thomas Aquinas and other thinkers, and on an analysis of intensive interviews with millionaires, we perceive that the key to the practice of care is how people link their destiny to the destiny of others. The practice of care derives from the disposition that meeting the needs of others fulfills one's own needs *and* connects one to the deeper dimensions of life, often experienced and expressed in religious terms as the unity of love of self, love of neighbor, and love of God.

Our third set of findings concerns the *associational dynamics of charity*. Our empirical research demonstrates that the forces of identification are generated, nurtured, and manifested through the associational relations of individuals. Generosity of time and money derives not from one's level of income or wealth but from the physical and moral density of one's associational life and horizons of identification.

In this chapter, I draw on the research findings that my colleagues and I have uncovered regarding motivations for charitable giving. My intention is to chart the unique juncture where general charitable motivations intersect with the motivations that are particular to the distinctive financial capacities and social-psychological dispositions of the wealthy. In the first section, I discuss the empowering class trait of the wealthy, which I call hyperagency. In the second section, I illustrate the mobilizing factors that we have found to be at the heart of the identification and association models of charitable giving. Although these factors apply in a general way to donors at all levels of income and wealth, I draw on my intensive interviews with the wealthy to portray how the factors apply specifically to holders of wealth. In the third section I address two topics. First, I describe how the class trait of hyperagency leads wealth holders to an *inclination* to be producers rather than simply supporters of philanthropic projects. Second, I explore how the growing levels of wealth and the estate tax code, as modified by the 1986 Federal Tax Code revisions, combine to become an unprecedented ally of philanthropy. With charitable contributions having become the principal alternative to paying an effective estate tax rate of 60 percent, no discussion of the determinants of major gifts can omit the operation of estate taxes in generating charitable giving. In the conclusion, I indicate some practical implications for encouraging wealth holders to become major donors.

I base the analysis largely on the findings from the Study on Wealth and Philanthropy. This multiyear research project, funded by the T. B. Murphy Foundation, focused on the meaning and practice of money management among individuals with a net worth of

$1 million or more who have earned or inherited their wealth. During the course of the research, we conducted 130 intensive interviews with individuals spread over eleven metropolitan areas of the United States. (See Schervish and Herman, 1988, for details on the sample and methodology of the Study on Wealth and Philanthropy.)

Major donors: Determination and dominion

"Just who, exactly, did the Dutch think they were?" asks Simon Schama (1988, p. 51) as he begins his exploration of the cultural setting and moral identity of the sixteenth-century and seventeenth-century Dutch who, for the first time in history, composed a whole class of people who were wealthy without being aristocratic. There is in that question, of course, a bit of the acerbic overtone we find in the parental admonition, "Just who do you think you are?" But Schama's question is also an opening for a serious answer. In that spirit, I explore the question "Just who, exactly, do the wealthy think they are?" My answer requires a look at the attributes of determination and dominion that characterize the empowerment of wealth holders.

Hyperagency

In a famous statement, Karl Marx argued that although people do indeed make their own history, they are not able to choose the conditions under which they do so. Although Marx was referring to collective action, the same dictum holds for individual actors as well. However, the capacity to "make history" is not equally distributed. Some, including wealth holders, make more history than others. I call this history-making capacity of individuals *hyperagency.* For sure, not every hyperagent is wealthy. Some financially common folk make history by virtue of being profound, creative, or spiritual. But in the material realm, every wealth holder is at least potentially a hyperagent.

Hyperagency refers to the enhanced capacity of wealthy individuals to establish or control substantially the conditions under which they and others live. For most individuals, agency is limited to choosing among and acting within the constraints of those situations in which they find themselves. As monarchs of agency, the wealthy can circumscribe such constraints and, for good or ill, create for themselves a world of their own design. As everyday agents, most of us strive to *find* the best possible place to live or the best job to hold, within a given field of possibilities. As hyperagents, the wealthy—when they choose to do so—can *found* a broad array of the field of possibilities within which they will live and work.

Whenever a respondent is asked to identify the most important attribute of wealth, the answer is invariably the same: *freedom.* Such freedom is both a negative release *from* constraint and a positive capacity *to* secure desire. Negative freedom refers to the loosening or negation of constraints, especially from the immediate pressures surrounding stable provision of material well-being. At the extreme, it is liberty from having to work in order to survive. In contrast, positive freedom refers to the capacity to accomplish desires in the face of constraints. In the material realm, such freedom is the ability to experience virtually every situation, from housing and vacations to education and work, as opportunities for choice rather than conditions of compromise or deprivation. For instance, the fact that the wealthy do not *have* to work ironically results often enough in their *wanting* to work. Freed *from* the obligation to work, they are free *to* select and shape their work so that it becomes a source of satisfaction, self-actualization, and effective accomplishment. Attorney Rebecca Austin (a pseudonym, as are all the vignette names and identifying details in this chapter) expresses this duality of freedom in her assessment of how wealth "smoothes out" the everyday toils of life and enables her to set her "own agenda":

> Everything is easier when you have money. It's a shame because it's such a hard thing to get. It is the one item that smoothes out what everyone is struggling for: security, good health, fitness, good relationships, taking care of your children. Work choices are easier. Life is easier. You can do anything you want. You can take a vacation whenever and wherever you want. And even though I have a job, it's the kind of job that I can get there when I want to get there, because I want to be there rather than having to

be there. The reason I work at [a public interest firm with the pseudonym] Citizen Law is that I can integrate my life. It allows me to focus on issues and do things that can become all-encompassing in terms of things that I care about. I don't work on anything I don't care about. I don't take assignments from anybody else. I set my own agenda.

To set one's own agenda, especially in those areas where it is usually set by others, is the fundamental endowment of wealth. Wealth enables individuals to freely conceive of and choose from among a wheel of alternatives. It would, of course, be foolish to assert that the possession of wealth dissolves all the fetters of time, health, and social constraint. The wealthy do indeed face constraints and rightly feel bounded in certain ways by obligation and responsibility (see Schervish, 1994). They have concerns with continued and expanded accumulation of wealth, organizational pressures of business, strategies of investment, generational reproduction of family wealth, preservation of a congenial political and economic climate, and moral and social responsibilities of philanthropy. Such concerns do indeed demand their time, money, and consciousness. As Norman Stryker, the Houston-born heir to an oil fortune, says, being granted an inheritance is a surprisingly alien burden. Without quotidian necessity to shape his life, he is forced to "carve out every goddamn day." Still, we find that even those who first flounder about with an inheritance overcome the obstacles and eventually learn the advantages of carving out rather than receiving their daily round.

Determination: The individuality of psychological empowerment

Although the success of wealthy individuals in making the world requires material riches, it is also contingent upon a constellation of emotional, intellectual, and moral dispositions that enable the rich to act with determination. To be world builders in the spheres of business, consumption, and philanthropy, wealth holders need to learn repertoires of knowledge and sentiment. Del Garrison, a prominent Hollywood actor, describes the impact of wealth upon

his consciousness and behavior as having "opened up a world to me that I never knew existed, a world that is not just one of consumption but of understanding! Of seeing the world in a different way. It's an education." The transformation provoked by wealth, he clarifies, "is not so much a value thing as it is a very basic thing" in that he became introduced to a way of life he "either didn't know existed or knew existed but [I thought was only] for somebody else." In the area of food, for instance, his wealth opened up not just new tastes, "some of which I liked and some I didn't," but a whole new cultural horizon. It was "a real mind expander":

As a result of exploring [various foods] I found out about them, where they come from, a little about the cultures they're derived from, and so forth. So that what I meant in a sense is that everything like that, whether it be food or an understanding of the further distance between where I was now and where I had been, I was beginning to be more aware of what I had been and of others who lived that way and would never be out of living that way. It was a real mind expander and I can understand, I think, why often times poverty is such a narrowing thing. Now, I'm not saying I was in poverty, as I never considered myself in poverty, but how poverty can be such a crushing and narrowing thing because it limits all kinds of opportunities so much. I did have a wonderful thing.

Garrison goes on to exemplify this "wonderful thing" by describing an especially satisfying episode in which he kept his underlying empowerment of wealth hidden in reserve until the proper dramatic moment.

I had on an old pair of ratty jeans and a work shirt and some beat up boots. And I was driving down the street and I saw this 4-wheel drive Toyota Land Cruiser in the window of a place and I said "that's what I want, that's what I need." And I walked up in my semi-hippiness and asked the salesman how much it was and he kind of looked at me like, "It's out of your reach, fella." And I kept walking around looking at it, and I said, "Well, how much is it and if I bought it how soon could I get it?" He said, "If you pay cash for it, I'll have it ready for you in an hour." And I said, "OK, I want it." He said, "What?" And I pulled the cash out of my pocket and paid for it. At that time it was a real bubble to be able to do something like that. I haven't done anything like that since. I had to sort of do it once.

Individuality is psychological empowerment. It revolves around the premise of great expectations, the right to pursue them, and conviction about one's ability to achieve them. Individuality is not only a matter of conception; it is a matter of perception: of oneself as a minor demigod who has, at least in some local sphere, burst the bonds of normal agency in constructing the environment. Shaping the world is always in reference to how it shapes or expresses one's self. As Benjamin Ellman, the owner of a hotel supply company in Chicago, says, "I've never thought of doing things because it's the particularly right thing to do—except if it was the right thing for me to do. I've always been a doer. I've always been a leader."

In a world where most individuals are limited to carving out the best possible niche in an organizational scheme designed by others, the wealthy are able to conceive and create a world tailored to their specification. Detroit importer Rebecca Jacobs captures this close affiliation between uninhibited imagination and determined purpose: "I'm a winner, and I believe in winning in life. And I set my own goals. And I'm a dreamer—I think that's one of the big assets that I have, my imagination. It's the most wonderful thing in the world that I have—and I just try to make those dreams come true. I just know I'm going to win. I've been a winner and a dreamer since I was a little girl, and I knew that. You are what you think about. You are what you believe."

A key element of this individuality is a posture of emotional distance from the trials and tribulations of certain daily affairs. The distance from the mundane, explains Detroit heir Hillary Blake, may be so alluring as to be like "magic":

> I feel like a little girl and I feel like this is just pie in the sky. You know, this is like Fantasy Land or something like that. It's magic. And I think I should be responsible about it, but I don't want to be. You know what analogy comes to mind? This is going to sound crazy, but it's always fascinated me how radios work because if you're driving in your car and you just turn the knob, a different song comes from nowhere. I'm sure that somebody could explain to me how that happens. But I don't want them to because I like the image that it's—that it's just magic. And that's exactly how I feel when it comes to this part of the money: I know intellectually where all the dividends come from and approximately what they are. And I know what my annual income is, and I know what my expenses are, and I know how much money I give away, and I know how much I pay in taxes, and I know it all. And then all of this stuff gets split off and I live in this fantasy world. I had a girlfriend say to me one time, "You know, there's nothing that you'll be able to do in your life that will earn you more money than staying at home in bed and eating bon-bons." Now I thought, "Well, you know, that's true."

But despite the magical lures of opulence, such emotional liberty seldom if ever leads to the confection-filled complacency she fantasizes. Far from sitting home eating bon-bons, Blake established and helps run the Forest Grove women's foundation in the Detroit area. Emotional liberty, it turns out, actually expedites involvement. For activist attorney Allison Randall, what is "wonderful" about freedom from "financial restrictions" is that it enables her to think expansively about her "next career": "My next career could be anything. I have that freedom and I'm not afraid to sort of think, well, maybe you could do *that.*"

"That's the nature of privilege," notes Bradley Stark, thirty-two-year-old heir of a distinguished American family. As though he were answering Randall, Stark advocates a *responsibility* to do things that are as defining as having the potential to do them: "If it's privilege, it's not something [you can abandon]. I mean, obviously you can get rid of money. You can give all your money away and then you're not privileged anymore. But you were privileged to be in that position. So that your giving it away is in itself an exercise of that privilege. So there's really no way of getting around it."

As we have seen with Garrison's purchase of the Land Cruiser, cognitive empowerment provides the orientation that the world is subject to amendment. This is eloquently underscored by attorney Austin, who recognizes that not "dealing with day-to-day" life makes her "a different kind of person"—one more able to deal deliberately with "substantive issues":

The difference for the wealthy is that they are so far removed from the [mundane kinds of] struggle to do what they are doing that it becomes a qualitatively different way of life. And the reason that I know that is that I can see the changes even at my home. We have a housekeeper. One of the things that she does is clean. Every day. I used to clean myself, a lot of years ago. But now I am so used to having it done for me that I take it for granted. [I have reached] that level of beginning to have such a different lifestyle that you have no idea of what people are dealing with day to day. It sure makes a big difference when you get to the top. And when you have generation after generation that has no contact with those kinds of things, it has to make you a different kind of person. I don't know what all of that is like except by watching myself and the kind of freedom that I have to deal with substantive issues.

Dominion: The principality of temporal and spatial empowerment

The worldly domain in and through which the wealthy "deal with substantive issues" is their *principality.* If individuality revolves around psychological empowerment, principality revolves around temporal and spatial empowerment. If individuality is self-construction, principality is world building.

Temporal empowerment is the longitudinal dimension of principality. It is the ability to influence significant stretches of the past and future, and to make concrete arrangements to extend one's control over the present. This is clear to Detroit wholesaler Brendan Dwyer, who explains that one key to his success is that " I allocate my time. I allocate my time," he repeats, "where I think it will make a difference." Following the adage that "20 percent of the events account for 80 percent of the results," he purposefully tries to "shy away from allocating time to the 80 percent that are only going to account for 20 percent of the results." In this way he can "influence results" *and* retain "a certain amount of time for leisure."

Another expression of temporal empowerment is the familiar penchant of the wealthy to perpetuate their family legacy by arranging for intergenerational transfer of wealth through trusts and other intrafamily mechanisms of inheritance. As Eileen Case Wilson notes, her family wealth, derived from the past, is legally arranged in the present to sustain her lineage into the future:

No non-Case may own stock [in my grandfather's company]. So I cannot pass my stock to my husband, for instance; only to a blood Case, not to their spouses. My mother, for instance, has no stock. She's not a relative. That was grandfather's intent: to safeguard and preserve the family 's corporation. He couldn't control their lives, but he could control who owns Case Chapter, so he only gave stock to his own issue. It still is a condition today. My grandparents left their shares of the business to the five grandchildren in trust, the income of which was to go to my father for the duration of his life. Upon my father's death, those trusts are dissolved and they will come directly to my sister and me—not including what will pass from my father to my children. That income will come to me for the duration of my life, even though the children will own his stock.

Austin and her husband introduce their son to the prospects of temporal empowerment as they counsel him about how his forthcoming inheritance will allow him to freely choose his career. They tell him about "the kind of money he can expect to have" so that he can begin "thinking about career choices and what he wants to do." Because her husband "has worked very hard," says Austin, he "likes the idea of my son being able to choose what he wants to do and not what he feels he has to do. So we have let him know that as he's making his decision, he should be thinking about what it is that he wants to do."

But in addition to extending family and opportunity over time, temporal empowerment provides the capacity to shape the future. According to New York interior decorator Carol Layton, this means perpetuating herself through her business. "I have a need for ongoing things," she explains. "I want the business to go on. I want to build something that doesn't die when I die. So we're building something that we hope will have continuity." Scanning the temporal horizon, the wealthy articulate a range of possible trajectories for practices in different spheres of activity. They project possible futures not only for themselves and their families, but for the businesses and organizations to which they are tied.

Spatial empowerment is the geographical counterpart of temporal empowerment. It marks the territorial boundaries of principality. Spatial empowerment refers to both the vertical power exercised within a sphere and horizontal power exercised across spheres of institutional life. In the exercise of spatial power, the wealthy direct and coordinate the monetary and human resources of organizations, strategically mobilizing the use of these resources as material extensions of their will and physical incarnations of their presence. "The [hotel supply] company was built around me," reports Chicagoan Benjamin Ellman. "Everybody in the United States thinks about this company as me personally. I once felt that was wrong, and that there's no way you can be successful in business if things revolve around one individual and you want to grow larger. That's not necessarily true. Look what's happening today. What's happening today with Lee Iacocca and other people. Individuals who are heading up businesses are becoming more connected with their businesses."

"The most important thing money gives me is power to get through time and red-tape barriers," explains real estate magnate Graham Reynolds. Connecting spatial to temporal empowerment, he explains how his wealth reduces the time and distance for getting things done: "I can pick up the phone and call a congressman who's heard my name, and I can have the impact of one million votes on the issue with a phone call. You always have the upper hand in negotiating, and it allows you to do in one-tenth the time what it would take somebody else ten times the time because of the credibility he'd have to develop."

The same is true for another real estate developer, David Stephanov, who also "picks up the phone" to set his will in motion. Exemplifying his Golden Rule—"them with the gold makes the rules"—Stephanov describes how, in addition to injecting himself into the world, spatial empowerment enables him to bring the world to himself. "When I want something, [politicians] come here and meet me for breakfast, and I tell them what I want. When I have to convey a message to the governor, he comes here, or he'll have one of his top two or three aides come down, and I'll tell them what I think should be done. And then we go from there." Whether running a business, exercising executive power in a corporation, or disbursing the funds through a family foundation, the wealthy command actors and resources as they carve out a custom-made dominion.

Major motives: Identification and association

I have summarized in several publications what my colleagues and I have found to be the major mobilizing factors that generate charitable giving (Schervish 1995, Schervish 1997). Taken together, these mobilizing factors compose what I call the identification model of charitable giving. We have published our first empirical test of the theory (Schervish and Havens, 1997) based on an analysis of the 1991 Survey of Giving and Volunteering (Hodgkinson and Weitzman, 1992). Our findings are that the level of contributions depends on the frequency and intensity of participation, volunteering, and being asked to contribute. Our findings also indicate that larger gifts are generated from those already making substantial gifts. Taken together, our general conclusion is that charitable giving derives from forging an associational and psychological connection between donors and recipients (Ostrander and Schervish, 1990).

I illustrate the identification theory by returning to the data from which I originally generated the theory. This first effort to ascertain the determinants of charitable giving that constitute the identification model was an analysis of intensive interviews with 130 millionaires in the Study on Wealth and Philanthropy. During the course of these interviews, we obtained information both about the modes of empowerment discussed in the previous section and about the factors that motivate giving among millionaires. What we learned provided the basis for inductively mapping a constellation of seven variable-sets that were positively related to charitable giving. These eight sets of variables are listed and briefly described in Exhibit 7.1. Here I illustrate in detail only four of these variable sets, and even then I tend to concentrate on one specific aspect of each set. In this section, I discuss frameworks of consciousness, especially under the cardinal rubric *identification,* and communities

Exhibit 7.1. Determinants of charitable giving

1. *Communities of participation*: groups and organizations in which one participates
2. *Frameworks of consciousness*: beliefs, goals, and orientations that shape the values and priorities that determine people's activities
3. *Invitations to participate*: requests by persons or organizations to directly participate in philanthropy
4. *Discretionary resources*: the quantitative and psychological wherewithal of time and money that can be mobilized for philanthropic purposes
5. *Models and experiences from one's youth:* the people or experiences from one's youth that serve as positive exemplars for one's adult engagements
6. *Urgency and effectiveness*: a desire to make a difference; a sense of how necessary or useful charitable assistance will be in the face of people's needs
7. *Demographic characteristics*: the geographic, organizational, and individual circumstances of one's self, family, and community that affect one's philanthropic commitment
8. *Intrinsic and extrinsic rewards*: the array of positive experiences and outcomes (including taxation) of one's current engagement that draws one deeper into a philanthropic identity

Note: See Schervish and Havens (in press) for a fuller description of these sets of variables.

of participation, especially under the principal rubric *association.* In the next section, I examine the factors of wanting to make a difference as well as tax incentives.

Identification: Love of neighbor and love of self

The social-psychological dispositions referred to in Exhibit 7.1 as "frameworks of consciousness" range from religious and political aspirations on the one hand to guilt and desire for control on the other. But the most formative, durable, and effective framework of consciousness—and the eventual outcome of guilt, duty, and other motives—is captured by the notion of identification. For wholesaler Dwyer, identifying with a cause is the criterion he uses to determine the causes to which his major contributions go. For instance, the fact that he "can fully identify" with the one-on-one drug rehabilitation program started by a local judge leads him to support the program with a series of major gifts. "I feel like I'm involved and a

participant and I feel I can identify with the project, and I've learned enough about it to have some feeling that it's worth doing."

The key to care and philanthropy, as I have written elsewhere (for example, Schervish, 1993), is not the absence of self that motivates charitable giving but the presence of self-identification with others. This is what Thomas Aquinas teaches as the convergence of love of neighbor, love of self, and love of God. In its civic expression, it is what Tocqueville meant by "self-interest properly understood," and what Washington, D.C., respondent Dean Ehrlich expresses in personalistic terms as his and his wife's attraction to those causes "we can be identified with in order to give part of ourselves to." Recognizing the unity of self-development and community development has become the touchstone for Malcolm Hirsch's modest assessment of his giving, which he characterizes as "no big deal" and "not particularly generous." Rather, says the Tacoma environmental activist, "giving was just a front for figuring out who I was."

In this way, the inspiration for charitable giving and care in general is a function of the social-psychological processes of personal identification. It is for this reason that I have found that donors contribute the bulk of their charitable dollars to causes from whose services the donors directly benefit. It is not by coincidence that schools, health and arts organizations, and (especially) churches attract so much giving. For it is here that donors, because they are also recipients, most identify with the individuals—namely themselves, their families, and people much like them—whose needs are being met by the contributions. Although describing this form of giving as *consumption philanthropy* (Schervish, in press) may seem to discount its value, my intention is just the opposite. Within the identification model, consumption philanthropy is an honorable prototype of motivation to be emulated rather than a regrettable stereotype to be eschewed. Consumption philanthropy mobilizes charitable giving so formidably because it is here that identification between donor and recipient is strongest.

For generating generosity, the question is how to expand those same sentiments of identification to human beings in wider fields of space and time, that is, to extend the sentiments of family-feeling to the realms of fellow-feeling. This is the key to *adoption philanthropy* (see Schervish, 1992), where donors support individuals on the basis of a feeling of surrogate kinship. Again, it is not by coincidence that the golden rule entreats us to love our neighbor as ourselves.

"I listen and I go where I'm needed," says New York philanthropist Laura Madison. "The only thing I'm interested in in the world is the health of humanity. To be human is to be a spiritual person as well as a physical, mental, emotional person. This means to really relate to other human beings all over the world—whoever they are, wherever they are," she explains, highlighting how she extends her identification beyond her immediate sphere. Her goal is "making a oneness in every way that's there but isn't seen by most people—healing the earth, healing the rifts between people, all that sort of thing: that's what I'm really interested in. And wherever I see any chance or see that I'm supposed to be doing something about it, that's what I'm interested in." For Madison, the sentiments of identification derive from her perception of being needed; for Chicagoan Nancy Shaw they derive from her humanistic rendition of the golden rule, which she "professes" as her only religion. "I feel that you have a certain debt to society, and if you are comfortable, you pay it. And this is my way of doing it. I treat people as I would like to be treated. And that's as close to a religion as I can get." The religious undertones and concrete expressions of identification are what New York industrialist Stryker recalls his father teaching him as the way human beings live on after their deaths. "My father used to say—and this is not original with him—that he believed that each human being has a hereafter, and that it is not amorphous, not in heaven. It is tangible, palpable, measurable. And it consists of all the people who you've touched in your life for better or worse and who live on after."

Association: The school of identification

The disposition of identification does not grow in isolation. The school of identification is the constellation of communities and organizations in which donors learn about the needs of the people with whom they (the donors) come to identify. Among our most consistent findings from over a decade of research is that the greatest portion of giving and volunteering takes place in one's own community and church and helps support activities from which the donor is directly associated. This means that the basis for higher giving and volunteering is in large part a function of the mix and intensity of the network of formal and informal associations both within and beyond one's local community. Over the course of our research, it has become increasingly clear that differences in levels of giving of time and money are due to more than differences in income, wealth, religion, gender, and race. When it comes to philanthropy, it is less a matter of financial capital, or even moral capital in the form of some kind of intrinsic faculty of generosity. What matters more is one's abundance of *associational capital* in the form of social networks, invitation, and identification.

For instance, 53-year-old hotel supplier Benjamin Ellman became ever more serious about volunteering his time and money to the Association of Jewish Community Centers as he came to associate with the clients of the centers. "It was unbelievable what I learned about the numbers of people in this community literally whose life depended on that agency," says Ellman. "I mean [they would have suffered gravely] if they didn't get the subvention so their kids could go to camps, or their kids could be in day care centers, or some of their older people could be taken care of in the elderly homes and got meals. I mean, their whole life depended on this institution." Indeed, it meant so much to him that he was able to see "where children have gone on from very humble beginnings to becoming major contributors not only to themselves but back to the community," that he eventually served two terms as president of the association.

New York philanthropist Janet Arnold traces her empathy for the least advantaged to her childhood when she and her siblings "were exposed to a wide variety of people and taught by both our parents the dignity of the human being. I think that was the foundation of my attitudes," she explains. The people who worked for her parents were always treated well. When she was young, her father took her along on his Latin American travels, where he would "go into the villages and talk to the people": "He loved going into the villages. He was wonderful with these people. He used to take us on trips, he worked in Latin America, and because of that, we were exposed to people who were not wealthy. We didn't move in a very narrow circle the way most people of wealth do, but a much wider circle through travel and because of my father's constantly reaching out to the people. And all of us, my brothers and sisters and I, worked in Latin America in summer jobs."

Arnold also spent years living among the poor and disguising her wealth on the east side of Detroit: "I loved being there and I loved working with those people. I guess I discovered that I had a very abiding belief in the potential of human beings, and that was something I wanted to affirm in my philanthropic work," she recalls. To this day, Arnold grounds her substantial philanthropic efforts on these formative experiences and has come to direct all her endeavors to "enabling people to grow and to achieve their potential." Again, it is her associational relations that put her face-to-face with those in need and that are the occasion for developing the necessary knowledge and desire for her major efforts to initiate small beginnings. "There are people who do small entrepreneurial things in their neighborhoods and they could use help," she explains. "To make their lives somehow successful [on their] own terms seems to me to be very important. You know, having better schools for children so that the children who grow up in Detroit or in Harlem, so their lives won't be circumscribed because they can't read."

Association also turns out to be the training ground of identification for Boston condominium builder Walter Adams, who purposefully guides his charitable giving by the maxim that "charity begins at home." He is grateful to his alma mater for making him conscientious, and to his employees for making him prosperous. So he directs his wealth to improving their fortunes. His major conventional charity is Boston College. But even closer to home and more worthy of Adams's attention are his workers, especially those at the lower end of the pay scale. He tells how instead of giving $100,000 to the United Way, he prefers to allocate that sum in order "to help some of [my] people who are in the lower end. Give them a bonus, I mean, or take $100,000 and hire a couple of truly nonemployables."

Ultimately there is nothing mysterious or extraordinary about the centrality of association in determining the amount and kinds of charitable engagements. "All giving is local" is an accurate portrayal of how charitable activity gets mobilized in and around the formal and informal social relations with which one is incorporated. Such incorporation may be direct, as occurs in and around one's church and university, or one's children's school or sports team. Incorporation may also be more indirect, for instance when the medical or mental illness suffered by a family member induces support for medical research to cure that illness. Association is even more indirect, but equally powerful, when the inspiration for contributions of time and money arrives through the media, as often occurs when news of famines and natural disasters attracts our care. Indeed, our own research (Schervish and Havens, 1997) and that of others (for example, Jackson, Bachmeier, Wood, and Craft, 1995) indicate that among all the variables listed in Exhibit 7.1, the strongest immediate determinant of charitable giving is the level of formal and informal engagement.

Major purposes, major wealth, major taxes

I have described the individuality and principality that constitute the hyperagency of determination and dominion by which wealth holders shape the world. I have also explored the forces of identification and association that motivate their philanthropic engagement. In this section, I spell out how hyperagency and philanthropic motivation interact as wealth holders become major donors. First, I address the great expectations by which major donors seek to make a major difference. Second, I look at how growth in wealth and the estate tax code unite to mold a relatively powerful incentive for wealth holders to allocate large sums to philanthropy.

Major purposes: Great expectations to make a major difference

The definition of wealth holders as hyperagents with personal determination and institutional dominion directly applies to their activity in the realm of philanthropy. Self-construction and world building do not stop at the doors to their homes or their businesses. It extends to all their involvements, including (for those who so choose) politics, community, religion, and philanthropy. By dint of personality, the wealthy are no more egoistically myopic or socially responsible than anyone else. Great expectations and grand aspirations occupy people across the financial spectrum. What is different for wealth holders is that they can legitimately be more confident about actualizing their expectations and aspirations because they are able to directly effect the fulfillment of their desires. It's a matter of realizing "how much a little money can make a difference," as Californian Francis Toppler puts it.

Hyperagency in philanthropy does not mean that the wealthy always and everywhere conceive or achieve major innovative interventions. It means they tend to think more about doing so, and to partake more in bringing them about. Entrepreneurs, said Brendan Dwyer, are investors who have two characteristics. First, they have a creative idea. They discern an area of output for which demand outstrips supply. Second, entrepreneurs are investors who actively affect the rate of return on their investment by directly commanding production. Correspondingly, venture capitalists are investors who bolster the capacity for others to be entrepreneurs. In business, wealth is an output. In philanthropy, wealth is an input. As such, wealth holders are the entrepreneurs and venture capitalists of philanthropic endeavors.

The distinctive class trait of the wealthy in philanthropy is the ability to bring into being, and not just support, particular charitable projects. Hyperagency in the field of philanthropy assigns financial resources to fabricating major outcomes. When exercising this capacity, wealth holders are *producers* rather than supporters of philanthropy, underwriters rather than just contributors. Finding neglected social niches where needs are great and resources scarce is precisely Janet Arnold's craft: "I am involved in human rights and I tend to be more involved with the American Indian, at this particular time, than I am with other minorities," says the third-generation guardian of a Detroit fortune. She contributes to many other causes, but her "main focus is on the American Indian"and

other "unpopular" issues. "I gravitate to areas that have need and have no access to support," she says, because it is especially there "I feel like I can make a difference."

In common parlance, we regularly speak of large and small contributors. Distinguishing between producers and supporters of philanthropy is a more functional distinction. Each philanthropic enterprise pursues resources in order to produce outcomes in response to social needs and interests. Most individuals respond to appeals for contributions in a manner parallel to how a consumer responds to the products or services of a business. That is, they are consumers or supporters rather than creators or architects of the enterprise whose goods and services they wish to receive. Only as a group acting formally or informally in concert can consumers and contributors determine the fate of a charitable endeavor. Because it is the accumulated support of many individuals, rather than of any particular single individual, that determines the existence and direction of a venture, each separate individual is at most a joint or collateral producer.

It is a different story altogether, however, when a wealthy contributor provides a sizable enough gift to actually shape the agenda of a charity or nonprofit institution. In this instance, the contributor may be termed a direct producer or architect. Such direct production, of course, cuts two ways, and so it is always important to discern the conditions under which philanthropic hyperagency produces care rather than control (see Schervish, forthcoming).

Laura Madison clearly appreciates the productive potential of her charitable giving. "Because I have a large amount of money to put in," she explains, "I have an opportunity to really make a difference if I see something that a large amount of money could do more for than a small amount of money could." The extreme case of direct production is the personal founding of an original philanthropic organization or project. Such hyperagency gets exercised formally through creation of a private or working foundation, or through contribution of enough resources to establish within an existing organization a novel direction, such as a clinic, endowed chair, or hospital wing. Less formally, individuals of means can directly produce philanthropic outcomes by "adopting" specific individuals (including family members), organizations, or causes that they assist in a sufficiently large manner as to "make a difference."

It is precisely the possibility and practice of "making a difference" that undergirds the determination and dominion of hyperagency that marks Brendan Dwyer's charitable giving. "Whatever success I've got, and whatever I've learned, and whatever I get my satisfaction from come from being able to make a difference," says Dwyer. "That's what makes me happy: when I've felt I've made a difference in a beneficial way." Establishing a personal foundation as one vehicle for his charitable giving is only a small part of his institution-shaping philanthropy. He also contributes substantially enough to be considered a producer of the work of two university-based research institutes, a metro Detroit prison rehabilitation program, an inner-city charter school, and an inner-city church-based community organization. In the end, Dwyer counsels, there are two fairly straightforward questions that, if answered in the affirmative, mark the path of inclination that leads to philanthropy: "Is there something valuable you want to do that needs to be done in society? And can you do it better than Uncle Sam?"

Major wealth: The expanding horizon of riches

Coupled to this inclination to make a difference in a major way is the opportunity to do so. Major donors have the inclination to fashion society; they also have the material wherewithal and tax incentive to do so.

The notion that philanthropy is indispensable for innovation in providing material goods and services for people in need, and for promoting cultural, social, and human capital for all members of society, is neither new nor controversial. What is new is the remarkable burgeoning in the material and (as I discuss in the conclusion) spiritual resources that may be devoted to philanthropy.

At the material level, there is clear evidence of growth in wealth. Despite a bifurcation between the lower and upper ends of the income and wealth distributions, growth in national wealth is outpacing growth in population by a factor of two, with per capita wealth growing around 5 percent per year. There are now close to four million millionaires and dramatically new conditions of affluence among the top 30 percent of the income and wealth distributions. There is much important rethinking and policy work to be done regarding issues of equity. For instance, contrary to conventional opinion, there is some indication that, when social security and private pensions are included, wealth has not become dramatically more concentrated in the seven decades since the depression (Wolff, 1996). But even among those who remain concerned about the level of concentration of wealth, no one seriously expects that major changes in the distribution of wealth are in the offing, even if we were to institute the most progressive *realistic* tax and transfer reforms.

On the contrary, there is every indication that the percentage of affluent and wealthy households will continue to grow, as every 1,000-point jump in the Dow Jones Industrial Average represents an increment of $1 trillion of wealth. The upshot is that there are larger and larger numbers of American households with the resources for modest-to-substantial philanthropic giving. It is the first time in history that large proportions of a population can materially afford to consider charitable giving as a principal component of their financial strategy and moral agency. A parallel trend is revealed in the 1993 study of Federal Reserve wealth data by researchers at Cornell University (Avery and Rendall, 1993). Avery and Rendall estimate that baby boomers ranging in age from thirty to forty-nine will share a $10 trillion transfer from their aging parents. Not surprisingly, much attention in philanthropic circles has been devoted to this transfer, which is projected to occur over the next three decades. (The dollar figure for this intergenerational transfer varies depending in part on how far into the future one is forecasting and on the rate of growth in wealth one assumes.)

Hoping to secure their share of this windfall, fundraisers and nonprofit professionals understandably have riveted their attention on three ideas. First, a disproportionate share (25–35 percent) of the intergenerational transfer will occur among the wealthiest

1.5–2 percent of the population (those with assets over $600,000). Second, this intergenerational transfer has the potential to unleash vast sums of money for philanthropic purposes. Third, because those who possess an inordinately high percentage of wealth have a considerably broader range of choices, it is therefore imperative to remind the patrons of this windfall about their choices and acquaint them with their charitable responsibilities. A fourth point, one made by financial planner Stephen Nill, is that "the bell curve of wealth release is already rapidly expanding, climbing from $39.4 billion in 1990 to $84.3 billion in 1995. The release will peak in 2015" (personal communication with author). Finally, a significant finding from our most recent research is that between 32 and 42 percent (depending upon the method of calculation) of all charitable contributions are currently given by the wealthiest 3.5 percent of the population (Schervish and Havens, in press). But even among the super-wealthy and upper affluent who make up this 3.5 percent of the population, there is surprising variation in the amounts given—suggesting a potential for increased giving among many at the upper reaches of income and wealth (see also Auten and Rudney, 1990).

Major taxes: Incentives for major gifts

Perhaps the strongest material incentive for channeling this burgeoning major wealth to major gifts revolves around making positive use of the current estate tax laws. Much research has explored the effect of marginal income tax rates and other factors on the level of charitable giving from *income*, most recently a report prepared by Price Waterhouse for the Council on Foundations and INDEPENDENT SECTOR (1997) that confirms the positive effect of the charitable deduction on the amount of income given by individuals. However, we are only now beginning to recognize the implications of the growth in wealth for charitable giving from *wealth*. As I said, one of the emerging determinants of substantial giving from *wealth* among upper-income earners and wealth holders is the estate tax environment instituted by the 1986 changes in the federal tax code. Something that is now patently obvious to financial planners, tax accountants, and increasing numbers of wealthy individuals (especially small-business holders) is that the 1986 tax code dramatically increased the incentives of wealthy individuals to make substantial contributions to charity in lieu of paying an effective minimum wealth tax of at least 60 percent (see Murphy and Schervish, 1995). It is crucial to learn how current estate tax laws influence wealth holders to choose to dedicate their wealth (both while alive and at their death) to charity rather than government. As experienced financial planners such as Richard Haas, Scott Fithian, and Stuart Miller all insist, the only significant tax shelter for the very wealthy is philanthropy. Therefore, informing the affluent and wealthy about the practical tax advantages of the estate tax codes and about corresponding financial planning strategies that highlight charitable giving is one increasingly crucial and productive task.

Conclusion: Spirituality in the age of affluence

Many wealthy and affluent individuals (especially among professionals and first-generation entrepreneurs) have not been adequately called upon to chart their resources for philanthropy. For the most part, the philanthropic community has not initiated effective strategies to persuade the financially well-off to make philanthropy the positive cornerstone for innovative and efficient production of valuable social outcomes. There are many reasons for this. In addition to not realizing their level of discretionary wealth (see for example Rosenberg, 1994, and Havens, 1996a, 1996b) and the positive implications of the current estate tax code, another serious obstacle is that potential major donors simply do not appreciate fully enough how effective charitable organizations are in generating valuable outcomes. As I said, one direction is to encourage fundraisers to become educated and then to educate their donors about the new social conditions of wealth and estate planning. But equally important is making donors cognizant of the effectiveness of their contributions. We believe this can best be achieved by incorporating donors into the associational relations that occur in and around charitable organizations. This is clearly congruent with our findings on participation and identification, which show the strategic importance of (1) involving donors in increasingly more engaging and rewarding participatory activities, (2) closely listening to what donors say about their areas of interest and welcoming them to contribute to such areas, and (3) bringing donors into relations of identification with the ultimate beneficiaries of their gifts.

This chapter has reviewed the material dominion and psychological determination of wealth holders. It has also discussed how growth in wealth in conjunction with the estate tax codes and the inclination of the wealthy to make a difference are positive vectors in the "physics of philanthropy." But as powerful as the forces are, it is the expansion of the spiritual potential for philanthropy that may prove to be the most significant factor. In a provocative 1930 essay entitled "Economic Possibilities for Our Grandchildren," John Maynard Keynes predicted that material wealth has the potential for releasing spiritual wealth. "The *economic problem* [of scarcity] may be solved, or at least within sight of solution, within a hundred years," Keynes wrote. "When the accumulation of wealth is no longer of high social importance, there will be great changes in the code of morals . . . such that the love of money as a possession—as distinguished from the love of money as a means to the enjoyments and realities of life—will be recognized for what it is, a somewhat disgusting morbidity, one of those semi-criminal, semi-pathological propensities which one hands over with a shudder to the specialists in mental disease" (1933, pp. 369–370).

For those concerned with understanding the spiritual potential in the new "code of morals" and mobilizing it in the service of philanthropy, much needs to be learned about harnessing what I call *spirituality in the age of affluence.* One strategy is to help fashion a philanthropic vocation for Keynes's grandchildren, who are now coming of financial age. To the extent that the affluent and wealth holders desire to search out their philanthropic vocation, there is a verdant opportunity to assist them in determining the socially beneficial charitable projects through which they may forge their moral identity. Given the tax environment, it is not unreasonable to expect that when they stop to reflect, the affluent and wealth holders will increasingly entertain the two questions formulated by Brendan Dwyer: Do you have something you want to accomplish for society? And do you think that philanthropic institutions can do a better job than government in accomplishing it?

The practical matter before us, then, is how to increase the probability that the answers to these questions are in the affirmative and in the service of society. This means working to produce and distribute a denser *social* capital of associational ties and a deeper *spiritual* capital of care. It also means doing so not just in the conventionally designated realms of giving and volunteering but in all the nooks—great and small—of our homes, communities, and world.

References

Auten, G., and Rudney, G. "The Variability of Individual Charitable Giving in the U.S." *Voluntas: International Journal of Voluntary and Nonprofit Organizations,* 1990, *1* (2), 80–97.

Avery, R. B., and Rendall, M. S. "Estimating the Size and Distribution of Baby Boomers' Prospective Inheritances." Ithaca, N.Y.: Department of Economics, Cornell University, 1993.

Council on Foundations and INDEPENDENT SECTOR. *Impact of Tax Restructuring on Tax-Exempt Organizations.* Report prepared by the Washington National Tax Service of Price Waterhouse and by Caplin and Drysdale Chartered. Washington, D.C.: INDEPENDENT SECTOR, 1997.

Havens, J. J. "The Composition of Wealth and Charitable Giving." Working chapter. Boston College Social Welfare Research Institute, 1996a.

Havens, J. J. "Consumer Finances as Basis for Estimating Discretionary Income." Report submitted for the Indiana University Center on Philanthropy Discretionary Income Study, 1996b.

Hodgkinson, V. A., and Weitzman, M. A. Giving and Volunteering in the United States: Findings from a National Survey. Washington, D.C.: INDEPENDENT SECTOR, 1992.

Jackson, E. F., Bachmeier, M. D., Wood, J. R., and Craft, E. A. "Volunteering and Charitable Giving: Do Religious and Associational Ties Promote Helping Behavior?" *Nonprofit and Voluntary Sector Quarterly,* 1995, *24* (1), 59–78.

Keynes, J. M. "Economic Possibilities for our Grandchildren." *Essays in Persuasion.* London: Macmillan, 1933.

Murphy, T. B., and Schervish, P. G. "The Dynamics of Wealth Transfer: Behavioral Implications of Tax Policy for the $10 Trillion Transfer." Presented at the INDEPENDENT SECTOR 1995 Spring Research Forum, "Nonprofit Organizations as Public Actors: Rising to New Public Policy Challenges," Alexandria, Va., Mar. 23–24, 1995.

Ostrander, S. A., and Schervish, P. G. "Giving and Getting: Philanthropy as a Social Relation." In J. Van Til (ed.), *Critical Issues in American Philanthropy: Strengthening Theory and Practice.* San Francisco: Jossey-Bass, 1990.

Rosenberg, C., Jr. *Wealthy and Wise: How You and America Can Get the Most out of Your Giving.* New York: Little, Brown, 1994.

Schama, S. *The Embarrassment of Riches: An Interpretation of Dutch Culture in the Golden Age.* Berkeley: University of California Press, 1988.

Schervish, P. G. "Adoption and Altruism: Those with Whom I Want to Share a Dream." *Nonprofit and Voluntary Sector Quarterly,* 1992, *21* (4), 327–350.

Schervish, P. G. "Philanthropy as a Moral Identity of *Caritas.*" In P. G. Schervish with O. Benz, P. Dulany, T. B. Murphy, and S. Salett, *Taking Giving Seriously.* Indianapolis: Indiana University, Center on Philanthropy, 1993.

Schervish, P. G. "The Moral Biographies of the Wealthy and the Cultural Scripture of Wealth." In P. G. Schervish (ed.), *Wealth in Western Thought: The Case for and Against Riches.* New York: Praeger, 1994.

Schervish, P. G. "Gentle as Doves and Wise as Serpents: The Philosophy of Care and the Sociology of Transmission." In P. G. Schervish, V. A. Hodgkinson, and M. Gates (eds.), *Care and Community in Modern Society: Passing on the Tradition of Care to the Next Generation.* San Francisco: Jossey-Bass, 1995.

Schervish, P. G. "Inclination, Obligation, and Association: What We Know and What We Need to Learn about Donor Motivation." In D. F. Burlingame (ed.), *Critical Issues in Fund Raising.* New York: Wiley, 1997.

Schervish, P. G. *The Modern Medicis: Strategies of Philanthropy Among the Wealthy.* San Francisco: Jossey-Bass, in press.

Schervish, P. G., and Havens, J. J. "Social Participation and Charitable Giving: A Multivariate Analysis." *Voluntas: International Journal of Voluntary and Nonprofit Organizations,* 1997, *8*(3).

Schervish, P. G., and Havens, J. J. "Money and Magnanimity: New Findings on the Distribution of Income, Wealth, and Philanthropy." *Nonprofit Management & Leadership,* in press.

Schervish, P. G., and Herman, A. *Empowerment and Beneficence: Strategies of Living and Giving Among the Wealthy.* Final report, the Study on Wealth and Philanthropy. Presentation of findings from the Study on Wealth and Philanthropy, submitted to the T. B. Murphy Foundation Charitable Trust, 1988.

Wolff, E. N. "International Comparisons of Wealth Inequality." *Review of Income and Wealth,* 1996, *42* (4), 433–451.

PAUL G. SCHERVISH *is director of the Social Welfare Research Institute and professor of sociology at Boston College.*

SOCIAL WELFARE RESEARCH INSTITUTE
BOSTON COLLEGE
MCGUINN 515
140 COMMONWEALTH AVENUE
CHESTNUT HILL, MA 02467
TEL: 617–552–4070
FAX: 617–552–3903
EMAIL: swri508@bc.edu
WEBSITE: www.bc.edu/swri