

**THANK YOU DONORS**  
(Gifts Received 1/1/06 – 6/30/06)

ADC Foundation  
Ed & Neoma Bather  
Stan & Amy Baratz  
Best Buy  
The Beverly Foundation  
Amy Blumenshine & Michael Troutman  
Conley Brooks Charitable Lead Trust  
Betsy Buckley & Dennis McGrath  
Buuck Family Foundation  
Louis & Jill Close  
Sage & John Cowles  
Andy Currie  
Judy Dayton  
Mike & Debbie Ducar  
Jane Larson Emison  
Gerald B. & Catherine L. Fischer  
General Mills  
Jim & Ann Howard  
Charles & Sally Jorgensen  
Robert & Stefanie Karon  
Jay & Iris Kiedrowski  
Amos Rosenbloom & Marsha McDonald  
Rosalyn & Burton McGlynn  
Lawrence J. & Andrea McGough  
Ronald & Carole Randall  
Mr. & Mrs. Richard G. Revord  
Chuck & Alice Rice  
Rockler Jackson Family Foundation  
David M. & Miriam Sanders  
Gary Richard Schoener  
Joe Selvaggio  
Emil J. Slowinski  
Gordon & Dolores Sprenger  
Tom & Arlene Swain  
George & Shirley Torrey  
Dale Victor  
Philip & JoAnne Von Blon  
Winston & Maxine Wallin  
David & Mary Ann Barrows Wark  
David & Ruth Waterbury  
E. Thomas & Rita Welch  
Whitney Foundation  
J. Kimball & Helen Whitney  
Col. Nat & Harriet Wisser

**Make Your Money Matter**

*Good Reasons for Gifting Appreciated  
Stock Throughout the Year*

**Jan Clymer, 1% Club Member**



I have great appreciation for the *time value* of money, and it is the primary reason I wait until December to make charitable contributions

I can be lazy about these year-end tasks and find it easier to wait and hope my stocks have gone up. Even so, there are several good reasons for making charitable gifts throughout the year.

One good reason is the avoidance of capital gains tax. By gifting stocks as they have rapid increases in value, we contribute when the stock is at a high point rather than waiting until year-end. A second good reason is providing resources to nonprofit organizations as many have immediate needs throughout the year. A third good reason is our investment portfolios will benefit from more frequent rebalancing scrutiny.

We all want to make our money matter, and gifting appreciated stock is a smart, simple way to turn our stock market gains into community good. We experience emotional rewards from giving and donating appreciated stock efficiently fulfills both personal charitable and financial goals.

Joe Selvaggio and I have recruited guest columnists for the next four months. In August, look for *When You Do Not Need Your IRA*.

**The One Percent Club**  
1035 E. Franklin Avenue  
Minneapolis, MN 55404  
Tel. (612) 455-5198  
Fax (612) 455-5101  
[www.theonepercentclub.org](http://www.theonepercentclub.org)

Giving  
**11%**  
of Net Worth  
Back to the Community

**11%**  
**The ONE PERCENT CLUB**  
*Giving Back*

**Edition #82 July 2006**

The mission of the One Percent Club is to increase charitable contributions in our community by engaging people to commit to a minimum standard of giving: the greater of 1% of net worth or 5% of income annually.

**1% CLUB SALUTES  
ANGELINA JOLIE  
FOR HER GENEROSITY**



- Angelina Jolie gives 1/3 of her (enormous) income to charity
- Angelina Jolie gives a huge amount of her valuable time to her work in developing countries
- Angelina Jolie exemplifies the power of a beautiful woman
- She has adopted a Cambodian child, an Ethiopian child, and plans to adopt again

**Next Month:**  
**WARREN BUFFET &  
BILL & MELINDA GATES**

**PLEASE LET US KNOW HOW TO APPEAL  
TO YOUR AGE GROUP**

CALL (612) 455-5198 OR E-MAIL US AT: [joeshmo@qwest.net](mailto:joeshmo@qwest.net)

| GENERATION      | POPULATION SIZE | BIRTH YEARS                          |
|-----------------|-----------------|--------------------------------------|
| Traditionalists | 75 million      | Prior to 1946 or<br>Ages 61 and over |
| Baby Boomers    | 80 million      | 1946-1964 or<br>Ages 41-60           |
| Generation Xers | 46 million      | 1965-1981 or<br>Ages 25-40           |
| Millenials      | 76 million      | 1982-2000 or<br>Ages 6-24            |

**INFLUENCES & TRAITS**

| GENERATION      | INFLUENCES   | TRAITS   |
|-----------------|--|--|
| Traditionalists | The Great Depression, The New Deal, World War II, the GI Bill, the Cold War  | Patriotic, Loyal, Fiscally Conservative, Faith in Institutions   |
| Baby Boomers    | Booming Birth Rate, Economic Prosperity, Recession, Expansion of Suburbia, Vietnam, Watergate, Protests and Human Rights Movements, Sex, Drugs, and Rock 'n Roll | Idealistic, Competitive, Questioners of Authority, Eager to put their own Stamp on Things, the Sandwich Generation |
| Generation Xers | Sesame Street, MTV, Personal Computer, Divoirce, AIDS, Crack Cocaine, Missing Children on Milk Cartons   | Eclectic, Resourceful, Self-Reliant, Distrustful of Institutions, Highly Adaptive, Skeptical                       |
| Millenials      | Fall of the Berlin Wall, Expansion of Technology and the Media, Mized Economy, Natural Disasters, Violence, Drugs and Gangs                                      | Globally Concerned, Integrated, Cyber Literate, Media Savvy, Realistic, Environmentally Conscious                  |

*Note: The information contained herein was taken from BridgeWorks, with permission. You may reach them via their website at [www.generations.com](http://www.generations.com)*

**THE GENERATIONS AND GIVING**

The generations view nonprofits in in very different ways. This can affect the strategies we use to engage philanthropists/donors and volunteers.

| GENERATION  | FACTOIDS  | TIPS  |
|---|---|---|
| <b>Traditionalists</b> <ul style="list-style-type: none"> <li>are loyal to nonprofits</li> </ul>                      | <ul style="list-style-type: none"> <li>80% will give money but only 31% are volunteering</li> <li>72% plan to return to work in some capacity after they retire</li> </ul>  | <ul style="list-style-type: none"> <li>Recognize their loyalty and experience</li> <li>Keep them involved; don't just focu on their checkbooks</li> <li>Thank them in new and creative ways</li> <li>Many are grandparents; help them pass on their legacies</li> </ul> |
| <b>Baby Boomers</b> <ul style="list-style-type: none"> <li>support nonprofits but are tight on time</li> </ul>        | <ul style="list-style-type: none"> <li>The #1 reason they will stay in a job is if they can make an impact</li> <li>17,000 Baby Boomers are turning 50 everyday</li> <li>75% said time off would be the greatest reward they could receive</li> </ul>   | <ul style="list-style-type: none"> <li>Focus on <i>how</i> they can make an impact</li> <li>Tap into Boomers; competitive nature</li> <li>Recognize Boomer burnout</li> <li>Make it easy for them to give time and money</li> </ul>                                     |
| <b>Generation Xers</b> <ul style="list-style-type: none"> <li>Are skeptical of institutions</li> </ul>                | <ul style="list-style-type: none"> <li>62% said they have not been asked to give or volunteer</li> <li>80% of Xer men said time with family is more important than challenging work or a higher salary</li> <li>The #1 reason they stay in the job is autonomy</li> </ul>   | <ul style="list-style-type: none"> <li>Put a face on giving – connect Xers to the cause</li> <li>Give Xers control</li> <li>Communicate the results</li> <li>Reach out to the GenX <i>family</i></li> </ul>   |
| <b>Millenials</b> <ul style="list-style-type: none"> <li>Want to get involved and build better communities</li> </ul> | <ul style="list-style-type: none"> <li>The #1 workplace issue for Millenials is "personal safety"</li> <li>Along with Generation X, Millenials will represent 120 million current and potential philanthropic investors</li> <li>Millenials will become the primary philanthropic investment pool as Boomers reach retirement age (2011)</li> </ul> | <ul style="list-style-type: none"> <li>Don't wait to reach out to Millenials</li> <li>Be realistic about what they can achieve</li> <li>Don't just give Millenials experiences – give them tools</li> <li>Make giving fun</li> </ul>                                    |

**SAVE THIS DATE:**  
**September 13, 2006**  
**5:30 – 8:30 P.M.**

**Michael V. Ciresi**

**Keynote Speaker**  
**at Annual Dinner Event**  
**will speak on**

*“Minnesota’s Culture of  
Investing in the Common Good  
- Flourishing or Eroding?”*



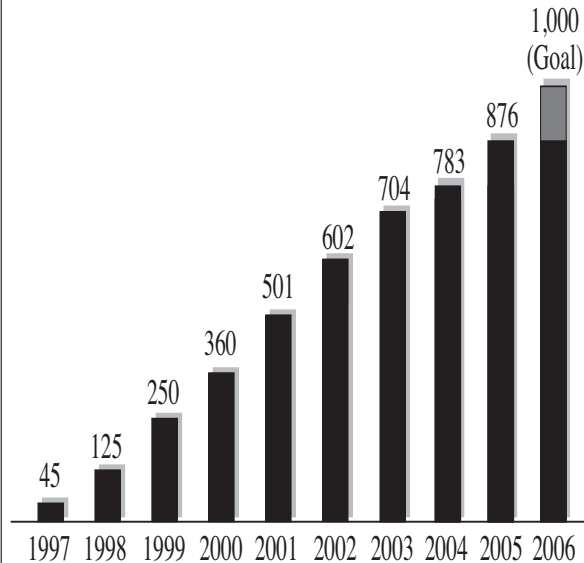
One Percent Club member and philanthropist, Michael V. Ciresi, will be the keynote speaker at the September 13, 2006 Annual Dinner. He is a name partner and Chairman of the Executive Board of Robins, Kaplan, Miller & Ciresi, L.L.P., and has been instrumental in the growth and diversity of the firm’s practice. Mr. Ciresi’s trial practice and consulting is focused in the areas of product liability, intellectual property, business and commercial litigation.

**Welcome  
New Members**

- Anonymous*
- Zollie Baratz*
- Lynn Casey & Mike Thornton*
- Jan MacDaniel Cummings & Tom Cummings*
- Karl Groth*
- John & Renee Hallberg*
- David & Mary Hartzung*
- Randy & Sara Hogan*
- Laurie & Christopher Kemp*
- John M. Koneck*
- Mark Kronholm*
- John & Nancy Lindahl*
- Brad McNaught*
- Donna Miller*
- Francis and Patricia Neir*
- Gene Nelson*
- Jeff & Alley Ohe*
- James Carlson Otero*
- Christopher Penny*
- C. Paul and Rae Pesek*
- Nancy & Steve Schachtman*
- David Segal*
- Sean & Rachel Wenham*

Thank you, Burt Cohen, for hosting the breakfast meeting to discuss our new membership marketing campaign!

**Membership  
Growth Chart**



**Help us reach our  
goal of  
1,000 members  
by the end of 2006.**

**Please give the  
attached enrollment  
form to a friend  
or two and  
ask them to join!**

**11111%**  
**Enrollment**

I/We agree to contribute 1% or more of my/our net worth annually, or 5% of income, whichever is greater, to the tax-deductible causes of my/our choice. I/We understand this entitles me/us to membership in an association of 1% givers who believe strongly in the wisdom of philanthropy.

- You may use my/our name(s) as a member even in publications
- You may use my/our name(s) on The 1% Club Brochure
- You may use my/our name(s) on a confidential list used only to recruit new members
- You may use my/our name(s) verbally, but never in print
- I/We wish to remain anonymous for now

Signature(s) \_\_\_\_\_

Name(s) \_\_\_\_\_

(Please print)

Address \_\_\_\_\_

E-mail \_\_\_\_\_

Home Phone \_\_\_\_\_

Business Phone \_\_\_\_\_

Fax \_\_\_\_\_

Cellular \_\_\_\_\_

Date \_\_\_\_\_

How did you hear about the 1% Club?  
\_\_\_\_\_  
\_\_\_\_\_

*Please tear off and send to a friend.*

## Living, Working and Giving in the Shadow of a Mighty Fortress

By Henry Owen

It's all about being Lutheran to Bruce Nicholson, and that includes family, faith, philanthropy and the job in ways that are tightly interwoven.

For 30 years, he and his family have been members of Transfiguration Lutheran Church in Bloomington, and donating to Lutheran-related causes "is my number one priority." On the job, he's chairman, president and chief executive officer of Thrivent Financial for Lutherans—a non-profit insurance and financial services firm that in 2005 generated more than \$400 million in charitable outreach through fundraising, community-based service and other charitable activities that are primarily Lutheran-related, but not exclusively so. His assignment includes "leading the organization's corporate governance."

Nicholson was baptized and confirmed Lutheran and went to a Lutheran college, St. Olaf, but in his early 20s, "was a Christmas and Easter Lutheran ... my pledges were small and my giving less. Philanthropy was not a big part of my life."

That changed in his late 20s "when, for lots of reasons my faith became important," and his new fervor ignited a calling to stewardship that "changed my view of philanthropy." This includes the giving of time and talents as well as money.

Nicholson serves on the boards of St. Olaf College and Luther Seminary and directs giving to these organizations. He's served on other boards as well, including that of the Minnesota Orchestra, and always with a clear understanding that—as a board member—"I know I'm expected to give." He also supports Lutheran Social Services, which, he says, "does a lot for the working poor ... something that I also believe in."

Nicholson's additional philanthropic interests include the arts, United Way and other local efforts, because "I live and work here and want to see it better than it is." He's also a director of the Minnesota Business Partnership.

On the job, Nicholson leads an organization that has established three charitable foundations and alliances with other groups that serve the common good. He notes, "You'll see us on the corporate donor list of major fund raisers in town."

The interweaving of personal and corporate philanthropy begins with a Nicholson Family Foundation, which is incorporated into the Lutheran Community Foundation, one of three foundations begun by Thrivent Financial. It provides a way for the company's nearly three-million "members" to participate in Lutheran-oriented philanthropy as part of their financial planning. That's important, he says, because many live according to the four values of Faith, Family, Frugality and Service, meaning "living a life of service to others."

The organization's other two foundations are the Thrivent Financial for Lutherans Foundation, which makes gifts and grants to non-profits, and the Thrivent Financial Heritage Foundation, which supports shelter and services for the elderly.

Habitat for Humanity is another major philanthropic interest for Nicholson and Thrivent. In 15 years, the company and its employees have helped Habitat build 500 homes, and the firm has committed \$105 million toward a goal of helping Habitat put up 500 houses a year for four years. Nicholson personally works on building sites as well as contributing financially.

Nicholson's son, Scott, 34, is a Thrivent Financial representative who, like his father is active in the Lutheran church and philanthropy. For example, Scott is heavily involved with Feed My Starving Children, a group that packages healthy meals for shipment to children in impoverished countries. While the son raises funds and promotes the organization to churches—and employees at Thrivent Financial as well—Dad says, "I'll pack food and I'll write checks, but this (the agency) is his deal." Nicholson looks upon Feed My Starving Children as "a terrific way to learn philanthropy" for the 80 percent of its volunteers who are 18 or younger.

As for the One Percent Club, he says it offers a good way "to walk the talk" about philanthropy. "It was a pretty easy choice," when he was invited to join, since, "I already was doing what they asked. My view is that I'm happy to do anything to help encourage others to engage in philanthropy ... to become more generous. It's a matter of putting your name on something you believe in."

Looking ahead, Nicholson finds motivation and satisfaction in his interweaving of family, faith, philanthropy and job as "a challenge for all of us (fellow baby boomers) ... instead of accumulating assets, coming up with a strategy for distributing them ... to heirs ... and to the charities we care about."



According to Bruce Nicholson, being a member of the One Percent Club is a good way to "walk the talk" about philanthropy. "It's a matter of putting your name on something you believe in."