

CORNWALL CHRONICLE

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SPECIAL ISSUE: VOLUNTEERISM AND NONPROFITS

Cornwall's Nonprofits: About Money and More

"Short of space. We need money. Send us some." Those nine words, cobbled together by a hurried *Chronicle* editor about ten years ago, probably hold the record for fundraising simplicity. Most of the organizations

we list in this special issue regularly come at us with more sophisticated appeals — fundraising efforts seemingly designed to extract cold cash from a turnip.

But first a word about the 20 organizations listed. We had to draw the line somewhere, and we have listed only organizations located in Cornwall that directly benefit Cornwall people. This wasn't easy. It meant excluding vital nonprofits like the Chore Service, headquartered in Sharon. Also missing is La Casa, with a service area in Mexico. Absent too are religious and political causes, as well as national organizations, from the Sierra Club to the National Rifle Association. (However, in the analysis that follows, allowances have been made for the size of our reporting sample.)

This article was originally to be titled "The Money Chase," but money itself now seems secondary to the impressive variety of the mission statements. Try reading them sequentially. Causes must come before means, and the statements say a lot about Cornwall. Also impressive is the total number of volunteers: 547. Not 547 individuals, of course, because many people volunteer for more than one activity. But if we allow for that fact, we must also allow for all the folks who volunteer for religious and governmental (see following story)

organizations that we do not list. With 1,002 registered voters in town, Cornwall probably exceeds the national average (29 percent) of people who classify themselves as "volunteers" at census time.

Are There Enough Volunteers?

With all the opportunities for volunteers, the question arises: Are there enough willing folks in town to fill all the needed slots? For the most part, the answer seems to be yes. Finding good volunteers is a constant concern for most groups, but not a serious worry. Of course there are exceptions — and reasons. Charlie Gold reports that the Fire Department was recently "on the raw edge" when it comes to having enough able firefighters in town during weekday working hours. Local housing costs do not favor young families who might otherwise be living in Cornwall, and the strong backs who do stay here are often employed in other towns. Fortunately this problem has been alleviated — but hardly solved — by the recent addition of a few robust twenty-somethings to the CVFD.

Another common problem is exemplified by the Cornwall Free Library's trouble in scheduling volunteers for *regular* assignments during open hours. Louise

Dunn, who heads the Library Board, laughs when she thinks of finding a volunteer who has no family or social life, a person who never gets even a sniffle or takes an out-of-town vacation. As with some other organizations, jobs are easier to assign than regular hours. "But all in all, I love our volunteers," Louise states. "They're great, all of them."

Not as apparent as the volunteer count in our data are the happy Cornwall events that would not occur but for fundraising efforts. For instance, last September saw the Fire Department net almost \$1,400 when a Holstein heifer owned by Elizabeth Ridgway finally put her deposit down on the winner's square. Last October a fascinating house tour benefited the Housing Corp. In November came the Library-sponsored Talent Show. In April the Child Center Auction offered a complimentary glass of wine and all the fancy fodder one could eat at the Torrington Country Club. The following month saw the Memorial Day Carnival benefit the Child Center and various UCC charities. In July a huge crowd of people exchanged a huge number of items and friendly greetings at the Woman's Society 57th Annual Rummage Sale. July also saw the Historical Society launch its fund drive with a Civil War cannon, an ice cream maker powered by a 1923 "one lung" gas engine, and all the ice cream anyone could put away.

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What the Town Gives

The Town of Cornwall supports the following nonprofits:

Cornwall Free Library: \$26,000
Child Center: \$21,000
Housing Corporation: \$2,000
Conservation Trust: \$1,500
Historical Society: \$1,000
Fire Dept: see CVFD listing

and these out-of-town nonprofits:

Geer: \$4,000
Susan B. Anthony: \$1,000
NW Corner Chore Service: \$1,000
Women Support Services: \$1,500
Visiting Nurse and Homecare (Litchfield): \$11,203
NW Center for Family Services: \$3,500

— L.L.S.

Volunteer Your Dog

Most dogs we know need therapy, but some (maybe yours) seem capable of going into healthcare facilities and giving it. The Good Dog Foundation has a program to train you and your dog to be certified volunteers for animal assisted therapy.

Once you and your best friend complete the 10-session course, you'll be ready to prance into Geer, or Sharon Hospital, or even Mount Sinai and New York Presbyterian, dispensing furry affection.

Liz Fishman and her Golden Retriever, Archie, recently completed the program. "Arch had a little trouble with things like crutches and briefly went after the tennis balls on the ends of walkers, but in the end he did very well."

Call Susan Fireman 518-398-5249 or visit thegooddogfoundation.org

—E.F.



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How Much Do We Give?

Now for the money: It's hard to estimate how closely the atypical town of Cornwall duplicates the national average for charitable giving, which several surveys have shown to be just under two percent of income. Cornwall has its fair share of low and moderate income families, but also has enough wealthy people to make its per capita income 48 percent above the State average.

The 20 organizations we list collect about \$350,000 a year from Cornwall people. (If that seems high, consider that the Child Center Auction alone brought in \$37,600 in 2007.) A reasonable addition for regional nonprofits that serve Cornwall raises the figure to about \$450,000. Money from local endowments brings the total to well over half a million. But this does not include religious and other giving our survey has deliberately excluded. Total Cornwall giving — based on reasonable percentages derived from national census ratios — probably approaches \$900,000. Divide that number by a population of about 2,000 (including weekenders), and we arrive at about \$450 per capita.

The money given to local nonprofits should be enough cash to go around — and although every organization by nature wants more, more, more, it is generally agreed that enough is enough. When this is not the case, again, as with volunteerism, there is usually a good reason. The Child Center, for instance, is not sharing the current affluence because of a sharp decline in the number of pre-kindergarten scholars. Contrast 20 births in Cornwall in the year 1990 with a recorded 10 in 2000, and then with a State projection of 12 in 2010. For the CCC, that means more tough going. "And as this is happening, our Center is getting better and better — every year," says Board President Mary K. Elwell, with a head motion best described as both a nod and a shake at the same time.

Another shared opinion is that donations to most of Cornwall's nonprofits approximate the standard "Pareto ratio": 80 percent of the money comes from 20 percent of the donors. This is a very general benchmark, of course, not an exact figure for any one organization. For the *Chronicle*

itself — the only group for which we have complete data — the top 20 percent of donors contributed 72 percent of our income in 2006. (Be it noted, however: We could never have continued, month after month, with only 72 percent for our necessary expenses. Thus every donor — small and large — was of crucial importance.)



Donor Fatigue?

It is also generally agreed that "donor fatigue" is a myth. Contributions increase even as the number of hungry nonprofits also increases. In other words, the organizations are competing with each other for larger shares of the pot, yes, but the pot also swells with each passing year. And as for the idea that some kind of "United Way" collective effort would be good for Cornwall, most organizations turn thumbs down. They'd rather base their chances and hopes on their own efforts.

Fortunately, these efforts are getting more and more professional help. Nationwide, nonprofit funding is Big Business and said to be the fastest growing segment of today's economy. Advice of all kinds is available, some of it free. Locally, for instance, the Berkshire-Taconic Foundation has made assistance to nonprofits a top priority. Both the Child Center and the Library have sent several people to six-session seminars on such topics as nonprofit governance, development, and fundraising. The Foundation also offers 18 one-day workshops on everything from "Grant Proposals that Sing" to "Filling Out the Paperwork."

In fact, the *Chronicle* itself applied for a recent seminar called "Writing to Donors." Unfortunately, we applied too late; all seats were taken. So we didn't learn how to appeal to "the four distinct personality types that lurk inside each of us." We're still ignorant of the "key emotional triggers" that will "raise more money." So we still don't know how to produce something that will squeeze money from a turnip. Something with real bite, verve, and *gotcha!* Something like, "Short of space. We need money. Send us some."

—Bob Potter

Volunteering for the Commonweal

I must say that I have seen Americans make great and real sacrifices to the public welfare, and I have noticed a hundred instances in which they hardly ever failed to lend faithful support to one another.

Alexis de Tocqueville's observation in 1831 describes Cornwall from its earliest years. In 1740 the first annual town meeting elected men to 18 positions in the new town's government – three selectmen on down to the fence viewers.

By 1782, when men were still away fighting, 39 volunteers filled 55 positions, an explosion in public management which included two branders of horses, five selectmen and 11 school committee members.

Women, of course, played no role in these early elections, turning their energies to family, chores and church. Dipping into "Cornwall Documents," Michael Gannett's monumental work for the Cornwall Historical Society, shows that by 1871 at least women were named as landowners. This was the same year, the Rev. Edward C. Starr noted with some interest in his history of Cornwall, that "The 'emancipation' of women [had] slowly been going on; she began to vote this year in Wyoming." It wasn't until 1911 that an "Equal Suffrage League" was formed in Cornwall. Seventy-four years later, in 1985, Cornwall elected Patsy Van Doren first selectman.

Public Safety

From the earliest days, volunteering in Cornwall meant keeping the roads in good repair and keeping people safe and healthy, two activities which still occupy the majority of the town's governing time.

Back in the 18th and 19th centuries the task of keeping the roads fell to the selectmen and the farmers who lent their time and their teams to dragging wooden sleds to pack down muddy ruts and snow drifts. The men weren't paid – it was a public duty – but the horses were, by the hour.

Health Care

People were the responsibility of the town's leaders. The churches cared for the

faithful, but the unchurched were the care of the town. Town reports until recently listed with heartless diligence the names of the destitute, the "insane" and the families who were paid to take them in and care for them. The mentally ill were driven to Hartford and dropped at the door of the asylum. And that was that.

Katie Walker, Dr. Brad Walker's spirited and savvy partner, came to Cornwall with her husband in 1923. In a 1975 bicentennial pamphlet, she recalled Brad's trips in buggies and winter sleds to visit the sick. Often it was pneumonia: "...old Hi Bennett... told the doctor he was wasn't going to bed or take off his sewed-up red flannel underwear – he'd freeze – he was going to 'set right thar' with his pot-bellied stove to keep him warm. He did and he lived many years."

The Heavy Lifting

Cornwall's Fire and Emergency Medical service is the largest and most professional of the volunteer organizations in Cornwall. Its members are required to meet state standards for firefighting; the medical service members pass state medical exams and attend a monthly refresher at Sharon Hospital.

The town has supported the Volunteer Fire Department for many years, and, according to First Selectman Gordon Ridgway, "the backbone of the CVFD is its oldest members who have served for over 50 years." The Department, which has double generations among its active members, has a depth "remarkable for any volunteer organization" Gordon added, "especially considering how taxing the work can be."

The Department, Gordon said, is open to anyone. There are multiple roles and now a 15-member junior auxiliary service. The Department "has never turned down anyone who wants to help."

Public Service

Past traditions form today's strong habit of stepping up to help. According to Starr, the Kellogg family held the elective position of Town Clerk for 70 years until



1844, when Isaac Marsh stepped in. In 1907 W.J. Wilcox began a long tour in the position. By 1946 Kay Fenn began a career in which she would hold almost all town jobs not involving fire suppression and road repair. When she retired in 1987, at least five others replaced her.

Cornwall Shows Up

Cornwall's proud tradition of public service is alive today in the work of 20 or more town boards and commissions. Most of the town's administration, finances, school management and education policy, town planning and zoning – to name a few – is at a professional level. If there were no volunteers, these jobs would be replaced by paid staff. The cost to the town – if fire and medical services are added – would be in the millions.

It's impossible to estimate the thousands of person hours invested in the government of our town. However, a look at some numbers suggests possible trouble ahead if the rate of weekenders continues to outpace the growth of the resident population. The annual Cornwall Report reveals that some 76 unpaid volunteers are needed to staff the town's official boards, commissions, agencies, etc. By contrast, Torrington needs about 140 such volunteers. But Cornwall's population is 1,434, while Torrington's is about 37,000. This means that Cornwall needs 1 out of 19, while Torrington needs 1 out of 264. (These figures exclude emergency and fire services, for which no valid comparison can be made, but which obviously would increase the need in Cornwall.)

Both Gordon Ridgway and Harriette Dorsen, chair of the Democratic Town Committee, agree that so far enough good people have been willing to serve. What's the motivation? It's not politics. Harriette says, "People in Cornwall show up." As they have generously and vigorously for 267 years.

—Lisa Lansing Simont

Three Thoughtful Ways to Give

Land and conservation easements:

If you asked a roomful of Cornwallians to name the most important needs in town, affordable housing and land preservation would probably top the list. Although there is some natural tension between those goals, Cornwall has done a good job of addressing both through the Housing Corporation and the Conservation Trust. A donation of land to one or the other has a huge effect in town. The Housing Corporation's Maggie Cooley said, "Zoning in town is friendly to affordable housing, so we can accept donations of one-acre lots for our parcel program in any zone."

The Conservation Trust is always on the outlook for gifts of land or conservation easements, which are simply promises not to change or develop land. Easements can be designed to reserve certain rights for the owner. Donors get a current tax deduction in exchange for giving up a future right. Hector Prud'homme, the Trust's president, told us: "We have eight easements; the most dramatic is probably on 96 acres in Coltsfoot Valley." Substantial tax benefits are available for gifts of land or easements; contact the Housing Corp. or the Conservation Trust.

Appreciated securities:

This tax-efficient strategy is not just for the wealthy. Say you have \$5,000 worth of a stock or mutual fund that you bought for \$2,000. It's really worth only \$4,550 to you (after you subtract the \$450 gains tax at a 15% rate). Yet if you give it

direct to a charity, you get the full \$5,000 tax deduction, and the charity can sell the stock for the full \$5,000.

This works well for one \$5,000 gift, but few are likely to give in those amounts. Many might like to make 50 gifts of \$100 over a period of time, but 50 separate stock transfers would be a paperwork nightmare. You can easily get around this problem by setting up a donor-advised fund through a local community foundation or a larger organization. You contribute the stock to the qualified firm, take an immediate \$5,000 deduction, and take as long as you like to donate the funds in small grants to your favorite charities. It's like having your own small foundation, is simple to do, and does not require a lawyer. Locally, the Cornwall Foundation or the Community Foundation of Northwest Connecticut (www.cfnwct.org) can help with this. Or consider the Fidelity Charitable Gift Fund (www.charitablegift.org), which has a minimum initial contribution of \$5,000 and minimum grant of \$100.

Your Time:

Every June, Erin Hedden celebrates her daughter Reilly's birthday by hosting an Alex's Lemonade Stand at the Cornwall Bridge Firehouse. (Alex's is a foundation that evolved from a young cancer patient's front-yard lemonade stand into a nationwide fundraising movement for childhood cancer.) "Brad and I are trying to teach the girls about the importance of caring about others," Erin said.

There are many stories like that in Cornwall – driving for FISH, walking dogs for the Little Guild, sorting stuff for the Rummage Sale – people who see a need and step in.

Cornwall has more than its share of young and old who are just as willing to roll up their sleeves and work as they are to donate money. And yet, when you look at the long list of nonprofits and the scores of volunteers in town government, it's no surprise that new help is always needed.

Look, we all know that volunteer work is good for us as well as others. Here's another benefit: consider the boundless variety of jobs available: firefighter, editor, driver, trail blazer, event planner. Plus town commission work in education, land use, farming, finance, recreation . . . So keep in mind that while most of our civic organizations are happy to get your donations, they would be equally grateful to get a phone call or e-mail offering assistance.

– Ed Ferman

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