



PHILANTHROPY

Lack of food resources is a consistent problem, especially over the summer when children are out of school.

Nonstop Nonprofits

WITH YEAR-ROUND NEEDS, CHARITIES CAN'T ALWAYS SUBSIST ON SEASONAL GIVING



BY JEFFREY R. PICKERING

eason."
Before moving to Vero Beach in 2015, hearing this word used to make me think of one of the four divisions of the year and the associated weather and daylight patterns that accompany it. A verdant spring; a hot, humid summer; a withering, brittle fall; a cold,

dormant winter.

Not anymore.

Today, whenever I hear someone use the word "season," it is usually describing the period between Thanksgiving and Memorial Day when the population of our quiet little beach town swells with the annual migration of "snowbirds."

Season. It's the reason given by my friend Debby, longtime hostess at Bobby's Restaurant, for the two-hour wait for a table in January. It's the answer offered by my friend Annette, manager of the Village Beach Market, when a customer complains about the overflowing parking lot in February and March.

INDIAN RIVER INSIGHTS



Food drive-thru events hosted by the Treasure Coast Food Bank are open to all who show up.

For an outsider, the weather may be the obvious reason for this influx. In my role as a philanthropic advisor, however, I am particularly mindful of the people who have established Florida residency to benefit from the associated legal and financial advantages, such as no state income tax, favorable asset-protection laws, and homestead benefits. It can be complicated, but the upside is significant for those who do it the right way with help from a professional. These savings can also have significant benefits beyond those that inhere to the individual and his or her heirs.

One positive result is an outsize rate of household

Advice for what matters most, when you need it most

Congratulations to Nelson Morgan Petersen Wealth Management Group for being named to the Forbes "Best-in-State Wealth Management Teams" 2024 list, published on January 9, 2024. Rankings based on data as of March 31, 2023.



Nelson Morgan Petersen Wealth Management Group Merrill Lynch Wealth Management 660 Beachland Boulevard Suite 101 Vero Beach, FL 32963 772.231.9094



2024 Forbes "Best-in-State Wealth Management Teams" list. Opinions provided by SHOOK® Research, LLC and is based on in-person, virtual and telephone due-diligence meetings and a ranking algorithm that measure best practices, client retention, industry experience, credentials, compliance records, firm nominations, assets under management and Firm-generated revenue (investment performance is not a criterion because client objectives and risk tolerance vary). SHOOK's rankings are available for client evaluation only, are not indicative of future performance and do not represent any one client's experience and available for investor help in evaluating the right financial advisor and not an endorsement of the advisor. Compensation was not received from anyone for the rankings study. Past performance does not guarantee future results. Details available at the SHOOK Research website. SHOOK is a registered trademark of SHOOK Research, LLC.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) is a registered broker-dealer, registered investment adviser, and Member SIPC. Bank of America, N.A., Member FDIC and MLPF&S are wholly owned subsidiaries of Bank of America Corporation.

© 2024 Bank of America Corporation. All rights reserved.

MAP5911614 | AD-09-24-0367 | 472538PM-0124 | 09/2024

"We manage the ups and downs in seasonal cash flow from donations by diversifying our income streams."

- CHRIS RYAN



Money raised by the TCFB during "season" helps to sustain children and their families during the summer when school is closed.

giving to local charities, many with missions and programs addressing our community's most important health, education, economic, or housing needs. Indian River County households consistently give almost double the national average as a percentage of adjusted gross income.

While some may grumble at the first sight of a car carrier motoring down A1A, I have taken a different point of view. I welcome the seasonal residents who choose to spend at least six months and a day at their Vero Beach homes, because I see firsthand how much their philanthropy matters

Many of the charities work-

ing to address some of our community's most challenging issues are in fragile financial positions. Yet they operate year-round, preventing some of the most adverse outcomes associated with limited access to health care, high rates of illiteracy, low-paying jobs, and housing that is not affordable.

"Every dollar we raise during season can literally prevent a child from starving during the summer when school is not in session," says Judith Cruz, president and CEO of Treasure Coast Food Bank. Through a network of community centers, schools, churches, and other nonprofits, TCFB feeds thousands of children across the Treasure



5:00 PM. Dinner Time. United Way.

Stand with us at United Way as we support programs that tackle food insecurity one meal at a time. From community drives to food distribution programs, we're committed to ensuring that no one goes to bed hungry on any night of the week.

Transform Lives. Donate Today. Visit UnitedWaylRC.org.



INDIAN RIVER INSIGHTS



Coast every summer.

"We schedule our annual Successful Aging Luncheon in the heart of season to raise both visibility and needed funding for our year-round programs," says Peggy Cunningham of the Alzheimer and Parkinson Association of Indian River County. "More than \$1 million will be raised this year for free programs for individuals with memory disorders and their caregivers."

Many charitable organizations need the cash that seasonal residents give in order to assist vulnerable people whenever a desperate need arises. In the best cases, in-season donations can be carefully managed to last throughout the year. Betting everything on a successful season, however, can be risky.

"We manage the ups and downs in seasonal cash flow from donations by diversifying our income streams," says Chris Ryan, treasurer for Vero Beach Rowing, which receives support from members who pay for year-round access to the Toffey Rowing Center and its equipment. An online giving program provides additional funding.

"We rely on these regular donors to provide free rowing programs and scholarships to young people from lowincome households who would otherwise not be able to participate."

Vero Beach Rowing's plan follows strategies suggested by veteran fundraising consultant Ron Rescigno in his book *The Process-Driven Annual Fund*, a "how to" guide for any charity interested in fundraising practices that result in consistent donations.

"At the heart of every successful appeal letter or email asking someone for a donation is a story," says Rescigno. "Charities that use stories about the positive difference made in someone's life make an emotional connection with a donor. Doing this consistently throughout the year is a way to keep donors engaged and giving year-round."

Antoine Jennings' story is one that has become familiar to many loyal donors to Crossover Mission. Jennings cofounded the Vero Beachbased charity in 2014 with Cathy De Schouwer, using student athletes maintain a grade point average of 3.0 or higher, and nearly all graduate from high school.

Success stories like those mentioned above serve as inspiration for generous people interested in making a difference. Sometimes, however, a story about a worst-case scenario reminds us that the need is constant, and the tragedies we most want to avoid do not have a season.



The fees paid by Vero Beach Rowing members help fund the club throughout the year.

basketball as a creative approach to motivating at-risk youth to achieve academically while steering clear of trouble—the kind of trouble the Gifford-born Jennings found himself in as a young man caught up in a drug deal gone bad.

Over the last decade,
Jennings has told his story
numerous times to generate
financial support for the
growing nonprofit. Hundreds
of youths have been served,
and the results are impressive. Almost 100 percent of the
program's participants are
free from gang involvement
or the juvenile justice system.
More than half of these

This was made clear to me when I attended the July 18 meeting of the Indian River County Hospital District. During the meeting, Crossover Mission was invited to answer questions about lessons learned related to the program funded by the Hospital District. (The video of this meeting can be found at *irchd.com*, with the part I'm referring to starting at about 36 minutes.)

At first, I was curious how a basketball and academic mentoring program qualified for Hospital District funding designated for health. Then Jennings shared a perspective that made it crystal clear, noting that most of Crossover Mission's kids are dealing with trauma and have as many as five ACEs, which stands for "adverse childhood experiences."

"I have learned that it takes time to understand what trauma is and how it affects our lives," said Jennings. "I thought that having a loved one in prison was normal. That seeing someone I know be robbed and killed was normal. That having strangers sleep on our floor or couch was normal.

"Now I am aware that these things were not normal, and neither was the anger I had inside me and the bad decisions it influenced.

"Many of our kids are dealing with these same types of issues. It takes a caring adult to help them to identify and to understand and to help them pull themselves out of this unhealthy cycle."

To emphasize the long-term impact Crossover Mission's relationships can have on the health and well-being of its students, De Schouwer recounted a phone call following the Hospital District's June budget meeting wherein the charity's request for increased funding was declined.

"It was really ironic," she said. "Literally 20 minutes later, I got a call from a kid who was at a grave. He told me, 'I don't want to live any-

more.' We've known this kid since he was in sixth grade, and now he is 22."

Nonprofits like Crossover Mission are expected to use taxpayer and donor dollars effectively, following a formula of clearly defined outcomes and measurable results. Other times, however, as with De Schouwer's graveside phone call, things fall apart and the calculus changes.

When it does, our nonprofit leaders deserve the benefit of the doubt to make the best use of the resources entrusted to them. Year-round donations give them the flexibility to do so, because the most desperate community needs have no season. #



Antoine Jennings and Cathy De Schouwer lead Crossover Mission.

