

DIRECT FORUM

August 2017

VOLUME 13 ISSUE 7

Direct Forum is a free email newsletter containing useful direct marketing tips, news updates and how-to information. It's convenient, informative and I am not trying to sell you anything!

1. Do I still have your consent?

2. Little things mean a lot to me.

3. Small subtle ways of attracting more donors.

**4. News of Hope:
A video to enjoy.**

Do I still have your consent?

Once again, Government (CASL) anti spam laws require that I must have your consent again in order to continue to send you my newsletters or I risk a fine of up to \$10,000,000.



So, to continue receiving my newsletters, email me at: billy@designersinc.ca saying "Yes, you have my consent."

To unsubscribe, say: "Remove."

Let me remind you again that your name and/or e-mail address will never be shared, sold, circulated, or passed along to anyone else.

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Little things mean a lot to me.

It does not take a lot to please me. Small things make a huge difference to me like these priceless responses below to my last newsletter. **They made my day!**

*Fabulous newsletter, Billy!
I love the Einstein letter. You have an ability to make things relevant, compelling and interesting!!!
Sending you loads of sunshine and gratitude - Suzanne*

*Good afternoon Billy,
Thank you so much for sending your monthly Newsletters, I love them! I read them all from the first to the last line. I also love sharing the great content you create. Thank you for that!
And, of course, I would love to receive a copy of the amazing letter sent by Bruce Barton from BBDO!
Thank you again for everything 😊
Danièle Grégoire*

*Hi Billy!
Hope you are enjoying your long weekend.
I'd love a copy of Bruce Barton's letter.*

*Your article struck a chord with me. There's something special about receiving a hand-written letter in the mail. My 6-year old daughter's dentist mailed her a certificate congratulating her on sitting through her first cavity filling. And she was over the moon that she received a piece of mail with her name on it. Even her generation, which is one growing up with technology all around her, loved getting mail. 😊
Hope all is well with you!
Kaksha*

*Great July newsletter.
Please send me a copy of Barton's letter.
Market Happy!
-Rainer*

*I LIKE IT!!
Gail RM Lenters*

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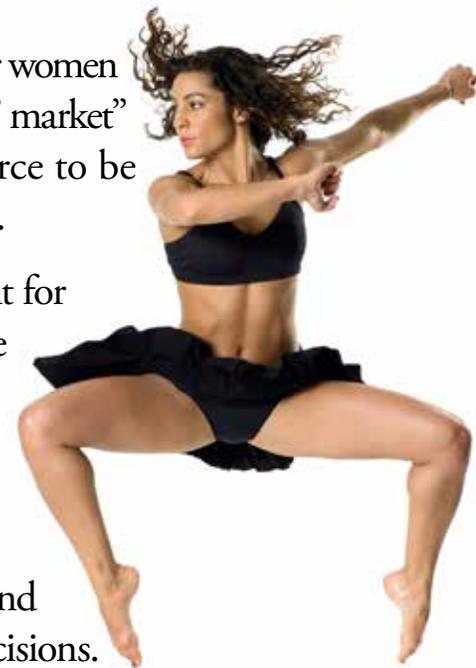
Small subtle ways of attracting more donors.

Before I go any further, we should recognize two donor truths. First, a larger percentage of donors are older people.

- According to Canada’s 2016 census, there are 5.9 million Canadians over age 65, representing 16.9% of the country’s total population.
- According to World Giving index 2014, Canada ranks No. 3 on the world-giving index.

Next, remember women are not a “niche” market” but rather a force to be reckoned with.

- They account for 50.4% of the population; they affect 81% of all purchases, household and financial decisions.



So, women not only have enormous buying power but they also exert a major influence on their children and friends.

- Since 2009, women have become more likely than men to donate money to charity at a global level – this is despite the gap in economic participation that still exists between men and women worldwide. (*The World Bank 2014*)

Table 1 Top 20 countries in the World Giving Index, with score and participation in giving behaviours

	World Giving Index ranking	World Giving Index score (%)	Helping a stranger score (%)	Donating money score (%)	Volunteering time score (%)
Myanmar	1	64	69	81	51
United States of America	1	64	79	68	44
Canada	3	60	66	71	44
Ireland	4	60	64	74	41
New Zealand	5	58	64	62	44
Australia	6	56	65	66	37
Malaysia	7	55	63	60	41
United Kingdom	7	55	61	74	29
Sri Lanka	9	54	56	56	50
Trinidad and Tobago	10	54	75	49	37
Bhutan	11	53	54	63	43
Netherlands	12	53	54	70	34
Indonesia	13	51	48	66	40
Scotland	14	50	52	70	29
Kenya	15	49	67	43	37
Malta	16	49	43	78	25
Austria	17	48	57	57	29
Denmark	18	47	55	62	23
Iran	19	46	62	52	24
Barbados	20	45	73	26	35

Only includes countries surveyed in 2013.
 Data relate to participation in giving behaviours during one month prior to interview.
 World Giving Index scores are shown to the nearest whole number but the rankings are determined using two decimal points.

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With that in mind, here are some small ways of attracting more donors.

1. Place an AD in a strategically focused magazine: One often-overlooked source of reaching a new audience is advertising. Select a publication that specifically targets older people or women. Remember, this is one successful method that business-to-business uses to tap into a new audience.

2. Invite women to small get-togethers. Women are often amenable to attending a special luncheon or weekend get together with other women when you have a special occasion — like the unveiling of important information, or prevention and cure literature, survey results, a special screening of a show, a reading by an author of his or her latest book, a progress medical report, or even a chance to sit on a special panel.

Cash In On Your Home Equity

It's a typical scenario for Canadian today. You're headed for retirement, and you're starting to worry that your savings aren't going to last you through, or that you'll carry big debt into your senior years.

For several reasons, the retirement plan that worked for your grandparents may not be such a full safe strategy for senior generations. There are a lot of home ownership options, and how interest rates affect the home market we've been trying to build aren't as robust as in the past. Plus, Canadians are living a lot longer. Right now, if you're in, there's a 20-year chance you or your spouse will live to at least 85.

On the other hand, many of us are living in a house or condo that's partially or fully paid off. A reverse mortgage is a loan specifically for Canadian aged 55 or older, secured against the equity in the home.

It's a loan with no monthly mortgage payments and that you don't have to pay back until you want to sell the house, or until you pass away.

Reverse mortgages have been offered here in Canada for 20 years, but there are still a lot of myths about them. The truth is, a reverse mortgage may not be for everyone, but it may be for you. Here are 5 of the most commonly held myths about reverse mortgages.

Is a Reverse Mortgage for you? First, forget the myths.

MYTH
It's Lower My Home
Many people worry that getting a reverse mortgage can lead to getting kicked out of their home. You know the title to your house, and you won't own it there to sell or lease. Your obligations are to keep paying your property tax and insurance and keep your house in good shape. That only are you at risk of losing your home, a reverse mortgage can be the solution that allows you to stay in it for as long as you wish.

MYTH
I Could Get Cheated Out Of My Money
In Canada, the only company to offer reverse mortgage is HomeEquity Bank. Because it's a bank, it's strictly regulated and supervised by the federal government. Canada's banking system is considered one of the safest in the world. HomeEquity Bank has been in business for 20 years and takes a very conservative approach to lending. For instance, your reverse mortgage will never exceed the value of your home. If you aren't getting needed, and so HomeEquity regularly reviews income from other banks and mortgage lenders.

MYTH
The Interest Rates Are Lower
The interest rates on a reverse mortgage are higher than conventional mortgages. That doesn't mean they're unreasonable. They're calculated this way because borrowers aren't asked to make payments on the money until the house is sold, and that may not be for decades. Interest rates on reverse mortgages are considerably lower than other loans of the like (like credit cards, retail store debt and private mortgages) if you don't qualify for a conventional mortgage.

MYTH
A Reverse Mortgage Comes With Expensive Fees
This myth is probably widespread in the U.S., where reverse mortgage lenders haven't been tightly regulated and have commonly charged fees, such as appraisal or title fees. Commonly there are fees in Canada too, because in order for the bank to provide your reverse mortgage it must conduct title searches, prepare documents and arrange legal services. But here, these administrative costs are bank, and don't usually exceed \$1,000 at the most. Your home also needs to be appraised, but that shouldn't cost more than \$400. Before signing the mortgage documents, all homeowners are required to get independent legal advice (usually costing \$1,000 to \$2,000) to ensure they understand the terms and are protected.

MYTH
A Reverse Mortgage Only Makes Sense As A Last Resort
It depends on your financial situation, but there are several reasons why a reverse mortgage may be an ideal solution for you. If you're looking for credit and don't get a much higher interest rate, for example, a reverse mortgage allows you to take that debt. It may benefit you if you're trying to avoid the costs associated with receiving or downsizing a motor boat, boat dinghy, motor and trailer, or a car. The cash provided by you for a reverse mortgage is tax free, lower risk and long-term. It can be a valuable tool to help you stay in your home for your retirement and conserve your savings.

Now that you know the facts from the myths doesn't it make sense to secure your own future with a CHIP Reverse Mortgage too?

Get Peace Of Mind And Stop Worrying That Your Savings Aren't Going To Last Your Lifetime. Get What You Own To Work For You.

- Unlock the value in your home
- It's your Home, your Cash
- No Monthly Mortgage Payments
- You are always in control

CALL TOLL-FREE 1-(877)-875-2447 OR VISIT WWW.CHIPMONEY.CA/LEGION

Example: Here's an Ad that I recently had the privilege of working on for **Home Equity Bank** that ran recently in Legion Magazine—one of the many magazines perfect for older folks.

Ask them to also bring a friend.

In return, promise them something small. The enticement doesn't have to be big or expensive. It could be a rose, or a yearly planner.

Here's a simple idea on Pinterest.

There are many more popular social media sites for cheap gift ideas.



This is an effective way to build traffic. Not only would such an inexpensive

freebie pull in prospects, but it would also qualify them. These “warm” prospects are also more likely to respond to a future donation request. Example: A small book-reading gathering for Integra, attracted over 150 attendees. The incentive was a signed copy of the author’s latest book.

The result: 85% of the attendees made a donation that same year.

3. Invite your donors to volunteer.

Each week, 19% of Canadian seniors spend between five and 14 hours volunteering for a worthy cause. (Source: Zoomer Magazine)

4. Keep in constant touch with your donors through emails and social networking

(Facebook, Twitter, etc.)

5. Direct mail still offers the best personal, sensory experience that triggers consumer emotions and action, with maximizing attention and recall.

Older donors still tend to be avid readers, so the logical thing is to target them by testing your next direct mail appeal with these small changes:

- **Paper plays a big role in response because of its tactile nature.**

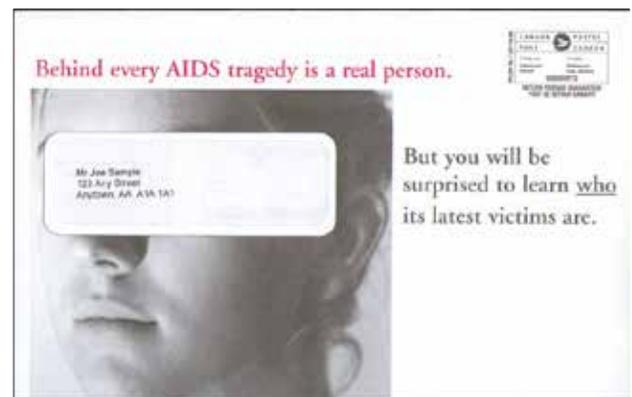
No wonder big banks and large

organizations of repute deem it important that all their printed material be on high quality stock.

I am not advocating that non-profits use slick expensive paper because they need to ensure that they do not come across as extravagant. But small changes like using a textured stock can make a difference.

Example: A test mailing of 65,000 pieces with half on textured stock vs. half on plain white stock resulted in a 24% gain in response for the textured stock

- **Colour is important too.** The colour of a stock can also play an important role. In a test of white vs. cream stock, the cream stock out pulled the white by 46.25%
- **Envelope size.** Break away from the standard No.10 envelope if you want to grab attention. Here below is a perfect example.



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- Finally, if want more of your donors to continue donating. Try sending them a handwritten thank you note for being loyal to your cause. **You don't have to wait until they donate.**

Dear Friend of Make-A-Wish,

How can I say thank you for all the gifts that you have given to our family and especially Abby?

A simple thank you doesn't seem enough to express the gratitude that we feel.

Some of the to us include: the gift of joy, freedom, fun, generosity, kindness of spirit, peace of mind, love, hope, strength for what the future might bring, happiness. I could go on and on . . .

I wish that my words could match how my heart feels. It feels full, full of love for people who have not even Abby, but who wanted to share in her life and give her some joy and fun, and all that you did ten-fold.

We also appreciate the kindness to include Olivia (Abby's younger sister) so much in Abby's wish. When you have a child who has health issues, the whole family is effected so this wish was for all of us.

I have tears in my eyes as I write this. Please know how special all of you are to us.

We love Make-A-Wish!

*Tess and Rob
(Wish parents)*

News of Hope:

A video to enjoy.



The less I say about it the better.

Here's the link: https://youtu.be/bcFxT_iOABE

Credits:

Advertising Agency: Ogilvy, Brazil
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 Executive Creative Director: Felix Del Valle
 Copywriter: Marcos Botelho
 Art Directors: Bruno Montoro, Fabio Natan
 Head of Production: Rafael Rosi
 Production Company: Central Films
 Director: Rodrigo Garcia Saiz
 DOP: Mateo Londono
 Producer / Executive Producer: John Barreiro
 First Assistant Directors: Raul Senties, Hector Flores
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 Editor: Carlos Lowenstein
 Assistant Editors: Meaghan Rahamut, Lauren Pecson
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 Music Producers: Chris Jordao, Xanna D'aguiar
 Composers: Karl Steinert, Eric Lee

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