



# 善财志

## FAMILY LEGACY REVIEW

2019 第一辑  
家族慈善与家族传承

## 简介

---

善财志微信公众号创办于 2019 年 3 月，由国际公益学院善财教育委员会主办。是国内首个聚焦家族慈善和可持续商业的双语知识平台。通过分享国内外慈善家族的传承经验和价值投资、社会企业等方法路径，推动中国高净值人群善创财富、善聚财富、善用财富，建设家族长青基业，促进社会共享发展。

## 致谢

---

善财志由国际公益学院发起机构—北京达理公益基金会支持创办。北京达理公益基金会是一家非公募、捐赠型基金，于 2014 年 1 月在北京市民政局注册成立。基金会致力于向儿童福利、教育和社会组织创新等领域提供资金支持，从而为中国社会的慈善领域专业能力提升与和谐会构建贡献力量。

### 久善之路，以更广阔的角度引导当代文明交汇

王振耀

国际公益学院院长

北京师范大学中国公益研究院院长



世界经济发展水平进入一万美元以后，人类的经济发展格局和国际关系都出现了极为深刻的变化。各种文明全面交汇，正在形成极为罕见的胶着状态，中华民族的复兴态势日益凸现。

人类文明要向前发展，需要我们清楚地看到，善的经济和社会价值正在得到全面展现。尽管历史的发展会出现一定的曲折，但整个世界正在呈现出全面接受善的洗礼，从而系统提升人类文明的总趋势。

作为中国唯一一所国际公益学院，我们的校训是“兼爱·师仁”，我们希望在新的历史条件下追求博爱精神与仁义礼智信的文化传统，通过理论与实践结合式的行动型学习创新，真正形成具有提升文明品格的善知识体系。

如果把人类文明比作万山林立的自然世界，那善的文明就是崇山峻岭中的珠穆朗玛峰。无论是国家还是社会与家庭，都希望把传承的价值立足于善、大善、至善。人类文明的发展史，就是不断向善，不断提升的历史。理性，由思想家来立，德性，由慈善家来定。国际公益学院的目标就是要鼓励同学与老师不断攀登善知识的珠穆朗玛峰，以领略人类文明所创造的善知识之光。

在当今的世界风云变幻格局中，这样一种攀登式的善知识学习显得更为紧迫。面对着不断激起的狭隘利益的偏见，我们确实需要从理论和实践的结合上回答这样的问题：

人类文明的基本价值是不是还继续有效？

至善、德性、理性、兼爱、仁爱、共享，和的天下观等文明的基本价值，在新的时代如何发扬光大？

如何发现、开发、发扬自身的伟大？

如何让善更有力量，需要更科学的行动方案。当善的基因融入经济发展过程中，经济向善、商业向善、科技向善，正在成为一个时代的潮流。如何实现真、善、美与经济和社会的高度融合，将求真、向善、爱美变成一种主流的生活方式与工作方式，有待于全社会的共同努力。

开启学习之旅，我们应该进行这样的思考：如何从更广阔的角度看待、参与和引导当代文明的交汇，更是摆在我们面前的一大现实课题。宽容从来都是进步的重要精神内涵，开放、包容、和谐是共享文明的重要品德。大善大爱从来都是超越阶级、民族与国家的普世价值。让我们真正运用善与爱的精神，主导文明的交汇，从而实现文明的提升与创新。

千里之行，始于足下。现在是我们学习善知识能力的关键时刻，让我们共同在久善之路上不断攀登！

**摘自王振耀院长 2019 年 5 月在国际慈善管理 EMP 开学典礼的讲话**

# 目录

## Table of Contents

---

简介 .....	2
致谢 .....	2

### 家族慈善

1. 洛克菲勒家族基金会的发展 .....	7
2. 家族慈善应该考虑的六个问题.....	14
3. 美国家族慈善中心主席给捐赠者的十条建议.....	20
4. 百年家族基金会 SURDNA 的使命传承.....	23
5. 家族基金会如何开展“使命投资” .....	25
6. 透明度与高效：一个四世同堂的家族基金会.....	28
7. 新手慈善家如何迈出第一步 .....	33

### 财富使命

8. 当与孩子讨论财富时，我们应该说些什么？ .....	39
9. “存钱”“花钱”“捐赠”三个零钱罐培养孩子的金钱观.....	42
10. 财富传承的“法宝” .....	46
11. 父亲的传承：用慈善治愈富裕病.....	52

## 家族传承

12. 创办家族基金会实现代际传承.....	57
13. 外祖父洛克菲勒教会我的 8 件事.....	60
14. 洛克菲勒家族中的“问题解决者”.....	63
15. 千禧一代将创造慈善的历史.....	67
16. 90 后英国公主的慈善人生.....	69
17. 携手下一代：德菲家族基金会的做法.....	74
18. 暑假到了，来点不一样的亲子活动.....	77



## 洛克菲勒家族基金会的发展

美国基金会中心将家族基金会定义为“其资金源自于同一个家族的成员，且至少有一名成员担任管理层或理事会职位的基金会”。尽管当时的统计方法可能与现在有所不同，但据大致估计，洛克菲勒兄弟基金会（以下简称 RBF）在 1940 年成立时家族基金会的总数已经达到约 470 家。

家族基金会承载了慈善家族延续资产、传承奉献精神的愿望，但其发展过程并不总是一帆风顺。成立之初构建起来的共同信念可能会随着家族的换代和扩张而被逐渐削弱。如果没有长远的经营目标，基金会很可能因成员之间的意见不合而面临分裂或解散的风险。

洛克菲勒兄弟基金会被公认为是良好化解发展危机，长期维持慈善经营的典范。那么，其成功的背后有哪些秘诀？又能给我们带来哪些经验教训呢？

1938 年，洛氏兄弟约翰三世、温思洛普、纳尔逊和劳伦斯在纽约办事处。照片由洛克菲勒档案中心提供。

### 凝聚家族内部的力量

RBF 由洛克菲勒五兄弟共同创立，他们都是标准石油公司巨额财富的第三代受益人。在家族的耳濡目染下，五兄弟从小就培养了良好的慈善意识。

在创始人数量上，洛克菲勒五兄弟联合创立基金会的方式在其家族慈善史上是一个新的突破。他们之间彼此平等而又各具个性。

该基金会的成立初衷是进一步扩大家庭慈善的影响力以及传承家族文化。洛氏兄弟在青年时期就已经开始以个人名义进行社会捐赠，且有时会捐赠给同一个受助对象。因此，联合为一个集体既能进一步提升影响力又有助于避免重复性工作。协同合作的理念和集体决策的方式也因此成为了基金会贯穿始终的制度文化。

### 寻求家族以外的有识之士

20 世纪 50 年代的另一个重要变革是理事会的扩张。1951 年，RBF 首次选出了两名非家族成员理事：德特利佛·布朗克（Detlev Bronk）和华莱士·哈里森（Wallace Harrison）。在此之后，RBF 便十分欢迎非家族优秀成员的加入，他们也为基金会提供了许多宝贵的发展思路及见解。

到 2016 年，RBF 理事会中家族与非家族成员数量大约各占一半。（当前总数为 17 人，非家族成员 9 人，家族成员 8 人）。主席一职通常由家族成员担任。

### **以专业化方式规划方案**

RBF 在二十世纪六十年代继续稳定发展。当小约翰·洛克菲勒于 1960 年去世时，他将近半数的财产都遗赠给了 RBF，使其一跃成为全美资金实力最雄厚的十大基金会之一。同时，基金会也努力加强专业化程度，在六十年代中期至七十年代初聘请了多位新项目官员，其中几位持续为基金会效力达 30 至 40 年之久。这些工作人员开始按照更有针对性的方案去规划捐赠项目。1971 年，基金会组织开展了首次全面的项目回顾，并开始在地域性项目类别内制定新的主题性计划。

### **引导新一代的融合**

1967 年，他们支持成立了洛克菲勒家族基金（RFF），用以培养第四及第五代成员的基金会托管及管理技能。同时，他们也表示部分年轻的家族成员将来可以被纳入 RBF 理事会

20 世纪 70 年代，RBF 在其理事会中设置了两个无投票权的“访客”席位，第四代家族成员可以以自愿的形式轮流参加。

### **迈向新阶段之前的承诺**

在创始兄弟温斯洛普和姐姐芭布斯于 1973 及 1976 年相继辞世之后，明确基金会日后的发展方向迫在眉睫。



经过对家族自主建立或长期支持的 25 个机构进行仔细回顾后，他们向其中的 19 个提供了至少 100 万美元的“退出基金”。RBF 已退休的主席达纳·S·克里尔返聘出任了项目回顾负责人，“退出基金”也改称为“克里尔委员会补助金”。

### **搭建家族内部的桥梁**

艾比在缓解代际摩擦方面发挥了至关重要的作用。作为 1958 年上任的理事，她在年龄上较之于其他同辈更接近其叔叔戴维·洛克菲勒，并在许多方面与创始兄弟有着相似的经历和价值观。同时，年轻的后辈们也对她报以信任，认为她能够倾听他们的诉求。艾比在动荡时期为家族搭建起了一座真正的沟通桥梁。

### **允许非家族成员实质性参与**

随着 1969 年《税收改革法案》的通过，家庭基金会对捐赠者的管理变的尤为重要。

诚然，日益增加的专业化、透明化、问责以及共同管理措施对于一些创始兄弟来说有些难以接受。

三十五年来，基金会从拥有一名全职人员，以每周日下午在某个兄弟家里举行谈话的形式组成的团体，发展成了一个由 19 名理事、12 名项目助理、22 名支持人员和 5 名顾问组成的完全专业化基金会。

### **激发青年一代的创新赋能**

约翰·洛克菲勒三世和纳尔逊·洛克菲勒于 1978 年和 1979 年相继意外辞世，加速了 RBF 向新一代领导层的过渡。然而，经过整个 70 年代的冲突和分歧，RBF 意外地能够很好地应对未来的挑战。严重的隔代冲突再未发生过。

多年来，非家族理事的遴选方式也在不断演变。在创始兄弟们掌管基金会时，非家族成员往往是从他们的关系网中直接提携。后代家族成员在政府和企业中并没有像创始人那样强大的人脉网络，但他们在各自感兴趣的领域内交际广泛。随着基金会项目日益走向专业化，主席、非家族理事和工作人员参与筛选过程的现象也变得越来越普遍。

### **合理支持家族成员的个人兴趣**

RBF 在创始兄弟时期的一个主要作用是为兄弟们各自的慈善事业提供资源，随着家族的壮大、扩张以及年轻一代的领导，RBF 逐渐从家族事业组织转变成为了专业化组织。尽管如此，基金会也会在合适的时机帮助家族成员自己的项目。有时，基金会还以提供指导和基础设施的方式来支持其他洛克菲勒产业。

基金会的项目也时常受益于家族理事的个人兴趣。例如，近二十年的南非计划（20 世纪 80 年代末到 21 世纪中期）之所以能够顺利开展，很大程度上是因为南非是佩吉·杜兰妮特别关注的地区。然而，RBF 对家族成员兴趣领域的支持必须建立在其符合基金会发展使命和项目重点的前提之上。

### **为传承使命投入家族资源**

在小约翰·D·洛克菲勒的第二任妻子去世后，位于威斯特彻斯特郡的宅邸就留给了 RBF。1974 年，该基金会批准将这处地产改建为慈善事业方面最先进的档案馆，为改建工程提供资金，并为新落成的洛克菲勒档案中心（RAC）提供了一笔资助。

1979 年，美国历史古迹国家信托基金根据纳尔逊·洛克菲勒的遗产收购了很大一部分 Kykuit 地产，在 RBF 时任主席科林·坎贝尔的积极领导下，国家信托基金将该地产租赁给 RBF，而 RBF 则将其向公众开放并承担管理责任。该中心是举行与基金会工作相关会议的重要场所，同时也是举办参观、讲座和文化等活动的公共场所。

对这两处地产的改造充分体现出了洛克菲勒家族的价值理念。他们共同携手，努力支持公民社会的知识建构、记录家族长期以来的慈善事业、参与

公共宣传、通过提供场地和演出发展艺术文化，并就国际关系、全球环境健康等众多核心议题开展更进一步的工作。

### **与时俱进，不忘初衷**

2014 年，经过在可持续发展和气候问题领域长达三十余年的工作之后，RBF 做出了一个开创性的决定——从化石燃料储备基金中撤资。

实际上，该基金会自 20 世纪 80 年代以来就已经致力于改善气候变化，且成为了该领域的领导者和推动者。如今，随着气候变化影响因素的逐渐清晰及形势的日益紧迫，理事会认为他们必须使基金会资源的使用与既定使命相吻合。

从化石燃料储备基金撤资并没有打破家族传统，反而以适应全球环境变化的另一种方式继续秉承了洛克菲勒家族长久以来保护环境资源和培养多元化伙伴关系的精神。

### **维持核心价值与创新发展之间的平衡**

虽然慈善事业可作为一项重要的家族传统，但要长久维持家族名誉需要建立比简单的捐赠更为远大和具体的家族共同理念。洛克菲勒家族的慈善事业始终以核心价值为导向，包括关爱地球环境、支持并传播艺术之美，以及促进美国乃至全世界的公正、和平与民主进程的发展。

RBF 之所以能够经久不衰，很大程度上归功于其懂得顺应时代发展的趋势，积极做出与时俱进的改变，并愿意让新一代领导人专注于属于他们时代的重要议题。

原题：The Groth of Family Foundations

来源：National Center for Family Philanthropy

日期：2017年3月30日

The Foundation Center in Washington, D.C. defines a family foundation as one that derives its funds from the members of a single family, with at least one family member serving as an officer or board member. Although statistics were not compiled in quite the same way at the time, it is estimated that the Rockefeller Brothers Fund joined company with approximately 470 other family foundations when it was founded in 1940.

Launching family foundations is often the expression of donors' desires to establish a lasting legacy and to instill in future generations the importance of giving. But family foundations face certain common pitfalls as well. They may initially unite family members through a shared sense of mission that could become less shared as the family grows and diffuses over time. If not chartered to operate in perpetuity, they run the risk of splintering or disbanding when family members hold conflicting values or disagree on priorities.

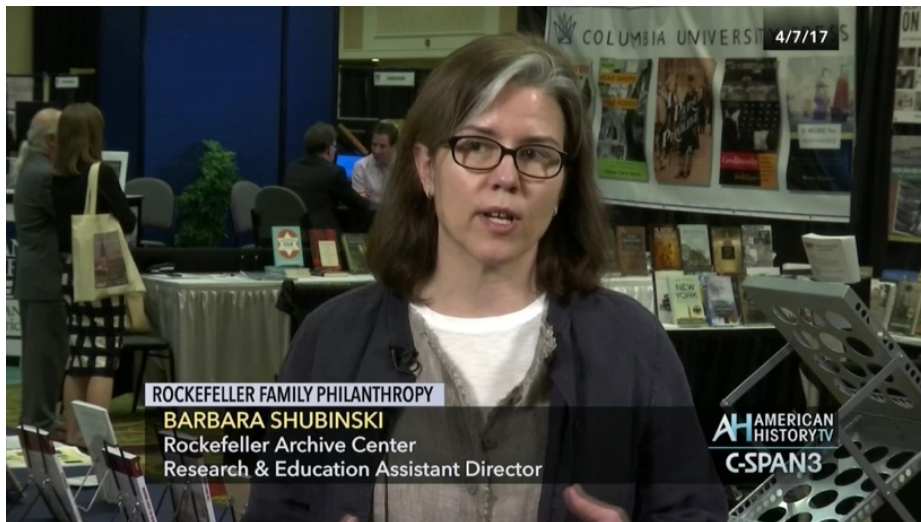
The RBF is often held up as an example of a family foundation that has weathered these storms successfully. How might the ingredients of its success be described? What lessons can it offer?

1. Join Forces Within the Family
2. Seek the Expertise of Informed Outsiders
3. Manage Growth through Professionalization
4. Integrate Younger Generations in a Guided Way
5. Honor Longstanding Commitments Before Moving Forward
6. Build Bridges Within the Family
7. Provide for Authentic Involvement by Non-family Members
8. Empower the Creativity of the Next Generation
9. Support Family Members' Interests Where Feasible
10. Invest Family Resources in Legacy and Mission

11. Retain Core Values while Reassessing Situations

12. Balance Core Identity with Flexibility

作者介绍：



芭芭拉·舒宾斯基 博士

Dr. Barbara Shubinski

洛克菲勒档案中心研究与教育部副主任

舒宾斯基博士于 2011 年加入洛克菲勒档案中心，是洛克菲勒家族研究专家。她主要负责洛克菲勒家族的历史和现状研究工作。比如，她曾负责洛克菲勒基金会 100 周年数字化发展史项目；2013 年合著出版《民主与慈善：洛克菲勒基金会和及其在美国的实验》；2013 至 2016 年，负责洛克菲勒兄弟基金会纪念成立 75 周年的历史研究项目。

舒宾斯基博士毕业于弗吉尼亚大学的人类学与女性研究系，后分别于斯坦福大学、佛蒙特大学获得人类学、历史保护学的硕士学位，于爱荷华大学获得美国研究的博士学位。舒宾斯基博士曾长时间从事与非营利艺术管理相关工作，深度研究慈善和 20 世纪历史、绿色革命领域。



## 2

### 家族慈善应该考虑的六个问题

- 家族成员首次探讨共同参与慈善项目，参考这个顺序进行讨论，希望对您有所帮助。

为什么要捐赠？（使命）

以团体还是以个人形式参与？（人员）

我们会产生何种影响？（愿景）

慈善应家族主导，商业主导，还是两者兼顾？（性质）

我们需要何种治理架构？（架构）

我们会面临什么风险？

## 1.为什么要捐赠？（使命）

创业型家族有很多不同的理由。其中一些深受传统和价值观的影响：“我父母非常重视回馈社会，他们经常会支持我们家乡的当地组织。”其他一些是效仿朋友或其他商业家族：“我们参与慈善事业并设立基金会是因为身边朋友和同事曾直接参与慈善活动。”

还有一些人是对自身创业成功深怀感恩之心，并希望参与慈善事业以此来回馈社会：“我们要把自己的成功经验分享给我们的员工、客户以及社区；他们的工作和忠诚对我们的成功来说非常重要。”还有一些家族是因为经济利益参与慈善事业，他们可以获得品牌美誉、人才管理，或者通过可持续供应链从中获取长远利益。

## 2.以团体还是以个人形式参与？（人员）

个人价值观、家族历史、企业遗产、规模和地理分布均对我们参与慈善活动的偏好和理念有很大影响。以个人形式参与慈善活动，会有很大的自主权。

然而，以团体形式参与慈善活动不仅仅只是个人慈善愿望和活动的叠加。整体效益很有可能大于各部分之和，许多家族利用其自身庞大规模对社会变革产生了意义深远的影响。

为不管是以团体形式还是以个人形式参与慈善活动均会产生深远的法律和  
组织影响，各家族要抑制资助的冲动，直到充分了解各种方式的优缺点。

## 3.我们会产生何种影响？（愿景）

有很多方法可以使家族对自己生活和工作的社区作出富有意义的贡献。矛盾的是，各家族有限的资源对当今社会需求的规模来说是杯水车薪，难以获得任何有意义的影  
响。所以，在慈善事业中，关注点清晰且持久非常重要。这样有助于员工快速辨别潜在受赠方，并以更透明的方式拒绝不匹配的资助请求，同时集中资源使影响最大化。

不管您的家族选择了拯救生命、教育领域、创业公司等等何种领域来投入慈善资源，一定要讨论出项目成功的标准。这不仅有助于受赠方和工作人员负起责任，还能使成功项目具有可复制性。

#### **4.慈善应家族主导，商业主导，还是两者兼顾？（性质）**

许多家族通过其企业参与一系列慈善活动，营销团队负责的企业社会责任，高管在当地社区购买桌子，家族基金会资助当地非营利机构，家族办公室参与社会影响力投资……

企业型家族需要问清自己，在何种情况下，整合其在公司、基金会或捐赠者服务基金(donor-advised fund)以其个人捐赠之间的慈善资源才更有利。在某些情况下，协调工作可以放大家族想要在上世界上产生的影响。有些情况下，项目一致性的硬性要求会限制慈善活动的广度，或对社区变化需求的响应。

#### **5.我们需要何种治理架构？（架构）**

在复杂的家族企业中，我们鼓励在家族理事会或董事会一级设立一个慈善委员会，以协调整个企业的各种任务。

如果管理岗位未配备可靠的人员，即使是最完美的慈善计划也可能搁浅。一些家族错误地将未能在家族企业中有所建树，或者未能在家族外找到合适工作的家族成员安排在基金会。选择合适的理事、负责人和投资委员会成员对影响力最大化至关重要。当家族成员充分参与慈善事业中时，他们会成为其基金会的催化剂，利用他们在员工中和当地社区的影响，推动社会向前发展。

#### **6.我们会面临什么风险？**

家族基金会需要关注合规要求——尤其是在捐赠和投资方面——否则就有可能与监管机构和税务机关规定相违背。以团体形式做慈善与集体创业非



常类似，它既需要领导人员德才兼备，又需要管理人员恪尽职守。因此，不要让能力不足的家族成员担任管理或领导，这一点很重要。

最后，当家族做了一些慈善项目后，他们并未取得预期的目标或影响，这时家族常常会感到危机。管理这种危机需要正确的业务规划以支持项目继续实施，对慈善项目的影晌进行适当的评价，接受失败，并从中获取经验。

**原题：Six Questions Every Family With Philanthropic Interests Should Ask**

**来源：National Center for Family Philanthropy**

**日期：2019年3月20日**

### 1. Why should we give as a family?

Entrepreneurial families have many different reasons to give. Some are highly motivated by traditions and values: “Giving back to the community was something that my parents felt strongly about and was evident in their support of local organizations in our home town.” Others follow the example of friends and other business families: “We got involved in philanthropy and set up a foundation due to the direct experience of the charitable activities of a close friend and colleague.”

Still others have strong feelings of gratitude about their entrepreneurial success and want to create a vehicle for giving back: “We need to share our success with our employees, clients and community; their work and their loyalty to us have been an important part of our success.” Families may be driven by the economic benefits of these activities for brand and talent management or prioritize the long-term value created by a sustainable and resilient supply chain.

### 2. Should we give collectively or individually?

Personal values, family history, entrepreneurial legacy, size, and geographic dispersion shape our preferences and perspectives about the benefit of coordinated charitable activities in powerful ways. Giving individually allows for autonomy of decision-making.

However, shared philanthropy isn’t just an aggregation of individual philanthropic aspirations and activities. The whole has the potential to be greater than the sum of its parts, and many families take advantage of their scale to affect meaningful, lasting social change.

Since the decision to give collectively or individually will have profound legal and organizational implications, families should resist the temptation to dive into grantmaking until the benefits and risks of each approach have been sufficiently explored.

### 3. What kind of impact do we expect?

There are countless ways that families can contribute meaningfully to the communities in which they live and operate. Paradoxically, the scale and scope of felt needs in modern society often encourage families to spread their limited resources too thinly across the grantmaking spectrum to have any meaningful impact. It's so critical to clearly define and maintain our philanthropic focus. This helps our staff identify potential grantees more effectively, say no to mismatched grant requests more transparently, and focus resources to maximize impact.

Whatever mission your family chooses to unite its philanthropic activities, be sure to discuss how success will be measured – in lives saved, students graduated, startups funded, and so forth. This will not only help to keep grantees and staff accountable, but also increases the likelihood that your programmatic success can be replicated elsewhere.

#### 4. Should our philanthropic efforts be led by the family, the business, or both?

Many families engage in a range of charitable activities across their enterprise – from corporate social responsibility programs managed by marketing teams, to the purchase of tables by executives at local social events, to the sponsorship of local non-profits by a family foundation, and to social investments made by the Family Office.

Enterprising families need to ask themselves under what circumstances it makes sense for them to integrate their charitable efforts between their businesses, their foundation or donor-advised funds, and their individual discretionary giving. In some cases, coordination can amplify the impact the family wants to have in the world. For other systems, it can limit the breadth of philanthropic activity or the responsiveness of the system to changing needs within the community based on rigid requirements for program alignment.

#### 5. What governance architecture do we need?

In complex family enterprises, we encourage the creation of a Philanthropy Committee either at the Family Council or at the Board level, to coordinate the various initiatives being pursued throughout the enterprise.

Even the best laid philanthropic plans can run aground if the various governance bodies aren't staffed responsibly. Some families misguidedly use their foundations as a holding tank for family members who can't build a successful career within the operating business or find meaningful employment outside the family enterprise. Choosing your Trustees, Directors, and Investment Committee members wisely is critical for achieving maximum impact. When family members are fully engaged, they can be catalytic within their Foundations, using their influence among staff and within the community to advance our social mission.

#### 6. What risks might we face?

Family foundations need to be attentive to compliance requirements – particularly around giving and investments – or they risk running afoul of regulators and tax authorities. Collective philanthropy, much like collective entrepreneurship, requires talented leadership and responsible governance. Therefore, it is important not to be tempted to appoint a family member with the wrong skills and competencies to a governance or leadership role.

Finally, there is a very real risk that the family doesn't achieve the goal or impact that it desires with a given level of philanthropic investment. Managing this risk entails having the correct operational plan in place to support implementation, a proper evaluation process of the philanthropic project impact, and the willingness to accept and learn from failure.



# 3

## 美国家族慈善中心主席给捐赠者的十条建议

如何捐赠？这个问题和为什么捐、捐什么、捐多少同样反映了捐赠者的初心和价值观。

如今，人们对慈善事业过程中的一些重大问题给予了很多理性的关注：为什么要捐赠？捐赠多少？捐赠什么？能带来什么改变？更需要思考是如何捐赠。

美国家族慈善中心的主席维珍·艾波斯图（Virginia M. Esposito）通过 30 多年与慈善家族工作的经历，向捐赠者提出十点建议：

1. 尊重：包括尊重受赠人和潜在受赠人，也包括尊重你想服务的社区。此外，家族成员、理事和家族企业的员工间也需要互相尊重，尊重可以提高谈话质量、创造轻松愉悦的工作氛围。
2. 坦诚：捐赠人和受益人要做到坦诚是非常困难的，但公开捐赠方和捐赠过程可以增进捐赠人和受益人之间的关系，并缓解这种困难。
3. 纪律：慈善事业不会是一门精确的科学，但它也不是纯艺术。虽然慈善是由内心的善意推动的，但也需要对善款和慈善信托严加监管。

4.灵活：这一条似乎和第三条相悖，但有了基本的纪律，就有了灵活运用的基础和条件。最近，作者采访了一些捐赠人及其家族成员，他们一致将“及时灵活地回应”作为家族慈善的一个显著特征。

5.好奇：慈善是一场巨大的冒险。有时候，我们熟知某些领域，并身在其中多年；有时候，有些领域是一片无人开垦的荒原。无论何种情况，都应保持好奇心去学习。

6.勇气：有时候，那些未知的领域让你有机会走出舒适区，开始一场意外而满足的旅行。但是慈善事业的风险也是存在的。

7.敏感：慈善事业带给捐赠者，尤其是年幼的家族成员，最宝贵的礼物之一是有机会接触不同的文化和环境。敏感使得他们对他人的处境产生同理心。

8.骄傲：要为自己从事的慈善事业感到骄傲。对许多慈善家族来说，要为你的家族有这种捐赠传统感到骄傲。讲述在工作中发生的故事和成果，包括你犯过的错误，让别人理解你的工作，从而推动你正从事的慈善事业。

9.谦逊：这一条看上去似乎和第 8 条相悖，但是参与会议，与他人谦虚分享经验不仅会让你对自己的工作感到骄傲，也会让你发现身边有其他许多慷慨解囊的家族，他们有和你有着相似的经历。

10.快乐：好好享受其中吧。如果你喜欢正在做的事情，从中学到了，收获了，成长了，还很开心，你就可能做得更多，并且带动你身边的人参与其中、乐在其中。

**原题：How We Give**

**来源：National Center for Family Philanthropy**

**日期：2018 年 11 月 21 日**

1. Give with respect. This includes respect for grantees and prospective grantees, it also includes respect for the communities where you want to work. Also, respectful relationships among family members, trustees, and staff can elevate the conversation and add pleasure to the work together.

2. Give with integrity. It can be very difficult to be candid in the power-based world that is grantmaking and grantseeking, but openness about your goals and process can enhance that relationship and ease the difficulty.

3. Give with discipline. Philanthropy is not an exact science. But it isn't pure art either. While giving may be driven by the heart, there is a rigor imposed by the stewardship of such a valued resource and public trust. This doesn't mean adopting an all-business-all-the-time model, but it does encourage the discipline of good policy and practice.

4. Give with flexibility. I believe having basic discipline gives you the knowledge and freedom to be flexible when that is called for.

5. Give with curiosity. Philanthropy is a huge adventure – sometimes into areas we have known and cared about for years and sometimes into spectacularly uncharted waters – but it is always a learning opportunity.

6. Give with courage. Sometimes those uncharted waters give you the chance to take the occasional, gratifying trip outside your comfort zone. There are opportunities to take a few risks out there.

7. Give with sensitivity. One of the most valued gifts of philanthropy – especially for younger family members – is the opportunity to experience cultures and circumstances beyond (sometimes far beyond) your own.

8. Give with pride. Philanthropy is an enormous responsibility and you work hard to make sure you do it well. Be proud of that work and, for many, be proud of your family legacy of giving. Tell the story of that work – including your mistakes. You have the ability to compound the good you are doing by helping others understand what you have learned. Chronicle your family giving history, contribute to a donor conversation, or participate in a survey on your practice and experience. You never know whom you will help.

9. Give with humility. The act of sharing your experiences with others reflects not only your pride in your own experience, but your recognition that you are part of a community of donors.

10. Give with joy. If you enjoy what you're doing, if you're learning, renewing, and having a good time, you are likely to do more of it. You're also likely to inspire someone else to get involved.



# 4

## 百年家族基金会 Surdna 的使命传承

系统变革：变革涉及到系统各环节，考虑各环节之间的相互关系和依赖关系。本文介绍 Surdna 基金会在关注社会公平方面采用系统变革方法的重要意义。

总部位于纽约市的 Surdna 家族基金会成立于 1917 年，已有百年历史。宗旨是以社会正义原则为指导，以健康的环境，强大的地方经济和蓬勃发展的文化为基础，在美国培育可持续发展的社区。

Surdna 基金会的核心框架由一个带有社会契约性质的强制性章程规定，该契约保证基金会持续资助其关注的社会领域以及支撑 Andrus 家族的百年传承。从古至今，基金会以低调、协作的方式开展工作，以社会公正和系统变革为核心。

该基金会的名称（家族姓氏 Andrus 倒过来）和低调的公众形象是将谦虚这一价值观渗透到基金会运作的体现。基金会领导层和员工一直在用基金会的平台帮助受助方提升他们的工作，而不在乎强调基金会做了哪些工作。随着基金会迎来百年，他们开始考虑两者兼顾。

基金会做出长期和可持续的承诺，并采取系统变革的方法。工作人员在各方面与受助方合作，提供支持并向他们学习以更好地推进工作。

大约十年前，Surdna 基金会设定了其使命并沿用至今：培育美国的可持续社区，以社会正义原则为导向，以健康的环境，强大的地方经济和蓬勃发展的文化为特色。以社会正义和社区发展为中心的使命影响了整个基金会，从而形成了当前的运营模式。

**原题：Philanthropy Profile: Surdna Foundation**

**来源：Rockefeller Philanthropy Advisors**

**日期：2018 年 12 月 28 日**

- Why is it significant that the Surdna Foundation utilizes a systems change approach when focusing on social justice?

Founded in 1917, the New York City-based Surdna Foundation seeks to foster sustainable communities in the United States, guided by principles of social justice and distinguished by healthy environments, strong local economies, and thriving cultures.

The Surdna Foundation’s core framework is defined by a stewarded charter with a social compact that holds the Foundation accountable to advancing the issues it seeks to support as well as the Andrus family legacy. The Foundation has historically taken a quiet and collaborative approach to its work, with social justice and systems change at the core.

The Foundation’s name (Andrus spelled backwards) and low public profile are examples of how the value of modesty has permeated the Foundation’s operations. Leadership and staff have historically used the Foundation’s public platform to elevate the work of the grantees rather than to highlight the work of the Foundation itself. As the Foundation celebrates its centennial, it is beginning to think about how it might do both.

The Foundation makes long-term and sustained commitments, taking a systems change approach. Staff members partner with grantees in a variety of ways, being supportive and learning from them in an effort to advance the work.

Nearly a decade ago, the Surdna Foundation created its current mission statement: “To foster sustainable communities in the United States - communities guided by principles of social justice and distinguished by healthy environments, strong local economies, and thriving cultures.” The creation of this statement, which centers on social justice and community, had implications that rippled throughout the Foundation, resulting in the operating capabilities and approaches that exist today

Systems change: Change that pervades all parts of a system, taking into account the interrelationships and interdependencies among those parts.





## 有哪些经验教训可以分享？

虽然使命投资已经存在了几十年，但许多基金会仍然沿用传统的投资方式，他们相信资产运营是为了利润最大化，以使基金会和它的公益工作永久存续。

然而，用 5% 的资产来“做好事”然后用另外 95% 做“潜在伤害”之间的矛盾无法共融。世界众多紧迫的社会问题要求基金会撬动其所有的资产，产生最大化的积极作用。

今天，我们知道，如果基金会的财务委员会和/或投资政策要求市场回报率，使命相关的投资回报并不一定等于低于市场收益率。

## 开启使命投资的最佳方式是什么？

1. 聘请一位投资顾问。他可以帮助你制定与使命相关的投资策略。投资顾问需要具备明确的目的性和对风险的深刻理解，以便他们能够正确规划出你的慈善使命如何转化为实际的基金投资机会。

2. 了解你拥有的资产。重要的是要考虑你想持有什么类型的资产，为什么，这些资产对社会和环境有何影响？一旦你明确了这些问题，那么你离使命投资的距离就更近了一步，从而更容易制定投资策略。

3. 制定一个短期(一年)和长期(五年)的计划。当我们与新基金会客户合作时，我们会建议他们从捐赠基金中拨出一小部分来进行试水。基金会可以分拆出捐赠基金的 5%，只要这部分资金能够满足投资的最低限。

这种分拆避免了投资集中于特定资产类别，赋予投资组合更多的灵活性。基金会通过选择流动性和非流动性策略的结合以实现多样化，同时这种方式也允许投资策略随时间和兴趣不断完善。

**原题：Why Families Should Start Thinking About Mission-Related Investing**

**来源：National Center for Family Philanthropy**

**日期：2017 年 7 月 7 日**

• Mission Investing has gained momentum, and has many families and foundations wondering if their assets are in support of the causes and issues that are the most meaningful to them.

### **What is the best way for families to begin discussing mission-related investing?**

We recommend that families interested in MRI begin by investing their time in learning more about what is feasible and what help is needed to assist them in this journey.

Today, through NCFP, Mission Investors Exchange, the ImPact, Toniic and Confluence, families have access to a very rich network of support. Those who have been exploring MRI for decades have been diligent about sharing research and lessons learned along the way. There are many published white papers, webinars and robust research on the subject. And, there are new success stories every day.

### **What are lessons learned that you could share?**

Although MRI has existed for decades, many foundations have continued to invest traditionally, believing that their endowments are meant to be profit-maximizing to allow for perpetuity of the foundation and its good work.

However, the cognitive dissonance between doing good with 5% while doing "potential harm" with the other 95% of your financial assets is counterproductive. The world's most pressing problems require foundations to leverage all assets at their disposal to ensure their positive impact is maximized.

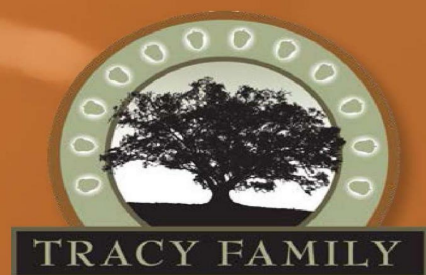
Today, we know that mission-related investing doesn't have to equate to below-market returns if the foundation's finance committee and/or investment policy statement requires market rate returns.

### **What is the best way to begin investing?**

1. Hire an investment advisor or consultant who can help you develop a mission-related strategy. This work requires intentionality and a deep understanding of risk in order to plot out how your charitable mission may translate into investable opportunities for an endowment.
2. Know what you own. It is important to consider what assets you hold and why. What are the social and environmental impacts of these holdings? Once you know where you are and how close or far you are from your mission, it's easier to strategize.
3. Create a plan, both short term (for the year) and long term (5 years out). When we work with new foundation clients, we sometimes recommend starting with a very small carve-out of their endowment to test the waters. Foundations can carve-out as little as 5%, as long as the endowment is able to meet minimum investments.

This carve-out can empower the portfolio without creating too much concentration in any given asset class; choosing both liquid and illiquid strategies for a diversified approach. This also allows for passion and interests to develop and evolve over time.

# Building Our Future Together



## 透明度与高效：一个四世同堂的家族基金会

家族慈善的透明度反映着家族创始者如何思考、如何行事，以及他们的开放程度、对外界的接纳程度。这篇文章专门探讨了特蕾西家族基金会（Tracy Family Foundation）如何提高透明度的行动，以及他们从中学到的经验和教训。

特蕾西基金会认为透明度有两个方面：一种是在家族内部公开，另一种是将家族信息向整个社区开放。特蕾西家族是一个大家庭，第二代有 24 人，第三代有 62 人，第四代有 24 人（“下一代参与”战略案例：Tracy 家族基金会）。

创始人 R.T.和桃乐茜·特雷西(Dorothy Tracy)之女,现任总裁吉恩·巴克利(Jean Buckley)表示:“从捐赠的角度来看,我们的流程一直都是透明的。公众可以在官网上清楚地了解到捐款申请的流程,以及我们基金会做出的每

个资助决定。然而，从治理的角度上来看，我们意识到基金会并没有尽足够的力量走在前面。”

Buckley 说，让家族成员接触基金会工作对未来发展很重要。该基金会最近为家族成员设立了一个私人 Instagram 账号“让他们参与并了解基金会的捐赠项目和组织架构”。此外，该基金会还在其官网上有一个“仅限会员”部分，其中列出了第三代的赠款明细、资助政策和指导方针，以及照片等信息。

目前该基金会正在为未来 20 年的发展做规划，这就要求董事会变得更加透明。“董事会成员和家族成员彼此都会问一些敏感的问题，这些问题都需要我们开诚布公。比如：家族成员将如何规划继承的财富？”她说。

### **提高基金会透明度的作用**

在社区方面，特蕾西基金会鼓励申请人与基金会项目经理直接协商，以提高他们的申请效率，并增加他们获得资助的机会。

“我们每天都会接收到来自世界各地的申请项目，这需要我们付出很多精力去评估与实施。通过给申请者提供了这一改进建议，大大帮助了我们的项目经理更有效地了解机构与评估项目。经调查，大约有 72% 的资助申请者会利用这个机会直接和项目经理进行对话。”Buckley 说。

Buckley 承认，没有足够的专业工作人员，基金会就无法与申请人进行高水平的沟通，所以需要投入更多人力资源。然而，这种方式其实还是节省了更多的时间。“我们过去常常花更多时间在阅读项目介绍，发送电子邮件交流和跟进电子邮件上，这缓慢的进度会大大推迟资金的发放时间，”她说。

“现在，申请人会与我们的项目负责人事先进行对话，这不仅使申请流程变得更加清晰，同时，我们在董事会上的讨论效率也得到了很大提高。总的来说，提高透明度改进了我们的捐赠申请流程，并且节省了每一位员工的工作时间。”

### **经验和挑战**

“一些捐赠者会在他们的官网上发布大量的信息，这对其他捐赠者很有帮助。你可以学习其他同行基金会公布在网上的指导方针和赠款明细。这为大家节省了很多时间—没有人需要浪费时间去猜测，捐赠者们可能会因此错过机会、人脉和学习机会。”Buckley 说“我们可以从彼此那里学到很多。如果你对自己所做的事情持开放态度，并愿意与他人一起进步，就会得到更多的学习机会。”

透明度当然也存在挑战，尤其是在小镇。她说：“我们地处偏远地区，没有人希望让别人觉得自己在吹嘘施舍。除此以外，隐私也是一个被所有人关注的重要问题。基金会越是公布信息，大家越是希望得到更多，没准哪天你会被拦在超市门口。”她笑起来。

现在，当涉及到运用社交媒体时，他们会把重点放在家族动态上。“几年前，我们讨论过是否要以更公开的方式使用社交媒体，并认为可行，因为对我们来说，维护它并不需要额外的人力成本。”基金会还会通过社交媒体向社区发布新项目和合作的新闻。

特蕾西家族基金会（Tracy Family Foundation）创立于 1997 年，是一家位于美国伊利诺伊州的社区基金会。基金会作为家族慈善理念传承的载体，将家族四代成员紧密联系在一起，致力于通过教育、青少年和家庭、领导力、经济发展四个领域服务 Brown County & Region 社区建设。

The Story of the Tracy Family Foundation



**原题： Successful Example of Transparency in a Family Foundation**

**来源： National Center for Family Philanthropy**

**日期： 2019 年 3 月 21 日**

• Transparency in Family Philanthropy examines how family funders are thinking, acting—and, in some cases, not acting—when it comes to how open and accessible they are with others. It explores different takes on how families think about and act on transparency—and what they have learned as a result. This month we share the experiences and lessons learned from the Tracy Family Foundation.

The Tracy Foundation thinks of transparency in two ways—being open within the family, and being accessible to the wider community. The Tracy Family is a large family, with blood and family members adding to 24 in the second generation, 62 in the third generation, and 24 in the fourth generation.

According to president Jean Buckley, daughter of the founders R.T. and Dorothy Tracy, “From a grantmaking perspective, we’ve always been transparent in our process—communicating clearly on our website how to apply and when we make funding decisions. Yet, from a governance perspective, we realized we weren’t as up front as we could be.”

This outreach to family members is important for the future, says Buckley. The foundation recently set up a private Instagram account for family members “to engage and inform them on the many projects of the foundation.” Additionally, the foundation has a “members only” part of its website that lists information about its third generation grants, policies and guidelines, photos and more.

Right now, the foundation is planning for the next 20 years, she says, and that is calling on the board to be more transparent. “We’re asking each other tough questions that require us to be open and honest with each other, as board and family members. Questions such as: How will we handle our estate planning?” she says.

### **What’s Working**

On the community side, the Tracy Foundation encourages grant applicants to consult with the foundation program manager to strengthen their applications and increase their chances of getting funded.

“We see so many applications that come in and need a lot of work. This gives applicants some tips on making it better, and it helps our program manager get to know the organization and prepare to communicate to the board. About 72 percent of all our applicants take advantage of the opportunity to have this conversation,” says Buckley.

She acknowledges that a foundation can't have that level of communication with applicants without a dedicated staff. It takes time to dedicate those resources. Yet, at the end of the day, she says, it saves time. "I used to spend my time reading through countless applications, sending emails and follow up emails. And more than half the time, it would postpone funding," she says.

"Now that applicants have these pre-conversations with our program officer, the applications are clearer, and our discussions now are so much more efficient at board meetings. It's improved our process and saved everyone time."

### **Lessons Learned**

"Some funders post a ton of information on their website, and this helps other funders. You can learn a lot about the work of colleague foundations when they have guidelines and grants listed on their sites. It saves time for everyone—no one has to guess," she says. "Funders can miss out on opportunities and connections and learning. We all learn so much from each other. If you are open about what you do and get together with others, more learning takes place," says Buckley.

Buckley does acknowledge that there are challenges to transparency, particularly in small towns. "We live in a rural area, and no one wants to feel like they are bragging about giving away money," she says. "Privacy can also be an issue. The more 'out there' the foundation is, people always want something from you, and there's a good chance you'll get stopped in the grocery store," she laughs.

For now, they'll keep the focus on the family when it comes to social media. "Several years ago, we discussed whether to use social media in a more public way, and decided, for us, it doesn't warrant the human power to maintain it." The foundation does inform the community through press releases on new initiatives and collaborations.





# 7

## 新手慈善家如何迈出第一步

有效慈善中心（CEP）是一个非营利组织，致力于赋能资助方的数据分析和洞察能力，使慈善捐赠者能够更好地自我定位，评估效果，提高效率，从而实现其预期的影响。

本文作者给新锐慈善家的建议是可以先从与他人联合行动开始，逐渐找到一条适合自己的慈善道路。

想象一下这样的情景：

一位企业家在事业上取得了巨大的成功，成为了一名亿万富翁，她发现自己有能力去回馈社会，帮助改变世界。于是她捐了数十亿美元，成立了一个新的基金会，专注于她认为可以解决的社会问题。

她雇用员工，并与值得信赖的顾问进行战略咨询，然后他们开始工作，很快就有一些当务之急的社会问题等待他们去解决。

于是，这位企业家转型成为慈善家，但她很快意识到慈善事业是一项艰巨的工作，并开始制定进一步的战略来寻求发展。

这不难想象，是吗？我们所听到的故事，以及相关的统计数据会显示不断有新的基金会产生，年度慈善捐赠数额也在持续增长。也有一些批评随之而来，认为首要解决的是因财富积累而导致的收入不平等问题，而非发展慈善事业。

与此同时，新基金会和已成立基金会的成员在内部团队的安排以及战略顾问的指导下，见证了基金会的战略演变。并且，我们也看到了一些慈善事业的成功和失败的案例。

我不会在这里批评慈善事业或讨论贫富差距。我承认，贫富差距在美国是一个巨大的问题，但我同时也相信慈善事业能够给世界带来积极的改变。

由利昂娜和哈利·赫尔姆斯利(Leona M.& Harry B. Helmsley)慈善信托基金(Charitable Trust)资助的、在该基金会成立 10 周年之际的 CEP 项目发布了一份新的研究报告，名为《大善:从创办大型捐赠机构的人身上吸取经验》(Greater Good: Lessons from Those Who Have Started Major Grantmaking Organizations)。

该报告提供了近几十年来走在创办新基金会道路上的领导者的经验总结。这些领导者对那些处于慈善事业早期阶段的人的建议包括:要大胆，要建立合适的团队，要向他人学习，要谦虚。

有什么办法可以同时检验这些建议是否可行呢？

有的！那就是----加入联合行动中来吧！

不断发展的慈善合作领域提供了一系列新的选择，慈善家可以相互联手，要么汇集资金，要么承诺为该组织选择的各项工作分别提供支持，最终目的是使资金（以及其他资源和专业知识）与共同目标保持一致。

那么，联合行动是如何帮助新的慈善事业遵循先行者的指导呢？

**要大胆的思考**

研究表明，一项新慈善事业的早期阶段为大胆思考和展望提供了一个好时机。该报告的作者写道：“慈善事业中的冒险行为，特别是当事情没有按计划进行时，人们会认识到，失败本身并不是坏事，而是一个学习和改进的机会。”

联合行动可以使“鱼和熊掌”兼得。目前在我们的行业中有一些令人惊喜的合作模式，它们正在下大赌注。大胆慈善项目(The Audacious Project)正在支持社会企业家的设想，这些想法“有可能以惊人的规模创造变革”。

终结基金(The END Fund)正在努力终结最常见、但被忽视的热带病。蓝色子午线合伙公司(Blue Meridian Partners)已经筹集了 17 亿美元，投资解决贫困青年和家庭面临的重大社会问题。

在我担任首席运营官的 Co-Impact，我们正在努力通过改革教育来提高人民健康指数，为世界上低收入和中等收入的国家提供经济机会，最终改善数百万人的生活水平。

通过联合行动的方式来大规模资助这类慈善事业，可以分散风险，这会让慈善家变得更加大胆，敢于尝试。

洛克菲勒慈善顾问 (RPA) 的联合行动规范中指出：“联合行动可以帮助你获取其他捐助者的智慧、广泛的网络顾问和其他共享资源。这可以降低你的投资风险，让你避免在学习的过程中重蹈覆辙。

### **要建立合适的团队**

初创企业成功的关键是建立正确的团队。与任何组织一样，一个新的慈善组织将经历“组建期—磨合期—规范期”的发展阶段，但在战略明确之前，你很难分辨出组织的架构、团队所需技能和专业知识。

所以，那些仍处于组建期或规范期的人可以加入成型的联合捐赠组织中来，观察他们如何进行团队分配，如何处理不同类型的专业知识或方法，并如何将这散点汇聚成一股资本力量的。这样，你在准备之初就可以避免承担团建的风险。

### **要向他人学习**

慈善家聚集在一起，就优先事项达成一致，并讨论筹资机会，这样的聚会为学习提供了巨大的机会。会议的目的是要实现共同目标，人们不仅可以分享哪些工作做得好，还可以讨论哪些工作为什么失败，从而可以及时止损，避免波及到更多的公共领域。

一个新的(甚至是成熟的)慈善专业人士带着学习的热情参加这些会议，可能比通过几个小时来讨论一些抽象概念要更有价值。

### **要秉承谦虚**

一个人千万不要自称“我很谦虚”。如果他们真的很谦虚，他们就会产生退缩的想法。如果他们宣称的“谦虚”是虚伪的，很快就会发现他们将谦卑与狂妄混为一谈了。

在 Co-Impact，我们提倡“初学者的心态”（beginner's mindset），无论是多么受到尊敬的慈善家，无论他参与慈善事业有多久，他都需要与外界人才或与我们的合作伙伴进行交流、相互学习。

因此，加入联合捐赠组织的慈善家和基金会领导需要达成共识，同意将“自我”暂时放在一边。

参与联合捐赠只是新慈善事业早期的许多活动之一，它其实也代替了创建一个自己的组织。但无论哪种方式，这都是一个很好的开端，因为这可以帮助你建立战略和提升技能，更快更有效地实现真正的影响力。

对于更有经验的慈善家来说，参与联合捐赠提供了与同行交流的巨大机会，特别是在问题领域或地区的战略转变背景下，这种方式尤其有用。

对于新老慈善机构来说，加入现有的联合捐赠圈或开始新的联合行动组织可以使你的工作在未来几年受益！

**原题：The Crucial Role Collaboratives Can Play For New Philanthropies**

**来源：Center for Effective Philanthropy Magazine**

**日期：2019年5月3日**

Imagine the following scenario: an entrepreneur has achieved tremendous success and, finding herself a billionaire, is motivated to give back to help change the world. She contributes billions to endow a new foundation focused on a problem that she feels certain is solvable. She hires staff and strategy consultants, talks to trusted advisors, and gets to work, with minimum distribution requirements looming almost immediately. Pretty soon, the entrepreneur-turned-philanthropist acknowledges that this is hard work. The foundation undergoes further strategy development.

It's not hard to imagine, is it? We hear stories and see the statistics telling us of new foundations launched and of ever-growing annual philanthropic giving. We read critiques arguing that instead of philanthropy, we need to solve the income inequality that enabled the wealth to accumulate in the first place. Staff of new and established foundations witness the cycle of strategy evolution through internal task forces and the use of strategy consultants. And we see stories of successes and (less frequently) failures in philanthropy.

I won't enter the fray on the issue of wealth disparity and the critiques of philanthropy here. Suffice it to say that I both agree that wealth disparity is a huge issue in the U.S., and I believe in the power of philanthropy to effect positive change in the world.

A new research report from CEP, funded by the Leona M. and Harry B. Helmsley Charitable Trust in connection with its 10-year anniversary and titled *Greater Good: Lessons from Those Who Have Started Major Grantmaking Organizations*, offers collective guidance gathered from leaders who have walked the path of starting a new foundation in recent decades. Among the recommendations of these leaders for those in the early stages of their philanthropic work: Be bold. Hire staff with aligned expectations. Learn from others. Be humble.

What's one way to check all of those boxes at once? Join a collaborative.

The growing field of collaborative philanthropy offers a range of options for joining forces with other philanthropists to align funding (as well as other resources and expertise) toward a common goal — either by pooling funds or committing to separately fund efforts selected by the group.

So, how can collaboratives help new philanthropies follow the guidance of those who came before them?

On being bold? Check.

The research suggests that the early stages of a new philanthropy offer an interesting time to think boldly about the future. The report's authors write, "Risk-taking in philanthropy, especially when things do not go according to plan, is about having the ensuing insight that failure is not inherently bad but rather an opportunity for learning and improvement."

Collaboratives offer a way to have your cake and eat it too, and there are some incredible collaboratives in our sector right now that are placing big bets. The Audacious Project is supporting social entrepreneurs' ideas that have "the potential to create change at thrilling scale." The END Fund is working to end the most common neglected tropical diseases. Blue Meridian Partners has pooled over \$1.7 billion and invested in efforts to address significant social problems confronting young people and families in poverty. And at Co-Impact, where I am currently serving as chief operating officer, we're supporting systems change efforts to

improve the lives of millions by advancing education, improving people's health, and providing economic opportunity in low- and middle-income countries around the world.

Funding these kinds of efforts at large scale through a collaborative allows a philanthropist to be bold — and also to spread the risk. As Rockefeller Philanthropy Advisors succinctly explains in its guide to collaborative giving: "With access to the wisdom of other donors, a wider network of advisors, and other shared resources, collaboration can mitigate the risks of striking out on your own or duplicating efforts while you may still be learning about a specific sector or cause."

On hiring staff with aligned expectations? Check.

Critical to the success of any start-up is building the right team. Like any organization, a new philanthropic organization will go through the "forming – storming – norming" stages of development, and it can be hard to discern the organizational structure or the skills and expertise needed until the strategy is clear. Joining a staffed collaborative could offer someone who is still in the forming or norming stages of her own philanthropy to observe how different kinds of expertise or approaches could be an asset, without taking on the risk of hiring before she's ready.

On learning from others? Check.

A collaboration in which philanthropists come together around a table to agree on priorities and discuss funding opportunities offers a tremendous opportunity for learning. Closed-door sessions working toward shared objectives offer a safe space for sharing not just what worked well but also what failed, in ways that may not reach more public domains. A newer (or even well-established) philanthropy professional approaching these sessions with an eagerness to learn is likely to gain more insights than through hours of discussions of abstract concepts.

On humility? Check.

A person can't really declare, "I am humble." If they truly are humble, they'll recoil at the prospect. And if they're false in their claims, it will soon be evident that they have confused humility with hubris. At Co-Impact, we talk about having a "beginner's mindset," where we encourage each other and the philanthropists in our collaborative, no matter how long we've been in this game or how well respected we may already be, to assume that we have much to learn — from each other, from those outside our collaborative, and from our program partners. For a collaboration to work, the philanthropists and foundation personnel coming together must agree to put egos aside.

Participating in collaborative philanthropy could be just one of many activities in the early days of a new philanthropy, or it could be done in lieu of creating a new organization. Either way, it's a great head start to building the strategy and skills to achieve real impact more quickly and effectively. And for more experienced philanthropists, collaborations offer tremendous opportunities to exchange with peers, and in particular could be especially useful in the context of strategic shifts in issue areas or geographies.

For philanthropies both new and old, joining an existing collaborative or starting a new one can benefit your work for years to come.



# 8

## 当与孩子讨论财富时，我们应该说些什么？

Joslin 资本的创办人 (Joslin Capital Advisors) 建议父母 (监护人) 与孩子就财富、金钱问题进行开诚布公的对话，这种方式有助于给孩子灌输财务责任和传承意识。

孩子 8 到 10 岁的时候，他们自然就会明白自己的家庭是否富有。他们收到的玩具，父母所驾驶的车，穿的衣服和鞋子，房子的大小和位置，常去的餐馆和度假的地方，以及就读的学校。所有和财富有关的信息都将被孩子们单纯的思想记录下来，并帮助他们建立一个如何认知自我和看待财富的思维方式。

2015 年，美国信托公司(U.S. Trust)对可投资产超过 300 万美元的家庭进行了一项问卷调查，其中 64%的受访家庭表示，他们没有向子女透露过家庭的资产状况。通常情况下，不要露富是大部分人所持的观念，但是如果孩子长大后却仍然对家庭的财务状况一无所知，尤其当这些信息还涉及到财富继承时，就是大错特错的。

作为父母，应该如何正确地讨论这些问题？在回答时应该透露多少信息？父母都希望子女平安，并且有能力到社会中打拼，最终学会独立，实现自身价值，不再从“家庭银行”中提款。

那么，这里是父母针对家庭财富与子女展开对话的 9 个技巧：

1. 根据孩子的年龄和成熟程度制订对应的话题
2. 保证回答是易于孩子理解的
3. 教导孩子正确认识金钱的价值
4. 讲述父母是如何通过努力创造财富的
5. 谈论财产将如何继承
6. 杜绝孩子的权利心态
7. 让孩子参加家庭理财会议
8. 多向孩子提问，做个好问的引导者
9. 不要强制孩子服从

无论你拥有的财富数额多少，钱都是一个敏感的话题。但是不要用回避的态度给孩子培养早期的理财意识和财产的理性继承造成障碍。

**原题：9 Tips For Discussing Family Wealth With Kids**

**来源：Medium**

**日期：2018 年 10 月 26 日**

- In this Medium post, Joslin Capital Advisors's Mike Joslin gives some advice to parents and guardians about having an open conversation about wealth with children: It can help instill financial responsibility and a sense of legacy.

By the time kids are eight to ten years old, they know if their family has some level of wealth. The toys they receive, the cars their parents drive, the clothes and shoes they wear, the size and location of their house, the restaurants and vacations they enjoy, the schools they attend — all these data points are collected in their young minds and help build the grid through which they view themselves and others ...

In a 2015 U.S. Trust survey of households with investable assets greater than \$3 million, 64% of those polled indicated that they had shared nothing or nearly nothing about their net worth to their kids. Keeping information about family wealth close to the vest is usually advised, but raising children ignorant about money matters, especially if any legacy is involved, is not.



As a parent, how should you respond to these questions? How much information should you reveal? We all want our kids to feel secure. But we also want them to be motivated to go out in the world and kill a few dragons. We want to see them make their own way, learn to be independent and eventually to stop drawing from the National Bank of Mom and Dad.

**9 ways parents should address family wealth:**

1. Tailor conversations to your child's age and maturity
2. Keep your answers simple
3. Teach the value of a buck
4. Tell stories about how and why you built your wealth
5. Talk about money as a legacy
6. Disable the entitlement mentality
7. Include your kids in family money meetings
8. Be a curious coach
9. Skip the proselytizing

Money is a touchy topic, whether you have a lot or a little. Don't let that keep you from giving your kids the gift of financial literacy as well as a sense of legacy.



## “存钱”“花钱”“捐赠” 三个零钱罐培养孩子的金钱观

财富人群如何安排巨额财富、怎样安顿庞大家产，已经成为亟待解决的紧迫问题。历史经验及发达国家的实践表明，公益慈善是超高净值家族的必选项，先富人群在规划家族财富传承时，公益慈善是不可或缺的重要方面。

《福布斯》杂志的撰稿人克里斯·普特南-沃克利(Kris Putnam-Walkerly)，他描述了如何用罐子培养孩子正确的金钱观。

一堂简单的课，让慈善伴随孩子一生。

慈善是一种天性。看着一屋子蹒跚学步的幼童，你就会明白，即使是很小的幼童，也会自然而然地关心其他心烦意乱的孩子。部分是因为人类的天性，部分是因为这就是自然而然的行为。我们早期教育儿童要关心他人，例如花时间陪伴或给与金钱，会伴随他们一生。在家族成员聚在一起的假期，正是开展这些教育的最佳时机。

我知道的一个最简单的培养孩子慈善精神的方法就是使用三个空罐子。

有一些孩子甚至在学前班就开始尝试存一些零花钱，然后分享给其他有需要的人，但是大多数人是从小学开始这种学习的。

例如，每周给孩子 1 美元的零花钱，但分成 3 个 25 分，2 个 10 分和 1 个 5 分的硬币。然后在孩子的房间放置三个干净的罐子，在上面分别标上“存钱”“花钱”“捐赠”。每周，鼓励孩子在“存钱”罐里放入 2 个 25 分的硬币，在“花钱”罐里放 1 个 25 分的硬币，以及在“捐赠”罐中放入 2 个 10 分（或零花钱的 10%）硬币。然后让孩子自己决定把剩下的这 1 个 5 分硬币放在哪个罐子里。

家长要与孩子讨论每个罐子的意义，以及可以用里面的钱做什么，然后制定目标。如果孩子想要一个新的电子玩具，作为家长要向他解释需要多少个 25 分硬币才能买到这个玩具，并建议孩子，如果他想要新的电子玩具，可以把 25 分硬币放入“存钱”罐里。

家长还可以在“存钱”罐外面贴上那个玩具的图片以示提醒和激励。“花钱”罐可以用作实现一些小目标，例如可以买书、小玩具、零食，甚至是便宜的应用程序。

对于“捐赠”罐，简单地讨论几个基本捐赠需求，然后让孩子选择他认为重要的一项。例如，喜爱动物的孩子，可能想要帮助动物回家。

喜欢艺术的孩子，可能想要帮助别的孩子学习艺术。而很多孩子会懂得有一些别的小朋友吃不饱或没有住所，因此他们会想要给与帮助。当孩子与他/她所选择的捐赠产生某周联系时，再看看这个多余的 5 分硬币有多少进入“捐赠”罐！

在小学时期，没有必要让孩子评估他/她所关心领域的机构。“帮助小动物回家”这种慈善机构有很多，家长可以为孩子选择合适的一家进行捐赠。但是到了初中时期，家长可以开始告诉他们不同的机构是如何处理他们的捐赠的。

家长可以带着孩子到两三个慈善机构进行“实地探访”，更好是一起做志愿者，可以亲自了解这些机构面临怎样的捐赠需求以及他们是如何开展工作的。如果关心的是国际捐赠需求，那么你们可以上网搜索与之有关的慈善机构。家长可以与孩子讨论，给一家慈善机构一大笔捐款，或给许多慈善机构小额捐款的利弊。然后让孩子最终决定捐助哪家慈善机构。

到了高中时期，可以让他参与家族讨论，并提供机会，让他可以和家长一起捐赠，或者让他提出自己的想法供家长考虑。如果家族设立了基金会，这也是给孩子介绍以后要进入基金会理事会工作的绝佳机会。根据大家族中孩子的数量，甚至还可以考虑成立一个少年理事会，作为最终进入理事会的培训基地。

当然，相对于说教，父母的行为对孩子的影响是最大的。家长始终践行慈善，并对所做的选择保持透明。随着孩子的成长，他们不会再使用这三个空罐子。但是这三个空罐子的存钱、花钱和捐赠理念，以及长辈所树立的榜样，会让他们铭记一生。

**原题：Teach Children Charitable Giving With Three Empty Jars**

**来源：Forbes**

**日期：2019年4月7日**

• Kris Putnam-Walkerly, writing for Forbes, describes charitable giving strategies for young children by using jars.

A simple lesson can start a child on a lifetime of philanthropy.

Philanthropy is an instinctive impulse. Watch a roomful of toddlers, and you'll see how even very young children naturally are concerned about other children who are upset. Part of this is human nature, and part of it is nurture. The early lessons we teach our children about caring for others, including through our gifts of time and money, are lessons they carry with them always. And now, as families gather during the holidays, is the perfect time to start these lessons.

One of the simplest ways I know to invest in your child's philanthropic spirit is by using three empty jars.

Starting as early as preschool for some children, but definitely by elementary school, begin the practice of preserving a little money to share with others in need. For example, pay a weekly \$1.00 allowance with three quarters, two dimes and one nickel. Place three clean jars in your child's room labeled "save," "spend" and "give." Encourage your child to place two quarters in the "save" jar each week, one quarter in the "spend" jar and the two dimes (or 10% of earnings) in the "give" jar. Then allow your child to decide where the final nickel should go.

Discuss what each jar means and what the money in it might be used for, then set goals. If your child craves a new electronic gadget, explain how many quarters will be required to purchase it and suggest that your child add quarters to the "save" jar for that purpose. You might even tape a picture of the gadget to the outside of the jar as a reminder and incentive. The "spend" jar could be set aside for smaller purchases, such as books, small toys, treats or even inexpensive apps.

For the “donate” jar, discuss a few basic needs in simple terms, then allow your child to choose a cause that feels important. A child who loves animals, for example, may want to help animals find homes. One who loves art may wish to help other children learn art. And most children will understand that sometimes other children don’t have enough to eat or a place to live and will want to help. When your child feels a connection to the cause he or she has selected, watch how often that extra nickel goes into the “donate” jar!

At the early elementary ages, it’s not necessary to have your child evaluate different organizations that address the needs he or she cares about. “Helping puppies find homes” is plenty, and you can find a suitable organization to accept your child’s donation. But by middle school, you can begin to talk about what different organizations do to address their issue of choice (which by now will probably have evolved from the early elementary years).

Take your child on “site visits” to two or three organizations or, better yet, volunteer together to learn firsthand about the needs the organizations address and how they go about their work. If international needs are top of mind, then research organizations together online. Discuss the pros and cons of making a larger gift to one organization or smaller gifts to multiple ones. Then allow your child to make the final decision about which organization(s) to support.

Around the time your child enters high school, begin to include him in family discussions about giving and provide the opportunity to leverage his donations by piggybacking on yours or to pitch his own ideas for your consideration. If you happen to have a family foundation, this is also a perfect time to introduce your child to the idea of serving on the foundation board one day. Depending on the number of children and their cousins, you might even consider creating a youth board as a training ground for eventual board service.

Of course, children learn first and foremost by watching what their parents do rather than by listening to what they say. Keep up your own philanthropic practice and be transparent about the choices you’re making. Somewhere along the way as your child grows, the three jars will fall by the wayside. But the concept of three buckets for saving, spending and donating, and the example that you set, will remain in place for life.



# 10

## 财富传承的“法宝”

“挣来的钱显然是属于自己的，是对天赋、能力和自我的肯定。但这些价值是无法在财产继承中获得的。”

伴随着巨额财富，富豪们迎来了一个难题：如何把财产传给下一代而且不被他们挥霍掉？

专家认为，没有什么万能遗产规划可以确保这些巨额财产不会惯坏他们的子孙。但是有一些方法可以供我们参考：

一种方法是“财富分批给予(wealth sprinkling)”。

蒙特州布兰普敦财富顾问公司的高级财务顾问希拉·辛格(Heera Singh)表示，这样做的目的是不要太快给继承人太多遗产。

少量给予可以让父母或祖父母观察接受者的责任感。他表示：“这些人最反对的事情，就是一次性向他们 20 岁出头的孩子或孙子们提供上百万美元。因为这些孩子还完全没有接受财务方面的教育，暂时没有能力去规划大笔财富”。

北温哥华蓝色海岸财务公司总裁兼首席执行官克里斯·卡特利夫表示，父母或祖父母可以将对子女的金额分配与特定的年龄或里程碑事件联系起来，比如在孩子们进入大学时、结婚时或购买第一套属于他们自己的房子时。

“没有人能在 21 岁，甚至是 18 或 19 岁时得到全部遗产。许多财产是按照每次给予三分之一，总共分三次的分配方法来实现的，所以年轻人并不会一下子就拥有很多遗产。”

**鼓励年轻一代谨慎理财的另一个策略是“财产混同条款(hotchpot clause)”。**它综合考量一个人生前给予孩子们的财富价值，并结合他去世之后剩余的遗产，最终确保孩子们能够继承并平分遗产。

假设一个人有三个孩子和一套价值 150 万美元的房产。第一个孩子已经获得了 10 万美元的创业资金，第二个孩子获得了 8 万美元的高等教育资金，第三个孩子获得了 12 万美元用于房屋首付。

如果此人的遗嘱中包含财产混同条款，这些已付的项目金额将被加到遗产中，使遗产总价值达到 180 万美元。每个继承人的份额将为 60 万美元，但这笔数额会扣去他们各自拥有的项目金额（例如，第一个孩子最终获得 50 万美元的遗产。）

**财产混同条款的其中一个好处是，它可以“帮助受益人设定期望，即他们应该更为明智地利用自己那份已经收到的财富”。**

辛格表示：“这项条款也为父母或祖父母提供了一个机会，让他们可以了解孩子是如何使用他们所给予的财富的。这样，父母或祖父母可以评估他们的表现和成果，并选择是否还要继续提供更多财产支持，即使他们希望受益人在他们过世时能继承所有财产”

**养老金(Annuities)是另一个选择。**虽然养老金通常用于提供退休收入保障，但它们可以在遗产规划中起到一定的作用，因为它们允许定期支付给个人，而不是一次性付清。

卡特利夫说，一些加拿大高净值人士正转向**激励性信托基金(incentive trusts)**。它们规定了受益人必须满足特定条件时才能获得资金，而且它们通常以匹配资金为特征。

“如果苏珊年收入为 7.5 万美元，信托基金每年就会为她匹配 7.5 万美元，而如果约翰经常在地下室打游戏，不怎么工作，年收入仅为 2.2 万美元，那么他只能得到 2.2 万美元的匹配金额”

“激励信任可以在一定程度上约束或鼓励某些行为，”卡特里夫说。“但信任标准化可能会使得孩子的工作意愿受到一些影响”

另一种继承方法是使用度假房产等资产进行公共继承。卡特利夫说，这使得父母或祖父母可以通过制定保养和维护成本的规则来对这些资产持有一定的控制权。

“在父母在世时，如果发现孩子在经营湖边小屋或滑雪小屋时产生人际冲突，父母可以重新考虑如何处理这项资产。”

一些富人为下一代建立了一个基金池。基兰·杨(Kieran Young)是理查森 GMP(Richardson GMP)私人家族办公室的全国主管，他认为，从某种程度上来讲，基金池是可以是各种类型的投资俱乐部，旨在帮助继承人实现他们自己的目标，比如教育。投资的目的是让继承人获得实际经验，而非财务收益。

父母、祖父母或受托人可以用 50 万美元为这个基金池提供资金，孩子或孙子在这当中可以决定投资方式，同时了解投资过程。然后，他们可以把投资回报用于教育、住房或慈善事业。但他们也必须承担因投资失败而造成的经济损失的可能性。





杨说，建立这样一个账户本身就是一个学习机会。家庭成员需要回答以下问题：

1. 这笔钱的所有权属于谁？
2. 会使用哪些投资策略？在地域、行业集中度或投资类型等方面是否会有所限制？
3. 在支付资金之前，是否必须达到一定的门槛才能进行投资？
4. 团队多久召开一次会议，由谁主持会议，决定是如何产生的？

杨说，与金钱建立健康的关系是让继承人做好准备的关键。

他表示：“现代化的遗产规划观念是一个侧重于让继承人为财富做准备的过程，而不仅仅是在技术层面上建立信托等结构，然后试图解决这种结构在交易后的连锁反应。”

杨引用了约翰塞奇威克(John Sedgwick)的著作《富家子弟：美国年轻的继承人对金钱的爱与恨》(Rich Kids: America's Young and heiches, How They Love and Hate Their Money)中的一句话：

“挣来的钱显然是属于自己的，是对天赋、能力和自我的肯定。但这些东西是不会存在于遗产中的。”

**原题：How the rich spoil their kids: too much cash, too soon**

**来源：The Globe and Mail**

**日期：2019年6月5日**

With great wealth comes a conundrum: How do you pass down money to the next generation without them squandering it?

Some of the best strategies to ensure an inheritance doesn't spoil your children or grandchildren may not show up in textbook estate-planning sessions, experts say.

One method is "wealth sprinkling." The idea is not to give heirs too much, too fast, says Heera Singh, senior financial advisor with Legacy Wealth Advisors in Brampton, Ont.

Giving money in small amounts allows parents and grandparents to evaluate how responsible the recipients are. "The last thing most of these people want to do is provide their 22-year-old grandchild or child, who doesn't have much financial education or discipline, with millions of dollars in one shot," he says.

The parent or grandparent can tie the distribution to certain age dates or milestone events such as college, a wedding, or paying for a first house, says Chris Catliff, president and chief executive officer of BlueShore Financial in North Vancouver.

"Nobody gets a full inheritance at 21 or 18 or 19. Many of the distributions are a third, a third, and a third, so that someone young is not just seeing a lot of money all at once."

Another strategy that can encourage the younger generation to be careful with money is the "hotchpot clause," Mr. Singh says. It ensures an equal division of wealth among children upon one's death by taking into account the value of gifts already given to them during an individual's lifetime.

Say an individual has three children and an estate worth \$1.5-million. The first child already received \$100,000 to start a new business, the second got \$80,000 for postsecondary education and the third received \$120,000 for the down payment of a home

If a hotchpot clause was part of the will, those gifts would be added to the estate, bringing its total value to \$1.8-million. Each child's share would be \$600,000, but this amount would be offset by what they had already received. (The first child, for example, would receive \$500,000.)

The benefit of a hotchpot clause is that it can "help to set expectations for the beneficiaries that the gifts they receive now should be used wisely," Mr. Singh says.

"It also provides the [parent or grandparent] an opportunity to see how gifts are used during their lifetime to assess whether they want to continue giving more, or even if they want their beneficiaries to receive anything at all at the time of death," he says.

Annuities are another option. Although generally used to provide retirement income, they can serve a purpose within estate planning by allowing for regular payments instead of a lump-sum inheritance.

Some high-net-worth Canadians are turning to incentive trusts, says Mr. Catliff. They establish specific conditions that a beneficiary must satisfy to acquire money, and they commonly feature matching funds.

"If Susan makes \$75,000 a year, the trust will match \$75,000 each year, and if John is spending his time in the basement playing Xbox and not working much and making \$22,000 a year, he only gets \$22,000 matched," Mr. Catliff says. "Incentive trusts can discourage or encourage certain behaviours."

"If you set up [standard] trusts for these kids, the will to work can get zapped," he says.

Another inheritance method is making a communal inheritance out of assets such as vacation properties. This allows parents or grandparents to maintain some

control over these assets by setting up rules for upkeep and maintenance costs, Mr. Catliff says.

If interpersonal conflicts arise over the use of, say, a lakefront cottage or ski cabin while the parents are still alive, they can rethink what to do with the asset.

Some wealthy people set up a capital pool for the next generation. It's an investment club of sorts, designed to help heirs meet their own goals, such as education, and gain practical experience rather than financial gain, says Kieran Young, national director, private family office, at Richardson GMP.

Parents, grandparents, or a trustee could fund the pool with, say, \$500,000. The children or grandchildren decide how to invest it, learning about the investment process in the meantime. Then they can put the returns toward an education, a home or perhaps philanthropic efforts. But everyone would have to live with the possibility that poor investment choices could result in losses.

The establishment of such an account could be a learning opportunity in itself, says Mr. Young. The family needs to answer questions such as:

- Who has ownership of the money?
- What investment policies will be used? Will there be limits on geographic or sector concentration or the type of investment to be considered?
- Is there a hurdle rate that investments need to achieve before capital can be disbursed?
- How often will the group meet, who will chair the meetings and how will decisions be made?

Preparing inheritors well in advance is key to establishing a healthy relationship with money, Mr. Young says.

"A modernized view of estate planning is one which focuses on the process of preparing inheritors for wealth," he says, "rather than just the technical aspects of putting a structure such as a trust into place and then trying to solve the ripple effects of that structure post-transaction."

Mr. Young points to an apt quote from John Sedgwick's book *Rich Kids: America's Young Heirs and Heiresses, How They Love and Hate Their Money*: "Earned money is clearly one's own, an affirmation of talent, energy, self. An inheritance is none of these things."



## 父亲的传承：用慈善治愈富裕病

富裕家庭下成长的孩子难免挥金如土，缺乏雄心壮志。有些人把这个问题称为“富裕病”。为了避免富裕病，嘉莉·施瓦布·波默朗茨(Carrie Schwab-Pomerantz)通过亲身经历，讲述父亲的财富观，以及如何向下一代传递正确的价值观。

从我记事起，父亲便一直在为他的事业辛苦操劳。直到我 20 多岁的时候，嘉信理财才逐渐成为一家全国知名的公司。父亲把他毕生的财富给了我，从某种意义上说，他让我体会到了强烈的职业责任感和为目标而努力拼搏的精神，我因此感到非常幸运和自豪。

我 12 岁就开始打工了，先是送报纸，然后是看护小孩，16 岁的时候我开始在父亲公司的办公室工作。等我再大一点的时候，我一边暑期打工，一边放学后工作，多半还是在父亲的公司。

我知道，当人们拥有大量财富时，他们的下一代在道德观念上并不能得到很好的传承。有些人把这种现象称为“富裕病”，即孩子们不重视金钱或缺乏实现目标的渴望。

我认为过度的物质给予会让孩子们缺乏自信，并且无法在社会上自食其力。因为对我来说，工作就完全是一个建立自信的过程。

除了工作之外，我的父母在很早的时候便开始教我如何存款。10岁开始，我有了第一份个人存款——9美元，而后我总是在暑假打工中存钱。在20多岁的时候，我已经开始为自己的401(k)(美国退休储蓄计划)做打算了。

对我而言，存钱从来不是一种负担，它就好像是自然而然的安插在了我DNA中的基因一样。事实上，如果没有足够多的储蓄，我倒会比较担心。

所以我认为，父母应尽早教会孩子储蓄的观念，让他们逐渐养成良好的生活习惯。无论是什么样的家庭经济基础，储蓄观念的灌输对孩子来说是非常有意义的。

我也试图向我的小孩们灌输相同的价值观来让他们养成存钱的习惯。他们现在分别是13岁，11岁和6岁，他们在比我更富裕的环境中成长，从小就可以领到零花钱，但也必须为自己额外的费用买单，比如在学校买薯片等等。

在我第二个小孩七岁的时候，有一次我们路过药店，发现里面陈列着很多玩具。我儿子央求我给他买一些玩具来玩，我起初本想买Pokémon卡片来打发他一下(神奇宝贝)，但我后来想了想，说：“你可以用你自己的零花钱来买玩具，或者我可以先帮你买，但你需要把钱还给我的。”他想了一会儿，意识到自己并不是那么的想要那些玩具，或许也认为自己的钱更重要一些，就不再让我买了。

如果想要在金钱观念上培养出优秀的孩子，父母是需要一直给予教导的，而这往往并不容易。

对于金钱这个话题，我的父亲更倾向于从物质本身来与我沟通，而不是从情感层面上

在编写《家庭理财——畅谈有益》(It pays to talk)这本书时，我与一些女性投资者有过交流，我发现，人们都缺乏有关金钱的坦诚谈话。

而现在，家庭之间的谈话会比以往稍显密切。我认为，有勇气去改变家庭模式是成功的开始，虽然过程很困难，但这可以使你打破僵局。每当你多做一次尝试，改变就会相应地更容易一些。对我来说，最大的挑战就是把

我丈夫和我的财务生活结合起来。我们有着不同的人生经历和金钱观念，当我们把这些都带到婚姻当中时，彼此之间会经常交流和磨合，可能也是反向吸引吧。重点在于，你必须不停地与别人交流，才能达到你想要的效果。

其实，当人们讨论金钱的时候，他们很难仅仅关注金钱本身，这当中肯定还会夹杂着各自的感情，这就是为什么人们觉得改变是非常困难的。

但你要意识到，探讨钱财方面的问题是非常有意义的，你可以因此过上更加充实的生活。对我来说，充实的生活包括回报与馈赠，这也是我人生的价值所在。

多年的社会不平等问题让我把捐赠的重心放在妇女和女童身上，据我所知，68%的贫困老年人是女性。我所从事的行业让我知道投资赋能的伟大，我回报的方式之一是捐赠我的时间为女性讲解财务管理的专业知识。

同时，我还管理着嘉信理财公司基金会(Charles Schwab Corporation Foundation)，作为我们的慈善机构之一。对我来说，这不光可以回馈社区，同时也可以激励他人。

我们公司鼓励员工捐赠（时间、才能、资金），对于向慈善机构捐赠善款的员工，公司会提供匹配捐赠；对于向慈善机构奉献时间和专业能力的员工，公司也会匹配资金给该慈善机构，为员工进行专业的培训。我们想表明我们珍视所有形式的捐赠。

对于我的孩子们，我想留给他们的不仅仅是金钱方面的遗产。我希望他们会为接受过这些价值观的教导感到幸运，会为自己的事业和生活奋斗，会对社会上其他的人产生同理心。我想培养孩子们重视金钱，通过这些钱财来为社会做好事。

如果我在他们的一生中灌输这种观念，我认为无论我最终留下多少钱，他们都将自觉成为负责任的公民。我希望他们养成良好的职业道德，明白金钱只是一种工具，与身份、与价值观都没有任何关系。

**原题： Lifelong Lessons: A Conversation with Carrie Schwab-Pomerantz**

**来源： More Than Money Journal**

**日期： 2003 年春季**

Children of affluent parents sometimes do not value money and lack the desire to achieve; some have termed this problem ‘affluenza.’ To avoid affluenza, Schwab-Pomerantz recommends having candid conversations about money with children over their entire lifetimes. She gives examples of the ways she has used such conversations to communicate values to her own family.

Throughout most of my childhood, my father was a struggling businessman. It was not until I was in my 20s that Schwab had become a highly successful and nationally-known company. I feel lucky, and proud, in a sense, of the legacy my dad passed on to me. He taught me a strong work ethic and a desire to achieve.

I began working when I was 12 years old, starting first with a paper route, then babysitting, and then my first office job with my father when I was 16. As I got older, I always had summer jobs and worked after school, mostly with my father’s company. I know that when there is a tremendous amount of wealth, that kind of ethic doesn’t always get passed on. Some people refer to this as affluenza, where kids don’t value money or have a desire to achieve\*. I’ve seen that over-giving to kids takes away confidence, independence, and their ability to know they can count on themselves. Working, for me, was a total confidence builder.

My parents also taught me the discipline of saving. I started at 10 years old with nine dollars, and I always saved with my summer jobs. In my early 20s I also began contributing to a 401(k). Saving is automatic for me, as if it’s in my DNA; it has never felt like a burden. In fact, I worry if I’m not saving enough. I believe that saving is a value parents need to teach early on, so it becomes a way of life. I think it’s important to instill no matter what the wealth level is in the family.

My own kids are growing up in a more affluent environment than I did and I try to instill these same values. My children are 13, 11, and six years old now and they have each gotten an allowance since a young age. They have to pay for extra things, like potato chips at school, and I am getting them into the discipline of saving. When my middle child was seven, Pokemon cards were huge. I remember being in a pharmacy in the aisle with all the toys, with my son begging me to buy him some. My inclination was to just give in and buy him the cards, but instead I thought about what I was teaching him and said, “You have your own allowance—you can pay me back later.” He had to think about it for a while, and realized he didn’t want them that much. My money was not of as much value to him as his was.

Raising money-wise children is about lifelong conversations and lessons. These are often not easy. My father and I have always talked shop, which, in our case, was about money— but it was the financial aspects of money, not the more emotional issues. In the process of writing our book, *It Pays to Talk*, and through my work with women investors, I discovered that there is a shortage of candid conversation about money, and we were a part of that. Now, we’re talking a lot more. Changing family patterns, to me, is about getting the guts—the strength—to do it, knowing that it’s going to be difficult. It has helped me to know that it’s a matter of breaking the ice. Every time you do it, it gets easier. My biggest challenge

has been merging my husband's and my financial lives. We both bring different experiences to our marriage and both look at money in different ways. My husband and I talk a lot, but we're not always on the same track—opposites attract!— so we keep talking about it. You have to keep talking to get where you want to go.

I've learned that money conversations are never just about money. They are always emotionally charged, which is why they can be so difficult. But talking about money is a means for talking about what is most important to you, and knowing what's important to you is the filter you can use for having a more fulfilling life. For me, that includes giving back. That's what makes life rewarding.

I have focused my own giving on women and girls because there has been a lot of inequality over the years. Sixty-eight percent of the elderly poor are women. Being in the business I'm in and knowing how empowering investing is, one way I give back is by sharing my time and expertise to help women become more knowledgeable about money. I also run the Charles Schwab Corporation Foundation, the philanthropic arm of our organization. This, for me, is a way to give back to my community and to inspire others to do so. Our company encourages employee giving. We've long provided matching contributions to employees' financial donations to charitable organizations. We're also starting a program where we will make financial contributions to organizations to which our employees are giving their time and expertise, as well as their money. We want to show that we value all ways of giving.

The legacy I want to leave my kids is not just monetary. I want my own kids to feel fortunate, to strive for themselves, and to have empathy for others. I want to raise kids who value money—who do good things with it for society. I think that if I instill that throughout their lives, they are going to be responsible citizens, no matter how much money I leave them. I want them to develop good work ethics and learn that money is not about identity or self-worth—it's a tool.

—Based on an interview with Pamela Gerloff

(Carrie Schwab Pomerantz is the leader of Schwab Community Services and president of the Charles Schwab Foundation. In 2010 Schwab-Pomerantz was appointed by President Obama to the President's Advisory Council on Financial Capability, and chaired the Partnership Committee until early 2013. She also served as an advisor to the President's Advisory Council on Financial Literacy under George W. Bush) .





# 1 2

## 创办家族基金会实现代际传承

有的家族慈善事业可以传承五代或更长的时间，他们有什么秘诀？他们如何做到在很长一段时期内跨越几代人维系各家族分支之间的团结？他们如何做到成功吸引年轻家族成员并让他们参与其中？

**1、制定积极主动的政策和做法：**持久的家族基金会都有一个共同之处，即良好的管理政策和实践做法。在每位家族成员知晓且同意的基础上，家族基金会董事会树立明确的政策，有助于基金会顺畅运行，避免出现潜在阻挠。

**2、重视年轻成员：**拉斯科布天主教活动基金会（Raskob Foundation for Catholic Activities）迄今为止已持续 72 年并仍在继续运行。该基金会制定了一套系统，既能培养新的家族成员，又能让经验丰富的成员长期参与其中。那就是从“学徒制”开始。跨代辅导是家族文化的重要组成部分，年轻的家庭成员在加深与长辈之间关系的同时，还可以学到筹款的诀窍。在每一个资助周期中，董事会都会指派“学徒”与他或她的“导师”共同评审。

**3、尊重不同的世代：**在多代同堂的家族环境中工作总是充满挑战。人们有不同的期待，在交流方式上也有差异。安娜·冈萨雷斯（Ana Gonzalez）说：“一开始，仅仅因为有年龄和性格差异，我们就得在沟通和期望方面必须做一些互让。我妈妈那个时代，科技还没有发展成现在这个样子。大家的学习方式也不同。”

**4、保持对家人和场所的关注：**1947 年，莫蒂默·弗莱什哈克（Mortimer Fleishhacker）在旧金山创立了弗莱什哈克基金会（Fleishhacker Foundation），该基金会的家族成员通常会在董事会服务很长一段时间。约翰·埃利希（John Ehrlich）是第四代家族成员，他将基金会的长寿归功于创始人坚定的价值观：让家人待在一起，专注于一个工作场所。

**5、尊重家人的个人风格：**约翰·希克斯（John Hicks）是斯拉古萨家族基金会（Siragusa Family Foundation）的第三代成员，也是家族基金会的执行董事，他说没有人愿意提到“战略规划”这个词。“我们知道需要做什么，而且会用自己的方式去做，那是一种与我们的家族风格相契合的方式。”他表示，家族成员不喜欢结构化的环境。如果他们必须在企业界适应结构化的环境，就会更加讨厌这种形式。

无论你们正在运行新的家族慈善事业，还是正在管理一个多代基金会，这篇文章将帮助你提前计划：如何让这个家族基金会发展成你们希望的样子。多多借鉴别人的经验，并持续学习，才能成功地持久维持家庭慈善事业。

**原题：Building A Family Foundation to Last Generations**

**来源：National Center for Family Philanthropy**

**日期：2018 年 3 月 29 日**

What’s the secret of these family philanthropies that make it five generations or more? How do they stay united over time, over generations, and across family branches? How do they successfully attract and engage younger family members?

1. Establish proactive policies and practices: When it comes to family foundations that last, they all share one thing in common: good governance policies and practices. Family foundation boards that have clear policies in place—those that everyone knows and agrees upon—will help keep things running smoothly and avoid potential upsets.

2. Place a premium on younger members: The Raskob Foundation for Catholic Activities has been operating 72 years and counting. The

Raskob Foundation has set up a system that trains new family members while keeping seasoned members engaged. It starts with an apprenticeship. This mentoring is an important part of the family culture, allowing younger family members to learn the grantmaking ropes while deepening relationships with elders. In each grant cycle, the board assigns the apprentice proposals to co-review alongside his or her mentor.

3. Honor the different generations: Working in a family setting with multiple generations is not without its challenges. There can be differences in expectations and communication styles. "In the beginning, we had to have some give and take when it came to communication and expectations simply because of the age differences and personality types," says Ana Gonzalez. "My mom grew up in a generation before technology became what it is now. Learning styles were different, as well.

4. Keep the focus on family and place: At the Fleishhacker Foundation in San Francisco, founded in 1947 by Mortimer Fleishhacker, Sr., family members typically serve on the board for a long, long time. John Ehrlich, a fourth generation family member attributes the foundation's longevity to the founder's strong values: keeping the family together, focused on one place.

5. Honor the family's personal style: John Hicks, third generation family member and current executive director of The Siragusa Family Foundation, commented that no one wants to mention the two words strategic planning. "We know what we need to do, and we do it in our own way, one that matches our family style." Family members don't respond well to structured settings, he says, especially if they have to do it in the corporate world.

Whether you are a newer family philanthropy, or a multiple generations foundation, this Passages will help you plan ahead for how you want your family foundation to look and operate as you grow. Learn from what others have done—and continue to do—to sustain a successful long-term family philanthropy.



# 13

## 外祖父洛克菲勒教会我的 8 件事

戴维·洛克菲勒于 2017 年 3 月 20 日的清晨与世长辞，享年 101 岁。他对这个世界产生的实质影响比我认识的任何一个人都要大。我的外祖父长寿而幸福。他对未来有远大的理想，但他时刻没有丧失对生活小事的兴趣。我对他教会我的生命课程充满感激，也对他在适当的时候自然流露出的优雅心生敬佩。

### 1、维护人际关系

我的外祖父在致敬酒辞上可以说是大师级别的。几乎在所有的酒席上，他都会优雅地敲一敲酒杯致辞。致辞的内容各异，但无非是诚挚感谢嘉宾到场。

### 2、对惯常事心存感激

在他生命中的最后几餐饭，外祖父就好像从没吃过东西一样。在每吃完一口他都会大声赞叹：“这是我吃过的最好吃的饭！”

### 3、尊重所有人

在我所认识的人当中，我的外祖父是最受全世界人们尊重的一个。他给予酒店门童和国家领导人同样的关注和礼貌。

### 4、善待自己 善待他人

我的外祖父是一个彻头彻尾的善人。他天生能在任何情况下发出赞美，我几乎没听过他对别人恶语相向。

### 5、慷慨带来愉悦

在外祖父的生命历程中，他捐赠出将近 20 亿美元财富。巨额捐赠给纽约市、给美国、甚至给全世界都带来了非凡影响。外祖父对这个世界深刻的、发自内心的慷慨给了他除了家人以外的幸福感和满足感。

### 6、尊重传统

外祖父是一个生活规律的人。我想他在这种规律、可控的生活节奏中才是舒适的状态。

### 7、随机应变

在他上了年纪后，他开始变得格外温柔，他对别人的宽容程度增加了。我也体会到他在这种宽容中收获了幸福和平和。

### 8、顺其自然

他对生命充满热情，也有强烈的生存欲望。在弥留之际，在家人簇拥下，我亲爱的外祖父最终接受了这个事实，合上了双眼。

作者 Adam Rockefeller Growald 系洛克菲勒家族基金会、戴维·洛克菲勒基金会、the Growald Family Fund 理事，新能果全球慈善家圈成员。

**原题：8 Lessons from My Grandfather David Rockefeller**

**来源：National Center for Family Philanthropy**

**日期：2017 年 4 月 21 日**

My grandfather, David Rockefeller, died on the morning of March 20, 2017. He would have turned 102 this year.

He was the man who had a greater tangible impact on the world than perhaps anyone else I know.

1. Relationships Matter Most-My grandfather was a toastmaster par-excellence. At almost every meal, whether an intimate family gathering or a formal dinner with presidents or prime ministers, he would delicately tap his wine glass and make a toast.

2. Appreciate Ordinary Pleasures -and Don't Worry about Hyperbole-At one of his last meals, Grandpa seemed like he had never tasted food before. After almost every bite, he would exclaim, "This is the MOST delicious food I have EVER eaten."

3. Respect People, not Positions-My grandfather was one of the most universally respectful people I have known. He gave hotel porters the same attention and courtesy as he gave world leaders.

4. Care for Yourself and Kindness Follows Naturally-My grandfather was a deeply kind man. His instinct was to find something to appreciate in any situation, and I rarely heard him speak an unkind word to any person.

5. Generosity Begets Joy-From large-scale philanthropy-he gave away nearly \$2 billion over the course of his lifetime, with an extraordinary impact on New York City, the United States, and the world as a whole-to his concern for the individuals in his life, Grandpa cared enormously about the people and world around him. Grandpa gave to the world with deep and intuitive generosity, and I believe that aside from time with his family, this was his greatest source of happiness and fulfillment.

6. There is Value in Tradition...-Grandpa was a creature of habit. I think he found comfort in regularity and peace of mind in the predictability of structure.

7. ...and Also in Flexibility-The downside of Grandpa's penchant for consistency was his difficulty accepting changes or deviations from decorum. I experienced his greater happiness and peace through this attitude of acceptance.

8. Just Let Go-He loved life passionately and had a powerful will to survive. In his last moments, surrounded by family, my beloved Grandpa finally accepted that this was it. His eyes closed, his breathing slowed gradually to a stop, and he just let go.



# 14

## 洛克菲勒家族中的“问题解决者”

已故慈善家戴维·洛克菲勒(David Rockefeller)的女儿佩吉·杜兰尼(Peggy Dulany)是一个真正的“问题解决者”：她知道如何观察和分析复杂的问题，确定谁最适合处理这些情况，然后吸引人们参与其中，以实现真正的社会影响。

希奈戈研究所(Synergos Institute)是一个全球性的非营利组织，它把人们聚集在一起，解决复杂的贫困问题，为个人及社区创造发展机会。佩吉·杜兰尼是希奈戈研究所的主席。同时她还是 30 多个非营利组织和公司董事会的成员，并经营着两家具具有社会责任感的企業。

### 多年来，为什么慈善事业对你和你的家人如此重要？

很多关于慈善方面的理念源于我的家庭。在我成长的过程中，慈善事业是我们经常讨论的话题，因为我的父母都非常关心人类福祉。这种关心不仅体现在美国，而且是在世界各地。我在和父亲戴维·洛克菲勒一起旅游的过程中开阔了眼界。

同时我也独自探索世界上贫困的社区,在那里我看到了很多不公平现象。我也因此下定决心,要用毕生的努力去寻找解决这些不公平的方法。尽管我们每个家庭成员对待慈善事业的方式各不相同,但我们都有共同的价值观:努力创造一个更美好、更公正的世界。

希奈戈研究所成立于 1986 年,旨在为慈善事业中拥有共同目标的各种非营利组织、政府机构和个人之间建立关系。你认为为什么需要这样一个平台呢?

我认为我们所做的不仅仅是慈善事业。我们的重点放在如何有效地减少贫穷本身。在此之前,解决贫困问题的方法大多过于局限于外部专家和组织严密的项目。这意味着贫困人民不仅无法为专家提出的解决方案发言,甚至他们通常都没有被问及到底需要什么。

人是发展的核心,所有利益相关者之间的协作对于解决复杂的问题至关重要。我们必须利用所有利益相关者的想法、智慧和资源。

**在消除贫困,实现大变革的道路上,你认为我们还需要走多远?**

重要的是要认识到在过去几十年里已经取得了巨大进步。在过去的 25 年里,世界各地极端贫困人数下降了 70%以上,这种变化主要发生在中国。

越来越多的人意识到全球最大的挑战——长期的贫困与环境保护、和平安全,民主法制,营养健康之间的联系。这种对多维度的理解,意味着许多团队正在从不同的维度出发,以不同的方式解决贫困这一问题。所以我希望我们离目标越来越近了。

**在希奈戈研究所工作期间,你在个人或工作中实现了什么重要的目标?**

我正专注于创造“桥梁型领导者(bridging leaders)”——具备个人能力和技巧去搭建信任之桥的人,用来协同支持解决复杂的社会问题。

事实证明,与个体合作并帮助他们实现目标、克服恐惧、建立跨越分歧的信任是建立多方利益相关者合作的关键。只有这样,我们才能为内部和外部的变化建立一个更综合化的策略。

**作为一个慈善家,你学到的最重要的一课是什么?**



减少自身恐惧，从判断转向致善(from judgment to compassion)。这是一个很困难的过程，但对改变世界来说是非常重要且有效的。通过建立信任，我们可以释放出更多的能量和创造力。然后你就有了建立合作的基础，从而可以持续、大规模地解决复杂的难题了。

**原题：A Family Philanthropy Problem-Solver**

**来源：Medium**

**日期：2018年12月12日**

- The daughter of late philanthropist David Rockefeller Peggy Dulany is what you call a problem-solver: she knows how to observe and analyze complex situations, determine who will be best positioned to tackle them and follow through. She developed her approach by engaging people to achieve real social impact.

Peggy Dulany is Chair of the Synergos Institute, a global non-profit organization that brings people together to solve complex problems of poverty and create opportunities for individuals and their communities to thrive. She has also been a member of over thirty nonprofit and corporate boards, and she runs two socially responsible businesses.

Why has working in philanthropy been so important for you and your family over the years?

A lot of it comes from my family. Philanthropy was a dinner-table topic when I was growing up, because both of my parents were very concerned with the well-being of people. And not just in the United States, but around the world. I got to travel with my father, David Rockefeller, so that opened my eyes a lot. But I was also given the opportunity to visit and explore communities less privileged than my own which opened my eyes to the injustices in the world and led to my commitment to dedicate my life to figuring out ways to overcome them.

And though the specifics of how each member of our family approaches philanthropy differs, we all share the same values of trying to create a better and more just world.

Synergos was formed in 1986 to create relationships between various nonprofits, government institutions and influential individuals who share common goals in philanthropy. Why is a platform such as this necessary?

I'd call it more than philanthropy. Our focus was on effective means to reduce poverty itself. Up until then approaches to solving poverty problems were mostly too narrowly focused on outside experts and top-down programs. That meant that not only was no ownership built among people affected by poverty to support the

solutions those experts proposed, but often the people were not even being asked about what they wanted.

People have to beat the center of development, and that collaboration among all stakeholders is essential to solving complex problems. We have to leverage the ideas, wisdom and resources of all stakeholders.

How much further do you think we have left until we achieve lasting, large-scale, change in the eradication of poverty?

Well, it's important to recognize that huge progress has been made in the last several decades. The number of people living in extreme poverty around the world has dropped by over 70% in the last 25 years, although the majority of this change occurred in China. But you know that so much more needs to be done.

we're seeing increasing recognition of the interconnectedness of the biggest global challenges—between persistent poverty and problems of the environment, of peace and security, of democracy and good governance, of health and nutrition. And that multi-dimensional understanding means that so many different groups are working, in different ways, on the problem. So I'm hopeful that we're getting closer.

What is an important goal, personal or work related, that you have met throughout your time at Synergos?

I'm focusing on creating what we call "bridging leaders"—people with the personal grounding and skills to build trust who can then use those skills to support collaboration to solve complex problems.

It turns out that working with individuals to help them connect to purpose, overcome their fears and build trust across divides is a key element in building multi-stakeholder collaborations. By doing this, we're building a more integrated strategy for inner change and outer change.

What is the greatest lesson you've learned so far as a philanthropist?

Reducing our own fears and moving from judgment to compassion are both hard difficult and important to being effective in the world. We can release so much energy and creativity through building trust. Then you have the basis for building collaborations that lead to solving complex problems sustainably and at scale.



# 15

## 千禧一代将创造慈善的历史

下一代富豪将继承 42 万亿英镑的遗产，这可能是历史上规模最大的一次财富转移。千禧一代不会因循守旧，他们将采用新的方式进行慈善捐赠。

千禧一代常被诟病是不能碰的“雪花一代”。他们只关心 Instagram 上的粉丝数，而对外部世界不甚了了。但是，《世代的影响：下一代捐赠者如何创新慈善》一书的作者沙娜·戈德赛克和迈克尔·穆迪发现，下一代富豪将成为慈善变革的新势力。

波士顿学院的一份报告指出，下一代富豪将继承 42 万亿英镑的遗产，这可能是历史上规模最大的一次财富转移。不过此份报告还指出，这些钱不会全都挥霍在牛奶咖啡上，近半数将用于慈善捐赠。

“千禧一代反对现在的慈善模式，他们将采用新的方式进行慈善捐赠。”

“这 29 万亿美元将用作遗赠和终身赠与，”戈德赛克说。“主要区别在于下一代富豪较早开始做慈善。随着人的寿命越来越长，他们做慈善的时间可能更长，影响更大。”过去那种在世的时候挣钱，晚年时花钱的想法已经过时了。下一代富豪通过设立捐赠基金或永续基金，只想现在就有所作为。

**原题： Why Millennials Will Be The Biggest Philanthropic Donors In History**

**来源： Spear's Magazine**

**日期： 2018 年 3 月 3 日**

Millennials are often derided as out of touch snowflakes, who are more concerned with their Instagram following than the outside world. However new research by Sharna Goldseker and Michael Moody, co-authors of *Generation Impact: How Next Gen Donors Are Revolutionizing Giving*, has found that the next generation of HNWs will be the pioneers of a philanthropic revolution.

According to a Boston College report, the next generation of HNWs are set to inherit an estimated £42 trillion – in what could be the largest transfer of wealth in history. But don't fret, it won't all be squandered on flat whites and avocado on toast; the same research found that approximately half that amount will be donated philanthropically.

“A group of millennials are bucking philanthropic trends and taking a new and modern approach to giving”

‘That \$29 trillion is going to go both into bequests and lifetime giving,’ says Goldseker. ‘The main difference is that the next generation are starting their charitable careers at earlier ages and as lifespan is increasing they are likely to be involved in the activity of giving for many more decades and overall have a larger impact.’ Gone is the notion that you earn your wealth during your lifetime and then allocate it later in life – the next generation doesn't care for endowments or perpetuity funds, they want to make a difference now.



## 90 后英国公主的慈善人生

尤金妮公主出生于 1990 年，是英国女王的孙女，英国王位的第九顺位继承人。尤金妮公主是第一位拥有 Instagram 账号的皇室成员，她通过这种社交方式向世界传递她所关注的慈善事业。

准确来讲，尤金妮公主可能不是一个“职业”王室成员(不接受薪资)，但她同样肩负着王室成员的重任。和其他王室亲戚一样，她利用自己强大的网络资源为一系列公益活动提供支持，从亚洲象保护到年轻医学人才资助。

那么，尤金妮公主具体在做什么慈善呢?简单说，她的慈善领域包罗万象。而且，当考虑到她还要兼顾自己在艺术界的日常工作时，你会发现尤金妮公主简直是奇迹般的存在。

根据尤金妮的官方皇室简介，她赞助了医疗改革、艺术深造以及环境保护等领域的慈善事业。虽然我认为她坚信一切她所支持的慈善目标，但还是有一部分对她自身来说是更有意义的。

例如，她与皇家国家骨科医院（RNOH）有着非常密切的合作。这家医院对尤金妮而言非常熟悉，因为在 12 岁时，她曾因脊柱侧弯在这里接受了背部手术的治疗。从那以后，她便一直支持着这家医院。根据个人资料上所说，她“非常愿意资助那些和她情况相似的医疗问题”。她在 2012 年成为倡导重建国家骨科医院的资助人。

她最近在 Instagram 上发布了关于国际脊柱侧弯意识日(International Scoliosis Awareness Day)的慈善活动，分享了一张自己脊柱的X光照片，里面的钛棒清晰可见。

她在慈善网站上写道：“我自己就是一个活生生的例子，证明着医疗可以改变人们生活。”“正因为 RNOH 为我所做的这一切，我才想要大力呼吁医院重建，让它造福更多的人。作为这所医院的赞助人，我将以我的名字命名它为尤金妮公主之家(Princess Eugenie House)。”

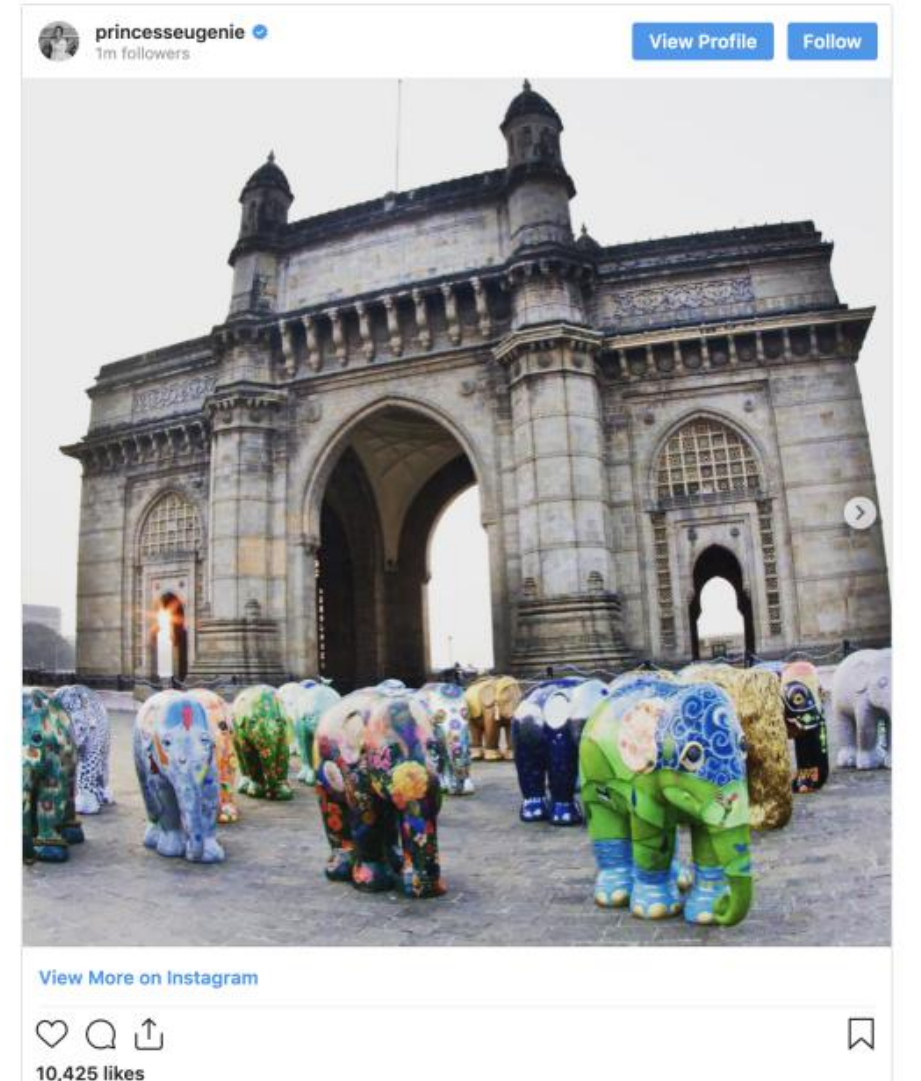
2016 年，尤金妮公主还加入了姐姐比特丽斯(Beatrice)和母亲萨拉·弗格森(Sarah Ferguson)的行列，成为青少年癌症信托基金(Teenage Cancer Trust)的捐赠人。在 Instagram 上的一篇帖子中，她对该慈善机构在支持儿童对抗癌症方面所做的重要工作表达了称赞之情。

尤金妮公主也支持很多艺术慈善机构，因为这是她最关注的领域。她担任 Hauser & Wirth 艺术画廊的副总监，同时，她也将对创意产业的热情带到她的慈善事业中。例如，2018 年的 5 月，她成为泰特现代美术馆(Tate Modern)“泰特青年赞助人”项目的成员。

据她的网站介绍，该项目团结 40 岁以下的收藏家、慈善家和艺术爱好者团体，共同致力于保护历史作品、为泰特美术馆购买新作品以及支持教育和学习的公益计划。尤金妮表示，她很自豪能与这群人合作。

除了艺术之外，在 2016 年 11 月参加一次演出之后，她还担任了皇冠剧院(Coronet Theatre)的赞助人。

尤金妮还和王室成员一起与大象家族(Elephant Family)合作，帮助拯救亚洲象以及改善它们的栖息地环境。



另外，她还是“零计划”（Project 0）的大使，该计划旨在通过行业专家、热心人士、海洋科学家和名人的帮助来恢复和保护海洋。今年 6 月初，她协助该慈善机构与天空海洋救援组织(Sky Ocean Rescue)启动了联合项目。在启动活动中，一条名为 Plasticus 的巨型鲸鱼被安置在 Carnaby 街，这条鲸鱼完全由一次性塑料制作而成。

作为“零计划”的大使，我很高兴能成为恢复和保护海洋环境的一员，”她在一篇 Instagram 帖子中写道。

最后，她还和她的好朋友茱莉亚·德·博因维尔一起成立了自己的人权慈善组织——反奴隶制团体(Anti-Slavery Collective)。

她说：“反奴隶制团体的目标是召集现代社会遭受奴役的人们（童工、血汗工厂、拐卖婚姻等）来到这个网站上，分享亲身经历的故事，分享全球的数据……让从年轻人到企业家，再到宗教领袖，各种各样的人都可以通过它来了解数据和背后的故事，我们希望每个人都能因为它而相互凝聚在一起，创造世界的变革。”

世界上很多含着金勺子出生的人，正如尤金妮那样，他们正在做着大量的工作，帮助那些没有话语权的人发声。

**原题：The Royal Kind Of Charitable Work**

**来源：Bustle**

**日期：2018年9月28日**

Princess Eugenie may not technically be a working royal, but she certainly has the workload of one. Like the rest of her relatives, she uses her powerful platform to raise awareness for a number of charities that support everything from Asian elephants through to budding young medical talents. So, what kind of philanthropy does Princess Eugenie do? The short answer is that she basically does it all, which is nothing short of a miracle given that she has to juggle her day job in the art world as well.

According to Eugenie's official royal profile, she's a patron for a number of charitable efforts which touch on medical progress, artistic endeavours and the environment. While I'm sure she believes strongly in all the charities she supports, there's a few initiatives that are incredibly personal to her.

For example, she works very closely with the Royal National Orthopaedic Hospital in Stanmore — a place she spent some time in as a patient when she was younger. At twelve years old, she underwent back surgery as part of treatment for her scoliosis (a condition where your spine curves), and she's supported the hospital ever since.

According to her profile, she is "keen to support others going through similar treatments" and became a patron of the National Orthopaedic Hospital's Redevelopment Appeal back in 2012. It turns out that a part of the hospital will actually be named after her, an "accommodation unit" called Princess Eugenie House.

She took to Instagram recently in support of the charity for International Scoliosis Awareness Day, sharing an X-ray of her spine and the titanium rods placed in it below.



"I'm living proof of the ways in which the hospital can change people's lives," she wrote on the charity's website. "It's because of what the RNOH has done for me that I'm so enthusiastic about being Patron of its Redevelopment Appeal, and giving my name to its new state-of-the-art facility, Princess Eugenie House."

More recently, Princess Eugenie also joined her sister Beatrice and mother Sarah "Fergie" Ferguson as a patron to the Teenage Cancer Trust in 2016. In a post on Instagram, she praised the charity for its "important work" in supporting young children battling cancer.

It's no surprise that Princess Eugenie also backs a lot of artistically-minded charities, as she's incredibly involved in the art world. By day, she works as the associate director for art gallery Hauser & Wirth and she's brought her passion for the creative industries to her philanthropic efforts as well. Earlier this May for example, she became a patron of the Tate Modern for their Tate Young Patrons programme.

According to her site, the initiative supports a "group of collectors, philanthropists and art enthusiasts aged under 40, who contribute to conserving historic works, acquiring new works for the Tate collection and supporting education and learning programmes."

In an Instagram post, she said, "This institution does remarkable work for the arts and I'm very proud to begin working with them."

Beyond art, she also serves as a patron of the Coronet Theatre — a gig she's had since November, 2016. Eugenie also does her bit to save the environment, working with Elephant Family - a charity that dedicates its efforts to saving Asian elephants and their habitats - alongside some of her royal relatives.

She serves as an ambassador for Project 0, an initiative which aims to "restore and protect the ocean" with the help of experts, passionate individuals, ocean scientists and a handful of celebrities. Earlier this June, she helped kick off the charity's joint project with Sky Ocean Rescue in which a massive whale called Plasticus was placed in Carnaby street, crafted completely out of single use plastic.

"I'm so excited to have recently become an Ambassador of Project 0 whose aim is to restore and protect the ocean," she wrote in an Instagram post of her standing before the sculpture.

And finally, she's also set up her own human rights charity called the Anti-Slavery Collective with her close friend Julia de Boinville.

She said, "[The goal of the Anti-Slavery Collective is] convening people to a website where we can hear these credible stories, we can share data...it should be a way for all kinds of people to look at [data and stories] from millennials to businesses to religious leaders, we want everyone to use it to come together."

So don't let anybody tell you the royal family don't pull their weight. As Eugenie proves, they do a lot of work lifting up the voices of those who need it.



# 17

## 携手下一代：德菲家族基金会的做法

即将加入家族基金会理事会的家族成员热爱学习、想法新颖、对过去取得的成就充满感激、对家族基金会提供的机会充满热情。他们唯一不满的是：为什么不让我们早点了解基金会？

德菲基金会已成立 54 周年，期间举办过多次理事会生活营，但这些生活营只针对理事。2014 年，作者决定举办一次全家人参与的理事会生活营，让孩子、年轻人、理事和老人坐在一起，欢聚一堂。

为什么要这么做呢？2013 年，作者让两名新家族成员加入了理事会。以前，理事会有 5 名家族理事，2 名非家族理事。德菲基金会通常会在新家族理事会成员 20 多岁时找到他们，作者正是依照这一传统邀请克里斯和萨拉开

始为期一年的理事“入职”程序。克里斯和萨拉具有理事的模范品质：热爱学习、想法新颖、对过去取得的成就充满感激、对家族基金会理事会提供的机会充满热情。他们唯一不满的是：为什么不让我们早点了解基金会？

这个问题引发了思考。虽然一直以来并没有关起门来工作，但管理层必须做出更大的努力向整个家族，而不仅仅是理事会成员展示德菲基金会的工作。

德菲基金会成立于 1960 年，是一个家族基金会，资产约 3000 万美元，主要在洛杉矶郡开展业务。2010 年，德菲基金会成立 50 周年。在此之前，基金会的理事会成员都是家族成员。此后，管理层选出 2 名非家族成员加入理事会。基金会的创始人是作者的祖父母斯坦和多萝西·德菲·艾弗里。他们的三个孩子均在理事会工作，并在工作数十年后退休。目前的家族理事都是斯坦和多萝西的孙辈，年龄从 20 岁到 50 岁不等。下一批有资格任职的家族成员，即第三代和第四代混合的“下一代”家族成员，年龄在 17 岁至 26 岁之间。家族还有更年轻的第四代家族成员，年龄在 2-10 岁之间。

如何举办一个周末生活营以帮助理事会增加凝聚力、完成既定任务目标、向下一代介绍基金会、让最年轻的第四代家族成员对基金会有一个了解？这和处理理事会事务一样艰巨。

（作者：Caroline Avery

德菲家族基金会（加州）的主席，也是律师和家族的第三代继承人。Caroline Avery 的祖父 Ray Stanton Avery 是美国发明家、企业家和慈善家，曾在 1929 年大学时期来中国留学一年，家族企业 AVERY DENNISON 传承至今。）

**原题：'On-Boarding' The Next Gen: The Durfee Foundation's Approach**

**来源：National Center for Family Philanthropy**

**日期：2018 年 5 月 7 日**

The Durfee Foundation has held many board retreats during its 54-year history, but these have always been for trustees only. In 2014 we decided to do an all-family board retreat and bring together toddlers, teens, trustees, and elders.

Why the change? In 2013, we brought two new family members onto our board, which had previously consisted of five family and two non-family trustees. Durfee typically reaches out to new family board members when they are in their 20s, and we did the same when we invited Chris and Sara to start the yearlong “onboarding” process for becoming trustees. They were model prospective trustees: eager to learn, fresh with ideas, appreciative of what had been accomplished in the past, and full of enthusiasm for the opportunities that the family foundation board offered. Their only complaint? Why didn’t we learn about the foundation earlier?

This got us thinking. Even though we never intended to operate behind closed doors, it was clear that we needed to make a better effort to show the whole family, not just those already on the board, what the Durfee Foundation is about.

The Durfee Foundation, established in 1960, is a family foundation with approximately \$30m in assets and a regional focus on Los Angeles County. Until our 50th anniversary in 2010, we operated with an all-family board, but since then we have elected two non-family trustees to the board.

The foundation was started by my grandparents, Stan and Dorothy Durfee Avery. Their three children served on the board for decades, but have retired. Current family trustees are all grandchildren of Stan and Dorothy (3G), ranging in age from 20s to 50s. The next crop of family members eligible for service, a “Next Gen” mix of 3G and 4G, range in age from 17 to 26. We also have a younger, all-4G cohort, ages 2-10.

How could we create a weekend retreat that would help the board re-engage around its mission and goals, introduce the Next Gen to the foundation, and give an age-appropriate glimpse of the foundation to the youngest 4G group? Oh yes, and we also had a big docket of board business to get through.



# 18

## 暑假到了，来点不一样的亲子活动

在美国的假期里，经常会看到全家大小在小溪边、步道旁带着手套，捡垃圾；或者小区的孩子们自制柠檬水和曲奇义卖筹款。夏天到了，你和你的家人准备如何让这个炎热的暑假有点不一样的回忆呢？

作者弗吉尼亚，美国家族慈善中心创始人兼总裁。35年来，她一直致力于通过研究和教育推动私人慈善事业。在过去的30年里，她一直专注于家庭慈善的经验总结，价值观和愿景促进，跨代慈善家庭。

我最近碰到了一个朋友，她告诉我她大一的女儿要去尼加拉瓜参加一个名为萨拉(Sarah)的慈善项目。这个项目让年轻人去一些国家进行实地考察，了解这个国家和人民生活状况，对人们伸出援助之手的同时感受慈善背后的意义，也让这些年轻人在探索过程中了解并重新发现自己。

我还听一位家族基金会理事说非常期待夏天的到来，因为夏天是带年轻的家庭成员到基金会项目地考察的良好时机。

一般情况下，7月和8月对父母来说是两个特殊的月份，他们会密集地为自己的孩子安排夏令营、假期、体育活动、课外活动和阅读清单。因此，当我知道许多人在为慈善事业腾出一些时间时，我认为这是非常振奋人心的。

为大学生寻找慈善方案变得越来越简单。我了解到，许多大学、宗教团体和社交网络都在世界各地为那些希望参与其中的人提供志愿服务机会。对于那些有家庭捐赠计划的人来说，夏天是带孩子们去适合他们年龄段的组织和项目进行实地考察的好机会。

为了对 K-12（小学-高中阶段）教育模式下的孩子的慈善机会会有更加深刻的认知，我拜访了作家苏珊·普莱斯(Susan Price)。她出版了两本书籍，分别是《家庭捐赠:培养乐于助人的孩子》(The Giving Family: Raising Our Children To help Others)和《慷慨的基因:在数字时代养育有爱心的孩子》(Generous Genes: Raising Caring kids in a Digital Age)。

苏珊的研究与写作向人们分享了很多创造性的想法，引导青少年参与捐赠和志愿活动。

以下是她的一些建议：

- ❖ 举办一场户外义卖活动，将部分(或全部)收益捐给一些受当地欢迎的组织，比如食品银行等。孩子们可以根据年龄的不同来进行职责上的分配，比如捐赠物品管理，制作宣传海报，活动宣传，销售或者财务等。
  
- ❖ 参加义工活动。花一部分时间工作(房屋修整或环境清理)，然后剩下的时间可以享受家庭旅游。
  
- ❖ 去“实地考察”。带你的孩子去一些他们可能感兴趣的当地组织，比如动物收容所等。你和孩子可以了解这些组织的运作状况，发掘他们的需求，并考虑尝试志愿服务或做出财务捐赠。
  
- ❖ 在动物园里助养一只动物。

- ❖ 与你的邻居一起商讨如何筹集资金并提供志愿者帮助，例如翻新当地的游乐场、学校操场等一些社区活动场所。
  
- ❖ 种植树木。树木可以减缓温室效应、减少空气污染。您可以筹集资金购买树木，并在学校等一些公共场所落实这些想法。
  
- ❖ 食品回收。许多农场允许志愿者在收获夏季作物后进入农场，以便收集剩余的蔬菜用于当地的饥饿计划。有关这种做法的更多信息，您可以参照美国农业部发布的“公民食品回收指南”。
  
- ❖ 帮助清理人们最喜欢的远足步道、自行车道，公园或小溪(沿线的环境)。
  
- ❖ 与其他人一起为老年邻居刷房子或打扫院子。
  
- ❖ 利用家庭团聚的机会与孩子们分享家庭的历史以及祖先是如何以他们自己的方式改变世界的。或者你们可以选择一个新思路，例如在聚会庆祝活动中加入社区服务等等。
  
- ❖ 不要忘记历史悠久的柠檬水小摊。新奇士(Sankist，常见的柠檬水饮料)已经呼吁孩子们为他们最喜欢的活动“表态”(take a stand)。孩子们可以在街上摆摊，使用新奇士赞助的柠檬水来为自己选定的慈善机构筹集资金。谁能对那些卖冷饮的可爱孩子说不呢？

苏珊在清单中罗列了很多方案，希望这些可以激发你的想法。许多高中也将社区服务作为其课程的一部分，孩子们可能知道更多途径去联系公益资源或组织来支持家庭活动。

无论如何，夏季慈善项目和其他暑期活动一样可以为青少年带来启发，教育，收获和乐趣。并且，当你们一起完成这些项目时，无论是孩子还是大人，都会获得不亚于大峡谷之旅的珍贵的家庭记忆。

**原题：Summer Vacations And Family Philanthropy**

**来源：National Center for Family Philanthropy**

**日期：2017年6月9日**

It's summer and a young person's fancy turns to... philanthropy? Well, perhaps more than you might think.

I ran into a friend recently and she told me her college freshman daughter was off to Nicaragua. Sarah belongs to a group that organizes charitable field trips for young people – giving them the chance to help those considerably less fortunate while learning something about the country, the people, the value of helping, and even themselves.

Soon after, I heard how a family foundation trustee looks forward to summer because it is such a great time to take young family members on foundation site visits. I know July and August mean parents scramble to arrange camps, vacations, sports, enrichment activities, and required reading lists. So the idea that many also make time for philanthropy was intriguing and heartening.

Finding options for college age children is getting easier. I've learned many colleges, religious groups, and social networks sponsor volunteer opportunities around the corner and around the globe for those hoping to get involved. And for those with a family giving program that does site visits, summer is a great time to take them along to age-appropriate organizations and projects.

To help me think about opportunities for K-12 kids, I called on Susan Price author of *The Giving Family: Raising Our Children to Help Others* and *Generous Genes: Raising Caring Kids in a Digital Age*. Susan's research and writing share a wide array of creative ideas for getting pre-collegiate age children involved in giving and volunteering.

Here are a few of her suggestions:



- Hold a yard sale with a portion (or all) of the proceeds going to a favorite organization such as the local food bank. Depending on their ages, kids can contribute merchandise, make posters, arrange displays, act as sales people, and count change.
- Take a volunteering vacation. Spend part of your time working (building a house or taking part in environmental cleanup), and then enjoy family tourist time.
- Go on "site visits." Take your kids to local organizations they might have an interest in (such as the animal shelter). Learn about their operation, find out their needs, and consider volunteering or making a financial contribution.
- Adopt an animal at the zoo.
- Gather with neighbors to raise funds and provide volunteer help to refurbish a local playground or school yard.
- Plant trees. They cool the air and cut down on pollution. You may be able to do this in a public space such as a school. Raise funds to buy the trees.
- Try gleaning. Many farms allow volunteers to come in after they have harvested a summer crop so that vegetables that were missed can be collected for local hunger programs. For more on this practice, the U.S. Department of Agriculture publishes A Citizen's Guide to Food Recovery.
- Help clean up a favorite hiking or biking trail, park or stream.
- Gather with others to do outdoor painting and yard clean-up for elderly neighbors.
- Use the occasion of a family reunion to share with kids the family's history and how their ancestors made a difference. Or start a new tradition: include a community service project in the reunion festivities.
- And don't forget the time-honored lemonade stand. Sunkist has called for kids to "Take a Stand" for their favorite causes, using free Sunkist lemonade stands to raise money for a chosen charity. Who can say no to cute kids selling cold drinks for a good cause?

Susan provides quite a list and, hopefully, one that will prompt ideas of your own. Many high schools encourage community services as part of their curriculum. Your kids may know of resources and organizations that can help you choose a family activity. In any case, there is no reason why a summer service project can't be as inspiring, educational, rewarding, and fun as any other summer activity. And, when done together, provide a family memory as special as that Grand Canyon trip.

By Virginia M. Esposito, founder and president of the National Center for Family Philanthropy. For more than 35 years, she has worked to advance private philanthropy through research and education. For 30 of those years, she has focused on the family philanthropic experience, promoting values, vision, and excellence across generations of donor families.

**主 编：** 逯 莹

**执行主编：** 魏璞祯

**内容翻译：** 杨依然

**排版设计：** 杨依然

**官方网址：** <http://www.cgpi.org.cn>

**深圳大中华校区：** 福田区深南大道1003号大中华国际金融中心A座35楼西侧 (518000)

**深圳国创中心校区：** 福田区深南大道1006号深圳国际创新中心F座4层 (518035)

**北京校区：** 北京市朝阳区酒仙桥路10号 恒通国际商务园B55栋 (100016)

**电 话：** (86-10) 80698699

**邮 箱：** [cgpicfp@cgpi.org.cn](mailto:cgpicfp@cgpi.org.cn)

