



A Time For Giving

By Ed Gaelick CLU, ChFC

Now that the 2015 holiday season is behind us and things are a bit calmer, I find myself thinking about the importance of businesses giving back to the community and to those that serve us. I think companies should incorporate charitable contributions into their 2016 plan.

I have to admit in some ways I am a Scrooge. In my opinion, the traditional habits for the holidays wastes so much of our precious resources. Let's look at holiday cards. Whether for business clients and associates or personal friends and family, you need to pick out cards, purchase, order, receive them, unpack, write or sign each card, stuff the envelopes, address and stamp the envelopes, drive to the post office to drop them off and then the postal service takes over. This takes so much time, uses so much paper, gas, effort, and money. And is it worth it? Is the card appreciated? Is it meaningful? Is it significant? Does it make the most of your time and money? Does it help anyone? All questions I asked myself every year I was caught in this traditional holiday trap.

About 10 years ago I rebelled. I thought to use my resources better by making a donation to my choice charity in lieu of cards or gifts. I sent an email to all my

clients that read something like this: *A very Merry Christmas, Happy Hanukah and Happy Holidays from all of us at PSI Consultants!*

In lieu of sending out holiday cards or gifts this year, we have made a charitable contribution to the Wounded Warrior Project (www.woundedwarriorproject.org) who for 11 years has helped tens of thousands of injured veterans and their families heal from both the visible and unseen wounds of war. WWP provides programs specifically structured to help wounded veterans live active and healthy lives through adaptive sports, recreational activities and nutrition education so they can achieve independence and enjoy an improved quality of life. Other programs include collegiate education programs, IT training and employment assistance so they can have more long term financial stability.

Eighty percent of total revenue goes to these programs. The balance towards administrative and fund raising efforts. The Wounded Warrior Project meets high standards of public accountability, program and cost effectiveness.

We appreciate your business and the relationship we have developed. Our sincerest wishes for a healthy, happy and prosperous new year.

From that year and each and every year since, I get dozens of replies applauding this "better use of resources". Here are a few from just this past year:

"What a wonderful thing to do! This means more than any card! That's really awesome. This is the best gift, knowing that you are helping another person. What a great idea. Thank you for your thoughtfulness and your donation. Good job!"

As you can see, the responses are remarkably positive. I can't remember getting any responses from sending cards. For me, I decided to break the tradition and start another. The charitable benefactors are certain to appreciate and benefit more from your donation than a mailed card could ever. Maybe more and more businesses will do this and the business community will start a new trend. What a wonderful holiday season 2016 will be for all those charities.

In 1985, Ed Gaelick CLU, ChFC, established PSI Consultants, LLC where he specializes in company sponsored employee benefits, business planning and personal insurance. Throughout his career, Ed has received many of the highest professional honors awarded in the insurance industry and his knowledge has made him a sought after speaker.

www.psi-consultants.com