

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette



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Crystal Cooper

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Welcome to Net Worthwhile, Do More with Your Wealth, a podcast designed to explore financial topics from a broader perspective than just the numbers. We'll look at the emotional impact of financial decisions and how you can use your wealth to live a great life. Thank you for tuning in.

Crystal Cooper: Thank you again for joining us on NET WORTHWHILE. Today we have a special guest situation. We have two people with us today, a new person, Ann Cramer. She's a civic leader and the retired director of IBM's Corporate Citizenship for the Americas. Yay! And we also have Elizabeth Burdette. You guys have met her before. She is our Director of Client Engagement for SignatureGENEROSITY. Thank you guys, both for joining us.

Ann Cramer: It's a joy. Thanks.

Elizabeth Burdette: Great to be here. Thank you.

Crystal Cooper: Now we are entering the holidays, so we thought it would be a really great time to talk a little bit about your generosity strategy and your giving strategy. So Ann I want to start with you. Can you tell me a little bit about your journey in the corporate world and how you transitioned that to the non-profit world?

Ann Cramer: Great Crystal, thank you so much. And Elizabeth this is really a joy for me. Thank you for asking. And it's really funny because for a lot of people, some don't even know I was at corporate and some non-profits don't even know that I was just a non-profit, but the end is I started at IBM,

[Net Worthwhile Podcast](#) with Crystal Cooper

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

literally two weeks after I graduated from college with a math degree as a Systems engineer.

And in that journey, which I always like to say for women, and especially at my age, the choices were to be a teacher, a nurse, or have a ring and get married. And I didn't have the patience to be the teacher. I didn't like chemistry. I loved physics, so I wasn't going to be a nurse and I didn't have a ring. So I interviewed with IBM, what else do you do as a math major. But in that stead, journey for me, and I think a lot of it is about the whole aspect of generosity, is that as I worked for IBM over an arc of 46 years. That in that time, the intersectionality of my obviously being so for fortuitous to have a job at IBM and because of my sort of DNA of having been involved with the community, literally since pre-birth, but over the time that I was able to align and use relationships in the community as a community volunteer with the whole value system and the strategies for IBM.

So it was a one of those extraordinary synergistic opportunities where my passion met my purpose and it aligned with an amazing job that I had from 1989 to 2013. And obviously it morphed and changed over time. But literally from 1989 to 2013, I was involved in external programs, corporate community relations, corporate citizenship, corporate social responsibility. So its a fabulous journey.

Crystal Cooper: That is awesome. First of all, congrats, that's amazing. And you actually touched on something really key there, your purpose and your passion sort of merging together. And I feel like that really leads well into what we do here at SignatureGENEROSITY. Can you actually talk a little

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

bit about that, Elizabeth, and how you and Ann have worked together?

Elizabeth Burdette: Sure. I'd be glad to. So Ann has been somebody that I have looked up to, gosh, for like 15 plus years. We met back in 2004 when I graduated from college and I was at my first job out of college and I was working at the Robert W. Woodruff Foundation here in Atlanta, had a one-year fellowship with them. And that incredible opportunity gained me a ton of exposure in the community to really exciting, amazing people. I mean, I met the then Mayor Shirley Franklin in my first week of work. That kind of thing and Ann just seemed to be everywhere.

And her name was everywhere, her presence was everywhere and her... You can't see audience members, I'm sorry, you can't see her, but her amazing smile was everywhere. And so, Ann and I have kind of woven in and out of each other's professional lives since then. And she's always been a really great sounding board for me professionally. I can bounce ideas off of her and just been able to stay in touch.

So from a personal and professional standpoint, she's a huge inspiration to me. But to your point, Crystal, I love what Ann was saying about kind of her evolution at IBM, going from a systems engineer to leading their entire community engagement strategies across the Americas is amazing. And how she did that by merging her purpose with her passions. And I think that's like you said, an enormous part of what we try to do at SignatureFD and specifically with SignatureGENEROSITY is helping people to take the time to uncover that and do more with

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

their wealth and do more with their time and find greater meaning in whatever pursuit it is that [inaudible 00:05:18] with them.

Crystal Cooper: Yeah. I mean, that's really, that's the thing, right? Wealth fulfillment, NET WORTHWHILE, as we call it, is this perfect merger of what you have, what you want to do and what you're passionate about. And SignatureGENEROSITY really anchors into that by allowing you to take those things and figure out how you can make an impact in the ways that are most important to you. So I know we do that at the individual level. I want to take it back up for a second. And if you don't mind and talk to me a little bit about, I mean, that's a huge thing. You had this strategy across all of Americas. How do you even get started as a company figuring out what your giving strategies should be?

Ann Cramer: Well, it's so funny. You're going to hear me say the word align and values as a part of the whole really conversation. Because to me, we talk about individuals, which is what you all are doing with SignatureFD, is so [inaudible 00:06:16] for individuals, but actually a corporation has its own set of values and leadership. So the end for me is as a company, you do have your stated guidelines, values who and what your basic beliefs are. And I can use IBM as a wonderful example that started because it had an amazing first President Mr. Watson, who had basic beliefs. And essentially it was you deliver on your promise to your client every day. You respect the individuals like the employees, the community, your clients, and you respect the communities in which you have the privilege to serve. So it's that kind of three of the client, the people, the employees, and the communities.

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

Because you can't have a healthy company, if your communities aren't healthy.

So to me, it's always the aligning and linking your values as a company with whatever your product and your people are with the needs of the community. And so I always laugh. I say, as we say, "The needs of community are enormous." And so therefore just like a person can have a favorite from arts to the zoo, A to Z, communities, if you're like, IBM, obviously we had technology and solutions. So therefore that was what we liked to do in communities, to work with non-profits towards strategy and solutions.

Or because we know the talent pipeline was so important, you want to work with education to build folks that would be a part of your own employee network and or for your clients. So the alignment of the values of the company with its leadership and people with the needs of the community, and in fact, it's almost, it's sort of like, you can say a theology as well as a strategic way to think to effectively steward all the resources that a company or a person has for impact and making a difference in community. So it's much like as a person, if I care about something, I want to align my own time, talent and treasure in those areas, same as a company can say, "This is who we are." And this is where we want to make a difference strategically in community.

Crystal Cooper: I love that. It sounds like to me, where a company could start right now, if they have never done anything, is what are the values of the company, and then start to align those values to what's going on in the community.

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

Ann Cramer: Absolutely. And that's not so hard to do because one, a lot of times your employees can lead you, things that they care about. And or your clients can lead you because things that they care about that are aligned and things that your community needs that you can learn and listen from being on community boards. Because you're also going to hear me talking about volunteering and being a civic leader and engaged in community.

Crystal Cooper: Now, Elizabeth, it's funny because our last podcast that we did together was about, there's so much going on in the world, always, especially now. That it can feel overwhelming and you can start to feel this generosity, fatigue. We recently rolled out some new tools that help this. But talk to me a little bit about how we at SignatureFD helps individual figure out their values so that they don't feel this generosity fatigue. You just start with what you care about.

Elizabeth Burdette: That's exactly right. And I think what Ann said is just so spot on, it's so fascinating how it absolutely translates from a huge corporation, like IBM to the individual and family level. So as you said, Crystal, the last time we spoke, I talked a lot about kind of the importance of strategic generosity and not just from an impact standpoint on the recipients, which certainly is the case, but also the impact on the donor and the people engaging in the generosity and themselves.

And so what we are trying to do with Signature Generosity and the tools we just rolled out in August of this year, that we're really excited about is to Ann's point. The very first step is having an individual or a couple or a family identify their top five values. That what are their

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

motivational values? Because as you mentioned, Crystal, there is an overwhelming amount of need in our world, both at the local community level, all the way to the international level.

And I think a lot of us, we want to get engaged and volunteer and give back, but it can almost be paralyzing because you don't know where to start and you think how on earth can I move the needle or make a difference in anybody's life when there's just a staggering amount of need. But the truth is you can, and the way you can is if you operate from kind of your personal guiding North star, which are your values? So IBM found their values, their corporate values, and I love that kind of image of who are we as a company, let's learn from our employees and our clients, and as an individual again, or as a couple or as a family, you learn from your experiences.

So I can speak personally, like some of my values are resilience because I've had a lot of things happen in my life and kind of twists and turns. And that resilience has kind of gotten to me to where I am. And so that's a huge value of mine. So I use that to guide our families, giving what are the organizations that build resilience in young people. Education is another one that those kinds of things. So right out of the gate, that's the first thing we do with clients, is we say, "I realize we're a wealth management firm, realize this feels kind of touchy feely, but I promise you if you take the time and energy to look inward and have those reflective conversations about how do you want to live your life. And what's important to you, you're going to find so much more joy and create greater impact through your giving."

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

Ann Cramer: And Elizabeth, to me, that's so important, even for a company. Because as a company, you feel like you ought to be doing everything, but it's okay to be strategic. And I mentioned the A to Z like arts to the zoo or from pre-birth to old age, there's enough need to go around. And it still takes that first step to say, "I want to align who we are so we can stay in our lanes, be strategic, be focused and still make a difference." Because wherever that lane is, there's going to be a lot of need. And so consequently, some people say, "Well, I don't want to narrow my view." And I say, "It's not a narrow it's where and how you play in the arena. And therefore you still link out your arms. There'll be somebody right on the other side that will work with you. That'll help you through the journey." And as we all know, it takes the first step to go those 100 miles. And it's that first step that sometimes you think [inaudible 00:13:08] but you can.

Crystal Cooper: So you actually, there's something to this idea of, it's not just the fact that there's overwhelming need because there is. But a lot of times it feels like you're just sort of throwing time and money into a bucket and you don't understand the impact. I'd love for both of you to touch on from the corporate level and the individual level, a little bit about metrics and how do you even start to feel like you're making a difference?

Ann Cramer: So interesting and Crystal I'll go ahead and start that one, obviously coming from a technology company and being a math major. And now with technology not being so complex and expensive, that it's not much... It's not that it's easier, but there is more information to be able to, and [inaudible 00:13:59] been used the word invest. And especially for you all is investing what, for me are my

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

limited resources of time, talent and treasure in organizations that I want yes, to be aligned with the things I care about and to hope that it will make the difference in the life or whatever the rationale is. And consequently, to not be afraid to both ask for the results because they can see the why, we can see the what and the how, but the so what.

And I think most nonprofits really appreciate it when donors, whether they're corporate or foundations or individual care enough to learn about the organizations before and or during their quote, investment or donations to ask those questions, "What are you doing? What is the difference? What else do you need?" And therefore getting involved in the process and to be able to experience the results is so exciting.

The other thing is we can look at, from start-ups to long-term organizations to create those innovative ideas, to be relevant, resilient. I love it as Elizabeth says, and making sure that you're aligned with them rather than just putting the dollar in the bucket, which is charity great, but being more involved in ways where you literally can see and feel and experience the difference that the organization's making, the progress that people are making and where, and how you are from the penny to the big dollar are making within the organization.

Elizabeth Burdette: I totally agree. And I think back to that first job I had in 2004 at the Woodruff Foundation, the leader of that organization when I was there at the time was Pete McTier, who I know Ann knows, and we all love and adore. And I have a very vivid memory of riding in the car with Pete. Here I am, it's my very first job out of college.

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

And he told me... We were on our way to a site visit. And he said, "Elizabeth philanthropy is no different than any other business. You have to look for ROI, but in our case, ROI is not money it's how are we changing lives and making the world a better place?" And that stuck with me for however many years ago that was, because I had never thought about that before in that light. And I have tried to carry that with me in every role that I've had. And I certainly carry that with me in my work with clients today.

And the kind of asterisk and thing I would tuck on to that is you as a donor, have to define what that ROI is for you. So metrics are super important and I'm a big believer in metrics and data and technology. But I also think that there's kind of the intangible soft side as well, that maybe can't be measured. And this could be a whole other podcast about the requirements that we're putting on non-profits these days and the hoops we're making them jump through in terms of metrics. I think there's a balance between keeping them accountable, but also trusting them as the experts to get the work done. So I really like to look at it as a partnership between the donor and the non-profit of the donor saying, "I expect results. Here is how I would define success. How can I then partner with you nonprofit leader so that you can then execute that the way that you see fit" If that makes sense.

Ann Cramer: Yeah. And Elizabeth, that's where that mutual engagement is that it's not just dropping the money and expecting them to do the work, but understanding either the degree of difficulty or where their gaps and their ability to get the job done and who, and what are the other partners, or what other expertise or building capacity that they need. And I think that's the part that I've really

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

encouraged for both civic and corporate people to be involved. And it's a course, it's a variety of board advocacy and, or direct service or episodic, like building a house. But I do think having the experience and understanding that degree of difficulty, as well as having expectations, it's a wonderful kind of a new balance, but we are always looking at [inaudible 00:18:14] like sustainability resilience, scalability, that whole idea of strategic, as well as what does that impact or however we define it, return on investment.

Crystal Cooper: Exactly. Well, so it's interesting too, because as part of those tools, Elizabeth, as you know, we have this sort of impact statement, right. And as, even though we are a wealth management firm, we, as a part of that impact statement, we're also looking at well, how much time have you volunteered? And, and what has that done for you? Because I think there is something to just the feel-good factor. And how do you measure that? And what does that mean for each person?

Elizabeth Burdette: Well, one way of answering that is all of these studies are, have come out and they're coming out. I feel like with more frequency during COVID, that the more you help people, the better you feel, literally scientifically measurably and the healthier you are. I mean, health outcomes can be vastly impacted by an outward facing mindset and a generous mindset. And that has been documented by scientists and researchers.

So take that, put that in a bucket on the side. So there's that piece. So if you're really committed to helping people live better lives, I think, and I know Ann would agree with me, an enormous part of that is committing yourselves to

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

serving others in some way, shape or form. And at SignatureFD and at SignatureGENEROSITY, we always include in that conversation that it's not just money. That is obviously a huge tool and in today's day and age, it's probably the largest tool. But there's nothing that really can replace human connection.

And so in our tools, as you mentioned, Crystal, when we work through our generosity, journey experience with clients, a big part of the conversation is yes, let's talk about how you can give back portions of your wealth, but let's also talk about the other resources that you have. Do you have a network that you could leverage for the benefit of others? Do you have time? Do you have skills? What are the other things other levers you can pull to create an even larger impact and potentially have a larger impact on you as the donor. Because it's more than just the financial component. It's that human interaction as well.

Ann Cramer: [crosstalk 00:20:29] And you often don't even know how many assets, how many assets you have in your [inaudible 00:20:34]. It's so funny that you were [inaudible 00:20:36] that Elizabeth one of I think can do a lot relative to people and how you sort of move towards, how would you define success and managing your energy and your time and having base values that keep your foundation strong. And I think the two that are so important, are connection and engagement. It's the human connection and that engaging in community and how those are such now more relevant and visible, the indicators of a healthy person and with mental health now being so neon signed based on the stress that so many people are feeling, then how you can gain to the connection and the engagement, both personal and community that make a difference. And

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

that's true for a company because I can become isolated as well as individuals.

Crystal Cooper: So it sounds like, and you can talk about this from the corporate side. I know that there's like... I'm assuming you create some sort of, here's some donation financial benchmarks, but in that strategy, I assume you wove in some of these pieces, how can a person start to weave that in from a corporate perspective, is it just offering volunteer days? Is it, I mean, how do you go there?

Ann Cramer: So great you asked that question crystal. Because whenever I talk a lot about corporate social responsibility, now called ESG, Environmental Social and Governance. And as we know, the business round table has changed this definition from stockholders to stakeholders. Which get to those three pieces that I was talking about from an IBM perspective. So the end is a company that's truly involved and have resolve say corporate social responsibility or environmental, social and governance. ESG, really looks at it across the entire company, which is true for people too. It's how you are governed. That means how you live your ethics, your morality, your integrity, how you are working with people for companies, that's now DEI human resources, how they treat people as well, their clients, their supply chain, their suppliers, the community. And we've seen companies go down the tracks when they don't treat people well.

The environment, as we often know, companies have been held accountable for their environmental standards, and do they leave the earth better than they found it? Likewise, not delivering promises on their clients. They done some bad things for their clients. And then

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

philanthropy, which a lot of folks have alluded to relative to contributions. So as a company, you have to be across the entire portfolio of every aspect of your company, which leads to actions that will reflect a transparent or opaque, the opacity index, which gets back to how you measure. And you can measure it by multiple forms, one from your contributions, your employee engagement and your employee loyalty, client satisfaction, how you measure on sustainability goals relative to environmental goals.

So it's always more complicated and yet also simple. And what I love is the pairing of a company to a person because some of those are the same five things we as people have to manage; our own ethics, integrity, morality, legality, how we treat each other. We've just talked about that, how we treat the earth, how we treat our clients our community, and then what we give in terms of our philanthropic side.

So there are ways to measure each of those aspects and now more than ever with data and all of the different best places to work, the best environmental stewards, the best corporate leaders. So they're always to get external measures as well as internal measures, as well as the measures of where and how we've invested/given our numerous resources that we have within our portfolio.

Crystal Cooper: Ann So I also, there's a little bit of, I want to take a step back to what we were talking about earlier with values. Because, I would never think to align any of my generosity to resilience. I consider myself a very resilient person. But Elizabeth talk to me a little bit about the fact that maybe people don't even think about some of the

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

ways they can be generous in the ways that matter to them, like resilience. I would never have thought about that. But that's a thing. And how do you really [crosstalk 00:25:22] that?

Elizabeth Burdette: Right. So I think it's a great question. And I do think it requires a little of kind of outside the box thinking, but if you think about it, generosity or philanthropy or civic engagement, however you want to phrase it, it is one of the purest and most, I don't know, direct ways that we can express our values as human beings.

There are a few other ways to Ann's point, of course, it's how we treat people and our outlook and our attitudes, but there are a few ways that are as direct and demonstrative in expressing these values as how you give back to other people. And so I think I'll just use myself as that example again. For me, I have placed a high value on resilience because I've seen what it has been able to do in my life and the lives of others. And so then what I do, I turn around and an expression of that resilience is to say, despite all these things that have happened to me, I am in a really fortunate place today. And I attribute a lot of that to this resilience that I've had. So I want to then turn around and help create resilience in other people's lives, in the lives of people who are suffering far more than I ever experienced.

So for example, our family's philanthropic priority is Covenant House of Georgia, which is a shelter here in Atlanta for homeless and [inaudible 00:26:46] teens. And I can't really think of many places that invest more in resilience than Covenant House, because they are serving youth who have suffered and made some poor

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

choices, but also just been dealt horrible hands and they are giving them a second chance to become productive, happy, fulfilled adults. And so for me... That's a convoluted answer, but for me, I do think it's the first and most important step is the inward step of saying, "Who am I as a person, who are we as a family? What's important to us? Then how do we express those values and identify the organizations that are also expressing those values and aligning those two." And that's where the sweet spot is. And that's where you as a donor are going to feel an incredibly different level of fulfillment.

And it's also where you're going to have a deeper connection with those organizations and those people, because you're aligned, you're speaking the same language.

Crystal Cooper: Well, you just hit on something. It's an expression. Generosity is an expression of who you are as an individuals and expression of who you are as a company. And yet it's really just an outward, tangible expression of what you believe.

Elizabeth Burdette: It's a language. It's a way of speaking and declaring to the world, frankly, "This is who I am, and this is what's important to me. And this is who we are as a family." And I think it's one of the purest ways of doing that.

Ann Cramer: Back to the language, I think it's the intersectionality [inaudible 00:28:23] in purpose and passion, where if you can find those places that are connected, then you can feel for yourself back to being connected and engaged rather than being siloed off to the corner isolated. It's just an amazing thing to think about where's your North star? Where does that guiding you? Where does that lead you.

[Net Worthwhile Podcast](#) with Crystal Cooper

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

At the same time what are your rootedness, your foundational values, and then what are they, how can they be expressed in an external expression? I love that. It'd be excellent expression and the language of putting that kind of resource or your own personal asset or your corporate assets into those areas that have both high need. And then well, both.

And I always loved this as the whole idea of mutuality. And you would use the word partnership Elizabeth, is when you can find those mutual points of connection so that there is no person on the higher paternalistic or the patron because I'm a good person and I'm giving away stuff. The end is we've all heard and said the same thing. We get so much more than we ever give. And that's true even for a company, a lot of times people would say, "Oh and the only reason IBM does that is to enhance its brand." And I'd say, "Well, it may do that, but it also enhances the people involved from a community side, the employee side, I know, yeah, the brand." It's not that it's selfish because, "Oh, that's just selfish." Well, it is because I am enhanced by it, but it's so mutual. I'm not just getting it to give I'm getting it because I get back as much.

Crystal Cooper: And you, and you said something about, partnerships, right? So I think that there's a... I'd love to dive a little bit into, from the corporate perspective, once those values have been identified, how do you ensure that you're creating partnerships that align with those values?

Ann Cramer: Well, and I'll give you [inaudible 00:30:28] this is lecture 101 right crystal? Ann Cramer's presentation on partnerships. However, it gets back to mutuality that a

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

partnership means... And that's what I love about the word collaboration. It means co-laboring, it means both everybody is working at the relationship. That in fact, you do discuss whatever the resultant action and or expectation are if you engage in a partnership. So that if that partnership with a community or organization, hopefully will express alignment with the values, that you have similar values that you're working in similar ways, and that you're seeking similar results. And you can go through that [inaudible 00:31:15] kind of mutual commitment, mutual responsibility and mutual expectation. And so that the partnership, although that doesn't mean you are equal because there are many things that are, but we do try to move towards an equitable opportunity to achieve whatever the stated expectations are, which require a lot of communication in the middle.

So for partnerships, the way that we would go about it is, do the community organizations, both reflect the values of the company and the way they work and are they on the issue areas that have the priority of the company that's expressed, whatever their strategic focus areas are. Because we've come from... It's so fun from companies just being charitable and giving \$50 to organizations wherever a need is, which is fine to being strategic and aligning whatever the corporate product is, the corporate values are and needs of the community, where you have an opportunity to really create partnerships. And I will say for a company like IBM, you did see partners that had replicability, so that if you would look at a united way or an urban league for you knew that that standard of excellence was across multiple communities. So as a company, you would be able to work with those local

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

organizations and trust the mutual Commitment, mutual excellence, mutual expectation.

Crystal Cooper: That's awesome. Thanks for that Ann. And Elizabeth, tell me a little bit about your thoughts on [inaudible 00:32:50] around partnership and in terms of your values as an individual person.

Elizabeth Burdette: Sure. I mean, so to Ann's excellent example about what makes a great corporate non-profit partnership. I mean, I think, again, you have to start from that place of, are we aligned, me being the donor, the individual, or the family and the organization in our values and our goals and our passions. Because when you have that alignment organically, you're going to generate a much higher level of mutual trust and respect because you're speaking the same language you're coming from the same place, you're trying to achieve the same things. And so when you have that organically higher levels of mutual trust and respect, you can dig in deeper, you can create deeper relationships and you can frankly, just get more done together.

And it's more rewarding as opposed to perhaps that organization that you know, does great work and you respect them. And they're well thought of, but they're not trying to accomplish the same things that you're trying to accomplish or they're not, they don't approach the world kind of the same way that you approach the world. You can have all the respect for them in the world, and you could think they're doing great work and support them in theory. But the deepest relationships and the most fruitful relationships and rewarding are going to be the ones

Ep #14: Strategic Giving with Ann Cramer and Elizabeth Burdette

where you are aligned on values and passions, and you have that mutual trust and respect.

Crystal Cooper: That's awesome. That's awesome. This has been such an amazing conversation you guys. I mean, Elizabeth, I always enjoy talking with you and it is such a pleasure to hear about your journey. So I really appreciate you both joining me today.

Ann Cramer: It's been our joy Crystal, thank you so much. I'd love to... We've had a great time.

Elizabeth Burdette: Thank you Ann.

Ann Cramer: And it's always a good time on [crosstalk 00:34:39].

Elizabeth Burdette: You would love Ann.

Crystal Cooper: Well I do. You were right on that.

Ann Cramer: And we are so grateful. I loved it. My heart was here. And I think that's in everything as people say, "Does your heart sing when you think about it?" So this is-

Elizabeth Burdette: Oh! I love that. I love that.

Crystal Cooper: Well, thank you guys so much, and thank you guys for joining us again this month and be sure to stay tuned for next month.

Thank you for tuning in to Net Worthwhile, do more with your wealth. If you want to learn more about how to build your own net worthwhile, visit us at www.signaturefd.com.