

They Give Away Half Their Money!

Through Good Times and Bad, Members of the 50% League Dig Deep into Their Pockets to Help Strangers in Need

By Molly Lopez, Jill Smolowe

PILAR GONZALES

*Earned \$16,000 Last Year
Gave Away \$8,000*

When the temperature soars or dives, Pilar Gonzales wakes up at 6 a.m. and hits the streets around Oakland, handing out coffee and sandwiches to day laborers. In winter she distributes hats and gloves, sometimes lined with \$5 bills; in summer she brings water bottles. "One man was so tearful," Gonzales says. "He said, 'Señora, it's like an angel dropped out of heaven.' I said, 'No, señor, I'm just like you.'"

She means it. Though she has built a career as an adviser to nonprofits and philanthropists, Gonzales never feels far from her childhood days helping her father—a migrant farmworker—pick cherries in the fields of Michigan. Nor can she forget when she hit a patch of unemployment at 19 and went homeless for six months. "I stood in soup lines, panhandled, slept under trees," Gonzales, 53, recalls. "I know the loneliness of being poor."

She also knows tragedy: In 1994 her new husband, Gregorio, died of heatstroke while working a California construction gig in 105° weather. Shortly thereafter, Gonzales started donating 25 to 50 percent of her income, a practice she continued even when an arthritic hip held her earnings to just \$16,000 last year. Recipients include hospitals, animal shelters,

relatives and strangers. "She helps people at the margins of society," says Marc Brenman, executive director of the Washington State Human Rights Commission. The trade-off? A one-bedroom apartment, secondhand furniture, a wardrobe small enough to fit into two suitcases. Yet Gonzales doesn't feel pinched. Instead, she says, when she's helping day laborers, "I think, 'This is someone's life I might be saving.'"

TOM HSIEH

*Earns \$200,000
Lives On \$38,000*

Tom Hsieh could be living the American dream. An immigrant from Taiwan, he worked hard in school, got into a good college and today heads an L.A.-based telecommunications consulting firm. His annual pay: \$200,000. So where's the big house and fancy car? "We could have that lifestyle," Hsieh says. "But it's not real."

What's real, for Hsieh, is his deep faith and desire to help others. So Hsieh, 36, wife Bree, 31, and 13-month-old daughter Kadence live on a modest \$38,000 a year. The rest of Tom's income goes to charity, including Servant Partners, a Christian group he and Bree belong to that sends young adults into urban areas to spread Christ's teachings and practice community activism. The family lives in a two-bedroom duplex in South Pomona, a community battered by crime and unemployment. There,

The 50% League

WHO'S IN IT Some 91 people who have given away 50 percent or more of their income or net worth and have agreed to share their stories.

HOW IT STARTED It's a feature on the Web site of Bolder Giving, a Boston-area nonprofit begun in May by philanthropists Christopher and Anne Ellinger.

THE GOAL "To encourage people to figure out their full giving potential, whether it's 5 percent or 95 percent," Anne says.

www.boldergiving.org

Hsieh and his wife talk to young people about getting on a better path, and lead efforts to make the streets safer. Santos Ramos, pastor of the First Presbyterian Church of Pomona, says the Hsiehs have the community's respect. "Politicians come and go, but when educated people live next door, there's hope."

Still, it's not exactly an immigrant parent's dream. Some years ago, Hsieh told his parents, "I'll always make sure there's a roof over your head, but I won't be the successful Chinese son who buys you a

Continued on Next Page

Continued from Previous Page

BMW." His daughter won't need such explanations. "She's growing up," he says, "knowing there's more to life than possessions."

EDORAH FRAZER

Inherited \$550,000

Gave Away \$425,000

Tucked in an armchair in her straw bale home in Charlotte, Vt., Edorah Frazer ticks off her money woes. "I buy used cars. I have student loans," says Frazer, an education lecturer at the University of Vermont. "My daughter wants to take gymnastics, but I can't afford it."

It's surprising talk for an heiress, but that's what Frazer became at 16 when her father died of a heart attack, leaving her \$550,000 in stocks. But before coming into the money at 25, Frazer volunteered at Chicago soup kitchens and in Appalachian coal-mining towns and discovered she wanted to give her wealth away. "The money was never meant to be mine," she says. "I didn't earn it."

In December 1986, after getting her stock certificates, Frazer drove to a brokerage firm and signed \$425,000 over to a fund supporting antiracism, youth and environmental efforts. Afterward, "I felt giddy, like I'd had an impact on the world," Frazer, 46, says. "I saw two men ringing the Salvation Army bell, and emptied my wallet into their bucket."

Her generosity helped groups like The People's Institute for Survival and Beyond, which received \$16,000. The money, says director Ron Chisom, "helped low-income people come to our workshops on racism."

Now, Frazer—who married physical therapist Michael Rubin in 1992—is teaching daughter Molly, 4, to

reach out to others. "Last week I gave her money to put in a Salvation Army bucket," says Frazer. "She liked it." ■