

SOME MORE ADVICE ON GIVING

The end of the calendar year seems to be the height of the giving season. This likely due to the happy convergence of the Christmas holiday with the need to get charitable donations done before the end of the year, to receive the tax advantages of those donations.

It seems there is more advice available than ever on how to make the most of your charitable giving. I'm seeing more news articles and features than I ever recall on this topic. The Quad City Times published a particularly lengthy and detailed feature, "Impact Giving", in their Sunday, December 11th edition. I last wrote on this two years ago, so it's about time I weighed in on this important matter. I can give you some easy advice, and some advice calling for you to put some time and thought in, to make the best decisions.

First, the easy part. And this is mostly "don't do this" rules.

- Never give money for a cause pitched to you by a telemarketer. There's just too much risk of a scam. That telemarketer is a professional fund-raiser, which is a strong signal that organization carries high overhead, meaning less money for the real need.
- Never send cash in the mail for a donation.
- Don't donate to any organization which just popped up to handle the fallout from the latest humanitarian disaster. Instead, channel your help through an established organization with experience coping with these disasters.

Now, this next part is a little harder. Just to start with, I recommend we do some self-examination, and ask ourselves some questions. Do you really want to contribute to the solution or management of a problem, or do you just want to give a little something to a lot of different causes? By giving a little bit to many causes, we may feel good, but we are diluting the impact of our giving.

Assuming you want to make the biggest difference possible, ask yourself, "What do I most care about? What issues motivate me? What is my passion?" Your answer should guide your giving. Charity Navigator, a non-profit which tracks and rates charities, reports over a million charities in the US, working on thousands of causes. Concentrate your giving to a very small number, say two or three, areas. When you do this, you can do the research to find out what charities do the best jobs, getting the most out of their funds. What kind of research should you do? Here's some things to look at:

- Give to the cause which most interests you. Whether your interest is in ending world hunger, helping veterans, finding a cure for cancer, or preserving wildlife, it's likely many

organizations exists to promote that cause. Find out which of those organizations does the best job, and support them. I mentioned Charity Navigator (www.charitynavigator.org), but other sources exist. The Better Business Bureau's Wise Giving Alliance (www.give.org) is one; Give Well (www.givewell.org) is another. In many cases, these rating agencies do comparisons between charities doing the same kind of work.

- Check to ensure your favorite charity is financially healthy. They all need money, but how do they manage what they get? Does it seem they can be around long enough to make a difference?
- Charities must be transparent in their accounting. If a charity is reluctant to provide public records, it raises lots of questions about what they want to hide.
- Don't be afraid to call up a charity and ask questions. If they struggle answering questions, that tells me they struggle at their stated mission.

So you did your research and think you found an organization or two which is a good fit for what you care about. Is that charity's goal something you can get behind for the long-term? Charity Navigator asks us to think about our giving as closer to a marriage than dating. If you really want to promote change or improvement, realize it is probably going to take time. Be willing to get involved for the long haul.

Most of this research is easily done on the internet. But if you lack access to the internet, I can help you out in checking things out. Get hold of me.

And one last thing on giving. Check out the local needs situation first. Every community has deserving causes, but you won't find them rated on the internet. Ask folks you trust about these causes.

LOCAL SCAMS

Evelyn Dymkowski of Clinton alerted me to a phone scam with a twist I've not heard for some time. She received a call from a telemarketer who told her they knew she renewed a magazine subscription for two years. Did she want to extend that for three years? And if she did, all they needed was her credit card number. Well, Evelyn knew she didn't renew anything. The call was just a ploy to get her credit card number. It didn't work with Evelyn. Don't let it work with you. Hang up.

CONTACT SENIORS VS. CRIME

Let me know about scams, fraud, or other crookedness you run across. Most of what I learn, I learn from you. Contact me at Seniors vs. Crime, Clinton County Sheriff's Office, 563-242-9211 extension 4433, or email me at randymeier@gapa911.us

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