



credit&debtsolutions

Giving to charity now and all year long

Most households, at this time of year, will be festooned with all manner of gifts and good wishes. Hopefully, most of the goodies will be of a practical nature, will reflect both the interests and tastes of the recipient along with the financial parameters of the giver. And hopefully every person who has found it within their means to gift their loved ones, will also find it possible to contribute to a charitable cause. Christmas time is after all, to quote “A Christmas Carol”, the time when want is most acutely felt and abundance celebrated. And since the communities we call home are no better than the people who make them up, it falls to us to support the causes that add to the quality of community life and which help and support people who need a hand along the way.

I’ve always been fortunate to receive different and interesting gifts. Bragging rights at Christmas parties and social gatherings have always been mine. This year, things will be no different. My good wife has already given me two (2) goats (one of each gender) and a water purification system. She purchased these through the International Salvation Army. They will go to destitute families in Africa; the goats to one household and the water purification system to another.

This kind of gifting is becoming more and more popular; particularly among and for “difficult to shop for” people. In my case, it works well too, I’ve always been concerned with the well being of people in the third world, and the fact that our purchase is guaranteed to go straight into the hands of those in legitimate need is right up my street.

While most of us are particularly kind at Christmas, nonetheless we are equally generous throughout the year; we just don’t see it in the same light. Just think about it for a moment though. Do you ever sponsor someone who’s walking, running, rocking or staying awake for some cause? Do you ever send an “In Memoriam Donation” when a loved one or family member passes away? Are you a member of a service club with regular meetings or gathering where you “pay” for almost anything or any minor infraction, like having had a birthday? Do you have a regular amount deducted from you pay cheque for a charity or cause? Or do you buy things at your door; paper, cookies, or magazines? Do you contribute to your church or credit you recycling amounts to a particular cause? Do you give empty beer bottles to sports groups or buy sub sandwiches from time

to time? I could go on; you see the list is endless. Some people even opt to make significant gifts to charity in their will.

Now that we've established that you contribute to causes, I'll bet it's also reasonable to assume that on occasion you wonder if your choice was good; if the organization is above board and in fact is something you should be supporting. These kind of negative thoughts often overshadow our otherwise good intentions and cause more than a little stress for us.

So if you contribute to charity, it's important that you ask yourself a number of questions. That way you can content yourself knowing that your donation matches your own value system and the cause is an important one to give toward. For example.

- Is the cause a registered charity, managed by a volunteer Board of Directors
- Does it have a mission statement that you both understand and can embrace
- Does the charity issue a receipt for contributions which is tax deductible by you
- Does the charity produce an annual report
- Is the charity in good standing with Revenue Canada
- Is the charity local, provincial, national, or international in its focus or program
- Are audited financial statement accessible and if so are they easily comprehended
- How many people benefit from the charity's work
- Does the charity's work have a ripple effect in the community it serves
- Are administrative costs kept to a minimal
- Can you identify with the charity either as a volunteer or as a consumer
- Have you or someone you love or care about ever wanted, needed or actually accessed the kinds of services the charity provides to the community

There'll be other questions too, some of which will be either uniquely personal or incredibly general, depending upon the cause and the amount you choose to give.

What really counts though is that you give. And don't ever feel a modest contribution is not worth sending along. All amounts are of immeasurable value. It's the ripple effect that makes the real difference. You and all the other small contributions add up to big bucks. After all, if you throw a penny or a toonie into a pond, both will cause a ripple.

What's nicest though and will always be, is the "feel good" you get by helping someone you barely know or don't know at all. Remember, it's an accident of birth that separates us all from the rest of the world, our affluence versus their poverty. That accident may have caused you to come into a family where education was stressed and therefore eventual well paying work valued. Others may not be so fortunate. Giving with a joyful heart is our opportunity to pass on some of our own very good fortune.

Merry Christmas
to
you all,
and
continued good fortune
in
2008.

Al Antle,
is the Executive Director of Credit and Debt Solutions - Credit Counselling Service of
Newfoundland and Labrador