

CONTINUED...

Giving

Continued from page 1

circumstances. At the Elmira Salvation Army, for example, Wettlaufer noted that his chapter stages an ever-increasing number of major fund-raisers and averages one per month.

The rise in solicitations can prove frustrating for charity-conscious people such as Doyle.

"You just can't do it all," she commented.

Needless to say, this frustration is passed on to the persons and organizations collecting the contributions. Judy Taylor, communications manager for the diocesan Catholic Charities office, said donations for Catholic Charities' annual Christmas Appeal dwindled from \$74,481 in 1984 to \$54,479 in 1994.

"People have only so much they can spare," Taylor said.

One pitfall, she said, is the misconception that different charities within the Diocese of Rochester serve the same people and causes.

"People think there are only so many poor. But there's very little double-dipping," Taylor said. "People getting (donated money and services) from one place are not getting it from another, too."

A good example, said Taylor, is the Christmas Appeal. Money raised through this annual campaign goes strictly toward emergency services, whereas the Thanks Giving Appeal raises funds

predominately for administrative and operational needs of the diocese. However, Taylor said, "People wonder, 'I give to TGA, so why are they (the diocese) asking for more money?'"

To most accurately assess how their contributions are spent, Taylor suggested that donors conduct thorough research beforehand.

"They have every right to be skeptical," Taylor remarked.

Doyle has proceeded with caution ever since a charity "representative" arrived at her front door and convinced her to make a down payment on a magazine subscription. She never received the magazine.

"It was a total scam," she remarked.

Yet even some of the nation's largest charities are not immune to illicit activities. For example, William Aramony was convicted this year of embezzling \$1.2 million from the United Way, where he formerly served as chief executive officer.

To determine a charity's merits, the Council of Better Business Bureaus employs five chief criteria:

- Public accountability - How does a charity respond to a query from the public? Does it provide an annual report upon request?
- Use of funds - Is at least 50 percent of the total income spent on programs, and no more than 35 percent on fund raising?
- Solicitation and information material - Is this printed material accurate and legitimate?
- Fund-raising practices - If an outside

fund-raising organization is employed, does the charity have control over the fund-raising activity?

• Governance - Does the charity have an adequate governing structure such as a board of directors and at least three people involved in decision making? Are these people free of conflicts of interest?

Catholic Charities USA meets all five standards, and ranks extremely high in terms of fund use. According to the 1996 Charity Index published by the Council of Better Business Bureaus, 95 percent of donations collected by Catholic Charities are used on program services - well above the 50-percent minimum requirement.

Taylor said religious-based groups such as Catholic Charities have a strong tradition of accountability.

"It's a pretty consistent trait of most Catholic organizations, because of our stewardship sense of responsibility," Taylor said. "Any charity connected with the Diocese of Rochester would be able to document that the cash is being well-spent."

Similarly, well-known entities such as the Salvation Army benefit from their longstanding bond with the community.

"We've been here in Elmira for 112 years, so people know what we do and where the money goes," Wettlaufer commented.

To assist the public in donating with confidence to both established and lesser-known charities at holiday time, the Council of Better Business Bureaus of

fers five giving tips:


- Write out a check to the charity's full official name, not to the individual collecting the donation.
- Look at the charity's name carefully. Some charity names sound the same, and many raise funds for similar causes.
- Do not be pressured to give money on the spot. The charity that needs money today will also welcome it tomorrow.
- Don't hesitate to ask for detailed written information about its programs and finances. Charities with nothing to hide will encourage your interest.
- Check out the organization with the local charity registration office (usually a division of the state attorney general's office) and/or with the Better Business Bureau.

Finally, after donors take all the precautionary steps, Taylor implores them to return their charitable spirit to the forefront.


"If you're going to be cautious, great. But be generous to the charities you do choose," she emphasized, "because all these organizations are doing service in your name."

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EDITORS' NOTE: Free copies are available of the holiday edition of "Give But Give Wisely," a newsletter published by the Council of Better Business Bureaus. The 1996 edition of its Charity Index - a 328-page book profiling national charities - can be purchased for \$16.95. For either publication, send order information, name and address, and payment (if applicable) to the CBBB, Dept. 023, Washington, D.C. 20042-0023.

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