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Sweet and Sour Charity

Charity is a big business in the United States and in 2005, for example, American citizens *donated over 260 billion dollars to the charities of their choice, 100 billion of it in the weeks between Thanksgiving and Christmas.* Most causes are genuine and were established for the support of a worthy effort, but some, as to be expected were outright scams or of a dubious nature due to the high overhead and expense for fund raising. Have you had a recent call from Ironton, OH or from Covington, KY and the male voice over the phone was soliciting funds for a Fireman's or EMT Project? I have and I declined to make a contribution. These are professional fund raisers, and according to the purported largest charity-rater in the country, siphon off 80 to 90% of the funds collected as their share of the proceeds. Among the more efficient organizations in terms of cost of collection are the United Anglers of California – yes, it is non-profit by definition although the rainbow trout might not consider it very charitable. A more noble group called Heifer International is dedicated to ending hunger and poverty around the globe by providing cows, sheep and other animals to needy people in the rural third world areas. This sometimes goes against local mores, however, as in the case of a lady doctor friend who thought that rabbits with their high rates of reproduction would make a good source of protein for African families. There were two problems which arose, one cultural and the other economic. Africans instinctively knew that albino rabbits with red eyes harbored evil spirits, and were taboo. When New Zealand browns were substituted, they were acceptable except there wasn't enough grass to support them and rabbit food was

far too expensive. AWA – Africa wins again. My friend Jim McKinley spent 35 years in Bangladesh as a Missionary and set up a program to provide goats to the people for both milk and meat and also worked with the Bengali people to set up catfish farming. This was not a large national push but sponsored by several local churches in Louisville and was a big success in terms of providing food for needy people with little significant overhead.

They say charity begins at home and most of us probably got our first taste of giving by dropping pennies into a little box in Sunday School. Later, as youngsters growing up, we were encouraged to tithe, or give 10% of our allowance to the Church for the Lord's work. I was even more generous than that on a percentage basis and placed a nickel in the plate very Sunday from my weekly allowance of a quarter. This still left me a dime for the Saturday afternoon movie, a nickel for a root beer at Holland and Hart Drug Store with another nickel for something else. Tithing is an Old Testament dictum and is still considered the gold standard, although the New Testament only mentions "Lay aside on the first day of the week as the Lord has prospered you." The Church at Antioch took up a benevolent offering for the poor brethren in Jerusalem and the Apostle Paul canvassed all over Asia Minor and Greece, collecting relief funds for the suffering Christians in the Holy Land on his third Missionary Journey, bringing along with him a representative from the individual Churches to provide accountability. He really leaned on the congregation at Corinth who had promised to contribute but hadn't yet come though as promised. In addition to our regular Church giving, we also had special offerings several times a year like the Lottie Moon Foreign Mission Offering every Christmas, The

Thanksgiving Offering for the Baptist Children's Home , The Annie Armstrong Offering for Home Missions, etc. There was also a love offering for the revival teams that came every summer to conduct a series of meetings. Now obviously there is a distinction between supporting the Lord's work by giving to your local Church and in meeting human needs. Certainly a percentage of the offerings to your Church go toward meeting them but it is indirect, as far as the average member is concerned, without personal involvement. We might even spend too much on hierarchies and magnificent buildings rather than on programs to help the poor, disadvantaged and hurting, a point Jim Wallace of the Sojourners makes so forcefully. Most people rise to the occasion to relieve local disasters when they occur like a family whose home was burned down, or tornado and flood victims. This is one of the finest avenues of service as well as one of the most satisfying because it is personal – giving of one's self. Perhaps you took over food or clothing, donated spare pieces of furniture or helped to clear away the debris. Several of our members went down to Mississippi to help Katrina victims clean up, and at least one went to New York in the aftermath of 9/11 to aid in recovery there. Charity is far more than in giving a few dollars to a good cause. "The gift without the giver is bare."

Now you may wonder why this particular subject was chosen. We were out of town for three weeks in early autumn and had the Post Office save our mail. There were two large tubs awaiting us and after triaging the various items – letters, magazines, bills, offers for credit cards, advertising circulars – there was a large pile of letters from charities, each requesting a donation. I counted them. There were 52. It wasn't even the Holiday Season and we had already given to several of them in 2006. If you make a donation to a good

cause early in the year there is a strong likelihood the same group will send other appeals. I think that some year I will do it by lottery – save one request from each cause and put them all in a box. In December, I will have Marilyn draw out one envelope and we will donate the total of what we would have given to all, to that one charity – blind draw. A note back to each requester (that provided a return stamp) would announce our plan and ask them to not waste money on stamps by sending additional requests. The lucky winner would be notified by mail at years end with a check enclosed. (Marilyn was horrified at the thought and said, “If you’re serious about this wild idea, make sure they are all worthy causes or we may find we’re supporting the wrong choice! I hope you’re joking!”)

On the local scene in Hopkinsville, we have many charitable organizations worthy of support. The Salvation Army has a long history of providing food, clothing and shelter to those in need. The soup kitchen is staffed largely by volunteers who not only cook and serve but also provide the food, and various Churches work on assigned days. One of our members and his wife serve there every Tuesday morning along with several members of First Baptist, with Gene Croft being the main honcho and cheerleader. When the tornado hit North Christian, the Salvation Army was there to help out. The Red Cross was also there. Chartered in 1917, our local chapter provides educational classes to help in disaster preparedness, immediate short-term relief to families who have been victimized by floods, fires and tornadoes; and in emergency communications to military personnel overseas and their families. They offer classes in CPR, baby-sitting, family care giving, swimming and life guard training plus a rather unusual one – Pet First Aid and CPR for

dogs. Although included in the United Way, the local Red Cross Chapter is responsible for raising its own funds and even sends a percentage to the national organization. It isn't a two-way street however and only in a large-scale disaster would the National ARC help the local chapter. You might think that by responding to an appeal from the national office you would be contributing to the local chapter but that is not the case. Local volunteers are relied on heavily and I understand that the First Methodist Church men will be painting the Red Cross building on the corner of 15th and South Main in 2007. Habitat for Humanity is the pet project of one of our members and his wife and they have done yeoman's work in restoring and renovating houses for people unable to afford it themselves. Alpha Alternative, a pregnancy counseling center, helps scared teenagers cope with an unwanted pregnancy who might otherwise be steered to an abortion mill with all that entails, including a four-fold increase in breast cancer in later years. A local Doctor provides free Ultra-sounds for the Clinic as his part. St. Luke's Free Clinic, founded by the inimitable Father Baker, does a great job of filling in the gap between families with Medicaid and those able to afford medical insurance and helps working families who can't afford medical care. Local Doctors, Nurses and Pharmacists contribute their time and medical supplies to run the Clinic. The local United Way Fund actually covers Christian, Caldwell, Todd and Trigg counties and exceeded its million dollar goal in pledges this fall. It supports some 21 different groups and certainly beats having each agency out campaigning for money although some do in addition. The local Civic groups all have projects for specific causes like the Lions in Sight, Kiwanis in Little League Football, and the Rotary with the Rotary Education Loan fund financed by the annual Radio Auction, a popular and long established event. Obviously this is just a

sampling of worthy local charities so please forgive me if I didn't mention yours by name. My friends Don and Ann live in Frankfort and got teetotally tired of receiving all the outside requests so they support local causes only.

Going beyond the local scene we will next look at the big national and international fund raising charities who deluge your mailbox, interrupt your noon and supper meals with phone calls, and send multiple mail-outs using professional marketing techniques. They may send you greeting cards, stamps, booklets, calendars and other free "gifts" but also enclose a return envelope and donation card. According to an article in a recent Sunday Courier~Journal, Holiday cards produce greetings to generate cash and notoriety in two ways - by selling the cards or giving them away free in direct mail appeals with the hope and expectation of receiving a check in return. UNICEF started the trend in 1949 and since then has sold 4 billion cards, primarily through Pier One and Ikea stores. Free cards are usually printed on thinner paper at a cost of \$ 1.50 per ten to produce. They expect about a 15% return rate and the average "donation" is \$25 so a nice little profit of about 65% results. But there is more to it than that. According to Charity Navigator, Holiday greetings turn donors into supporters and that is gravy on the biscuit. Now why is your name on their mailing list? Some are mass mailings to everyone like Lung, Cancer, Diabetes, MS, etc. while others are more selective with an affinity connection. And they both share and sell mailing lists to others within the group. To wit: I am an Evangelical but hear regularly from a number of Catholic Charities. Why? Well, I subscribe to a magazine called First Things edited by Father Richard John Neuhaus, a present Catholic

Priest and former Lutheran pastor. It's pretty high-brow and I don't understand a lot of the theological nuances but enjoy the different perspectives presented and repartee in the Letters to the Editor section. I'm sure they gave my name to the Catholic Medical Mission Board to which I unwisely made a small contribution. That's why in my three weeks away from the mailbox came letters of request from The Sisters of St. Joseph, Catholic Answers, Father Flanigan's Boys and Girls Town, the Dominican Sisters of Hope, and the Cardinal Hays Home for children. Why me, a Southern Baptist? Another example of like-minded groups I heard from were the nature preservation-ecological focused lobby. Count the Audubon society, National Parks Conservancy, World Wildlife Fund (not to be confused with the other WWF – World Wrestling Federation), The Wilderness Society, and Nature Conservancy in that group. Not to be overlooked were earnest solicitations from the important diseases – Diabetes, Multiple Sclerosis, Heart, Cystic Fibrosis, Breast Cancer Research, American Cancer Society, Alzheimers, and Susan Korman Breast Cancer Research Foundation. Let's not overlook the international relief organizations like Medical Assistance Program, Inc., Doctors Without Borders, Feed the children, UNICEF, CARE, Oxfam, Voice of the Martyrs, CMDA Missions and World Vision. They all wanted help during that 3 week period of time . The Educational Institutions were surprisingly few and only Murray State, Freed-Hardeman, and Alice Lloyd College joined the chase. Oh, I almost forgot NPT, KET, Red Cross, Salvation Army, the Southwest Indian Relief Council (?),MADD, Focus on the Family and Liberty Godparents.

With such an array of worthy organizations how do you choose whom to support? I was amazed to read that there are 700,000 registered charities and non-profit organizations in the USA. The best advice, as always, is to look before you leap. **Know what you are supporting.** Many charities have like-sounding names and not all charity donations are deductible. There is a difference between a tax-exempt organization and one which entitles you to a tax deduction for your contribution. The qualifying groups have 501©(3) status, and must fill out a yearly 990 form with the IRS. **Check the Numbers –** A minimum of 65% of expenses should go toward the program, not for fund-raising or overhead. **Question the Watchdogs –** There are a number of organizations who rate the non-profits on the basis of how they meet sound financial standards, are governed, and their fund-raising expenses and standards. Among them are the Better Business Bureau Wise Giving Alliance, the American Institute of Philanthropy, The Charity Navigator, The Federal Trade Commission, Guidestar and ECFA – the Evangelical Council for Financial Accountability. The latter group is especially good in evaluating religious and missionary organizations. These are all accessible on their Internet web sites. **Follow the Money –** If a charity receives funding from a large foundation like Gates, Ford or Hewlett they probably had to meet some tough standards, although a smaller charity might need the funding more. **Ignore Phone Calls –** Telemarketers are notorious for being money-making ventures under the name of charity but with 80% or more going to the outsourced agency. If you have caller ID and don't recognize the caller or number, let it ring. Most automatically cut off after 4 rings. If you get trapped anyway, tell them you never make a pledge over the phone but if they will send you a letter of explanation, you will give it your consideration. For persistent pests, you can request to be placed on their

“do not call” list since the callers are subject to the FTC Telemarketing Rules. There is also a National Do Not Call Registry which you may contact at www.donotcall.gov and you will receive fewer telemarketing calls within three months of registering your phone number. It will stay in the registry for five years. In Kentucky you can also contact the State Attorney General’s Telephone Solicitation line at 1-866-592-2550. **Give to the charity of your choice, not theirs.** It is better to support generously a cause or charity you are really interested in rather than parceling out small amounts to everyone who asks. Small donation givers names are swapped or sold to other groups, whereas charities want to keep the names of big givers to themselves.

Having already violated one of the no-no’s of an Athenaeum topic – religion – we might as well transcend the barrier of politics as well. Who is more caring – Liberals or Conservatives? Common knowledge holds that Liberals are caring and compassionate while Conservatives are selfish and hard-hearted. But a funny thing happened on the way to the Publishing House. Arthur C. Brooks, professor of public administration at the Maxwell School of Citizenship and Public affairs at Syracuse University started a study several years ago using the assumption that liberals were generous and cared while the conservatives didn’t. He wanted to find out the “why” but instead discovered that actually the converse was true. Conservatives far outstripped the liberals in terms of money, time and practical help This applied to both religious and nonreligious programs for helping the needy. Naturally this called for a book so the result was “ Who Really Cares: The Surprising Truth About America’s Charity Divide – Who Gives, Who Doesn’t and Why it Matters”, recently published by Basic Books. Who gives, anyway? Actually the poor,

relative to their resources, are more generous than the rich. After running the data through the various analytical grids, it revealed there were four main factors that affected generosity to others. First, the caring are more religiously committed than those who do not offer help to others. Secondly, they believe that helping others is a personal rather than a governmental responsibility. Third, they came from strong families who encouraged generosity and set the example, and Fourth, they believe in helping people to help themselves. Dr. Brooks summarizes his book in a section on major facts and politics. Religious people are far more charitable than secularists with their time and money. Even more so they are more generous in informal ways such as giving blood, helping family members, and behaving honestly. They are also far more likely to be politically conservative. Secondly and predictably, people who feel that the government should equalize income give and volunteer far less than people who do not believe this. Third, the working poor are very generous, relative to their income, but those on public assistance instead of working for low wages give at extremely low levels. The charitable working poor also are much more conservative than the non-working poor. Fourth, charitable giving is learned, reinforced and practiced within intact families. Secularism and family breakdown are far more prevalent among liberals. An article in the December 2006 AARP Bulletin reported the results of a survey that revealed Respondents with incomes of over \$75,000 per annum were more likely to donate to arts and cultural organizations. Those who made between 25 and 50 thousand were more likely to give to fire-fighters and police organizations while those earning less than \$25,000 tended to support religious groups and umbrella organizations such as United Way. Overall, 66% contributed to religious charities. Ten percent of Americans over age 65 give \$5000 or

more each year. 225 million of our citizens give away at least some money each year, but 75 million don't give one red cent to any causes, charities or churches period.

So there you have it, friends. Give to the charity of your choice but make sure you know where your dollar is actually going and how much of it is spent for overhead and fund raising. I suspect that most of our members are rather generous and I hope we will continue to be in the future. Keep up the good work.

Sources

AARP Bulletin December 2006

First Things, December 2006

Money, November 2006

Internet Web sites

Conversations with Red Cross and United Way Representatives

The Bible

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