

Wise Giving of Time and Money

by Tim Cimino

If you give money and time to charities, you naturally hope that they will use it wisely to improve the world or people's lives. Unfortunately, we know that this doesn't always happen, for we often hear of dishonest or inefficient charities. But a small amount of effort on your part can dramatically increase the chances that your time and money will do *great* good. In this article, I overview conventional approaches, then I present three upgrades for giving time and money more effectively.

The Current Situation

1. There is still great *unnecessary* suffering in the world.
2. Many people who have time and money are moved to help others.
3. Since we cannot always help directly, charitable organizations have evolved that specialize in different ways to help individuals, groups or the planet.
4. Some of the organizations are efficient, but others are very inefficient and so the money or time given is largely wasted.
5. Even those who do not give time or money may help indirectly if they pay taxes, even sales tax. They have a right, and some would argue a responsibility, to see that the money their government gives to programs is used wisely.
6. Some organizations are frauds and some individuals are con artists.
7. Charities often sell the names of donors to other organizations, so that donors are soon receiving dozens and dozens of requests for money, by mail, phone or email.
8. Many organizations pay professionals to design psychologically sophisticated written materials and train telephone solicitors with the goal of influencing everyone to give as much as possible, no matter how worthy or unworthy the cause. Their job is to make the organization's purpose seem as urgent, serious and pivotal as possible. Thus the literature and ads they produce may contain distortions that make the charity's work look more effective and more critical than it is.

9. People give for a variety of reasons. Some of these reasons allow them to be easily manipulated. While ideally we want to give to organizations that efficiently address situations that we care about, we often give for any of the following secondary reasons:
- We want the approval of the person, neighbor or friend who asks us to give.
 - We can get a perk (such as a T-shirt, a social opportunity like a dinner, an entertainment opportunity like a bowl-a-thon, a discount, etc.)
 - The charity has a good image as being successful (whether it has earned it, or just bought it with PR, or is resting on past successes) and we feel good about ourselves when we give to successful groups.
 - We don't want to feel bad about ourselves.
10. Causes and organizations differ in seriousness of purpose. For instance, one might provide life-saving drugs and medical aid to poor children. Another organization may have only the purpose of providing neighborhood beautification. They could both have tax-exempt status.
11. In America and other countries, certain organizations have tax-deductible and/or tax-exempt status. These two are not the same. Tax-exempt means that the organization does not pay taxes. Tax-deductible means that under certain cases making donations to the organization can lower your taxes.
12. Even two organizations with the same purpose may use very different means to achieve their purpose. One may try to raise people from poverty by helping to start micro-businesses, another by buying land and organizing farm cooperatives, and another by trying to influence the government to start educational programs for youth. Some methods are more effective than others, and they may depend not on logic alone, but on the people, the culture and the timing.
13. Like most other organizations, charities go through a life cycle. They often start with a visionary founder who may have a good idea and compassion but not be the best at managing and leading others. If the founder is successful at attracting volunteers and donors, an organization evolves, usually with paid staff. Over time, the founder may die or be replaced by people who specialize in management, so that the organization may become more efficient. It is common, however, for the organization then to grow into a bureaucracy where the organization's primary purpose is diluted by the desire to keep itself funded so that the employees have jobs and benefits. It can be argued that some of these organizations have a

vested interest in *not* eradicating the problem that they were created to address, or else their employees would all be out of a job.

14. Watchdog groups exist to investigate and rate charities on their effectiveness. Some create the ratings themselves. Others share the data and the criteria for their ratings.

Your Current Situation

Before learning about better ways to give time and money, it makes sense to look at your current situation. By taking the [Helping Inventory](#) you can get a good picture of your current giving. Also, by taking the [Choices Regarding the Empowerment of Others Assessment](#) you can better understand the reasons and assumptions *behind* your choices.

Upgrades for Giving More Wisely of Your Time and Money

Here are three goals that are each upgrades over the way most people give their time and money:

- Consider all of the major categories of causes and decide which organizational causes *you* think are most important, based on your values and the kind of world you want to see.
- Learn how to identify and rate the best charities in the categories you consider most crucial.
- Learn how to make yourself immune to manipulative and other tactics of cons, frauds and even honest charities that are not especially effective.

Steps to Addressing the Most Important Causes

Let's say you have \$25 to give. Is it more important to turn that into life-saving drugs for destitute children in other countries, or to turn it into part of a playground for children in your neighborhood—or is it more important for the arts in your town to be supported? There are probably at least 1,000 organizations in your region and a million or more worldwide that would like that \$25. How can you find some of the most important ones? And, if you decide that you want to save the lives of the poorest children, aren't you just increasing the suffering later, when they grow up and have more poor children?

The situation can be made to seem overwhelming, but with just a few hours of reading and action you can be supporting some of the *best* organizations. A first step is not to think of organizations, but of causes, principles and choices.

I will begin with an assumption with which others may not agree. Using the principle of the Golden Rule, I personally would rather eliminate sources of suffering rather than increase the sources of pleasure. This means that in the current world, I consider it more important to reduce suffering rather than support the arts. Some creative people might feel threatened by this attitude, seeing it as narrow-minded and boorish. I tend to think of it in terms of what I would want if my child or I were suffering. If there were no songs or art on Earth at all, *that* would be a source of suffering, but there is plenty of art, literature, music, and so forth already in existence.

This brings each of us to questions like “What is the worst form of suffering?” “What is the kind of suffering I would least want to experience?” or “What is the best method to eliminate this suffering for the long-term?” The answers to these questions are not black and white. They require a value judgment.

One part of the *Choices Regarding the Empowerment of Others Assessment* asks you to decide what form of suffering you consider the worst. Let's say that you personally consider physical suffering, such as hunger and disease, and psychological suffering, such as racism and sexual abuse to be the worst. Next, you need to consider the root causes of these problems. Hunger, for instance, can have a variety of different causes. Next you need to find a method for eliminating or reducing the root cause of the problem. The following concepts are good rules of thumb for comparing different methods for attacking problems. They are worth discussing since you may not agree with all of them. You may also find other concepts that are just as important.

- Wherever possible, opt for the long-range (balanced and sustainable) solution. Avoid stopgap measures and quick fixes. We're paying for the quick fixes of the past!

- Also, wherever possible, opt for solutions at the most local, effective level. Centralization is only efficient up to a point, after which the extra layers of management create bureaucratic inefficiency (because of money wasted on the creation of unnecessary middleman positions, and because of time wasted in going through these added channels.)
- When evaluating options try to do a cost/benefit analysis for each option for *all* involved groups. Try to foresee as many kinds of consequences as you can (social, environmental, economic, political, psychological, etc.) Consider what's to be lost, as well as what's to be gained for the majority *and* minorities.
- If none of the options seem good, it may be necessary to create another option. When two or more important values are in conflict, for example between national security and the threat of nuclear war, it is important to go behind the positions presented in order to find common interests (e.g., quality of life) and then recast the issue in such a way as to minimize the conflict and satisfy all interests and sides as much as possible.
- Don't opt for unjust means to accomplish a good end. Injustice never brings lasting justice.
- While money can go a long way in other parts of the world where people are very poor, it's important to make sure *your* life-support systems are stable. For instance, some people might assume that the taxes we pay are enough to maintain our infrastructure so that our youth have education and our communities are safe. But s often not true. That's why giving some money for neighborhood programs for education and employment might keep kids away from drugs and crime—problems that may eventually affect you or your family.
- Be sensitive to process and timing. For example, supporting an organization that sought extreme and rapid environmental action could do more damage that good in the long-term if it produced a large political or economic backlash.
- Some suffering must be accepted as necessary or impossible to eliminate. For instance, while being unemployed is highly stressful, it's normal for a small amount of the population to be unemployed. In a changing world, a small percentage of unemployment must be expected. Even more so, the accidental death of a child is a horrible thing, but realistic people recognize that we cannot make the world completely accident-proof.
- When considering which organizations to help, consider the overall good or harm they can do rather than their merits based on a single issue. To

pick an organization, you'll want to consider its success with past programs as well as its current strategies and priorities.

- Those wishing an additional framework for judging charitable organizations and projects may want to read my article called [The Roots of Suffering](#).

Once you've firmly grasped the relevant concepts, the next step is to gather and analyze information on organizations that address the sources of suffering you care about.

The amount of research and analysis that you do should depend on the amount of money or time you intend to give. In a half-hour or an hour you can probably do all of the following:

1. Ask yourself if you already know of an efficient organization that does high-leverage good. Maybe a friend or acquaintance works with such an organization.
2. Do an Internet search on "top-rated charities," "charity watchdog organizations" or "giving wisely." (Include the quotation marks.)
3. Find a list of top-rated organizations. Then find the ones that address the problems you care about.
4. Pick an organization and do another search for their mailing address, and send them a check.

And just this one hour might boost the impact of your donation tenfold!

But if you have a lot of money or time to give, you might want to dig deeper and compare the methods of the charities, their financial statements, their past successes, and so forth. You might even find newer charities that are not big enough to be top-rated but who have innovative, high-leverage strategies that are significantly better than contemporary approaches. In a discussion group, ask the other members about their personal experiences of local charities. You might even visit a local charity without letting them know that you want to donate money. In this way, you can get a feeling for the organization's attitudes and philosophy, as distinct from the image their public relations materials portray.

There are additional considerations when giving time as a volunteer. You want to help an excellent charity, but some excellent charities won't turn down offers of help even if they don't need it at the time. That's because they know that if you volunteer, you are more likely to donate money. As a result you can be put on a marginally worthwhile project. It would be better if you would aggressively try to match your skills and interests to a high-leverage project with a different charity.

Making Yourself Immune to Frauds and Pressure Tactics

Here are some tips:

1. Be careful when making a donation over the phone with a credit card. It may be a fraud, and lead to credit theft. More importantly, it is probably not the best organization that is calling you. Instead, either just tell them that you will find the best charities yourself, or ask them to send you information. Personally, I ignore *all* solicitations for money from organizations I don't know. Also, I prefer information from watchdog organizations to information from the charities themselves.
2. Some telephone solicitors and con artists are highly skilled at pressuring you and subtly making you feel guilty, worthless or unfeeling if you don't give. You may want to role-play with another person to build up your ability to say "no." (Contributing members can use the *Integrating Assertiveness* material to do this.)
3. Although there is some embarrassment in being conned, remember that you aren't the first victim. Furthermore, others will be victimized if you don't share the information. Thus, one of the best ways to hurt the con man or ineffective organization is to share information with others. In a discussion of cons and corrupt charities, it's important to acknowledge the good intentions of givers and to mention effective charities too, so that the group doesn't become too pessimistic. Rather than become cynical, affirm the enormous value of what you are doing.
4. While you may decide to give money to a friend's cause just to maintain the friendship or your social standing, you might later want to invite the friend to join one of these Discussion & Action groups to become better educated about effective charitable giving.
5. Consider the waste involved in loyalty to an inefficient organization. Supporting mediocre organizations just helps to maintain a mediocre world. Brace yourself for the argument "If you don't do it, no one else will." It may seem harsh, but you might say, "With all due respect to your organization's current needs, I feel that supporting such-and-such organization is a better use of my time and money right now."
6. There is also the problem of burning yourself out as a volunteer because the work you do is so critical. In this case, recruit someone to take the position that you want to leave, either because you need a break, or because you can do more good in another volunteer role.

Taking Action

Think of the good that could be done if people who already give time and money would read and use this article! Perhaps three times or ten times as many lives would be saved, and so much more suffering and anguish would be eliminated. Yet, if someone uses this article along with the Ripple Effect and the other [high-leverage upgrades](#), the value of this article may increase many times over. (So, if you would like to share this article with others, please share information about *all* of the parts of the *All-Around* or *Fellowship of the Dream* programs.)

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