



## The season for asking

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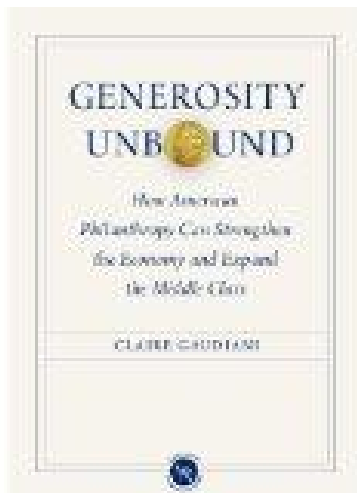
It's common knowledge the period of time between Thanksgiving and the end of the year is one of the busiest for donations to charities. Anyone who has donated to more than a couple of worthwhile organizations can expect to receive a letter asking for additional contributions. For some, this can be an overwhelming feeling because of the incredible need that exists, our desire to help and the limited resources we all have.



Fortunately, there are strategies to help replace the anxiety with enthusiasm for making a difference. For starters, identify which causes or organizations are most important to you and your family. By focusing our attention, it makes it easier to narrow the list of potential causes to support.

The benefit of focusing your attention leads to the next step which is to concentrate your financial support among fewer organizations for a larger dollar amount than spreading the money across a broader array of entities. While most charities would not turn away 10 or 20 dollars, it also doesn't have nearly as much of an impact. I suspect some organizations spend this much on some of the marketing material they send, resulting in a negligible amount left for the underlying purpose.

Concentrating your support leads to the third step which is to reduce the flow of requests. In theory, cutting the number of organizations you support by half will also reduce the number of solicitations by an equal number. Personally, this doesn't always seem to work, so another mechanism to consider is the ability to donate anonymously. One useful strategy for this is to partner with a local community foundation which can be used as the intermediary to send funds to specific charities without the recipient knowing the identity of the donor.



A common misconception for community foundations is that you have to be wealthy to use their services. For as little as \$50 per month, you can start building a fund with the Racine Community Foundation ([www.racinecommunityfoundation.org](http://www.racinecommunityfoundation.org)). After accumulating \$10,000, you can start making donations to charities with the added benefit that your fund continues supporting local organizations after your death.

We have a long tradition of charitable giving in America. For those interested in learning more, I highly recommend Claire Gaudiani's book "Generosity Unbound." Gaudiani enthusiastically links the success of our country with a solid foundation of charitable giving.

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# Season's Greetings

From our hearth to your home, all of us at Financial Service Group join in wishing you a happy Holiday Season and a prosperous New Year! In observance of the holidays, we will be closed as follows:

Wednesday, **December 24** - Closed at Noon

Thursday, **December 25** - Closed

Wednesday, **December 31** - Closed at Noon

Thursday, **January 1** - Closed

