

## How do I know if a charity is a registered charity?

You can find a list on the CRA website at:

<http://www.cra-arc.gc.ca/chrts-gvng/lstngs/menu-eng.html>

Here's more useful information from CRA about donating to charities in Canada:

<http://www.cra-arc.gc.ca/chrts-gvng/dnrs/fq-eng.html>

## Should I give to a telemarketer calling on behalf of a charity?

In general, unless you have an existing relationship with a charity (such as your church, hospital, school, local foundation, etc.) it is best not to donate on the phone to charities that are cold calling as in some cases 90% or more of the funds may be used to pay for the cost of the telemarketers. Therefore very little actually benefits the charity. It's better to write your cheque and send it directly to your charity.

<http://www.smartgiving.ca/faq/>

## Decide what your mission is

There are many thousands of charities. You are better off giving more of your dollars to fewer causes. Why? Because it costs money just to get you to give. If you give just a little bit, chances are that money may just cover the cost of getting to you. If you dig a little deeper, chances are your dollars will start to make a real difference. But that means thinking about which charities mean most to you — not just ones your friends are involved in, or those that happen to call or send you a letter. BE INTENTIONAL. Decide what YOUR mission is — whether you're trying to do something that helps locally or nationally or globally.

<http://today.msnbc.msn.com/id/21965180/ns/today-money/t/smart-tips-charitable-giving/>

## Donating through your employer

Check with your employer to see if you can give through a payroll deduction plan. You will likely not miss a regular amount from each paycheque, but it will add up to a sizeable amount over the course of a year.

If your employer matches all or a portion of your gift, don't forget to fill out the forms to take advantage of that.

## Donating Stock

You may be sitting on some appreciated stocks. If you give those directly to a charity, you can maximize the charity's take because a charity can sell the shares and not pay taxes on them, whereas you cannot.

## Watch out for fraud

Unfortunately, when charitable giving is at its height, charitable fraud is as well. According to the Better Business Bureau, legitimate charities do not demand donations. Rather, they willingly provide written information about their programs, finances or how donations are used, and they

never insist you provide your credit card number, bank account number or any other personal information. Do not — do not — give over the phone unless you placed the call, or over the Internet unless you surfed to the site. If you are in doubt about making a gift, think twice. Get full identification of the solicitor and review it. Take home the information a charity has provided you with, and use the Internet's tools to either check it out, or call your Better Business Bureau to be sure. Your dollars are too needed elsewhere to waste on an outfit that's a scam.

<http://today.msnbc.msn.com/id/21965180/ns/today-money/t/smart-tips-charitable-giving/>

You can find more information on scams and fraud from the RCMP's website at:

<http://www.rcmp-grc.gc.ca/scams-fraudes/char-cara-donation-eng.htm>

## **Include your whole family in giving**

Just like it's never too early to get kids involved in volunteering, it's never too early to teach kids how to support causes they think are important.

<http://handsonblog.org/2011/11/15/6-tips-for-smart-giving-to-charities-and-nonprofits/>

## **Be proactive in your giving**

Don't wait to be asked to make a donation. Take control of your philanthropy by researching causes, uncovering real needs, finding stable and effective charities, and by investing in making your community better now and for future generations.

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