

Investment Not Change

There needs to be a change in the way we think of charitable donations. Most of us treat donations as just another expense. We pay the cable bill, write a check for gas and electric, and send \$100 to our favorite charity. When things get tight, we reduce expenses and often it is the donations that get cut.

Suze Orman, Oprah's financial expert, says in her book, 2009 Action Plan, "Can you give time rather than money this year? I understand how important it is to help those in need. But you have important needs this year too." I totally disagree with this advice.

The volunteer hours are greatly valued by nonprofits but extra hours cannot replace the cash donations. Nonprofits depend on those contributions to pay for insurance, audits, maintenance contracts, all the unglamorous expenses that keep an organization running. Volunteer help doesn't make these expenses go away.

People should not consider their charitable contributions to be expenses, but rather they should think of these donations as investments. By giving to a nonprofit an individual is investing in the future of their community.

During the upcoming holiday season, people will be deciding to buy the latest fashion, the must-have toy, or a popular infomercial product. Instead we should all be encouraged to forego these EXPENSES and instead use the money to INVEST. Invest in children, invest in animals, invest in the environment, invest in making the world a bit better. Invest by making donations to support your favorite charities.

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