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Do your due diligence before donating

Research those who come a knocking

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"We make a living by what we get but we make a life by what we give." Winston Churchill (1874-1965) Tis the season to be wary! Before you open your wallet to support a charity, do your homework.

A canvasser from the Single Parent Food Bank was at my door last week. The SPFB is not a registered charity. They were previously associated with the Canadian Charity Assist Society, which had its charitable status revoked by the Canada Revenue Agency in 2008 for not meeting regulations of the Income Tax Act.

Organizations like the SPFB make it more difficult for legitimate charities to do their work.

It's a mystery to me why the District of North Vancouver would grant them a permit to canvas door to door in the community.

British Columbians donate an average of \$753 per year to charity with \$165 donated during the Christmas season.

B.C. residents aged 55 or older are most likely to donate to charity, with 85 per cent saying they do so.

Typically, people choose to support a charity based on the demonstration of positive outcomes from donations, a personal belief in the cause or transparency in how the funds are used.

Recent data on charitable giving does not bode well for the sector. Many Canadians, especially those 65 and older, are becoming increasingly concerned that charities are not spending their money wisely. In addition, fewer Canadians are giving to charity and those who do are giving less.

When a charity representative knocks on my door and I don't know the canvasser or the charity I take a copy of their printed material. Then, after I have closed the door, I do a little research. I start with the basics to see if the charity is registered with the Canada Revenue Agency and if its annual information return is up to date. To do so, go to cra.gc.ca and click on Charities and Giving at the top of the page.

It surprises me how many charities fail this simple test. For information on the best of the best charities in each sector, I turn to Charity Intelligence (charityintelligence.ca) a small non-profit agency whose purpose is to help donors make intelligent giving decisions. They use volunteers often recruited from the financial world to evaluate charities and to produce reports on the different charitable sectors.

Accessing both of these sites helps to inform my charitable choice.

Last week, my email was flooded with last minute appeals from charities asking me to top up my donations before the end of the year.

My response, in most cases, was to hit the unsubscribe button at the bottom of the page, which of course is the

last thing a charity wants me to do. Message to charities: Don't alienate or abuse your donor base.

There are more than 85,000 charities in Canada. The vast majority of them are worthy of our support.

Don't be deterred by a few bad apples operating in the group.

Making a charitable donation at this time of the year helps extend the feeling of holiday cheer throughout the year. Wishing you peace, good health and prosperity in 2014.

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