

The Family Slight

News About Our Family and Family Website

Charity in Hard Times

In the first part of this newsletter, I mentioned ways of giving without having to take existing funds from your pocket.

No matter what our own financial troubles may be in today's challenging economic climate, it is probably hard for most of us to comprehend just how poor a large part of the world's population is.

When you do get a feel for it, you will probably not feel too bad for Starbuck's economic woes. I know I don't feel bad for a "struggling" company that charges \$5.00 for a cup of coffee when more than 1 billion people live on no more than \$1.00 a day, total...or when you learn, as the founders of Pencils For Kids discovered, that in a classroom of kids in Niger, 30 students were sharing ONE PENCIL.

I hope you will read the piece I wrote about charity and tzedakah at the family website olenberg.org. In it, I mentioned the following:

"The act of our ancient, philosophizing rabbis in making tzedakah obligatory was a wise decision: Certainly, it ensures that philanthropy will occur. But, more importantly, while they could not mandate a sense of humility in the donors that...*"There, but for the grace of G-d (or luck, chance or hard work), go I"*...they could minimize conceit or a proud and boastful "better than you" attitude (from having given), simply because, after all, the act of giving was the law and an unavoidable obligation.

Still, even if charity should be considered an obligation...in these tough times, when we may be stretched to donate, it is wise to make sure your charity goes as far as it can.

This second part of the newsletter is written to encourage you to give, but to do so wisely and where it will do the most good...and to publicize more of the many lesser-known charities that spend most of their income on their philanthropic works, rather than on advertising or administration.

Worthy, Efficient Charities:

Remember that you can check out charities at the Better Business Bureau or at CharityNavigator.org to learn important aspects about them, such as how much of their donations actually go toward good works.

Local Charities:

Don't forget that some of the most worthy charities are virtually in your back yard: That is, your local volunteer fire brigade company or volunteer ambulance/rescue squad. At least in the US, the majority of fire, rescue and ambulance services are provided entirely by dedicated volunteers that are constantly struggling for operating funds.

Likewise, your local food bank is another worthy cause. In these difficult economic times, when the need is greater than ever, these organizations are also struggling more than ever to provide for the needs of the people they serve.

Some Lesser-Known Charities to Consider:

Amigoslink.org --- Like the Peace Corps, but aimed at Latin America and the workers are high school students donating 8 weeks of their time in the summer.

ArabsForIsrael.com --- Reject Hate. Embrace Love.

Charitywater.org --- Non-profit that brings clean drinking water to people in developing nations by drilling wells in villages.

Doctorswithoutborders.org --- Working in more than 60 countries to assist people whose survival is threatened by violence, neglect, or catastrophe.

Donorschoose.org --- Teachers ask for supplies, you choose a project to support, students learn and thank you with letters and photos.

Heifer.org --- Strives to help people obtain a sustainable source of food and income as opposed to just supplying a meal for today.

Nothingbutnets.net --- Supplies mosquito nets to curb malaria in Africa. Over 2,000,000 distributed.

Pencilsforkids.com --- School supplies for the poorest children.

More micro-charities that you probably have not have heard of because they do not have the multi-million dollar marketing budgets of large charities. You can be sure that these small charities stretch every penny more than the big guys:

Feedvillages.com;

Goods4girls.org;

Nyof.org;

Oneacrefund.org;

Onedollarnation.org;

Thaifreedomhouse.org;

Tzkids.org;

Micro-credit: The following organizations provide what we would consider tiny loans. But it is amazing how little cash it takes for people in under-developed countries to start a business, & rise above their station.

Accion.org --- Enables their partner institutions to reach significant numbers of low-income businesses and households with financial services tailored to their needs. ACCION's field teams work closely with our partners, providing them with strategic and tactical guidance on designing, implementing and strengthening new micro-finance products and services.

Grameenbank.org --- Started by 2006 Nobel Peace Prize winning Bengali professor Muhammed Yunus, it established the micro-credit model that many other such organizations have emulated.

Kiva.org --- Supplies loans to help people build or grow businesses, farms, etc. The money is paid back to the donors with interest. The size of the loan requests are invariably almost embarrassingly small!

Modestneeds.org --- Helps keep independent people self-sufficient: Such as helping with a car repair so someone can continue to get to work, etc.

Opportunity.org --- Dedicated to helping the working poor by providing small loans that allow poor entrepreneurs to start or expand a business, develop a steady income, provide for their families and create jobs for their neighbors, offering savings, micro-insurance, business training and many more services to 1.1 million working poor in 28 developing nations.

Villagebanking.org --- Providing financial services to the world's lowest-income entrepreneurs so they can create jobs, build assets and improve their standard of living.

Womenforwomen.org --- Helping women survivors of war rebuild their lives. Helps women go from victim to survivor to active citizen by providing financial aid, job training, rights awareness and leadership education.