



Tale of a Paranoid Donor

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Some Americans have been extremely fortunate in the last year, keeping their jobs and their health in a time that endangers both. I doubt that I'm the only one among the employed and healthy who wants to help out the less fortunate but gets lost in the details of where to send resources and what kind of resources to send. Therefore, I've compiled a few resources to help myself, and hopefully others, make smart donations out of their spare change and tax returns.

The first step on my journey to a safe and intelligent donation—after deciding on a cause, of course—was to determine what form my donation should take. Since I'm concerned with feeding hungry folks, this meant deciding mainly between money and canned goods. I already knew better than to send raw meat or similar expirables through the mail. Fortunately, Katherine Wiles had written an article last Thanksgiving about the best way to donate. She claims a donor should give money to their chosen charity. That seemed suspiciously convenient to me, as money can be spent on anything. However, her article argued that was kind of the point. If I donate food to the cold or blankets to the hungry, I haven't helped anyone. If I give money, the charity can spend the money on food, blankets, staff, or whatever their beneficiaries need. Not only that, but the charity can spend more efficiently than me, the end-customer. They can make deals with wholesalers and even producers that don't want to sell their ugly but perfectly fine foods to retailers. Wiles also provided some resources to check out, so I checked them out.

To ensure I made a smart donation, I used Charity Navigator and the BBB Wise Giving Alliance to explore potential charities. First I searched "Georgia Food Banks" with Charity Navigator. The first result was the Georgia Food Bank Association, but it did not have a rating. Since the site uses certain IRS forms to rate charities' abilities to use donations effectively, it could not rate a representation of several food banks. The site ensured me that the lack of a rating was equivalent to neither a good nor bad rating. The second result bore more fruit. Georgia Mountain Food Bank (GMFB) boasted an impressive 4/4-star rating and a 93.37 overall score. That sounded great, but I needed to know what it all meant. Using the IRS forms, Charity Navigator is able to provide information on detailed financial statistics, such as a charity's fundraising efficiency—which is measured by how much they spend to raise a dollar. I lack a reference for judging these kinds of stats, but since Charity Navigator gave them a financial

score of 91.53, I have to assume the charity excels in fundraising and spending. They also score a charity's accountability and transparency. GMFB scored a 96.00 because, of the seventeen standards Charity Navigator expects charities to meet, they missed one. Charity Navigator alleged that the charity's donor privacy policy was not "easily accessible on [their] website." I stored this in the back of my mind as I jotted down GMFB's viability as a safe and effective charity. I cross-checked this with BBB Wise Giving Alliance. This site shows whether or not each search result is accredited by showing, or not showing, a neat graphic next to their name. I learned GMFB was accredited before I even clicked on it (a second time, anyway). Again, GMFB passed with flying colors, meeting all twenty standards expected by the Giving Alliance. Next, I needed to bolster the findings of these resources with my own research.

Even though the research so far had sung the praises of GMFB, the privacy policy still gnawed at me. The best way to find it, or a lack of it, was to go to the GMFB website and search for it. After all, Charity Navigator reported the policy as not easily accessible, not non-existent. I couldn't find it using the site's drop-down menus, but I did find it with a quick query using the site's search function. I read the policy, found it satisfactory, and finally felt comfortable with making a donation to the charity.

It's easy to donate money on the internet. There are a plethora of sites willing to take your money. It's up to the donor to ensure they send their money to a reputable, trustworthy organization. By using databanks like Charity Navigator and supplementing those findings with additional research, I was able to find a trustworthy charity to give to. And if you're still not sure where to put your money, I can comfortably recommend two places: Georgia Mountain Food Bank and this site right here, T's 4 Hope: www.Ts4Hope.com.

Works Cited

BBB Wise Giving Alliance, accessed on 29 March 2021, <https://www.give.org/>.

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