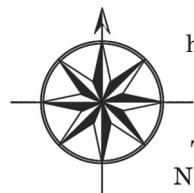


In The Giving Spirit This Holiday Season? Charity Navigator Helps You Give Wisely



(NAPSA)—Almost half of all charitable donations by individuals are made between Thanksgiving and New Year's Eve.

Most Americans feel more generous during the holidays, have a better sense of how much they can budget for charity as the calendar winds down, and need to donate by Dec. 31 to get the tax deduction.

But not all charities are created equal, and donors should make sure their generosity benefits an efficient organization that supports a cause in which they believe. Inefficient organizations that squander your donation on high overhead, administrative costs and executive salaries are not worthy of your hard-earned money.

Charity Navigator, America's largest charity evaluator, suggests you ask yourself these five questions before planning to give this holiday season:

Does the charity match your passion?

With one million organizations from which to choose, don't settle for large, brand-name, multipurpose organizations that might have

a small component with which you identify. Take the time to find the charity that better matches your intentions, whether it be cleaning up your town's rivers or helping refugees in Sudan.

Is the charity efficient and fiscally responsible?

Financially strong charities are effective charities. Use www.CharityNavigator.org/tips to research the financial health of your charity, and focus on: organizations spending at least 75 percent of its revenues on charitable programs; those that are growing at least at the rate of inflation; and those that have at least six months of reserve funds (so they don't have to cut staff, trim programs, or close their doors in the event of an economic downturn).

Will the charity protect your confidential information?

Most people hate receiving junk mail at home and intrusive phone calls at dinnertime from unsolicited charities. Find out if your designated charity has a written policy guaranteeing that they will not sell your name or contact information to any other organization. If they say "yes," ask to see the policy. If they say "no," find another charity.

Did the charity get lost in the election-funding crunch?

Billions of dollars donated to this year's elections were diverted from efficient, effective charities that were hurt when their supporters chose a political campaign for their donations instead of a traditional nonprofit. While some charities (those that were able to capitalize on the issues) benefit from the political campaigns, other smaller, local charities suffer because they lack the resources to tie their marketing campaigns in with the election issues. Find out if your charity took a hit this year, and see if you can help.

Does the charity have strong leadership?

Look for a charity with a dynamic, proven leader who has been in his job for a while. Organizations with high turnover usually struggle, and the inability to retain quality leadership is often a red flag for instability.

Charity Navigator, best known for its free, independent ratings of more than 3,500 nonprofits, urges givers to research charities before they give this holiday season. Find more information and more tips about charitable giving at www.CharityNavigator.org/tips.