

Charitable Giving - Is It A Good Investment?

By Mark Charnet



Tis the Season to be giving and we've all heard the phrase, "It is better to give than to receive." We believe that each of us sincerely accepts this axiom to be true, because one would rather be in a position of surplus, as opposed to a position of need. However, charitable organizations of all kinds continue to report falling donations and worse, a serious decline of donation base.

My grandmother Sonia from Russia, taught me about charitable giving when I was 9 or 10 years old and I saw her putting money into this interesting looking container. She had a blue tin box in her kitchen and every day she would put into the box some change or a dollar or whatever wasn't needed to buy groceries that week. Family and friends who came to visit, would also contribute a dollar or a bit of change to her blue charity box with the Hebrew writing on it. On Friday's before sundown, a Rabbi or one of his rabbinical students would appear at the door to collect the box. Upon asking her if

she knew who was going to receive the money that she and others put into her blue box, she answered that the money would find its way to those in need as the Rabbi and a select few others knew who they were or they would pass it on to others who knew which people or groups of people would best benefit that week.

Mama Sonia told me that all Jewish homes had a charity box and it was equally important to deposit money in the blue box as it was to deposit money for yourself into the bank on the corner. She claimed it was an investment in humanity, in society and to make the world a more harmonious place. Mama Sonia told me that there were two kinds of people, those who religiously gave to charity and those who wished they could. She counted herself and husband Jack as Blessed, in that they were counted among the people that were able to share a piece of their good fortune with those less fortunate.

There is another expression we've all heard, "Charity begins at Home." Now I think this phrase has been taken well out of context from its original meaning; I believe it meant that every house should have a blue tin box like my grandmother's and that we must invest into that box a few shekels every day in front of your children and grandchildren in order to pass on the important lesson of giving. What is the importance? I believe the importance to be multifaceted. First, is to benefit the less

fortunate. Second, is to help bring people together in the spirit of giving, whether to help find a cure for a dreaded disease, finance the arts or to promote higher learning, etc. Third, is to bring us closer to divine wisdom. Regardless of the particular book that we pray from or the name for God to which we pray, doing acts of kindness, unsolicited, for people known or unknown, brings all of us closer to understanding what our human purpose is and perhaps a little closer to solving the mystery of life and the challenges we face, together, as a race.

Charity, acts of kindness, charitable giving, offering of your time to a cause, accepting a request for help, volunteerism, donating money or something of value like your blood, your organs or bone marrow etc., these are all tangible investments. You are making an investment in humanity for the benefit of your soul. This type of investment has nothing to do with organized religion. I would not call myself a religious man, I would call myself "connected." I feel connected to my belief and commitment to always do my best in everything I do, where good enough simply - isn't! I feel connected to a history of people who have given of themselves for the betterment of others. Generations ago, my ancestors, left everything behind to come to this young country for a better life. Our founding fathers risked their lives, their family's lives and their fortune to stand up

to the status quo to create the United States of America, the greatest shining example of guts, glory, compassion and leadership on a global scale. I feel personally connected to these people and these events in that I was born with the responsibility to do my share, my part to ensure that the legacy given to me continues and prospers for my children and their children's children too. All of us must make investments in our future, for the future in general so that America and The American Way of Life endures. I believe that a good part of this investment comes in the form of charitable giving, supporting whatever causes you deem worthy, while demonstrating to and educating your children about the necessity and magnitude of this universal investment commitment.

Though not my intention to compose a sermon when I sat down to write, I simply wanted to convey this following thought that I am famous for saying, "I don't want it to say on my headstone when I die: Here lies Mark Charnet. The only thing he left behind was a filled-up septic tank!" For a lot of people who have come and gone, it might as well say just that. What did they do to make an impact for the betterment of society or the people of the world? This financial advisor hopes that you count within your personal portfolio a multi-generational investment of leaving behind a better world than the one you entered, for your children

and for the rest of us. I hope you feel "connected" to this cause which, can be achieved from an investment of any size, at any time, to any cause that you feel will bring us closer to a world of peace, harmony, health and happiness. To this endeavor I am committed and hope you will join me with your investment of a few shekels every week, into your box, to be turned over periodically to your choice of philanthropic causes, to perpetuate and further this great discipline. You might also want to cut this article from the paper and copy it for distribution to others that you feel will benefit from its message. If you would like to learn how to endow your donations after your passing, so that your giving can continue long after you are gone, call our office, as we specialize in this type of estate planning and can demonstrate inexpensive techniques for you to give in perpetuity to the causes and charities you hold most dear.

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