

## **Charitable Giving is a Personal Obligation to Live Up To**

By Kathy Silverburg

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... My first rule of thumb has always been to give my time and my money to a cause I believe in as well as to an agency I know will be good stewards of those resources. In other words, give with your heart and your head.

A publication I received recently from the National Committee for Responsive Philanthropy gave me some more specifics to consider. The report was aimed at foundations that make significant contributions to a variety of causes, so some of the details did not apply to individuals, but the basics are the same. It urged making charitable-giving decisions based on four elements: values, effectiveness, ethics and commitment.

[Read the full article](#) .