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Beware when giving to charity

By **PATRICE KORANEK**
Staff Writer

It's that time of year again. The time to give and receive. The time for bell-ringing Santas to stand on corners. The time for your mailbox to be stuffed with appeals for charitable contributions. How do you know which charity you should give to and how do you know which one will use your donation for services instead of salaries and overhead expenses?

Texas A&M Extension Home Economist Mary Clayton Nance says knowing what the money will be used for is a major concern of the donor.

"The major problem for most people is knowing if it's a legitimate charity and knowing whether or not the money goes to that charity," Nance says.

The problem may stem from thinking of charities as a sacred cow, she says. Consumers never questioned charities because there was a mystique about them; you just didn't question someone asking for money, Nance says.

Unfortunately, the public doesn't realize that a large percentage of the money received by a charity goes toward salaries, especially if a professional fundraiser is employed, Nance says.

"If professional fundraisers are used and they charge a commission, they may take more than they raise, or take a larger percentage than is feasible," she says. "That's not to say that there aren't some very good professional fundraisers who do a good job."

Charities are regulated in several ways. Some private agencies act as watchdogs of the charity industry and rate charities according to their

percent of funds are used to cover fund-raising costs. Both agencies publish lists telling which charities meet their standards and which ones fail.

Another method of regulation occurs when a charity files for tax exempt status. The charity has to file with the Internal Revenue Service and meet certain standards. If a charity has tax exempt status, then donations to the charity are tax deductible.

Nance gives several tips on making your contribution count:

- Make fewer, but larger donations. Small donations are eaten by processing costs.
- Make large contributions check and make the check out to charity, not to the solicitor.
- If you are concerned about a charity, check with the social services in your area. You can also file a written complaint with the state attorney general's office or contact the police or sheriff's office.
- Ask the solicitor questions. If asks why you want to know or is reluctant to answer, hesitate to give.
- Beware of telephone solicitations. Callers tend to use names that sound much like a legal charity, but may even use the name without asking permission.
- Typically, telephone solicitations are very vague, and don't give a whole lot of information," Nance says.
- Give to a federated charity. Federated means that several charities have joined together to launch a huge fundraising campaign instead of making separate solicitations. Each charity then receives a percentage of the money collected. The United Way is an example of a federated charity.
- Set a limit on donating on im-

use of funds, fund-raising practices, public accountability and ethics.

The Philanthropic Advisory Service of the Council of Better Business Bureaus recommends that a charity use no more than 35 percent of the funds raised to cover the cost of fundraising, Nance says.

The National Information Bureau recommends that up to 30 per-

pulse, particularly if you are giving more than \$25. Consumers can visit a shop for groceries and hold items and should do this when giving.

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Vandiver: graduates learn how to learn at Texas A&M

By **KRISTEN DIETZ**
Staff Writer



Photo by JOHN RYAN

President Frank Vandiver

Students can only hope to master a small fraction of all knowledge, Texas A&M President Frank Vandiver told 1,271 students graduating here Saturday in G. Rollie White Coliseum.

Undergraduate degrees were awarded in the Colleges of Education, Engineering, Liberal Arts, Science and Veterinary Medicine.

Vandiver said years ago, graduation speakers would have called the degree candidates "fully educated human beings."

"It was rubbish years ago, and it is absurd now," he said. "Knowledge explodes around us."

He said the best thing they learned at college was how to learn.

Vandiver also said caring about others is what matters in life.

"It doesn't matter if Longhorns call you boss in five years — they will," he said.

Charlie W. Seely, president of the Association of Former Students, advised students to stay involved with

A&M by joining the association and attending events such as Muster, class reunions and sporting events.

"With just a minimum effort on your part, your love for Texas A&M will grow," he said.

Degrees were awarded posthumously to Pamela Sue Dotson Reynolds, bachelor of science in physical education, and James William Robinson Jr., bachelor of science in journalism. Reynolds, a murder victim, died in March 1978. Robinson was injured in a car accident and died on Aug. 27. Each was represented by a family member, who walked across the stage to accept the degree.

In a separate afternoon ceremony, 56 officer candidates were commissioned into the Armed Forces.

Commodore Jack A. Garrow, the officer of information for the U.S. Navy, told the candidates now is a good time to begin a military career because there is so much to learn and contribute. He said this requires one's best effort.

"But I expect, as Aggies, you

know what that is all about," he said.

Garrow said Americans are feeling a resurgence of pride in the country, which was demonstrated during the recent summer Olympic games.

"For those of us in the military this is a welcome attitude," he said.

Garrow said he thinks taking an oath of office together is important because "no matter the cut or color of the uniform, we are in the same profession."

During the ceremony, Lt. Scott Dayton Robertson Jr. was presented the Doherty Award. The award worth \$3,000, is given to a graduating senior who has spent four years in the Corps of Cadets, earned a commission in one of the Armed Forces, and met certain other criteria.

Robertson, a December civil engineering graduate, is a former commanding officer of the Aggie Band. He was commissioned as a second lieutenant in the Corps of Engineers in May.

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