

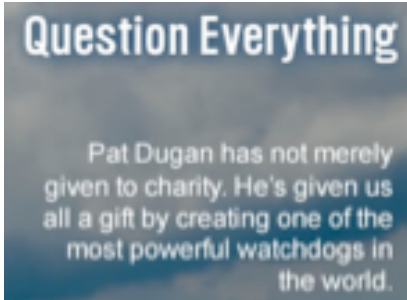
Inquiring Minds: A few reflections over the month

“It is more difficult to give money away intelligently than to earn it in the first place.” Andrew Carnegie #25 July 2013

Intent Past Issues: [1](#) [2](#) [3](#) [4](#) [5](#) [6](#) [7](#) [8](#) [9](#) [10](#) [11](#) [12](#) [13](#) [14](#) [15](#) [16](#) [17](#) [18](#) [19](#) [20](#) [21](#) [22](#) [23](#) [24](#) [Comment](#)

CHARITIES VETTED

Because of reported abuses charities have been examined and



rated by many online sources such as charitynavigator.org.

Here are some criteria used in those evaluations: 1) the charity supports a worthy cause, 2) it is efficient and has low administrative costs, 3) it is transparent in its reporting, 4) it respects and promotes the dignity of the recipients, 5) has non-profit status, and 6) it promotes independence of the user whenever possible. More on this last below.

ADMITTEDLY, I WONDER..

whether a handout alone can better an individual, but I do realize that sometimes mere survival takes precedence over promoting the ideal of independence. It's such a fine line whether one is helping or hindering the needy, not only the poor, but anyone who needs assistance, even one's own children. Deciding when or not to intervene is a challenge to every parent or provider. The struggle of the chrysalis to escape its cocoon strengthens its life as the butterfly. Lessons can be learned in the natural world without reducing humanity to the survival of the fittest. It does not mean that we abolish these safety-net programs to take care of those who are truly

dependent. The goal should always be, even in our penal system, how to help and better the individual, and not to enslave him/her in their dependency. On-going evaluation and accountability, I feel, are necessary to these goals.

OUR MENTORS IN GIVING..

were my uncle and aunt, Vic and Mary Celotti. They not only gave to their church and various charities all their lives, but provided for their favorite charities when they passed in 1996 and 1999. They also gave to Notre Dame University in Belmont where their nephew, our cousin, Joe Celotti, taught history.

A simple working man, my uncle did not know how much he was worth, but he did own two duplexes when they were affordable assets. Having no children of their own, they willed half their estate to their nieces and nephews and the rest (as mentioned) to charity. These were surprised at the amount of money they received. In turn, their giving inspired us to do the same, adjusting our trust to give to our favorite charities once our children



and family have been provided for-- *if* there is anything left at that time. To us money is just a safety net to help us get through life; and once we go, it too will be recycled

back into the system, hopefully to help others less fortunate.

FRUGALITY IN MY BONES

Raised by a father who went through the Great Depression, who taught me to never throw anything away, and even straighten nails for re-use; I always thought it was a



Dad, mom, Mary, and I in the 1950's. sin to waste anything, be it food, water, electricity, etc., and to buy only what I needed or would use. It may also be an Italian thing.

To this day, I generally avoid playing expensive golf courses, driving a gas-guzzler or expensive cars, wearing \$50+ tennis shoes, eating at expensive restaurants, *et cetera, et cetera, et cetera*. I probably could afford these things, but cannot justify them. It just seems so wrong when so many are in need, and our future needs are unknown. (One of my dad's thrift stories comes to mind.) I definitely see my older friends loosening up on the purse strings now that their responsibilities have been met.

Maybe I will, too, when the time comes. Meanwhile, “Consider the lilies of the field...” (Matt. 6:28) “Some of the best things in life *are* free.” And “Your possessions can own you.” (*moi*) *Peace, Joe*