

# 'Tis the season to **GIVE** and get

I RECENTLY WROTE an online column about over-the-top children's birthday parties ([kiplinger.com/links/birthdays](http://kiplinger.com/links/birthdays)). In response, I received an e-mail from Julie Hansen of Salt Lake City

describing her daughter Jenny's 11th birthday. For her party, Jenny wanted to read to children at a homeless shelter. Jenny asked her guests to bring two books instead of bringing a gift. Julie arranged for the girls to visit a shelter at the local YWCA and read to a group of preschoolers. Each child picked a book to keep, and the rest were left for the shelter. At home afterward, says Julie, "we had cupcakes and popcorn, and the girls talked about what had been an amazing experience for all of them."

Jenny's story is worth telling during the holiday season, when parents struggle to teach kids the value of giving in the midst of so much getting. It should come as no surprise that the key to raising charitable children is for parents to lead by example. Some families tithe or require their kids to set aside part of their allowance for giving. But even less formal arrangements make an impression on youngsters.

For example, designate a container in which your children can deposit loose change. When the jar is full, they can give the money to a charity of their choice. Ask your kids to help choose a gift for a holiday toy drive. Have them pack up clothes they've outgrown or toys they no longer play with—and bring your kids with you so they can have a hand in giving away the old items.

And remember that charity involves gifts of time as well as money. Encourage your children to offer their services (without pay) to run errands or shovel snow for neighbors who are elderly or ill.

**Making a statement.** The more tangible the gift, the easier it is for children to appreciate the joy of giving. And thanks to Eric Garfinkel, it's easier for kids to make hands-on gifts.

Garfinkel is the founder of Back to Basics Toys, which he



## MONEY-SMART KIDS

by Janet Bodnar

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eventually sold to Amazon.com. Financially secure and looking for a way to give back, he came up with the idea for a Web site where kids could “make their own statement.”

The result is Markmakers ([www.markmakers.org](http://www.markmakers.org)). Parents and other gift-givers buy children gift cards (there's a \$10 minimum) that they may “spend” on causes that interest them. They navigate the site with a shopping cart and may purchase vaccines, a cow or a goat for a family in Kenya, or books for families who can't afford them. They decide how to parcel out their money, and after they check out they're even reminded to write a thank-you note.

From the gift-giver's standpoint, 100% of the amount on the card is tax-deductible, and all of the money goes to the charities chosen. A 7% transaction fee is also tax-deductible.

**A lifetime of giving.** To design Markmakers, Garfinkel relied on his brain trust—his four children, ages 21, 19, 14 and 6. Make it fun, they told him. Use animation, not text. Pick issues that are on the minds of kids (they came up with their own suggestions).

Markmakers is a good transition from birthday parties to adult charitable responsibilities. *Kiplinger's* editor in chief Knight Kiplinger has ideas of his own about encouraging philanthropy in young adults. Kiplinger has written about his personal preference for DAFs, or donor-advised funds (see “Philanthropy Made Easy,” July). But he has also named his three twentysomething children as successor trustees of his DAF. And in their estate plan, he and his wife have set up individual DAFs for each of the children. “We want them to know that it is something that's expected of them,” says Kiplinger. It all begins at home. **K**

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