

BUSINESS AND FINANCE

One Man's Opinion

By Gerry Chong

"You put your left foot in, you take your left foot out,

You put your left foot in and you shake it all about,

You do the hokey-pokey and you turn yourself around,

That's what it's all about

You put your new troops in, you take your new troops out,

You put your new troops in and you shake it all about

You do the hokey-pokey and you turn yourself around.

That's what it's all about

On Tuesday evening, President Obama gave a speech he had been preparing for 92 days regarding the future of the U. S. in Afghanistan. As we have grown to expect from this President, it was a masterpiece of obfuscation. As he did on his Asian trip, he bowed. First, to his military, by promising 30,000 more troops, and then to his Liberal constituents by vowing to withdraw in 18 months. The bad thing about bowing, of course, is that it always exposes your derriere to the other side. There will be a lot of critics on this one.

The President restated this is a war of necessity and had to be won...but only if the cost is not too high. We do, after all, have other priorities.

To our Allies, the message would seem to be that we want you to increase your troop commitment, but not your commitment to the war.

If the going gets tough, be prepared to jump out when we do. This is hardly the inspiring call to arms of Churchill. Rather it is the luke-warm, political calculus of a

man escalating involvement and withdrawing troops within 18 months, while keeping an eye on the Presidential election of 2012.

To President Karzai, if he were principled, he would do his best to end corruption, build a civilian infrastructure, and build a 250,000 man military and police force. To be fair, that is a task of decades, not 18 months.

By contrast, if he were not principled, he would steal everything he could over the next 18 months and get the heck out of Dodge, because this party's ending.

To the Taliban and Al Qaida, the message is to continue recruiting new converts who know you will be there for the long run. Siding with the Americans and the Karzai government could be suicidal if the Americans leave in 18 months. The people of Vietnam learned that lesson the hard way.

This Administration has ignored the advice of foreign policy experts who claim that India, Saudi Arabia, and Iran are all using the Afghan situation as a battlefield for their own ambitions, and as a result, our focus should be more regional and less myopic. Interestingly, that approach was never broached in this speech.

In short, the success of the proposed troop build-up is predicated almost wholly on the Karzai government accomplishing those objectives the Afghan nation has been unable to accomplish in its entire history...and it has an impossibly short time frame within which to do so. Is it fair to put our troops at risk under those conditions?

"Put your new troops in, take your new troops out.

Do the hokey-pokey and you turn yourself around,

That's what it's all about." •

Make Charitable Contributions Carefully

By Jason Alderman

Getting the most bang for your buck is a badge of honor these days, whether you're car shopping, choosing a college or just comparing loaves of bread. One area where you really don't want to misspend your hard-earned dollars is charitable donations.

There is no shortage of non-profit organizations competing for contributions, but quality and effectiveness vary significantly, so you should do a little research before donating your time or money. Here are a few suggestions:

Pick the right cause. Many people prefer to support organizations that champion issues close to their heart, whether it's feeding the hungry, environmental protection or working to cure a disease. Also consider whether you want to target local organizations or prefer to have a more national or global impact.

Familiarize yourself with their operations. Study the organization's website, annual report and mission statement. Speak to staff members or volunteers, or volunteer there yourself. Or, if you know someone who has used their services, ask for impressions of the organization's efficiency and client helpfulness.

Do your homework. In these tough times, many non-profits are experiencing increased demand for their services in the face of declining contributions and government funding. Avoid charities that spend heavily on salaries, advertising, fund-raising and

other administrative expenses (sometimes misreported as "program development," "public education" or other euphemisms). Ideally, at least 75 percent of contributions should go directly to beneficiary programs.

Several online rating services can help with your research:

Charity Navigator (www.charitynavigator.org) rates more than 5,400 large charities by financial strength and revenue spent on programs and services. They offer helpful "Top 10" lists and a well-structured "Tips and Resources" section. You can use their guidelines to formulate your own inquiries for smaller organizations not included in their ratings.

GuideStar (www2.guidestar.org) rates more than 1.8 million IRS-recognized, tax-exempt organizations. Their basic search engine is free; or you can order more customized research for a fee. The site also features helpful questions to ask and tips for choosing a charity.

Be tax-smart. Although your kids' little league may be a worthy cause, be aware that only contributions made to organizations identified in IRS Publication 78 qualify for tax deductions. Visit www.irs.gov/charities/contributors for a link to a search engine of qualified charities, as well as information on how to report and substantiate charitable deductions and other helpful tips.

Be on fraud alert. Unfortunately, some unscrupulous people and organizations will take advantage of your desire to help others.

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