



In our travels in New York, San Francisco and LA, we're encountering more and more people asking for hand-outs. Is it OK to help them? *LRM, San Jose CA*

A: On the streets of popular tourist cities around the world, travelers are seeing larger numbers of the homeless. With continuing inflation, loss of jobs, illegal immigration and other current problems, more people are forced to live on the streets. For many, they see begging as the only way they can cope.

However, especially in the most popular tourist areas, be aware that not all people there are homeless. Some clever opportunists choose to make money by pretending to be poor. A recent news article reported a young street guitarist boasted of earning \$1,000 a day tax-free on a choice New York City corner where thousands of tourists roam daily.

You can help the homeless more effectively if you don't hand out money on the street. Donate to those organizations that deal with the problem professionally. They include the Red Cross, Salvation Army and other recognized charities. And when you give legally, it's also a tax deduction.