

Good-To-Give

*a weekly column of charitable giving tips
from The DMA Nonprofit Federation*

For Publication: week of July 11, 2005

Don't Be A Victim Of A Charity Scam

Most of us are willing donors to charities. Last year Americans donated more than \$248 billion to nonprofit, charitable organizations. That's a lot of wonderful giving and says a great deal about how caring we are.

But unfortunately, some unscrupulous individuals try to take advantage of that generosity. Charity fraud, criminals pretending to be a legitimate charity, is a problem that has been with us for a long time.

Go back to the silent movie era and you'll find the blind man with the tin cup who can see just fine when someone drops a fake coin in his cup. In today's high tech world, charity fraud has taken on more sophisticated faces. From fake emails to telephone solicitations from nonexistent organizations, today's criminals are still trying to fleece unsuspecting donors.

For legitimate, registered charities, charity fraud is a major concern. It not only sends legitimate donations to criminals, but it also makes people hesitate when good charities ask for support.

Nonprofit organizations across the country, often through **organizations** such as the DMA Nonprofit Federation, work closely with authorities to identify illegal charity scams and stop their operations. But stopping such activity is often difficult because it tends to be short term and very mobile.

That's why some of the responsibility for avoiding charity fraud has to fall our shoulders as donors. No charity scam can succeed if we aren't fooled into donating. A few simple steps can help you avoid charity fraud.

Always read or listen to an appeal carefully and make sure it's really from the charity you want to support. Criminals will sometimes create a charity name that sounds very much like an established charity.

You should also check with your state's office of charity registration. Ask if the charity is properly registered to collect donations, and ask about any recent charity fraud operations in your area.

If the appeal came via email, **and you do not recognize the sender**, don't just click the email link to donate. Charity scammers can create a fake web site that looks like the real charity's web site. It's called "phishing," and its goal is getting your credit card number and other personal data. Avoid this scam by ignoring the email link and instead typing the charity's real web address into your browser, or doing a search on Google or Yahoo to get to the charity's legitimate web site. Never make an online donation unless it's through a secure web page, one showing the little closed lock icon on the bottom of your web browser.

But not all charity frauds are high tech. The fake blind man with the tin cup may be gone, but personal appeals, either door to door or on street corners, still take place. Never give cash to such an appeal. Instead, write a check payable to the charity and to the person asking. It's safer and gives you a tax record as well.

The bottom line? If you have any doubts when being asked for a donation, get more information. Legitimate charities welcome calls and inquiries from their donors. Charity scammers don't.

When a charity won't answer your questions, but instead high pressures you for a gift, walk away. It's probably a charity scam and you need not be a victim.

###

Good To Give is a weekly column provided free of charge by The DMA Nonprofit Federation as a means of helping the public be better informed donors in their support of charitable causes.