

Watchwords by Officer Tom Hanshaw
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We certainly are in the midst of the holiday season, with Christmas decorations lighting up neighborhoods, shoppers bustling about the downtown and carols all over the radio. This is known as the season of giving, as friends and families exchange gifts and well wishes. It's also a wonderful time to help out those in need, so everyone can share in the holiday spirit. Before you make a charitable donation however, take a moment to assure your money is going to where it's needed. Sadly, too often we hear of a charitable scam at this time of year, which takes away from the true meaning of Christmas. I thought I'd share a few holiday giving tips with you this week to help assure your donation goes where it's needed.

One of the worst crimes prevalent in today's world is charity fraud. The crime not only affects the victim who made the donation but also the charity that would have benefited. Charity fraud also leaves a bitter taste with donors, who may be reluctant to make a future donation, fearing their gift will be lost as well. With the growing number of people struggling, the amount of illness and the good work of so many community groups, the need of charities has never been higher and every dollar meant for a special cause is desperately needed. With any request, the most obvious question is "how can I tell if a charity is legitimate?"

In many cases, a check with the Better Business Bureau or even IRS is a good start. Don't be fooled by "sound-alike" groups, who try to confuse you with a similar name of a more widely known charity. Criminals will use "buzz" terms, including Police, Fire, Veterans, animals and diseases to confuse you. They may also call and claim you've made a donation in the past. Quite often, there's a negotiation, where a request of a large amount is reduced to a more appealing number. Many incidents of fraud occur at this time of year because criminals are aware it's a season of giving too.

Before making any donation, take a moment to consider the request carefully. If you are being pressured into making a quick decision, consider something may be wrong. Never give your credit card or bank account number to anyone who has called you on the phone or sent an e mail. Thieves still use the mail regularly, so be alert to warning signs like improper grammar, free prizes or confusing material. Donors should make checks payable to the charity directly and never to someone personally. Remember there are many worthy organizations and in need of your support, so be careful before making your donation. There are also many needs today and no one can give to them all. Establish a budget of how much you can give and stick to it. I strongly recommend support of local organizations, there are several groups working hard in our community that can truly use your help.