

Tip Of The Month:



Donating Money Safely

The recent earthquake in Haiti has served as a great reminder for the importance of helping others in need, especially during a national disaster of this magnitude. In the United States during the past 30 years, we have experienced 96 weather-related disasters that have had overall damages/costs reach or exceed the \$1 billion mark. Those disasters alone have total normalized losses of \$700 billion.



While a national disaster can bring people together and help spearhead efforts to provide critical aid and relief to those suffering from them; it's important to remember that you can be taken advantage of while trying to help. These relief efforts bring an abundance of scams claiming to provide aid to those that need it, but really are just trying to take advantage of your charitable donation.

Here are some simple tips to help make sure your donation is going to make a difference.

Donate to Established Organizations:

Donate to well-established organizations with proven histories of providing help, regardless of the cause; such as the **American Red Cross, United Way, Doctors Without Borders, UNICEF, American Cancer Society, Make-A-Wish Foundation**, etc. Additionally, when donating, you may want to ensure that even reputable organizations have connections or direct aid to a specific cause you may want to support. In many cases, some established organizations are better equipped to make a difference in a specific region than other established organizations.

Avoid Scam Organizations:

If you choose to help a lesser-known organization, research them as much as possible to establish their legitimacy. Research their website, consult the **better business bureau** (visit www.bbb.org/charity) and/or call phone numbers listed on the website to establish legitimacy. If an organization says that 100% of your donation will go to relief efforts, realize that legitimate organizations have fundraising and administrative costs.

Other Important Tips

- ▶ When donating on a website, **make sure the site is secure** and that your personal information cannot be seen or stolen by others.
- ▶ **Be aware of organizations with similar sounding names.** 'United Wayfarers' for example, sounds similar to 'United Way' but it may be a completely different charity or simply a fraudulent organization.
- ▶ **Be suspicious** of callers and organizations that talk about having 'tax i.d. numbers' or other official-sounding information. Lots of organizations have 'tax i.d. numbers' but that doesn't mean they are charities.
- ▶ **Do not give to an organization that promises to have a driver come immediately to your home or office and pick up a check.** That's usually a sure sign of fraud.
- ▶ **Do not open or click links contained within unsolicited email.**
- ▶ **Beware of individuals who claim to be officials or victims of a natural disaster**, especially when they ask for donations via email or social networking sites.

Sources include: Federal Bureau of Investigation, Association of Fundraising Professionals and Better Business Bureaus.



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