

Homeland Security Minute

Most of us are kind people and we rarely pass on an opportunity to help others. While it's one of them most admirable human qualities, it also exposes us to all sorts of unsavory individuals whose goal in life is to lie, cheat and steal. Let's take a look at a few things we can do to protect ourselves from handing out our hard-earned cash to scammers.

Check out any charity you consider donating to at Charity Navigator (<https://www.charitynavigator.org>). The organization (and a charity itself) was established to help people navigate (heh!) the sometimes murky waters of donating to various causes. It is an immense repository of information, inclusive of financial details and various other bits of data you might want to have on hand before parting with your cash. The fact that a charity is listed there is not an endorsement. Instead, the website is simply a tool to help you evaluate whether an outfit is legitimate and if it actually does what it claims to do.

Be aware of situations where the possibility of falling for a scam is very high:

- You receive a solicitation out of the blue or from a charity you don't recognize. We all know the big names - St. Jude's, Susan Komen, Toys for Tots etc. There are many other smaller, perfectly legitimate charities but if the name doesn't ring a bell then you need to do more research.

- You receive a solicitation from St. Jude...maybe. There are scores of scammers who tarnish the good name of legitimate charities by setting up look-alike outfits and diverting donations from the original organization. No matter where it came from, how it arrived and what it claims to be - always double check that you're dealing with the real thing.

- A disaster, big or small, just happened somewhere. This is where scammers really shine at being certified sociopaths. It doesn't matter how big the damage, the loss of life or the future consequences - all they see is yet another opportunity to stuff their coffers with ill-gotten gains. Whether it's a death of a person that is trumpeted all over the news, a family's appeal for aid for their sick child or yet another hurricane, scammers will use anything and everything to try to make you part with your money. Be extra vigilant in times of such events, because receiving a scammy solicitation then is a question of when, not if.

Last, but certainly not the least, the Federal Bureau of Investigation has a very nice page with lots of good information on charity scams, give them a click here (<https://www.fbi.gov/scams-and-safety/common-scams-and-crimes/charity-and-disaster-fraud>).

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