

CONSUMER ADVISORY

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By Attorney General Tom Miller

Donor Beware!

How to avoid charity fraud and make the most of your donations.

Iowans give generously to charities and good causes -- but some donations never reach the people who need help. Some so-called "charities" are outright scams that pocket all the funds people contribute. Other charities use paid professional fundraisers that eat up 80% to 90% of the donations in fundraising expenses, so little is left for the charitable mission. Questionable charities or some professional fundraisers may mislead donors, divert funds from more effective charitable operations, and shortchange the people in need.

Follow these tips to protect yourself from fundraising and charity abuses:

- **Don't be fooled by a sympathetic name.** Some operations use names that promise more than they deliver. Many causes clearly deserve generous public support, including veterans, law enforcement and fire fighters, but some marginal operations claim connections with such groups yet provide them with very little support. Contact your local sheriff or police or fire department or veterans organization to check out claims that a donation "will be used locally."
- **Ask questions.** Be wary of claims that the caller is a charity worker or volunteer, that most of your donation goes to the cause, or that your donation will be used locally.
- **Ask phone solicitors to send written information.** Check out the charity before you make a decision. Be suspicious if they insist on a pledge before they'll send you information. Check them out at the national Better Business Bureau "wise giving" site – www.give.org.
- **Don't give your credit card or checking account numbers over the phone to someone you don't know.**
- **Bottom line: Give wisely!** Giving to a known charity you're confident about is often the best option.

There are many fine charities soliciting contributions in Iowa, and the Attorney General's Office is eager to uphold the integrity of our system of giving by stopping fundraising abuses. If you think you may have been cheated by a fundraising scheme, write to the Attorney General's Consumer Protection Division, Hoover Building, Des Moines, Iowa 50319. Call 515-281-5926, or 888-777-4590 toll free. The A.G. web site is: www.iowaAttorneyGeneral.gov.