

## How to Give Without Being Taken

Charity may begin at home but the principle of *caveat emptor* (buyer beware) always applies. You know how it is—someone knocks on your door or calls you on the phone asking you to donate to what seems to be a good cause. You want to give, but should you? It's a sad truth, but bogus charities are one of the top scams in Canada, which take away much-needed money from legitimate causes. Here are some ways to give without being taken.

### Protect yourself

- Visit the Revenue Canada website at [www.revenuecanada.com](http://www.revenuecanada.com) to determine if an organization is a registered charity. The website includes helpful tax information on charitable donations.
- Check with your local Better Business Bureau online at [www.bbb.org/canada](http://www.bbb.org/canada) to see if any complaints have been lodged against the charity.
- Ask a lot of questions. Legitimate charities will give you written information about their finances and programs.
- Never give cash. Always write a cheque to the official name of the charity, not an individual, and get a receipt.
- Be wary of emotional appeals that don't identify clearly the charity's activities.
- Don't give out personal information such as credit card, social insurance or chequing account numbers to telephone solicitors.

### High-tech doesn't necessarily equal high ethics

- Many charities use the Internet to solicit funds—but so do criminals. Never give your credit card number or any other personal information unless you are certain the charity is genuine.

### Alternatives to giving money

- Do volunteer work, organize a food drive at your office, donate food, clothing and household items.
- Contact social service agencies in your area to find out where help is most needed.

If you'd really like to contribute financially to a charity, but don't know where to start, consider a local charitable foundation in the West Kootenay region:

- [Osprey Community Foundation](#)
- [Creston-Kootenay Foundation](#)
- [The LeRoi Community Foundation](#)
- [Kootenay Lake Hospital Foundation](#)
- [KBRH Health Foundation](#)

Fraud can affect anyone at anytime. Your best protection is to be cautious, aware and responsible with your personal and financial information.