



Charity Donations

Giving is good; but ensure it is to the Right People !

You know the old saying that it is better to give than to receive, and it's true; as long as the donations end up where they are supposed to. Most charity requests are genuine and well-meaning. Established organisations such as Red Cross, World Vision and RSPCA are usually no worries. Whatever they receive, particularly money, is used for the purpose for which it is intended; and those who give to these causes do so in the knowledge that their contribution, however small, will make a difference. But be very cautious – not all appeals are genuine, even if the source seems to be a well-known and trusted association.

Helping the local primary school raise funds for new sports equipment by purchasing a raffle ticket at a table set up outside the supermarket is fine. This is usually all above board; and putting a couple of dollars in a collection tin for Cancer Research is a safe bet, as long as some low-life doesn't steal it. In these instances the amounts are generally small and of no real hardship for those donating. Unfortunately, because criminals know this they will quite often begin at the lower end of the financial scale, so that when the theft is realised the cost to the victim is hardly worth the bother of reporting it to the authorities.

A particular scam that came to light was after the advent of a national disaster in Australia. The top end, as we call it, received huge rainfall causing widespread floods; and it was the worst of its kind on record. Roads were washed away, bridges collapsed and people had to be evacuated. The latter were the focus of many who were more fortunate and wished to donate; and they were able to do so by contributing to organised disaster funds. Presumably the money received went into the pot. In these cases, although administration costs may have chewed into the total somewhat, much of it was eventually passed on to those in need. Then some bright spark came up with an innovative alternative – a pre-paid debit card that individuals could use to buy essential supplies. The amount was only quite small and everyone who put into the scheme considered that a gift of \$20 wouldn't break the bank; plus, they felt good about their contribution. It soon came to light, however, that no cards were sent because they never existed; and the only beneficiaries of the kind donations were the greedy mongrels running the scam.

Other more personal problems affect individuals, families in particular. A child may have been diagnosed with a terrible disease which can only be treated at great expense; and the cost is often beyond the parents' means. So, they, or a friend, sometimes set up an online GoFundme page to gather the money required; and as anyone can contribute, it is surprising how much complete strangers will donate just to help a child in need. These GoFundme pages seem to be gaining in popularity and most are genuine; but I have heard of the odd one that was not. Like the person on holiday in a foreign country who claimed to have been mugged and was pleading for extra money to get back home. It turned out that his injuries were actually sustained when he came off a scooter while drunk. A little white lie...? I think not.

Phone calls requesting donations are not unusual. Some purport to be on behalf of organisations such as The Heart Foundation and other well-known institutions. They may suggest a regular payment, monthly perhaps, and the setting-up of a direct debit transfer from your bank. If agreed to, it is claimed that the arrangement can be terminated at any time. As long as the source of the request is verified as genuine there is little risk. In the past, we have donated in this way without problems. What must be remembered is that a portion of the sum donated will be swallowed up by admin costs which is quite legitimate. In recent times, however, scammers are constantly banking on the generosity of people, especially those who are happy to give a few dollars to help fund research projects or charities supporting the disadvantaged and needy. These criminals target the unwary and gullible: so BEWARE !!! Never give out personal or financial details unless 110% certain that the caller does actually represent the organisation they claim it to be. Always check with the institution directly via a phone number or email address that has been gleaned from an alternative source to the one recommended by the caller. Chances are that a few of these appeals are bogus – click on their links and you could be in all sorts of trouble. As a safeguard, have a look at our Internet Tips articles on how to verify their authenticity.

Telethons are conducted in many countries; but I'd like to mention one we have every year in Western Australia. Televised on Channel 7, it runs for 24 hours non-stop with entertainment provided by local artists as well as famous international stars. While this is going on, a large team of telephone operators are taking the calls of people ringing in to pledge their individual donations; and although these can be small amounts such as a few dollars saved by children from their pocket money, it all adds up. Combined with the sometimes-massive contributions of corporate entities, the final amount is pretty staggering. I believe our Channel 7 Telethon holds the world record for donations which are in the tens of millions. The beauty of this is that all of the profits are distributed to charities which help to improve the lives of those in need. Here is one genuine worthwhile cause.

There are plenty of charities around aiding the poor, the homeless and those in need of drug or alcohol rehabilitation, and most are genuine. Often they are run by volunteers, and they aren't always supported by government cash injections, so they tend to struggle. By all means contribute to these charities; or you can volunteer your time to help them out in a more practical way. In some instances things like clothing, blankets and other household items are most welcome; also donations of non-perishable food. Certainly give what you can if you are able to afford it. But please remember – overstretch your finances by donating too much and you could end up as a charity case yourself.

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