

Most charities are legit, but some are not

By **FRANK GRECO**
Special to The Champion

There are more than 75,000 registered charities and non-profit organizations in Canada and on average, Revenue Canada gets about 3,000 or so new applications from individuals each year wanting to register a charity.

All charities need financial support to survive and carry forth their mandate but, along the way, a number of phony or bogus charities do spring up to tap into this multi-billion dollar market.

Statistics Canada estimates that Canadians give more than \$4.5-billion each year to charities. On top of the direct financial contributions, Canadians also spent approximately \$1.28-billion to support a charity or non-profit organization through indirect contributions.

This is when we purchase a product (chocolate bar, coupon books, raffle/lottery tickets, etc.) associated or endorsed by the charity or participate in a charity-sponsored gaming event (bingos, casinos). With the number of charities and non-profit organizations in our community, combined with their need for money, individuals do get bombarded with requests both from familiar and unknown charities.

What can we do to minimize the number of solicitations at our home and safeguard ourselves from being victimized by a phony or bogus charity scheme?

Getting too much unwanted mail...

The most successful form of fundraising for most charities is the mail. How many times have you received a letter asking you to make a financial contribution, although you have never heard of the charity and have wondered how they acquired your name?

If you subscribe to any magazine or currently donate to a charity, or are in the telephone directory, chances are that your name and address have been rented to/or exchanged with other organizations on a regular basis.

It is a common practice with most charities and subscriber-based organizations. To reduce your current or unwanted solicitation mail volume, here are a few steps that you should take:

- Contact the charities that receive a financial contribution from you and inform them you do not wish your name to be exchanged.

- Inform the charities that you want their volume of mail to you reduced.

- Contact the Canadian Marketing Association (CMA) at 416-391-2362 and have your name placed on their "Do Not Mail" file or visit their website at www.the-cma.org and register on-line (it's free).

- All you have to do is click on the Helping Consumers icon and then on the Registration Form icon. This file is seen by most charities that use the mail for fundraising, and they will respect your wishes. Although this will not eliminate all of the solicitation mail you receive, it will certainly reduce it.

Protecting yourself from telephone scams...

The telephone is quickly becoming a very popular fundraising tool for charities. Many charities hire professionals, referred to as telemarketers, to conduct telephone fundraising campaigns. These campaigns usually are very successful for the charity. If you are known to be a good donor to the charity or one that has not contributed for a period of time, you will probably get a call.

When you receive a telemarketing call, make sure you ask questions. Remember, once you give your credit card number over the telephone, the deal is done. Here are some questions you should ask when a telemarketer calls and you are not quite clear on the cause or who is calling:

- What is the mission of your organization?
- What is the name of the caller?
- What is the telephone number they are calling from?
- Where is the charity located?
- Who is the executive director?
- What percentage of my donation goes to the charity?
- How did you get my name?
- Can you send me an annual report/information to help me make my decision?

If you do not receive a direct answer to any one of these questions, or the telemarketer is very hesitant to send you any information but rather pushes for the donation, then your best protection is to hang up.

Should you suspect that there's something just not right about a telemarketing call or you have been victimized, you should contact Project Phone Busters or Project Senior Busters.

These are programs operated by the Ontario Provincial Police (OPP) and their sole purpose is to provide information to con-

sumers and investigate telemarketing scams (especially when seniors are victimized) with the objective of apprehending the scam artists.

They can be reached at 1-888-495-8501, or visit their website at www.PhoneBusters.com.

You can also contact the Canadian Marketing Association and have your name placed on their "Do Not Call" file. It works the same way as their "Do Not Mail" file.

One other organization that you can contact and register a complaint with is the Competition Bureau of Industry Canada, established by the federal government.

Their purpose is to ensure that Canadian businesses conform to the laws of this country, and they will investigate civil and criminal matters, including fair or unfair business practices. They can be reached at 1-800-348-5358, or visit their website at www.competition.ic.gc.ca.

Remember the old saying, if it sounds too good to be true, it usually is. Here are a few other warning signs that the call is probably a scam:

- If you are asked to make a very quick financial decision.
- If the deal is presented as a limited opportunity.
- If you have won something but you need to put up a small amount of money to get the prize.
- If the caller is more excited than you are.
- What service does the charity provide?



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