

Ask questions to avoid being ripped off: police

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keters and copy cat names for the charities.

"The best way to defend yourself is to always ask for some information in writing. Any legitimate charity should give you that and if they never get it to you, then they're probably not legitimate."

DON'T GIVE NUMBERS

Const. Palmer suggests never giving out credit card numbers or personal information over the phone and if a charity name sounds suspicious, "look them up in the phone book."

All registered charities in Canada require a charitable tax number and the Canada Customs and Revenue Agency will reveal if a certain group has one. It can be reached at 1-800-267-2384.

"The bottom line is give with your head, not just your heart," Const. Palmer said.

The Canadian Centre for Philanthropy tracks activities in the charitable sector and has a few more suggestions for potential donors.

Peter Broder, the centre's acting vice-president of public affairs, says don't wait to be asked to donate. Instead, plan your giving by seeking out reputable charities.

"Also, make fewer and larger donations. Often the administrative cost of a \$10, \$25 or \$100 donation is exactly the same. So, to avoid having your donation used for administrative purposes, give more to fewer charities," he said.

Mr. Broder agrees with Const. Palmer the best way to go about donating is to ask questions first and give later.

"Ask the charity for its financial records, for the mandate of the organization and find out if the fundraiser is volunteer or paid. The centre for philanthropy opposes commission-based fundraising because often it is accompa-

nied by high-pressure tactics.

"If fundraisers are paid on a commission basis, that should raise some concerns," he said. "And don't be pressured. Even if they are legitimate, if an organization is making an urgent appeal, you have to wonder if they have done the sufficient planning to use the money effectively."

Anyone donating to a charity is entitled to any information deemed necessary about the organization and the fundraiser should be able to reveal it, Mr. Broder said.

"The bottom line is give with your head, not just your heart."

"The vast majority of charities do very good work; it's just, like anything else, a few bad apples spoil it," he said. "The public should be aware, ask questions and be comfortable before making any donations."

WINNERS DON'T PAY

Const. Palmer says the number of lottery or prize scams has increased as well and people should remember, "you never have to pay if you're a winner."

Also when you're hunting for the perfect gift and you find a \$200 Gucci bag for \$39.99, that's usually because it isn't a Gucci bag. Const. Palmer says counterfeit items are particularly present during this season when so many are shopping.

The Canadian Centre for Philanthropy is on the Internet at www.ccp.ca

Canada Customs and Revenue Agency can be reached at 1-800-267-2384 and on the internet at www.ccr-aadrc.gc.ca
Scam victims can call York Regional Police at 905-764-1300.



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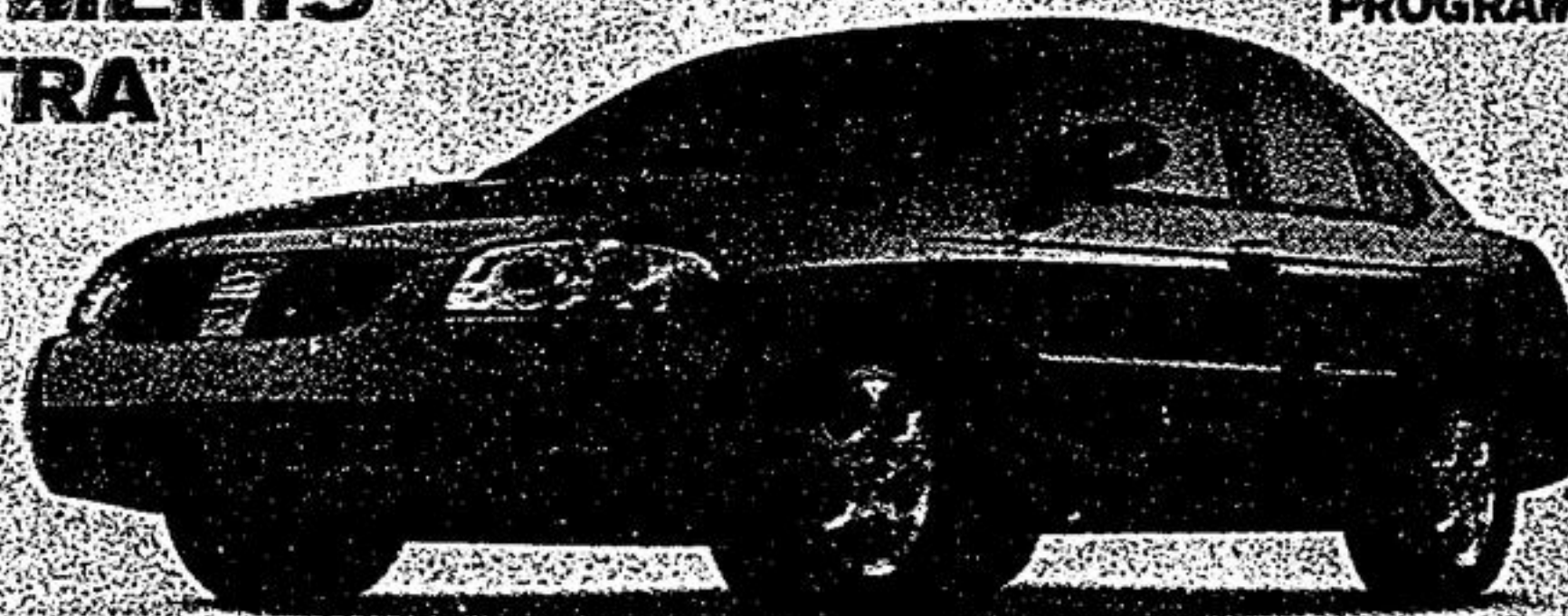
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