



## Knowledge is Power

### Don't Get Tricked When It Comes to Donating to Charity?

It is Halloween week, and that means time for tricks and treats. Of course, Halloween is a made up theme, but tricks and treats in the real world are not made up. Currently, and unfortunately, there are many tricks being played on innocent people trying to help out for a good cause.

My heart and prayers go out to the innocent victims of the tragic events in Israel. When tragic events like this happen, there are a lot of different messages out there about donating money to help out victims. Of course, we all want to help, but you have to be very careful before you do this to ensure your donation actually gets to the victims.

I personally have received many scam calls and emails over the last couple of weeks, asking me to donate to humanitarian causes in Israel and Gaza. Unfortunately, there are loads of scam call centers and websites popping up, preying on innocent people's emotions and good will to try and help out the victims. While there are legitimate charities out there, many of them right now are tricks to steal your money. Please, do not donate to any inbound solicitation unless you verify the legitimacy of the charity first.

And, when you do, first ask questions. Legitimate charities do not demand that you donate on the spot. Secondly, get their information – including the exact name and address, website, and tax information. Then, verify it. Next, find out the organization's history, goals and record of success. Next, do not give out your personal bank account or financial information under any circumstances. And finally, get a receipt.

To be certain, you can visit [charitywatch.org](http://charitywatch.org), one of the most highly acclaimed independent watchdog groups for charitable giving that currently rates over 600 charities with over \$1 million in funding. Also, [charitynavigator.org](http://charitynavigator.org) does a great job. It's rated nearly 200,000 charities since 2001 and, like the organizations it rates, is a 501(c)(3) nonprofit as well.

If you feel you have been scammed, please visit [reportfraud.ftc.gov](http://reportfraud.ftc.gov) right away and report it. Join me this weekend as we share with you several other financial tricks and treats that can affect your retirement plan. The show airs on Sunday morning at 8:00 on WWKI (100.5 FM) and anytime online at [www.theretirementmoneymattersshow.com](http://www.theretirementmoneymattersshow.com). You can also obtain this information by contacting me at Hayes Advisory Group at 452-PLAN (7526), 800-939-1603 or [brian@hayesadvisorygroup.com](mailto:brian@hayesadvisorygroup.com).

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