

Attorney General Mike Cox's **SeniorBrigade**

A MICHIGAN SENIORS INITIATIVE



December 2010
Number 12

WISE GIVING

This month we feature wise charitable giving. For more information, click [here](#).



Click on the following for more on making charitable giving decisions:

['TIS THE SEASON CONSUMER ALERT](#)

[CHARITABLE GIVING BROCHURE](#)

Call before you Give!

- ⇒ Call the Attorney General's Charitable Trust Section to ask questions or file a complaint about a charity at: (517) 373-1152.
- ⇒ Keep a pad and pencil by the phone.
- ⇒ When charities contact you to solicit donations, make sure you get the exact name and phone number of the organization calling and the date they called.

December is Charitable Giving Month

The holiday season is a time for giving. Your phone, mailbox, and inbox are filling with requests for donations. No matter who sends them, it seems that your support is needed now more than ever.

With so many groups asking for help, how do you decide who should receive your donation?

Ask these questions:

- What percent of donations go toward the program?
- What percent go toward fundraising costs?
- Is the charity licensed to do business in Michigan?
- Is my donation tax deductible?
- Is the caller being paid by a fundraising company?

Demand information in writing before deciding. Be cautious about giving credit card information over the phone, no matter how much the caller pressures you.

Remember the following warning signs of bogus charities:

Bills or invoices are sent to you even though you never pledged money to the organization

Evasive, vague, or unresponsive answers to specific questions about the charity and how money is used.

Words making up a charity's name that closely resemble a more well-known charity.

Allowing no time to reconsider your pledge; they insist on collecting your donation immediately.

Refusal to answer questions about where your money will go or refusal to send information about the charity.

Emotional appeals and high-pressure tactics to get you to make a quick decision or feel guilty about not contributing.