



Live Well, Work Well

Health and wellness tips for your work, home and life—brought to you by the insurance specialists at Veritas Risk Services

Despite the sense of urgency to help when disaster strikes, it is important to do some research before donating money. Don't let dishonest people take advantage of your good intentions.

Donating to Disasters and Avoiding Scams

Hurricane Harvey is the strongest storm to make landfall in the United States since Hurricane Charley in 2004. News of the damage it has caused to southeastern Texas is prompting people to help in whatever ways they can. Unfortunately, there are dishonest people who prey upon people's good intentions, creating fake charity campaigns to exploit victims and take advantage of those who want to help.

How to Avoid Scams

Despite the sense of urgency to help when disaster strikes, it is important to do some research before donating. Consider the following best practices to ensure that your resources go to a legitimate charity with experience in disaster relief:

- Never wire money to someone who claims to be a charity. Legitimate charities do not ask for wire transfers. Once you wire the money, you'll probably never get it back.
- Be cautious about bloggers and social media posts that provide charity suggestions. Don't assume that the person recommending the charity has fully researched the organization's credibility.
- Only donate through a charity's official website, never through emails. Scammers have a knack for creating fake email accounts that seem legitimate.
- Ensure that the charity explains on its website how your money will be used.
- Be wary of charities that claim to give 100 percent of donations to victims. That is often a false claim, as well-structured organizations need

to use some of their donations to cover administrative costs.

- Never offer unnecessary personal information, such as your Social Security number or a copy of your driver's license. However, it is common for legitimate charities to ask for your mailing address, and it is safe for you to provide it.

How to Choose a Charity

Even legitimate charities need to be considered with care. The Federal Trade Commission suggests avoiding new charities because, despite their legitimacy, they may not have the resources needed to get your money to its intended recipients.

Donors looking for a worthy charity can access an unbiased, objective list on a website called [Charity Navigator](#). The site receives a Form 990 for all of its charities directly from the IRS, so it knows exactly how the charities spend their money and use their donations. It also rates charities based on their location, tax status, length of operation, accountability, transparency and public support.

Gaining popularity for charitable donations is a crowdfunding website called GoFundMe, which allows people to raise money for a wide variety of circumstances. Despite its popularity, visitors to the site should be cautious about the campaigns to which they donate. Visitors can report suspicious campaigns directly to GoFundMe via its [official website](#) or to their state's consumer protection hotline.

National Organizations

The following national organizations have long-standing reputations for providing disaster relief and accepting donations:

- The [American Red Cross](#) provides shelter, food, emotional support and other necessities to people affected by disasters.

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- [AmeriCares](#) takes medicine and supplies to survivors.
- [Catholic Charities USA](#) supports disaster response and recovery efforts that include direct assistance, rebuilding and health care services.
- The [Salvation Army](#) provides shelter and emergency services to displaced individuals.

Remember that there are other ways to provide disaster relief that don't involve monetary donations, especially if you live near the affected area. Local food banks and blood centers commonly ask for donations during relief efforts.