

## Helping Out Without Being Taken



# I T T A K E S A V I L L A G E

Less than three weeks after Hurricane Katrina hit the Gulf Coast, the FBI had identified 4,000 Katrina-related websites. Of the 800 they investigated, about 60% were bogus – set up by thieves purely to take money from those who want to help hurricane victims. Two people in Burbank, California had been charged with impersonating Red Cross personnel at a table they set up outside a store and pocketing \$2,000 in “donations.” And a Michigan woman was arrested for returning to her hometown and telling people she was a Katrina victim, reaping a fully-furnished, partially subsidized house from concerned townspeople. You can be sure more such crimes will be reported in the weeks and months ahead.

Yet helping survivors of Hurricane Katrina is a very worthy cause. Here’s how to give without being taken.

⇒ **Delete emails.** It is safer to not even open emails if they look Katrina-related, because some “pictures” of Katrina damage being circulated by email are actually viruses that will damage your computer. Scam emails being sent include pleas from individual “survivors,” requests for assistance in releasing funds trapped in Gulf Coast banks, solicitations from “charities” – sometimes using the name of legitimate charities – that have links to scam websites collecting bank account and credit card numbers and personal identity information, and offers to help locate missing loved ones – for a fee.

### WHAT YOU CAN DO:

- If you want to help Hurricane Katrina survivors through donations or by volunteering, check out the links, opportunities, and advice given by the U.S. government’s Federal Emergency Management Agency’s website, <http://www.usafreedomcorps.gov>

⇒ **Hang up on callers.** Although many legitimate charities do solicit donations by phone, a typical telemarketer keeps 80% of what comes in that way, forwarding only 20% to the charity. Scam telemarketers, of course, keep it all.

⇒ **Say no to individuals.** This one can be very hard, but you have no way of knowing if the person collecting loose change at the intersection or knocking on your door has any intention whatsoever of forwarding to real survivors or charities whatever you give them. Moreover, door-to-door scammers will use any excuse to distract you at the front door while someone goes through your unlocked back door, or keep you busy in the kitchen or elsewhere while they grab the wallet out of your purse.

⇒ **The best charity is the one you know.** If you aren’t already connected to a charity, you can find out if an organization is legitimate by reading their profile at the Better Business Bureau’s web site, <http://www.give.org/reports/index.asp> or Charity Navigator, at <http://www.charitynavigator.org>. If you don’t have access to the web, check your phone book for a name you recognize (scammers don’t stick around long enough to list their numbers) or call your local Better Business Bureau.

⇒ **Mail checks.** Send a check rather than give cash or even donations of goods (which have to be transported, often at a cost). Do *not* give a check to a “runner” who comes to your house to collect it; legitimate charities can wait for the mail to come. Be very careful about making online donations by credit card; make sure you are on the true website of a well-known charity rather than a bogus copycat’s.

⇒ **Volunteer your time.** Many long-standing local organizations need help right now answering phones and opening mail, to free staff for tasks that need their specialized expertise.