

# Don't Be A Victim of Your Good Intentions

Giving Wisely - April 13, 2015 – Cannon Beach Bible Church – [www.CBBC.us](http://www.CBBC.us)

## What we'll be covering:

- Stopping Mail Solicitations
- Stopping Phone Solicitations
- The Grandparents Scam
- What About Email?
- Spotting Fake Charities
- Selecting The Right Charities
- (What are you passionate about?)
- Charity Ratings
- Useful Web Sites

## Top Postal Frauds

- Charity Fraud
- Solicitations Disguised as Invoices
- Charge Money for Services
- (that the Government Provides Free)
- Cut-Rate Health Insurance Fraud
- Investment Fraud (Ponzi Schemes)

## Mail From Charities

The Elderly Are The BIG Targets

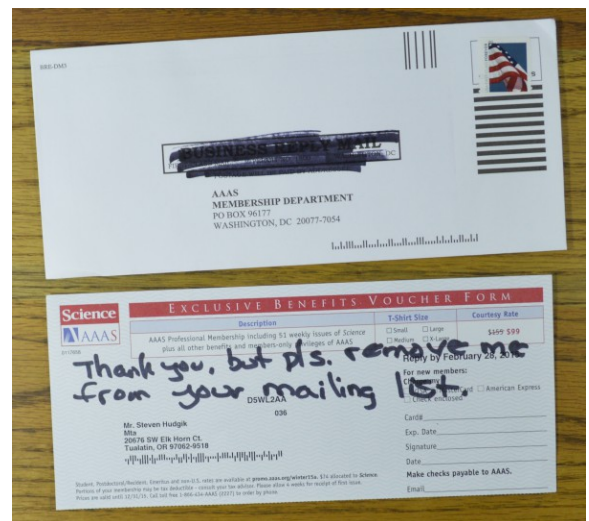
1. Do not sent money to charities!... instead
2. Support the causes you believe in!
3. BUT FIRST CHECK THEM OUT!!

What About Disaster / Emergency Relief?

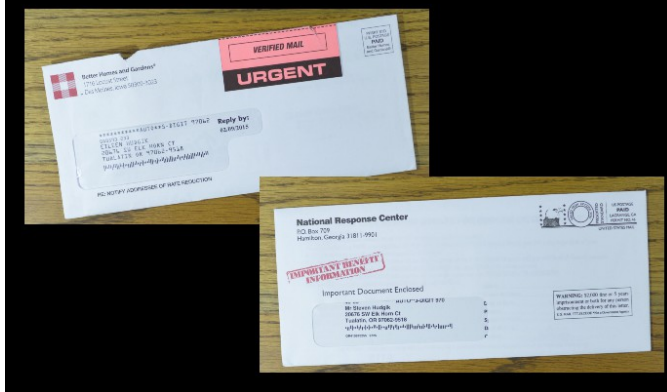
Establish a designated fund for this  
BUT!! – Check them out before sending money!

If you are a victim of mail fraud...  
talk to your post office.

## Dealing With Junk Mail



# Dealing With Junk Mail



## Post Card for Seniors

Like 109 people like this. Be the first of your friends.

SHARE VIA E-MAIL

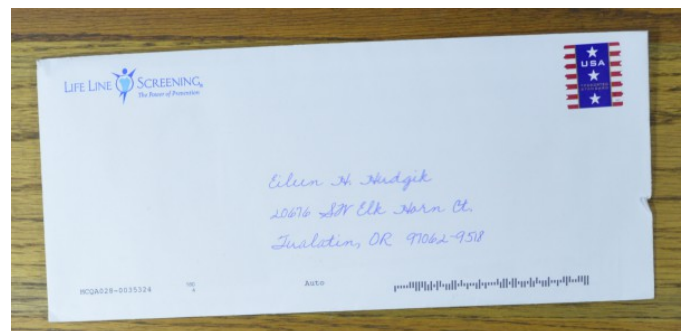
Tweet 6



**How the scam works:**

Scammers design and send countless post cards to neighborhoods populated by the elderly. The card informs the recipient "an approved senior final expense program is now available, to help pay for the senior's final expenses." (aka funeral).

The card also mentions that the program could get the qualifying seniors up to \$15,000! Indeed, the call to action is at the end of the card, stating: "It is your legal right as a taxpayer to receive all the information available to you. You must complete this request form within 5 days." Seniors fall for this and are required to pay not only a "small" application fee, but also to give all their personal information.



## Dealing With Telemarketing and Solicitation Phone Calls

✓ - NEVER give out any personal information, even your name, unless you are sure you know the person who is calling.

### The grandparents scam.

Scammers will place a call to an older person and when the person answers, they will say something like: "Hi Grandma, do you know who this is?" When the unsuspecting grandparent guesses the name of the grandchild the scammer most sounds like, the scammer has established a fake identity without having done a lick of background research.

Once they are accepted - the fake grandchild will usually ask for money to solve some unexpected financial problem – overdue rent, payment for car repairs, etc.), The money needs to be sent by Western Union or MoneyGram, which don't always require identification to collect.

At the same time, the scam artist will beg the grandparent "please don't tell my parents, they would kill me."

The money taken from such a scam is likely to be in the hundreds. But, since it is easy, and costs the scammer essentially nothing, it is a scam that can be used on the same person over and over.

√ - DO NOT EVER give money or send money in response to a solicitation phone call.  
Practice saying “no.”

√ - Be polite and respond to telemarketing calls by:

1. Saying “Thank you for calling.” – and hang up.
2. Please put this number on your no call list and do not call again.” – and hang up.
3. If they try to continue the conversation. – hang up

DO NOT: Yell – slam the phone down – use an air horn – or be abusive.

## **Warning signs that a telemarketing call is a scam:**

- You must act ‘now’ or the offer is no longer available. – HANG UP
- You’ve won a “free” gift, vacation, or “prize,” but you have to pay for “postage and handling” or other charges. – HANG UP
- You must send money, give a credit card or bank account number, or have a check picked up by courier. You may hear this request before you have had a chance to consider the offer carefully.
- They tell you, “You don’t need to check out the company with anyone.” The callers say you do not need to speak to anyone about the offer, including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.
- You don’t need any written information about their company or their references.
- You can’t afford to miss this “high-profit, no-risk” offer.

## **Dealing With Telemarketing and Solicitation Phone Calls**

√ - Register your phone number with the National Do Not Call Registry: [www.donotcall.gov](http://www.donotcall.gov)

√ - Last resort, “I’m not interested, but have you considered what happens after you die” And then try to “sell” them a burial plot or life insurance.

√ - Very last resort – change your phone number. Changing to a service such as Magic Jack can also save you money.

## **What About Email? (See our Avoiding Internet Fraud & Viruses Seminar)**

- DO NOT OPEN SPAM
- Check links before clicking - Better option: don't click – go direct
- Do not automatically display images
- Do not unsubscribe
- Do not open attachments
- Be wary of ANY requests for personal info
- Be wary – greed, pride, revenge, sex, gossip
- Be wary of emails from your bank, credit card company, FedEx, any trusted source, etc., requesting that you click a link.

## **Spotting Fake Charities / Charity Scams**

**Fake charities are one of the IRS' "Dirty Dozen."**

- Be wary of charities with names that are similar to familiar or nationally known organizations.
- Don't give out personal financial information, such as Social security numbers or passwords, to anyone soliciting contributions.
- Never give or send cash.
- Check the web (Search for the charity name + the word "scam," "fraud," or "problems.")
- Check the BBS in their local area

**Check charities before giving: <http://www.charitynavigator.org/>**

- Their Overall Rating > 80%
- Accountability & Transparency > 98%
- Program Expenses > 80% (The amount that goes to help people)
- Fund Raising Expenses < 10%
- Information on their 990 is complete – all checked
- Compensation of Leaders

### **Medical Teams International**

- ✓ Their Overall Rating - 85.7%
- ✓ Accountability & Transparency - 100%
- ✓ Program Expenses - 96.6%
- ✓ Fund Raising Expenses – 1.7%
- ✓ Information on their 990 is complete – all checked
- ✓ Compensation of Leaders (0.15% - Okay)

### **American Cancer Society**

- ✗ Their Overall Rating - 75.96%
- ✓ Accountability & Transparency – 94%
- ✗ Program Expenses - 59.4%
- ✗ Fund Raising Expenses – 34.3%

- ✓ Information on their 990 is complete – all checked
- ✓ Compensation of Leaders (\$788,416)

### **Colon Cancer Alliance**

- ✗ Their Overall Rating - 90.36%
- ✓ Accountability & Transparency – 100%
- ✗ Program Expenses - 63.8%
- ✓ Fund Raising Expenses – 8.1%
- Administrative Expenses – 28.0% (Can vary based on circumstances)
- ✓ Information on their 990 is complete – all checked
- ? Compensation of Leaders (\$200,000)

### **Kids Wish Network**

Donor Advisory – Numerous Problems

### **United States Deputy Sheriff's Association**

- ✗ Their Overall Rating - 26.17%
- ✗ Accountability & Transparency – 70%
- ✗ Program Expenses - 6.0%
- ✗ Fund Raising Expenses – 88.4%
- ✗ Information on their 990 is complete – two problems
- ✓ Compensation of Leaders (\$55,000)

America's Worst Charities: <http://www.tampabay.com/americas-worst-charities/>

## **Selecting The Right Charities For You**

- ◆ What are you passionate about?
  - What do you really care about?
  - Are you personally involved?
- ◆ Which charities best meet your goals? What is their impact?
- ◆ What progress has the charity made towards its goals? (Annual reports. Contact the charity.)
- ◆ Local, national or international?
- ◆ Make a giving plan.

## **Useful Web Sites**

- [www.charitynavigator.org](http://www.charitynavigator.org)
- [www.guidestar.org](http://www.guidestar.org)
- [www.givewell.org](http://www.givewell.org)
- [www.consumer.ftc.gov/features/feature-0011-charity-scams](http://www.consumer.ftc.gov/features/feature-0011-charity-scams)
- [www.fraud.org/scams/general-fraud/charity-scams](http://www.fraud.org/scams/general-fraud/charity-scams)
- [www.stopfraud.gov/protect-yourself.html](http://www.stopfraud.gov/protect-yourself.html)
- [www.tinyurl.com/d2ouk2z](http://www.tinyurl.com/d2ouk2z) – Top 10 Scams Targeting Seniors

## If you suspect you've been the victim of a scam...

- Don't be afraid or embarrassed to talk about it with someone you trust.
- You are not alone, and there are people who can help.
- Doing nothing could only make it worse.
- Keep handy the phone numbers and resources you can turn to, including the local police, your bank (if money has been taken from your accounts), and Adult Protective Services.
- To obtain the contact information for Adult Protective Services in your area, call the Eldercare Locator, a government sponsored national resource line, at: 1-800-677-1116, or visit their website at: [www.eldercare.gov](http://www.eldercare.gov).

## Contact Information:

Steve Hudgik - [cbBibleChurch@gmail.com](mailto:cbBibleChurch@gmail.com)

### Cannon Beach Bible Church

#### Sunday Worship Services

English - 10:45 AM

Spanish - 6:00 PM

#### English Home Bible Studies

Cannon Beach Home Church - Tuesday 7:00 PM

Verse by Verse - Thursday 7:00 PM

One Time - One Hour – visit: [www.CBBC.us/bible-study](http://www.CBBC.us/bible-study)

web site: [www.CBBC.us](http://www.CBBC.us)

Email: [cbBibleChurch@gmail.com](mailto:cbBibleChurch@gmail.com)

Facebook: [www.Facebook.com/CannonBeachChurch](http://www.Facebook.com/CannonBeachChurch)

# Cannon Beach Bible Church

## The Friendly Church That's Been A Part Of Cannon Beach Since 1951

We are a fellowship of believers that will warmly welcome you. We are dedicated to helping people grow in Christ through prayer, Biblical teaching, and participation in local ministries.

### It's okay, you can read our email...

*My fiancée and I were at your church a couple of weeks ago during Valentines day weekend.*

*We wanted you to know we really loved your Bible teaching, how strong and non-compromising and encouraging it was, and how applicable to our lives. It was so clear how much both you and your wife loved the Lord. It was a blessed time for us to meet and worship with you all.*

*Thank you for welcoming us all so warmly. We plan to come back and worship with you every time we are in town. --- Jeremy and Amber, Hillsborro*



## Have questions about Jesus, the Bible or Christianity?

You can send your questions anonymously using an online form on our web site. Visit: [www.CBBC.us/bible-questions](http://www.CBBC.us/bible-questions)

## One Time One Hour Bible Study

In one hour we'll look at scripture to answer three of the most commonly asked questions:

Where did I come from?  
Why am I here?  
What happens after I die?

For more information visit: [www.CBBC.us/bible-study](http://www.CBBC.us/bible-study)



*Now these were more noble-minded than those in Thessalonica, for they received the word with great eagerness, examining the Scriptures daily to see whether these things were so. Therefore many of them believed, along with a number of prominent Greek women and men.*

-Acts 17:11-12