

TIP OF THE MONTH MARCH 2010

BE GENEROUS BUT PROTECT YOUR PRIVACY

We were all saddened by the recent earthquake in Haiti and most of us would wish to donate funds and/or materials to the people of Haiti in their hour of need. Most charitable organizations are honest and accountable to their donors, but there are a few who are not. In addition there is a real possibility that criminals may use events of this nature to prey upon the misfortune of others. Below are some precautions you can take to ensure that your donation dollars benefit the people and organizations you want to help.

Know your Charity. Be wary of charities that spring up overnight in connection with current events or natural disasters (like the earthquake in Haiti). They may make a compelling case and give a “sob story” for your money, but they may not have the infrastructure to get your donation to the affected area or people. On-line or off-line never give to a charity you know nothing about.

Watch Out for Similar Sounding Names. Some phony charities use names that closely resemble those of respected, legitimate organizations. If you notice a small difference from the name of the charity you intended to deal with, call the organization you know to check it out.

Do Not Respond to Pressure. *Do not let yourself be pressured into contributing on the spot.* If you are not familiar with a charity, request additional information in writing. Inspect it carefully and write a check if you decide to donate. You have a right to say no. No legitimate organization will pressure you to give immediately.

Keep Records of Your Donations. Do not send or give cash. Cash can be lost or stolen. Also, do not give your credit card number to a telephone solicitor or internet site that you do not know. Be sure to obtain a receipt or printed copy of your donation so you will have a record of it in case of need. (Your cancelled check may also provide a good form of receipt). For security and record purposes, it's best to pay by credit card. If you're thinking about giving online, look for indicators that the site is secure, like a lock icon on the browser's status bar or a URL that begins “https” (the “s” stands for “secure”).

Protect Your Privacy. Look for a privacy policy and read it. If you don't, you may learn too late that the privacy policy does not safeguard your privacy. Before disclosing personal information, especially your credit card number, find out how the site plans to use your information and if it plans to sell it or exchange it. It is not adequate protection for the charity to agree to not sell your information, if its vendor operating the site does not also agree to respect your privacy. Make sure that the charity gives you an “opt in” or at least “opt out” option. An “opt in” option puts the burden on the charity to obtain your permission before using your personal information for other purposes. An “opt out” puts the burden on you to notify the charity if you don't want your information used for other purposes.

Don't Respond to Spam Solicitations. Spam is the junk mail of the on-line world. It is worst because it costs nearly nothing to send and can be very difficult to identify where it

is coming from. Spam solicitations may contain link to web sites of scammers that look like those of legitimate charities. ***Do not forward to friends chain email solicitations.*** These chain letters may contain old or unreliable information. Also do not believe an email that promises a donation will be made to a charity every time it is passed on. Be wary of email from unfamiliar sources that asks you to reply if you do not want to receive their email. They may be trying to see if your email address is active so they can sell it to others and flood you with even more spam.

Give Directly. Why hand over your hard earned money to a third party website when you can give directly through a locally well respected site/organization?

Consider Giving Generously. Once you are satisfied that the charity is worthwhile, give generously if you can. There are many good charities that need your help to operate valuable programs and provide needed services. When you give wisely, you will be giving more effectively.

Feel free to email us at dataprotection@bahamas.gov.bs.