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'Tis the season to be wary

By Vera Kochan

The holidays are just around the corner, and scammers are gearing up to separate generous donors from their money and more. While scamming is always in season, the holidays are more rampant with nefarious individuals that make The Grinch look down- right affable.

The State of California Office of the Attorney General has cautionary advice for anyone considering making a charitable donation. "Charities operating in California and telemarketers soliciting donations in California are required to register with the Attorney General's Registry of Charitable Trusts. They are also required to file annual financial reports. Current registration status with the Attorney General's Office does not mean the Attorney General endorses or has approved the activities of the organization." For information on those records visit www.oag.ca.gov/charities.

Many charities are not necessarily registered in California. As such, the OAG suggests it would be wise to donate to an organization that has a proven track record. Doing a small amount of research can save you grief in the long run.

The OAG also warns consumers to watch out for charities that use similar-sounding names. "Some organizations use names that closely resemble those of well-established charitable organizations to mislead donors. Be skeptical if someone thanks you for a pledge you never made. Check your records." By the same token, scammers may also use look-alike websites or company logos to fool would-be donors.

It is becoming increasingly important to protect your identity. Never give your social security number or other personal information in response to a charitable solicitation. Only give your credit card information after you are certain that the organization is legitimate and familiar to you.

The OAG warns that if a fundraiser or telemarketer exhibits abusive, coercive or threatening behavior consumers should visit their website and file a complaint.

The Federal Trade Commission (<https://www.consumer.ftc.gov>) has some tips for consumers regarding scammers' tricks. "Don't let anyone rush you into making a donation; scammers can change caller ID to make a call look like it's from a local area code; scammers make lots of vague and sentimental claims but give no specifics about how your donation will be used; bogus organizations may claim that your donation is tax-deductible when it is not; guaranteeing sweepstakes winnings in exchange for a donation is not only a scam, it's illegal."

If you believe you have been the victim of a scam call the Moraga Police Department at (925) 888-7055.

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