

We are entering the busy season, when charities step up their fund-raising activities. Most are reputable organizations that use donations wisely. Unfortunately, there are also some less-than-trustworthy operators out there.

Here are a few smart tips on how to get the best value from your donation, how to make sure it goes to the right cause and how to give without getting taken:

1. Stick with your favorite charities, those with which you are familiar. When in doubt, give to the ones that are established and that represent your values.
2. Distinguish between the cause and the charity. Just because you care about the environment and endangered species doesn't mean you should contribute to the "Whales 'R Us Foundation."
3. Check out charities that sound good, but be especially alert for sound-alike frauds that ride on the coattails of legitimate charities. Want to learn more about a particular charity? For reports on charities, contact the Better Business Bureau's Wise Giving Alliance at www.give.
4. Make sure your contribution is deductible for tax purposes. Only donations to qualified organizations are tax-deductible. IRS Publication 78 lists most organizations that are qualified to receive deductible contributions. You can get a copy at www.irs.gov.
5. Don't be afraid to say "no" or ask to be called back later when a solicitor phones during dinner or while you are relaxing in the evening with your family.
6. Ask four questions when talking to a representative for a particular charity: (1) "Do you work for the charity directly or are you employed by a professional solicitor?" (2) "What percentage of the donations goes to administration?" (3) "What percentage of donations goes to fundraising?" (4) "Would you please send me information by mail verifying what you have just told me? I'll make my decision after I review it."
7. Be wary of emotional and high pressure appeals especially if your contribution is "urgently needed today."
8. When donating goods, ask for a receipt that reflects the fair market value of the items if you plan to take a charitable deduction on your federal income tax form.
9. Avoid spending money on purchases and events that primarily benefit fund raisers, not the charity. If the donation involves buying items - light bulbs, calendars, candy, etc. - find out what percentage actually goes to the charity.