

YOUR GUIDE TO GIVING

With Giving Tuesday this week and the holidays coming up, our hearts have turned to giving to others. Here is a guide to help you plan your giving.



Avoid charity scams

Metro Creative Services

Giving not only increased after COVID-19, but actually rebounded more than it had in a decade — increasing in the United States by 9 percent overall, according to Blackbaud Institute, a social good innovator.

People tend to give the most to charity at the end of the year. While legitimate organizations may step up their solicitation of donations at this time, scammers also realize the months of November and December is prime giving season. Many scammers increase their deceptive tactics to cheat unsuspecting individuals at this time of year.

Here are four common charity scams that every donor should be aware of.

1. Impersonating another charity

Most philanthropic groups have an online presence in some shape or form. Scammers will replicate the look of the charitable group's website or social media account, or may contact you through email or text to solicit funds. Thinking it is a legitimate charity, you may follow a link to enter donation information.

To avoid this scam, do not click on any links. Rather, enter the exact email address of a charity, if you know it, or use a trusted resource like Charity Navigator for contact information. If you're still leery about online transactions, call the charity and ask to be sent a donation statement in the mail, which you should be able to mail back postage-paid.

2. The hard sell

A legitimate charity is happy to welcome a donation any time you're able to give it. A scam operation may employ a hard sell or a deadline by which the donation must be made. In addition, a fraudulent "charity" might ask for payment only by cash, gift card or wire transfer (because it is difficult to trace), and this should raise a red flag that something is amiss.

3. A thank-you for your donation

AARP warns that some scammers will send you a thank-you for a donation that you supposedly already made to entice you to give again. This is designed to lower your inhibitions about a soliciting charity. It's always a good idea to keep records of charitable giving, especially for tax-related reporting, so you can verify if you gave to a group in the past.

4. Cryptocurrency wallet

As methods of making payments change, scam groups often ride the wave. The Federal Trade Commission learned that when the government of Ukraine announced it would be accepting donations to support their efforts via a cryptocurrency wallet, scammers started getting in on the action. But instead of the funds getting sent to the government's wallet, the donations headed to a private wallet.

Always conduct an online search of the wallet address to confirm that money is being sent to the right place. Typically, you can't reverse cryptocurrency payments, so due diligence is required.

When is the right time for kids to start volunteering?

Metro Creative Services

Aristotle once said the essence of life is "to serve others and do good."

It's well documented that volunteerism offers many benefits to those who are recipients of the charitable work as well as the volunteers.

According to The Corporation for National & Community Service, one in four Americans volunteers. Volunteers come from all walks of life and various age groups. Nearly one-quarter of all volunteers are people under the age of 24.

Parents and guardians who want to introduce their children to volunteerism may not know when is the right age to do so. Many experts agree that there isn't a definitive age for children to get involved in volunteering.

In fact, no child is too young to volunteer. Joseph F. Hagan Jr., M.D., a clinical professor of pediatrics at Larner College of Medicine at the University of Vermont, says helping out during the toddler and preschool years helps shape a child's sense of morality.

Rather than wondering if a child is too young to volunteer, adults should focus on finding the right activity to match the child's age.

For example, a 3- or 4-year-old child can fill bags or boxes with

donated food or help gather blankets and towels to donate to an animal rescue. However, a toddler or preschooler may not have the stamina to complete a 5K walk.

Volunteerism doesn't even have to be in the traditional sense of working with an established charity.

A youngster can pick flowers from a field and deliver them to an elderly neighbor. Or a preschooler can invite a child playing alone to come play together.

A toddler who loves sorting items can help sort recycling at home and watch a parent deliver them to the recycling center.

Another way to engage kids in volunteer work is to match their interests with the tasks.

Many kids can't get enough of animals, so they may want to help out an animal organization or be involved with a conservation group. A child can collect change to "adopt" an endangered species.

Kids also can visit a children's hospital and deliver gifts to youngsters battling illnesses. In such situations, kids may be more engaged if they can help kids their own ages.

Children are never too young to volunteer. Finding the right fit can inspire a lifetime of giving back that benefits youngsters throughout their lives.

JCC Chicago expands programs to amplify community impact

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Submitted by JCC Chicago

JCC Chicago has served children, families, teens and adults across the Chicagoland area for over 118 years. From early childhood, day and overnight camps, teen, adult and family offerings, health and wellness offerings and more, the J amplifies its impact on the community year-round.

This past year, the J expanded its focus to support every child's social emotional growth and ensure children gain independence and build confidence at summer camp. JCC Chicago President and CEO Addie Goodman shares, "We know kids need summer camp, a safe place to experience and embrace community, grow as an individual and thrive as a child."

The J operates nine Apache Day Camp locations across the Chicagoland area and Camp Chi, its overnight camp in Lake Delton, Wisconsin. What makes these camps so magical is the incredible team of year-round camp

professionals, trained summer counselors and specialist staff who help children discover who they are, foster friendships and instill a deep sense of community.

Now, the J is expanding its reach further by bringing Sunrise Day Camp to the Chicago area in Summer 2023. This full-summer day camp, located in Lake Zurich at the Lake County JCC, is designed for children in treatment for cancer and their siblings, ages 3½-16, and is provided completely free.

"Bringing Sunrise Day Camp to Chicago was an easy 'yes' on our end," Goodman said. "JCC Chicago's camping program is grounded in the care and keeping of children and families and a commitment to make summer magical for every child. What kids really need is a successful summer and to have those essential needs. Through Sunrise Day Camp Chicago, you become the best version of yourself by the end of the summer. It is an honor and



privilege to be part of the Sunrise family to ensure every child can come to camp," Goodman adds.

This year, all donations toward Sunrise Day Camp and Camp Chi made before the end of the year will be

matched thanks to generous gifts from the J's partners in philanthropy, The Heckman Family Foundation and the All Together Now Matching Grant program made possible through JCamp 180°, a program of the Harold

Grinspoon Foundation. You can also donate to JCC Chicago's Annual Fund to support meaningful programming for all ages.

Learn more about JCC Chicago and donate today at jccchicago.org/donate.

Have a car to donate?

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Have an older car sitting around? While there's always the option to clean it up and attempt to sell it, chances are it won't generate much of a profit. And it may prove to be more work than it's worth. There is another option for unloading an old car, and that includes donating it for a tax deduction.

As you navigate the process of donating a car, it's best to get the facts and work with reputable organizations. This ensures the easiest and safest donation process. In fact, some charities will even pick up the vehicle and do much of the legwork for donors.

First and foremost, ensure the charitable organization is qualified to receive tax-deductible donations and has a 501(c)(3) status with the Internal Revenue Service. The IRS Tax Exempt Organization Search Tool can be a useful resource during this part of the process.

Secondly, research the charity and confirm that it is transparent with its efforts, including what percentage of contributions go to charitable programs. Keep in mind that even

legitimate charities may not fully disclose how they utilize donations.

Keep in mind that not too long ago a person could deduct the "fair market value" of the vehicle donated, but that is no longer the case, says Edmunds.com. It's important for donors to learn the proper procedures, which may require finding out what the charity ends up selling the donated vehicle for. If the car is valued at \$1,000, but the charity gets \$500 for it, then that person should only deduct \$500 on their taxes, indicates Consumer Affairs.

Charitable groups often have different procedures regarding vehicle donations. For example, the National Kidney Foundation's TowKars program will have a towing company pick up the vehicle after a person visits the website or calls to register the donation. After that, the vehicle will be picked up and then a tax receipt will be sent. Forbes Advisor lists Habitat for Humanity, Disabled American Veterans and the Make-A-Wish Foundation as well-known and reputable charity groups that accept car donations.

Donating a car may be an option for those looking to help others and unload an old car.

AMPLIFY YOUR IMPACT

In the spirit of the season, give back to JCC Chicago. Your gift will **amplify** our programs and services to impact more children, families, teens, adults and our community at large.

[Donate at jccchicago.org/donate](http://jccchicago.org/donate)

JCC Chicago is a non-profit organization inspired by Jewish values, bridging traditions and generations to create a more vibrant, connected community. JCC Chicago is a partner with the Jewish United Fund in serving our community. ©2022 JCC Chicago DV152x