

Many legitimate charities are soliciting donations to support the nation's military veterans as well as the families of active-duty personnel. But not all "charities" are legitimate. Some are sham operators whose only purpose is to make money for themselves. Others use paid fund-raisers whose fees eat up most of a donation. According to the Federal Trade Commission, there are several ways to make sure your donations go to a legitimate charity, rather than a greedy scam artist:

- Recognize that the words "veterans" or "military families" in an organization's name do not necessarily mean they will benefit from the money you are donating. To check on an organization, contact militaryonesource.mil.
 - Look for an organization's track record. Scam artists follow the headlines and charities that spring up literally overnight in connection with military conflicts and related news stories may disappear just as quickly.
 - Callers may try to trick you by thanking you for a pledge you didn't make.
 - Some phony charities use names, seals, and logos that look or sound like those of respected, legitimate organizations. You may see a small difference in the name of the charity from the one you mean to deal with.
 - Some charities hire professional fund-raisers for large-scale mailings, telephone drives, and other solicitations. Ask if the caller is a paid fundraiser and the percentage of your donation that will go to the charity.
 - Check with the National Association of State Charity Officials (nasconet.org) to determine if the organization is registered in your state and to verify how much of each donation goes to the charity, and how much goes to fundraising and management expenses. You also can check with the Better Business Bureau's Wise Giving Alliance (bbb.org/us/charity), and GuideStar (guidestar.org).
 - For security and tax record purposes, it's best to pay by check – made payable to the charity, not the solicitor. 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 for a website that begins "https:" (the "s" stands for "secure"). Unfortunately, no indicator is foolproof; some fraudulent sites have forged security icons.
 - Ask for a receipt that shows amount of contribution, and that it is tax deductible.
 - Be cautious of promises of sweepstakes winnings in exchange for a contribution. U.S. law prohibits requiring a donation to be eligible to win a sweepstakes.
 - If you think an organization may not be legitimate, contact the Pennsylvania Attorney General (attorneygeneral.gov) or the FTC (ftccomplaintassistant.gov).
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Veterans, active military personnel and their dependents should never pay for help to apply for veterans benefits, according to the Pa. Department of Military and Veterans Affairs (DMVA). “We’ve seen advertisements from businesses that offer veterans assistance in applying for benefits for free, and then end up charging a fee for financial planning services,” Brig. Gen. Mike Gould (left), the state’s deputy adjutant general for veterans’ affairs, said. “We need to get the word out that veterans should never pay for these services.”

Free assistance is readily available from any accredited veterans service officer at the Department of Military and Veterans Affairs, the County Director of Veterans Affairs, or through a chartered veterans service organization such as the American Legion, VFW, DAV, or AMVETS to name a few, Gould said. County Directors of Veterans Affairs are accredited officers that provide veterans and their dependents assistance to identify and help determine eligibility for a wide range of veterans benefits; assist in the preparation of applications for county, state and federal veterans benefits and programs such as: burial allowances; grave markers and headstones; disabled veterans real estate tax exemptions; veterans emergency assistance; education gratuity program; federal health care benefits, service-connected disability and non-service connected disability pensions, and survivor benefits.

For more information, visit the Pa. DMVA online at dmva.state.pa.us and click on Veterans Affairs. Other helpful information is available on that website or by following DMVA on Facebook at or Twitter.