

STARS AND STRIPES®



2020

An Advertising Supplement to Stars and Stripes





# SERVING *Persecuted* CHRISTIANS

**WHEN ISLAMISTS ATTACKED** their Christian village in the Central African Republic, Janette and her children ran barefoot from the gunfire to take cover in the bush, where they hid for the night; those who couldn't run were killed. Janette and her family are among the 30,000 Christians in the CAR who have been driven from their homes in the last eight years because of their commitment to Christ.

The Voice of the Martyrs overcomes impassable roads using everything from cargo planes to canoes to help thousands of Christians living in temporary shelters throughout the country. Despite ongoing attacks, our courageous Christian brothers and sisters in the CAR still display God's love and forgiveness to their persecutors.

## WHAT YOUR DONATION SUPPORTS

- ▶ **\$6** provides a Bible for a Christian living in a hostile area or restricted nation.
- ▶ **\$75** provides Emergency Relief supplies to a Christian family in the Central African Republic. Supplies include daily essentials such as tarps, blankets, medicine, clothes and cooking supplies.



[persecution.com/campaign](https://persecution.com/campaign)

**CFC #10993**





# Giving to Organizations That Help Military Servicemembers and Their Families

Courtesy of the Federal Trade Commission

**When you donate to help active duty military and their families, you want your donation to go to a charity that really helps them. Doing a little bit of research and asking questions will help you do that.**

Many legitimate charities support servicemembers and their families, but some will spend nearly all of your donation on fees and administration. Other organizations are outright scams. Just because it has an official-sounding name and official-looking website, shows people in military uniform, or uses the logo of a military branch doesn't mean it's a legitimate charity. But how can you tell? **Follow these tips before you donate:**

## Do your research

Search the charity's name online with words like "complaint" and "scam."

Check out reports and ratings through organizations like BBB Wise Giving Alliance, Charity Navigator, CharityWatch, and GuideStar.

See if the charity is registered with your state charity regulator. Most states require charities to register before soliciting. You can find your state regulator at [nasconet.org](https://www.nasconet.org).

Use the IRS's Tax Exempt Organization Search to see if your donation is tax-deductible.

## Ask questions

What's the charity's website, address, and mission? How much of my donation will go directly to programs that help military personnel and their families, rather than to fundraising?

How many families and servicemembers does the charity help, and in what ways?

If supporting military families in your own community is important to you, ask how the charity spends money in your area.

## Be careful how you pay

If someone asks you to send them cash, wire money, donate by gift card, or leave money under your front door mat for pick up, don't do it. That's how scammers often ask you to pay. It's safer to pay by credit card or check.

If you're donating online, check that the webpage where you enter your payment information has "https" in the web address. That means your information is transmitted securely.

Legitimate charities will give you a receipt that shows the amount of your donation. Keep that record and check your credit card statements to make sure you're only charged for the donation you wanted to make.

## Watch out for scammers' tricks

- They spoof caller ID to make their fundraising calls look like they're from your local area code, a Washington, D.C. area code, or from an organization you know.
- They pressure you into donating immediately before you have time to do any research. A legitimate charity will welcome your donation at any time.
- They claim that you'll win a sweepstakes or get a prize if you donate, which is against the law.
- They thank you for a donation you don't

remember making. Scammers do that to trick you into thinking you actually made a pledge, and guilt you into sending them money.

## What about donation requests through social media and crowdfunding sites?

Especially after a tragedy or military-related event, fundraisers and causes show up on crowdfunding sites and social media. Not all are legitimate. Research any charity before you give. Also, if tax deductions are important to you, remember that donations to individuals are not tax deductible.

The safest way to give on social media or through crowdfunding is to donate to people you know who contact you about a specific project. Don't assume solicitations on social media or crowdfunding sites are legitimate—even posts that are shared or liked by your friends. Do your own research. Call your friends or contact them offline to ask them about the post they shared. Read "Understanding Crowdfunding" at <https://www.consumer.ftc.gov/articles/understanding-crowdfunding> for more information.

## Help stop servicemember charity scams

Report servicemember charity scams to the Federal Trade Commission at [FTC.gov/complaint](https://www.ftc.gov/complaint) and to your state charity regulator. (Find the contact information for your state regulator at [nasconet.org](https://www.nasconet.org).) Give as much information as you can in your report, including the name of the charity, the name of the fundraiser who contacted you, their phone number, website, address, and any other details they gave about the charity.



# Around-the-World Cancer Fight Lands Air Force Family in Fisher House



By Michelle Baldanza

Late last summer, the Gaspar Family was in for big changes. The Air Force family of five had been reassigned to Kadena Air Base, Japan where Maj. Ian Gaspar would serve as a pharmacist.

Throughout the Fall, Ian, his wife, Kimberly, their two teenagers, Cydney and Noah, and toddler, Gwyndolyn, settled into their new home. Kimberly felt worn out but attributed this to the stress of the move. By November, however, things had gotten worse. She was starting to get clumsy, she was forgetful, and she even fell. At this point, they knew it was more than fatigue.

The initial diagnosis was Multiple Sclerosis, but an MRI confirmed it was actually a very rare brain tumor. The neurosurgeon they met with recommended treatment at Walter Reed National Military Medical Center, where Kimberly could receive not only the surgery she needed, but also the longer-term support for recovery.

They received this diagnosis on December 20. Things began happening very quickly. The family of five packed two suitcases each and traveled to Bethesda, Maryland where they were welcomed into the Bethesda Fisher House.

On January 10, Kimberly and Ian met with her new neurosurgeon at WRNMMC and in early February, she underwent an extensive two-day surgery to remove the tumor. Then the long recovery process finally began during which

she would receive 30 treatments of radiation therapy to reach what couldn't be removed during surgery.

"Being here at the Fisher House was great because we could just walk to the hospital," said Ian. "She had multiple appointments every week with physical training, speech therapy, and working on her vestibular and cognitive abilities."

### Coping during COVID-19

When the Gaspar Family left Japan, they knew that traditional school wasn't an option for the next year. Cydney and Noah were already doing distance learning when schools shut down because of COVID-19 and the rest of America followed suit.

Ian also explained that the staff was very helpful with explaining the precautions put in place as COVID-19 spread throughout the country. "We really appreciate the openness and the way everything was handled. It made us feel comfortable," he said.

"Before this experience we heard of the Fisher House but didn't really know how large an organization it was, but since, we will never forget the impact the foundation had during a significant part of our life," said Ian. "Though we were given much support from many different contributors, the Fisher House played a significant part, one that we feel we may never be able to repay. A safe, warm and supportive, communal household where we can keep our family intact and persevere, while my wife received her much-needed care, at the hospital which was a few minutes' walk away. For that we will always be grateful for the support given by the Fisher House Foundation."

The prognosis is good, but doctors anticipate Kimberly will continue to need care for two to three years as she recovers. The Air Force granted a request for reassignment to Wright-Patterson Air Force Base in Ohio, allowing them to be close to family in Indiana and the top-rated neurosurgery department at The Ohio State University Wexner Medical Center. The Gaspars relocated to their new assignment at the end of July, finally getting to settle into a home after a year of unknowns.

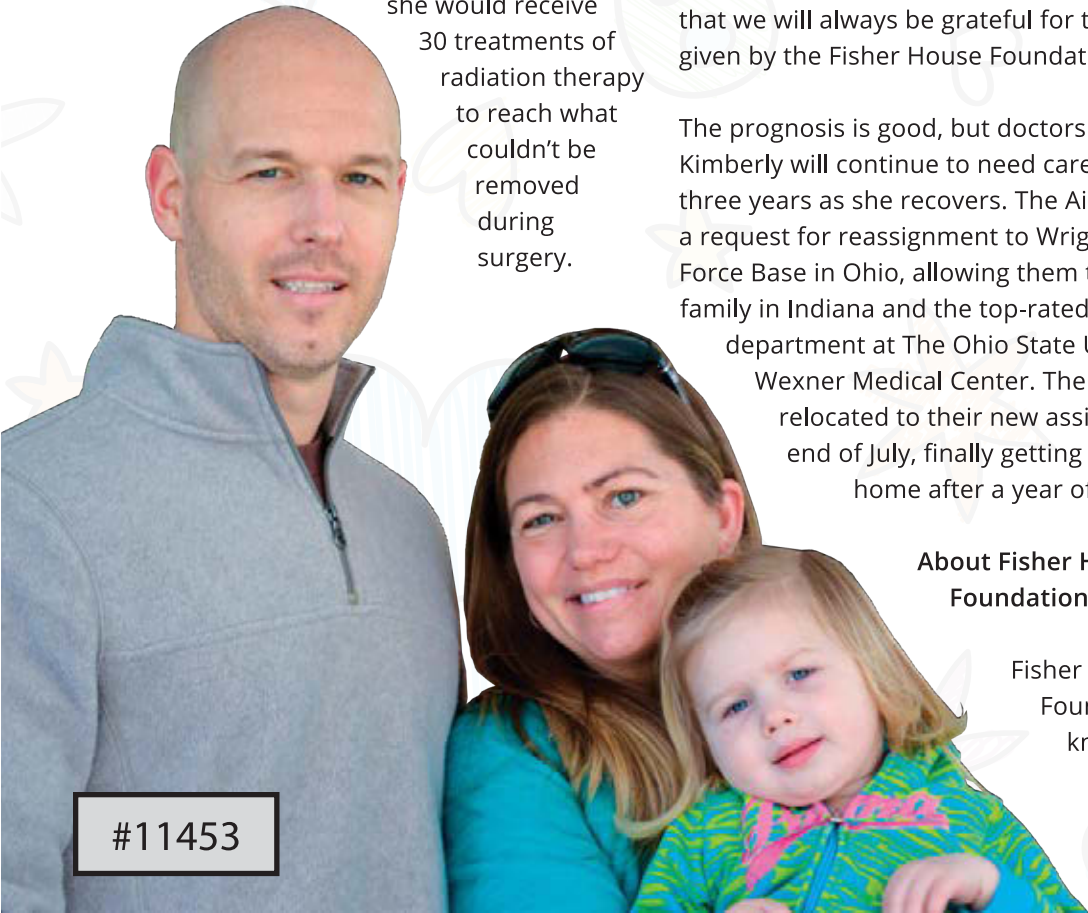
### About Fisher House Foundation

Fisher House Foundation is best known for its network of 90 comfort homes where military



and veterans' families can stay at no cost while a loved one is receiving treatment. These homes are located at major military and VA medical centers nationwide, and in Europe, close to the medical center or hospital they serve. Fisher Houses have up to 21 suites, with private bedrooms and baths. Families share a common kitchen, laundry facilities, a warm dining room and an inviting living room. Fisher House Foundation ensures that there is never a lodging fee. Since inception, the program has saved military and veterans' families an estimated \$500 million in out of pocket costs for lodging and transportation.

Fisher House Foundation also operates the Hero Miles Program, using donated frequent flyer miles to bring family members to the bedside of injured servicemembers as well as the Hotels for Heroes program using donated hotel points to allow family members to stay at hotels near medical centers without charge. The Foundation also manages a grant program that supports other military charities and scholarship funds for military children, spouses and children of fallen and disabled veterans. [www.fisherhouse.org](http://www.fisherhouse.org)



#11453



# KEEPING MILITARY FAMILIES TOGETHER.



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HOUSES IN  
OPERATION

**400,000**  
FAMILIES SERVED SINCE 1990

**\$500 MILLION**  
IN SAVINGS TO FAMILIES SINCE 1990

**10 MILLION**  
DAYS OF LODGING

## HOW YOU CAN HELP

- ♥ Fisher House Foundation | CFC Code: 11453
- ♥ Donate to Fisher House Foundation
- ♥ Give Your Frequent Flyer Miles to Hero Miles
- ♥ Give Your Hotel Points to Hotels for Heroes
- ♥ Volunteer at your local Fisher House

**FISHERHOUSE.ORG**

### RATINGS MATTER

Fisher House Foundation has received an A+ rating from Charity Watch, earned four stars (out of four) from Charity Navigator, and earned a Platinum Seal from GuideStar.







# Tax Exempt Organization Search

Courtesy of IRS.gov

Tax Exempt Organization Search helps users find information about a tax-exempt organization's federal tax status and filings. You can find:

## Organizations eligible to receive tax-deductible charitable contributions (Pub 78 data).

Users may rely on this list in determining deductibility of their contributions (users may also download a complete list at [www.irs.gov/charities-non-profits/tax-exempt-organization-search-bulk-data-downloads](http://www.irs.gov/charities-non-profits/tax-exempt-organization-search-bulk-data-downloads)).

Be aware of the following when searching for organizations that can receive tax-deductible contributions:

1. Certain eligible donees (i.e., churches, group ruling subordinates, and governmental units) may not be listed. See Other Eligible Donees at [www.irs.gov/charities-non-profits/contributors/](http://www.irs.gov/charities-non-profits/contributors/)

other-eligible-donees for more information.

2. "Doing business as" (also known as DBA) names of organizations are not listed. See Search Tips at [www.irs.gov/charities-non-profits/tips-for-tax-exempt-organization-search](http://www.irs.gov/charities-non-profits/tips-for-tax-exempt-organization-search) for additional guidance.

## Automatically revoked organizations

By law, tax-exempt status is revoked when an organization does not file required Form 990-series returns or notices annually for three consecutive years. The automatic revocation date listed for each organization is historical; it reflects an organization's effective date of automatic revocation, but not necessarily its current tax-exempt status. The organization may have applied to the IRS for reinstatement of exemption and been recognized by the IRS as tax-exempt after its effective date of automatic revocation.

## IRS determination letters dated on or after January 1, 2014

IRS issues a determination letter recognizing an organization as tax-exempt under the sub-section for which it applied. An organization must apply and pay a user fee to receive a determination letter.

## Form 990-series returns

Forms 990, 990-EZ, 990-PF and 990-T (990-T returns for 501(c)(3) organizations only).

## Organizations that have filed a Form 990-N (e-Postcard)

Form 990-N (e-Postcard) is an annual electronic notice most small tax-exempt organizations (annual gross receipts normally \$50,000 or less) are eligible to file instead of Form 990 or Form 990-EZ.

# Clear water gives us hope.

The Chesapeake Bay Foundation works with citizens, businesses, and governments to implement the Chesapeake Clean Water Blueprint. **It's working.**

But there is still a long way to go to save the Bay. **You can help.**



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*Saving a National Treasure*

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# Tips for Tax Exempt Organization Search

Courtesy of IRS.gov

Tax Exempt Organization Search provides access to IRS information about tax-exempt organizations. The information is produced from computer records and is subject to certain limitations, particularly in the format and arrangement of the entries.

**Searching—in general**

1. To pinpoint an organization, include the name, or part of the name, in quotation marks. For example, to search for Anytown General Hospital, enter “Anytown General Hospital” or “Anytown General”.
2. Fields are not case-sensitive.
3. When entering an employer identification number, the dash after the first two digits is optional.
4. Organizations are listed under the legal name or a “doing business as” name (dba) that is on file with the IRS. No separate listings of common or popular names of

organizations are included. Some exceptions to the general rule may appear, however. In the Pub 78 data (organizations eligible to receive tax-deductible charitable contributions), dba names of organizations are not listed.

**Effective searching tips:**

1. Avoid common words such as “the” or “Foundation”.
2. If your search is not producing good results, search using more terms or fields and then sort your results to pinpoint the result you need. For example, you can focus

your search results by sorting by city, state or zip.

3. When searching for organizations on the Auto-Revocation List, you can narrow your search to organizations whose names were added to the list during a particular time frame. You can enter the date information in the required MM-DD-YYYY format or by selecting the date range on a calendar. Note: Date range searches are not inclusive. If you want to search for organizations whose revocation was posted on the 12th or 13th of a month, enter a search range of MM/11/YYYY to MM/14/YYYY.

4. If an organization is listed on the Auto-Revocation List, you can search organizations eligible to receive tax-deductible contributions (Pub. 78 data) to see if its tax exemption has been reinstated.
5. Due to the different structure of foreign addresses, data is sometimes found in an unexpected location. For example, the province or country in which the organization is located is sometimes in the City field in the Auto-Revocation database. Thus, if you are not obtaining expected results, try searching for information in a different way.

## Charity Fraud

Courtesy of the Federal Trade Commission

**Here’s how it works:**

Someone contacts you asking for a donation to their charity. It sounds like a group you’ve heard of, it seems real, and you want to help.

How can you tell what charity is legitimate and what’s a scam? Scammers want your money quickly. Charity scammers often pressure you to donate right away. They might ask for cash, and might even offer to send a courier or ask you to wire money. Scammers often refuse to send you information about the charity, give you details, or tell you how the money will be used.

They might even thank you for a pledge you don’t remember making.

**Here’s what you can do:**

1. Take your time. Tell callers to send you information by mail. For requests you get in the mail, do your research. Is it a real group? What percentage of your donation

goes to the charity? Is your donation tax-deductible? How do they want you to pay? Rule out anyone who asks you to send cash or wire money. Chances are, that’s a scam.

2. Pass this information on to a friend. It’s likely that nearly everyone you know gets charity solicitations. This information could help someone else spot a possible scam.

**Please Report Scams**

If you spot a scam, please report it to the Federal Trade Commission.



- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261
- Go online: [ftc.gov/complaint](https://ftc.gov/complaint)

Your complaint can help protect other people. By filing a complaint, you can help the FTC’s investigators identify scammers and stop them before they can get someone’s hard-earned money.

It really makes a difference.



## HONOR CONNECT HEAL



**CFC #94512**



# How to **donate wisely** and **avoid scams**



## Look up a charity's report & ratings:

- give.org
- charitywatch.org
- guidestar.org
- charitynavigator.org



Never pay by **gift card** or **wire transfer**.  
**Credit card** and **check** are safer.



**Watch out for names** that only  
look like **well-known** charities.



**Search the charity name online.**  
Do people say it's a scam?



Ask **how much** of your  
donation **goes to the program**  
you want to support.



**Donating online?**  
Be sure where that money is going.

Federal Trade Commission • [ftc.gov/charity](https://www.ftc.gov/charity)



## AT A GLANCE: FORM 990

Most federally tax-exempt organizations must file Form 990 with the IRS each year. It provides information on the organization's mission, programs, and finances.

Not every charity is required to file a Form 990. Churches, state institutions and nonprofits that haven't received tax-exempt status from the IRS don't have to file.

An organization that files a Form 990 is required by law to let you view the document.

You can also find Form 990s at

[charitynavigator.org](https://charitynavigator.org) and [guidestar.org](https://guidestar.org).

GuideStar is a nonprofit organization that collects and organizes information on charities.

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# No Longer Bibleless: The Joy of the Huaylas Quechua People

People clapped their hands to the beat of the marching band as they streamed through the mountain city of Huaraz, Peru. As hymns like “When the Roll is Called Up Yonder” played, little tongues licked ice cream cones, families held hands and mothers carried babies in tied blankets on their backs. One 70-year-old woman raised her hands, a Bible clutched in one of them, for the entire two-mile parade.

The women’s ministry of a local organization called Alli Willaqui (AWI) led the crowd through the city streets and proudly held a banner with the words of Isaiah 40:8: “The grass withers and the flowers fade, but the word of our God stands forever” (NLT). This was a day to celebrate something new and eternal: the complete Word of God in the Huaylas Quechua language.

Soon the parade arrived at the city’s coliseum. Two thousand attendees from several churches and denominations took their seats inside for the main event: the dedication of the complete Bible. The four-hour celebration included Bible readings, musical presentations and preaching.

Two llamas entered the auditorium with boxes of the newly printed Huaylas Quechua Bibles on their backs. The crowd fell silent, and the program’s emcees were emotional as the boxes were opened on stage and the Bibles were removed. Then applause broke out as the people on stage held the Bibles high in the air.

*Kushi kushi kome* was a phrase repeated often by people throughout the day. It means, “I’m so happy.” The musical groups who performed at the



#11737

Photo by: Aaron Nystrom

**Wycliffe Bible Translators helps translate Scripture for language groups around the world like the Huaylas Quechua of Peru.**

dedication played lively, high-pitched melodies on pan flutes, harps, trumpets and guitars. A woman named Nancy led the attendees in song alongside other women from AWI.

After the program, Nancy’s eyes filled with tears as she shared, “My grandparents were the ones who shared the gospel with me, and all four were believers. But they’re with the Lord now.” Nancy’s grandparents loved God and embraced the Good News but never got to hold the Huaylas Quechua Bible in their hands. “Today I’m celebrating their legacy,” Nancy said. “Thank you for sharing in our joy!”

The next morning at a church in a mountain village, Huaylas Quechua families filed inside and sat on wooden pews. The walls of the church were painted with Scriptures. A woman and her

daughter brought fresh flowers and presented them at the altar. Young children bounced into the aisle and moved around throughout the worship songs and sermon.

And together the church, no longer Bibleless, read Psalm 16: “You will show me the way of life, granting me the joy of your presence and the pleasures of living with you forever” (Psalm 16:11, NLT).

Wycliffe Bible Translators is grateful to partners who support the work of Bible translation through the CFC and/or through prayer.

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Bible Translators



# Why the CFC?

Courtesy of GiveCFC.org

Alita Brown, a civilian employee working for the U.S. Army, has an impactful story of how the CFC helped get her back on her feet when she needed it most. Unfortunately, her story begins with the loss of her husband. “When my husband passed away in 2008, it was as if half my life was stripped away from me,” said Brown. This also stripped away half of the family’s income, and Brown soon found herself in financial difficulty, until a CFC charity stepped in and helped relieve her financial burden. “From helping a widow in financial need, feeding and providing shelter for the homeless, to supporting senior citizens, CFC charities like the one that helped me work hard to support their community and those in need, which is why I, in turn, support them through the CFC.”

Like Brown, many CFC donors participate as a way of giving back or as a way of paying it forward. Federal employees and retirees have a spirit of service and are extraordinarily generous. But,

there are a lot of giving options out there. You might be wondering, why should I give through the CFC? Here are a few great reasons:

1. **Your donation through the CFC allows you to give through payroll deduction. Spreading your gift over the year makes it automatic, easier at tax time, and it adds up for your favorite causes!**
2. **You can also choose to give to multiple charities by making all your charitable donations in one place. Pledging volunteer hours is an additional way to support the impactful work of local, national, and international charities.**
3. **Federal employees represent an impactful community through the CFC. Giving collectively results in bigger checks for CFC charities.**



Alita Brown

Additionally, new legislation in 2020 allows taxpayers to deduct \$300 (\$600 for married couples) in qualified charitable donations even when taking the standard deduction.

Join Alita Brown and the CFC community to Be the Face of Change for charities who need help now more than ever. Pledge today at GiveCFC.org.

## Donating and Recordkeeping

Courtesy of USA.gov

Whether you’re donating money or goods, make sure you keep records of your donations to charities. You may not have to send these documents with your tax returns, but these documents are good to include with your other tax records. Common documents include:

- Canceled check to the organization
  - Credit card statement showing a payment to the organization
  - Receipt from the organization
  - Annual giving statement from the charity or non-profit
  - Email confirmation from the organization
  - Written acknowledgment for vehicle donations
  - Itemized list of the items you donated
  - Vehicle identification number (VIN) for vehicle donations
  - Signed over vehicle title
- Phone bill, if you gave a donation through a text message
  - Valuations of stocks, real estate, art, or jewelry donated to a charity

There are some pieces of information that may be included in receipts and giving statements:

  - Name of the organization
  - Date of the donation
  - Amount of the donation
  - Statement that no goods or services were provided by the charity in return for your donation (if that was the case)
  - Vehicle identification number for vehicle donations



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# Before Giving to a Charity

Courtesy of the Federal Trade Commission



You want your donations to count. That's why it's important to ask questions whenever you're asked to give—whether over the phone, in direct mail, or online. Do some research before donating. You should know, for example, exactly how much of your donation goes to the program you want to support. Don't donate until you're sure it will make a difference. Here are some things you can do to make sure your donations get where they'll do good—and help you avoid donating to a scam.

## If you want to give to charity:

Search online for the cause you care about—like “hurricane relief” or “homeless kids”—plus phrases like “best charity” or “highly rated charity.” Once you find a specific charity you're considering giving to, search its name plus “complaint,” “review,” “rating,” or “scam.” If you find red flags, it might be best to find another organization.

Check out the charity's website. Does it give information about the programs you want to support, or how it uses donations? How much of your donation will go directly to support the programs you care about? If you can't find detailed information about a charity's mission and programs, be suspicious.

Use one of these organizations to help you research charities: BBB Wise Giving Alliance, Charity Navigator, CharityWatch, and GuideStar. See what your state's charity regulator has to say about the charity. Don't know who that is? Look it up at [nasconet.org](http://nasconet.org). Before you donate through an online portal that lets you choose from a list of charities, read the article “Donating Through an Online Giving Portal”, available at [FTC.gov/Charity](http://FTC.gov/Charity). It explains how these online giving portals work.

## If you get a call from a fundraiser:

You don't have to give over the phone. Don't let any caller pressure you. A legitimate charity will be happy to get your donation at any time, so there's no rush. Take time to do the research. Ask the fundraiser for the charity's exact name, web address, and mailing address, so you can confirm it later. Some dishonest telemarketers use names that sound like large well-known charities to confuse you.

Ask how much of your donation will go directly to the program you want to help. Then, call the organization directly and ask them, too, or see if the information is on their website. What else does the charity spend money on? Some fundraising can be very

expensive, leaving the charity with little money to spend on its programs.

Ask if your donation will be tax-deductible. Not every call seeking a donation is from a charity. Some calls might be from Political Action Committees or other groups where donations are not deductible. You can make sure that your donation is to a charity and tax-deductible by looking up the organization in the IRS's Tax Exempt Organization Search.

Check to see if the fundraiser and charity are registered with your state's charity regulator (if that's required in your state).

## If you get a donation request through social media or a crowdfunding site:

Research any charity before you give. Also, if tax deductions are important to you, remember that donations to individuals are not tax deductible. The safest way to give on social media or through crowdfunding is to donate to people you know who contact you about a specific project. Don't assume solicitations on social media or crowdfunding sites are legitimate, or that hyperlinks are accurate—even in posts that are shared or liked by your friends. Do your own research. Call your friends or contact them offline to ask them about the post they shared. Read “Understanding Crowdfunding” at [consumer.ftc.gov/articles/understanding-crowdfunding](http://consumer.ftc.gov/articles/understanding-crowdfunding) for more information.

You can always go directly to a charity's website and donate directly that way.

## If you're ready to donate:

Be careful how you pay. If someone asks you to pay by giving them the numbers from a gift card, or by wiring money, don't do it. That's how scammers ask you to pay. It's safest to pay by credit card or check—and only after you have done some research on the charity. If someone wants you to leave your donation in cash under your doormat,

be suspicious. You're probably dealing with a scammer.

## After you've donated:

Review your bank account and credit card statements closely to make sure you're only charged the amount you agreed to donate—and that you're not signed up to make a recurring donation. It's a good practice to keep a record of all donations.

## How to avoid donating to a sham charity:

- Don't let anyone rush you into making a donation. That's something scammers do.

## Don't feel pressured to donate.

Scammers will say anything to get you to give them money. They may say you already pledged to make the donation, or that you donated to them last year. They may even send you a mailer that says you already pledged. Don't let that pressure you into paying what could be a scammer.

Don't trust your caller ID. Technology makes it easy for scammers to have caller ID say the call comes from anywhere, including your local area code, or from a particular name. In reality, the caller could be anywhere in the world. If you want your donation to help your local community, ask questions about where your donation will be used and how much of your donation will be spent there.

Check out the name of the charity, especially if it sounds like a well-known organization. Some scammers use names that sound a lot like other charities to trick you.

Watch out for solicitations that give lots of vague and sentimental claims, but give you no specifics about how your donation will be used.

If someone is guaranteeing you sweepstakes winnings in exchange for a contribution, that's a scam.

## How to handle calls from telemarketers:

Even if your number is on the National Do Not Call Registry, the Telemarketing Sales Rule lets fundraisers asking for charitable solicitations to call you until you tell them to stop. To do that, ask to be placed on the charity's do not call list.

Fundraisers who call you have to follow other rules too:

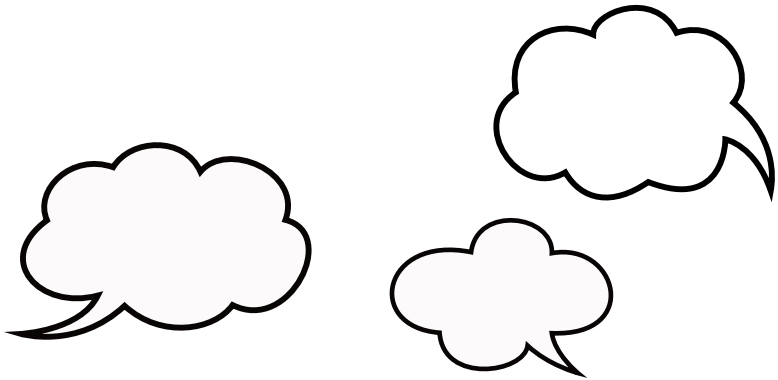
- They can't call you before 8 a.m. or after 9 p.m.
- They have to tell you the name of the charity they're calling for and tell you if the purpose of the call is to seek a donation.
- They can't deceive you or lie about:
  - The fundraiser's connection to the charity.
  - The mission or purpose of the charity.
  - Whether a donation is tax deductible.
  - How a donation will be used, or how much of the donation actually goes to the charity's programs.
  - The charity's affiliation with the government.
- They can't use a robocall or prerecorded message to reach you unless you have supported the charity in the past.
- The caller ID on your phone has to show the name of the charity or fundraiser, along with a number that you can call to ask to be placed on the charity's do not call list.

If a fundraiser breaks any of these rules, that's a red flag. Do some more research before you donate to them. If you think you've been contacted by a scam charity, or a fundraiser that is not following the rules, please tell the FTC: [FTC.gov/Complaint](http://FTC.gov/Complaint). It's most helpful to tell the FTC the name of the charity or fundraiser and why you think it was a scam.



# My CFC Story

Courtesy of GiveCFC.org



## CAMI'S STORY - MENTAL HEALTH AND DOMESTIC VIOLENCE PREVENTION



CAMI JOHNSON,  
DEPARTMENT OF JUSTICE

I am an Air Force military retiree and a current federal civil service employee at the Department of Justice. The causes I care about are domestic violence and mental health awareness. Both causes are serious social issues that have significant negative impacts on our communities and families with generational consequences.

My aunt was brutally murdered by her husband in a domestic violence situation. As a result of the tragedy, my mother suffered a severe mental health crisis and spent most of my childhood in mental health institutions. Over the years, she received treatment and services from many non-profit organizations like those participating in the CFC. I am so thankful for the heroes that ensure help is available for those who need it.

Supporting my causes through the CFC makes me feel empowered and strong. My giving helps individuals in domestic violence situations break the silence and seek safe options provided by many charitable organizations. My support allows me to be a brave voice for my mother and many others who are dealing with the realities of mental illness. Funding through the CFC can

provide shelter, counseling, prevention, support, and many other services for domestic violence victims and those with mental health-related concerns.

## REFAAT'S STORY- ARTHRITIS RESEARCH

My cause is Rheumatoid Arthritis Research. This cause is important to me because my mother suffered from this painful and debilitating disease, which was very stressful for the entire family.



REFAAT SHAFKEY,  
DEPARTMENT OF TRANSPORTATION

Rheumatoid Arthritis (RA) causes severe joint stiffness, pain, and inflammation eventually leading to deformation and disfigurement of the joints. There is no real cure for this disease; heavy doses of steroidal and non-steroidal drugs are used to manage the pain. These drugs have their own side effects and can lead to serious complications.

More research is needed to understand the root cause of RA and hopefully find a cure. The CFC provides a funding platform which by itself cannot cure this terrible disease, but it can help raise much-needed funds for continued research. Every bit helps! As they say, an ocean is just a collection of many drops. The CFC allows all charitable causes a chance to get the attention they deserve and encourages people to support things they may not have noticed otherwise.

## DAMIEN'S STORY - CHILDREN'S HOSPITALS

My cause is supporting children's hospitals. My firstborn son had a seizure, out of nowhere, at age 13. He was taken to a local hospital where he experienced a grand mal seizure and was immediately transferred to a specialized children's hospital. He spent a week in ICU with a respirator. Our whole family was reeling with shock. Through the entire ordeal, the knowledgeable and kind doctors and medical teams comforted, advised, and supported us. Miraculously, he responded well to their treatment and is now 26 years old, active and living life to the fullest. When my youngest son, at age two, had a fever-related seizure, we knew exactly where to take him. The complete confidence we had in the children's hospital from our prior experience came through for us again.



DAMIEN HILL,  
FARM CREDIT ADMINISTRATION

My youngest son is now 10 years old, playing basketball, and doing fine!

I am so thankful the CFC gives me the opportunity to contribute to children's hospitals and help other families going through a similar, scary experience as my family did. Giving through the CFC is such a reciprocal relationship because you never know when you may need

one of the CFC-supported organizations to help you.

## LAURA'S STORY - ANIMAL WELFARE

My cause is animal welfare. As a Sailor, I know firsthand that serving our country isn't always easy. Having my furry friends at home helps me get through some tough times. They are my support, companions, and comforters. Animals have this way of knowing how you are feeling and can help in unexpected ways. For example, when I returned from a long deployment, my one-eyed, black cat, Killer, adopted from the Bahrain SPCA, hopped right in my lap, purring so loudly and rubbing his whole body against mine. My heart was filled with joy and love. I will never forget that feeling!

By supporting my cause through the CFC, I will give veterans, children, the elderly, and others a chance to experience the loyalty and companionship pets provide. Donating through the CFC is rewarding, strengthens our values, and can make



SYN1(SW/IW) LAURA GUTHRIDGE,  
U.S. NAVY

us happier! The CFC allows us to support our local communities and the welfare of others while bringing us all closer together.



# Real Stories of CFC Impact

Courtesy of GiveCFC.org



One of the benefits of the Combined Federal Campaign (CFC) is the collective impact donations have on people and communities in need. Federal employees and retirees give generously and that results in big checks going to charities, empowering their work to make a difference for good.

And, we all know that this has been a challenging year for charities as traditional fundraisers have been postponed indefinitely, funding sources have dried up, and financial hardships abound. YN1 Lisette Delbry of the U.S. Navy sums up the situation, “Regardless of what cause is most important to you, the world, in general, is struggling. People need help now more than ever.” Delbrey knows what it is like to suffer hardship. After losing her aunt to a battle with cancer last year, she is committed to supporting cancer research charities through the CFC.

People often have a common misconception that it takes a big donation to make a difference. But, that just isn’t true. Seemingly small donations can have a big impact on people and communities in need:

- \$10 removes one ton of carbon dioxide from the atmosphere.
- \$17 funds one day of a clinical trial for one cancer patient.
- \$30 covers one hour of lab use for a scientist research cures for age-related illness.
- \$58 purchases a year’s worth of school fees and supplies for one child.

The CFC’s most popular giving method—payroll deduction—allows donors to pledge a little each pay period, adding up to an even bigger impact by the end of the year. “Even if a person thinks their small donation doesn’t make a difference... it does,” said Delbrey. “A lot of small donations made through payroll can add up to make a massive impact.”

The causes donors are passionate about often arise out of their own stories or those of a loved one. Like Delbrey, Thomasina McPhail from the U.S. Department of Labor chose cancer research as her charitable cause due to a family history of cancer. She carries her health burdens: both she and her son suffer from ulcerative colitis, an affliction of the large intestine causing pain and discomfort for sufferers. Donors interested in finding a charity with a mission that resonates with them can watch charity videos and reach charity success stories on the CFC website: GiveCFC.org.

In this challenging year, the steadfastness of the federal community has been awe-inspiring: continuing to fulfill professional responsibilities and keep our country moving. Federal employees and retirees are invited to extend their spirit of service and join the CFC community to do even more to help those in need. Show Some Love at GiveCFC.org.



Advancing Military Medicine

HJF is a nonprofit dedicated to advancing military medicine. From cancer to COVID-19, HJF supports research that benefits our wounded warriors as well as civilian patients. Your contribution enables this research to expand from the bench to the battlefield and the bedside.



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**OPERATION HEAL OUR PATRIOTS**

Operation Heal Our Patriots® provides combat-wounded veterans and their spouses with a week of Biblically based marriage enrichment classes surrounded by the beauty of the Alaskan wilderness, as well as ongoing chaplain care. This Samaritan’s Purse ministry is just one example of how we are helping to meet the physical and spiritual needs of hurting people across the globe in Jesus’ Name.

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# Ways to Join the CFC Community

Courtesy of GiveCFC.org



For nearly 60 years, the CFC has served as a safe and effective opportunity for the federal community to get involved and support their favorite charitable causes from global health to military support and more. During this time, more than \$8.4 billion has been pledged to help those in need locally, across the nation, and throughout the world. These pledges are a direct reflection of the generous nature of the federal community.

This year, federal employees and retirees can join the CFC community in three ways: by making monetary donations, signing up to volunteer, and participating in CFC engagement activities.

There are so many ways to give—the online giving portal, the new CFC Giving Mobile App, or if you like pen and paper, a downloadable paper pledge form. The most popular method is giving online, which


makes it very easy to renew a pledge year over year. One CFC supporter, Jose Rodriguez, a federal retiree from the U.S. Marine Corps, reminds federal employees to “donate directly from their pay to ensure the charities can receive funds year-round.”

Federal employees can amplify their monetary gifts by also pledging volunteer hours to their favorite charities. One of the greatest gifts a person can give is their time. Simply select from participating charities and list the number of hours you wish to pledge.

Get involved with the CFC through several engagement activities. Be the Face Change by submitting your selfie through the CFC website. Share a message of gratitude with a CFC charity. Watch charity videos and read their success stories through the Virtual Charity Fair. Invite your

colleagues to join you in participating in campaign events where you can have some fun and learn more about the CFC and CFC charities.

There’s no better time to Show Some Love. Get started at GiveCFC.org



## Support Our Veterans

IN 2019

grants totaling **\$8.8 million** were awarded throughout the United States

More than **95 cents** out of every donated **dollar** directly supports programs that help veterans and their families.

The Trust supports  
**REHABILITATION**  
CRISIS INTERVENTION  
**HEALTH CARE**  
EMPLOYMENT  
**EDUCATION**  
CAREGIVERS & FAMILIES  
**RECREATION**

The DAV Charitable Service Trust helps fulfill a focused and noble purpose: empowering veterans to lead high-quality lives with respect and dignity. We support programs and initiatives that improve the quality of life for veterans, their caregivers and families.

LEARN MORE:  
**cst.dav.org**

**DAV** Charitable Service Trust

CFC #11322



In 2019, the Trust received a perfect score rating from Charity Navigator.



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BEGINS HERE



# Donating Through an Online Giving Portal

Courtesy of the Federal Trade Commission

When donating through an online giving portal, be sure you know how your money gets to the charity you’re supporting, how much of it gets there, and when. Here’s some guidance on how to do that.

Online giving portals have grown in popularity, letting you choose from a list of charities you can support directly from that platform. Often, you get to them through a crowd-funding or social media site, or through an online retailer or other website. These portals make it quick and easy to donate to the cause you want to support. But, what you might not know is that your donation may not go directly or immediately to the charity you’ve selected.

When you donate through an online giving portal, your money may first go to an organization that accepts the donation and issues your tax receipt. That intermediary organization might keep a service fee. Then, it sends the rest of your donation to the charity you originally designated. It can take 30 days or more for the charity to get your donation.

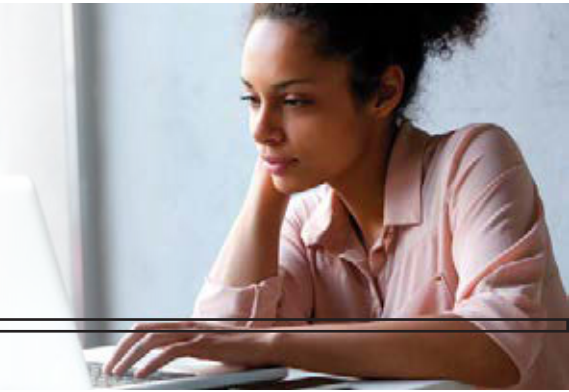
So how do you know where your money goes, and who gets how much? The best online portals will have this information. It may take you a little bit of research on the website, but you should be able to find this information. Here’s what to look for:

- **Where your money goes.** Online giving portals should tell you who gets your donation and how

- your money gets to the charity or beneficiary you chose.
- **Fees.** The online portal should tell you if it keeps part of your donation as a fee before sending the rest to your chosen charity. Consider whether the charity would get more of your donation if you donated to the charity directly.
  - **Timing.** Online giving portals should say how long it will take for the charity to get your donation.
  - **Follow-through.** Just in case your donation can’t be sent to the charity you chose, the portal should say what happens in that case—and how often that happens.
  - **Your info.** Check if you can choose whether or not your information is shared with the charity—or anyone

else, and whether the portal gives you a choice.

These details should be clear and easy to find without hunting through fine print. If the details are not clear—or if the portal doesn’t give you this information at all—consider taking your donation money elsewhere. There are plenty of other ways to donate. You can always go directly to the website of the charity you want to support. Also, even if a charity is listed on an online giving portal, you should still do a little homework on that charity. For tips on wise giving, check out [ftc.gov/charity](https://www.ftc.gov/charity).



## Start A Giving Circle at Your Unit or Office

Giving together makes a bigger impact for the charity, helps everyone be more generous, and builds teamwork and camaraderie.

- STEP 1**

Gather everyone together and suggest giving all together to the charity or charities the group selects. Explain how pooling your contributions results in a much bigger impact for the charities selected.
- STEP 2**

Invite nominations for recipient charities and vote until the group is satisfied with the results. The vote doesn’t have to be unanimous regarding the particular charity(s) selected, but everyone participating should feel confident the charity(s) selected is a worthy and worthwhile one.
- STEP 3**

Select the contribution target. This can be a set amount from everyone, a set percentage of pay for everyone, or self-selected amount on a “give what you can but do your best” basis.
- STEP 4**

Everyone completes and submits his or her CFC pledge card in accordance with step 3.
- STEP 5**

Tell the charity(s) what you’ve done and how much was raised!!

Make the charity selection easier, give to a group of charities with a common cause. This “umbrella” charity, also called a federation, puts many quality, pre-screened charities under one category of interest and makes it easier for a giving circle because you are choosing a cause to support, not a singular charity. For example, instead of choosing one charity like a cat rescue, you may decide to support Animal Charities of America. Now your group is saving cats and dogs, providing guide dog training and farm animal reform, and much more. Providing a wider spectrum of causes is more likely to keep all in the giving circle happy. Where to find these “umbrella” charities? Independent Charities of America provides you with an excellent list of pre screened non-profit federations, that your group can choose from. There are over 20 different categories to choose from.

### Listed CFC Charities

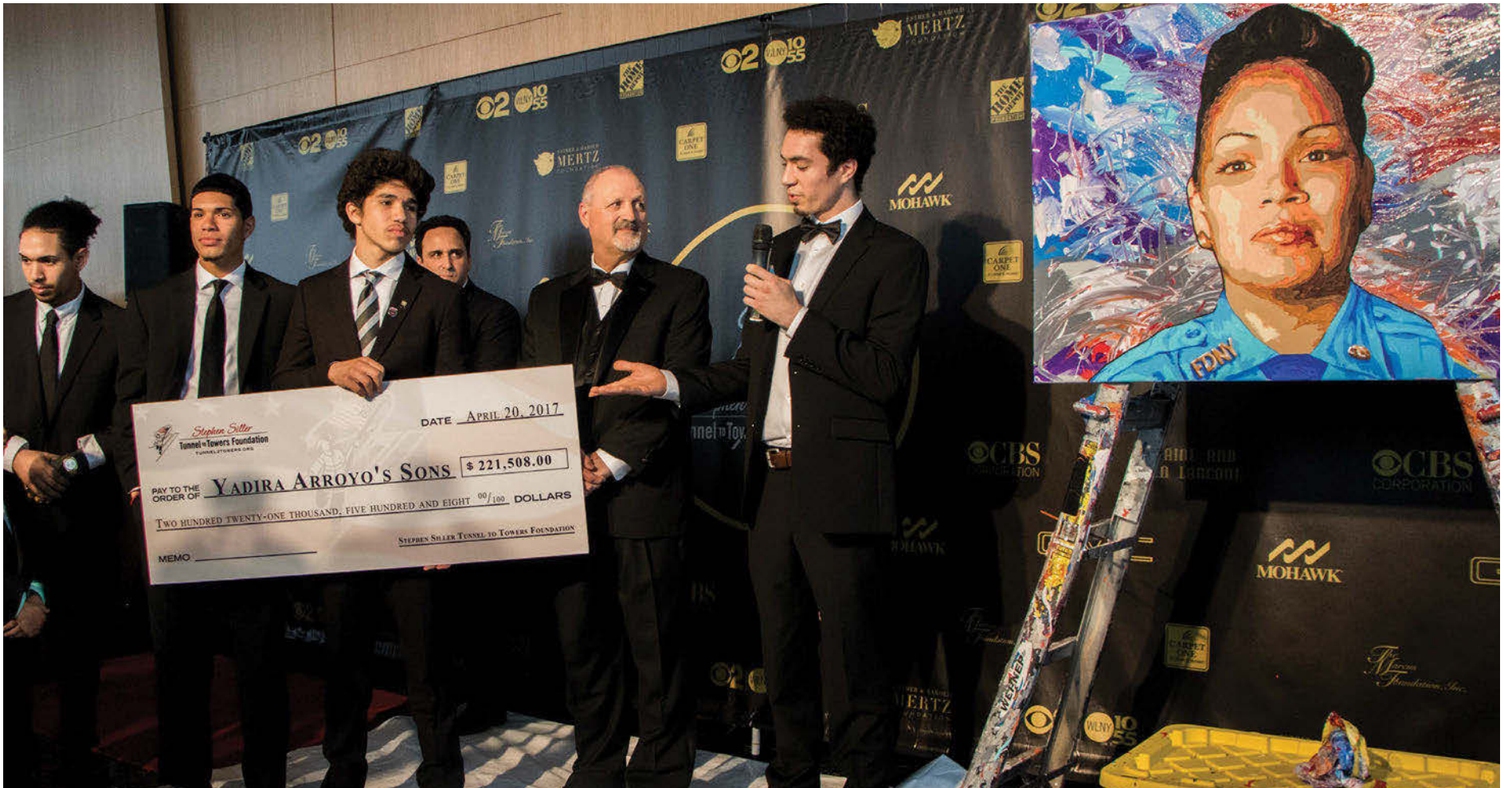
Chesapeake Bay Foundation .....	CFC# 11325
Disabled American Veterans.....	CFC# 11322
Feed the Children .....	CFC# 10986
Fisher House Foundation.....	CFC# 11453
HJF .....	CFC# 92719
Lupus Research Inst.....	CFC# 37283
Pentagon Federal Foundation .....	CFC# 77273
Project Healing Waters.....	CFC# 82526
Samaritans Purse .....	CFC# 10532
Southeastern Guide Dogs.....	CFC# 11903
Tunnel to Towers .....	CFC# 74047
Voice of the Martyrs .....	CFC# 10993
Wounded Warriors in Action.....	CFC# 94512
Wycliffe Bible Translators .....	CFC# 11737



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THEY LEAVE BEHIND  
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**FDNY FIREFIGHTER STEPHEN SILLER  
GAVE HIS LIFE WHILE SAVING  
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SUPPORTING OUR NATION'S  
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