

STARS AND STRIPES®



Combined Federal Campaign

2021

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

CFC #10993



U.S. Army Reserve photo by Master Sgt. Ryan C. Matson

How to Give to Military Charity Associations

By Rebekah Sanderlin, Courtesy of Military.com

We all know that it’s good to give. It’s good for the recipient, and it makes us feel good about ourselves. But when trying to decide which of the—no kidding—400,000 military charity associations that help families and veterans in some way to give our hard-earned dollars to... We. Can’t. Even.

Worse, in recent years, some of the biggest and best known of these military charity associations have been hit with some less than stellar accusations.

It’s enough to make you just close up your wallet and quit.

But wait. We can help you—relatively easily and quickly—find a military-affiliated charity you’ll feel great about supporting.

Start by asking yourself the following three military charity questions:

1

What makes you smile? What makes you mad? When you’re scrolling through social media, what catches your attention?

With so many charities to choose between, find one that does something that stirs you. Want to help deployed troops find foster homes for their pets? Or maybe you want to help make a wounded warrior’s home wheelchair accessible? Perhaps you’d like to provide school supplies to military kids, or fund a scholarship to help a military spouse to earn a degree? There’s a charity (or 1,000) out there doing each of those things. Take to Google, search for the things that interest you and jot down the names of a few organizations that are doing that thing that makes you smile.

2

How do you plan to give?
Will you make a one-time donation or commit to ongoing donations? Do you or your spouse work for the federal government? If you do, the Combined Federal Campaign (CFC) is the largest and most successful workplace fundraising campaign in the world. Over the past 50 years, the CFC has raised \$7 billion to help people in need around the corner, across the nation and all over the world. Through the CFC’s Universal Giving campaign, federal employees can donate to any CFC-approved charity in the country.

If you’re eligible to give this way, you’ll have peace of mind built in that the charity you’re donating to is fully vetted. The U.S. Office of Personnel Management screens all CFC-participating charities against the IRS Master File of Exempt organizations to ensure that they are registered as 501(c)(3) charities. In addition, all CFC charities are reviewed annually for evidence that they are providing services on a local, state, national or international level and meeting the standards of public and financial accountability. That said, the CFC review does not evaluate whether an organization uses its donations efficiently.

If you don’t work for the federal government, you can still search to see if the charity you’re interested in is on the CFC’s list.

3

How important is it to you that the charity be a good steward of your money?

(Hint: It’s probably pretty important if you’re reading this article.)

Watchdog web sites like Charity Navigator, Guidestar, Charity Watch, Philanthropedia, Standards for Ethics Institute, and the Better Business Bureau’s Wise Giving Alliance can give you more information on the charities you’re most interested in supporting.

That said, watchdog sites aren’t the final word on whether an organization is worthy of your dollars. Even charitable giving experts are torn on what makes a charity a good bet. And, it’s important that you compare organizations fairly. Museums, for example, will have higher operating costs than food banks and that’s OK.

Now just give already.

Once you feel good about a particular organization, stop researching and make the gift. Don’t be a victim of analysis paralysis. If you’ve gone through the above steps, you should be able to make a knowledgeable donation and feel great about the good you’ve done. In the end, all giving is good.

Fisher House Guest and Soldier Brings Home the Gold



By Michelle Baldanza

"I'm a soldier, first, then an athlete," said two-time Paralympian Ellie Marks.

Ellie Marks has stayed at Fisher House on three separate occasions during her recovery. The first time was after her injury in Iraq. Her second stay was after a severe respiratory infection caused her to be put on life support. She stayed at Fisher House again when she had her left leg amputated.

Ellie credits the relationships that she formed while staying at Fisher House with her family that encouraged her to continue military service.

"The love and support that I got while I was there changed my life," said Ellie. "I had my brothers and sisters there to educate me. Having access to these people who had years of knowledge ahead of me really helped save my career and helped me to stay in the military."

"The biggest thing about Fisher House is that, the moment you walk through the doors, you're home," explained Ellie's husband and combat veteran Mason Heibel. "It's about being together, and helping each other, and healing together through community."

This year, in the 2020 Tokyo Paralympics, Ellie Marks won a gold medal in the 100-meter backstroke, a silver in the 50-meter freestyle, and a bronze in the 50-meter butterfly. She added these medals to her gold and bronze medals from the 2016 Rio de Janeiro Paralympic Games, her gold medal from the 2015 Military World Games, and her four gold medals from the 2016 Invictus Games. In addition to these remarkable achievements, Ellie broke a world record in the women's 100-meter backstroke during the 2020 Games.

"I am so proud of Ellie's accomplishments, proud to have been part of her support system, and proud to call Ellie and Mason my friends," said Fisher House Foundation Chairman and CEO Ken Fisher.

Fisher Houses are here for service members, veterans, and their families as they go through the recovery process after illness or injury. There is a network of 92 Fisher Houses throughout the United States, the United Kingdom, and Germany that serve as a home away from home for military and veteran families whose loved one is being treated for an illness or injury. For more than 30 years, Fisher House Foundation has saved military and veteran families more than \$525 million in lodging and transportation costs.

"The Department of Defense Warrior Games and Invictus Games have shown that adaptive sports are critical in the recovery of our athletes and their families," said Ken. "Ellie's spirit and determination embody the spirit of both games and the Paralympics."

Fisher House Foundation's mission does not just stop once a service member or veteran's stay at

Fisher House ends. The Foundation continues to be there through its support of adaptive sports. Fisher House Foundation created and leads the DoD Warrior Games Family Programs and partners with the Invictus Games because they know the healing process takes time, community, and family.

Fisher House Foundation also operates the Hero Miles Program, using donated frequent flyer miles to bring family members to the bedside of injured service members 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



#11453



A HOME AWAY FROM HOME

**FOR SERVICE MEMBERS,
VETERANS, AND
THEIR FAMILIES.**

For more than 30 years, Fisher House Foundation has built comfort homes where service members, veterans, and their families can stay free of charge while a loved one is receiving care. On any given night, up to 1,300 families can call Fisher House home.



HOW YOU CAN HELP

Donate now to Fisher House Foundation at
<https://donate.fisherhouse.org/> or via CFC Code 11453



\$30 can provide a family
3 nights of free lodging at
a Fisher House



\$50 can provide dinner
for a Fisher House family



\$100 can help to provide
travel assistance

WWW.FISHERHOUSE.ORG



How To Pay When You Donate To A Charity

Courtesy of Consumer.ftc.gov

If you're ready to donate

- **Don't pay with wire transfers or gift cards.** If someone asks you to donate by wiring money through companies like Western Union and MoneyGram, or buying gift cards and sending them the codes, don't do it. Scammers ask you to pay that way because these payment methods are hard to track.
- **It's safest to donate by credit card or check**—after you've done some research on the charity.
- **If you're donating online, make sure the webpage where you enter your payment information has "https" in the web address.** That means your information is encrypted and transmitted securely. But encryption alone doesn't mean the site is legit. Scammers know how to encrypt, too.
- **Be suspicious if they insist that you donate with cryptocurrency.** If someone tells you that the only way you can donate is with cryptocurrency and that the charity doesn't accept checks or credit cards, it's likely a scam.

After you've donated

- **Review your bank account and credit card statements.** Make sure you're only charged the amount you agreed to donate—and that you're not signed up to make a recurring donation if you didn't mean to.
- **Keep a record of all donations.** You may need them later if your donations are tax deductible.

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.**



CHESAPEAKE BAY
FOUNDATION

Saving a National Treasure

CBF.ORG

CFC # 11325

BOB MILLER



NATIONAL
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YOUR NEXT MISSION
IS *Calling.*

Adventure camps, community and adaptive outdoor recreation in Park City & Moab, Utah.

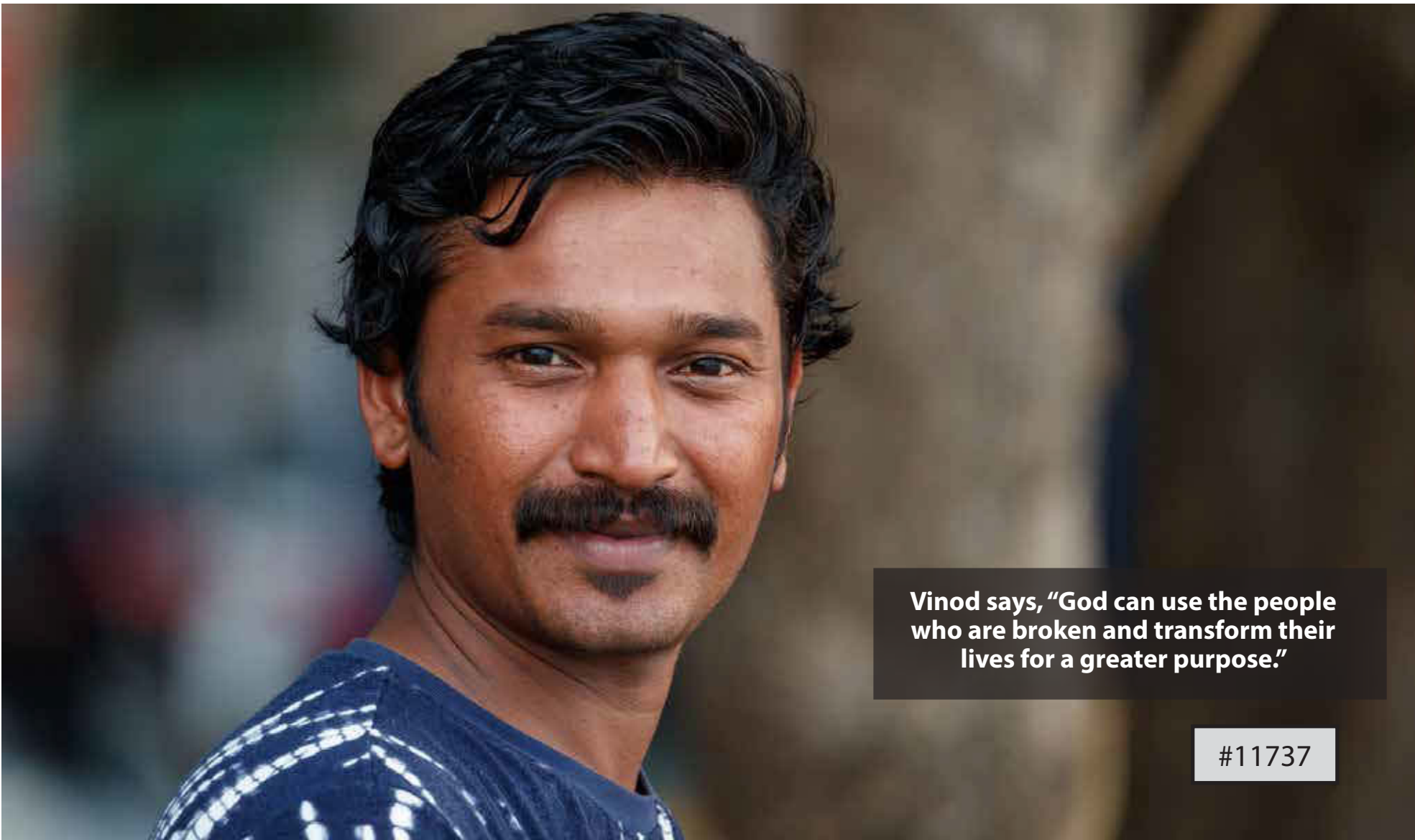
*Most programs FREE to veterans, active duty, retired or reserve military with and without disabilities.

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Vinod says, “God can use the people who are broken and transform their lives for a greater purpose.”

#11737

Wycliffe Bible Translators: Vinod’s Story

Growing up, Vinod lived in a village with 20 temples dedicated to different gods and goddesses. He devotedly followed his religion and worshiped these idols.

After completing his schooling in the village, Vinod attended college in a nearby city. There, he would often get into intense debates with a Christian friend, comparing Jesus to his deities. During this time, personal tragedy struck and Vinod hit rock bottom. Yet instead of finding peace in his faith, he only found greater mental anguish. Trying to ease his grief, he started chanting the names of his deities and attending worship service, but nothing worked. Seeing

Vinod’s distress, his Christian friend gave him a Bible in a language he clearly understood—and then took him to a prayer meeting. That’s when something wondrous happened.

Vinod was amazed to see people from various places, speaking different languages, holding hands together and praying for one another.

“This unusual experience touched my heart so much so that I started feeling peace in my heart,” says Vinod. “I was open to be prayed for and I felt a change within myself. That was the turning point of my life when I gave my life to God.”

Vinod’s life was transformed through the living and active Word of God.

Vinod was so moved by the Spirit, he accepted God’s call to the ministry of Bible translation. Today, he is working to finish translating the full Bible into his own language, for the many people living in the remote mountainous region where he grew up.

Vinod said, [the Jesraj New Testament] “has impacted my life personally and opened a great door of gospel preaching to many who have yet to hear the Word of God. I can only testify that God can use the people who are broken and transform their lives for a greater purpose.”

Today, the need for God’s Word is great. More than 2,000 languages still need translation work to start.


Wycliffe is grateful to all who support Bible translation, bringing hope to a hurting world, including those who give through the Combined Federal Campaign.

Wycliffe®
BibleTranslators



Southeastern
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CFC #11903





Providing unparalleled
Scouting experiences
throughout Europe,
Africa, the Middle
East and Central Asia.

CFC Agency # 42498



Celebrating the dedication of the Keliko New Testament.

The Book of Joy

By Susha Roberts

They lost everything—possessions, homes and even their country. But hardships and trials are no match for the Keliko of South Sudan. They’ve found the secret of joy in difficult times: hope and faith built upon God’s Word.

The Bible in their language—the Book of Joy—makes it possible for them to live

fulfilled in every trial or circumstance.

In 1985 Keliko Pastor David Gale went to a conference in Juba, South Sudan. There the clergy were asked to read or sing Scripture in their own language, but he couldn’t participate.

God’s Word wasn’t available in Keliko. The language hadn’t even been written down.

This moment brought Pastor David to tears and sparked a to see God’s Word translated into Keliko that was embraced by the church and community.

He and generations of Keliko leaders after him declared Matthew 7:7 as the theme of their translation project: “Keep on asking, and you will receive what you ask for. Keep on seeking, and you will find. Keep on knocking, and the door will be opened to you” (NLT).

Civil unrest created many difficulties for them and their families. As a result, the translation came to a halt before they could finish developing the written language.

But the Keliko continued to faithfully ask, seek and knock—for 10 long years.

When God opened the door again, the team restarted the work. Despite having to move the translation to different locations and be away from their families, the translators would not give up. Even when the Keliko were forced out of South Sudan in 2016 and scattered to refugee settlements in the Democratic Republic of the Congo and Uganda, the translation moved forward with a team of translators led by Pastor David’s grandson.

The translation team worked on their Scriptures through civil unrest, hardships, sickness, displacement and opposition from neighboring peoples. Several times the team had to relocate the project in and out of South Sudan.

“It was really very difficult for us to move from... locations to other locations,” recalled translator Pastor Isaac Kenyi. On multiple occasions, they faced incredible danger.

“Despite all these challenges we did not give up,” said Isaac. “We just sacrificed ourselves because we are Kelikos. We are speakers of the language. We need the Bible in our language. The church was praying for us and other people were praying for us... This is how the translation continued.”

With help from Wycliffe and strategic partner, SIL*, the Keliko translation team worked with incredible resolve to provide the Word for their people.

On August 11, 2018, 33 years after Pastor David’s vision, the Keliko New Testament with Old Testament portions was dedicated in northern Uganda by his grandson, Bishop Seme Nigo Abiuda, and fellow translators.

Today the Keliko are still displaced and facing hardships, but you wouldn’t know it from the joy expressed by the church. They received Scripture in their own language!

Wycliffe is grateful to all who support Bible translation, bringing hope to a hurting world, including those who give through the Combined Federal Campaign.



Support Our Veterans

IN 2020

grants totaling **\$7.2 million** were awarded throughout the United States

The Trust supports

- REHABILITATION
- CRISIS INTERVENTION
- HEALTH CARE
- EMPLOYMENT
- EDUCATION
- CAREGIVERS & FAMILIES
- RECREATION

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

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

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TURNING **COMPLEXITY** TO **CURE.**

\$215+
MILLION
in support of cutting-edge research

Lupus is a serious, complex autoimmune disease striking mostly women, often in their prime.

Help fund research to find new treatments and a cure. Together we can transform lives!

CFC
#37283



U.S. Marine Corps Photo by Lance Cpl. Mitchell Johnson

Expanded Tax Benefits Help Individuals And Businesses Give To Charity During 2021

Deductions Up To \$600 Available For Cash Donations By Non-Itemizers

Courtesy of IRS.gov

The Taxpayer Certainty and Disaster Tax Relief Act of 2020, enacted last December, provides several provisions to help individuals and businesses who give to charity. The new law generally extends through the end of 2021 four temporary tax changes originally enacted by the Coronavirus Aid, Relief, and Economic Security (CARES) Act. Here is a rundown of these changes.

Deduction for individuals who don't itemize; cash donations up to \$600 qualify

Ordinarily, individuals who elect to take the standard deduction cannot claim a deduction for their charitable contributions. The law now permits these individuals to claim a limited deduction on their 2021 federal income tax returns for cash contributions made to certain qualifying charitable organizations. Nearly nine in 10 taxpayers now take the standard deduction and could potentially qualify to claim a limited deduction for cash contributions.

These individuals, including married individuals filing separate returns, can claim a deduction of up to \$300 for cash contributions made to qualifying charities during 2021. The maximum deduction is increased to \$600 for married individuals filing joint returns.

Cash contributions to most charitable organizations qualify. However, cash contributions made either to supporting organizations or to establish or maintain a donor advised fund do not qualify. Cash contributions carried forward from prior years do not qualify, nor do cash contributions to most private foundations and most cash contributions to charitable remainder trusts. In general, a donor-advised fund is a fund or account maintained by a charity in which a donor can, because of being a donor, advise the fund on how to distribute or invest amounts contributed by the donor and held in the fund. A supporting organization is a charity that carries out its exempt purposes by supporting other exempt organizations,

usually other public charities. See Publication 526, Charitable Contributions for more information on the types of organizations that qualify.

Cash contributions include those made by check, credit card or debit card as well as amounts incurred by an individual for unreimbursed out-of-pocket expenses in connection with the individual's volunteer services to a qualifying charitable organization. Cash contributions don't include the value of volunteer services, securities, household items or other property.

100% limit on eligible cash contributions made by itemizers in 2021

Subject to certain limits, individuals who itemize may generally claim a deduction for charitable contributions made to qualifying charitable organizations. These limits typically range from 20% to 60% of adjusted gross income (AGI) and vary by the type of contribution and type of charitable organization. For example, a cash contribution made by an individual to a qualifying public charity is generally limited to 60% of the individual's AGI. Excess contributions may be carried forward for up to five tax years.

The law now permits electing individuals to apply an increased limit ("Increased Individual Limit"), up to 100% of their AGI, for qualified contributions made during calendar-year 2021. Qualified contributions are contributions made in cash to qualifying charitable organizations.

As with the new limited deduction for nonitemizers, cash contributions to most

charitable organizations qualify, but, cash contributions made either to supporting organizations or to establish or maintain a donor advised fund, do not. Nor do cash contributions to private foundations and most cash contributions to charitable remainder trusts.

Unless an individual makes the election for any given qualified cash contribution, the usual percentage limit applies. Keep in mind that an individual's other allowed charitable contribution deductions reduce the maximum amount allowed under this election. Eligible individuals must make their elections with their 2021 Form 1040 or Form 1040-SR.

Corporate limit increased to 25% of taxable income

The law now permits C corporations to apply an increased limit (Increased Corporate Limit) of 25% of taxable income for charitable contributions of cash they make to eligible charities during calendar-year 2021. Normally, the maximum allowable deduction is limited to 10% of a corporation's taxable income.

Again, the Increased Corporate Limit does not automatically apply. C corporations must elect the Increased Corporate Limit on a contribution-by-contribution basis.

Increased limits on amounts deductible by businesses for certain donated food inventory

Businesses donating food inventory that are eligible for the existing enhanced deduction (for contributions for the care of the ill, needy and infants) may qualify for increased

deduction limits. For contributions made in 2021, the limit for these contribution deductions is increased from 15% to 25%. For C corporations, the 25% limit is based on their taxable income. For other businesses, including sole proprietorships, partnerships, and S corporations, the limit is based on their aggregate net income for the year from all trades or businesses from which the contributions are made. A special method for computing the enhanced deduction continues to apply, as do food quality standards and other requirements.

Keep good records

The IRS reminds individuals and businesses that special recordkeeping rules apply to any taxpayer claiming a charitable contribution deduction. Usually, this includes obtaining an acknowledgment letter from the charity before filing a return and retaining a cancelled check or credit card receipt for contributions of cash. For donations of property, additional recordkeeping rules apply, and may include filing a Form 8283 and obtaining a qualified appraisal in some instances.

For details on how to apply the percentage limits and a description of the recordkeeping rules for substantiating gifts to charity, see Publication 526, available on IRS.gov.

The IRS also encourages employers to help get the word out about the advance payments of the Child Tax Credit because they have direct access to many employees and individuals who receive this credit.

For more information about other Coronavirus-related tax relief, visit [IRS.gov/coronavirus](https://www.irs.gov/coronavirus).



Photo Courtesy of GiveCFC.org

The CFC Celebrates 60 Years

Courtesy of GiveCFC.org

This year, the Combined Federal Campaign (CFC) celebrates its 60th anniversary! Established by President Kennedy in 1961, the CFC has grown into one of the largest and most successful workplace giving campaigns in the world. It started out in six cities with fewer than 50 participating charities and has expanded to include federal employees and retirees all around the globe who can give to more than 5,000 today. Since its inception, the CFC has raised \$8.5 billion to help those in need locally, across the nation, and throughout the world—all due to the generosity of federal employees and retirees.

As we recover from the challenges of the past year and meet the new challenges of 2021 and beyond, we have seen the federal community exceed their call to public service by contributing through the CFC to improve the quality of life for all. During the 2020 campaign, the federal community

pledged more than \$83.6 million in monetary pledges and volunteer time. Federal employees and retirees have always represented a strong, caring community through the Office of Personnel Management's (OPM) CFC—dedicated to making a difference and being the face of change.

That's what being a changemaker is all about. Some might say it takes an extraordinary person to care enough to give, but it's more common than you think, and it's easy! Anyone can be a changemaker through the CFC. Federal employees prove it every day.

"Many federal employees know CFC is a tradition. My contribution helps to keep the tradition alive; makes a difference in the lives of so many; and sets an example for future contributors," said Tarnisha Jackson, FDA employee, who gives through the CFC "to causes that ignite a flame of hope for others."

The need has never been greater, and the answer to that call has never been louder. To honor the 60-year legacy of the CFC, consider pledging a \$60 recurring gift or 60 hours of volunteer time today. If you pledge volunteer hours and would like to be contacted by the charity to arrange an opportunity to help, opt to release your contact information. You may also reach out to the charity to learn about their volunteer options—even remote opportunities! We have seen federal employees assist in translation, tutoring, budget balancing, event hosting, and more in this past year.

Thank you for being the face of change for charitable causes like helping communities recover from disaster, supporting military families, ensuring education for all, and making a positive difference in our world.

Giving for a Cause Through the CFC



Courtesy of GiveCFC.org

Over the recent years, donors of the Office of Personnel Management’s (OPM) Combined Federal Campaign (CFC) have given increasingly to charities working within causes they care about. This commitment to causes is one of many reasons why the CFC is continuing with the Cause of the Week program, which has been implemented nationally since 2017. Campaign teams will highlight a different cause each week during the campaign. This year, 16 causes will be featured alongside a set of weekly cause sub-categories, all to represent the 25 taxonomy codes used by the CFC to distinguish charitable service areas. The program is designed to educate donors about the many important causes the CFC charities represent and to connect donors to their work.

Having variety is important for CFC donors. Dana Allen-Douglas, U.S. Internal Revenue Service, said, “I am

passionate about a variety of causes. Causes that pioneer for equalities. Causes that have multi-faceted initiatives to bring awareness to issues in communities, mental health, physical health, and economics.” Thankfully, the CFC has charities that represent and support all of her causes, and more. “CFC is a one stop shop. It has everything you need and are looking for about charities and causes,” Dana said.

Dana is one of tens of thousands of federal employees and retirees who make up the CFC community—changemakers who are giving to charities to change the world for the better. Being a changemaker is a dimension of who the federal community already is—parents, friends, colleagues, and public servants—changemakers. It’s easy to be a changemaker when you give back through the CFC! The need is greater than ever, especially as participating charities help our communities, nation,



Photo Courtesy of GiveCFC.org

and world recover from the challenges of the past year and prepare for the new ones.

Whether you care about finding cures for diseases, supporting military families, or promoting equality, the CFC has a charity for any cause you want to support. And if you haven’t made up your mind which charity to support yet, you are invited to discover some of the wonderful CFC charities through the Virtual Charity Fair on the CFC website to watch videos and read success stories about the beneficiaries who have had their lives changed thanks to federal donors like you.

You can give to the charities you care about through payroll deduction, sign-up to volunteer, and be the face of change today. Visit GiveCFC.org.

Avoid Donating to a Fake Charity

Courtesy of Consumer.ftc.gov

- **Don’t let anyone rush you into making a donation.** Scammers rush you so there’s no time to research their claims or think it through.
- **Don’t trust your caller ID.** Technology makes it easy for scammers to fake caller ID information. Calls can look like they come from your local area code, or from a specific organization, even if they don’t. In reality, the caller could be anywhere in the world.
- **If the fundraiser says you already pledged, stop and check.** They may lie and say—in a phone call or a mailer—that you already pledged to make the donation, or that you donated to them last year. They think that means you’ll be more willing to donate.
- **Listen carefully to the name of the charity, write it down, and then research it.** Some scammers use names that sound a lot like other charities to trick you. Do some research before you give.
- **Watch out for sentimental claims with few details.** Be suspicious if you hear a lot of vague sentimental claims, for example, that the charity helps many families that can’t afford cancer treatment and veterans wounded at war who can’t work, but don’t get specifics about how your donation will be used.
- **Don’t donate with a wire transfer or gift card.** Anyone asking you to donate this way is a scammer.
- **Sweepstakes winning in exchange for a donation? Nope.** If someone guarantees you’ll win a prize or contest if you contribute, that’s a scam. You won’t win anything, and your donation money will go to a scammer.



1

CHOOSE YOUR CAUSE

Whether you care about finding a cure for diseases, supporting military families, or promoting equality for all, the CFC has vetted charities for any cause you want to support. You can even give to multiple charities with one pledge.



2

MAKE YOUR PLEDGE

Our favorite giving option, the online pledge portal, allows you to easily renew your pledge each year and offers the full range of pledge options:

- Payroll deduction (the most popular!)
- Credit/debit card
- E-check/bank transfer
- Volunteer hours (federal employees only)

Other options include the CFC Giving Mobile App and paper pledge forms.

3

CHANGE THE WORLD

Thanks to your generosity, CFC charities will make a difference in our local communities, across the nation, and around the world.





U.S. Marine Corps photo by Cpl. Scott Jenkins

Donating Through

Crowdfunding, Social Media, And Fundraising Platforms

Courtesy of GiveCFC.org

Donating Through Crowdfunding Sites

Crowdfunding is a way to raise funds online, person-to-person. Online platforms like GoFundMe, Kickstarter, and Indiegogo let people create crowdfunding campaigns. They're easy to set up, and the organizers get the funds quickly. Here are a few things to know:

- **The campaign organizer sets the goal of the crowdfunding campaign.** The organizer can set up the crowdfunding campaign to help specific people, like a family that lost everything in a house fire, or a veteran who needs help paying for medical bills. Or they can set it up to help a larger group or cause, like people who've been through a natural disaster in a particular area. Sometimes, crowdfunding campaigns have a business purpose, like raising money for a new invention or business project. The campaign organizers often ask for donations in social media posts or on crowdfunding sites.
- **There are many crowdfunding platforms, and each has its own set of rules.** Platforms have different rules on how to set up the fundraising

campaign, how much the platform will keep in fees, and how and when it will disburse the money to the campaign organizer.

- **The money raised goes to the campaign organizer.** In a crowdfunding campaign, the money goes to the campaign organizer, not directly to the people or the cause it's set up to help. The organizer is expected to tell you the truth about what the money raised is for and how it will be used, but it's up to them to deliver on that promise. Scammers and dishonest people can set up crowdfunding campaigns to raise money for themselves.
- **Only donations to a charity are tax deductible.** Sometimes charities will set up crowdfunding campaigns. If it's important to you that the donation is tax deductible, confirm that the organization is registered with the IRS as a charity. Look up the organization in the IRS's Tax Exempt Organization Search tool.

Avoid donating to a crowdfunding scam

It's important to do your own research before you give because later it might

be impossible to know whether a crowdfunding cause was real and if the money actually got to the intended recipient. Here are a few tips:

- **Find out who's behind the crowdfunding request.** If a friend posted, shared, or "liked" the request on social media, contact your friend offline. Ask what they know about the post. Do they know the person or group who'll get the money? If not, try finding out who the campaign organizer is and look them up online. The crowdfunding platform should tell you who the organizer is. If you can't find them online, or the details you find don't match what they're saying on the campaign page, be suspicious.
- **Do a reverse image search of the photos used on the crowdfunding campaign page.** Search on your web browser how to do a reverse image search and see if the campaign images are associated with other names, or whether the details don't match what the crowdfunding campaign is saying. Do a reverse image search of the campaign organizer's social media profile picture, too. Scammers often use stolen photos and copy and paste other people's stories. If you find anything

suspicious, you can always help in a different way.

The safest way to give through a crowdfunding campaign is to donate to campaigns organized by people you actually know.

Crowdfunding campaigns to fund a business project or invention

A businessperson may set up a crowdfunding campaign to fund a project or an invention. They may ask for small contributions—\$10, \$50, \$100—but these can quickly add up to thousands of dollars in funding. In other cases, the goal is to get individual investors to give large amounts of money, perhaps in exchange for a reward once the project is completed—like getting a prototype of the new gadget or some other incentive.

But a dishonest businessperson might lie about the project or product and its development timeline. And they might lie about the rewards donors will get once the product is finished.

If someone asks you to give money to a crowdfunding campaign to fund a business project or invention:

- **Do your own vetting.** Find out who the campaign organizer is, and look

- them up online. The crowdfunding platform should tell you who that is. Search for the organizer's name and the name of the project together with the words "complaint," "review," and "scam." See what you can find out. Ask the campaign organizer lots of questions. Have they launched other products successfully? Have they funded those projects using crowdfunding? Use what you find online to confirm the details.
- **Find out what happens to your money if the project doesn't get off the ground.** There's no guarantee that the crowdfunding campaign will be successful and the project completed. Would you get a refund in that case? What risks are involved?
 - **Confirm the production status.** Having a 3D photo of the product doesn't mean that the product is finished. Ask for a production schedule, and be clear on the current stage of development. Some crowdfunding sites don't let fundraisers show 3D photos of the product on their websites because donors might mistake these for a finished product. Ask the campaign organizer if there is an actual prototype and if you can see it.
 - **Understand the purpose of the campaign.** When you give to a business project or invention through a crowdfunding site, you're not buying the product. You're simply helping fund its production. Be clear about what the fundraising is for and if you're getting anything out of it.

Crowdfunding campaigns for medical treatments

If the crowdfunding campaign is for medical treatments, don't assume those treatments have been tested and are safe. Some medical treatments that are promoted through crowdfunding are unproven and ineffective. Donors to crowdfunding campaigns for the development of medical treatments risk losing the money they donate. Chances are that the medical treatment won't work. People also can be misinformed about the safety of these unproven treatments and may face serious harm from trying them out.

Donating Through Social Media

If you're on social media, you've probably seen posts from people asking for donations. Pay attention to who's asking and who's getting the money. Don't assume that a request on social media is legitimate, or that hyperlinks are accurate just because a friend posted it.

- **Check where the donation link goes.** Does it go to a crowdfunding campaign? If that's the case, any money you give will go directly to the crowdfunding organizer. It's best to confirm with the person who posted the link that they know the person behind the fundraising.
- **If the link is to a charity's website, research the charity before you give.** Read Before Giving to a Charity to learn more.

Donating Through Other Online Fundraising Platforms

An online fundraising platform, or online giving portal, is a website that lets you donate to one or more charities you select from a list on the site. Companies like eBay, Amazon, Facebook, Lyft, and others have added charitable giving to their services. They've done this by creating online fundraising platforms and making them available to their members.

When you donate through an online fundraising platform, your money may not go directly to the charity you chose. Another company—maybe the platform or some other intermediary—may get your money first, take some of it as a fee, and then pass on the rest to the charity. And it may take time for the charity to get the money. That could be an issue if you're donating to help people with immediate needs, like people affected by a natural disaster.

The best online fundraising platforms will have clear, easy-to-find information on their websites about

- **Where your money goes.** Online fundraising platforms should tell you who gets your donation and how your money gets to the charity or beneficiary you chose. Just remember that even if a charity is listed on an online fundraising platform, you should still do some research on that charity to see how your donation will be used.
- **Fees.** The website should clearly state if the platform or another intermediary will keep 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 directly.
- **Timing.** Online fundraising platforms 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 website should say what happens to it—and how often that happens.
 - **Your information.** Check if you can choose whether or not your information is shared with the charity—or anyone else.

If these details aren't clear, consider taking your donation money elsewhere. You can always go directly to the website of the charity you want to support.

Report Scams

If you spot a crowdfunding scam, first report it to the crowdfunding platform.

You may also want to let the social media platform know that you've spotted a scam on their network.

Then, report the campaign organizer to

- ReportFraud.ftc.gov
- The attorney general of the state in which the campaign organizer lives, if you know it, or where the business project is being developed, if the funds are raised for a business purpose

If you spot a problem with a local charity listed on an online fundraising platform that serves your community, tell your state's charities regulator.



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- 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 and guidestar.org.

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

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U.S. Marine Corps photo by Lance Cpl. Brian Bolin Jr.

BE GENEROUS:

IT’S A SIMPLE WAY TO STAY HEALTHIER

By Terri Yablonsky Stat, *Chicago Tribune*

If there’s a magic pill for happiness and longevity, we may have found it.

Countless studies have found that generosity, both volunteering and charitable donations, benefits young and old physically and psychologically.

The benefits of giving are significant, according to those studies: lower blood pressure, lower risk of dementia, less anxiety and depression, reduced cardiovascular risk and overall greater happiness.

“Volunteering moves people into the present and distracts the mind from the stresses and problems of the self,” said Stephen G. Post, founding director of the Center for Medical Humanities, Compassionate Care, and Bioethics at Stony Brook University School of Medicine in New York. “Many studies show that one of the best ways to deal with the hardships in life is not to just center on yourself but to take the opportunity to engage in simple acts of kindness.”

Studies show that when people think about helping others, they activate a part of the brain called the mesolimbic pathway, which is responsible for feelings of gratification. Helping others doles out happiness chemicals, including dopamine, endorphins that block pain signals and oxytocin, known as the tranquility hormone.

Even just the thought of giving money to a specific charity has this effect on the brain, research shows.

Intuition tells us that giving more to oneself is the best way to be happy. But that’s not the case, according to Dan Ariely, professor of behavioral economics and psychology at Duke University.

“If you are a recipient of a good deed, you may have momentary happiness, but your long-term happiness is higher if you are the giver,” Ariely said. For example, if you give people a gift card for a Starbucks cappuccino and call them that evening and ask how happy they are, people say they are not happier than if you hadn’t given it to them. If you give another group a gift card and ask them to give it to a random person, when you call them at night, those people are happier.

“People are happier when they give, even if they’re just following instructions,” Ariely said. “They take credit for the giving and therefore are happier at the end of the day.”

A 2012 study in the journal *Health Psychology* by Sara Konrath and a team at the University of Michigan found that older adult volunteers had a lower risk of dying in a four-year period than non-volunteers, as long as they volunteered for altruistic versus self-oriented reasons.

“In order to gain a personal benefit from volunteering, you have to focus on how your giving helps other people,” said Konrath, now director of the Interdisciplinary Program for Empathy and Altruism Research and assistant professor at the Lilly Family School of Philanthropy at Indiana University. “We have the ability to shift our focus, and many of us do have an other-oriented reason for giving. If we can just focus on that aspect rather than what we can get out of it, chances are it will be better for our own health, too.”

An online national survey of 4,500 American adults (the 2010 United Healthcare/Volunteer Match Do Good Live Well Study) found that people who volunteer have less trouble sleeping, less anxiety, less helplessness and hopelessness, better friendships and social networks, and a sense of control over chronic conditions.

“IN ORDER TO GAIN A PERSONAL BENEFIT FROM VOLUNTEERING, YOU HAVE TO FOCUS ON HOW YOUR GIVING HELPS OTHER PEOPLE.”

Sara Konrath,
*Director of the Interdisciplinary Program
for Empathy and Altruism Research*

Even as a way to manage chronic pain, volunteering holds great potential. “If you could say that on a scale of 1 to 10, insulin as a treatment for diabetes is a 9.5, drugs for Alzheimer’s disease are 0.05, volunteering is somewhere up around a 7,” Post said. “If you were somehow able to package this into a compound, you’d be a billionaire overnight.”

With an aging population, reducing cognitive decline is important, too. A recent review of studies published in the November 2014 *Psychological Bulletin* found that, among seniors, volunteering is likely to reduce the risk of dementia and is associated with reduced symptoms of depression, better self-reported health, fewer functional limitations and lower mortality.

Doing volunteer work may also give older adults perspective on their own life struggles, which can help them better cope with stress. Helping others also may promote the release of stress-buffering hormones that may reduce cardiovascular risk.

The benefits of giving are seen in younger people, too. A recent study of 10th-graders at a Vancouver high school found that students who spent an hour per week helping children in after-school programs over 10 weeks had lower levels of inflammation and cholesterol, plus a lower body-mass index.

And if you can’t find time to volunteer “hands on,” there’s some benefit to making a meaningful donation to charity. “Studies show that people who donate meaningfully even just once feel happier months later, though it is best to do so with some regularity,” Post said.

Researchers also have found that those in Alcoholics Anonymous who help other alcoholics double their likelihood of overcoming alcoholism one year after going dry. The benefits of helping others are greatest when you have experienced the same chronic problem, Post said.

“We are on the cusp of reaching the point where we are going to see more areas in clinical care, including preventive medicine, psychiatry, adolescent pediatrics, geriatrics, pain clinics and cardiology, where health care professionals recommend volunteering as a therapeutic behavior,” Post said.

The concept is being used in therapeutic farm communities developed for people with serious mental illness. “The premise is quite successful,” Post said. “If you encourage people with major mental disorders, including schizophrenia, depression and bipolar disorder, to contribute meaningfully to a community, they can better manage their condition.”

Listed CFC Charities

Chesapeake Bay FoundationCFC# 11325

Disabled American Veterans.....CFC# 11322

Feed the ChildrenCFC# 10986

Fisher House Foundation.....CFC# 11453

Lupus Research Inst.....CFC# 37283

Pentagon Federal FoundationCFC# 77273

Project Healing Waters.....CFC# 82526

Samaritans PurseCFC# 10532

Southeastern Guide Dogs.....CFC# 11903

Transatlantic Council-BSA.....CFC# 42498

Tunnel to TowersCFC# 74047

Voice of the MartyrsCFC# 10993

Wounded Warriors in Action.....CFC# 94512

Wycliffe Bible TranslatorsCFC# 11737

