



*New York State Office
of the Attorney General
Letitia James*

Pennies for Charity

Charities Bureau November 2020

***Fundraising by
Professional
Fundraisers***

Introduction: Giving in New York State

Attorney General Letitia James works diligently to assist the nonprofit sector and protect donors and charities from fraudulent conduct. In her role as New York State's chief law enforcement officer and regulator of charitable fundraising in New York, Attorney General James has prioritized the nonprofit sector's needs and goals. She has also supported and fostered donor education. The Charities Bureau maintains a public registry of charities operating in New York State, which is available on its website, [CharitiesNYS.com](https://www.charitiesnys.com). This registry helps donors better understand charities' programs and expenses. The Charities Bureau also publishes this annual report, which identifies trends in the sector and reports on Enforcement actions.

This year's Pennies for Charity analyzes data reported to the Charities Bureau by professional fundraisers on their 2019 charitable fundraising campaigns. Although the data in this report does not reflect the impact of the pandemic on the nonprofit sector, we recognize that it has created unprecedented challenges for charities and the fundraisers who assist them. Many charities are struggling financially while simultaneously trying to respond to extraordinary community need. Demand for services from food pantries, for instance, has exploded across the state. By June, The Food Bank of New York City had distributed nearly 21 million meals since the start of the outbreak, an increase of 20% in overall food distribution compared to the same period last year.¹ Municipalities, community foundations, and media outlets have set up funds and resources to help those in need and the charities that serve those needs.² Small and large donors alike have supported these campaigns.

New Yorkers have long given generously to charitable organizations and causes. Some two million New York taxpayers reported \$42.5 billion in charitable giving in 2017, the most recent year available.³ This amount is up dramatically from \$37 billion the previous year.⁴ The multitude of charitable organizations, foundations, charitable trusts, and other not-for-profits operating in New York reflects the needs that exist as well as New Yorkers' willingness to respond to those needs.

Many charities are headquartered in New York State, making it one of the leading bases for charitable nonprofits nationally.⁵ The sector currently employs over 1.4 million New Yorkers. Using data from the U.S. Bureau of Labor Statistics, Johns Hopkins University recently found that, in Albany's Capital Region alone, the sector's workforce numbers 87,819.⁶ In New York City, that number is over 660,000.⁷ As of October 2020, there were 87,913 charities registered with the Charities Bureau.

Raising money has its own costs. Many charities use professional for-profit fundraisers as outside contractors to educate donors about their mission and increase returns. Fundraisers can play a critical role in furthering a charity's mission, and many belong to professional associations that require them to commit to a code of ethics.⁸ These fundraisers' campaigns in New York are the focus of this report. In recent years Pennies for Charity has documented a steady improvement in the percentage of funds charities receive from campaigns conducted by professional fundraisers.

Though many fundraisers' diligence and expertise help charities achieve their goals, some collect fees so large that charities receive only a small fraction of the total money donated. Some fundraisers also partner with sham charities to give potential donors misleading information. This past year Operation Bottomfeeder, an enforcement initiative of the Office of the New York State Attorney General, shut down several fraudulent fundraisers and the charities that hired them. (See page 7, Operation Bottomfeeder).

While donors should give wisely, the need has never been greater. Charities throughout New York rely on donors' generosity to aid the communities they serve. This report highlights trends in charitable giving, provides guidance on how to evaluate a charitable solicitation and encourages giving throughout New York State. Donors should use Pennies for Charity and other tools to help them select the charities they want to support.

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Giving Wisely: How to Use This Report

This report and its accompanying database on CharitiesNYS.com contain the results of campaigns conducted by professional fundraisers on charities' behalf.⁹ Many donors are not aware that a percentage of what they contribute may go to professional fundraisers handling charities' solicitations. To access a charity's fundraising track record, donors can visit the Pennies for Charity database and search by the charity's name. Donors can find more information by searching the Charities Bureau's registry (CharitiesNYS.com). Most charities soliciting in New York State are required to register with the Charities Bureau and submit annual financial disclosures that include their Internal Revenue Service ("IRS") form 990.¹⁰ The registry includes charities' organizing documents, financial statements and other materials detailing programs and expenditures.

Potential donors should also review other resources like Charity Navigator (charitynavigator.org) or the BBB Wise Giving Alliance (give.org) that evaluate charities based on annual IRS 990 filings and other financial reports. All of these sources can help donors make informed choices.

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To access a charity's fundraising track record, donors can visit the Pennies for Charity database at charitiesnys.com/pfcmap/index.jsp and search by the charity's name.

Dollars to Charities

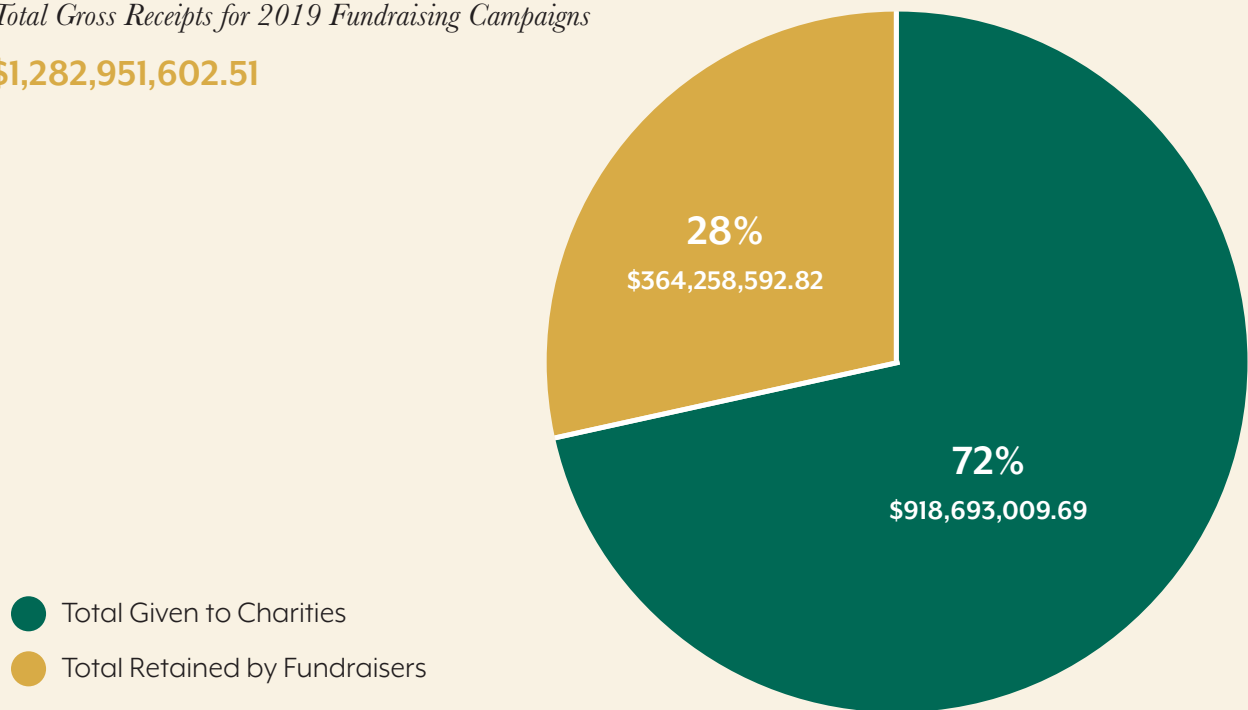
This year's Pennies for Charity report includes data from 824 fundraising campaigns conducted in 2019 by professional fundraisers in New York.¹¹ The campaigns raised over \$1.2 billion dollars. Key findings include:

- Over \$364 million, or 28%, of funds raised were retained by fundraisers to cover the costs of conducting the charitable campaigns. Charities received over \$918 million overall.
- Charities received less than 50% of funds raised in 31% of campaigns.
- In 17% of the campaigns, expenses exceeded revenue, costing charities almost \$17 million.

2019 Charities Summary

Total Gross Receipts for 2019 Fundraising Campaigns

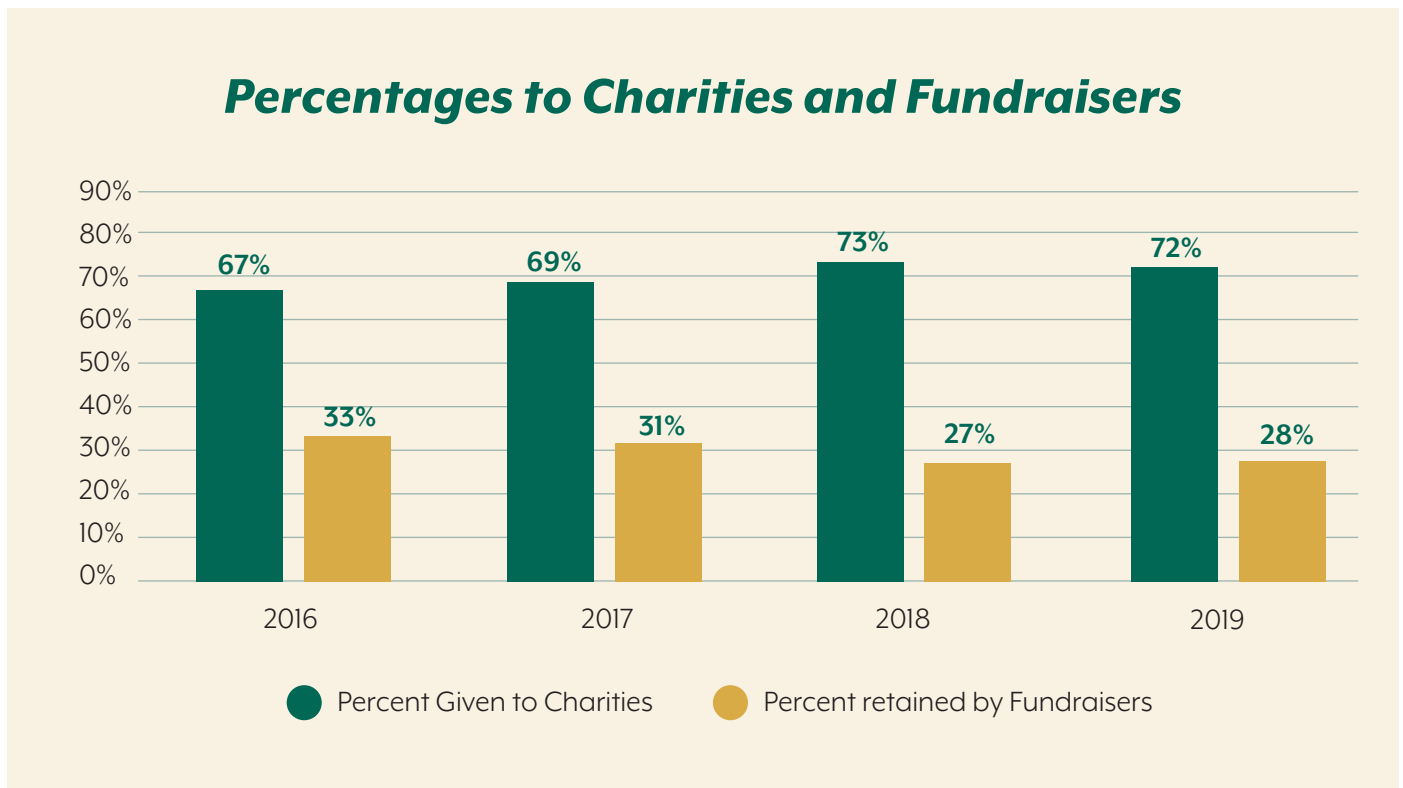
\$1,282,951,602.51



The percentage of dollars going to charities from professional fundraising campaigns has held steady since last year. In 2019, 72% of funds collected by professional fundraisers on behalf of charities went to charities, in line with an overall improvement over the last four years.¹² (See chart below.)

Several factors have contributed to this shift. Some charities have improved their oversight of professional fundraisers and have sought better contractual terms from them. Further, the number of 80/20 financial splits that favor professional fundraisers is decreasing—in 2019, there were 25 fewer of these campaigns—as are the number of telemarketing campaigns. Enforcement efforts, including the Charities Bureau’s Operation Bottomfeeder, may have served as a deterrent to these practices.

Overall campaign results do not fully reflect these trends. In 2019, there was also a significant uptick in some Donor Advised Funds’ (DAFs) distributions to charities, which are counted as fundraiser expenses and are reflected as such in the overall totals. (DAFs are large funds run by sponsoring organizations that are charities with 501(c)(3) tax exempt status under the Internal Revenue Code.¹³ Donors’ contributions to such a fund are tax deductible, but the fund controls the donation once it has been made.¹⁴)



Operation Bottomfeeder Bans Deceptive Fundraiser

Operation Bottomfeeder is a Charities Bureau initiative that targets questionable fundraisers that team up with sham charities. In partnership with the Federal Trade Commission and the Attorneys General of New Jersey, Virginia and Minnesota, Operation Bottomfeeder recently succeeded in permanently banning Mark Gelvan, a deceptive fundraiser, from charitable fundraising.¹⁵

Gelvan, through a network of companies he owned or controlled, teamed with and, at times, assisted in creating sham charities that claimed to support causes such as help for breast cancer survivors and homeless veterans. However, typically Gelvan's fundraising companies, which largely relied on telemarketing, retained close to 90 percent of all funds raised.¹⁶ The fundraising pitches tugged heartstrings, and donors gave generously, but little money went to actually provide the services promised.¹⁷ In one instance, a Gelvan-controlled company, Outreach Calling, aided the National Vietnam Veterans Foundation in raising some \$8 million in contributions, but only \$35,104 went directly to veterans or their families.¹⁸ Nevertheless, the pitches to potential donors painted a dramatic picture of homeless veterans' needs and falsely claimed the organization had aided them.¹⁹

In their settlement with the FTC and the Attorneys General, Gelvan and his associates agreed to a \$56 million financial judgment, which will be partly suspended contingent upon certain terms.²⁰ Gelvan must pay an \$800,000 fine and sell his stake in two properties.²¹ Those proceeds and others from the settlement will go to support charities that actually provide the services and support that Gelvan's fundraising companies touted.²² Further, Gelvan and his associates are permanently barred from working in the charitable sector.²³

Operation Bottomfeeder also investigated and shut down Center for American Homeless Veterans (CAHV) and its related organizations.²⁴ CAHV claimed to donors that it assisted homeless veterans through transitional facilities that engaged in job training and other activities.²⁵ CAHV and its affiliates contracted with Gelvan's Outreach Calling and from 2010 to 2017, Gelvan raised about \$16 million for CAHV.²⁶ In fact, of that \$16 million, 90 percent went to Gelvan and most of the remainder paid the six-figure salary of Major Brian A. Hampton, the organization's founder and president.²⁷

CAHV's scheme included two related entities, Circle of Friends for American Veterans, a charity, and Put Vets First, a political action committee (PAC), all operating out of the same office in Virginia.²⁸ Using aggressive telemarketing campaigns, CAHV and its related organizations made misleading solicitations that either stated or implied that the organizations provided direct services to homeless veterans.²⁹ This March, all three organizations agreed to dissolve, and cease all activity nationwide. Hampton agreed not to hold any position as a fiduciary of a charity going forward, and to provide \$100,000 in restitution.

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Fundraisers Turn to PACs to Pitch Sham Charities

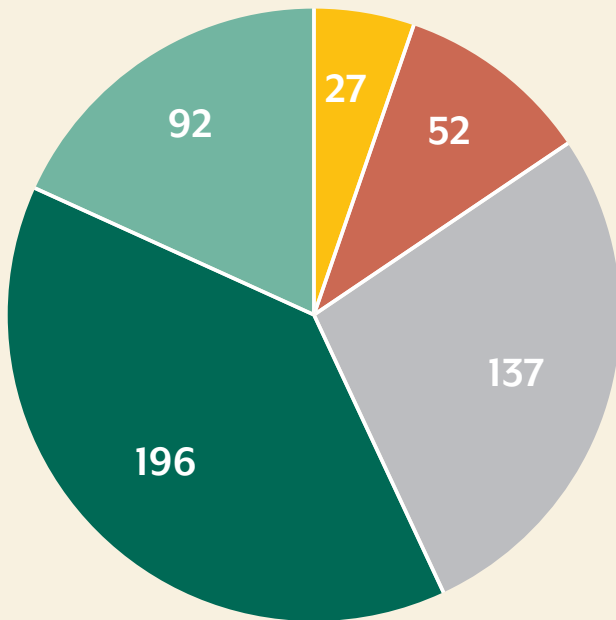
In its pitches to donors, Put Vets First purported to raise money to help veterans. The Charities Bureau's investigation revealed telemarketing pitches in which Put Vets First claimed to provide direct services to veterans such as food and shelter,³⁰ causing potential donors to believe that they were donating to a veterans charity. In fact, Put Vets First was technically a political action committee. Contributions to PACs are not tax deductible. Typically PACs support political efforts such as legislation, but bad actors like Put Vets First abuse the PAC structure to raise money in the name of popular causes. Their pitches to donors make the organization sound charitable, but they do not conduct charitable activity and generally conduct minimal, if any, political activity.

These types of scam PACs are on the rise nationally. They often have names and use solicitation language that make them appear to be charitable. However, as political action committees, they aim to sidestep states' charitable regulations and avoid those laws that regulate charitable solicitation. While donors may wish to support PACs, they should be aware of a PAC's mission, purpose and activities before making that decision.






 **See How to Tell if a Pitch is From a Charity on Page 13**

Telemarketing Declines in Charitable Fundraising

Funds Retained by Fundraisers with Telemarketing Campaigns



This data is derived from fundraisers' filings with the Attorney General's Charities Bureau

-  Campaigns with no funds collected
-  Campaigns with less than 20% retained
-  Campaigns with 20% – 50% retained
-  Campaigns with between 50.01% – 100% retained
-  Campaigns with more than 100% retained

Telemarketing Dollars Net to Charity:
\$189,563,869.27

Telemarketing Dollars Retained by Fundraisers:
\$242,248,028.13

Although telemarketing campaigns continue to decline, sham charities and scam PACs with charitable-sounding missions continue to rely on telemarketing to target donors, particularly seniors. Donors should be on the lookout for telemarketers who claim to promote popular causes such as helping veterans, cancer victims, or curing children's illnesses. Telemarketers' share in charities' fundraising campaigns in New York State declined in 2019 for the fourth consecutive year. In 2018, some 550 campaigns used telemarketing. In 2019, that number dropped to 504. Further, the percentage of funds that went directly to charities continued to rise. In 2018, some 230 fundraisers retained more than 50 percent of funds raised. In 2019, that had dropped to 196 fundraisers.



See How to Handle a Telemarketing Solicitation on page 13

Online Giving Continues to Climb

The convenience and speed of giving online continues to attract an increasing number of donors. According to the Blackbaud Institute, a nonprofit that researches trends in philanthropy, online giving grew nearly 7% in 2019,³¹ continuing a steady expansion over the last six years.³² Last year, more than 8% of charitable fundraising took place online.³³ Further, more than a quarter of those donations were made with a mobile device.³⁴ Social media prompts many to give. Some 55% of people who interact with nonprofits via social media end up taking some action.³⁵

While donors respond to the immediacy of online appeals and social media posts, they may not know the terms of a campaign or the policies of the host platform. These vary, and donors should ensure that their gift will reach the charity they intend in a timely way before deciding how to give.

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When donors respond to the immediacy of social media posts, they may not know the terms of a campaign.

In 2020, PayPal Giving Fund reached a settlement with 22 states, including New York, that established some best practices for online platforms.³⁶ The PayPal settlement addressed common issues with platforms that have a charitable partner, usually a donor-advised fund.³⁷ The fund in turn directs the gift to a charitable recipient, though donors retain an advisory role.³⁸ PayPal, through its charitable platform partner PayPal Giving Fund, had offered users an opportunity to give to the charity of their choice during the 2016 holiday season.³⁹ However, the donors were not informed that their gift went to the PayPal Giving Fund rather than the charity they selected, nor that the PayPal Giving Fund was a donor-advised fund, and their gifts could be redirected if the charity they chose did not meet PayPal's criteria.⁴⁰ Further, donors were not informed of how long it could take before their chosen charity received their gift.⁴¹

The settlement requires donor disclosures by the PayPal Giving Fund that provide a standard for donors to look for when contributing via giving platforms generally. These include:

- Prominently stating any fees that a platform will deduct from a gift.⁴²
- Flagging the expected time frame before a charity receives a gift.⁴³
- Clearly indicating when a gift is going to a platform's partnering charity, rather than directly to the intended charitable recipient.⁴⁴

Those who choose to give online should keep these disclosures in mind as they consider whether to donate. If a platform does not make disclosures about such key items as fees or timing or its disclosures are difficult to locate, users may want to go directly to a charity's website to give.



See Tips for Giving in a Digital World on Page 15

A Look Ahead: Covid-19 and Fundraising

More than ever, fundraising is the lifeline of charitable organizations. The need for services provided by charities has risen sharply while their resources and revenue have shrunk. What will charitable fundraising look like as New York emerges from the pandemic? What will the pandemic's impact be for charities and fundraisers?

With few live fundraiser events likely taking place in the near future, virtual and online fundraising may become the new norm. Previous Pennies for Charity reports have noted a shift toward online fundraising nationwide. Since the pandemic, virtual fundraising events have become more prevalent. Many annual events were canceled or postponed as organizers regrouped. Although virtual events may not generate as much revenue as their in-person counterparts, they have the potential to attract more attendees and have lower associated costs.⁴⁵

The New York Attorney General's Office applauds the work of charitable organizations and encourages charitable giving. Charitable organizations face unprecedented challenges at this time and rely more heavily than ever on donations. The information provided in these pages are a valuable tool for New York's donors.

The Attorney General actively investigates suspect charities and fundraisers. If you believe that an organization is engaged in questionable conduct or a solicitation is misleading, please contact the Charities Bureau:



File a Complaint:

charitiesnys.com/complaints



Email:

charities.fundraising@ag.ny.gov

charities.complaints@ag.ny.gov



Phone:

(212) 416-8401

Tips for Charitable Giving

How to Give Wisely





Handling a Telemarketing Solicitation

Many charities engage for-profit professional fundraisers to solicit contributions from New Yorkers by telephone. New York law requires those telemarketers to make certain disclosures to potential donors and prohibits telemarketers from making false, misleading, or deceptive statements when soliciting contributions. This guidance has been prepared to assist donors in responding to those calls.

If you receive a call from a telemarketer:

You must be told:

- » The name of the individual telemarketer,
- » If the solicitation is being conducted by a telemarketer employed by a professional fundraising company and, if so, the name of the company, and
- » That the telemarketer is being paid to make the call.⁴⁶

Do not feel pressured to give over the phone.

If you choose to consider the caller's request, you should ask:

- » What programs are conducted by the charity? Ask for specifics.
- » Is the caller a paid telemarketer?
- » How much is the telemarketer being paid and what percentage of your donation is the charity guaranteed?

Donors may ask to be placed on that charity's "Do Not Call" list.

Putting your name on the Federal Communications Commission's "Do Not Call" list will not bar calls on behalf of tax-exempt non-profit organizations.



Tips to Tell a Charity From a Political Action Committee

If a telemarketer calls to request a contribution:

- » Ask whether the organization is a charity. If it is actually a political action committee (PAC), it must inform donors that contributions are not tax deductible.⁴⁷
- » Ask what portion of your donation will be applied to charitable activities and which programs will benefit.
- » If you need more information, check the Federal Election Commission database of PACs. Look to see if the organization is listed. It will include its most recent mission statement and funding and can be found at [fec.gov/data/browse-data/?tab=committees](https://www.fec.gov/data/browse-data/?tab=committees).



Giving After a Disaster

In the aftermath of a disaster, such as the COVID19 Global Pandemic, donors are eager to support relief efforts. Unfortunately, fraudulent organizations can take advantage of these good intentions.

Here are some guidelines to donating to disaster relief efforts.

- » Donate to charities you have heard of and that have experience in disaster relief.
- » Check a website such as disasterphilanthropy.org to find out which charities are at the aid forefront.
- » Check the charity's website: Has it worked in the affected area or does it partner with local relief organizations?
- » Does the charity say how it plans to use a donation?
- » Does the campaign have a specific dollar goal? If so, what will be done with excess donations?

Once you pick a charity, vet its track record. Websites such as Charity Navigator (charitynavigator.org) and Guidestar (guidestar.org) can help gauge how well charities have accomplished their mission. If you think an organization could be fraudulent, please contact the Charities Bureau Complaints Section at charities.complaints@ag.ny.gov.



Checklist for Evaluating a Direct Mail Appeal

If you receive a charitable solicitation in the mail, take a close look at what you have been sent:

- Does the organization have a name that sounds like a well-known charity?
- Double-check the organization online—is it the one you think it is?
- Does the mailing claim to follow up on a pledge that you do not remember making? Keep records of your pledges so you will not be scammed.
- Does the mailing state that a copy of the charity's most recent financial report can be viewed on the Charities Bureau's website (CharitiesNYS.com) or obtained directly from the charity? It should also include the charity's address in the same size type as other text on the mailing.
- Does the mailing clearly describe the programs or activities that the charity plans to fund with your donation, or include a statement that a detailed description of those activities is available upon request?



Tips for Giving in a Digital World

Donating online or via text offers a convenience for the donor and can be cost effective for a charity. But before hitting “Send,” donors should check whether a campaign is legitimate. If you are not giving directly through a charity’s website, use a charity’s “Contact Us” button to verify that a charity has authorized a campaign.

Crowdfunding

Online platforms that host groups and individuals soliciting for causes do not generally vet those who use their service. Donors should only give to campaigns conducted by people whom they know. Donors also should take a close look at the site’s FAQs and Terms and Conditions to see what fees they will be charged. Also, make sure that the charity has given its permission for the use of its name or logo. The site or the charity should confirm that the charity has approved the campaign.

Text Donations

Ask what percentage of the donation goes to the charity. Also, remember that donating by text means the organization may not receive the funds until after a phone bill is paid. Contributions made directly to a charity will reach it faster.

Secure Web Addresses

When donating online, make sure the website is secure: the web address should start with “https.” Unless the charity uses a separate payment site, the web address should match that of the organization that will receive the donation.

Spam Email

Be wary of email solicitations that ask you to click a link or open attachments. These could be phishing scams that try to trick you into giving out your credit card number, social security number, or other confidential information.

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Tips for Charities Hiring Fundraisers

The officers and directors of a charity have an obligation to oversee its professional fundraisers. A charity's reputation is one of its most valuable assets. A professional fundraiser may be a charity's primary connection to the public. The charity's officers and directors should ensure that a fundraiser represents the charity well and fulfills all regulatory requirements.

Before hiring a professional fundraiser, a charity should:

- » Research a fundraiser's track record using the Pennies for Charity database on the Charities Bureau's website at charitiesnys.com/pfcmmap/index.jsp. The database shows how much charities have retained from campaigns conducted by fundraisers. If a fundraiser's campaigns yielded little for charities, it may be a red flag.
- » Ensure that the fundraiser is properly registered. Fundraising professionals must register annually with the New York State Attorney General's Charities Bureau to fundraise in New York State.⁴⁸ To find out if a fundraiser is registered, email charities.fundraising@ag.ny.gov or call (518) 776-2160.
- » Charities must have a written contract with a fundraiser. New York law requires that specific financial terms and cancellation language be included in that contract.⁴⁹ It also requires that, within five days of receipt, all contributions be placed in an account controlled by the charity.⁵⁰ If an organization agrees to a contract that allows the fundraiser to keep a percentage of the funds raised, be aware that there is no "industry standard" for such contracts, so ensure that the terms maximize the returns to the charity.
- » Retain control of the lists of contributors. Make sure that a fundraiser contract makes the organization the owner of the list of its contributors. Otherwise, the fundraiser may have the right to use the list when raising money for other charities or to sell or rent the list for other campaigns.
- » If the charity raises funds by telemarketing, make sure that the fundraiser makes the required disclosures. New York law requires that fundraising professionals and their representatives ("professional solicitors") disclose to a potential donor the professional solicitor's name, that of the fundraising professional in charge of the campaign and that the solicitor is being paid to raise funds.⁵¹
- » Once the campaign has ended, closely review the fundraiser's financial report prior to signing. Professional fundraisers must file a financial report with the New York State Attorney General's Charities Bureau disclosing a campaign's results (Form CHAR037). New York law requires that both a charity and its fundraiser certify the accuracy of the report, under penalty of perjury.⁵² Charities have an obligation to review a campaign's accounts and costs prior to signing. Form CHAR037 must be submitted within 90 days after a fundraising campaign concludes.

Endnotes

¹ See foodbanknyc.org/update-on-food-insecurity-during-covid-19

² albanycounty.com/departments/health/coronavirus-covid-19/support-for-vulnerable-populations; nycommunitytrust.org/covid19/; nytimes.com/spotlight/neediest-cases-covid-19

³ Reported on 2017 New York State tax returns from filers who itemize.

⁴ Email correspondence from New York State Dept. of Tax and Finance representative. Data can be found at tax.ny.gov/research/stats/statistics/pit-filers-summary-datasets-through-tax-year-2016.htm and budget.ny.gov/pubs/archive/fy21/exec/ter/fy21ter.pdf.

⁵ See IRS' Exempt Organizations Business Master File. As of 10/15/2020 New York has 113,429 501(c)(3) organizations filings with the IRS. irs.gov/charities-non-profits/exempt-organizations-business-master-file-extract-eo-bmf

⁶ Data available at bls.gov/bdm/nonprofits/nonprofits.htm

⁷ [Comptroller.nyc.gov/reports/the-economic-impact-of-nyc-nonprofit-organizations/#:~:text=Nonprofits%20generate%20billions%20of%20dollars,operating%20spending%2C%20and%20indirect%20employment](http://comptroller.nyc.gov/reports/the-economic-impact-of-nyc-nonprofit-organizations/#:~:text=Nonprofits%20generate%20billions%20of%20dollars,operating%20spending%2C%20and%20indirect%20employment)

⁸ See, e.g., Association of Fundraising Professionals at afpnet.org/Ethics/EnforcementDetail.cfm?ItemNumber=3261

⁹ The data in this report is derived from campaign interim and/or closing statements that cover national or local campaigns that concluded in 2019 in New York State and have been filed with the Attorney General's Charities Bureau .

¹⁰ NY Exec. Law § 172(1) and 172-b.

¹¹ All campaigns took place all or in part in 2019 and concluded in 2019.

¹² Percentages in this report have been rounded to the nearest full percent.

¹³ *Donor-Advised Funds*, INTERNAL REVENUE SERVICE irs.gov/charities-non-profits/charitable-organizations/donor-advised-funds#:~:text=Generally%2C%20a%20donor%20advised%20fund,contributions%20made%20by%20individual%20donors

¹⁴ *Id.*

¹⁵ See Stipulated Order for Permanent Injunction, 5, *Federal Trade Commission v. Outreach Calling*, 1:20-cv-07505 (S.D.N.Y.) (“The State Plaintiffs adopt as findings of fact each of the allegations set forth in the Complaint.”).

¹⁶ Pls.’ Compl. at 12.

¹⁷ See generally Pls.’ Compl.

¹⁸ Pls.’ Compl. at 8.

¹⁹ Pls.’ Compl. at 13.

²⁰ Order, *supra* note 1 at 7.

²¹ *Id.* at 8.

²² *Id.* at 5.

²³ *Id.*

²⁴ Pls.’ Compl. at 24.

²⁵ Pls.’ Compl. at 23.

²⁶ Pls.' Compl. at 24.

²⁷ Pls. Compl. at 23-4.

²⁸ Pls.' Compl. at 23.

²⁹ *Id.*

³⁰ Assurance of Discontinuance, 8, In re Center for American Homeless Veterans et al.: Investigation, Assurance No. 20-006 ("The script states: your donation would go a long way in helping provide our hungry and homeless war heroes some food and shelter.") (internal marks omitted).

³¹ BLACKBAUD INSTITUTE, *2019 Charitable Giving Report*, 3 (2020).

³² See *Online Fundraising Statistics For Nonprofits*, NONPROFITS SOURCE, nonprofitssource.com/online-giving-statistics/online-fundraising

³³ Blackbaud, *supra* note 1 at 3.

³⁴ *Id.*

³⁵ *Social Media Giving Statistics For Nonprofits*, NONPROFITS SOURCE, nonprofitssource.com/online-giving-statistics/social-media.

³⁶ Assurance of Discontinuance, *In re Paypal Charitable Giving Fund: Investigation*.

³⁷ *Id.* at 5-6.

³⁸ *Id.*

³⁹ *In re Paypal*, *supra* note 6 at 2.

⁴⁰ *Id.*

⁴¹ *Id.*

⁴² *Id.* at 5

⁴³ *Id.*

⁴⁴ *Id.*

⁴⁵ thenonprofittimes.com/finance/revenue-tanks-as-virtual-events-replace-peer-to-peer-fundraising

⁴⁶ NY Executive Law 174-b(3)

⁴⁷ [Fec.gov/help-candidates-and-committees/making-disbursements-pac/notices-required-nonconnected-solicitations](https://fec.gov/help-candidates-and-committees/making-disbursements-pac/notices-required-nonconnected-solicitations)

⁴⁸ NY Exec. Law §173

⁴⁹ NY Exec. Law §174-a(2),(4)

⁵⁰ NY Exec. Law §173-a(2)

⁵¹ NY Exec. Law §174-b(3), See also charitiesnys.com/disclosure.

⁵² NY Exec. Law Section 173-a(1)