



## Alliance for Consumer Protection, Beaver County

*"THE KEY" Member, Beaver County Chamber of Commerce  
Mediation and Solution*

3rd Quarter 2013

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### **PREPARING YOUR HOME FOR WINTER**

By Sidney Elkin

Given the end of summer and an enjoyable fall season, it is difficult to think of preparing your home for winter.

But with severe winter predictions, it would be wise to start thinking about steps you might take to prepare for snow and wintry weather.

Prudent home owners should do some planning on steps to take for reducing heat loss and for protecting property. Here are some useful suggestions:



1. Check for drafts around windows and doors.
2. Caulk inside and outside and install weather strips where indicated.
3. Inspect wooden window frames for rot and decay. If they are compromised, install an insulation kit, plastic sheeting affixed to interior wood with double faced tape, as a temporary measure to prevent warm air from escaping.
4. Replace screen doors with storm doors.
5. Remove or cover window air conditioners.
6. Inspect your roof for damaged or warped shingles. Check for deteriorated flashing at the chimney, wall and skylights.
7. Clean gutters and down spouts so water and ice can properly drain. Make sure that snow and rain drain away from the foundation so that water will not enter your basement.
8. Your furnace should be cleaned and serviced annually. Clean or replace furnace filters as well as your humidifier.
9. Check attic insulation. If you can see ceiling joists, you don't have sufficient insulation. If you are adding insulation, use the type which has a "Kraft-face finish" with a paper backing which acts as a vapor barrier to prevent moisture issues.
10. Water lines running through an unheated basement and outside faucets and sprinkler heads should be wrapped.
11. Ensure that all outside vents and openings are covered to prevent birds and rodents from entering.

**WINTERIZE YOUR HOME TO PREVENT FUTURE PROBLEMS AND TO SAVE ENERGY**

## **WOOD BURNING FIREPLACES WASTE HEAT** by Sidney Elkin

On a chilly night, a gas log fireplace radiates heat into a room providing a cozy warm feeling. For those who use a wood burning fireplace, if possible, consider installing a gas logs firebox or an electric fireplace since they more efficiently deliver warm air into your room

Wood burning fireplaces tend to lose more energy than they produce because they pull heat out of a room sending it up the chimney. The same may be true of wood burning stoves which give off an abundance of smoke, soot and pollution into the atmosphere.

A gas log vent-free system requires no chimney, flue or outside exhaust. If you don't have a fireplace, and if you want additional heat, investigate an inexpensive gas log system, in order to reduce heating costs. These fireplaces can use natural or propane gas.



If you do use a wood burning fireplace or a wood stove, have your chimney and flue inspected. Chimney cleaning or repair may be appropriate. Check to see if your smoke detector is operational. Have your smoke detector and battery-operated carbon monoxide detector located near your fireplace or wood burning stove. These are a few safety measures to take before the onset of winter.

## **PREPARING YOUR VEHICLE FOR WINTER**

We all know about making our homes more efficient in the colder winter months but too many forget about their car. I will admit, I am guilty of this too.

Here are a few things you can do to be sure your vehicle will be ready for traveling in the winter weather.



- \* Have your battery checked.
- \* Check all your fluids – oils, brake, transmission, radiator, windshield wiper.
- \* Check your tires –
  - Is the tread good?

Just take a penny, hold it vertically with Lincoln facing you and place the dated section of the coin into several tread grooves across the tire. If part of our 16th President's head is always hidden by the tread, you have more than 2/32" of tread depth remaining

- Do they need air?

The inside of your driver's side door will have the amount of air needed for each tire.

- Is your spare in good condition?

Whether you have a donut or a full size spare, check the tread and air to be sure it is ready to be used if needed.

- \* Put an emergency kit in your vehicle

Blanket – Just on case you need to wait for a pickup in the cold.

Flash light – for checking on a problem in the dark.

Flares – to light to alert other motorists of your stopped vehicle.

Cell phone charger – to be sure you have a charged cell phone to call for help

First aid kit – for any minor injuries that may happen

## **TIME FOR THE HOLIDAYS...**

Here is a little advice for making the holiday shopping easier.

**MAKE A LIST** – and check it twice. Do not add people simply because you pass them in the hall.

**SET A BUDGET** – Setting an overall budget will help to keep you on track.

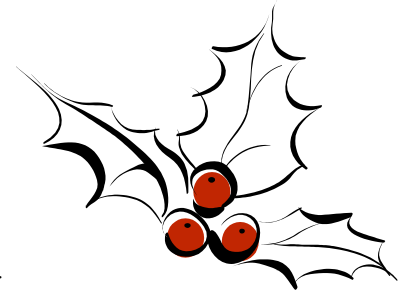
Set a budget for each person. Do not feel obligated to overspend.

**START SHOPPING EARLY** – Don't wait for the SALES. In most cases if you start NOW, you can find the same sales or better online or in the stores. Plus, you won't be searching for that ONE ITEM in every store.

**BE PREPARED** – Save your receipts. In most stores, you have 30 days to bring the receipt back to have a sale price honored. Check the store policies.

**BE VIGILANT** – AS ALWAYS, pay attention to your wallet and/ or purse while shopping. Check your bank and credit card statements for errors and unauthorized transaction. The sooner you file a dispute the sooner they can be resolved.

AND MOST OF ALL.... ENJOY YOUR TIME WITH FAMILY AND FRIENDS....



### **Easy Pea-sy Cheesy Chicken Dinner**

Ingredients:

4-5 boneless chicken breasts

2 cans of Campbell's Cheddar Cheese

1 can milk

2 cans water

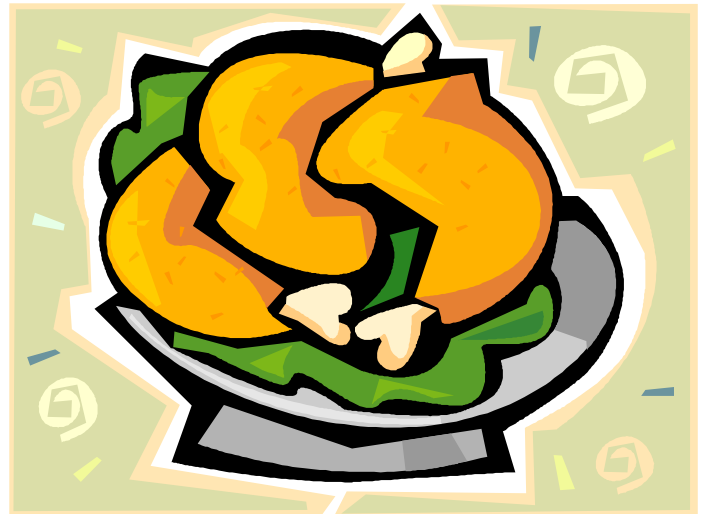
Salt & pepper to taste

1 cup frozen peas (or vegetable of your choice)

1 ½ cups rice

In a large crock pot, mix cheddar cheese, milk and water; season to taste with salt & pepper. Add chicken breasts. Cover and cook on MEDIUM for 6 hours or on HIGH for 4 hours. Approximately 45 min to 1 hour prior to serving, add the peas and rice. Mix & let cook for another hour.

Serve with biscuits for an easy on pot dinner.





## **NO CREDIT.... MY PERSONAL EXPERIENCE**

Recently, I had my own personal experience with credit approval, well, in my case denial.

My 2002 Saturn was old and I knew it was almost time to search for a new car. Unfortunately, the engine blew before I was fully ready for it. As I was buying a new car, the nice sales manager informed me that my credit score was 0, yes, ZERO. This is the result of eliminating credit cards from my financial life about 15 years ago.

So now that I was presented with the fact that I would not be able to get the car loan on my own, my only option was to find someone to co-sign the loan for me. At age 41, I had to call my mother and ask for her help. Of course, she was glad to come and sign the papers to get the loan for my new car but it was an eye opening experience. As an adult, I want to be independent and stand on my own 2 feet financially.

I knew I needed to rebuild my credit. I had a plan to start doing just that. The plan was to open a secured credit card at my bank to begin establishing a POSITIVE credit history. The plan was to wait until the funds were available to do this. I still have every intention of getting the credit card but for now the new car loan is helping to build my credit.

The moral of this story is to be prepared before you need to be. Run your credit report and correct the errors. Make your payments on time. Find secured credit cards that will keep established with long-term revolving credit.

Our office and I can help you prepare for any of your future credit needs. Call our office to schedule an appointment with one of Consumer Consultants.



## **A FEW WAYS TO SAVE SOME MONEY...**

Reduce the number of times you go to the store.

I challenge you to pick 2 days of the week where you do not spend any money. No pumping gas, grocery shopping or random purchases.

Remember to turn off the lights, TVs and computers when not in use.

This simple step can save you hundreds of \$\$s each year.

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Carl DeChellis, Director

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### CONTACT US

**469 Constitution Boulevard, Rt. 51,  
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Phone: 724 770-2078

Fax: 724 770-2079

Web Site: [www.ACP-Beaver.org](http://www.ACP-Beaver.org)

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