



## ACP NEWSLETTER

**Fall 2023**

### IN THIS ISSUE...

A Peak at Our History	...p 2
How to Save on Groceries	...p 3
Need Help? Take the Quiz	...p.4
Holiday Shopping Tips	...p 5
Stress Buster Tips	...p 6
Improve Cold Weather Driving Economy	...p 7
Help Us Help Others	...p 8
Upcoming FREE Workshops	...p 9

**We're here to help all Beaver County PA residents with consumer issues & disputes, online security, credit problems, and more.**

You can access Alliance for Consumer Protection's **FREE** services by calling us for an appointment:

**(724) 888-5931**

or email us at

[info@acp-beaver.org](mailto:info@acp-beaver.org)

### DID YOU KNOW...

We Can Help You With:

- ◆ Disputes over a purchase or service
- ◆ Putting together a realistic budget
- ◆ Making a plan to pay off debt
- ◆ Improving your credit score
- ◆ Becoming a savvy consumer

Call us for an appointment to discuss your situation. Let us help you get on track and feel in charge again.

**(724) 888-5931**



After a bit of a Covid slump, we're back, healthy and strong, and ready to help YOU strengthen your financial health and to be a smarter consumer.

\* FREE \*CONFIDENTIAL \*NON-JUDGMENTAL

*Mail Only:* ATTN OFFICE - ACP • AMBRIDGE TOWERS • 500 BEAVER RD. • AMBRIDGE, PA 15003  
(724) 888-5931

# A Peak at Our History

In 1975, Dr. Sidney Elkins' American Government class at Penn State-Beaver Campus found there was no place in Beaver County, PA where consumer complaints could be filed.

They called a public meeting of groups with an interest in consumer issues and the group decided that a Beaver County chapter of Alliance for Consumer Protection should be formed. At the request of the new group, the Beaver County Commissioners gave them office space, a phone connection, used furniture and office equipment in a county building in Beaver, PA. Aside from these provisions, the group asked for no money.

The ACP office opened for business later in 1975. The goals of the ACP were the same as they are today: to provide free consumer services for County residents and others doing business in Beaver County including:

- Investigating and mediating consumer complaints
- Providing education on consumer issues
- Referring people to relevant businesses and professional services
- Providing family budgeting and crediting counseling
- Reaching out to the community at senior centers, senior and public housing.

Over the years, hundreds of Beaver County residents have benefited from ACP's services and we're grateful to all who helped found the Alliance and who provided the framework we still follow with the aim of helping hundreds more.

## In Memoriam

We were saddened to learn this past September that Diane E. Anderson, a longtime bookkeeper for ACP, passed away after a battle with cancer. Diane often attended public housing tenant council meetings where ACP helped to organize and present programs on consumer issues. We're grateful for her many years of dedicated service.



## Nifty Thrifty Tips

# How to Save on Groceries



As grocery prices continue to rise, we're all looking for ways to cut our costs. Smart shoppers know that saving money at the store begins with planning at home before they set out to shop. And once at the store, they're prepared to use penny-pinching tricks like these to keep their costs to a minimum.

### At Home Planning

- Keep a notepad in your kitchen to jot down items you use up or that are nearly gone. Add them to the master list that you'll take to the store.
- Make a meal plan for the coming week - seven breakfasts, seven lunches, seven dinners - or however many you'll make before your next trip. Add to your list whatever ingredients you don't already have.
- Check your fridge, freezer, and pantry to see what you have on hand. See if you have anything that you need to use before it expires and include a meal using it in your list.
- Gather up coupons from weekly circulars, and check your preferred store's website for special offers and coupons.

### At the Store

- Don't shop when you're hungry! You'll be more tempted to buy impulse items.
- Stick to your list! No matter what your kids or partner say that you just have to buy.
- Compare "per ounce" or "per item" prices between brands. Find it on the price tag on the item's shelf, usually right below it. Don't be afraid to give store brands a try.
- Buy frozen produce. Frozen fruits and veggies are often cheaper and have a longer shelf-life.
- Buy non-perishables in bulk to save on the unit price.
- Pay attention to how much you're spending. To stay on budget, use your phone's calculator to add the cost of each item as you put it in your cart.
- Remember to bring your own bags if your store charges for them.



**Have a Problem?  
Need Help?  
Want Advice?  
Need an Advocate?**

**If you answer “Yes” to any of these questions, give us a call!**

- Are you having a problem paying your monthly bills?
- Do you need consumer credit counseling?
- Do you want help in setting up a family budget?
- Need assistance in clearing up your credit report?
- Having a Landlord-Tenant problem?
- Want help making a contract for service?
- Bought a used car that turned out to be a lemon?
- Are collection agencies harassing you?
- Want advice in shopping for credit?
- Been denied credit?
- Have a complaint against a business or professional service?
- Been denied car insurance?
- Have problems with products or warranties?
- Have a problem with a government agency?
- Need references on companies?
- Has your identity been stolen?
- Difficulty paying your mortgage or utility bills?

**All our services of FREE, Confidential, and Non-judgmental.**

**724-888-5931**

# Here Come the Holidays!

The trees put on their autumn colors, and their leaves begin to fall. Soon ghosts and goblins pop up in store windows and yards, and hot on their heels the snowmen and glistening lights appear.

This year, decide to relax and enjoy. Use our tips to plan for the upcoming events and activities in a way that's stress-free and budget-friendly. Nothing you can cook, no gift that you can give means more to others than your love and your smile.

## Holiday Shopping Tips

**Start Early** – if you feel rushed to find all the gifts, you're much more likely to overspend. Start early and do a little at a time.

**Make a List** – List each person and the amount to spend. This will keep you on budget. Remember, it's the thought behind the gift, not the cost of it that counts.

**Verify Your Accounts** – Check your credit cards and or/ bank accounts frequently to ensure there are no unauthorized transactions. If you find a charge that is not what you charged, dispute it immediately and follow up to ensure it is removed.

**Save Your Receipts in an Envelope** – Not only is this a great way to keep track of your spending, but if there is a need to return something, you will be ready.



**A Special Thanks to our Business Sponsors  
who make our services possible!**

**A.K. Nahas Appliance Furniture Mattress TV, 724-576-4640**

**Abbey Carpet, 724-378-1925**

**Beaver Valley Remodeling, 724-728-2228**

**Boscov's, 724-378-1925**

**Homer Nine & Sons, Inc., 724-241-8698**

**Travel Junction, 724-266-5715**

**B Well Nation Fitness Center, 724-384-0765**

**Beaver Valley Sheet Metal, 724-417-9594**

**Greater Allegheny Financial Group, 724-375-5333**

**Nisource-Columbia Gas, 888-460-4332**

**Wagner's Home Remodeling, 724-847-1433**



### Savor the Season

## Stress-Buster Tips for the Holidays and Beyond

**Get Enough Sleep** - Adults usually need 7 - 9 hours a night. Ideally, sleep with your phone and table in another room. Keep your bedroom dark, quiet, and cool. Indulge in the comfort of a good nap when you need one.

**Exercise** - Go for a walk – Nature soothes! Sweep the floor. Put on some music and dance.

**Eat a Balanced and Varied Diet** - Limit your holiday treats, and mindfully savor every bite of them.

**Spend Time with the People You Care About** - Call a distant friend or relative to catch up on each other's news.

**Spend Some Quality Time with Your Pet** - Our animal buddies need stress-relief, too.

**Make Time for Hobbies or Activities you Enjoy** - Taking breaks from the day's demands helps you remember that there's more to life than the routine.

**Participate in Community Activities and Celebrations** - Experience the warmth of connection to other community members, whether you've ever met them or not.

<https://positivepsychology.com/stress-management-techniques-tips-burn-out/#skills>

### **A Magic Stress-Buster Phrase**

Memorize this magic phrase and say it to yourself whenever you're starting a new task:

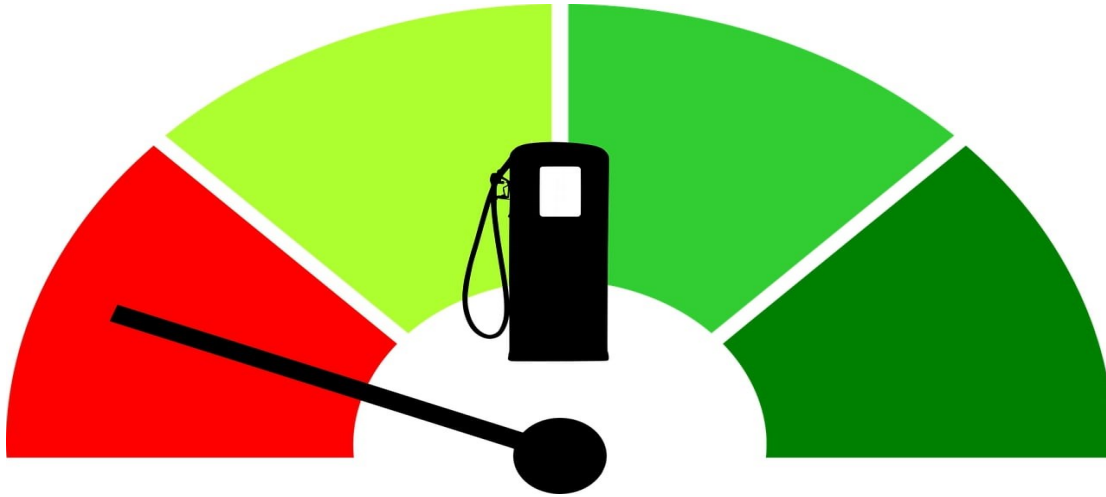
*"How easy can I let this be?"*

Then take it one step at a time.

### **Laughter's the Best Medicine**

Watch some funny animal videos on You Tube. Check these out:

[https://www.youtube.com/results?search\\_query=funny+animal+videos](https://www.youtube.com/results?search_query=funny+animal+videos)



## Improve Your Car's Cold Weather Fuel Economy

According to the US Department of Energy's *Energy Saver* newsletter, [Fuel Economy in Cold Weather | Department of Energy](#), **in cold weather, your car's gas mileage can drop by a whopping 24%. If you drive a hybrid, the reduction can be as much as 45%.**

For electric vehicles (EVs), fuel economy can drop roughly 39% in mixed city and highway driving, and range can drop by 41%. About two-thirds of the extra energy consumed is used to heat the cabin. When the cabin heater is not used, EV fuel economy is 8% lower at 20°F than at 75°F. Driving range is about 12% lower.

While it may not be possible to completely eliminate cold weather's effect on fuel economy, DOE offers these simple steps to lessen the reduction in gas mileage:

- Park in a warmer place, such as a garage, to increase the initial temperature of the engine and cabin.
- Combine trips when possible to lessen the amount of driving with a cold engine.
- Minimize idling to warm up the car. Most manufacturers recommend driving off gently after about 30 seconds. The engine will warm up faster being driven, which will allow the heat to turn on sooner, decreasing fuel costs, and reducing emissions.
- Don't use seat warmers or defrosters more than necessary.
- Check tire pressure regularly.
- Use the type of oil recommended for cold weather driving by the car's manufacturer.
- Remove accessories that increase wind resistance, like roof racks, when not in use.
- For a plug-in hybrid or electric vehicle, preheating the cabin while plugged into the charger can extend the vehicle's range.
- Also for a plug-in hybrid or electric vehicle, using the seat warmers instead of the cabin heater can save energy and extend range.

## Help Us Help Others

ACP is a 501 c(3) registered non-profit organization that provides financial guidance to residents in the Beaver County community. We rely on business and private donations to supplement our limited Federal, State, and County funding.

When you become a sponsor, your donation will help us with operating and outreach expenses, which are not covered by our funding.

### **Benefits of Sponsorship**

- Receive our newsletters with money-saving tips, an events calendar and more.
- Free newsletter listings for our valuable sponsor companies.

**Individual                      \$10 Annual Donation**

**Business                      \$50 Annual Donation**

Thank you for supporting our efforts to help consumers with complaint resolution/mediation and to offer credit counseling, budgeting, and online security education FREE OF CHARGE. Your sponsorship and donations are sincerely appreciated.

Please check one: \_\_\_\_\_Business, \$50      \_\_\_\_\_Individual, \$10

#### **Please Print**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Phone: (       ) \_\_\_\_\_

Email: \_\_\_\_\_

I would like to receive my Newsletters via : USPS Mail \_\_\_\_\_ or Email \_\_\_\_\_

\_\_\_\_\_I would be interested in volunteering my time. Please call me with more information.

Please mail to:

**ATTN OFFICE - ACP • Ambridge Towers • 500 Beaver Rd• Ambridge, PA 15003**

Phone: (724) 888-5931

Email : Info@acp-beaver.org

www.acp-beaver.org

***Thank You!***

# FREE WORKSHOPS

Join ACP's Executive Director, Dr. Kimberly Underwood, for her eye-opening workshops, designed to help you avoid monetary difficulties and get your financial life on track.

COURSE DESCRIPTION	DATES & TMES	LOCATION*
<b><u>IMPROVING YOUR CREDIT SCORE</u></b>	Oct. 17 6:00p - 7:30p	CCBC
<ul style="list-style-type: none"> <li>Getting your credit score and report</li> <li>Checking your score for free</li> <li>Knowing what is important</li> <li>Deciphering your report</li> <li>How to file disputes and make repairs</li> </ul>	Oct. 27 1:30p - 2:30 p	Beaver Valley Mall or by Zoom
	Nov. 09 5:00p - 6:30p	CCBC
	Nov. 17 1:30p - 2:30p	Beaver Valley Mall or by Zoom
	Dec. 01 1:30p - 2:30p	Beaver Valley Mall or by Zoom
	Jan. 19 1:30p - 2:30p	Beaver Valley Mall or by Zoom
<b><u>BUDGETING BASICS</u></b>	Oct. 27 Noon - 1:00p	Beaver Valley Mall or by Zoom
<ul style="list-style-type: none"> <li>The Benefits of a Budget</li> <li>Creating a Realistic Budget</li> <li>Paying off loans faster</li> <li>How to Reduce Expenses</li> <li>Saving for a new car or other big item</li> </ul>	Nov. 17 Noon - 1:00p	Beaver Valley Mall or by Zoom
	Dec. 01 Noon - 1:00p	Beaver Valley Mall or by Zoom
	Jan. 19 Noon - 1:00p	Beaver Valley Mall or by Zoom
<b><u>FINANCIAL LITERACY</u></b>		
<ul style="list-style-type: none"> <li>The Foundations of Personal Finance</li> <li>Making Healthy Financial Decisions</li> <li>Looking at Monthly Expenses</li> <li>Paying Off Debt More Quickly</li> <li>Saving on Interest Charges</li> </ul>	Oct. 19 Noon - 1:30p	CCBC
<b><u>ONLINE SECURITY &amp; STRONG PASS-WORDS</u></b>		
<ul style="list-style-type: none"> <li>Important Rules for Email Security</li> <li>Create &amp; Remember Strong Pass-words</li> <li>Keeping Your Bank Account, Email and Personal Information Safe</li> </ul>	Nov. 10 Noon - 1:30p	CCBC
<p><b>*For FREE Sign-Up and to Get Room Numbers, Call (724) 888-5931</b>  <b>Or email <a href="mailto:Kimberly@acp-beaver.org">Kimberly@acp-beaver.org</a></b></p> <p>These workshops were financed (in part) by a grant from the Federal Office of Community Services, under the Administration of the Commonwealth of Pennsylvania, Department of Community and Economic Development.</p>		

## Happy Endings

### **A Client Success Story**

After he bought a home security system, Bob had second thoughts and canceled his contract as the salesman told him he could.

Two months later, he saw that payments for the service were being withdrawn from his bank account. Not only that, but a finance company was charging him for the equipment. He was getting nowhere with his efforts to get the situation resolved.

In frustration, he called Alliance for Consumer Protection. We worked with Bob, his bank, and the finance company to help him get things straightened out. To his relief, he got a refund of the charges and assurance that no future charges would happen. At last, the issue was put to rest and Bob's peace of mind was restored.

If you have a dispute with a company or service, we're here to help.  
Give us a call at 724-888-5931.

The ACP is funded in part by the PA Department of Community and Economic Development and material support is provided by the Beaver County Board of Commissioners.

P 10

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AMBRIDGE TOWERS  
500 BEAVER RD  
AMBRIDGE PA 15003



**Become an ACP Sponsor and  
get our newsletters delivered  
right to your mailbox or email.**

See p. 8 to enroll!