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

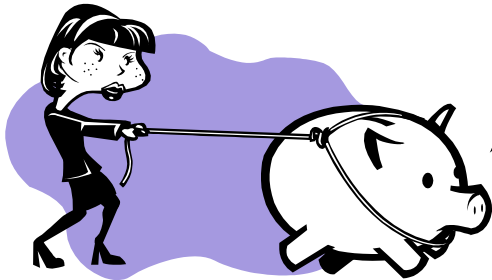
1st Quarter 2014

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BUDGETING FOR CONSUMERS

By Sidney Elkin, Founder



In today's uncertain economy, budgeting and financial planning is vital regardless of income. In order to stretch your dollars, it is increasingly necessary to control spending by becoming aware of how and where you spend your income.

Creating a budget, makes it more possible to live within the family income and also helps control credit card use, especially if you carry a balance. A realistic monthly budget requires knowing your take home income, including wages, Social Security, pension, child support income, unemployment insurance and food stamps.

The second aspect of a budget, recording daily purchases, no matter how small, for three months, in order to get a clear spending pattern. Tracking family expenses in the following categories is very helpful:

1. HOUSING: rent/mortgage, insurance, real estate taxes.
2. COMMUNICATION; land and cell phones, cable TV, internet.
3. UTILITIES: electric, gas, water, trash.
4. TRANSPORTATION: car payments, gas, repairs, auto insurance.
5. GROCERIES: food in and out of home.
6. CLOTHING: purchases including laundry and dry cleaning.
7. PERSONAL CARE: grooming items.
8. INSURANCE: health, dental, life.
9. GIFTS: gifts and charity.
10. CHILD CARE, entertainment, household items.
11. DEBTS: credit card and other debts.
12. INCOME TAX: any additional taxes owed.

These percentages are only guidelines, depending on family size, to help reduce debt and prevent impulse spending and increase savings.

If spending exceeds monthly income, adjustments need to be made. Do comparative price shopping for food and drug items, use manufacturers coupons found in Sunday papers. Buy on sale, use thrift shops. Stop using credit cards if you carry a monthly balance. Credit card interest may be keeping you in debt. Request providers to review your cable, telephone and internet service charges seeking a better rate plan.

If you are paying private mortgage insurance, you can request cancellation of mortgage insurance if you have 20% equity in your home. Attempt to develop an emergency savings account from any savings budgeting provides.

ACP can provide assistance in developing a family budget. Call our office at 724-770-2078.

**** CONSUMER ALERT ****



Attorney General Kane concerned with spikes in consumer electricity bills this winter

Asks Pennsylvania consumers to send complaints and documentation promptly

HARRISBURG - Over the past few weeks, the Office of Attorney General's Bureau of Consumer Protection and the independent Office of Consumer Advocate each have received hundreds of calls and complaints from consumers regarding unexpected and dramatic spikes in the cost of their electricity. Complaints suggest that in some circumstances consumer electricity costs increased as much as 300 percent in recent months. Many of the consumers affected appear to have recently switched to variable-rate pricing for their electricity.

Attorney General Kane is asking consumers to be proactive and quickly submit complaints about abnormal and extreme increases in electricity rates on recent utility bills. Complaints should be sent with documentation on contracts, billing, and marketing from energy generation suppliers.

"These spikes in the price of electricity are alarming and have put many consumers, especially the poor and elderly, in a dire situation," Attorney General Kane said. "It is my duty to protect consumers and act on their behalf. We are looking at these price increases and will be prepared to take action to protect affected consumers."

The Attorney General's Bureau of Consumer Protection is working collaboratively with the independent Office of Consumer Advocate to learn whether consumers have been improperly overcharged for their electricity.

Many factors may contribute to increased electric prices, including increased usage during a particularly cold winter season and rate fluctuations. Attorney General Kane noted, however, that price gouging - increasing prices above any increased costs - during a state of emergency is prohibited in Pennsylvania. Governor Corbett declared a state of emergency on Feb. 5, 2014.

In order to be most effective in helping consumers, Attorney General Kane said consumers should file complaints with the Bureau of Consumer Protection and submit any of the following documentation: marketing materials, bills, contracts, terms and conditions, and sign-up/welcome letters. Documentation is required to fully understand whether consumers' rights have been violated and what action may be appropriate to address the spike in prices.

You can contact the Attorney General's office at 1-800-441-2555 or by email consumers@attorneygeneral.gov.

Contact: Valerie McElvy
Professional Outfitters & Variety
Shoppe
Phone: 724-378-7547
Fax: (724) 378-9809
Email: vmcelvy@franklincenter.org

524 Franklin Center
Aliquippa, PA 15001



FOR IMMEDIATE RELEASE:

Professional Outfitters and Variety Shoppe Shoe Drive to Benefit Individuals in Transition, Microenterprise in Developing Nations, and the Environment

The public is invited to participate in a shoe collection drive to support Professional Outfitters and Variety Shoppe mission of helping individuals in transition beginning February 20, 2014

New Brighton, PA, February 18, 2014: Professional Outfitters and Variety Shoppe, a program of the Franklin Center of Beaver County, is conducting a shoe collection drive on February 20, 2014 through May 9, 2014. to raise funds in order sustain the mission of providing clothing and other basic tangible items to individuals in transition while also benefiting microenterprise ventures in developing nations and keeping old shoes out of local landfills. Individuals can help by donating at 1035 Third Avenue New Brighton, PA 15066 or the Franklin Center, 524 Franklin Avenue Aliquippa, PA 15001.

In the US alone, approximately 630 million pairs of shoes are thrown away per year. The materials used to manufacture a pair of shoes are created from chemical compounds, the kind that will create health hazards if left to disintegrate openly or in landfills. By donating gently worn shoes to the Professional Outfitters and Variety Shoppe, what would have gone into landfills will be given a second chance to make a difference. All donated shoes will be redistributed through microenterprise partners and used in developing nations for impoverished people to start, maintain and grow an enterprise to feed, clothe and house their families.

"We are very excited to be conducting this shoe drive in the Beaver County area notes Valerie McElvy, Program Manager. "This campaign will raise funds that directly support the mission of Professional Outfitters and Variety Shoppe to help individuals in transition. The additional advantages of diverting shoes from the waste stream and creating commerce and sustaining peoples' lives make this a win-win for everyone," said McElvy. "Our goal is to collect 5000 pairs of shoes, and the only way we can do that is if people step up and help. So, I am calling on everyone in our community to gather up their unwanted, gently worn shoes and bring them to one of our collection sites."

Shoe donations can be made at:

- Professional Outfitters and Variety Shoppe, 1035 Third Avenue, New Brighton, PA 15066
Hours: 11:00 A.M. – 4:00 P.M. Monday through Saturday
- The Franklin Center, 524 Franklin Avenue, Aliquippa, PA 15001
Hours: 8:30 – 4:30 P.M. Monday through Friday

If you would like to participate in the shoe drive or host a collection box you may contact Valerie McElvy by phone at 724-378-7547 or e-mail vmcelvy@franklincenter.org.

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Spring AC Tune-UP Makes “Cents.”

By Sherry Lewis, Homer Nine & Sons, Inc.

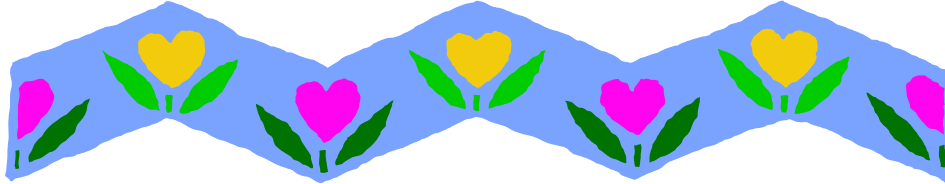


What could you do with an extra \$30 a month? Maybe go out to dinner, pay down debts or sock it away in savings.

Homeowners who do an annual tune-up on their whole-house air conditioning system save an average of \$30 a month on electricity with the improved efficiency. And there's nothing worse than on a hot humid day your air conditioner breaks down. Studies have shown that a regular check-up by a trained technician could prevent more than 70 percent of air conditioning and compressor break downs.

An air conditioning tune-up should include checking the electrical connections and capacitor, plus if refrigerant levels are properly charged. A tune-up will also include cleaning and inspection of the evaporator, condenser, blower and filter.

This simple preventative maintenance can help you keep your cool throughout the dog days of summer and increase the lifespan of your AC unit.



MONEY SAVING TIPS



- **Write a list before you go shopping – and stick to it.** One should *never* go into a store without a strong idea of what one will be buying while in there. Make a careful plan of what you'll buy before you go, then stick strictly to that list when you go to the store. Don't put anything in the cart that's not on the list, no matter how tempting, and you'll come out of the store saving a bundle.
- **Call your credit card company and ask for a rate reduction.** Take any of your credit cards that are carrying a balance, flip them over, and call the number on the back. Tell them that you want an interest rate reduction or you'll take your business elsewhere. If the first person you talk to won't do it, ask to talk to a supervisor. If you have a \$5,000 balance, even a 3% rate reduction saves you \$150 a year.

SPECIAL EVENTS ----MARK YOUR CALENDARS

Provider by Holly Nicely, Waste Management

National Take-Back Day April 26th, 2014

Annually there are two days scheduled by the U.S. Department of Justice-Drug Enforcement Administration in April and in October. The days are scheduled to focus on collecting used or unwanted prescription drugs in a safe, convenient, and responsible method. Locations and hours can be found by visiting www.dea.gov after April 1, 2014.



Spring Tire Collections April 26th Findlay Township Road Dept.

1058 Clinton Road Clinton, PA 15126

May 10th New Sewickley Twp. Bldg.

233 Miller Road Rochester, PA 15074

May 17th Ohioville Borough Bldg.

6268 Tusca Road Industry, PA 15052

May 31st Big Beaver Borough Bldg.

114 Forest Drive Darlington,

PA 16115



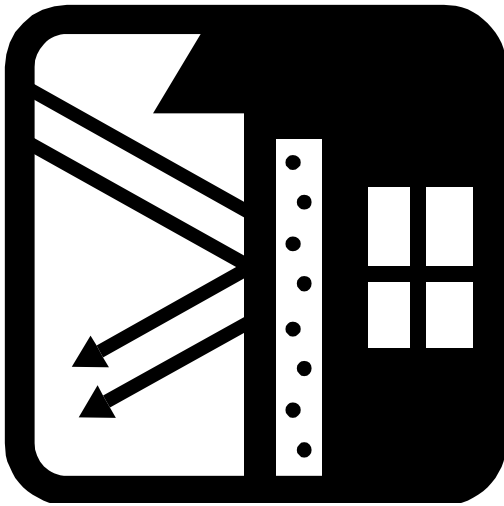
Old tires are a problem, what do you do with them? Independence Conservancy and many supporting municipalities schedule dates to collect car and truck tires for a small fee. Additional information regarding cost and hours can be found at

www.independenceconservancy.com The Fall Tire Collection schedule will be listed at a later date. If tires accumulate they can pose health, safety and fire hazards. Tires that are unwanted can hold water that may breed mosquitoes that carry the West Nile Virus. Take advantage of tire collections.

Household Hazardous Waste Collection October 11, 2014

What do you do with products that say CAUTION, WARNING, POISON, or FLAMMABLE on the label that you no longer have a use for, it is left over, it not wanted and has to be disposed of? The Household Hazardous Waste Collection (HHW) is the perfect opportunity to bring those items to. Acceptable items include: aerosol cans, automotive fluids, batteries, gasoline, kerosene, household cleaners, paint products, pesticides, and pool chemicals. The event is at Brady's Run Park Recycling Center from 9 a.m. until 1 p.m. For more information call 724-770-2068.





WHAT YOU SHOULD KNOW ABOUT ATTIC VENTILATION AND ATTIC INSULATION

By Gene Jordan, Jordan Home Improvement

The purpose of ventilating your attic is to equalize temperatures inside the attic with the outside.

In the summer, an invented attic could become so hot that it would shorten your shingle life and increase the load on your air conditioner.

In the winter, the result of poor ventilation and insulation could cause ice dams in gutters that would back up onto the roof under the shingles, damaging the wood, leaking into the house, damaging plaster or drywall. In some situation, gutters have been virtually torn away from the house.

The moist air from inside the home can condense on attic surfaces causing mildew, rotting wood, wet insulation, not to mention loss of heat in the home, resulting in high heating bills.

The solution to these problems would be to have adequate attic insulation and ventilation.

The best advice would be having professional roofing and ventilation expert give you an evaluation.



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Individual **\$10 annual**

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*Advertisements for companies that are respected members of the ACP.

Thank you for supporting our efforts to assist consumers with complaint resolution/ mediation and credit counseling/ budgeting **FREE of charge.**
Your membership and donations are greatly appreciated.

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