



Alliance for Consumer Protection, Beaver County

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

1st Quarter 2017

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THOUGHTS FROM THE EXECUTIVE DIRECTOR'S DESK

How time flies when you are having fun! It has been a little over two months since assuming this role. I am starting to grasp an understanding of what is expected.

As you read this I will be completing my first quarterly taxes and reports. That is the primary area where the learning curve is needed. Dealing with clients is no problem. Promotion is no problem. Addressing the needs of volunteers and staff is going well.

There is a clear need for additional volunteers. Ron has retired. Herb has taken an extended leave due to medical reasons. Bob was here for a couple weeks but concluded that this was not a good fit for his skill set. Gloria, a retired nurse, is jumping in with both feet. Her first case was one addressing the medical community. She will be an asset. Friday, Gloria and Cheryl were working with a client when two others walked in. They were overwhelmed, but with their joint effort and experience they were able to successfully meet everyone's needs. Good news is that the number of clients is increasing. Bad news is that the personnel to address them is limited.

One of the reasons for increased clients is that the Alliance for Consumer Protection is rapidly no longer "the best kept secret in Beaver County". I have been attending the Beaver County Chamber of Commerce breakfast. Rare is the day that a pamphlet is not requested. On March 17 I was the presenter. At that meeting a chamber representative shared that they often refer people to ACP. A number of other opportunities are scheduled where ACP will be a vender. I am attempting to get the word out regarding the services offered.

During March an area social worker has brought three clients to ACP for budget assistance. She views us as a miracle worker. Partnerships with other social agencies are being strengthened.

The board of directors met for a planning meeting. It was a valuable time. There is much that remains to be accomplished. The first step is establishing a clear mission statement. As I have reviewed manuals I found multiple mission statements. We are establishing one that is clear, concise, and consistent with our identity.

Phillip Huggins

Executive Director

Tips!

- **Not so nICE.** Scammers are nothing if not master opportunists. They follow the news of the day, looking for an “in.” After media began reporting that ICE (Immigration and Customs Enforcement) raids were occurring in communities across the country, HuffPo reported that “Four men wearing ICE apparel stopped a man on a street off of Roosevelt Avenue in Queens [New York]. They demanded cash. When he refused, they told the man he would be arrested. In another incident...a man in the immigrant-filled Queens neighborhood was told to hand over \$250 or be arrested.” If you’re approached by someone claiming to be with ICE, freeze them out!
- **Spoofed sites.** Scammers are going above and beyond when it comes to creating make-believe websites to sell bizarre make-believe products. The FTC reports that they’re now using the likes of public figures such as renowned physicist and author Stephen Hawking to hawk “brain booster” pills. If you want to be more of a genius, use your head and *don’t* purchase shady “health products” online.
- **Oh no, LuLaRoe!** Not only have customers been complaining that LuLaRoe pants—which their friend-turned-sales-rep likely encouraged them to purchase online—“rip like wet toilet paper,” those customers have also noticed a disconcerting phenomenon: Refunds for the ripped clothes are hard to come by *and* the money they spent on the clothes might be more than they bargained for. As *Good Housekeeping* points out: “The company is under fire for wrongfully taxing customers in states that don’t levy [a tax] on clothing....And by “under fire” we mean facing a class-action federal lawsuit.”
- **Captain Obvious.** This probably goes without saying, but there are lots of scammers online—a fact that you’ve likely considered with dread if you’ve ever ordered a product off the internet and it took a while to arrive. Best-case scenario: It was stuck in snail mail purgatory. Worst case: You were scammed by an online seller and/or sucked in by an entire fake website (and that product never *did* arrive). Keep in mind that when the FTC says anyone can set up an online shop, they do mean *anyone*.
- **Account understand why.** The cutting edge (and amazingly snarky) music blog Consequence of Sound roasted a Florida Man who attempted to use the name/existing account of the band Nickelback’s drummer to procure \$25,000 worth of musical equipment, stating, “It’s hard to believe that anyone would want to be a member of a band that’s been banned from performing in the city of London, targeted by police for ‘crimes against music,’ and used as a form of torture.” Good thing the seller did some research before allowing the equipment to be billed to the pitiable band’s account!
- **How low will they go?** File this one under “Who *does* that?!” The Consumer Financial Protection Bureau has filed suit against a company for allegedly offering “up-front” money to the brave firefighters, paramedics and law enforcement officers who were injured during 9/11. The company would tell the first responders that they could pay the money back *after* the first responders collected it later from an insurance pool created for those who suffered injury during the tragic attack. The catch? The first responders often ended up owing the company *much* more than they were advanced (sometimes over twice as much)!
- **Seedy TV.** If someone offers to cut your DIRECTV bill in half or give you super-premium awesome extra channels as part of an Amazon/DIRECTV promo (that requires you pay your monthly bills ahead of time via Amazon gift card), don’t “buy” it. Even HBO2 isn’t worth falling for this scam. And while Amazon agreed to refund one victim’s money (she’s a Prime member), you might not be so lucky.

HOW MY JOB SAVED MY LIFE

By

Cheryl Wiseman

Six months ago I was a disabled woman sitting home with my cat. My physical pain and emotional discomfort enabled me to make my home a safe haven. Nothing was of interest so I rarely went out.

In October , 2015 I attended Elder Vogel's Senior Expo and picked up a brochure on senior employment. With nothing to lose I completed the information. It was not until May, 2016 that Linda Miller from Urban League Pittsburgh Senior Program called and offered me a job. I told her I didn't know if I could work. Linda responded with nurturing, positive affirmations and encouragement. She was willing to make whatever adjustments I needed.

I can't lie and say it was easy. Believe me it was extremely hard. The first job placement did not end well. Upon coming to the Alliance for Consumer Protection in September, 2016 I started out slow doing what I could. I am celebrating my six month anniversary at ACP and loving every minute of it. Working along side the staff at Beaver County Departments of Public Works and Waste Management makes coming to work something to which I look forward. I am a happier person since starting at ACP. I still have my health issue moments but now I can assess the magnitude and continue on with living my life .

Phil has bestowed upon me the fancy title of "Assistant to the Executive Director". As a consumer consultant I assist clients in the resolution of their financial crisis. With the increase in promotion opportunities since Phil became the executive director I am responsible for preparing materials and personnel for promotional events. The remainder of my day is spent accomplishing whatever Phil can put on my desk. Phil's connection to God, his experience at listening and his sense of humor fills me with overwhelming excitement to face the challenges of the day ahead.

CALLING ALL VOLUNTEERS



ACP is seeking qualified volunteers to assist in our office. The rewarding work consists of general office skills to helping consumers resolve their complaints or find answers to their questions. We will provide specific training. The hours are Monday—Friday 9:00 a.m.—4:00 p.m. You select your availability.

If you are interested in discussing volunteering with ACP, please contact Phillip Huggins at 724-770-2078 or email phuggins@ACP-Beaver.org.

CHECKLIST FOR HIRING A COMPANY OR CONTRACTOR

1. Prepare a REQUEST FOR PROPOSAL—THIS IS A WRITTEN DESCRIPTION OF THE WORK YOU WOULD LIKE COMPLETED. Set a deadline to submit quotes
2. Find 3-5 companies to get quotes.
3. Do your own research on cost of materials
4. REVIEW YOUR QUOTES— clarify the differences and ask any questions
5. Once you have decided on a company:
 - A. Get 3-5 references and check them
 - B. Request a copy of their Workers comp and Liability Insurance and PA contractors license.
 - C. Send letters or call all companies that you will not be working with to inform them of your decision. This will eliminate unwanted follow up calls.
6. Read and understand the contract—Be sure to review it thoroughly. Ask any questions and make any notes that need to be discussed.
 - A. ONLY SIGN after all questions have been answered clearly.
 - B. Be sure the quotes prices match the contract price
7. Write out your own contract -
 - A. Breakdown a payment schedule as work is completed.
 - B. Pay a percentage as satisfactory work is completed
 - C. If deadlines are not met, state an amount to be deducted per day from contract payment. This will ensure that your project is completed in a timely manner.
 - D. Be specific on colors, sizes, materials, details of the project. EVERY DETAIL IS IMPORTANT.



REMEMBER, ANY REPUTABLE COMPANY WILL BE WILLING TO WORK WITH YOU ON CONTRACT NEGOTIATIONS. IF THEY ARE NOT, THEN IT MAY BE BEST TO WALK AWAY BEFORE SIGNING.

7. MONITOR all work being done.
 - A. Check in frequently to check on the progress of the work. This will prevent any problems with incorrect materials or faulty work.
 - B. Ask for update time frames for work completion.
 - C. Be prepared for unexpected problems. No project is perfect. Sometimes surprises will happen. Do not over react to, simply ask for an extra written quote and addendum to the contract.



For assistance, please contact ACP at 724-770-2078 or by email at phuggins@acp-beaver.org

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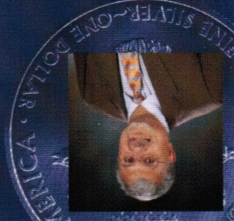
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Benefits of Membership

Individual

\$10 Annual donation

Business

\$50 Annual donation

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- Advertisements for companies that are respected members of ACP.

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Alliance for Consumer Protection Beaver County, PA



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