

# Alliance for Consumer Protection, Beaver County

*"THE KEY" Member, Beaver County Chamber of Commerce*

*Mediation and Solution ... A consumers first line of defense!*

**469 Constitution Boulevard, Rt. 51, Fallston (New Brighton) PA 15066**

Phone: 724 770-2078 – Fax: 724 770-2079

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

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**Second Quarter 2012**

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Material support is provided by the Beaver County Board of Commissioners.

## FAIR DEBT COLLECTION PRACTICES

If you are being dunned or harassed by creditors or collection agencies for unpaid debts, you should know that there are specific rules which creditors and collection agencies must follow.

The Fair Debt Collection Practices Act, a federal law, applies to third-party collection agencies and to agencies collecting debts on behalf of original creditors. Often collection agencies purchase old debts which have been written off. They don't have the original paper work showing the details of the debt. Sometimes they are making demand for payment from the wrong party and lack the evidence to pursue the claim.

If a collection agency or creditor repeatedly calls you after you have explained that you are unable to make payment or that you are not aware of this debt, the following rules apply:

1. Collection agencies may telephone you from 8AM until 9PM daily.
2. You may write a letter to the agency requesting they stop calling.
3. If they contact you by phone, they must within five days send you a letter showing the amount of the original debt, plus accumulated interest and provide the name and address of the original creditor. After receiving this information, you have 30 days to dispute the debt. It may not be your debt or it may have been paid or it could be an old debt of which you have forgotten the details.
4. If the debt is legitimate, the creditor cannot demand payment in full and must allow partial payments.
5. Collectors may not use obscene, abusive or profane language. They may not discuss your debt with third parties or reveal they are calling from a collection agency in attempting to locate you.
6. They may not call at your work if they are advised your employer prohibits such calls. Request that creditors only contact you in writing.

Consumers who are experiencing threatening and repeated calls from collection agencies should contact ACP for help.

Sidney Elkin-ACP Founder



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## What We Do ...



## **...JUST GOT BETTER!**

Check us out on our freshly updated website  
where you'll find even more valuable info ...

[www.acp-beaver.org](http://www.acp-beaver.org)

... and yes, 'like us' on

[www.facebook.com](http://www.facebook.com)

at Alliance for Consumer Protection...  
we want to hear from you!

## Looking to the

It is hard to believe that I have four years. During that time I have consumers, detecting scams, how to lead and how not to lead. understand that no matter what job learning; keep adjusting to external allow change for improvement.



been the Executive Director at ACP for learned so much about defending understanding tax requirements, and More than anything else I have come to one does, you will always need to keep pressures and keep flexible enough to

At this time, it is my pleasure to tell you that there will be a new Executive Director at ACP. Ashley McLaughlin comes to us with a Human Services Degree from Geneva College and years of experience in the non-profit and homelessness prevention fields. I know she will take up the challenges of the directorship admirably.

I will of course be missing the ACP Business Members, the interaction with my volunteers and office manager Denise Molchen Donnelly who is an avid advocate for consumers and is constantly learning new ways to help those who come to us. Many of these people have become dear friends to me and we always strove to work as a team. It has been my pleasure to work at ACP and I thank the board of directors for their faith in me. I will continue to work with homelessness prevention and helping those in need.

Thank you all.

*Melody Logoyda*

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## FirstEnergy Warns Customers of Nationwide Utility Scam

### *Phony Bill Payment Scheme Poses Identity-Theft Risk*

AKRON, Ohio, June 7, 2012 -- FirstEnergy Corp. (NYSE: FE) is warning customers of its 10 electric distribution companies to be wary of bogus claims that President Obama will help pay utility bills for residential customers through a special federal program.

Reported in numerous states, the scam involves customers being asked to provide sensitive information, such as social security numbers, which presents an identity-theft risk. The scammers then supply customers with a phony bank routing number to pay their bills. However, no government dollars are applied to customer accounts and the full balance remains due.

Scam victims have been recruited by individuals going door-to-door, making phone calls, posting fliers and using email, text-messaging and social media. FirstEnergy encourages its customers to be vigilant at all times and to notify local police if they believe they are a victim of this fraudulent scheme.

FirstEnergy offers these tips to help safeguard its customers from scams:

- FirstEnergy utility employees do not ask for sensitive information such as social security numbers, bank account numbers, etc.
- Customers should only use methods authorized by FirstEnergy to pay their electric bills
- Don't allow persons claiming to be utility employees into your home without checking for proper identification
- FirstEnergy utility employees always carry photo identification, and many of our field employees wear uniforms and drive clearly marked company vehicles
- FirstEnergy utility employees typically visit a home only in response to a service request. If no one scheduled an appointment, do not allow the person through the door

Call for more info @ **Penn Power**, 1-800-720-3600; **West Penn Power**, 1-800-686-0021

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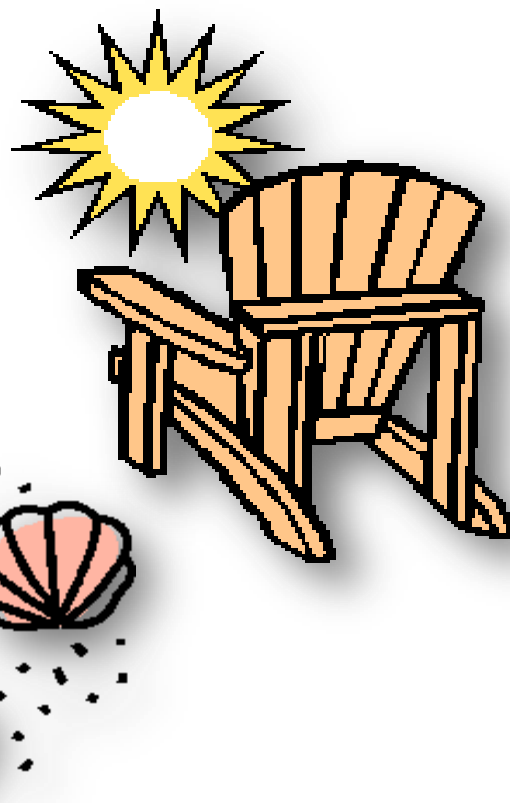
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## Meet Mary Jane...

"It is happiness to help others." "Change is good." You'll hear these and similar phrases from the lips of Mary Jane, one of our most prized volunteers here at the Alliance for Consumer Protection. She has been a staple in the office since 1995 ... almost 17 years. It was change that brought her here, and happiness in helping others that has kept her here.



Mary Jane had been happily married to Homer for 42 years, when he passed away. After being a foreman at Crucible Steel, he had been a volunteer here for many years and was very active in recruiting others to volunteer. She found purpose and comfort

in following his footsteps.

Upon meeting, you will know Mary Jane has a penchant for style. At 84 years young, she is always meticulously dressed and accessorized! It is easy to look at Mary Jane and aspire to have that style and youthful spirit as I get a little older ... I've often said that when I grow up, I want to be just like her!

She truly thrives on the ability to help others as evidenced in the way she has led her life. Although born in Salineville, Ohio, Mary Jane was raised in Monaca and in the 9<sup>th</sup> grade, she watched as her cousin, stricken with spinal meningitis, was given a shot and nursed back to health. She cites that time as knowing that she wanted to be a nurse and took an academic course in high school to prepare her. Mary Jane graduated in June of '45 and went on to nursing school that same month. Upon graduation, she had every intention of going into the Navy as a nurse to help with the wounded during WWII but the



war ended and that desire was never able to come to fruition. She did, however work as a nurse for spinal meningitis, was given a shot and nursed back to

WII but the war ended and that desire was never able to come to fruition. She did however, work as a nurse at Providence Hospital in Beaver Falls on a part-time basis, nights and weekends, while she and Homer raised their three daughters. She speaks of her marriage as a partnership ... working together. Her children live close enough to be actively involved in their lives and the lives of her three grandchildren, two boys and one girl. Mary Jane tells me with a twinkle in her eye that she tells her granddaughter all the time that she is her *favorite* granddaughter.

She has traveled to Ireland and Italy, mentioning that everyone should travel to Italy at least once! She loves the theater, frequenting the Red Barn Theater and the Bynum, stating that she loves the fact that regular people put on great shows and prefers the live acting over movies. She does, however, list *Gone with the Wind* as her favorite film.

The biggest change Mary Jane will tell you she has seen is the computer and has mastered the art of email ... lol. The fact that Mary Jane welcomes change is what keeps her young .... still playing cards every month for 20 plus years and spending time at the senior center at the mall.

Mary Jane has loved working here at the Alliance for Consumer Protection, loving working both with our consumers and the volunteers ... she is truly a wonderful help here and her attitude of keeping busy and active is infectious! Ask her, and she will tell you "if you you don't use it, you'll lose it". I'm thankful she uses "it" here!



## Telemarketing Fraud

- **Recognize** how to identify the most common telemarketing scams. The FTC gives tips at [www.ftc.gov](http://www.ftc.gov)
- **Report** phone fraud to the FTC, providing important information to help law enforcement officials bring scammers to justice.
- **Register** your phone number on the National Do Not Call Registry @ 1-888-382-1222 or [National Do Not Call Registry](http://www.donotcall.gov) or [www.donotcall.gov](http://www.donotcall.gov). Registering can help limit the number of telemarketing calls you receive, so you can be more alert to calls you do get.

When you send money to people you do not know personally or give personal or financial information to unknown callers, you increase your chances of becoming a victim of telemarketing fraud according to the FBI (see more info at <http://www.fbi.gov/scams-safety/fraud>) Here are some warning signs of telemarketing fraud—what a caller may tell you:

- “You must act ‘now’ or the offer won’t be good.”
- “You’ve won a ‘free’ gift, vacation, or prize.” But you have to pay for “postage and handling” or other charges.
- “You must send money, give a credit card or bank account number, or have a check picked up by courier.” You may hear this before you have had a chance to consider the offer carefully.
- “You don’t need to check out the company with anyone.” The callers say you do not need to speak to anyone including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.
- “You don’t need any written information about their company or their references.”
- “You can’t afford to miss this ‘high-profit, no-risk’ offer.”

### Tips for Avoiding Telemarketing Fraud:

It’s very difficult to get your money back if you’ve been cheated over the telephone. Before you buy anything by telephone, remember:

- Don’t buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.
- Always ask for and wait until you receive written material about any offer or charity. If you get brochures about costly investments, ask someone whose financial advice you trust to review them. But, unfortunately, beware—not everything written down is true.
- Always check out unfamiliar companies with your local consumer protection agency, Better Business Bureau, state attorney general, the National Fraud Information Center, or other watchdog groups. Unfortunately, not all bad businesses can be identified through these organizations.
- Obtain a salesperson’s name, business identity, telephone number, street address, mailing address, and business license number before you transact business. Some con artists give out false names, telephone numbers, addresses, and business license numbers. Verify the accuracy of these items.
- Before you give money to a charity or make an investment, find out what percentage of the money is paid in commissions and what percentage actually goes to the charity or investment.
- Before you send money, ask yourself a simple question. “What guarantee do I really have that this solicitor will use my money in the manner we agreed upon?”
- Don’t pay in advance for services. Pay services only after they are delivered.
- Be wary of companies that want to send a messenger to your home to pick up money, claiming it is part of their service to you. In reality, they are taking your money without leaving any trace of who they are or where they can be reached.
- Always take your time making a decision. Legitimate companies won’t pressure you to make a snap decision.
- Don’t pay for a “free prize.” If a caller tells you the payment is for taxes, he or she is violating federal law.
- Before you receive your next sales pitch, decide what your limits are—the kinds of financial information you will and won’t give out on the telephone.
- Be sure to talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor. It’s never rude to wait and think about an offer.
- Never respond to an offer you don’t understand thoroughly.
- Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.
- Be aware that your personal information is often brokered to telemarketers through third parties.
- If you have been victimized once, be wary of persons who call offering to help you recover your losses for a fee paid in advance. If you have information about a fraud, report it to state, local, or federal law enforcement agencies ... and call the Alliance for Consumer Protection at [www.acp-beaver.org](http://www.acp-beaver.org) for help in determining scams or to help you recover money scammed from you!

# Members



## Snow Removal

### SRSA, INC.

Snow Response Specialists & Associates, Inc. - [srsainc.com](http://srsainc.com)  
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## Housing

### Housing Authority Of Beaver County

300 State Street, Beaver, PA 15009  
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[www.beavercountyhousing.org](http://www.beavercountyhousing.org)  
Carl DeChellis, Director  
In addition to renting and managing subsidized apartments/townhouses all over Beaver County, we have also organized the Beaver County Home Buyer program which assists first-time home buyers in purchasing newly rehabbed homes

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## *More Things I Wished I'd Known When I was Younger*

1. I wish I'd known that loving yourself was a pre-requisite to truly loving others.
2. I wish I'd known how to plan my finances better.
3. I wish I'd known that everything I ever stressed out about would not matter one year later.
4. I wish I'd known that TV numbs the mind.
5. I wish I'd known that my mistakes would define me as the person I am today.
6. I wish I'd known that perfection is never going to happen.
7. I wish I'd known never to actively participate in gossip; it's the black death of the soul.
8. I wish I'd known that nobody can be changed, no matter how hard you try to change them. People change because the pain of changing is less than the pain of not changing.
9. I wish I'd known how to express my love more.
10. I wish I'd known that my regrets in life stopped me from moving on. When it's done, forget it and move on.
11. I wish I'd known that helping others was the real path to helping every area of my own life, business, and personal.
12. I wish I'd known that change is inevitable, and rather than fighting it, I should have befriended it.
13. I wish I'd known not to waste my time and mental energy on people who didn't matter in my life.
14. I wish I'd known that life is a balance and I dictate the ratios.
15. I wish I'd known that it's okay not to know everything.
16. I wish I'd known to live in the moment, and not in the future or the past.
17. I wish I'd known that trusting myself would allow great things to happen.
18. I wish I'd known that not all people are bad, but not all people are good either.
19. I wish I'd known that what's right for me is not necessarily right for others.
20. I wish I'd known that although responsibility can seem scary, when embraced it gives understanding acceptance and choice.
21. I wish I'd known that one of life's skills is to be able to spot genuine people.
22. I wish I'd known that things have to come to an end to be able to experience new, exciting things in the future.
23. I wish I'd known that learning doesn't finish when you leave school.
24. I wish I'd known how to trust my instincts more.
25. I wish I'd known that the world is as big as you allow it to be.
26. I wish I'd known that I had choices, and my route may need to change but perseverance always got me through.
27. I wish I'd known that the world does not owe you any favors; you have to step up to the plate and be counted.
28. I wish I'd known that happiness is not defined by financial wealth.
29. I wish I'd known the importance of working out what was right for me.



## **FACEBOOK ...the good, the bad and ugly**

The good: you've caught up with friends you haven't seen since highschool, or even childhood. You know what they've been up to, their family, their children and grandchildren ... it's more convenient to spend a minute on the computer, but the Better Business Bureau has this to say:

**The dark side of social media updates.** One of the biggest mistakes travelers can make is to alert the world to the fact they are not in town by updating or posting on social media sites. Updates and tagged posts on sites like Facebook and Four Square can alert criminals to your exact location, leaving your home and personal belongings vulnerable.

*BBB Tip: It is best to keep your travel plans offline until you return from your vacation. If you must update, review your privacy settings before you leave. Change settings so that posts do not identify where you are and do not be too specific with your updates.*

## Subscription/Member for Order Form/Renewal

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**Any and all donations are appreciated as they and volunteers are what keeps us going at Alliance for Consumer Protection**

\_\_\_ I want to support the ACP with a donation: \_\_\_\$50 \_\_\_\$30 \_\_\_\$20 \_\_\_Other

\_\_\_ I want to learn more about volunteer opportunities at the ACP. Please call me.