



**Alliance for Consumer Protection, Beaver County**  
*"THE KEY" Member, Beaver County Chamber of Commerce*  
**Mediation and Solution**



4th Quarter 2012

## **CONSUMER RIGHTS AND PROTECTIONS DURING HOLIDAY SEASON**



During and after the Christmas season, consumers may be returning to stores to make exchanges and returns of gift merchandise. Or they may want to redeem gift cards or gift certificates.

They should keep in mind some important rules and protections affecting rights in the market place.

Return policies are established by each retailer. If no returns or exchanges are offered, that fact must be clearly and con-

spicuously posted in the store and/or on the sales slip.

Check store policies for returns, refunds, exchanges or credit for other merchandise. There may be time limits for returns. You don't have the right to return unwanted gift items.

When purchasing gifts, ask the store if they offer gift receipts to enable recipients to return the gift or make a claim if there is a defect.

Good purchased in stores or on line must be of a satisfactory quality and should last for a reasonable length of time. If the product fails, purchasers may be entitled to repairs, replacement or refunds under the Implied Warranty of Merchantability.

Always inspect gift items right away for defects so that a claim can be made if you act promptly. For electrical goods and small appliances, a one-year manufacturers warranty is the general rule. Original packaging should be saved to return defective goods.

For on-line purchases, retailers have up to 30 days to deliver goods. Always ask if the product is in stock. Understand the return policy of internet stores and who pays for the returns.

**GIFT CARDS VS GIFT CERTIFICATES:** Gift cards are covered by state and federal law.

Beware that some gift cards may charge a redemption or inactivity fee. Read the fine print for the gift card policy.

Gift cards not clearly marked with issuance and expiration dates printed on the card or sales receipt, never expire.

**GIFT CERTIFICATES** are offered by stores which have received full payment for the value to be used for future purchases or services. Gift certificates not marked with an issuance or expiration date, are good forever.

There is always a danger that the issuing establishment may go out of business. If you experience problems with gift cards or certificates, call ACP for assistance.



## PLANNING FOR YOUR NEXT TRIP...

### BOOKING YOUR HOTEL ONLINE...

It may seem more convenient to book your hotel online, but be cautious of many sites that are not who they seem. There are several online hotel booking/ travel sites that are misleading. You assume you are making a reservation with a specific hotel at a specific location when actually you are going through a 3<sup>rd</sup> party company.

Once you have paid for your reservation, the information is then sent to the hotel you thought you were originally working with. This has become a very common practice for online reservation sites.

Here are a few things you should ask and watch for:

What are the cancellation policies? Are there fees to cancel?

Did you get a confirmation or agenda with a reservation #?

When will the payment be deducted? In most cases, it is charged right away.

You can avoid this problem all together by calling the hotel you wish to stay at directly to make your reservation. You will not be charged until you arrive at the hotel and actually stay in your room. It is still recommended to confirm the hotel's cancellation policies and additional fees.

Safe and happy travels!!!



### Would you like your newsletter emailed?? GO GREEN!!!

In an effort to be more 'green' and earth friendly, your quarterly newsletter can be emailed to you instead of mailed. All

you have to do is notify our office of your email address.

You can email Randi at  
[rlivengood@acp-beaver.org](mailto:rlivengood@acp-beaver.org).

Don't worry, if you still prefer the paper newsletters, we will be glad to continue mailing them to you.



### CONTACT US

*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)

E-Mail: [rlivengood@acp-beaver.org](mailto:rlivengood@acp-beaver.org)

Office hours are 9AM – 4PM  
Monday thru Friday.

Walk ins Welcome  
or call to schedule an appointment.



## TELEPHONE SCAMS ARE VERY COMMON

Over the past few months, our office has been notified of several phone scams. Some of the most common are:

You have won a foreign lottery!!!! They ask you to wire money to them in order to collect your \$2,000,000 winning. PLEASE note that if you win the lottery in a foreign country you will not be notified by someone in the US. DO NOT send any money to anyone for any reason via money transfer.

You grandson/ granddaughter (or other relative) is in jail in a foreign country. You need to send bail money to have them released. ALWAYS check with your family before taking any of this information to heart. Our first instinct is to help our family, this is what they are counting on.

You have an outstanding IRS tax debt and it needs to be paid IMMEDIATELY!!! The IRS will send you a letter if you have any outstanding debts or taxes due. They will not call you demanding your account information to have it paid over the phone.

These are only a few of the scams we have been notified of recently. Unfortunately, telephone scams are always evolving. New scams begin daily and it is difficult to know them all.

Just remember if anyone asks you to send them money for any reason, ask for a letter stating why before you do anything. Our office is always happy to look over any document you receive.



## Happy Holidays from the Alliance for Consumer Protection

Everyone at the ACP would like to wish you a happy and safe holiday season!!! During the holidays, our office will be closed from December 24<sup>th</sup> til January 2, 2013.



## 'Like' us on Facebook

Did you know the Alliance for Consumer Protection is now on Facebook? LIKE our page and you will stay informed with helpful hints and current scams and alerts. We welcome your on our page and hope to have you join us online.



## **THE CORNERSTONE**

is a central access to Beaver County resources, committed to providing reliable information and services to the community.

### *Participating Agencies:*

The Franklin Center

Beaver County Fair Housing Office

Emergency Solutions Grant Program

Crescent Commons

Alliance for Consumer Protection

Beaver County Behavioral Health

Holy Family Institute- Duquesne Light CAP

HMIS Administrator

Address: 1217 7TH Avenue, Second Floor Beaver Falls PA 15010

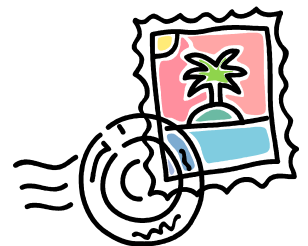
Phone #: 724-846-6400

Fax #: 724-846-6406

Office Hours: Monday – Friday 9:00AM – 4:00PM

### **ACP thanks you for your generous donations.**

The ACP is very grateful for all the support from your memberships and generous donations over the years. Without your continued support, our organization would be unable to provide the consumer education and credit counseling needed by the residents of Beaver County at no charge.



Our office appreciates all that is donated. There are several office items that could be donated as well to help the ACP with assisting our clients, paper – for copying and printers & stamps are 2 of our biggest needs on a daily basis. If you are able to donate, please contact us at 724-770-2078 or by email [rlivengood@acp-beaver.org](mailto:rlivengood@acp-beaver.org).

## Our Business Members

### Abbey Carpet

Heritage Place Gallery of Floors

105 Pleasant Drive

Aliquippa, PA 15001

724-378-1925 or

[beavercountypa.abbeycarpet.com](http://beavercountypa.abbeycarpet.com)

### Beaver Valley Remodeling

PO Box 1, New Brighton, PA 15066 724

-728-2228

We meet your home improvement needs inside and out with windows, deck, vinyl siding, soffit and fascia, gutters, roofing, concrete, painting, drywall, electric, kitchens, baths, plumbing, and ceramic tile.

### Beaver Valley Sheet Metal

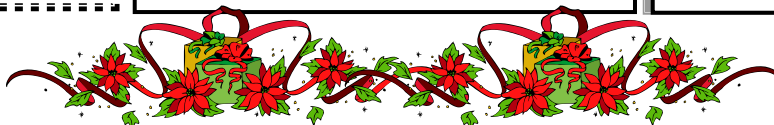
1215 Pennsylvania Avenue

Monaca, PA 15061

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

724-775-7300 PA003285

*"Keeping you warm - keeping you cool"  
since 1956*



### Geairge M Brobeck Co., Inc

3417 Brodhead Road

Aliquippa PA .15001

Phone: 724-775-8872

<http://www.brobecksystems.com/>

Residential & Commercial Security

"Securing the Tri-State Area Since 1965."

The Concordia Visiting Nurses team includes nurses, medical social workers, physical, speech, and occupational therapists, IV and wound care nursing, home health aides, medical equipment technicians, respiratory therapists and more. All of these individuals work hard to provide the best service and products in your own home. Call us today at 1.866.869.8669 or visit online at [www.concordiavn.org](http://www.concordiavn.org) to see how at Concordia Visiting Nurses, we put our faith in caring.

### Conrose Maintenance and Repair, LLC

303 Grove Street, New Brighton, PA 15066

Phone: 724 843-3546, Cell: 724 816-0976

[www.conrose-repair-llc.com](http://www.conrose-repair-llc.com) PA004463

Our business is dedicated to providing residences and businesses with professional repair and general construction of the highest quality at truly competitive prices. Grounds maintenance and repair, carpentry, electrical, plumbing, ramps, decks, installation, grab bars, toilets, tubs, etc. light construction



### DeBona & DeBona

#### Marketing Concepts

841 Ridge Road, Ambridge, Pa 15003

Phone: 724 266-5410

[debona@townplanner.com](mailto:debona@townplanner.com)

Publishers of The Town Planner  
Community Calendar

### Electric Garage Door Sales

1128 Pennsylvania Avenue

Monaca, PA 15061

724-774-3200

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

Electric garage door openers  
Residential & Commercial parts & Service  
PA042047

### Gagne Home Improvements

266 Marshall Road,

Monaca, PA 15061

724-775-7355

Roof, windows, siding, soffit and fascia,  
gutters, downspouts and gutter cleaning

--- licensed and insured ---

free estimates PA044020



### Greater Allegheny Financial Group

131 Pleasant Drive, Suite #2U, Aliquippa,

PA 15001 724-375-5333 or

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

*Financial planners assisting clients with investment advice, financial & retirement planning. We provide bond investments and sell life, health, property, casualty and long term insurance. Offices in Center and Monroeville*

### Homer Nine and Sons, Inc

415 Mulberry St., Beaver, PA 15009

724-774-4405

[homer9@homer9.com](mailto:homer9@homer9.com)

Established in 1943

furnaces, air conditioners, heat pumps,  
water heaters, boilers, humidifiers, etc.

PA5633

### Housing Authority Of Beaver County

300 State Street, Beaver, PA 15009

724-775-1220 or

[www.beavercountyhousing.org](http://www.beavercountyhousing.org)

Carl DeChellis, Director

In addition to renting & 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.



## Our Business Members—Continued

### Humbert Heating & Air Conditioning

801 Allaire Avenue  
Monaca, PA 15061  
724-774-5043 or

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

24 hour emergency service,  
365 days a year...  
heating & air condition installation and  
repair...residential, commercial, church  
and industrial

### JORDAN HOME IMPROVEMENTS

2100 Sheffield Road  
Aliquippa, PA 15001  
PA007719

724-375-1149 or 800-822-3559

Repair and installation of roofs, siding,  
windows, soffit and fascia, gutters and  
downspouts

### Lucci Kitchen & Bath Center, Inc.

3589 Brodhead Road  
Monaca, PA 15061

724-774-6692 or visit us at

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

A tradition of quality and service for over 58 years  
has made Lucci's a forerunner in kitchens and  
bathrooms  
in the Beaver County. PA0AGH1C14192



*More Service Than You Expect*

Mark E. Noll  
Owner

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

333 Third Street 600 Beaver Avenue  
Beaver, PA 15009 Midland, PA 15059  
(724) 728-5171 (724) 643-1630

### SRSA, INC.

Snow Response Specialists  
& Associates, Inc. - [srsainc.com](http://srsainc.com)  
2559 Darlington Road  
Beaver Falls, PA 15010  
724-847-2027

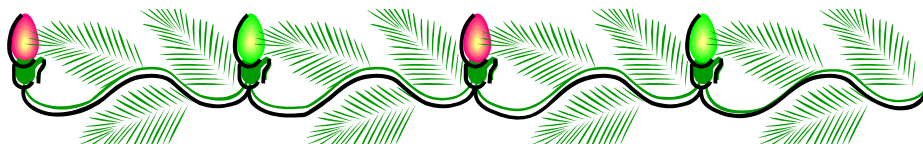
**Commercial Snow Plowing  
& Parking Lot Maintenance**

### F.D. Strano Sales

997 Merchant Street  
Ambridge, PA 15009

724-266-8899 or [fdstrano.com](http://fdstrano.com)

F.D. Strano Sales & *Four Seasons Sunrooms*  
offers window and door installation and a  
complete line of patio enclosures, solariums,  
conservatories and porch covers. PA12929



**Wagner's Home Remodeling, Inc**  
828 Third Avenue, New Brighton,  
PA 15066 724-847-1433 or  
[www.wagnershomecenter.com](http://www.wagnershomecenter.com)

*Family owned and operated, we pride ourselves on  
our quality products and services, offering free in-  
home estimates and professional installation by  
Wagner's highly trained technicians. And all Wag-  
ner's Home Center technicians are employees, which  
mean that we use **no sub-contractors!** PA11419*



# Benefits of Membership

**Individual**      **\$10 annual**  
**Business**      **\$50 annual**

- \*Receive quarterly newsletters with informative articles to educate and alert consumers of scams.
- \*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.

Business \$50 \_\_\_\_\_ Individual \$10 \_\_\_\_\_

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

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

Phone: \_\_\_\_\_

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

I would like to receive my quarterly newsletters via \_\_\_\_\_ USPS mail or \_\_\_\_\_ email.

ALLIANCE FOR CONSUMER  
PROTECTION  
BEAVER COUNTY, PA  
724-770-2078  
WWW.ACP-BEAVER.COM



WE ARE A NON-PROFIT ORGANIZATION HELPING CONSUMERS VOICE THEIR CONCERNS WITH BUSINESSES  
**ALL SERVICES ARE FREE!**

ALLIANCE FOR CONSUMER PROTECTION  
BEAVER COUNTY  
469 Constitution Blvd, Suite 3  
New Brighton, PA 15066

STANDARD MAIL  
Permit No. 213  
Beaver Falls, PA 15010



***Alliance for Consumer Protection  
Beaver County  
[www.acp-beaver.com](http://www.acp-beaver.com)***