



## **Alliance for Consumer Protection, Beaver County**

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

4th Quarter 2013

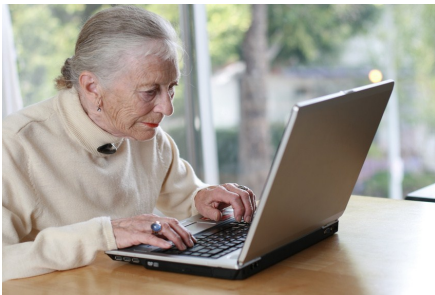
***The ACP is funded in part by the PA Department of Community and Economic Development .***

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

***Seasons Greetings from Alliance for Consumer Protection, Beaver County.***

***We wish you all a very festive holiday and Happy New Year!!!***

***2014 is a new beginning and we want to help you start the year off right!***



### **AVOID INTERNET SCAMS**

By Sidney Elkin, Founder

While using the internet web sites of business establishments with which you have done previous business, be cautious that you might no longer be on the official site of the company due to pop ups.

It can be very deceiving to believe you are on the desired website to find out later that you have been deceived by enterprises which use similar logos and give the impression you are dealing with the desired enterprise.

This happened to me when I started experiencing very urgent messages that my computer was in danger due to a virus. After installing Norton Security on my laptop menacing messages began appearing saying I required immediate action. I went on line at the Norton website and asked the question about those messages and what could be done to correct the situation.

I believed I was on the Norton web site. Not receiving an adequate response, I decided to call the number on the screen for help. The person answering never identified his company as a private enterprise not connected to Norton. Explaining the problem, he replied that he could take care of the issue. After taking control of the computer, which I agreed to, he then came up with the cost of yearly service for trouble-free computer usage.

Starting at \$199.99 for a year, he offered the service for \$179.99. When I said no he then offered the service for \$159. and then \$99.99 if I signed up today. I said no when I realized I was not speaking to Norton. I was able to stop the messages and was assured I was adequately protected.

But the lesson to be learned is that it is very easy to wander off the desired official site or by pop ups leading you to other companies offering for fee services. I admit, I was not sufficiently diligent. Consumers should be aware of these.

## **Most common New Year's Resolutions**

By Randi Livengood, Executive Director

EVERY YEAR we all decide we can make our lives better by making a New Year's Resolution. And EVERY YEAR by 2 weeks into January, most of us have already laughed off our attempts. Remember it takes approximately 3 weeks to form a habit. Don't give up!!!

**Start saving money** – We all start strong but slowly find ways to spend the money we saved. I always believed out of sight, out of mind. Start a new savings account that is not able to be accessed with your ATM card. Commit to put \$5 a week in the new savings account. At the end of the year, you will have \$210 plus the interest. You can use it for the gifts for the holidays or keep saving.

**Exercise and get healthy** – I am guilty too... Rushing out to join a fitness club so you can get in shape. Be sure to check the cancellation policy for the club. Some have a large fee to cancel your membership early. Others are a no commitment/ month to month membership. READ THE FINE PRINT.

**Clean out the house** – Do one room at a time. DONATE your used clothes or furniture, etc. to organizations that can give to people in need. You will get a receipt for your donation and this can be used for a tax deduction. PLUS, you will feel a sense of calm with less clutter in your home.

**Quit Smoking** - This is a hard one to do. I get that. Try looking at it in a MONEY SAVING way. A pack of cigarettes costs \$6, if you smoke 1 pack a day. That is \$42 a week, \$168 per month, \$2,184 per year. Reduce to ½ a pack a day that will save you \$1,092 per year. GOOD LUCK!!!

**CHECK YOUR CREDIT REPORT** - OK, most people don't say this but THEY SHOULD. ACP recommends you run your credit report at least once a year to ensure that it is accurate. Our Consumer Consultants can help you clean your report up and get you to a better credit score. Give us a call at 724-770-2078.

Alliance for Consumer Protection has a New Year's Resolution as well. We hope to educate more consumers in 2014 and assist them in building a strong financial future.

Call us at 724-770-2078 or email us at [info@acp-beaver.org](mailto:info@acp-beaver.org) to set an appointment.



Here are a few resolutions to think about:

**Volunteer** – Volunteering in your community is very rewarding and can be a great family activity. Ask your church or schools, if they have groups or activities periodically that you can help at. Call our office for other organizations that are in need of caring people to help with their cause.

**Mark your CALENDARS** - Look thru your cell phone, cable/ satellite TV, internet, phone, etc. contracts and mark the end dates on your calendars. In 2014, you should start comparing your prices to other companies. You may be surprised how much you can save.

**Plan your projects** – Owning a home is a huge responsibility. Plan out the home improvements and repairs you may need. Give yourself 3 months to get estimates and do the research needed to get the work done by a licensed and professional contractor. ACP can guide you thru the steps to hire a contractor.

## **SAVE MONEY: CHECK OUT DOLLAR STORE BARGAINS**

By Sidney Elkin, Founder

Consumers of all income levels who seek out good bargains have discovered Dollar Stores as an excellent source for some products.

Dollar Stores include Dollar Tree, where all merchandise is priced at one-dollar or less, Dollar General and Family Dollar both which stock dollar items as well as more costly goods. In any community you also can find many independently-owned shops which label themselves Dollar Stores although they carry higher-priced items.

Recent surveys have found that 42% of shoppers visit Dollar Stores more than once a month. Many national brands are sold at one-dollar and offer a real bargain when compared to prices at other retail outlets.

Cleaning supplies and paper products are a good value. Liquid Plumber at one-dollar compared to \$2-\$3 dollars in other stores is a super savings. Dawn dish washing soap and room fresheners are smart buys.

In food items, Swiss Miss chocolate mix, 6-oz cans of olives, famous brands, Libby's and Dole fruits, horseradish sauce, spices, lasagna and other past products, grape juice, spaghetti sauce and soups are all one-dollar. Libby's canned vegetables are \$.79. Some stores stock bread, rolls and bagels. Candy, chips and sodas are good buys.

Mead security envelopes, 80 count, gift bags in various sizes, party goods and favors, and paper plates and cups are good deals as are greeting cards at 2 for \$1.00. Some cosmetic products, body wash and lotions are perennial favorites.

But be aware, you may tend to over buy in the Dollar Store. Some items are over priced or may be of poor quality. Sunbeam batteries made in China don't last as long as American made. Holiday solar lights are too small and provide little light. Lil' Bear honey flavored syrup in containers resembling real honey containers may be deceptive. Sponge mops, handled dust pans and some kitchen sponges may not live up to expectations for service. Best to read labels and determine contents and size of purchases.

When shopping in Dollar Stores remember there are good bargains for some products but others may be more expensive or will not prove to be satisfactory. Dollar Stores do accept manufacturer's coupons. Compare sale prices in other stores where they double coupons or when they offer buy one get one free.



# Holiday Credit Card Tips

By Ashley McLaughlin & Christina Miles

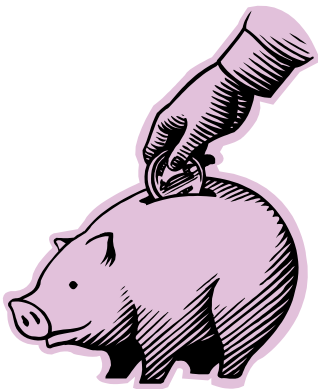
As the New Year arrives so do the holiday credit card bills. Don't let these bills bring you down, come up with a plan to tackle this debt. Here are a few tips that can help you recover from your holiday spending.

- 🍎 Don't ignore your bills. Late fees, over the limit fees, and charge offs will affect your credit ratings.
- 🍎 Don't add any more debt to your credit cards. Every \$50 you charge adds another month of payments to you.
- 🍎 Combine your balances. Finding a credit card with a low interest rate on balance transfers can help tremendously. Instead of multiple payments to credit cards, you will just have one simple payment.
- 🍎 Try and pay more than the minimum balance. The more you pay the quicker the balance goes down and the less interest you pay.
- 🍎 Create milestones for paying off debt and track your progress. Celebrate your milestones as you reach them.



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## MONEY SAVING TIPS



- **Master the thirty day rule.** Whenever you're considering making an unnecessary purchase, wait thirty days and then ask yourself if you still want that item. Quite often, you'll find that the urge to buy has passed and you'll have saved yourself some money by simply waiting. If you want, you can even keep a "thirty day list" where you write down the item and the day you'll reconsider it, but I prefer just to keep this one in my head – that way, I often just forget about the unimportant things.
- **Plan your meals around your grocery store's flyer.** Instead of just planning your meals based on a cookbook or whatever you can dream up, plan all your meals around what's on sale in your grocery store's flyer. Look at the biggest sales, then plan meals based on those ingredients and what you have on hand, and you'll find yourself with a much smaller food bill than you're used to.

## Electronics Recycling

By Holly Nicely, DPW

Beaver County Department of Waste Management offers an ongoing Electronics Recycling Program. The department is a service provided by Beaver County. It is County owned and operated for the benefit of Beaver County residents. The Recycling Center is located in Brady's Run Park directly behind the Ice Arena. The Recycling Center is open on Tuesdays and Thursdays from 9am-4pm and the first and third Saturday of every month from 9am-1pm.



Here are some answers to frequently asked questions:

**Is there a cost for the electronics I drop off?** Yes, there is a cost for televisions and computer monitors. The cost is based on the size of the screen, ranging from \$7.00 to \$35.00. However, there is not cost for keyboards, printers, scanners, fax machines, copiers, telephones, VCR, hard drives, and radios.

**Why should I recycle electronic items?** Electronic equipment contains lead, mercury, cadmium, and chromium. One computer can contain as much as 8 pounds of lead. Environmentally there can be serious consequences when electronic items are not disposed of properly.

**Why can't my electronics be sent to the landfill any more?** On January 24, 2013, Pennsylvania passed the Covered Device Recycling Act 108. This act addresses the manufacture, sales, collection, management and recycling of covered devices (electronics) in Pennsylvania. Electronics are not allowed by law to be landfilled.

If you should have additional questions please contact Beaver County Department of Waste Management at 724-770-2066.



### New Year's Resolutions

BY Scott P., Consumer Consultant

Each New Year brings the opportunity to start fresh. A new beginning where each of us can pick something we want to do better. Often it is easy to choose something like not eating a certain food, or to exercise more. I challenge you to think about making a New Year's resolution that will impact your community.

Making a resolution where you donate your time and talents is a great way to make a longer lasting impact. Eventually we will go back to eating that sweet food we love so much, or slip up and decide that we don't have time to exercise in our busy schedules. Choose a resolution that you feel good doing. Find an organization that you can volunteer your special abilities. Look for a place where you can serve a hot meal to someone in need. Make the conscious effort to brighten everyone you meet with a smile or by holding the door for them.

My New Year's resolution is to think of others before myself and to model this for my children. Our family donating hand-picked items to a food bank will help to pass on our blessings to others. So let's consider making a resolution for the New Year that will affect many people beyond just us as individuals.

## **Conserve Energy**

### **SIMPLE TIPS FOR REDUCING YOUR NATURAL GAS USAGE AND COSTS**

Taking steps to make your home more energy efficient is an important way to reduce your natural gas costs and conserve energy.

There are several no-cost and low-cost actions you can take but, the two biggest factors to improving energy efficiency are proper insulation and an efficient heating system. All materials needed to make the changes listed below can be purchased at your local hardware or home improvement store.

There are many energy-saving ways to help reduce costs.

## **Water Heater**

Approximately 14% of your utility bill is from heating water. Here is how you can save:

Install aerating, low-flow faucets

Insulate hot water pipes, especially in unheated areas

Set water heater thermostat at medium or low, or at 120 degrees

## **Laundry/Dishes**

Use cold water with a cold water detergent when possible, for laundry

Wash full loads of laundry and dishes

Use cool-down cycle for final phase of dishwasher drying

Don't leave hot water running when washing dishes by hand, brushing teeth or shaving

Scrape, don't rinse, dishes before loading the dishwasher

## **Dryer**

Hang clothes outside to dry \* Sunlight and breeze are free

Dry full loads of laundry

Dry towels and heavier cottons in separate loads from lighter weight clothes

Clean lint trap after every load

Check outside vent exhaust to ensure it closes tightly

## **Gas Range**

Use a medium or low flame and match the pot or pan to the heating surface

Clean the range often

Cover pots and pans when cooking so heat does not escape

Buy products with an electric ignition instead of a "standing" pilot light

Match the size of the pot or pan to the heating surface

Don't pre-heat oven, it is usually not necessary

While baking, resist the urge to open the door for multiple checks on food – heat will escape

## SIMPLE TIPS FOR REDUCING YOUR NATURAL GAS USAGE AND COSTS continued..

### **Windows**

Use heavy-duty clear plastic sheeting on the inside of windows in colder months. Make sure it is sealed tightly against the window frame.

In cold weather, open drapes or blinds on sunny days and close them at night

### **You can still do more**

Simple lifestyle changes can also make a big difference in the amount of natural gas you use on a daily basis:

Install low-flow showerheads

Repair leaking faucets. A dripping faucet can amount to a three gallon water loss per day and approximately 1,100 gallons per year.

Take more showers than baths and reduce your time in the shower

Dress in layers for warmth which will allow for lowering your thermostat by a few degrees

### **You can do even more**

Here are a few simple tips on how to properly insulate your home:

Make sure your attic insulation has an R-49 value

Sidewall insulation should have an R-18 to R-22 value

Insulate all exposed ductwork, including joints and leaks

Seal all cracks around windows and doors with silicon-acrylic caulking

Install door sweeps and weather stripping on outside doors

Make sure no warm air is escaping into your attic – insulate access to attic

Use insulated gaskets behind electric outlets and switch plate covers

### **Heating Systems**

As much as half of an average homeowner's utility bill is heating and cooling costs. To reduce these costs, keep your home heating system operating efficiently with these simple tips:

If purchasing appliances or windows, look for ENERGY STAR products

In cooler months, turn your thermostat down as low as comfortable. A one degree (permanent set-back) can result in a two to three percent savings. A ten degree (temporary set-back) for a minimum of eight hours, can result in a 15 percent annual savings

Note: Consider setting back the thermostat while you are at work, school, sleeping or away from home for extended periods of time

Install a programmable thermostat so the furnace's output is reduced when you are not at home.

Release trapped air from radiators

Schedule a heating system safety check-up annually and a cleaning every two years with a reputable contractor

Check water levels on water or steam heat systems

Keep area around the furnace and registers clean and clear

If possible, don't heat rooms you don't use

Using these energy saving tips and your common sense can help you to stay warm while reducing your energy consumption this heating season.

## Clothing, Appliances, Cars, Furniture- List of Local Organizations to Donat

### **Habitat for Humanity- Restore Nonprofit Thrift Store**

Location: 47 Bridge Street, Beaver Falls PA 15010

Phone: 724-843-7939

Email: [restore@beavercountyhabitat.org](mailto:restore@beavercountyhabitat.org)

ReStore sells new & gently-used home furnishings and building materials to the public at a fraction of normal prices! Proceeds from ReStore sales help fund the construction of Habitat houses in Beaver County. Your purchase also helps the environment by putting quality surplus materials into practical use.

Donations gladly accepted:

Building Materials: Doors, windows, lumber, paint, plumbing & electrical fixtures, roofing, tile, dry-wall, & more.

Cabinets: Kitchen cabinets, bathroom cabinets, sinks, countertops - some sets are new and some are gently used.

Appliances: Refrigerators, stoves, microwaves, washers & dryers, and more.

Furnishings: Living rooms, dining rooms, bedroom sets (no mattresses). You might even find an antique.

Lighting: Ceiling fans, chandeliers, and unique lighting fixtures.

Tools: American made tools from hammers to Allen wrenches.

The ReStore is always looking for working appliances that are less than 10 years old. The most common requested appliances are: washers, dryers, refrigerators, and stoves.

The pick-up schedule fills up quickly. Please give a week to two weeks notice.

Donation Drop-off Hours:

Tuesday- Friday: 10 AM - 3 PM | Saturday: 9 AM - 1 PM  
47 Bridge Street, Beaver Falls, PA 15010 -

Drop-off Location:

ReStore entrance is behind the Habitat for Humanity of

To schedule a donation pick-up, or to inquire about items accepted, call the ReStore. This e-mail address is being protected from spambots. You need JavaScript enabled to view it. If you are able to email photos of your donated items, that greatly expedites the scheduling process!

### **Habitat for Humanity- Cars for Homes**

Help a family in your local community build a house by donating a car, truck, boat, RV, motorcycle, construction equipment or other vehicle to Cars for Homes™ — *Habitat's* official car donation program.

Donating a vehicle can help the local HHBC affiliate build houses in partnership with families in need of decent, affordable shelter. Plus, your vehicle donation may be eligible for tax deduction purposes if you itemize!


It's quick and easy to donate a vehicle — running or not! Call toll free 877-277-HFHI (4344)

Specify Habitat for Humanity of Beaver County when making your donation.



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Carl DeChellis, Executive Director  
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