



Alliance for Consumer Protection, Beaver County

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

4th Quarter 2015

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.

GIFTS TO CHARITIES By Sidney Elkin, Founder

At the end of the year, most households are deluged by charity and non-profit group fund raising requests for gifts and donations. Givers should investigate group money management of the charitable funds to make sure that the contributed funds are used to support the charity's mission.

One may want to know about the allocation of the charity's income which is used for the group's programs. What percentage of income goes to fund raising expenses and what percentage is used for management costs. By checking Charity Navigator, www.give.org you can learn about the share of income devoted to programming and other important information.



It has been suggested that you avoid groups which devote less than 75% of income to their mission. Fund raising expenses, including paid professional solicitors, should be below 10% of income. There are also some charities which use names similar to well established groups which confuse well intentioned donors. It is best to check out groups if their name is not familiar to you.

December is the month when online donations surge. According to the Network for Good, 31% of online donations were made in December in 2014 and 12% of donations were made in the last three days of the month. A recent AARP survey found that 70% of charity donors failed to ask how the collected funds were to be used. Donors should verify that fund raisers are authorized to conduct collections in their state. As contributors to a charity, the public should want to make sure that the funds are supporting a worthy cause.

CALLING ALL VOLUNTEERS



ACP is looking for a few volunteers to assist in our Fallston office. The work is light but rewarding. General office skills are helpful. You would be answering phones and using the computer (we will train you) to help consumers resolve their complaints or find answers to their questions. Just 1 day a week for a few hours, is all that is needed.

If you are interested in discussing volunteering with ACP, please contact Randi Livengood at 724-770-2078 or email info@acp-beaver.org.

2015 State Budget Impasse is Taking Its Toll On Local Non-Profits

Due to the PA State budget impasse, Alliance for Consumer Protection (ACP) finds itself in the same position as many other local non-profits. Struggling to maintain the funding to provide services to our Beaver County residents, ACP takes great pride in providing consumer advocacy assistance to Beaver County and hopes to continue doing so without disruption.

Without the Community Services Block Grant (CSBG) grant funding, several non-profit organizations, including ACP, may be forced to closed their doors temporarily or reduce the services they offer. ACP may be forced to reduce the office hours which would prevent ACP from responding to your calls and complaints as quickly as we prefer.

Volunteers for non-profits will be affected as well. The programs that provide small subsidies to the volunteers will not be able to continue doing so without the funding.

Most non-profits have not received reimbursements since May, 2015. Imagine if your household was without income for 6 months or more. Which bills do not get paid, who does not eat, etc. Beaver County non-profits are finding themselves making these tough decisions.

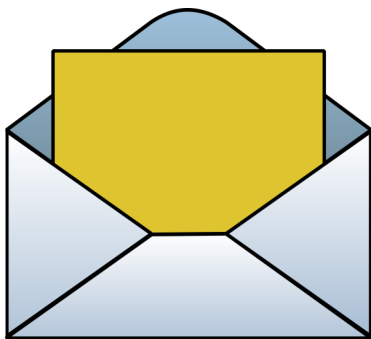
Please contact Governor Wolf's, Senator Vogel's, Senator Bartolotta's and Rep. Christiani's offices to express your concerns about the possible reduction of services to you and your community. Please ask them to resolve the 2015 BUDGET IMPASSE quickly so that Beaver County residents have the advocates and services they deserve on their side.

Office of Governor Tom Wolf
Room 225
Main Capitol Building
Harrisburg, PA 17120
Phone: 717/787-2500

Senator Edgar Vogel
Senate Box 203046
362 Main Capitol Building
Harrisburg, PA 17120-3047
Phone: 717-787-3076

Senator Camera Bartolotta
Senate Box 203046
Harrisburg, PA 17120-3046
Phone: 717-787-1463

Rep. Jim Christiani – Beaver County
3468 Brodhead Road, Suite 9
Monaca, PA 15061
Phone: 724-728-7655



Mail to: Office of Governor Tom Wolf
 Room 225
 Main Capitol Building
 Harrisburg, PA 17120
 Phone: 717/787-2500
 Fax: 717/772-8284

Governor Wolf, resolve the Pennsylvania State Budget Impasse

Petition by Heather Conrad

The current state budget impasse is debilitating nonprofit organizations throughout the state. The implications of this impasse are especially noticeable to our most vulnerable populations. Organizations are not only rapidly losing the ability to continue vital community services and programs, they are struggling to simply keep the doors open. Use your line item veto power and balance the budget. There is absolutely no reason for our elected officials to sit on this issue for over 5 months without a resolution.

PETITION BACKGROUND

If you have ever supported or gotten support from your local nonprofit, sign this petition in support of ending the current budget impasse. Arts, social services, and community service organizations are in an incredibly vulnerable position while this continues.

Name _____

Address _____

City _____

State _____

ZIP _____

Signature _____



EXTENDED WARRANTIES By Sidney Elkin, Founder

As a general rule most consumer advocates, including Consumer Reports, suggest not purchasing extended warranties on appliances, electronics and new automobiles. Consumer Report surveys indicate that extended warranties are not a good deal for most consumers. Consumer products are more reliable and don't usually break down during the warranty and extended period.

This extra protection can cost as much as what a repair would. You may never need to use the extended warranty. Many credit cards offer to double the manufacturer's warranty if you pay for the item with a credit card. Ask if your credit card issuer provides for that extra warranty protection.



Despite the above advice, 14% of in store buyers and 11% of on line buyers did purchase extend warranties. We did not follow our own advice when we recently were talked into buying a protection plan for leather furniture which was purchased from a national major department store. This "worry free program" covers accidental stains, rips, tears, punctures, wax, water or beverage marks for seven years. If you don't make a claim, you would receive a voucher for the cost of the protection plan, at the end of seven years, to be used for purchase of merchandise in that store's furniture department.

After one and one-half hours to complete the purchase, we caved in thinking leather may stain or rip and a 7 year protection might make sense. However the next day we did an internet search of reviews of this plan and found hundreds of complaints. This is an accidental protection and the OPERABLE word is ACCIDENT. To make a valid claim the damage should have happened suddenly, the previous day, as suggested by the sales person. If a customer said they noticed the damage a week or two ago, the claim was denied.

Many claims appeared to be denied for flimsy reasons and there was little opportunity to discuss the merits. Rips, tears and punctures are not usually accidental and claims were denied. Some consumers who survived the seven years with no claim found that the issued voucher was only good for 90 days and could not be used for lamps or accessories in the furniture department.

Of course we called the salesperson and cancelled the protection plan. We now await full credit for the cost of \$243.00 to be applied to our credit card after the furniture is delivered. We sincerely are sorry for not following the advice of experts. We believe that leather cleaner will take care of most stains and we will spare ourselves from having to deal with an insurance plan which appears to be prone to deny most claims.



ACP OFFICE CLOSED for the Holidays

Please be aware that the ACP office will be closed during the holiday season from Thursday December 24, 2015 through January 1, 2016. Our office will reopen on Monday January 4, 2016. Happy Holidays!!!

'Tis the Season...

The holidays are a joyous time to spend with family and friends. But unfortunately, it is also the prime season for fraud and scams. During this time of the year, it is even more important to monitor your credit card and bank accounts for errors and unauthorized charges.

If you find a charge that is not yours, report it to the bank or credit card company IMMEDIATELY. This will protect you from any further unauthorized charges. In most cases, your card will be cancelled (not your account) and a new card will be issued and mailed to you. The bank/ company will then place a dispute on your account to look into the unauthorized charges. The investigation can take up to 60 days but in the end, the charges are usually removed.

So how can you prevent this from happening in the first place.

- * Always pay attention to where you use your cards. Look for any out of the ordinary devices on the gas pumps or ATMS. If you see something odd, report it immediately.
- * Only use your cards when necessary. Use either cash or a check for purchases.
- * Never allow someone to watch you enter your PIN #. This seems obvious but be cautious of people looking over your shoulder or using phones around you.
- * Check your accounts every few days for new charges. Report any charges that are not yours. If you catch things early, it will help to prevent too much damage.

If you do find you have had an issue and would like ACP to help you, contact our office 724-770-2078 or email info@acp-beaver.org.



How to report a defective product

ACP works with Consumer Products Safety Commission to ensure that recalled items are pulled from the shelves at local retailers. But what should you do if you have found a product or items to be defective?

Document the defect. What is wrong with the product?? What hazard is it causing??

i.e. Choking, tripping, fire, etc.

Provide all the details for the product. Manufacturer, model #, etc.

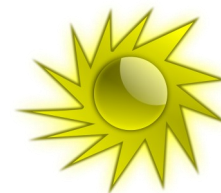
Report your concerns to the manufacturer. You can send them a letter or email but be sure to document the problem in writing.

Report it to the CSPS at www.saferproducts.gov. You will need to have all the information you can to file the report.

** You can also check on recalls.gov to see if any products have been recalled and what to do with the items.

If you would like assistance, please contact ACP at 724-770-2078.

Give the Gift of Warmth this Winter



We all know someone, whether it is a friend, neighbor or family member, who has fallen on difficult economic times. The winter heating season presents its own set of economic challenges with cold weather, so it is important to spread the word that help is available to Columbia Gas customers through assistance programs and payment plans. They are available to customers on a limited income, those facing special circumstances, or those who need to re-establish their gas service. At the first sign of trouble paying your gas bill, call Columbia Gas at 1-888-460-4332 to explore your options.

In addition to assistance programs, Columbia Gas of Pennsylvania offers Gift of Energy certificates that can be purchased for any Columbia Gas customer. For every Gift of Energy dollar you purchase, Columbia Gas matches the gift with a donation to the Dollar Energy Fund, helping not only your loved ones stay warm, but also others in need.

To purchase a Gift of Energy certificate, visit www.ColumbiaGasPA.com/GiftofEnergy to fill out the form online and follow the instructions to mail your payment. The Gift of Energy can be applied to any account, regardless of whether the customer purchases their natural gas supply from Columbia Gas or from one of their CHOICE supplier.

Extreme Couponing By Christina Miles

Extreme couponing isn't just for TV shows and doesn't have to be "extreme". Couponing is something that can help your budget and doesn't have to take a ton of your time. In the beginning it can take a little bit of time getting organized and learning where to collect your coupons. Here are some tips from the website A Thrifty Mom that can help get you started.

Coupons can be found in many places. Newspapers have the most variety and you can buy numerous papers to collect many of the same coupons. There are printable internet coupons on websites that will let you print the coupon twice. There are coupons located in certain stores from black boxes with a red blinking light that spits out coupons. Ask friends and family to share coupons, you might be surprised on how many coupons you can accumulate this way. There are coupons you can peel off from products that you are buying. Finally, you can call, write, or email certain manufacturers who will then send coupons to you.

Organization is important and cuts down on couponing time. Buy a three ring binder and either clear photo sheets or the card collector sheets to organize your coupons in your binder. Organize the sheets into categories like dairy, frozen, cleaning, candy, etc. A zip up three ring binder works well so your coupons don't spill!

Lastly, know when to use your coupons. The best time to use your coupons is when you can combine them with a sale, a BOGO free sale, with a rebate or when a store is having double coupons, and when you can stack them. Stacking coupons is when you use a manufacturer's coupon with a store coupon.

Couponing can be fun! Get started saving today!





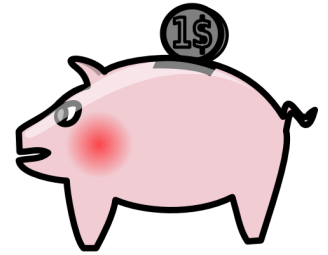
shutterstock - 65916643

Happy 2016!!! Be financially strong!!

Instead of vowing to lose 20 pounds this year... Set a plan to save \$1000.00. It really is not that far fetched. Building your financial health is just as important as your physical health.

Here is a simple plan:

- ** If you are paid every 2 weeks, simply divide \$1000.00 by 26 pays. That would be \$38.46 to put away each paycheck.
- ** If you are paid every week, divide \$1000.00 by 52 pays. That would be \$19.23 to put away each paycheck.
- ** Take the amount you want to save and divide it by the number of paychecks you get for the year.



I am sure you are thinking, "but I don't have any money left over after each paycheck." If you look closely at your budget, there will be small changes that can be saved to get you close to your goal amount.

Try this:

- ** Start using coupons.
 - ** Start a change jar. All extra change gets dumped in each day and deposited each week to the savings account.
 - ** Pay attention to the little extras you buy... snacks, restaurants, etc.
 - ** Review your bills. Contact the companies to ask about better plans or discounts.
- Before you know it, you will have found the extra money.

So \$1000.00 sounds too high for you... Start with \$500.00 for the year. Any amount saved is a good thing. And remember it is never too late to start saving.

Happy 2016!!!

Car damaged by bad roads...

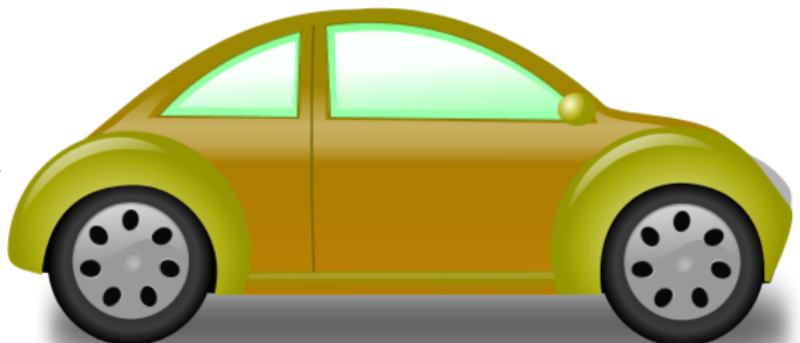
Do you know what to do if your car is damaged while driving? Possibly a pot hole or road paint?

Step 1: Take pictures of the road and damage to your vehicle.

Step 2: Contact the municipality where the damage occurred to find out who maintains the road. Then file a complaint and/or claim to have the repairs reimbursed. Please be aware that in some cases, this can take up to 4 months.

Step 3: Be sure to keep accurate notes of dates and times of conversations and who you spoke to. This will help to keep all your information straight during the claims process.

In some cases, your insurance company will file the complaint or claim on your behalf but you will have to pay your deductible. If you would like some assistance, contact and ACP consultant to help at 724-770-2078.





FRAUDULENT WIRE AND DEBIT CARD TRANSFERS

By Sidney Elkin, Founder

There has been a proliferation of new innovative scams dealing with wiring funds and with debit card transfers. A person may receive a phone call from someone pretending to be a family member or relative or an attorney representing a family member claiming to need money because they are in trouble.

Sometimes the caller pretends to be a police officer who is with a family member, often a grandchild, who needs money to be bailed out of jail or for paying a fine. Other times the scammer represents the funds are needed to secure release of a vehicle which is being held for repair payment. This scheme has often worked when grandparents are contacted about a student away at college.

Recipients of such calls should not wire money. Investigate the call and insist upon speaking to the person in need.

Other type of scams utilize debit cards to pay for taxes, processing or other fees when a lottery or sweepstake or grant has been won. Before the winner can claim the prize, the schemer instructs the would be recipient to purchase a Green Dot debit card and give card details to a broker or scammer assistant who then draws out the debit card funds at an ATM causing a financial loss to the victim. Green Dot cards are re-loadable with funds and are sold at most stores.

An alternative scheme involves schemers sending a legitimate looking check and advises the victim to buy a Green Dot debit card in an amount to cover award fees. Since there is a time lapse between cashing the bogus check and the discovery by the bank of the fraud, the thief has withdrawn the debit card funds. The victim has to make good on the check and has also lost what was paid for the debit card.

Consumers need to be vigilant about notice that they won a lottery or sweepstake. Do not wire funds or give information about a debit card which has been purchased to cover fees. Investigate all claims that you are a winner to avoid being scammed.



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Web Site: www.ACP-Beaver.org

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