



ACP NEWSLETTER

HOLIDAY EDITION 2023

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**We're here to help all
Beaver County PA residents with
consumer issues & disputes, online
security, credit problems, and more.**

You can access Alliance for Consumer
Protection's **FREE** services by
calling us for an appointment:

(724) 888-5931

or email us at

info@acp-beaver.org

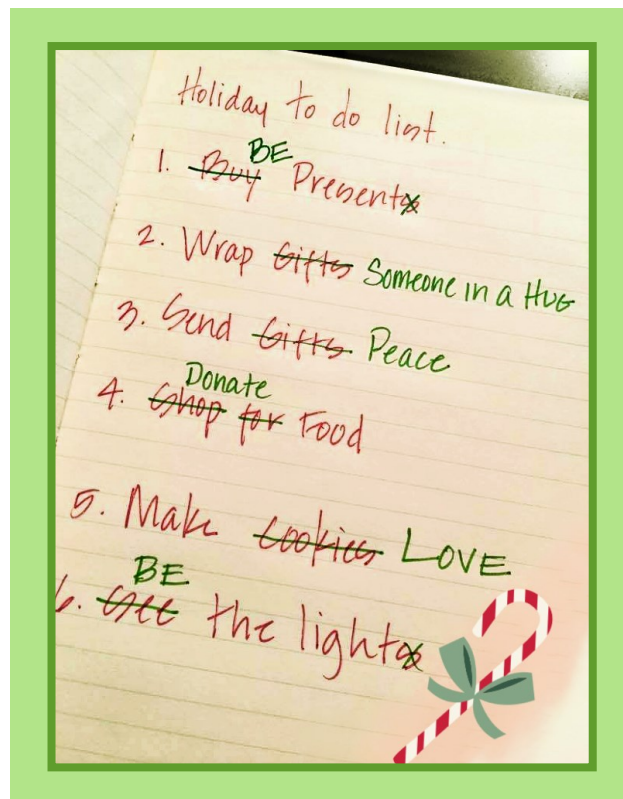
DID YOU KNOW

The first known electrically illuminated Christmas tree was the creation of Edward H. Johnson, an associate of inventor Thomas Edison.

While he was vice president of the Edison Electric Light Company, a predecessor of today's Con Edison electric utility, he had Christmas tree light bulbs especially made for him.

He proudly displayed his Christmas tree, which was hand-wired with 80 red, white and blue electric incandescent light bulbs the size of walnuts, on December 22, 1882, at his home on Fifth Avenue in New York City.

https://en.wikipedia.org/wiki/Christmas_lights



9 Ways to Stay Warm in Cold Weather

1. **Layer Clothing:** Wear multiple layers of clothing, including thermal or moisture-wicking inner layers, insulating middle layers, and a waterproof outer layer to trap heat and keep moisture out.
2. **Wear Warm Accessories:** Don hats, gloves, scarves, and thermal socks to cover exposed skin and extremities, which are vulnerable to heat loss.
3. **Use Thermal Blankets:** Wrap yourself in thermal or wool blankets to retain body heat when sitting or sleeping.
4. **Drink Warm Beverages:** Drink hot beverages like tea, coffee, or hot chocolate to raise your internal body temperature.
5. **Eat Warm Foods:** Consume hot and hearty meals to generate internal heat. Foods rich in carbohydrates provide a good source of energy.
6. **Stay Active:** Engage in physical activities to generate body heat. Exercise helps increase blood circulation and keeps you warm.
7. **Seal Gaps and Cracks:** Seal gaps around windows and doors with weatherstripping or caulking to prevent drafts and keep the cold air out.
8. **Use Draft Stoppers:** Place draft stoppers at the bottom of doors to prevent cold air from seeping inside.



9. **Stay Dry:** Wet clothing and skin lose heat much faster than dry ones. Ensure you stay dry by wearing waterproof clothing and using umbrellas in rainy conditions.

Especially in extreme cold, it's important to dress appropriately for the weather and to check yourself and others for signs of hypothermia.

**Stay Warm, Stay Safe,
And Have Fun!**



Keeping the Reins on Your Holiday Spending

Christmas is a major expenditure for many Americans. According to the latest data from the National Retail Federation, Americans spend an average of \$997.73 each Christmas.

That's nine times the amount of money spent shopping during the Christmas season than any other season of the year.

"Unfortunately," says Joshua Becker at his website, Becoming Minimalist, "when the calendar turns to January, the negative effects of

this spending begin to set in: higher than expected credit card statements, tighter finances than imagined, increased stress, and regret over the amount of money spent."

That's no fun! But you can keep the joy of the season flowing into January, by using Becker's tips to help keep your holiday spending in check:

1. Decide How Much You Want to Spend

Make a holiday budget. In addition to gifts, take into account things like wrapping paper or gift bags, travel, food, entertainment, and decorations. If the total for everything is higher than you anticipated, decide what changes or sacrifices you need to make. Once you have made your holiday budget, stick with it!

2. Limit "self-giving."

Watch out for the temptation to treat yourself to a couple presents when you're doing your holiday shopping. According to the National Retail Federation, almost 60% of shoppers indulge in self-gifting - on average, to the tune of \$130.

3. Track Your Spending Daily

This one is key. Save your receipts every time you shop and add them up at the end of the day. During the hectic holiday season, It's all too easy to overlook an item or two here and there. Be diligent about keeping track. Consider it a gift to yourself for the New Year ahead.

You can read the whole list of Becker's tips here: <https://www.becomingminimalist.com/avoid-holiday-overspending>

Happy Holidays to our Business Sponsors

You help make our services possible!

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Memorable, Money-Saving, Make-It Yourself Gifts

Please a family member or friend with a gift you make yourself. Handmade gifts are often the most treasured that you can give. They let you keep holiday spending in check, avoid the shopping crush, and show that you put thought and effort into making something unique for a special person in your life.

Customized Photo Album: Create a personalized photo album with pictures of memorable moments, family gatherings, and special occasions.

Handmade Greeting Cards: Craft heartfelt greeting cards using colorful paper, markers, and stickers. Add personal messages to make them extra special.

Personalized Recipe Book: Compile favorite family recipes into a homemade recipe book. Add illustrations or photos for a personal touch. Great for new newly weds or family members just launching out on their own,

Knitted or Crocheted Items: Make scarves, blankets, or hats using knitting or crocheting techniques. These cozy items are perfect for staying warm in colder months. Check out the directions for 21 beautiful, quick and easy crocheted scarves: <https://www.allfreecrochet.com/Scarves/Quick-and-Easy-Crochet-Scarves>

Homemade Baked Goods: Bake cookies, muffins, or cakes and package them in decorative boxes or tins. Include a handwritten recipe card for an extra touch. Here are 40 recipes for goodies you can make in 30 minutes: <https://www.tasteofhome.com/collection/last-minute-holiday-baking-recipes>

Herbal Sachets: Create sachets filled with dried lavender, chamomile, or other soothing herbs. These sachets can be placed in drawers or under pillows for a pleasant aroma. Find easy illustrated instructions here: <https://craftsbyamanda.com/herbal-sachets/>

Bird Feeder: Craft a bird feeder using a pinecone, peanut butter, and birdseed. It's a delightful gift for seniors who enjoy watching birds in their garden or balcony. <https://onelittleproject.com/pinecone-bird-feeders/>

Mason Jar Craft Ideas Perfect for Creative Home Decor and Gift Giving:

Use a decorated jar to make a Memory Jar. Fill it with handwritten notes, recalling fond memories, quotes, or affirmations. This can serve as a source of inspiration and positivity. <https://mymodernmet.com/crafts-diy-vintage-mason-jars/>



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Beware of the Gift Card Grinch!

Who doesn't love giving Gift Cards! They're quick and easy, and sure to please. In fact, the National Retail Federation says more than half of Americans will buy an average of 3-4 gift cards during the holiday season filling each with around \$50. But *beware!* Devious thieves have dreamed up a whole range of ways to steal the money you put on a card. To avoid their scams, follow these precautions.

DON'T fall for Phone Scams: A caller says it's urgent. If you don't pay right away, something terrible will happen to you or a loved one. They tell you to put money on a gift card and then they use the numbers to siphon out the money. The Federal Trade Commission says you should never give a caller a gift card number and PIN over the phone, even if they sound "official."

DO Buy Gift Cards Online: [Consumer Reports](#) suggests that you buy gift cards directly from retailers, chain restaurants, or other issuers. Criminals don't have easy access to those cards. This is especially important if you're purchasing a high-value gift card. Buying from an official website is exponentially safer.

DON'T buy in-store cards with easily accessible numbers and PINs: If you've waited till the last minute and absolutely have to buy a gift card in a retail store, look for those kept behind the counter or in well-sealed packaging. If the cards are out in the open on a rack, look at a wide assortment and inspect the bar-code numbers to see if there are duplicates or if the packaging has been tampered with. If the cards aren't in view of surveillance cameras or store employees, get yours somewhere else.

DO read the fine print: Is there an expiration date or a fee for using the card?

If you receive a card as a gift, change the security code as soon as possible. Register the card when you get home, change the PIN, and don't delay in using the money. The longer a card sits around, the more likely a cybercriminal is to steal the balance.

Try to get stolen funds back. Some card issuers use cybersecurity defense systems, and they may be able to distinguish between honest and fraudulent transactions on your gift card. So if your card has been drained, call the issuer and ask for reimbursement.



Protect Yourself from Holiday Crime

The holiday season, unfortunately, brings with it an increase in criminal activity. Holiday shoppers in crowded stores and malls are ready targets for criminals who seek to grab wallets, purses and purchases. Here are some ways you can protect yourself from theft.



- ◆ Men should carry wallets in front pants pockets, not in back pockets.
- ◆ Women should use a purse with straps across the body. Or best, eliminate purses and place cards and ID items in pockets.
- ◆ Beware of camera phones while standing in check out lines. Crooks may take your picture and send it outside to a contact who may follow you to your car and break into your trunk where you have stored purchases and return for more shopping.
- ◆ Consolidate multiple bundles into one or two manageable bags so that some bags cannot be snatched or lost.
- ◆ At night, park in lighted areas in parking lots and be wary of approaching strangers who may distract and grab your purchases.
- ◆ Use ATM's located in visible locations but it is wisest not to withdraw funds at night unless you are accompanied by a companion.
- ◆ Thieves seek out the elderly, women alone, or women with small children. Beware of your surroundings in crowded shopping situations.
- ◆ If shopping online, it is best to do it from a secure network, usually at home. Using a computer that's not your own, look for "https" in the address of sites you are consulting. The "s" means the site is secure.

Be Safe and Happy Shopping!

Thought for the Coming New Year

"Let our New Year's resolution be this:
We will be there for one another as fellow members of humanity,
in the finest sense of the word."

—Göran Persson, Former Prime Minister of Sweden

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Beware of Charity Donation Scams



With world-wide conflicts and natural disasters filling the news, scams to steal your money or personal information are on the increase. Especially during the holidays, when we're filled with the spirits of generosity and goodwill, these scams run rampant.

Here are some of them to watch for, along with tips to avoid being duped:

FAKE CHARITIES: Scammers create fake charities that sound similar to well-known organizations. They use similar names and logos to trick people into thinking they are donating to a legitimate cause.

Avoidance Tip: Research the charity before donating. Use reputable websites like [Charity Navigator](#), or [GuideStar](#) to verify the organization's legitimacy. Be cautious if you're pressured to donate immediately.

NATURAL DISASTER SCAMS: Scammers exploit natural disasters, such as hurricanes or earthquakes, by posing as fake relief organizations and soliciting donations for the victims.

Avoidance Tip: Donate to well-established and reputable organizations that have a history of providing disaster relief. Avoid unsolicited emails or calls requesting donations. Go directly to the charity's official website to contribute.

PHISHING EMAIL AND WEBSITES: Scammers send emails or create websites that appear to be from legitimate charities, asking for donations. These emails often contain links that lead to phishing websites designed to steal your personal information.

Avoidance Tip: Avoid clicking on links or downloading attachments from unsolicited emails. Instead, type the charity's official website address directly into your browser to make a donation. Check for secure website connections (https://) and verify the site's authenticity.

TELEMARKETING SCAMS Scammers pose as telemarketers representing charitable organizations, asking for donations over the phone. They may use high-pressure tactics to convince you to donate.

Avoidance Tip: Be cautious when giving out personal or financial information over the phone. Ask for written information about the charity to research it properly. Legitimate charities won't pressure you to donate immediately.

It's important to do your research before donating to any charity. Verify their legitimacy, check their financial transparency, and ensure your contributions are going to the cause you intend to support. Don't hesitate to ask questions and be skeptical of unsolicited requests for donations.

Give with a generous heart and wise mind.

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Happy Endings

A Client Success Story

Frank phoned ACP from a distant state in a bit of a panic. His elderly father, an Ambridge resident, got a call telling him he had won a lottery. The dad was so excited! They were going to be rich!

All he had to do to receive his winnings, Dad said, was pay the taxes on them in advance. A courier would be coming to Dad's house to pick up the payment that afternoon.

The son hadn't been able to convince his father that he was being deceived. He was sure it was all on the up-and-up.

ACP was able to intercede and prevent the transfer of funds to a scammer. He spent time counseling the elderly citizen, too. The dad not only got to keep his life savings, but was grateful to learn ways he could detect scams in the future.

The ACP is funded in part by the PA Department of Community and Economic Development and by the Beaver County Board of Commissioners.

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