



The Alliance for Consumer Protection

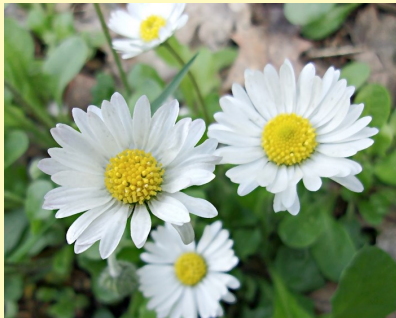
Providing Consumer Guidance to Residents of Beaver County, PA Since 1975

ACP Newsletter

May 2024

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

Call us today for an appointment to discuss your situation.

724-888-5931

info@acp-beaver.org



Reduce—Reuse—Recycle

DID YOU KNOW . . .

According to the Environmental Protection Agency (EPA), recycling the more than 100 million cellphones that are thrown away yearly in the United States can provide enough power for 24,000 homes.

And for every million cellphones that are recycled, we can recover 35,274 pounds of copper, 772 pounds of silver, 75 pounds of gold and 33 pounds of palladium. Saving resources and reducing energy waste are good reasons to trade in your old phone. (<https://www.rd.com/article/cell-phone-recycling/>)

Find out how to recycle your old phone and what you should do *first* on p. 3

While we research our articles to the best of our ability and strive for accuracy, ACP does not intend to provide in-depth information or to guarantee the accuracy of all information. We hope our articles will broaden your awareness of the issues we mention, and as always, we urge you to do your own research. Enjoy!

ACP'S SPRING & SUMMER WORKSHOPS

*All workshops are presented by ACP's Executive Director, Dr. Kimberly Underwood, at the **Community College of Beaver County, PA, Center Campus**, and are open to the public **free of charge**.*

Register by calling CCBC's Adult Education Program at 724-480-3451

Financial Literacy

Explore the foundations of personal finances and paying off debt faster in this eye-opening course. We give you tools to make healthy financial decisions with monthly expenses in the budgeting portion of our class. Also, we will shed light on how to make good decisions regarding paying off debt quickly and saving on interest you pay overall.

Thursday, April 11 6:00 - 7:00 pm

Wednesday, June 5 11:00 - 12:00pm

Thursday, May 16 2:00 - 3:00pm

Tuesday, July 16 5:30 - 6:30pm

Credit Score Improvement

Learn all the essentials to get started improving your credit score. The journey begins with details about getting access to your credit score on a constant (free!) basis and getting your credit report. Discussion continues with deciphering how to read your report and identifying problems that can be repaired. We finish the course with strategies to get your score moving upward and to dispute inaccuracies that might be keeping your score low.

Thursday, May 16 3:30 - 4:30pm

Tuesday, July 16

Wednesday, June 5 12:30am - 1:30pm

7:00 - 8:00 pm

Online Security and Strong Passwords

Examine common internet and email security issues we all face today. Learn the important rules to follow when considering whether to click on a link or email attachment. Develop solid strategies for creating (and remembering!) your own strong passwords using tools provided in the course. Explore the specific tools you need to keep your email, bank account, and personal information safe.

Thursday, April 4 12:00 - 1:00 pm

Tuesday, June 4 10:00 - 11:00 am

Monday, May 20 12:00 - 1:00 pm

Wednesday, July 17 10:00 - 11:00 am

Before You Ditch Your Cellphone

Your old cellphone is more than a small piece of plastic and glass. Inside it, valuable materials (and some toxic ones) are waiting to be reclaimed. You can prevent them from being buried in an already over-filled landfills where they'll leach toxins into the air, water and soil and put them to good use instead. And it's as simple as donating your old phone, trading it in, recycling it, or even selling it.

FIRST, Save Your Data and Protect Your Privacy

1. Save important photos, notes, music and documents you want to keep to a memory card or store it on the cloud.
2. Sign out of your email, banking, iCloud, online shopping and social media. Then be sure to delete your saved usernames and passwords. For added protection, change the passwords to your account and remove you phone from any two-factor authentication that you use.
3. Unlink and remove your SIM card. Ensure you phone isn't linked to devices like speakers and printers. After you've signed out and unpaired your device, remove your memory or SIM card. You can use it in your new phone.
4. Finally, do a factory reset on your phone. (Look for in "Settings.") Now your phone is ready to be donated, traded in, or recycled.

Where to Donate Your Phone

If your phone is still in good condition, plenty of places will welcome your donation of it for use by others in need. Here in Beaver County, you can donate your phone to **The Women's Center** (724-775-0131 for instructions), or **Goodwill** (750 Ohio River Blvd., Rochester, PA 15074) When you do, ask for a receipt; you may be able to claim a tax deduction for your gift

Trade It

Many carriers such as T-Mobile and Verizon, manufacturers such as Apple and Samsung have take-back programs. Ask what's available when you're shopping for a new phone.

Where to Recycle

Regardless of its condition, when you recycle your old phone, you help lessen the negative impacts of cellphone production. You keep more toxins from being released into the environment, help preserve our natural resources, and reduce emissions of harmful greenhouse gasses. You can drop off your used cellphone at the **Brady's Run Recycling Center** (call 724-770-2064 for current fees) or at either the Monaca or Cranberry location of **Lowe's**, or at the Cranberry **Staples**.

Where to Sell Your Phone

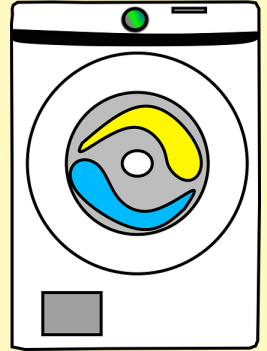
ecoATM is a company that maintains kiosks through Beaver County and surrounding areas that will give you instant cash for (most) cellphone and some tablets. To find a location near you, see their list, including maps, here: <https://locations.ecoatm.com/pa/beaver-falls>

The Many Bennies of Dryer Balls

Have you noticed dryer balls in the laundry products section of the grocery store and wondered if they work? Great news! They DO!

Because they separate your laundry while its drying, tossing two dryer balls into the dryer will cut drying time, not only fluffing your clothes and eliminating static, but saving energy costs as well. They're reusable, too, and save you the cost of dryer sheets, which add unwanted chemicals to your laundry. Since the average family washes 300 pounds of laundry per year, those savings can be significant.

Wool dryer balls are more effective at absorbing moisture from the drying laundry and are made of a natural material. The plastic and rubber ones eliminate the possibility of wool fibers shedding. But both work well at cutting drying time and eliminating static - and neither will harm your dryer. Just don't use tennis balls! The dyes can leach onto your fabrics at higher temperatures.



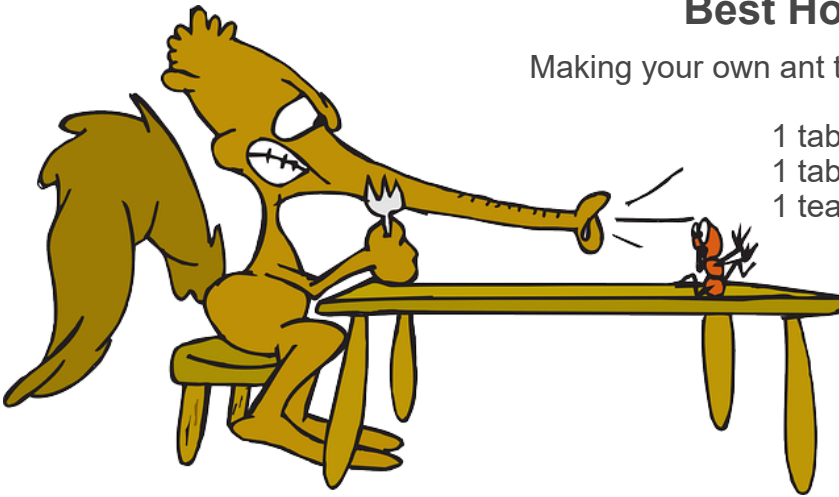
Best Homemade Ant Trap

Making your own ant trap is easy. Here's what you'll need:

- 1 tablespoon powdered sugar
- 1 tablespoon baking soda
- 1 teaspoon dry active yeast

Mix the ingredients together and put them in a jar lid. Watch for the ant trail and place the lid in their path.

This ant bait isn't toxic to humans but is deadly to ants!



[Source: Effective Homemade Ant Bait that Actually Works \(msn.com\)](#)

Big Thanks to Our Wonderful Business Sponsors!

Your support helps make it possible for us to help others.

A.K. Nahas Appliance Furniture Mattress TV, 724-576-4640

Abbey Carpet and Flooring, 724-728-1925

Beaver Valley Remodeling, 724-728-2228

Boscov's, 724-378-1925

Homer Nine & Sons, 724-241-8698

Travel Junction, 724-266-5715

B Well Nation Fitness Center, 724-384-0765

Beaver Valley Sheet Metal, 724-417-9594

Greater Allegheny Financial Group, 724-375-5333

Nisource-Columbia Gas, 888-460-4332

Wagner's Home Remodeling, 724-847-1433

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The Big Plastic Food-Container Problem

Contributed by Sidney Elkin

Use of plastic containers or covers for the sale of fruits and vegetables in the marketplace is a major contributor to the plastic dilemma. Oceans, rivers, ponds and landfills are drowning in plastic trash.

The original intent behind plastic food coverings was to keep food fresh longer. But now this practice is seen as contributing to pollution worldwide. Because plastic is non-degradable, the use of these containers and wrappings contributes to the release of green house gases, poses dangers to wildlife, and raises taxes through its enormous clean-up and restoration costs.

For many years, cellophane was used as a cover or container for fresh fruits and vegetables. The development and refinement of plastic containers in the 1980s introduced plastic wrapped fruits, vegetables, salads and prepared foods to the marketplace.

Now, member states of the European Union have banned the use of plastic bags and containers. Twelve U.S. States and many local communities and municipalities have also banned the use of plastic bags. And some retailers have voluntarily stopped using plastic bags, encouraging their customers to bring their own, reusable ones instead.

The plastic industry itself is racing to develop alternative fresh food containers that can be recycled or composted while keeping produce safe. They're consider such things as bags made from trees that are biodegradable, cellulose bags made for packaging, and orange peels, shrimp shells and natural waste that can produce a film resembling cellophane. Containers and trays are being made from rice paddy straw grasses. Some fruit producers are attempting to develop paper containers. That's a great beginning, despite the late start.

In the meantime, each of us can help by reducing our own use of plastic food containers and wraps and recycling everything we can.

Data contained in this story comes from an article by Kim Severson, "So Much Produce Comes in Plastic. Is There a Better Way?" April 2 and 3, 2024 in *New York Times* on line.



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Help Us Help Others

When you become an ACP sponsor, your tax-deductible donation helps us provide consumers with no-cost complaint resolution/mediation, debt and credit counseling, credit score improvement, budgeting, and online security education.

Benefits of Sponsorship



- ◆ Annual subscription to our newsletter, filled with money-saving tips, scam alerts, our workshop schedule and more, delivered directly to your email inbox.
- ◆ Free copy of “50 Tips for Saving Money—Starting Today!”
- ◆ Sponsoring Businesses receive recognition in every issue of our newsletter and at our community fund-raising events.

Please check one:

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Individual Annual Sponsorship, \$10

☐

Business Annual Sponsorship, \$50

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One-time Donation of \$ _____

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Make checks payable to “Alliance for Consumer Protection”

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CITY, STATE, ZIP	
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ACP, 106 McKenney Drive, Beaver, PA 15009

Thank You!

Your Support is Sincerely Appreciated



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DEPARTMENT OF COMMUNITY
& ECONOMIC DEVELOPMENT

The Alliance for Consumer Protection is funded in part by the PA Department of Economic Development and material support is provided by the Beaver County Board of Commissioners.

Plastics You Can Recycle

Before you start tossing every plastic container you use into your recycling bin, check its recycling symbol and know what kinds of plastics your community accepts for curbside pickup. Remember that the symbols pertain only to the container itself, not its lid or sprayer, which you'll have to discard.

Recycling symbols can be found on all plastic materials, usually on the bottom of the container. They can be quite tiny, but you'll find them if you look. To find out which plastics your community can accept in curbside pickups, call your municipality's office.

The Recycling Center at Brady's Run Park, open to all Beaver County residents, will accept numbers 1 and 2 plastics. Your local community's curbside pickup may accept others as well.



Number 1 plastics are found in soft drinks, water, ketchup and beer bottles, mouth-wash bottles, peanut butter, salad dressing, and vegetable oil containers.

When recycled, the materials go into polar fleece, tote bags, furniture, carpet, paneling, straps, bottles and food containers (as long as the plastic being recycled meets purity standards and doesn't contain hazardous contaminants)



Number 2 plastics are found in milk jugs, juice bottles, bleach, detergent and other household cleaner bottles, shampoo bottles, some trash bags and shopping bags, motor oil bottles, and butter and yogurt tubs.

This recycled plastic is used to produce laundry detergent bottles, oil bottles, pens, recycling containers, floor tiles, drainage pipes, lumber, benches, doghouses, picnic tables, fencing and shampoo bottles.

By recycling, you help reduce the amount of waste that ends up in landfills and oceans, and reduce pollution and wildlife destruction. Thanks for doing your part!

Source: <https://www.goodhousekeeping.com/home/g804/recycling-symbols-plastics-460321/>

The Recycling Center at Brady's Run

In addition to plastics, you can recycle glass, paper (including magazines, junk mail, bagged shredded paper, and light cardboard such as cereal boxes, corrugated cardboard, and electronics* at our county's beautiful Brady's Run Park. You can drop off clothing and shoes there, too.

Hours of Operation

Tuesday, Thursday - 8:30am to 3:30pm

Wednesday - Noon to 5pm

Every 3rd Saturday of the month 8:30am to Noon

* Electronics include TVs, computers, lap top or tablets, monitors, copy and fax machines, cell phones, key boards, radios, microwaves and ink cartridges. Call 724-770-2064 for current fees. Cash or check only.

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Success!

An elderly gentleman told ACP that he had signed up with an alternative electric supplier for his electric service. After the “low rate” contract period was done, the new company tried to increase the rate to almost triple per kilowatt than he had previously been paying.

ACP contacted the company and the Pennsylvania Attorney General’s consumer complaint department and were able to get the company to adjust his rate to a fair market value.

Help is only a phone call away! 724-888-5931



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