

County of Cumberland, Pennsylvania

POPULAR ANNUAL FINANCIAL REPORT

Living

Working

Visiting



PREPARED BY

OFFICE OF THE CONTROLLER

ALFRED L. WHITCOMB, CONTROLLER

www.ccpa.net

To the Citizens of Cumberland County

I am pleased to provide you with Cumberland County, Pennsylvania's Annual Report Summary for 2008.

The information contained in this Annual Report Summary is unaudited and was derived from Cumberland County's audited 2008 Comprehensive Annual Financial Report (CAFR).

Except for the per capita information on page 13 and the general fund information on page 17, financial information is presented on the government-wide full accrual basis of accounting. This basis, used by business, presents revenues when earned and expenses when incurred. In contrast, the information pages 13 and 17 are presented on the modified accrual basis of accounting and so reflects only those revenues that are received in the period or that will be received shortly after year-end and excludes certain expense accruals such as unpaid interest.

We encourage you to read the County's CAFR, which is comprised of management's discussion and analysis, financial statements, notes and schedules. The CAFR is available at the Controller's Office, One Courthouse Square, Carlisle, PA 17013, on the County's website www.ccpa.net from the Controller's page or by calling (717) 240-6185.

The Annual Report Summary presents demographic, economic and operating information to show who we are and indicate where we are headed. Financial information reflects all County operations, except the Cumberland County Industrial Development Authority and Cumberland County Conservation District, which are discretely presented component units.

This report is presented in a simple and easy to understand format. It does not conform to Generally Accepted Accounting Principles for governments as it excludes many material disclosures, financial statements, notes and schedules found in the County's CAFR. Responsibility for the accuracy of these financial reports rests with me, as I fulfill the responsibilities of the Controller of Cumberland County.

I hope you find this report both interesting and informative.



Sincerely,

A handwritten signature in black ink, appearing to read "Alfred L. Whitcomb". The signature is fluid and cursive, written over a light-colored background.

Alfred L. Whitcomb
Controller of Cumberland County
Email: awhitcomb@ccpa.net

Welcome Home to Cumberland County!

Whether you are visiting Cumberland County for the first time or have lived here all your life, a little piece of Cumberland County will stay in your heart. Nestled in a valley within the Appalachian Mountains, we are a vibrant and healthy community. There is plenty to offer the individual looking for entertainment, the perfect occupation or maybe a place to call home.

Located close to major metropolitan centers, median household cost is below average yet salaries are competitive with other regions. Home ownership is almost 20% above the national average. Boasting one of the lowest unemployment rates in the state, Cumberland County has a myriad of business employment opportunities with more than a third in the management and professional service areas.

We believe our Annual Report Summary will provide you with insight about the services provided by Cumberland County and why it's a great place to call home.



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PHOTOGRAPHY CREDITS

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Working for You...

ELECTED OFFICIALS

BOARD OF COMMISSIONERS

(717) 240-6150
commissioners@ccpa.net



From left:
Barbara B. Cross, Secretary;
Gary Eichelberger, Chairman;
Rick Rovegno, Vice Chairman

The Commissioners ensure compliance with provisions of the County Code and are granted authority to establish the annual county operating budget, approve expenditure of county dollars, authorize all county government contracts and manage all county properties and buildings.



Dennis E. Lebo, Clerk of Court

(717) 240-6250 clerkofcourts@ccpa.net

The Clerk of Court is the official record keeper for all matters relating to the Criminal Division of the Court of Common Pleas. All documents pertinent to a criminal court case must be filed with the Clerk of Court. He is also responsible for the collection of court fees through the Costs and Fines Office.



Alfred L. Whitcomb, Controller

(717) 240-6185 controller@ccpa.net

The Controller is the chief fiscal officer of the County who supervises fiscal affairs, including all of the accounts and official acts relating to elected officials, other County employees, and organizations who collect, receive, hold, or disburse public monies of the County.



Michael L. Norris, Coroner

(717) 766-6418 mnorris@ccpa.net

The Coroner investigates sudden, unexplained, violent, or suspicious deaths occurring in the County to determine: cause of death, manner of death, and whether criminal activity was involved. The core activities include crime scene investigation, victim history and identification, and forensic examination.



David J. Freed, District Attorney

(717) 240-6210 districtattorney@ccpa.net

The District Attorney will investigate and prosecute all crimes regardless of lack of resources. He will ensure that all victims of crime are represented as required and that their authorized, legal claims for restitution are processed.



Curtis R. Long, Prothonotary

(717) 240-6195

The Prothonotary is responsible for maintaining the records of the Court of Common Pleas, which include, but are not limited to, complaints, judgements, writs, liens, and protection from abuse orders. All civil litigation is filed with the Prothonotary. The Prothonotary processes passports for the public as well.



Robert P. Ziegler, Recorder of Deeds

(717) 240-6370 recorderofdeeds@ccpa.net

The Recorder of Deeds maintains a permanent public record of deeds and documents related to the development, transfer, and encumbrance of real estate in Cumberland County.



**Glenda Farner-Strasbaugh,
Register of Wills & Clerk of Orphans' Court**

(717) 240-6345 regofwills@ccpa.net

The Register of Wills processes all decedents' estate filings and Inheritance Tax payments for individuals who were living in Cumberland County at the time of their death. The Clerk of Orphans' Court serves as the filing office for the miscellaneous division of the Common Pleas Court (including adoptions and trusts).



R. Thomas Kline, Sheriff

(717) 240-6390 sheriff@ccpa.net

The Sheriff enforces court orders issued from the Cumberland County Court of Common Pleas and maintains peace throughout the county by enforcement of the Commonwealth's Rules of Court, Crimes Code, and Vehicle Code.



John C. Gross, II, Treasurer

(717) 240-6380 treasurer@ccpa.net

The Treasurer receives and deposits all monies daily for the operational accounts/funds of the County and invests those funds as needed. He also acts as an agent for over 70 licenses including dog, hunting, fishing, small games of chance, and bingo.

Appointed Position



Dennis Marion, Chief Clerk

(717) 240-6150 dmarion@ccpa.net

Appointed by the Commissioners, the Chief Clerk manages the daily operations of County government.

Who we are...

People

Cumberland County's population was 229,361 in 2008. It was split 51% women and 49% men, which is consistent with both the state and nation. The ages of our citizens are also consistent with the state and nation being:

- 20% are under 18
- 11% are 18-24
- 26% are 25-44
- 28% are 45-64
- 15% are 65 or over.

Our county is also becoming more diverse.

	2007	Change since 2000 Census
<i>White Non-Hispanic</i>	91.4%	-2.4%
<i>Black or African-American</i>	2.9%	8.4%
<i>Asian</i>	2.5%	27.5%
<i>Hispanic</i>	2.0%	51.4%
<i>Other</i>	1.2%	178.2%

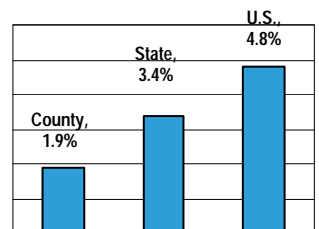
Homes

The 2007 average household size in Cumberland County was 2.4 people, slightly lower than the state and national averages. 73% of residents own their homes versus rent, which is up two percent from the prior year. The median monthly housing costs are \$1,332 for mortgaged owners, \$427 for nonmortgaged owners and \$742 for renters.

	2005	2006	2007
<i>County</i>	\$153,200	\$163,000	\$168,400
<i>State</i>	\$131,900	\$145,200	\$155,000
<i>U.S.</i>	\$167,500	\$185,200	\$194,300

The table above shows the median housing value for homes in Cumberland County. While the state and national values increased approximately 17.5% and 16.0%, respectively, county homes only increased 9.9% over the two-year period indicating a more stable local housing market.

The following table shows the percent of loans that started foreclosure between January 2007 and June 2008. This again displays the stability of the local housing market.



Sources: U.S. Census Bureau, U.S. Dept. of Housing & Urban Development, U.S. Dept. of Labor.

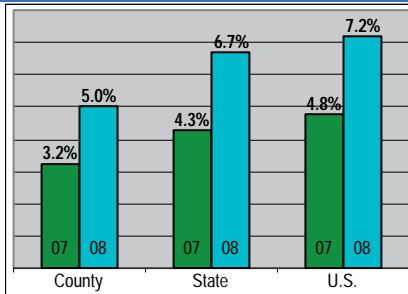


Income

Cumberland County households had a median income of \$58,605 in 2007 (an increase of 3.9% from the prior year), much higher than the state's \$48,576 and nation's \$50,740 median household incomes (increases of 5.0% and 4.7%, respectively, when compared to the prior year).

Unemployment

The adjoining table displays the County's 2007 vs. 2008 unemployment rates as compared to the state and national rates.



Industry

In 2007, for the employed population 16 years and older, the leading industries in Cumberland County were educational services, health care, and social assistance (22%) and retail trade (12%). Other top industries include professional, scientific, management and administrative services (9%), finance, insurance, real estate, rental and leasing (9%) and manufacturing (9%).



Nancy Garland, at the Lear Corporation Carlisle plant (world's largest facility dedicated to automotive carpet production). It was later known as International Automotive Components North America plant.



The Cumberland Area Economic Development Corporation (CAEDC) serves as both the authorized economic development agency and the authorized tourism promotion agency, for the County of Cumberland. Cumberland County Economic Development (CCED) is a division of CAEDC. CCED wants to help you grow and expand your business. Finding money for growth and expansion is among the chief pursuits of business owners everywhere. In Cumberland County, the search is made easier thanks to the work of CCED. They can tap a wide range of local, state, and federal programs offering low-interest loans. Between 2006 and 2008, through their loan programs, they have assisted area business create approximately 44 new jobs, retain more than 246 jobs, and helped leverage approximately \$8.5 million of investment to the region. You can learn more about CCED and the services it offers by visiting their award winning website www.cumberlandbusiness.com.

The Cumberland Valley Visitors Bureau (CVVB) is the official Tourism Promotion Agency serving Cumberland County. CVVB is a division of CAEDC. CVVB markets the County's tourism assets and destinations, including attractions, recreational sites, historical tourism, and other distinctives, to regional and national audiences. They are reinforcing their commitment to sustainability through the creation of a Cumberland Valley 'green map'. This map provides information regarding local establishments that are economically friendly. To learn more about the CVVB and all the great tourism opportunities in Cumberland County, visit www.visitcumberlandvalley.com.



Our County's Goals and Accomplishments

Vision: A place where family-sustaining economic opportunity is promoted, our environment is respected, public safety is ensured, and our quality of life is preserved for the future

Mission: The most livable community with the most efficient and effective public services in Pennsylvania.

...managing our natural resources

In 2008, \$2.24 million was used to preserve eight farms consisting of 924 acres through the agricultural easement program. Of that only \$264,000 were County funds. There is a total 110 farms in the easement program comprising 13,480 acres.

Farmland Preservation



Number of acres preserved



...quality and effective county services

As a result of Cumberland County's long term planning and strong financial status, Standard & Poor's increased the County's General Obligation bond rating to AAA in 2008.

With Cumberland County's favorable debt levels, management has established a formal debt management policy which requires at least 50% of direct debt to be paid in ten years from issuance.

....criminal justice process improvements

In order to alleviate prison concerns and implement intermediate punishments, the County began a day reporting center and treatment court that holds offenders accountable while making progress toward becoming productive citizens.

....public safety is ensured

In 2008, Cumberland County has started Phase I of a \$11.4 million renovation and expansion project at the County Prison.

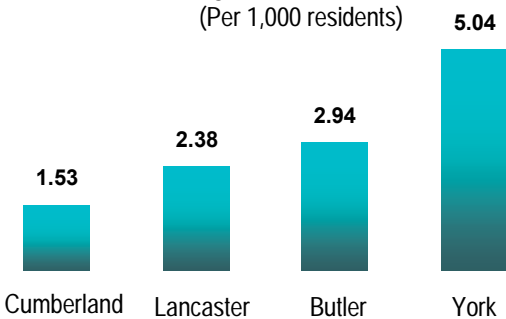


Earl Reitz, Cumberland County Prison Warden, speaks at the ground-breaking ceremony on August 11, 2008 on the future planned expansion at the prison

...public safety is ensured (continued)

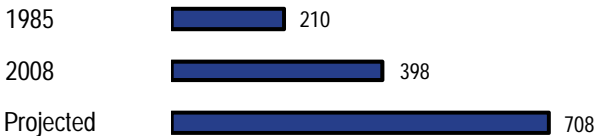
Although Cumberland County's incarceration rate remains relatively low compared to local Pennsylvania counties, the County's growing population has resulted in the need for a larger facility.

Local County Incarceration Rates



The current prison opened in 1985 with 210 available beds for prisoners. Without construction and using all available space, the prison expanded to 398 available beds. The graph below depicts how the new renovation will effect capacity.

County Prison Maximum Capacity Growth



The County Prison renovation and construction project will include:

- Construction of 160 additional male beds
- Renovation of both exterior and interior of the existing prison including the kitchen and the medical care area
- Renovation and expansion of female holding areas
- Construction of a work release wing

...promoting healthy community

What makes Cumberland County government unique are the important human services provided to our constituents.

...promoting healthy community (continued)



Local resident participating in the 2008 Senior games.

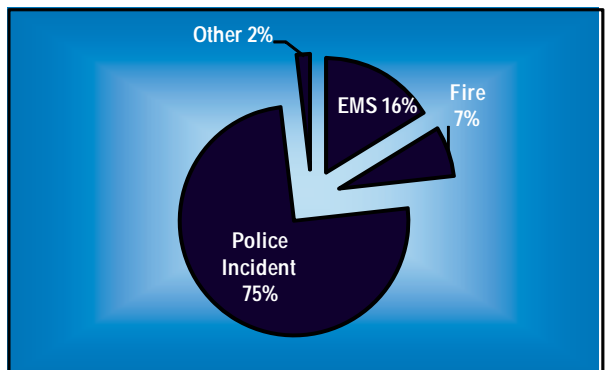
Here are some of the services provided in 2008:

Children and youth clients requiring placement	196
Mental health clients requiring emergency services	846
Mental retardation clients served	1,759
HealthChoices patients requiring treatment	5,199
Senior congregate meals served	33,611
Drug & alcohol outpatient group treatment (hrs)	4,365
Drug & alcohol inpatient non-hospital treatment (hrs)	6,178
Transportation one-way trips	151,872

....promote safety partnerships

In 2008, the County's 9-1-1 center received 87,214 emergency calls for a daily average of 238.9. Ninety-eight percent of those calls were answered within 10 seconds!

The graph below displays the types of calls which the 911 center responded to.





FINANCIAL SECTION

INTRODUCTION

The following pages present the County's:

- ⇒ Summary financial position,
- ⇒ Summary results of operations,
- ⇒ A graphical illustration of the extent to which the County's budget is dependent on Federal and State grants,
- ⇒ A breakdown of total County operating expenses by major type (salaries, benefits/ payroll taxes and operating),
- ⇒ Per capital actual net cost of County government,
- ⇒ Graphs comparing Cumberland County against other counties in South Central Pennsylvania,
- ⇒ General fund unreserved fund balance.

We hope you find this information interesting and informative.

To help you understand the financial presentations...

All of the financial information listed above, except for the per capita information presented on page 13 and the general fund unreserved fund balance presented on page 17, is presented on the full accrual basis of accounting. The full accrual basis reports revenues when earned and expenses when the liability is incurred regardless of the timing of related cash flows. This is the same basis as is used by businesses to report their results.

The per capita information on page 13 is on the budget basis with associated revenues offsetting expenditures.

The general fund unreserved fund balance on page 17 is presented on the modified accrual basis of accounting. Under this method, tax revenues are reflected only to the extent they are collected during the year or within sixty days of year-end.

Per capita presentations facilitate comparisons of different sized governments by breaking down large numbers into an easier to understand figure. The per capita presentations in this report show the cost, debt, etc. on a per county resident basis. To do this, the item presented (cost, debt, etc.) is divided by the estimated county population for the year shown to arrive at a "per capita" figure.

Financial Position—Snap Shot

The summary of the County's financial position, below, shows the County's total resources at year-end versus the amount owed at year-end. The amounts below are on the full accrual basis and measure financial position as would a business.

	<u>2008</u>	<u>2007</u>	<u>2006</u>
Assets:			
Current assets	\$ 84,581,254	\$ 65,561,821	\$ 62,186,901
Capital assets	57,290,006	53,436,895	50,300,007
Total assets	<u>141,871,260</u>	<u>118,998,716</u>	<u>112,486,908</u>
Liabilities:			
Long-term liabilities	63,910,637	48,002,673	50,446,167
Other liabilities	17,965,159	17,779,521	17,030,355
Total liabilities	<u>81,875,796</u>	<u>65,782,194</u>	<u>67,476,522</u>
Net Assets	<u>\$ 59,995,464</u>	<u>\$ 53,216,522</u>	<u>\$ 45,010,386</u>

Significant changes in 2008...

- The County's total net assets increased \$6,778,942.
- The County issued \$18.5 million of AAA rated general obligation bonds to finance the first phase of the County's prison expansion, a new public safety building and related 9-1-1 capital costs. This contributed to the increase in both current assets and long-term liabilities, as indicated in the figures above. The increase in debt was partially offset by scheduled principal payments.



Cumberland County Girl Scout troop 1549 and Brownie Troop 1430 bridging ceremony at Pine Grove Furnace State Park.



Financial Activities—Snap Shot

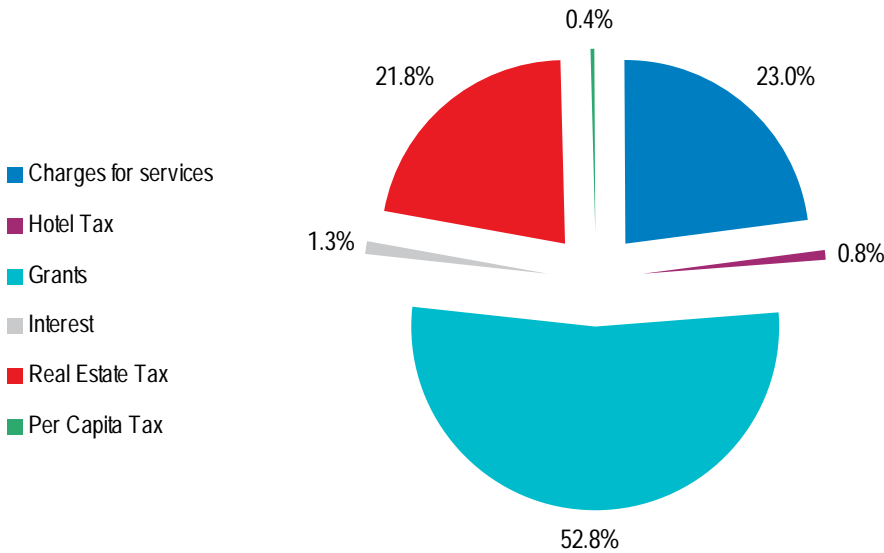
The summary of the County's financial activities, below, shows County-wide revenues and expenses on the full accrual basis, similar to how a business measures its financial results.

	<u>2008</u>	<u>2007</u>	<u>2006</u>
Revenues:			
Charges for services	\$ 40,450,379	\$ 39,889,465	\$ 37,111,447
Grants	92,734,522	86,741,391	87,465,958
Real estate taxes	38,319,951	37,534,225	35,211,322
Hotel taxes	1,345,191	1,057,801	950,036
Per capita taxes	638,640	729,222	610,226
Investment earnings	2,276,916	2,974,702	2,747,364
Total general revenue	<u>175,765,599</u>	<u>168,926,806</u>	<u>164,096,353</u>
Expenses:			
	<u>(168,986,657)</u>	<u>(160,720,670)</u>	<u>(158,562,990)</u>
Increase in net assets	6,778,942	8,206,136	5,533,363
Net assets, beginning	53,216,522	45,010,386	39,477,023
Net assets, ending	<u>\$ 59,995,464</u>	<u>\$ 53,216,522</u>	<u>\$ 45,010,386</u>

Significant changes in 2008...

- Charges for service increased primarily due to an increase in court costs and fines in Clerk of Court's Office and increased weights and measures fees.
- Grants increased due to an increase in the County's allocation of mental retardation funding (\$2.8 million), an increase in the County's wireless 9-1-1 grant allocation (\$1.8 million) and a funding increase in the County's HealthChoices program (\$1.2 million).
- Real estate tax revenue increased \$785,726 due primarily to new construction and renovations to existing properties.
- Investment earnings declined due to the lower interest rate environment.
- Expenses increased due to: greater utilization of mental retardation (\$2.8 million) and HealthChoices (\$1.2 million) services by County clients; increases (\$767,725) in out-of-home placement by the County's Children and Youth Office (Children and Youth policy is to use the least restrictive placements while meeting the best interest of the child.), progress in completing economic development projects (\$843,907).

What type of revenue is the County receiving?

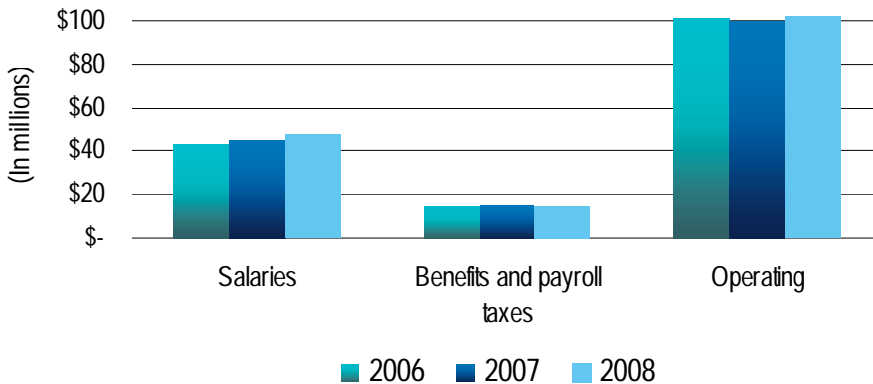


This graph shows the types of revenues the County is receiving. The majority of the funding is from **Grants** (\$92 million) which are provided by Federal and State sources. Grants increased \$6.3 million between 2007 and 2008. Over one half of **Charges for Services** presented here are from nursing services at the Claremont Nursing

and Rehabilitation Center. To supplement unfunded services the County provides, the County collects **Real Estate Taxes** which were \$38.3 million in 2008 or 21.8% of total revenues and only \$800,000 more than the prior year.

What type of expenses are we paying for?

Three Year Expense Trends



This graph shows the trend of the three major expense categories. For the three years, the average annual increase in each area is:

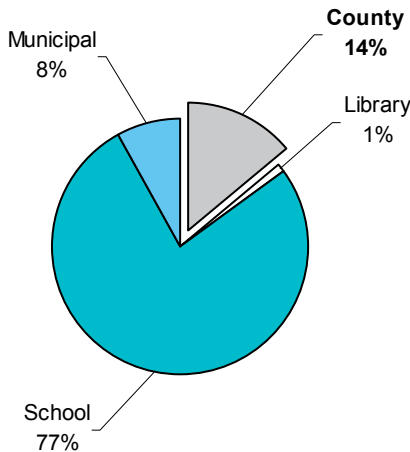
Salaries	11.70%
Benefits	0.00%
Operating	5.67%

The salary percentage increase is based on all wages paid including overtime.



Your Real Estate Taxes—The County's Portion.....

This pie chart illustrates that an **average of 14% of your local real estate taxes is paid to the County.**



On average, Cumberland County residents paid a total of \$1,632 in local real estate taxes per \$100,000 of assessed value in 2008. Only \$228 of that amount was paid to the County.

.... and How it is Spent

The column to the right depicts how much, on average, a resident in Cumberland County pays for each General Fund department's service, net of revenue earned by that department. It is offset by the general revenue to lead to the net surplus per capita.

This schedule is showing the 2008 results compared to 2007.

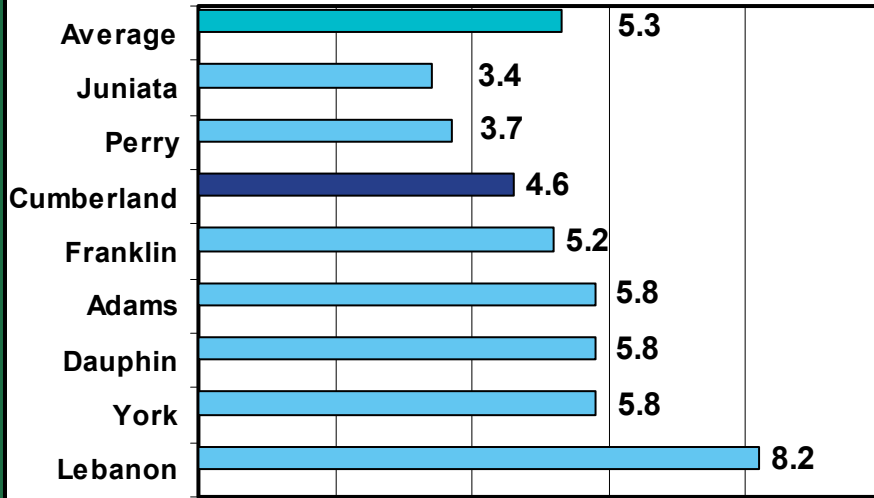
Per Capita Net Cost

County Department	2008	2007	Percent Change
Information management and technology	\$ 8.25	\$ 6.16	34%
County buildings and grounds	7.80	6.41	22
Finance	2.94	2.82	4
Bureau of elections	4.21	3.81	10
Tax administration	6.47	5.08	27
Debt service	11.10	10.56	5
Human resources	1.80	1.86	(3)
Administrative services	<u>3.65</u>	<u>3.15</u>	16
Total general government-administrative	<u>46.22</u>	<u>39.85</u>	16
District justices	5.56	5.65	(2)
Criminal courts system	10.05	9.33	8
Public defender	<u>3.89</u>	<u>4.07</u>	(4)
Total general government-judicial	<u>19.50</u>	<u>19.05</u>	2
County prison	30.60	32.48	(6)
Adult and juvenile probation	16.63	16.02	4
Public safety administration	<u>2.22</u>	<u>2.46</u>	(10)
Total public safety	<u>49.45</u>	<u>50.96</u>	(3)
Conservation and planning	4.48	0.57	686
Commissioners Office	2.84	2.93	(3)
Controller	4.19	3.93	7
Treasurer	0.98	0.93	5
Recorder of Deeds	(3.06)	(4.20)	(27)
District Attorney	9.93	8.70	14
Coroner	1.86	1.90	(2)
Clerk of Courts	0.31	0.21	48
Prothonotary	(0.31)	(0.23)	35
Sheriff	7.23	6.52	11
Security	1.35	1.32	2
Register of Wills	<u>(0.77)</u>	<u>(0.55)</u>	40
Total County Row Offices	<u>24.55</u>	<u>21.46</u>	14
Veteran affairs	0.89	0.85	5
Urban redevelopment	2.23	2.26	(1)
Other departments	0.10	0.41	(76)
Subsidy to county programs:			
Emergency telephone/911	3.12	10.38	(70)
Human services	14.46	12.82	13
Domestic relations	4.47	3.11	44
Public safety	2.81	2.57	9
Early learning center	0.30	0.26	15
Transportation	(0.02)	0.21	(110)
General Revenues	<u>(185.87)</u>	<u>(184.54)</u>	1
Net surplus per capita	<u>\$(13.31)</u>	<u>\$(19.78)</u>	(33)

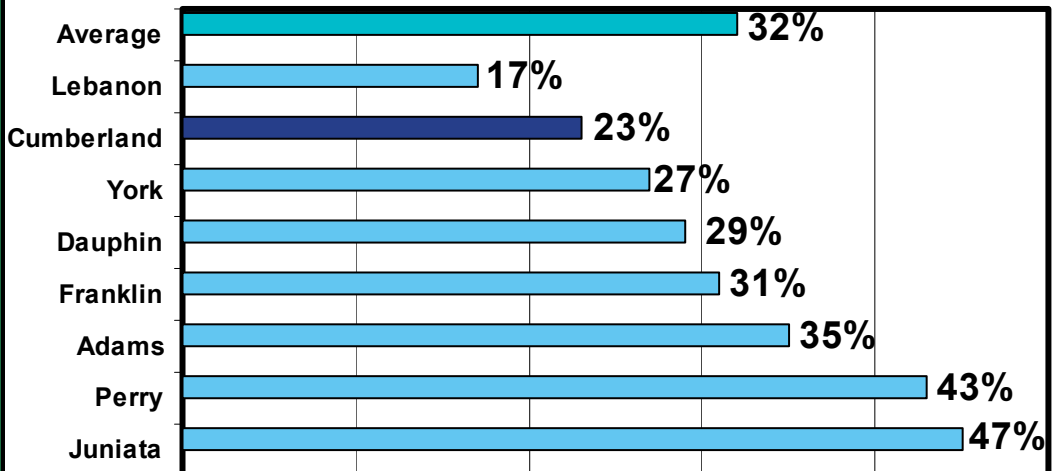
How do we Compare?

How does Cumberland County compare to other South Central Pennsylvania counties? By using per capita (i.e. per resident) comparisons, Cumberland County is easily compared with its neighbors. Comparisons use 2007 data, as 2008 information is not yet available for all counties.

Full-Time County Employees per 1,000 Residents



County Taxes as a % of Total County Revenues



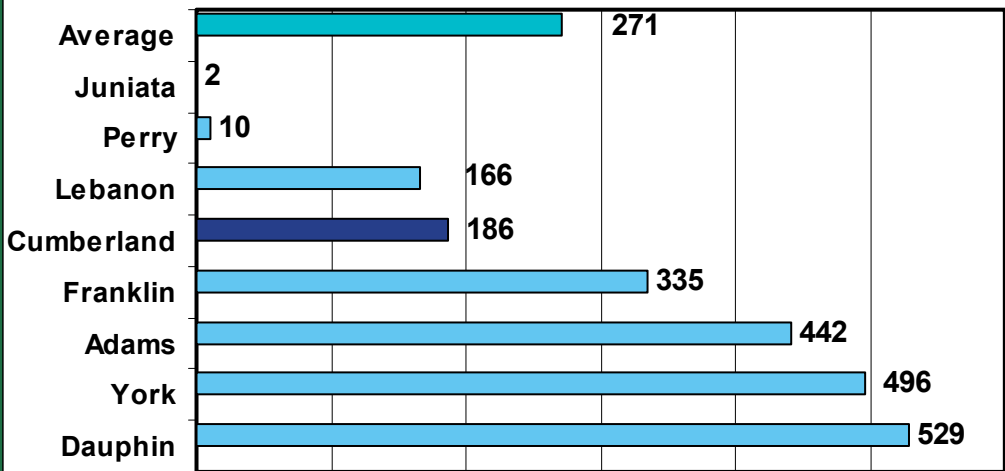


Sound Fiscal Management

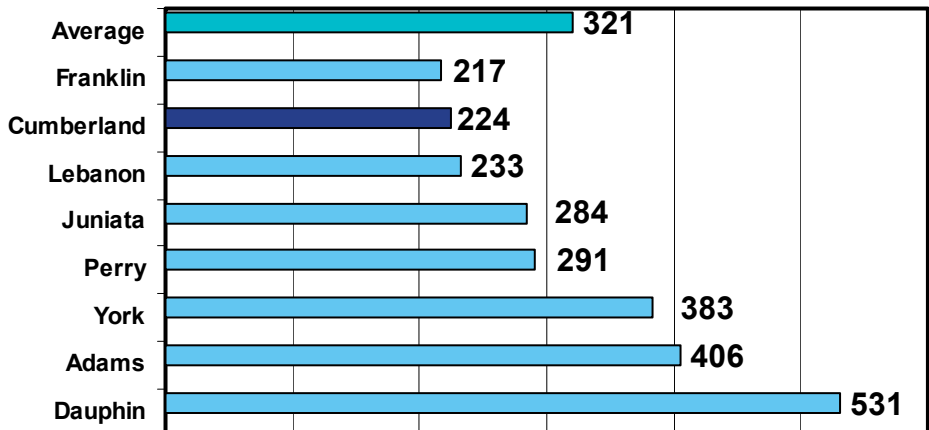
As the graphs illustrate, Cumberland County compares favorably with its neighboring South Central Pennsylvania counties in key financial and related measures.

Cumberland County's sound fiscal policies and disciplined fiscal management resulted in its award of a coveted AAA credit rating by Standard & Poor's in 2008. Standard & Poor's noted, in part, Cumberland County's *"strong financial position and performance, supported by strong adopted financial and debt management policies and favorable overall debt burden..."* in their award decision.

Debt per Capita



General Fund Expenditures(1) per Capita



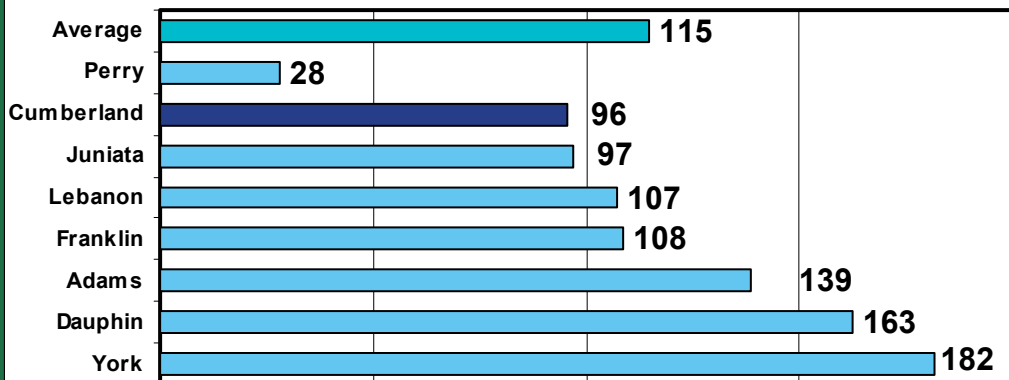
Focus on Public Safety...

County provided public safety services consists of the County prison, adult and juvenile probation, forensic lab, central booking center, victim witness services and the County's Public Safety Department which includes the 9-1-1 center and others.

In the area of public safety, more spending is not necessarily better than less and vice versa. What matters is meeting residents needs. In 2008, the County successfully handled 87,214 emergency 9-1-1 calls, committed 2,784 inmates to County prison, and, through planning, coordination and drills, maintained emergency readiness.

It may be gratifying to the residents of Cumberland County to see that Cumberland County delivers public safety services cost effectively in South Central Pennsylvania.

Public Safety Expenses per Capita



Cumberland County Department of Public Safety's 2008 Summerfair Demonstrations/Presentations.

How Strong is the County's Financial Position?

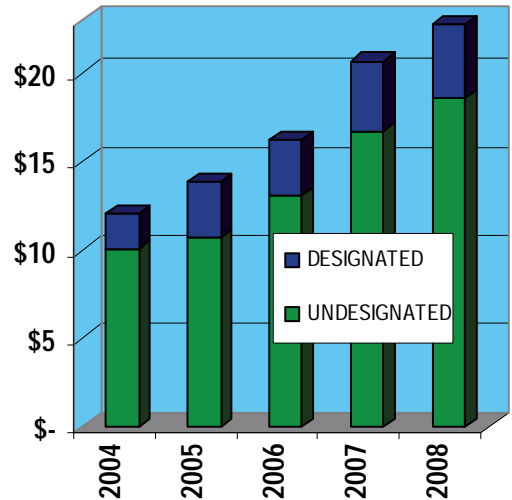
In 2008, Cumberland County continued to strengthen its financial position by maintaining ample net financial resources.

It is important that the County maintain ample net resources to protect against revenue shortfalls, unanticipated expenditures and to ensure a stable tax rate.

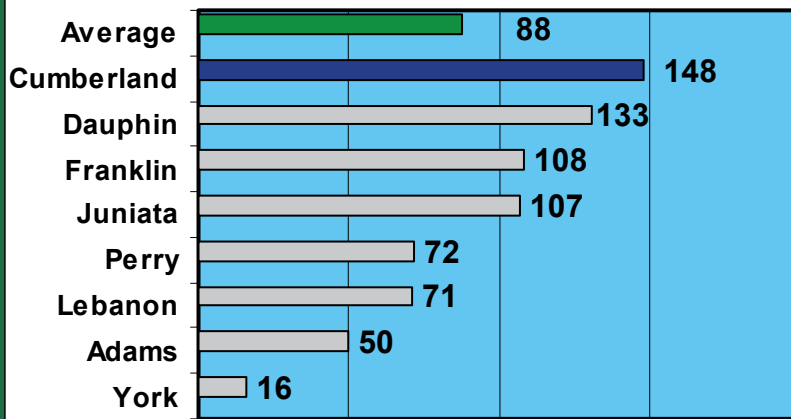
This graph shows the County's designated and undesignated net financial resources at the end of each of the last five years.

Designations represent current net financial resources to fund the Commissioners' future plans. Undesignated fund balance is available for Commissioner appropriations.

**GENERAL FUND
UNRESERVED FUND BALANCE
(in millions)**



Days of Expenditures⁽¹⁾ Represented by General Fund Unreserved Fund Balance



(1) Includes transfers out from the General Fund to subsidize other County programs.

Award for Outstanding Achievement in Popular Annual Financial Reporting

PRESENTED TO

County of Cumberland
Pennsylvania

for the Fiscal Year Ended

December 31, 2007



Michael R. Post
President
Jeffrey L. Esser
Executive Director

Award

The Government Finance Officers Association of the United States and Canada (GFOA) has given the Award for Outstanding Achievement in Popular Annual Financial Reporting to Cumberland County, Pennsylvania for its Popular Annual Financial Report for the fiscal year ended December 31, 2007. The Award for Outstanding Achievement in Popular Annual Financial Reporting is a prestigious national award recognizing conformance with the highest standards for preparation of state and local government popular reports.

In order to receive an Award for Outstanding Achievement in Popular Annual Financial Reporting, a

government must publish a Popular Annual Financial Report, whose contents conform to program standards of creativity, presentation, understandability and reader appeal.

An Award for Outstanding Achievement in Popular Annual Financial Reporting is valid for a period of one year only. Cumberland County has received a Popular Award for the last five consecutive years. We believe our current report continues to conform to the Popular Annual Financial Reporting requirements, and are submitting it to the GFOA.

Fraud, Waste & Abuse Hotline

If you think you have knowledge of...

- Suspected theft or misuse of County property or cash
- False reporting of hours worked
- Submission of illegitimate vendor invoices
- Misrepresentation of expense reimbursements
- Mismanagement of tax dollars
- Fraudulent reporting of medical, disability or workers compensation claims
- Spending in excess of what is reasonable and necessary
- Violations of the County's gift and gratuity policy
- Violations of the County's purchasing policy
- Other suspected fraud or abuse
- Suspicious behavior—Fraud perpetrators often display behavioral traits that serve as indicators of possible illegal behavior. The most commonly cited behavioral red flag was "living beyond their apparent means".*

YOU can help, because...

- U.S. organizations lose an estimated 7% of their annual revenues to fraud.*
- Governments are one of the most commonly victimized industries.*
- Organizations with fraud hotlines significantly cut their losses due to fraud.*
- Frauds are more likely to be detected by a tip than by other means.*
- For those governments that maintain hotlines, losses were reduced by 17% and duration of fraud was reduced by 30%.*
- Fraud and abuse are crimes everyone pays for!
- Significant losses due to fraud could mean
 - Increased taxes
 - Decreased employee benefits
 - Tighter department budgets
 - Less services for citizens
- It's your money. You can make a difference!



This hotline works for you! Your tip may result in a cost-saving audit or investigation...but only if you report it to us.

**** YOU HAVE THE RIGHT TO REMAIN ANONYMOUS! ****

(Although, if you identify yourself, it may assist in our investigation)

Here's how you can report it...

- Gather as much of the following information as possible:
 - Area where the fraud is occurring
 - Person or persons involved
 - Nature of the fraud/abuse – lying, cheating, stealing, etc.
 - Date and/or duration of occurrences
 - Approximate dollar amount/value involved
 - Any other witnesses

...reporting options...

- Submit your tip electronically: Go to www.ccpa.net and click on 'Fraud & Abuse Hotline' under 'Services'. (Tips submitted electronically are untraceable as to the source/sender.)
- Mail your tip to: Fraud Hotline, P.O. Box 1079, Carlisle, PA 17013 (Restricted access to this PO Box is strictly enforced!)
- Call (717) 240-6192
- Fax (717) 240-6572

* Source: Association of Certified Fraud Examiners' Report to the Nation