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Palm Beach County Consumer Affairs wants to help you safeguard your money. Watch “Consumer Focus” on PBC TV Channel 20 and get the bottom line on safety tips to protect you and your money.
### December 2020

#### Meetings

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<tr>
<th>Date</th>
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<tr>
<td><strong>SUNDAY</strong></td>
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#### COVID-19 Information

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#### Special Edition

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#### Behind The Star

On the December episode of "Behind The Star" we look at how Palm Beach County Sheriff Office deputies are working hard to make sure residents and visitors stay safe and have a happy holiday. And we play a holiday song from the son of a PBSO sergeant dedicated to the men and women who protect and serve you and your community throughout the year.

#### Parkadventure

Join us for a new adventure with Palm Beach County Parks and Recreation. We take you for an up close look at what residents and tourists experience when they visit the beautiful features at the county’s extensive park system. It’s an outdoors adventure you won’t want to miss.

### Programs are subject to change.

#### PBC Board of County Commissioners Meetings

The PBC Board of County Commissioners Meetings are presented live on 1st & 3rd Tuesdays.

#### PBC Planning Commission Meetings

PBC Planning Commission Meetings are presented live on the 2nd Fridays, preempting regular programming on those days.

#### PBC Zoning Meetings

PBC Zoning Meetings are presented live on the 1st and 4th Thursdays, preempting regular programming on those days.

#### PBC School District Board Meetings

PBC School District Board Meetings and Workshops are presented live on Wednesdays, preempting regular programming.

### Consumer Focus

Protecting you from consumer traps is one of their many objectives. Find out what Palm Beach County Consumer Affairs want all residents to know about protecting your money and staying safe, during and after the holidays.

Air Mondays at 7:30pm, Tuesdays and Wednesdays at 2:30pm, Thursdays at 9:30am, Fridays at 2:30pm and Saturdays at 11:00am.
TOY SAFETY BUYING TIPS: Be Safe, Not Sorry

Trap

Susan remembers when lawn darts, trampolines, puzzles, Pogo balls and air rifles were popular birthday and holiday gifts for kids. Today, she wonders how she survived her childhood! Susan plans to begin shopping for toys and take advantage of seasonal sales year-round to avoid the frenetic crowds of the holidays. She wants to save money but also wants to buy toys that will be safe for her kids.

Tips

Along with being fun, toys should be safe. Here are some tips for a happier holiday:

- Consider the child’s age, interest and skill level. Look for labels that give age recommendations as a guide. The Child Safety Protection Act requires choking hazard warning labels on toys containing small parts. Remember a toy intended for an older child may be dangerous in the hands of a younger child. Information on age-appropriate toys can be found at http://www.usa.safekids.org and http://www.cpsc.gov.

- Buy from a reputable retailer, and ask if they have removed all recalled toys from the shelves. Get a receipt for your purchase and verify the store’s return policy.

- Be extra cautious when buying second-hand or used toys. Look for signs that state all sales are final. The Consumer Product Safety Improvement Act also prohibits thrift shops, garage sales, consignment and online stores from selling recalled toys. Toys can be recalled for reasons such as toxic levels of lead in the paint or a strangulation risk (cords) or a choking hazard (small parts).

- You can see the recalled toys list and sign up for e-mail alerts at the U.S. Consumer Product Safety Commission Web site http://www.cpsc.gov.

- If you decide to buy your child’s first big bicycle, remember it’s not a toy. That big bike is now considered a vehicle, and your next purchase should be a helmet!

For more information, contact Palm Beach County Consumer Affairs at 561-712-6600 (Boca/Delray 888-852-7362 toll free) www.pbcgov/consumer
Trap

Jason from Wellington needed some last minute gifts, but he wasn’t sure he should buy gift cards because of some bad experiences. Several months ago, he discovered two unused gift cards he received from a favorite aunt. Both were from national retailers. Unfortunately, one of the retailers had filed for bankruptcy earlier this year. When he went to other store, he was informed the gift card had expired! His thrill turned to disappointment. He didn’t want his friends to go through the same unpleasant experiences.

Tips

Before purchasing gift cards, consider the following:

- **Know your rights.** Florida passed a law in 2007 that mandates gift cards issued in Florida cannot expire or have any fees that would reduce the card’s value. This applies to gift certificates as well.

- **Buy gift cards from reputable sources.** Avoid buying gift cards from online auction sites. These cards may be stolen, counterfeit or obtained fraudulently.

- **Inspect the card before buying.** Verify that none of the protective stickers have been removed or that the codes on the back of the card have not been scratched off to reveal a PIN number.

- **Consider the financial condition of the company.** Has the company filed for bankruptcy? If the business closes stores, the card may be difficult to redeem.

- **Ask about purchase exceptions.** Can the card be used on the store’s Web site or only at the store’s physical location (point-of-purchase or nationwide at all their locations)?

- **Give the recipient the original receipt to verify the card’s purchase value in case the card is lost or stolen.**
**HOLIDAY RETURNS & REFUNDS**

**Trap**

Cha-ching! Black Friday deals! This year Bill and Ella finished holiday shopping early – they even got an iPod, Xbox and a big, beautiful flat screen TV on Thanksgiving weekend! But weeks later, when the credit card statements came rolling in, they realized all that spending was just too much. Expecting refunds, they learned about re-stocking fees and “store credits only”, even though they had receipts. At one store they discovered that “ALL SALES WERE FINAL.” Sadly Bill and Ella learned that gone are the days when you can walk in a store, return the items and get all your money back.

**Tips**

It’s the law: Retailers that DO NOT offer refunds or exchanges MUST post a sign saying so. If no such sign is posted, then the store must provide its policy in writing when asked. The law also requires stores with no refund or exchange policy to provide refunds within seven days of the date of purchase when you have the original receipt, assuming the items were not used and are in the original packing.

- On pricey electronics, check the store refund or exchange policy before you buy. Retailers may have their policies on the receipt. Keep it as your proof of purchase. Get a gift receipt to be included with the gift, just in case.

- Always look for the refund/return/exchange policies which are usually posted in the customer service area or at cash registers. Do not assume the regular return policy applies to sales or clearance items. Some merchants consider sale items to be final, so ask.

- Remember, during the holidays stores may hire seasonal workers who may not be familiar with all the store policies. Be patient and ask to speak with a manager. Be prepared with your original receipts.

No such policy information provided or you were refused a refund? For more information, contact Consumer Affairs at 561-712-6600 (Boca/Delray 888-852-7362 toll free) www.pbcgov.com/consumer
EXTENDED WARRANTIES:
BAH-HUMBUG!

Trap

Jim Tyler traveled from Tequesta to the county Consumer Affairs office to vent his concerns. “I can’t believe it! I just bought my TV from them!” (A national electronics store chain). “I also got a three-year warranty the salesperson suggested. Then I read in the newspaper they filed bankruptcy! Who’s going to honor the warranty? Can I get my money back? Don’t they have to say something about their bankruptcy? How can they still sell warranties?”

Tips

In today’s difficult economy, some retailers are filing bankruptcy under Chapter 11 which means they are reorganizing. It gives businesses time to make changes to avoid going out of business. The company may be around for many years. Stores in financial difficulty are not required to reveal an impending bankruptcy and can still sell extended warranties. Use these tips when considering an extended warranty.

- Extended warranties are really service contracts. If it comes free with the product, it is a warranty. If you pay for it, it is a service contract.
- Some consumer agencies recommend against buying service contracts saying the manufacturer’s warranty is usually sufficient. Consider buying a service contract at the end of the manufacturer’s warranty.
- While it is usually possible to cancel a warranty, often there are numerous steps to getting your money back. A refund may be full or prorated. There may be a cancellation fee. If the warranty cost was included in your financing, refunds may be applied to the loan.
- The service company is often different from the retailer selling the warranty. Ask questions about the product and the warranty. Read any printed information available from the store and do some Internet research.

Warranty issues or you were refused a refund? For more information, contact Consumer Affairs at 561-712-6600 (Boca/Delray 888-852-7362 toll free) www.pbcgov/consumer
Consumer Traps & Tips
An informed consumer is a smart consumer. Many situations call for a “Buyer beware” approach.

We provide consumer education via presentations at public venues, also via news releases along with our Traps and Tips newsletter on our website: www.pbcgov.com/consumer

Adult Entertainer ID Badge
Adult Entertainers are required to obtain a Work ID from the Division of Consumer Affairs to ensure that the performers are at least 18 years of age. Additionally, if there are any signs of human trafficking, staff are able to report tips to the National Human Trafficking Resource Center at 1-888-373-7888.

For More Information Contact
Palm Beach County
Board of County Commissioners
Consumer Affairs Division
50 S. Military Trail, Suite 201
West Palm Beach, FL 33415

Tel: (561) 712-6600
Fax: (561) 712-6610

Boca/Delray/Glades toll free: 1-888-852-7362

www.pbcgov.com/consumer
Twitter: @PBCConsumer

Moving
Palm Beach County companies doing household moves within the county must be licensed by Consumer Affairs.

The county Moving Ordinance requires moving companies to provide a written estimate and a detailed contract with the “bottom line” cost. Our website contains a list of all licensed moving companies in Palm Beach County.

Always verify that the moving van has a current, large, bright decal on the windshield. Licensed companies are listed at www.pbcgov.com/consumer
Consumer Affairs is an agency of the Palm Beach County Board of County Commissioners, a Division of the Public Safety Department – serving consumers and businesses in Palm Beach County since 1972.

Our mission is to help consumers make informed decisions about businesses. We investigate, negotiate, and mediate consumer complaints against businesses with a goal of avoiding any future conflicts and misunderstandings. We protect consumers and businesses from unlawful, deceptive and unfair trade practices by the enforcement of existing Ordinance laws and regulations.

The Palm Beach County Consumer Affairs Division does not rate or recommend any product, service or company.

Consumer / Business Disputes
We respond to consumer complaints against businesses and landlords. We also monitor business activities for illegal unfair and deceptive trade practices.

We strive to resolve disagreements via informal mediation and a conciliatory process. We annually investigate more than 500 cases, process 72,000 calls and welcomed nearly 12,000 customers to our office. Consumers are assisted with recovering hundreds of thousands of dollars each year. Our website pages recorded about 73,000 visitors.

Visit our website and click on “File an E-Dispute” at: www.pbcgov.com/consumer

Towing
Companies and drivers performing towing service tows in Palm Beach County are required to be licensed through Consumer Affairs.

Property/Business owners must provide prior authorization in writing before towing companies can tow or remove vehicles from private property. Palm Beach County has established maximum fees companies can charge for private property impounds and police-directed tows.

Visit our website for more information about towing and to view maximum towing fees: www.pbcgov.com/consumer

Vehicle For Hire
All taxi, limousine, shuttle and non-medical transport “for-hire” companies and water taxis operating in Palm Beach County must be licensed by Consumer Affairs.

Drivers working for Vehicle-for-Hire companies are required to obtain and wear an I.D. Badge.

Additional information and a list of all licensed companies and drivers are available by visiting our website at: www.pbcgov.com/consumer

Business Information Reports
Consumers recognize the value of a business committed to quality customer service.

Residents and visitors may contact us or go to our website to review “Business Information Reports” about previous consumer disputes with 48,000 companies listed in our database: www.pbcgov.com/consumer
Winter holidays are a time for families and friends to get together. But that also means a greater risk for fire. Following a few simple tips will ensure a happy and fire-safe holiday season.

**Holiday Decorating**
- Be careful with holiday decorations. Choose decorations that are flame resistant or flame retardant.
- Keep lit candles away from decorations and other things that can burn.
- Some lights are only for indoor or outdoor use, but not both.
- Replace any string of lights with worn or broken cords or loose bulb connections. Read manufacturer’s instructions for number of light strands to connect.
- Use clips, not nails, to hang lights so the cords do not get damaged.
- Keep decorations away from windows and doors.

**Holiday Entertaining**
- Test your smoke alarms and tell guests about your home fire escape plan.
- Keep children and pets away from lit candles.
- Keep matches and lighters up high in a locked cabinet.
- Stay in the kitchen when cooking on the stovetop.
- Ask smokers to smoke outside. Remind smokers to keep their smoking materials with them so young children do not touch them.
- Provide large, deep ashtrays for smokers. Wet cigarette butts with water before discarding.

**Facts**
- More than a third of home decoration fires are started by candles.
- Forty-two percent of decoration fires happen because decorations are placed too close to a heat source.

Before Heading Out or to Bed
- Blow out lit candles when you leave the room or go to bed. Turn off all light strings and decorations before leaving home or going to bed.
Now Available

Instant access to the magazines you know and love in an easy-to-read digital format.

AppleMagazine
Better Homes & Gardens
Entertainment Weekly
Family Circle
Food Network Magazine
In Touch Weekly
Kiplinger’s Personal Finance
National Enquirer
National Geographic
Newsweek
The New Yorker
People
Prevention
Rolling Stone
Soap Opera Digest
Time
And more!

All you need is your library card.

To get started, visit www.pbclibrary.org or call your local branch to speak to a librarian for assistance.
All branches of the Palm Beach County Library System have expanded Wi-Fi throughout the parking lot. This will allow you to access the internet with your device while in the parking lot. This service is available during branch hours.

You can print from anywhere that has an internet connection — your hotel room, home office, school, the library parking lot — from your mobile device, PC/laptop, smartphone or tablet and pick up your print job at the Library location of your choice.

Download the PrinterOn app from Google Play or Apple App Store. There is a 20 cent charge for black and white and 30 cent charge for color prints, per page. Cash only. Pay for your prints at the branch you selected.
Please complete the information below and mail or fax to (561) 656-7523

1) Are you aware that Palm Beach County has a Division of Consumer Affairs to assist you with consumer issues?
   □ Yes □ No

2) If yes, how did you become aware of the Palm Beach County Division of Consumer Affairs?
   □ TV □ YouTube □ Monthly Program Guide □ Radio □ Family/Friend/Neighbor
   □ Online □ Facebook □ PBC TV Channel 20 □ Newspaper □ Other

3) Have you ever contacted the Palm Beach County Division of Consumer Affairs for information or assistance?
   □ Yes □ No

4) If yes to question 3, how would you describe the information or assistance provided to you by the Division of Consumer Affairs?
   □ Resolved My Issue □ Very Helpful □ Information Only □ Satisfactory □ Not Satisfied □ Not Applicable

5) What consumer issue do you consider most important to you?
   □ Business Disputes □ Moving Ordinance □ Towing Regulation
   □ Vehicle for Hire □ Water Taxi □ Home Caregiver Ordinance

6) Did you know that you can report any unlicensed home caregiver, moving, vehicle for hire, or towing business to Consumer Affairs?
   □ Yes □ No

7) What is the best way for Consumer Affairs to get consumer protection information to you?
   □ TV □ YouTube □ Monthly Program Guide □ Radio □ Family/Friend/Neighbor
   □ Online □ Facebook □ PBC TV Channel 20 □ Newspaper □ Other

Comments _________________________________________________________________________________________
___________________________________________________________________________________________________