

County of Cumberland, Pennsylvania

POPULAR ANNUAL FINANCIAL REPORT
FOR THE YEAR ENDED DECEMBER 31, 2010



PREPARED BY THE 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 2010 Annual Report Summary.

The information contained in this Annual Report Summary is unaudited and was derived from Cumberland County's audited 2010 Comprehensive Annual Financial Report (CAFR).

Except for the per capita information on page 10 and the general fund graphs on pages 15 and 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 mentioned above on pages 10, 15 and 17 is 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. See page 7 for further discussion on the basis of presentation.

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, Room 207, 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, which appears to read "Alfred L. Whitcomb". The signature is fluid and cursive, written over a white 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 six percent 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 being 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.

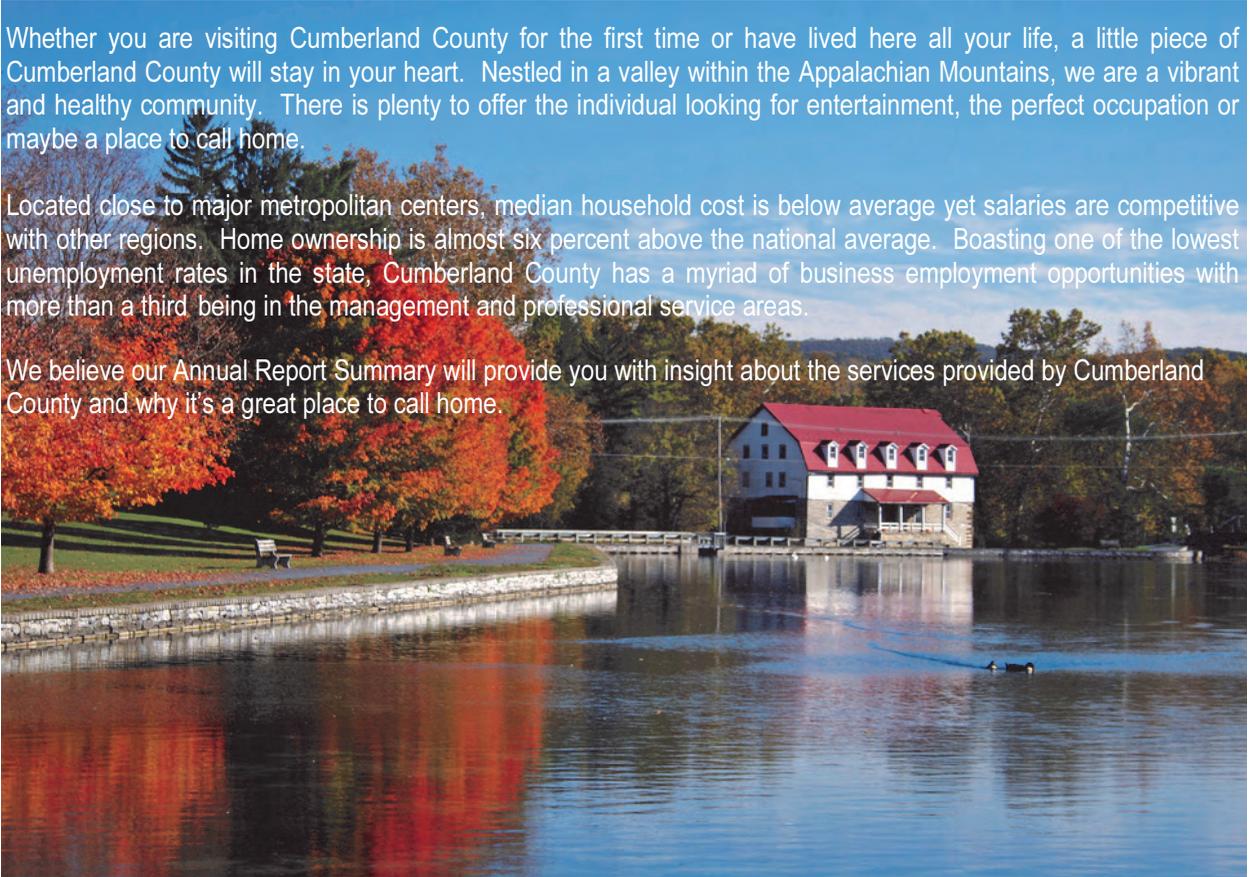


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PHOTOGRAPHY CREDITS

Cover photograph is courtesy of Tina Pool. The photo on this page is courtesy of Jake Slagle. Left hand margin photographs used on pages 3, 5, 7, 9, 11, 13 and 15 from top to bottom are courtesy of: Bill Henry; Eric Slentz, *The Patriot-News*, Christine Baker; Tina Pool; *The Patriot-News*, Joe Hermit; Perry Heath; *The Patriot-News*, Dan Gleiter; Bill Henry. The center-right pictures on page six is courtesy of Pennsylvania Department of Transportation and the bottom left picture is courtesy of Jamie May. The picture on page fourteen is of Upton Hall, U.S. Army War College, Carlisle.

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

- Ensure compliance with provisions of the County Code.
- The Commissioners governed the County in 2010 to maintain an unassigned fund balance of 141 days of average budgeted operating expenses, held debt to less than \$231 per resident and continued the County's AAA bond rating.
- Granted authority to establish the annual County operating budget, approve expenditure of County dollars, authorize all County contracts and manage all County properties and buildings.



Dennis E. Lebo
Clerk of Court

(717) 240-6250
clerkofcourts@ccpa.net

- Official record keeper for all matters relating to the Criminal Division of the Court of Common Pleas.
- Responsible for collection of court fees.
- 87,385 documents pertinent to criminal court cases were filed in 2010.



Alfred L. Whitcomb
Controller

(717) 240-6185
awhitcomb@ccpa.net

- Chief fiscal officer of Cumberland County.
- Approved and paid 48,047 accounts payable invoices.
- Issued 33,018 payroll checks/direct deposit advices.



Todd C. Eckenrode
Coroner

(717) 766-6418
teckenrode@ccpa.net

- Investigates sudden, unexplained, violent, or suspicious deaths occurring in the County.
- Investigated 247 cases for manner of death in 2010.



David J. Freed
District Attorney

(717) 240-6210
districtattorney@ccpa.net

- Investigates and prosecutes all crimes.
- Ensures all victims of crime are represented as required.
- 46 jury trials were completed by the District Attorney's Office in 2010.



David D. Buell
Prothonotary

(717) 240-6195
prothonotary@ccpa.net

- Maintains records of the Court of Common Pleas.
- All civil litigation is filed with the Prothonotary.
- Processes passports for the public.
- 7,997 new civil court cases processed in 2010.



Robert P. Ziegler
Recorder of Deeds

(717) 240-6370
recorderofdeeds@ccpa.net

- Maintains a permanent public record of deeds and documents related to real estate in the County.
- 5,279 deeds and 13,124 mortgages were recorded in 2010.



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

(717) 240-6345
regofwills@ccpa.net

- Processes all County decedents' estate filings and Inheritance Tax payments.
- 1,198 new estate and 108 new adoption dockets were opened in 2010.
- 1,143 marriage license applications were taken in 2010.



Ronny R. Anderson
Sheriff

(717) 240-6390
sheriff@ccpa.net

- Enforces court orders issued from the Court of Common Pleas.
- Enforces the Commonwealth's Rules of Court, Crimes Code, and Vehicle Code.
- Held a 100% safety record for the 3,790 safe prisoner transports and courthouse security screenings in 2010.



John C. Gross, II
Treasurer

(717) 240-6380
treasurer@ccpa.net

- Receives and deposits all monies for the operational accounts/funds of the County and invests as needed.
- Agent for over 70 licenses including dog, hunting, and fishing.
- All County monies were recorded and deposited accurately on a daily basis 100% of the time in 2010.

Appointed Position



Dennis Marion
Chief Clerk

(717) 240-6150
dmarion@ccpa.net

- Appointed by the Commissioners
- Manages the daily operations of County government.



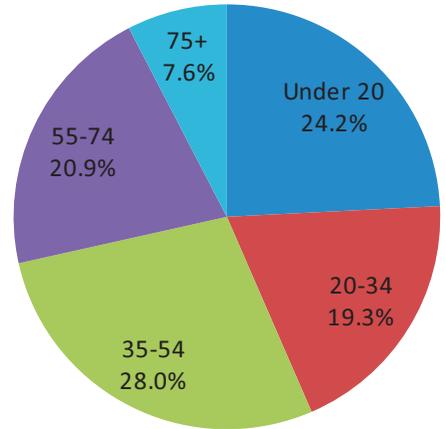
Who we are & What we are doing...

People

Cumberland County's population was 235,406 in 2010. This is an increase of 1.3% from 2009 and an increase of 10.2% from the 2000 Census.

The county's men to women ratio in 2010 stayed consistent at 51% women and 49% men. This remains the same as the state and nation.

The chart to the right shows the breakout of age groups in Cumberland County based on the 2010 Census. The age groups are fairly consistent w/ the state and nation in both 2010 and 2000.



Homes

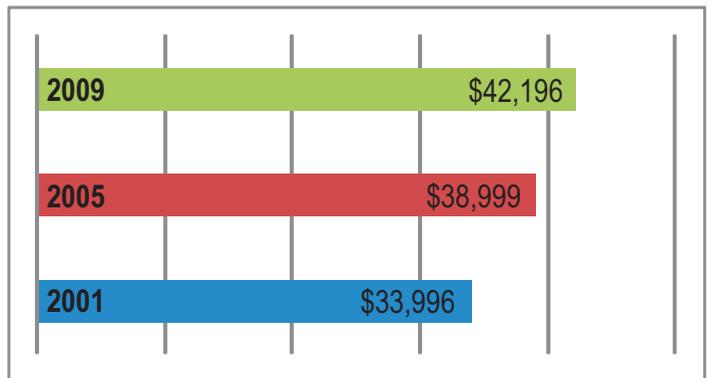
The 2010 average household size in Cumberland County was 2.4 people, slightly lower than the state and national averages. The county, state and nation's 2010 averages are also slightly lower than 2000.

	2010	2000
Cumberland Co.	72.0%	73.1%
Pennsylvania	69.6%	71.3%
U.S.	65.1%	66.2%

The table to the left shows the percentage of people that own their homes as opposed to renting. Even with the recent struggles in the housing market, home ownership has only showed a slight decrease.

Income

The table to the right shows the average annual pay for employees of all industries in the County. There was an 8.2% increase from 2005 to 2009 and a 24.1% increase from 2001 to 2009. This is a promising statistic for our area based on the current state of the economy.



Transportation

Since Cumberland County is a transportation hub for many manufacturers and distributors and its residents primarily drive alone to work (81%) or carpool (9%), the transportation system is critical. The table to the right documents some of the County's major transportation projects and their 2010 progress as provided by the Cumberland County Planning Commission.

Project	2010 Progress
US 15 / PA Route 581	Cont. interchange construction in Camp Hill & road widening (scheduled for completion in 2011).
I-81, Exit 44 Improvements	Continued construction activities (scheduled for completion in 2012).
Carlisle Road Diet Project	Initiated preliminary engineering (scheduled for completions in 2011).
PA 34 and PA 174 intersection improvements	Project set for construction (scheduled for completion in 2011).
Lebo Road Bridge	Construction completed.
Shippensburg Signals Project	Completion of preliminary engineering and final design (scheduled for completion in 2011).

Unemployment

The table below displays the County's 2010, 2009 and 2008 unemployment rates as compared to the state and national rates.

	2010	2009	2008
Cumberland Co.	7.1%	6.7%	4.3%
Pennsylvania	8.7%	8.1%	5.3%
U.S.	9.6%	9.3%	5.8%



Health Rankings

Where we live matters to our health. The health of a community depends on many different factors – ranging from individual health behaviors, education and jobs, to quality of health care, to the environment. This data helps community leaders see that where we live, learn, work, and play influences how healthy we are and how long we live. Rankings are among 67 counties in PA. Those having high ranks, e.g. 1 or 2, are considered to be the “healthiest.”



- Health Behaviors (tobacco use, diet/exercise, alcohol use) - 7th
- Clinical Care (access to care, quality of care) - 10th
- Social & Economic Factors (employment, safety, income, education, family/social support) - 5th
- Physical Environment (environmental quality, built environment) - 7th
- Morbidity (birth outcomes, health-related quality of life) - 17th

Financial Section

To help you understand the financial presentations...

All of the financial information listed above, except for the per capita information presented on page 10 and the general fund graphs on pages 15 and 17, is presented on the full accrual basis of accounting. The County's general fund is the main operating fund of the County and is the primary user of County general tax revenues.

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 businesses use to report their results.

The aforementioned information on pages 10, 15 and 17 is presented on the modified accrual basis of accounting which differs from a full accrual presentation most materially in its recognition of revenue based on its availability to fund current liabilities and the recognition of capital purchases as expenditures rather than capitalizing and depreciating them.

Per resident presentations facilitate comparisons of different sized governments by presenting amounts in an easier to understand figure. Per resident presentations in this report divide Cumberland County's and other counties' expenses, debt, etc. by the estimated county population.

Statement of Net Assets

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.

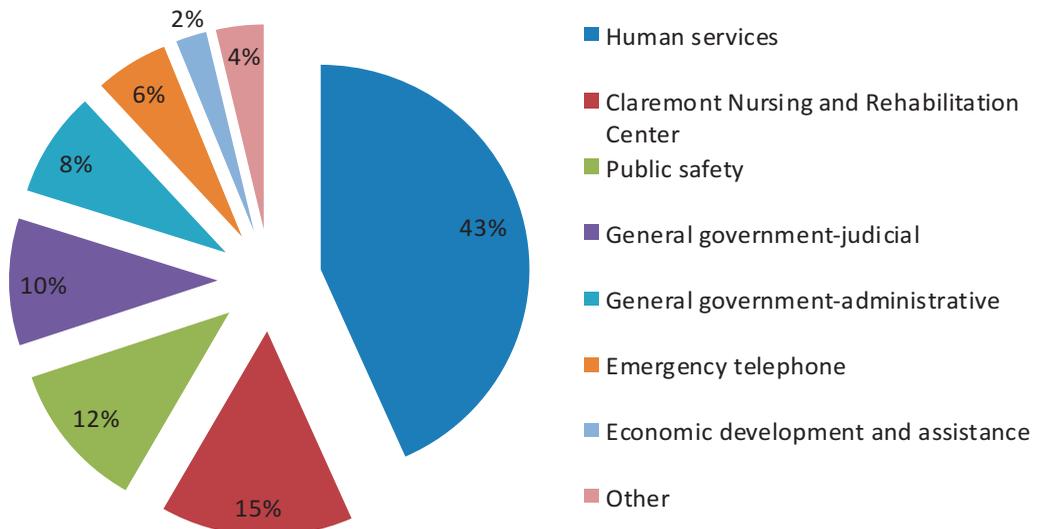
	2010	2009	2008
Assets:			
Current assets	\$ 70,043,251	\$ 77,224,537	\$ 84,581,254
Capital assets	73,903,939	68,170,951	57,290,006
Total assets	<u>143,947,190</u>	<u>145,395,488</u>	<u>141,871,260</u>
Liabilities:			
Other liabilities	14,086,948	15,698,210	17,965,159
Long-term liabilities	59,762,482	63,467,372	63,910,637
Total liabilities	<u>73,849,430</u>	<u>79,165,582</u>	<u>81,875,796</u>
Net Assets	<u>\$ 70,097,760</u>	<u>\$ 66,229,906</u>	<u>\$ 59,995,464</u>

Statement of Net Activities

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

	2010	2009	2008
Revenues:			
Charges for services	\$ 45,472,425	\$ 44,827,605	\$ 40,450,379
Grants	79,935,690	84,185,563	92,734,522
Real estate taxes	41,788,709	41,366,554	38,319,951
Hotel taxes	1,518,194	1,192,707	1,345,191
Per capita taxes	629,068	639,342	638,640
Investment earnings	715,398	1,273,596	2,276,916
Total general revenue	<u>170,059,484</u>	<u>173,485,367</u>	<u>175,765,599</u>
Expenses:			
Salaries	50,637,482	48,933,215	47,829,705
Benefits and payroll taxes	19,637,726	17,517,487	14,960,524
Operating	95,916,422	100,800,223	105,390,984
Total expenses	<u>166,191,630</u>	<u>167,250,925</u>	<u>168,181,213</u>
Increase in net assets	\$ <u>3,867,854</u>	\$ <u>6,234,442</u>	\$ <u>7,584,386</u>

The following pie chart breaks down 2010 expenses (\$166,191,630) by type along with the respective percentage. You can see further detail in the complete annual report available at our website.



Major Initiatives

Here for you:

Cumberland County continues to maintain a strong financial base to support essential services during the ongoing weak economy. To provide these services, County's campuses are strategically planned to meet the ever-changing demands. Below is a summary of county projects at the campuses:

New Courthouse Renovations:

Former-Governor Ed Rendell signed legislation in 2008 creating an additional judgeship in Cumberland County. The Facilities Department developed a long-range plan for the space needs for the sixth judge. The final plan is currently being implemented including a 6th courtroom, chambers, office and jury deliberation room. The current Jury Assembly room is being moved to the 3rd floor of the Courthouse.

Claremont Campus:

Construction of the new Public Safety Building began in 2010. To be completed in 2011, the 21,000 square foot building is located behind the Aging Building on Claremont Road.

Phase 1 of the Prison expansion and renovation project has been completed which included the addition of four male housing cell blocks (160 new beds); new Central Booking Center and infrastructure upgrades.

Allen Road/Ritner Highway Campus:

The County purchased property at 1601 Ritner Highway, Carlisle to provide additional office space and to co-locate County offices with complementary functions. Renovations will continue through 2012 with Federal stimulus money to be used for energy related upgrades to the building.



Above is a picture of the new Public Safety Building which will be operational by mid-2011.

Snapshot of our Human Service Efforts:

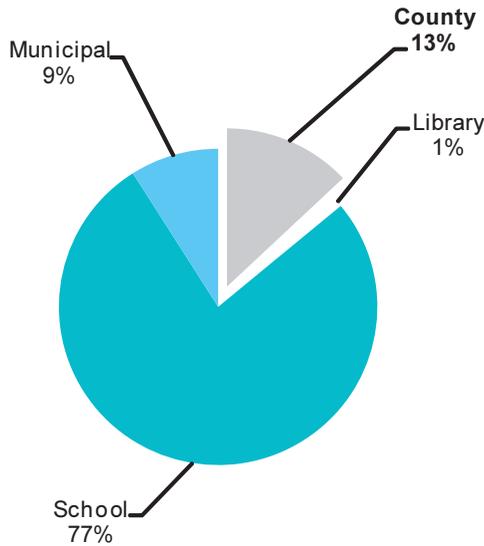
	2005	2010
Children and youth referrals	752	1,236
Children and youth requiring placement	128	219
Individuals with developmental disabilities served	1,169	1,066
HealthChoices psychiatric treatment consumers	2,171	3,564
HealthChoices childrens' residential and behavioral health rehabilitation consumer	707	1,013
Senior congregate meals served	33,082	36,671
Drug and alcohol outpatient group treatment (hours)	3,048	9,039
Drug and alcohol inpatient non-hospital treatment (hours)	4,458	4,664
One-way transportation trips	146,858	144,827

Your Money At Work

This page illustrates the County's financial impact on your real estate taxes and how that money is applied at the County.

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

This pie chart illustrates that an **average of 13% of your local real estate taxes** is paid to the County.



On average, Cumberland County residents paid a total of \$1,811 in local real estate taxes per \$100,000 of assessed value in 2010. Approximately \$240 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.

Per Capita Net Cost

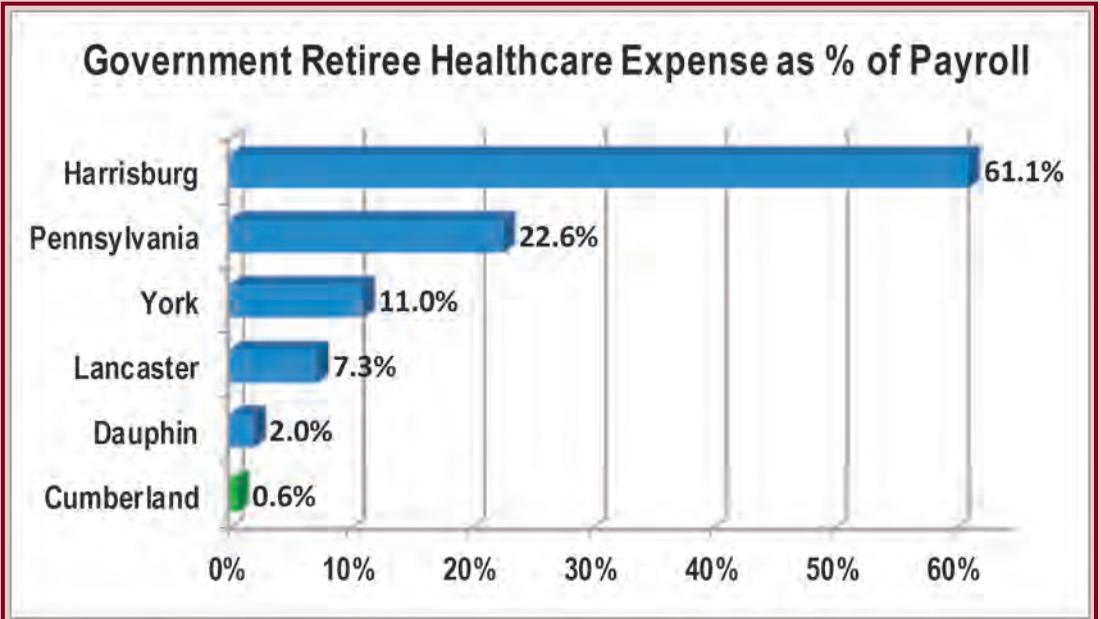
County Department	2010	2009	Percent Change
Information management and technology	\$ 10.45	\$ 7.52	39 %
County buildings and grounds	8.40	7.44	13
Finance	3.15	3.00	5
Bureau of elections	3.38	3.49	(3)
Tax administration	3.79	4.14	(8)
Debt service	13.88	11.42	22
Human resources	2.05	1.55	32
Administrative services	<u>3.27</u>	<u>3.28</u>	0
Total general government-administrative	<u>48.37</u>	<u>41.84</u>	
District justices	6.90	5.72	21
Criminal courts system	10.58	10.43	1
Public defender	<u>4.27</u>	<u>4.07</u>	5
Total general government-judicial	<u>21.75</u>	<u>20.22</u>	
County prison	38.82	32.33	20
Adult and juvenile probation	16.96	17.11	(1)
Public safety administration	<u>2.24</u>	<u>2.29</u>	(2)
Total public safety	<u>58.02</u>	<u>51.73</u>	
Conservation and planning	5.21	5.73	(9)
Commissioners Office	2.98	2.83	5
Controller	4.41	4.17	6
Treasurer	0.94	0.96	(2)
Recorder of Deeds	(2.55)	(2.99)	(15)
District Attorney	9.81	9.59	2
Coroner	1.67	1.96	(15)
Clerk of Courts	0.37	0.24	54
Prothonotary	(0.11)	(0.23)	(52)
Sheriff	7.80	7.35	6
Security	0.98	1.22	(20)
Register of Wills	<u>(0.32)</u>	<u>(0.45)</u>	(29)
Total County Row Offices	<u>25.98</u>	<u>24.65</u>	
Veteran affairs	0.87	0.82	6
Urban redevelopment	2.13	1.86	15
Other departments	0.25	0.44	(43)
Subsidy to county programs:			
Emergency telephone/911	8.03	6.13	31
Human services	14.43	12.79	13
Domestic relations	3.40	1.98	72
Public safety	0.09	2.07	(96)
Early learning center	0.05	0.13	(62)
Transportation	0.40	0.00	100
General Revenues	<u>(194.12)</u>	<u>(194.89)</u>	0
Net surplus per capita	<u>\$ (5.14)</u>	<u>\$(24.50)</u>	

How Does Cumberland County Compare?

Let's Compare Efficient Government...

An area of spending beginning to receive attention are the retiree healthcare benefits earned by employees. This benefit expense was only recently required to be reported in government financial statements. Government retiree healthcare benefits can be a substantial cost for some area governments.

The graph below compares government retiree healthcare benefit expenses for the Commonwealth of Pennsylvania, nearby governments and Cumberland County. The source of comparative information on this, and following pages, are 2009 audited financial statements (2008 for City of Harrisburg) which were obtained by us in time for this publication.

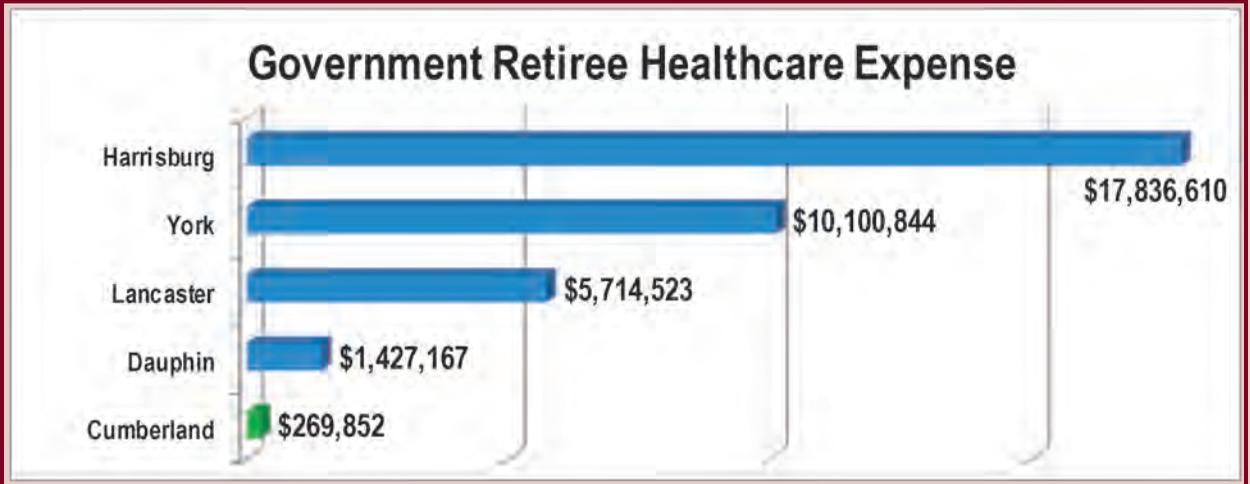


As payroll is often the largest cost category for governments—as governments are service providers—spending even a low percentage of total payroll causes a large budget impact.

The wide differences in spending by local governments in this area are due to some governments being more generous than others in paying for some combination of retiree medical, dental, vision care and life insurance for the retiree, spouse or dependents, in some cases.

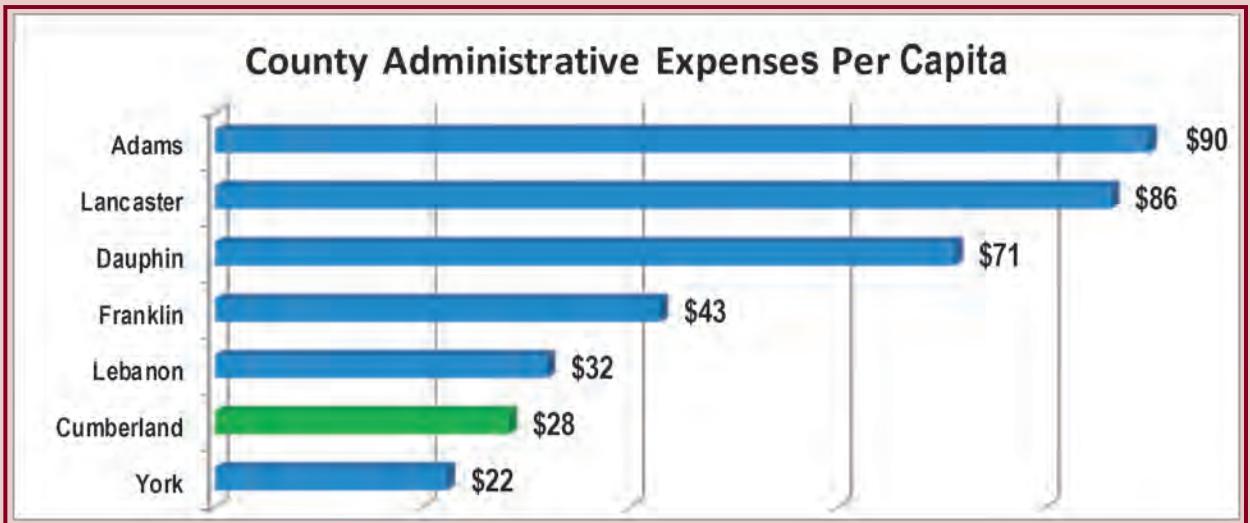
Efficient government operations...retiree healthcare

Cumberland County provides a minimal benefit in this area by allowing retirees to pay for, out of their own pocket, coverage until the age of 65 at the active employee rate, which is at a lower cost than the retiree could obtain individually. The reason for large differences in the cost of this benefit is that some governments pay up to the full cost of family medical coverage, dental, vision and some life insurance. The Commonwealth of Pennsylvania's annual expense in this area exceeds a billion dollars.



Efficient government operations...administration costs

Well managed administrative activities (human resources, accounting, finance, planning, purchasing, legal, etc.) are important to any organization. The graph below illustrates the cost per resident of administrative costs of south central Pennsylvania counties.





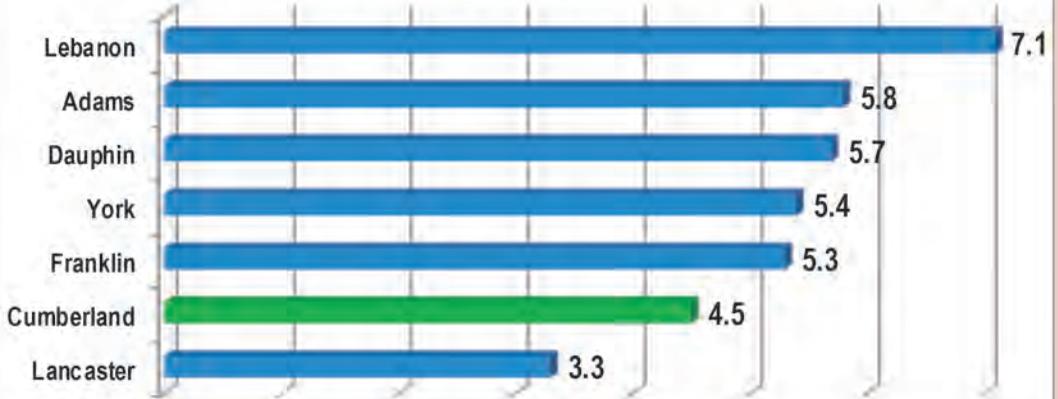
How Does Cumberland County Compare?

Efficient government operations...full-time staffing levels

Cumberland County compares favorably in terms of the number of full-time employees.



Full-time Employees per 1,000 Residents

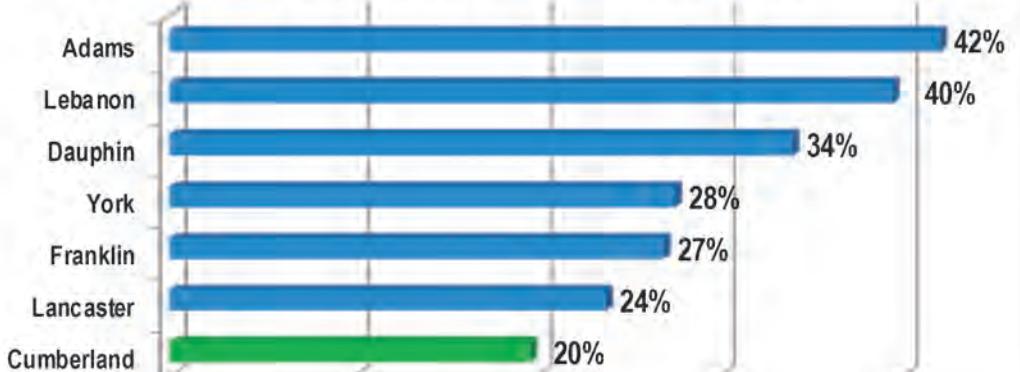


Efficient government operations...resourceful funding

Cumberland County compares favorably in terms of reliance on local taxes to fund County programs and activities.



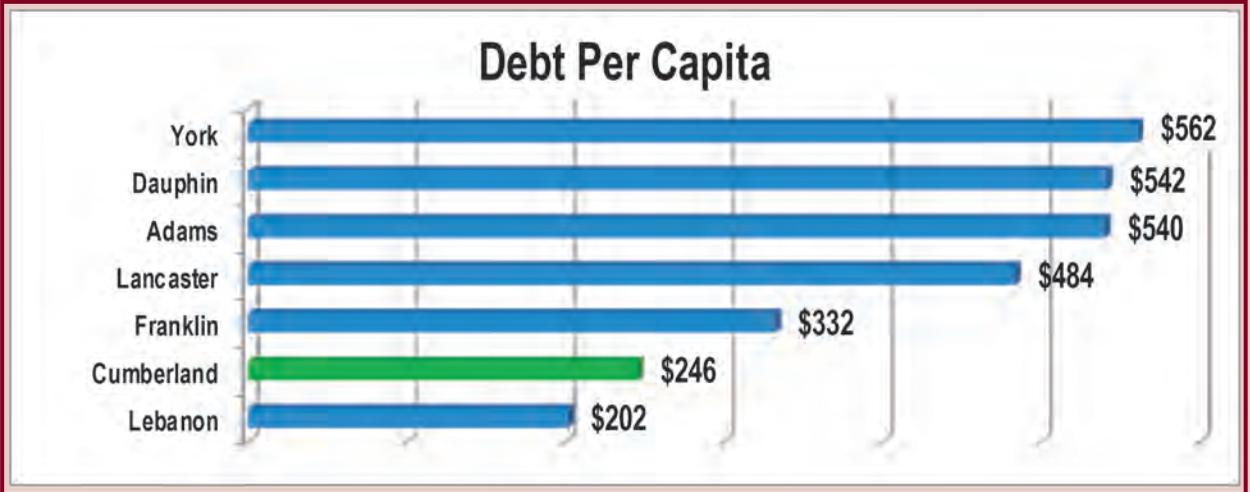
County Taxes as a % of Total Revenue



Efficient government operations...long-term debt

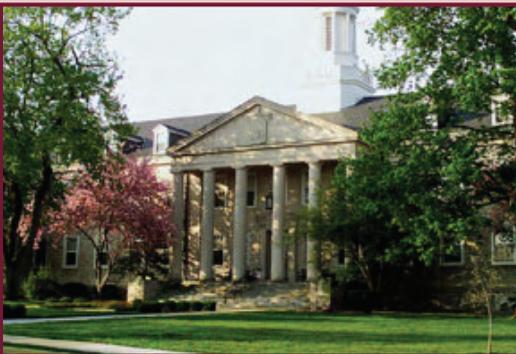
In 2010, Standard & Poor's confirmed the County's AAA bond rating, a rare distinction among Pennsylvania counties and a strong indicator that the County has a strong sustainable long-term management structure and is prepared to enter 2011 in solid financial shape.

The Cumberland County Commissioners have adopted a debt policy which "institutionalizes" best practices regarding borrowings which occasionally get other governments in fiscal challenges. For example, Cumberland County's debt policy prohibits borrowing for normal operating expenses (i.e. non-capital items), prohibits back loaded or balloon repayment terms. Cumberland County's per capita general obligation debt outstanding compares favorably to surrounding counties on a per capita basis.



Long-term debt at other levels of government...

Other levels (Federal and State) and the City of Harrisburg have higher debt burdens per capita than Cumberland and surrounding counties. The information provided below is simply for comparative purposes. [Cumberland County government has no responsibility for any of the debt reported below.]



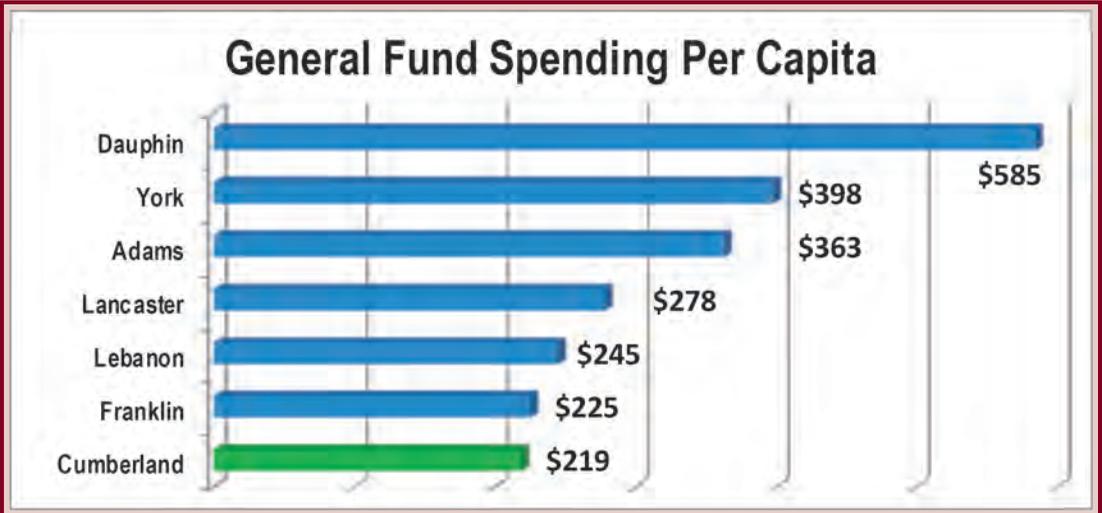
<u>Government</u>	<u>Debt Per Capita</u>
Federal government	\$38,623
Pennsylvania	\$928
City of Harrisburg	\$6,595+



Let's Compare Efficient Government...

Efficient government operations...general fund spending

General fund spending, including program subsidies,, represents the County's use of County tax receipts. Cumberland County compares favorably in this area on a per capita basis.



Did you know?

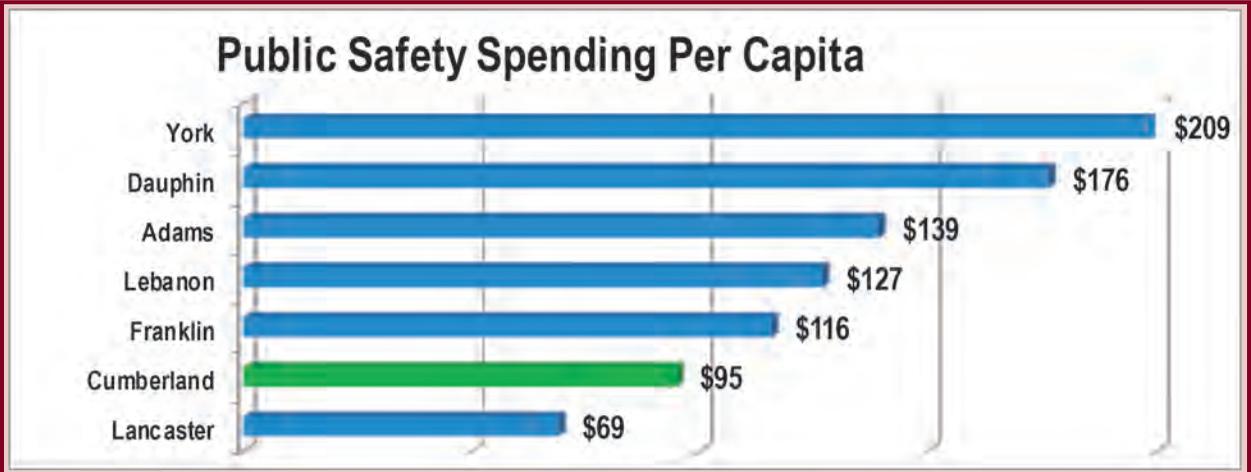
Cumberland County has earned national awards for both its financial reporting and budgeting for a number of years—twenty two years for its annual audited financial statements, prepared by the Controller's Office, and three years for its Commissioner approved budget, prepared by the County Finance Office.

Please visit the County's website at www.ccpa.net to view or download these important documents.

Compare Safe & Healthy Communities...

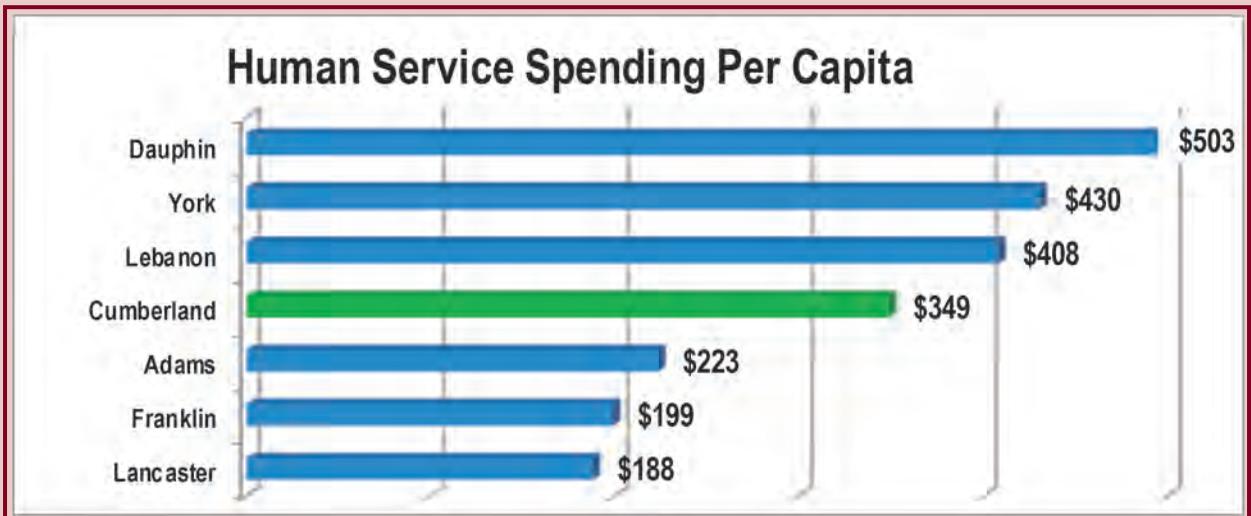
Safe Communities...Public Safety Spending

In terms of safety, spending more, or less, does not necessarily ensure safe communities. It is the management of public safety activities that helps ensure safe communities. However, in terms of public safety spending, Cumberland County favorably compares to its neighbors.



Healthy Communities...Human Service Spending

It has been said that a measure of a civilization is how it cares for its disadvantaged. As the graph below shows, Cumberland County spends near the median of its neighboring counties on a per capita basis, leveraging available Federal and State grants to provide healthy communities.



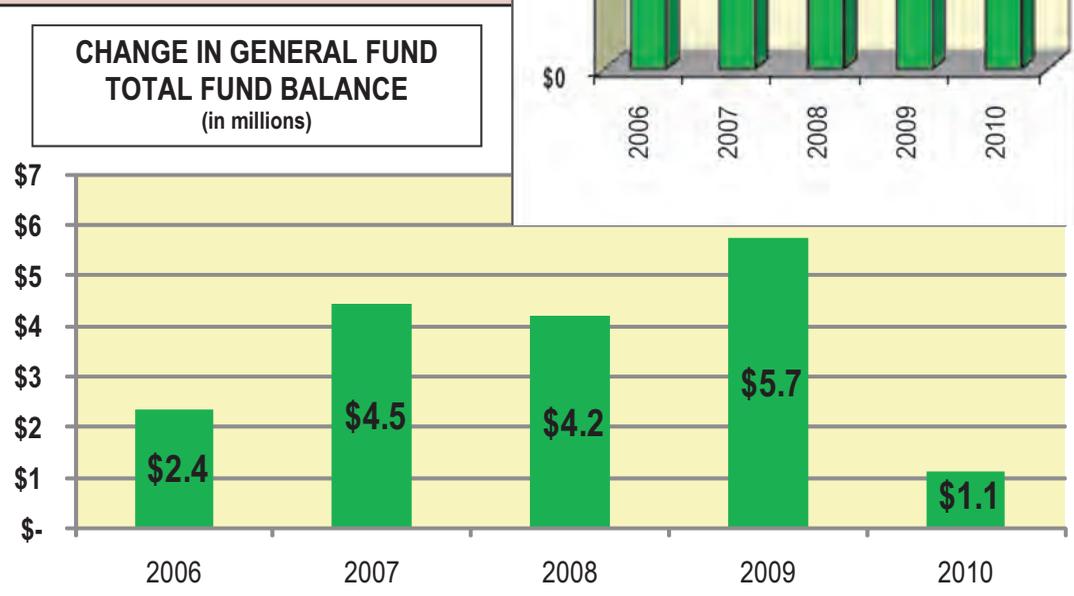
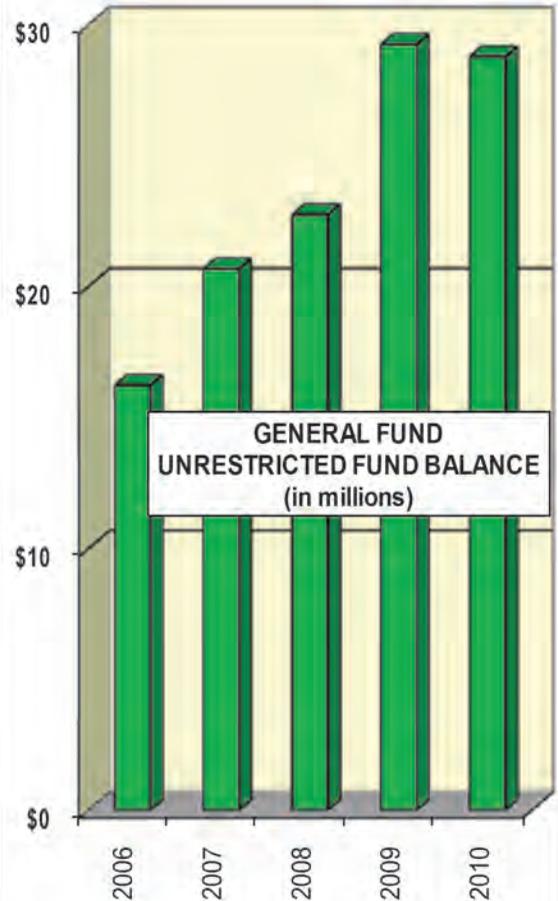
How Strong is the County's Financial Position?

In 2010, Cumberland County's healthy level of unrestricted fund balance in its general fund allowed it to retain its strong financial position and contributed to its AAA Standard & Poor's credit rating.

The Government Finance Officers Association recommends governments maintain general fund unrestricted fund balance of at least two months of expenditures.

In 2010, Cumberland County's general fund unrestricted fund balance represented more than six months of general fund expenditures and program subsidies. A healthy fund balance aids the County in managing financial risks and contingencies and helps ensure stable tax rates.

Cumberland County's total fund balance in 2010, including restricted and unrestricted components, was \$31,664,321.



Award for Outstanding Achievement in Popular Annual Financial Reporting

PRESENTED TO

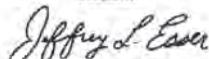
**County of Cumberland
Pennsylvania**

for the Fiscal Year Ended

December 31, 2009




President


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, 2009. 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 seven 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