

County of Cumberland, Pennsylvania

Popular Annual Financial Report

For The Year Ended December 31, 2012

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 2012 Annual Report Summary.

The information contained in this Annual Report Summary is unaudited and was derived from Cumberland County's audited 2012 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, appearing to read "Alfred L. Whitcomb". The signature is fluid and cursive.

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 half being in management, business, science or service economy sectors.

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 and the photo on this page is courtesy of Tina Malick. *Left hand margin photographs used on pages 3, 5, 7, 9, 11, 13 and 15 from top to bottom* are courtesy of: Tina Malick; Tina Malick; Rail to Trails; *Atlantic Comm Group*, Bill Smith; Tina Malick; Cumberland County 911 Center; Cumberland County Conservation District; *The Patriot-News*, Bill Henry. The *center-right picture* on page 6 is courtesy of *Pennsylvania Department of Transportation*.

Working for You...

ELECTED OFFICIALS

BOARD OF COMMISSIONERS

(717) 240-6150
commissioners@ccpa.net



From left:
Gary Eichelberger, Secretary;
Barbara B. Cross, Chairman;
Jim Hertzler, Vice Chairman

- Ensure compliance with provisions of the County Code.
- 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.
- Under the Commissioner's governance, in 2012 Cumberland County ended the year with approximately four months expenditures and program subsidies in its general fund unrestricted fund balance and held its debt to less than \$292 per resident while maintaining the County's AAA bond rating.



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.
- 92,191 documents pertinent to criminal court cases were filed in 2012.



Alfred L. Whitcomb
Controller

(717) 240-6185
awhitcomb@ccpa.net

- Chief fiscal officer of Cumberland County.
- Approved and paid 47,566 accounts payable vouchers (approx. one voucher per invoice) with 30,709 check and ACH payments.
- Issued 33,180 payroll checks/direct deposit advices.



Charles E. Hall
Coroner

(717) 766-6418
chall@ccpa.net

- Investigates sudden, unexplained, violent, or suspicious deaths occurring in the County.
- Investigated 241 cases for manner of death in 2012.
- Investigated 1,104 cremation referral cases in 2012.



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.
- 47 jury trials were completed by the District Attorney's Office in 2012.



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.
- 8,656 new civil court cases processed in 2012.
- 42,218 total documents recorded and processed in 2012.



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.
- 5,660 deeds and 13,354 mortgages were recorded in 2012.



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.
- 1,257 new estate and 91 new adoption dockets were opened in 2012.
- 1,203 marriage license applications were taken in 2012.



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 3,817 safe prisoner transports and courthouse security screenings in 2012.



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 2012.

Appointed Position



Joanne Burkhardt*
Acting Chief Clerk

(717) 240-6150
jburkhart@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 238,614 in 2012. This is an increase of 1.4% from 2010 and an increase of 11.7% from the 2000 Census. The ages of citizens are:

- 24.4% are under 20
- 19.0% are 20-34
- 28.3% are 35-54
- 12.8% are 55-64
- 15.5% are 65 or over.

The median age of County residents was 40.1 in 2011.

Our County is becoming increasingly more educated:

| | 2010 | Change since 2000 Census |
|---------------------------|-------|--------------------------|
| Less than HS diploma | 8.2% | (5.7%) |
| HS diploma or equivalency | 34.7% | (1.1%) |
| Some college, no degree | 16.3% | (0.1%) |
| Associate's degree | 7.0% | 1.1% |
| Bachelor's degree | 20.4% | 2.3% |
| Graduate or prof. degree | 13.4% | 3.5% |

Income

The table to the right shows the average annual pay for employees of all industries in Cumberland County. There was a 9.6% increase from 2005 to 2010 and a 25.7% increase from 2001 to 2010. These are promising economic statistics for Cumberland County residents.



Homes

The 2010 average household size in Cumberland County was 2.3 people. The table below shows the median housing values for homes in Cumberland County and the change from the last Census. Cumberland County issued 2,718 building permits from 2010 to 2012.

| | 2000 | 2010 | Change |
|--------|------------|------------|--------|
| County | \$ 120,500 | \$ 177,200 | 47.1% |
| State | \$ 97,000 | \$ 165,500 | 70.6% |
| U.S. | \$ 119,600 | \$ 179,900 | 50.4% |

As of 2010, the median monthly rent in Cumberland County is \$799. This falls in between the \$763 for the state and \$855 for the nation.

Transportation

The Cumberland County transportation system is critical. County workers primarily drive alone to work (82%) or carpool (8%). The mean travel time to work for Cumberland County workers is 21.3 minutes. 13.4% of the County's employed population works within the manufacturing/transportation/warehousing industry, for which our County is a transportation hub.

The table to the right documents some of the County's major transportation projects for 2013-2016 as provided by the 2012 Harrisburg Area Transportation Study.

| Project | Project Cost |
|--|---------------|
| I83/PA581 Interchange Improvement | \$ 20,947,793 |
| PA581 Bridge over 10th St. Replacement | 5,576,400 |
| Locust Point Road Bridges Replacement | 4,106,871 |
| Camp Hill Bypass Roadway Resurface | 3,710,000 |
| Wolf Bridge Replacement | 3,111,000 |
| Ritner Highway Bridge Replacement | 2,211,733 |
| Carlisle Road Roadway Resurface | 2,210,000 |
| Roxbury Road Bridge Replacement | 1,993,840 |
| Longs Gap Road Bridge Replacement | 1,971,200 |

Unemployment

The table below displays the County's 2012, 2011 and 2010 unemployment rates as compared to the state and national rates.

| | 2012 | 2011 | 2010 |
|----------------|------|------|------|
| Cumberland Co. | 6.5% | 6.7% | 7.0% |
| Pennsylvania | 7.9% | 7.9% | 8.5% |
| U.S. | 8.7% | 8.9% | 9.6% |



PennDOT Traffic Camera

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. Fortunately, 93% of our residents have some form of health insurance coverage. The table on the right ranks Cumberland County against other state counties. Those having high ranks, e.g. 1 or 2, are considered to be the "healthiest."

| Category | Description | 2013 | 2012 |
|---------------------------|--|------|------|
| Mortality | how long people live | 4th | 6th |
| Morbidity | how healthy people feel while alive | 7th | 9th |
| Health Behaviors | alcohol use, tobacco use, diet and exercise | 5th | 5th |
| Clinical Care | quality of care, access to care | 3rd | 3th |
| Social & Economic Factors | education, community safety, employment, family and social support, income | 6th | 4th |



Financial Section

To help you understand the financial presentations...

All of the County's financial information, 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 population of the jurisdiction.

Statements of Net Position

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.

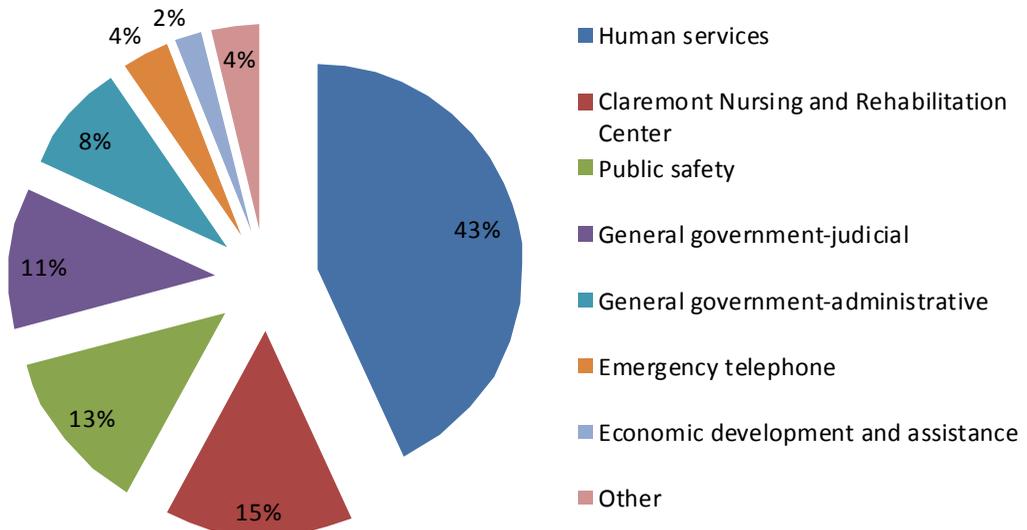
| | 2012 | 2011 | 2010 |
|-----------------------|----------------------|----------------------|----------------------|
| Assets: | | | |
| Current assets | \$ 62,926,960 | \$ 85,426,976 | \$ 70,043,251 |
| Capital assets | 90,714,457 | 81,261,201 | 73,903,939 |
| Total assets | <u>153,641,417</u> | <u>166,688,177</u> | <u>143,947,190</u> |
| Liabilities: | | | |
| Other liabilities | 19,683,325 | 25,066,495 | 14,086,948 |
| Long-term liabilities | 64,975,852 | 69,740,365 | 59,762,482 |
| Total liabilities | <u>84,659,177</u> | <u>94,806,860</u> | <u>73,849,430</u> |
| Net Position | <u>\$ 68,982,240</u> | <u>\$ 71,881,317</u> | <u>\$ 70,097,760</u> |

Statements of Net Activities

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

| | 2012 | 2011 | 2010 |
|-------------------------------|-----------------------|---------------------|---------------------|
| Revenues: | | | |
| Charges for services | \$ 47,305,312 | \$ 46,724,629 | \$ 45,472,425 |
| Grants | 71,818,667 | 74,074,880 | 79,935,690 |
| Real estate taxes | 42,385,600 | 42,140,921 | 41,788,709 |
| Hotel taxes | 1,602,610 | 1,502,072 | 1,518,194 |
| Per capita taxes | 650,909 | 677,729 | 629,068 |
| Investment earnings | 271,457 | 488,347 | 715,398 |
| Total revenue | <u>164,034,555</u> | <u>165,608,578</u> | <u>170,059,484</u> |
| Expenses: | | | |
| Salaries | 52,237,791 | 52,050,307 | 50,637,482 |
| Benefits and payroll taxes | 23,021,862 | 21,683,927 | 19,637,726 |
| Operating | 91,673,979 | 90,090,787 | 95,916,422 |
| Total expenses | <u>166,933,632</u> | <u>163,825,021</u> | <u>166,191,630</u> |
| Change in net position | <u>\$ (2,899,077)</u> | <u>\$ 1,783,557</u> | <u>\$ 3,867,854</u> |

The following pie cart breaks down 2012 expenses (\$166,933,632) 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 campuses are strategically planned to meet the ever-changing demands. Below is a summary of county projects at the campuses:

Claremont/County Prison Campus:

Phase 2 of the Prison renovations began in 2012. These renovations include:

- New inmate medical unit
- Renovations of eight new male housing units
- New female inmate classification/general housing unit and expansion of the male work release unit.
- Kitchen renovation and upgrade to mechanical and security services.

Allen Road/Ritner Highway Campus:

Renovations continued at the County purchased property located at 1601 Ritner Highway, Carlisle. Mid year, the County Library System relocated their Administrative Offices to the Ritner Highway facility. Also, a forensic garage used to assist in vehicular crime investigations was completed. During 2013, offices for the Transportation Department and Elections are expected to be completed.

The County is in the process of building renovations for a record storage facility

at 310 Allen Road, Carlisle with a project complete date estimated to be July/August 2013.

County Wide Initiatives:

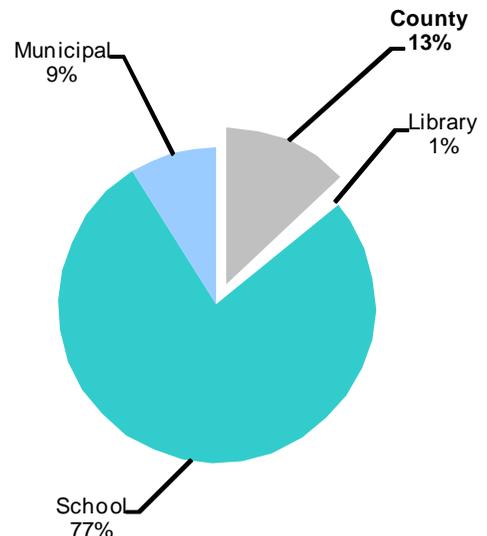
In a cost saving effort, the Commissioners began an operational and mission review in 2013 to identify essential functions and mandated services throughout the County.



Above is a picture of the new Public Safety Building serving Cumberland County residents.

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.



Your Money At Work

How your money is spent.....The following graph depicts the services each tax dollar is providing down to the penny. Keep in mind, if a service is self-sustaining it wouldn't use a cent. It gives you an idea where your tax dollar goes.



Per Capita Spending.....

Being read left to right, the information below shows how much, on average, a resident in Cumberland County pays for each General Fund department service, net of revenue earned by that department. It is offset by the general revenue to lead to the net surplus (deficit) per capita.

| County Department | 2012 | 2011 | Percent Change | County Department | 2012 | 2011 | Percent Change |
|--|--------------|--------------|----------------|---|-----------------|---------------|----------------|
| Information management and technology | \$ 6.60 | \$ 6.56 | 1 % | Recorder of Deeds | (2.92) | (2.29) | 28 |
| County buildings and grounds | 11.62 | 10.81 | 7 | District Attorney | 10.23 | 9.85 | 4 |
| Finance | 3.57 | 3.40 | 5 | Coroner | 2.64 | 2.24 | 18 |
| Bureau of elections | 3.94 | 3.63 | 9 | Clerk of Courts | 0.15 | 0.38 | (61) |
| Tax administration | 3.44 | 3.54 | (3) | Prothonotary | 0.06 | 0.19 | (68) |
| Debt service | 17.63 | 12.57 | 40 | Sheriff | 8.96 | 8.38 | 7 |
| Human resources | 1.69 | 2.02 | (16) | Security | 1.09 | 1.06 | 3 |
| Administrative services | 2.93 | 3.15 | (7) | Register of Wills | (0.30) | (0.30) | 0 |
| Total general government-administrative | 51.42 | 45.68 | | Total County Row Offices | 28.91 | 28.28 | |
| District justices | 8.20 | 8.22 | 0 | Bridge replacement funding | 0.00 | 2.10 | (100) |
| Criminal courts system | 13.52 | 12.10 | 12 | Urban redevelopment | 2.32 | 1.92 | 21 |
| Public defender | 4.78 | 4.37 | 9 | Other departments | 2.33 | 1.31 | 78 |
| Total general government-judicial | 26.50 | 24.69 | | Subsidy to county programs: | | | |
| County prison | 42.72 | 40.84 | 5 | Emergency telephone/911 | 7.78 | 9.47 | (18) |
| Adult and juvenile probation | 18.11 | 17.88 | 1 | Human services | 17.20 | 14.15 | 22 |
| Public safety administration | 2.07 | 2.34 | (12) | Domestic relations | 3.78 | 4.52 | (16) |
| Total public safety | 62.90 | 61.06 | | Public safety | 1.72 | 1.76 | (2) |
| Conservation and planning | 5.29 | 6.20 | (15) | Early learning center | 0.23 | 0.19 | 21 |
| Commissioners Office | 3.29 | 3.20 | 3 | Transportation | 1.44 | 1.03 | 40 |
| Controller | 4.69 | 4.56 | 3 | General Revenues | (193.17) | (192.82) | 0 |
| Treasurer | 1.02 | 1.01 | 1 | Net deficit (surplus) per capita | \$ 18.65 | \$9.54 | |



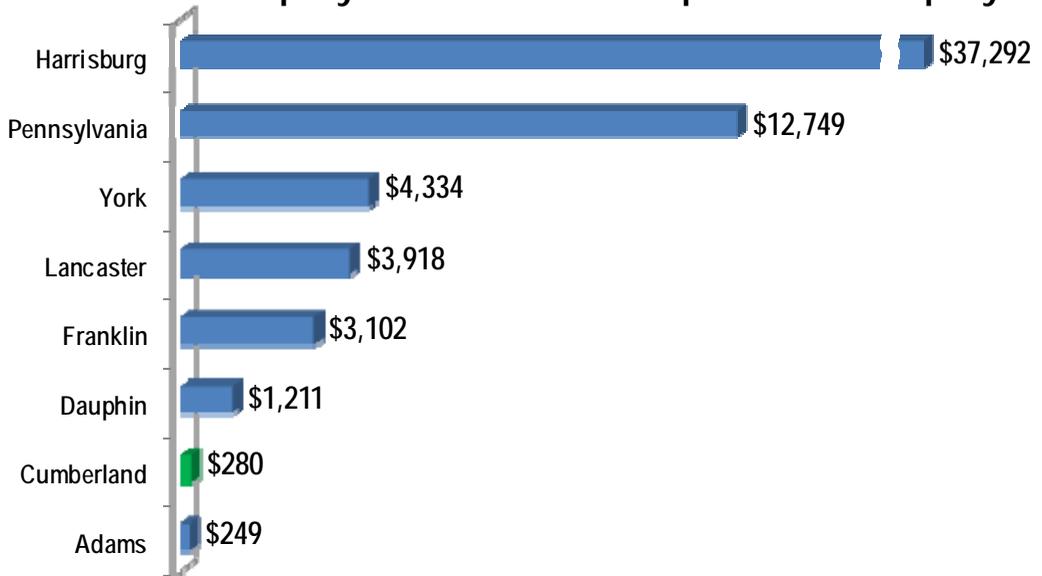
How Does Cumberland County Compare?

Let's Compare Efficient Government...

An area of spending beginning to receive attention are the retiree healthcare benefits earned by employees. Government retiree healthcare benefits are a substantial cost for some area governments and state government.

The graph below compares annual retiree healthcare benefit expenses on a "per employee" basis for the City of Harrisburg, Commonwealth of Pennsylvania and south central Pennsylvania counties. The source of comparative information on this and following pages are 2011 audited financial statements. The amounts below represent the expense per employee.

Other Post Employment Benefits Expense Per Employee



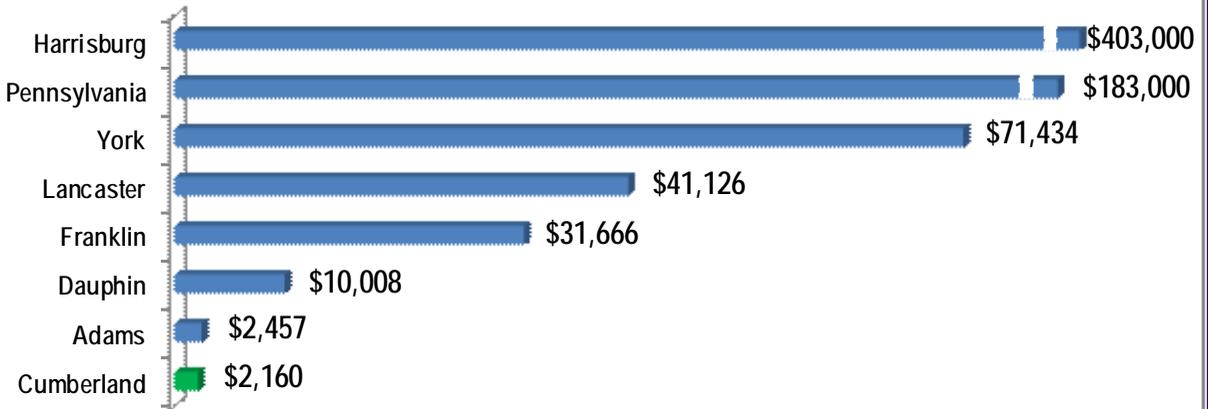
As payroll is often the largest cost category for governments, overly generous fringes benefits, such as postemployment medical coverage, can have a large budget impact.

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

Efficient operations...retiree healthcare

The graph below shows, on a "per employee" basis, the estimated unfunded liability for postemployment healthcare benefits of the governments' employees and retirees. Essentially, the unfunded liability for postemployment benefits is the amount expected to be paid for these benefits in future years that exceed any amounts set aside to fund them. Most governments, including Cumberland County, have not set assets aside to fund postemployment benefits earned by its employees. In comparison, assets are required to be set aside by employers for pension benefits.

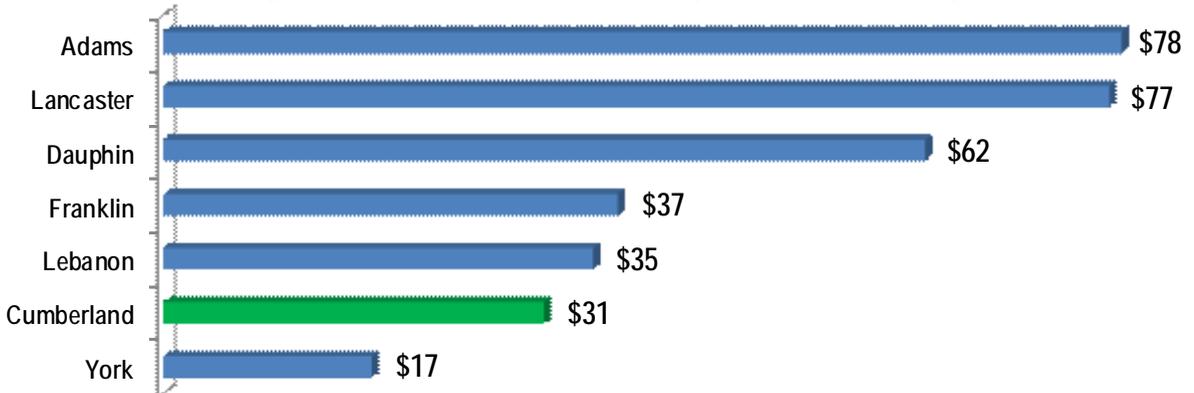
Unfunded Liability of Other Post Employment Benefits Per Employee



Efficient operations...administration costs

Cost effective administrative activities (human resources, internal audit, accounting, reporting, information systems, finance/budgeting, planning, purchasing, facilities management/maintenance, legal, etc.) are important to any organization. The graph below shows the per resident cost of administration in south central Pennsylvania counties.

County Net Administration Expenses Per Capita

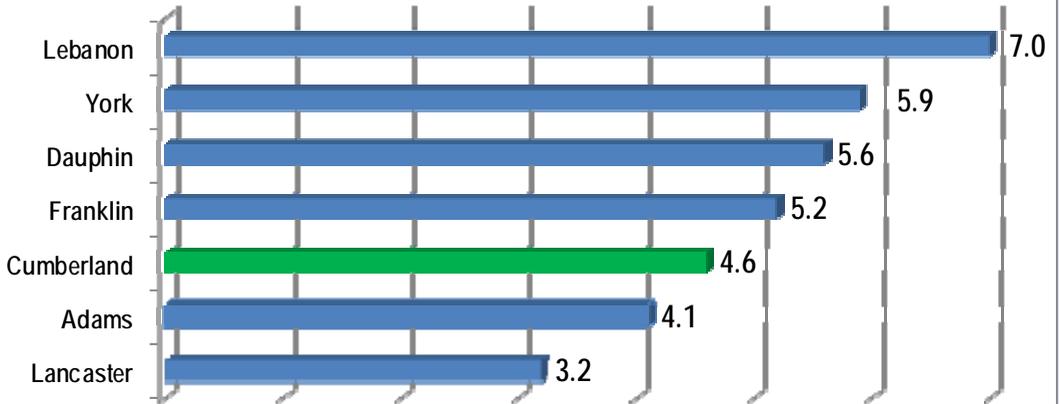


How Does Cumberland County Compare?

Efficient operations...full-time staffing levels

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

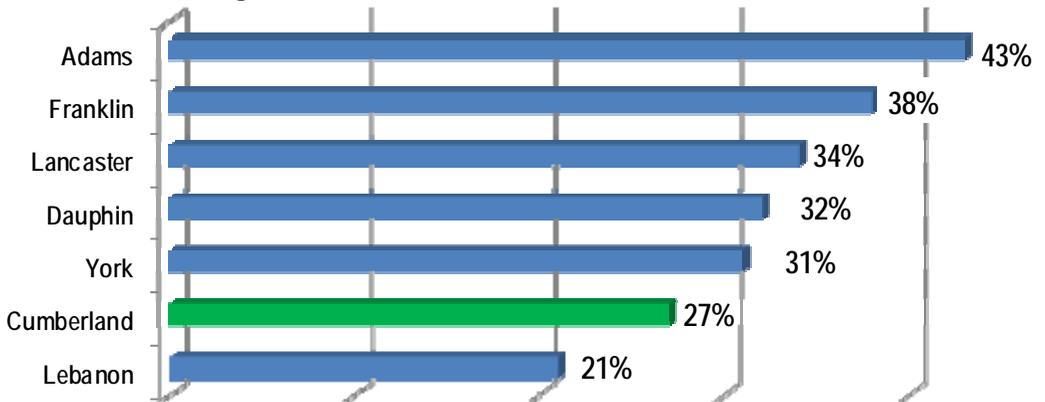
Full-time Employees per 1,000 Residents



Efficient operations...resourceful funding

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

County Taxes as a % of Total Revenue

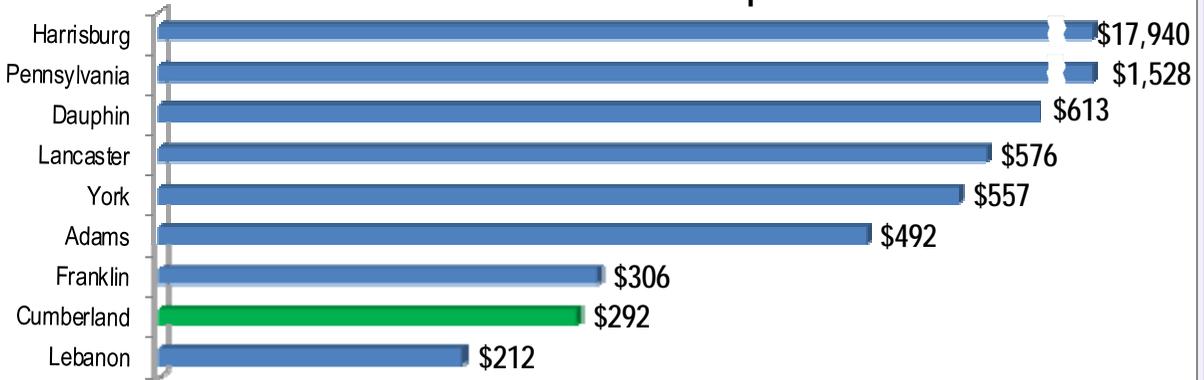


Efficient operations...long-term debt

Cumberland County has one of the lowest debt loads of regional counties. Cumberland County Commissioners have adopted a debt policy which institutionalizes important best practices such as prohibiting the use of swaps and derivatives to manage interest rate risk and prohibiting back loaded or balloon repayment terms.

In 2013 Standard & Poor's confirmed the County's AAA bond rating, a rare distinction among Pennsylvania counties and a strong indicator that the County has strong sustainable long-term business practices.

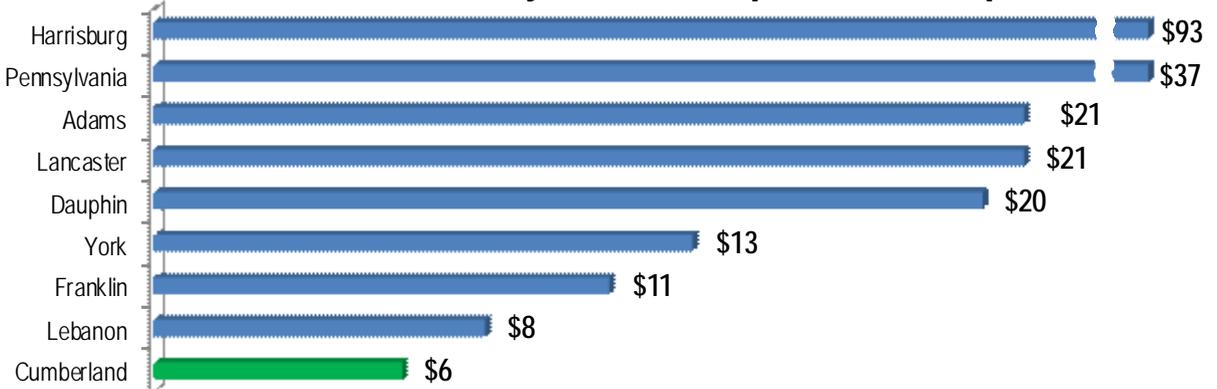
Total Debt Per Capita



Efficient operations...interest expense

Cumberland County's restrained borrowing coupled with its favorably low interest rates, as a result of its AAA Standard & Poor's credit rating, enables Cumberland County to keep its government activity interest low. The chart below reflects interest on debt that is paid primarily from tax revenues and excludes interest in activities funded by self-sustaining fees.

Governmental Activity Interest Expense Per Capita

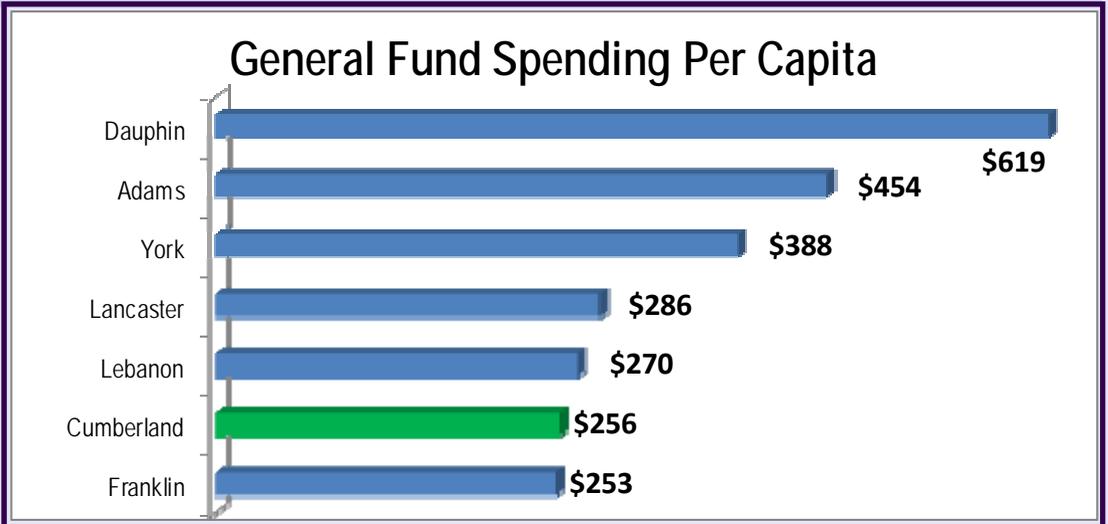




Let's Compare Efficient Government...

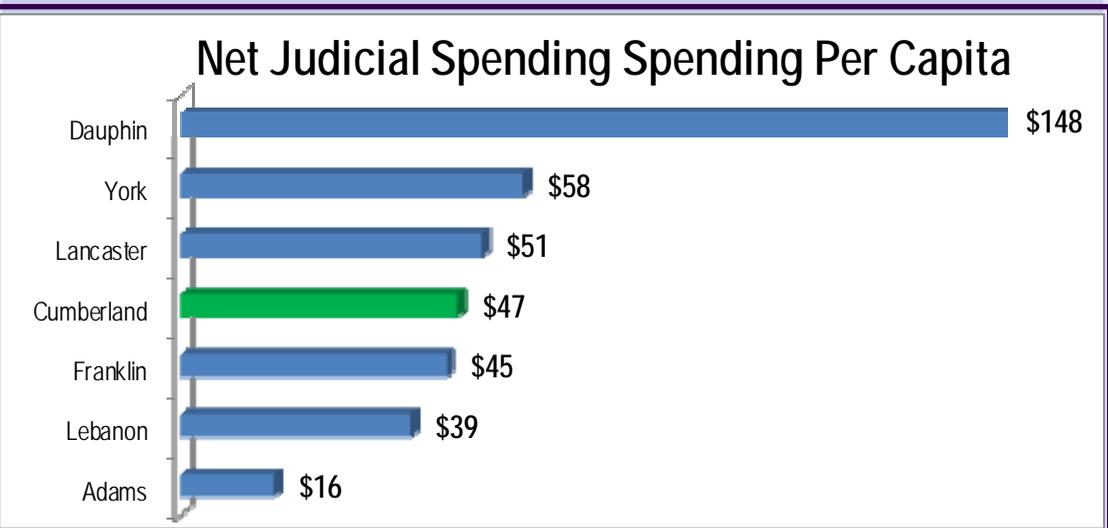
Efficient operations...general fund spending

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



Efficient operations...judicial spending

Judicial spending represents the second highest use of county tax money, after public safety spending, in both Cumberland County and the region.



Compare Safe & Healthy Communities...

Safe Communities...Public Safety Spending

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

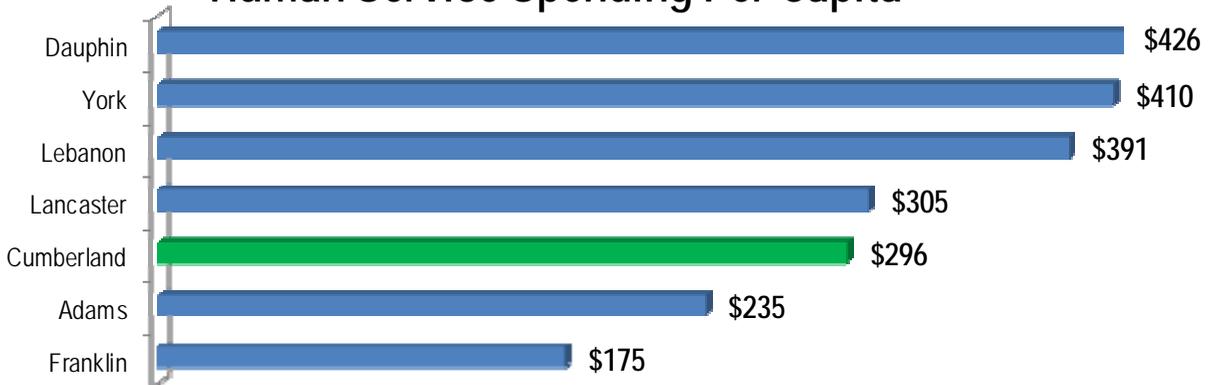
Net Public Safety Spending Per Capita



Healthy Communities...Human Service Spending

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

Human Service Spending Per Capita





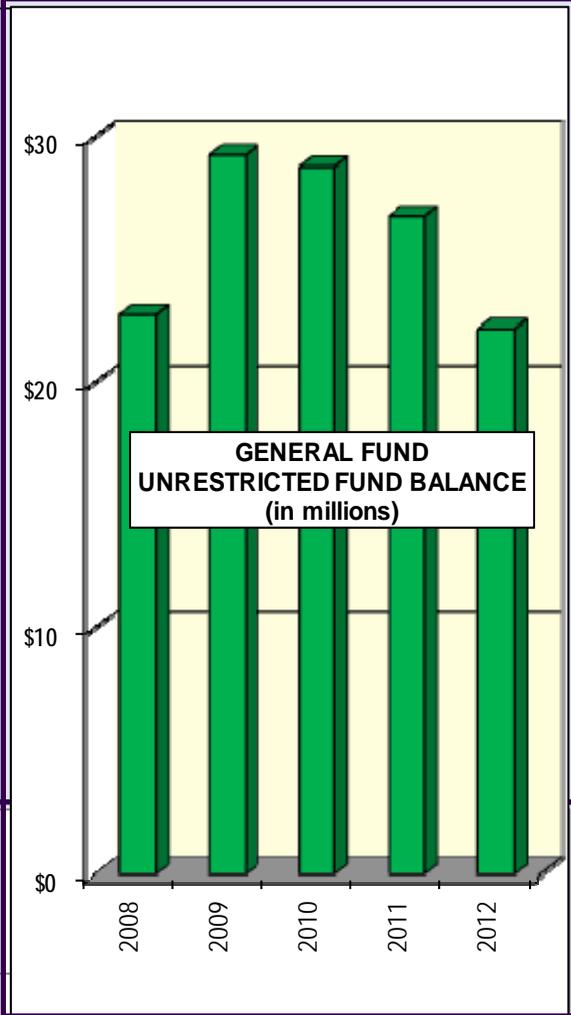
How Strong is the County's Financial Position?

In 2012, 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 2012, Cumberland County's general fund unrestricted fund balance of \$22,211,113 represented approximately four 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 2012, including restricted and unrestricted components, was \$25,163,263.



Change in General Fund Total Fund Balance by Year (in millions)



Award

Award for Outstanding Achievement in Popular Annual Financial Reporting

PRESENTED TO

County of Cumberland
Pennsylvania

for the Fiscal Year Ended
December 31, 2011



Christopher P. Morill
President

Jeffrey L. Esser
Executive Director

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, 2011. 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 nine consecutive years. We believe our current report continues to conform to the Popular Annual Financial Reporting requirements, and are submitting it to the GFOA.



Photos courtesy of the Cumberland Valley Visitors Bureau (www.visitcumberlandvalley.com). (left to right) Pride of the Susquehanna Riverboat, Wormleysburg; Cumberland Valley Rail Trail, Newville; Army Heritage and Education Center's Army Heritage Trail, Carlisle; Pole Steeple overlook Michaux State Forest, Gardners; Carlisle Events—Corvettes at Carlisle; West Shore Farmers Market, Lemoyne.



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 – false reports, 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