

**County of Cumberland, Pennsylvania**  
**POPULAR ANNUAL FINANCIAL REPORT**  
**For The Year Ended December 31, 2014**



**PREPARED BY THE OFFICE OF THE CONTROLLER**  
**ALFRED L. WHITCOMB, CONTROLLER**  
[www.ccpa.net](http://www.ccpa.net)

# *To the Citizens of Cumberland County:*

I am pleased to provide you with Cumberland County, Pennsylvania's 2014 Annual Report Summary.

The information contained in this Annual Report Summary is unaudited and was derived from Cumberland County's audited 2014 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](http://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, the Cumberland County Conservation District and the Cumberland Area Economic Development Corporation 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', written in a cursive style.

Alfred L. Whitcomb  
Controller of Cumberland County  
Email: [awhitcomb@ccpa.net](mailto: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* is courtesy of Bill Henry. *Left hand margin photographs* used on pages 3, 5, 7, 9, 11, 13, 15 and 17 from top to bottom are courtesy of: Chris Sechrist, Tina Malick; Tina Malick; *Carlisle Sentinel*; Tina Malick; Bill Henry; Chris Sechrist; Chris Sechrist. The picture on this page is courtesy of Chris Sechrist. The *center-right picture* on page 6 is courtesy of *Pennsylvania Department of Transportation*. The *picture on page 9* is courtesy of Chris Sechrist.

# 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.
- Under the Commissioner's governance, in 2014 Cumberland County ended the year with approximately five months expenditures and program subsidies in its general fund unrestricted fund balance.
- 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 administration of court fees.
- 84,355 documents pertinent to criminal court cases were filed in 2014.



**Alfred L. Whitcomb**  
Controller

(717) 240-6185  
awhitcomb@ccpa.net

- Chief fiscal officer of Cumberland County.
- Approved and paid 39,037 accounts payable vouchers with 22,244 check and ACH payments.
- Issued 32,888 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 609 cases for manner of death in 2014.
- Investigated 1,159 cremation referral cases in 2014.



**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.



**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.
- 7,420 new civil court cases processed in 2014.
- 1,314 passports were processed in 2014.



**Tammy L Shearer**  
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.
- 5,957 deeds and 9,297 mortgages were recorded in 2014.



**Lisa M. Grayson, Esq.**  
Register of Wills &  
Clerk of Orphans' Court

(717) 240-6345  
regofwills@ccpa.net

- Processes all County decedents' estate filings and Inheritance Tax payments.
- 1,143 new estate and 96 new adoption dockets were opened in 2014.
- 1,317 marriage license applications were taken in 2014.



**Ronny R. Anderson**  
Sheriff

(717) 240-6390  
sheriff@ccpa.net

- Serves civil process documents and enforces orders of the court.
- Provides security and prisoner transportation for the courts.
- Issued 4,481 licenses to carry concealed firearms in 2014.
- Served/cleared 1,586 warrants in 2014.
- Provided community services at 54 events in 2014.



**John C. Gross, II**  
Treasurer

(717) 240-6380  
treasurer@ccpa.net

- Receives, deposits, records and invests all monies for the operational accounts/funds of the County accurately 100% of the time in 2014.
- Agent for over 100+ licenses which includes dog, hunting, fishing, sportsmen firearm permits, bingo and small games of chance.
- Collects and disburses Cumberland County Hotel Tax.

*Appointed Position*



**Lawrence Thomas**  
Chief Clerk

(717) 240-6150  
lthomas@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 243,762 in 2014, an increase of 3.5% from 2010. We are the fastest growing county in the state.

The ages of citizens are:

- 24.1% are under 20
- 19.3% are 20-34
- 27.4% are 35-54
- 13.2% are 55-64
- 16.0% are 65 or over.

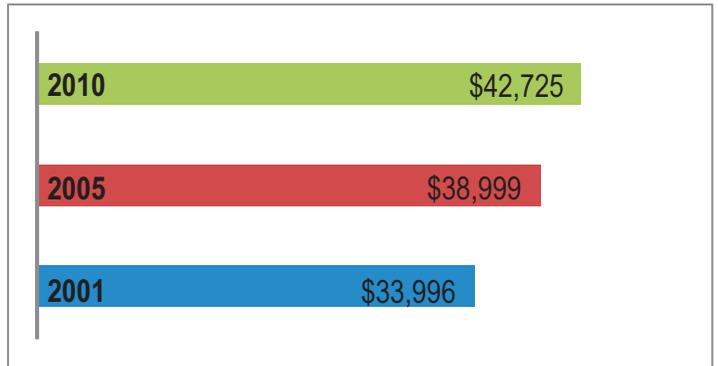
The median age of County residents was 40.5 in 2013.

*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 between 2000 and 2010. Also, Cumberland County had the most building permits issued in the state by nearly two permits per thousand homes than the next closest county.

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

As of 2010, the median monthly rent in Cumberland County is \$799. This falls in between \$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 a short 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 along with their projected completion date from the 2015-2018 Harrisburg Area Transportation Study Improvement Report.

Project	Project Cost
I81/PA581 West Bound Merge (6/23/16)	\$ 30,200,000
Locust Point Road Bridges (8/27/15)	5,100,000
Erford Rd Bridge Replacement (2/25/16)	3,400,000
PA-74/Letort Springs Rplcment (8/1/16)	3,175,000
Wolf Bridge Replacement (2/23/17)	3,110,801
PA-114 Road Resurfacing (1/1/17)	2,500,000
Ritner Hghwy Brdg Rplcment (2/23/17)	2,365,000
Enola Road Resurfacing (1/1/17)	2,300,000
Gettysburg Road Realignment (9/1/17)	2,158,000

## Unemployment

Cumberland County had the third lowest unemployment rate of all counties in the state at the end of 2014.

	2014	2013	2012
<b>Cumberland Co.</b>	3.5%	5.3%	6.5%
<b>Pennsylvania</b>	4.8%	6.9%	7.9%
<b>U.S.</b>	5.6%	6.7%	7.8%



PennDOT Traffic Camera

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, 90% 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.”

## Health Rankings

Category	Description	2015	2014
Mortality	how long people live	5th	4th
Morbidity	how healthy people feel	5th	7th
Health Behaviors	alcohol use, tobacco use, diet and exercise	3th	4th
Clinical Care	quality of care, access to care	5th	4th
Social & Economic Factors	education, community safety, employment, family and social support, income	5th	6th



# 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.

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## 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.

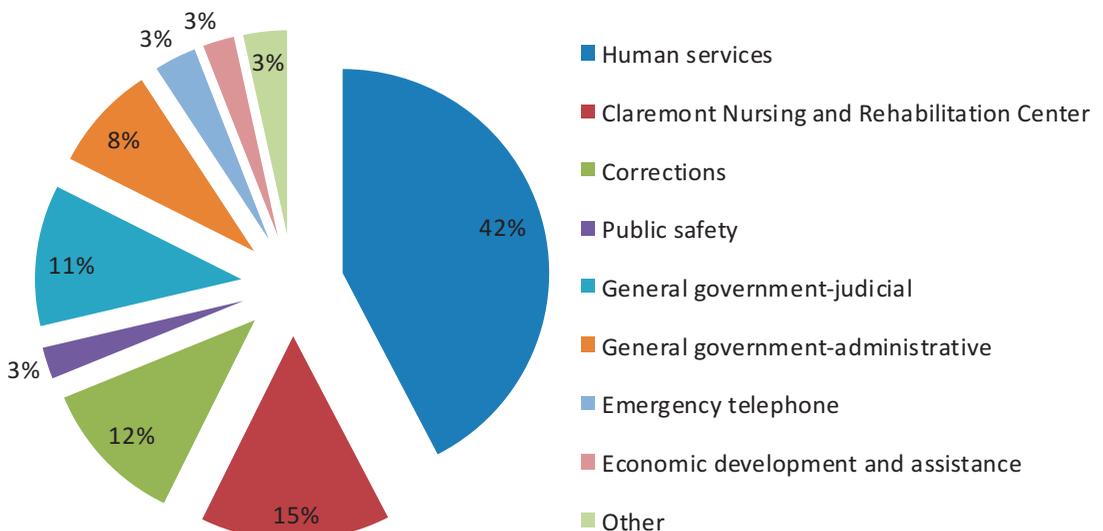
	2014	2013	2012
<b>Assets:</b>			
Current and other assets	\$ 67,740,700	\$ 63,542,277	\$ 62,926,960
Capital assets	88,221,345	90,705,674	90,714,457
Total assets	<u>155,962,045</u>	<u>154,247,951</u>	<u>153,641,417</u>
<b>Liabilities:</b>			
Other liabilities	24,372,862	21,758,449	19,683,325
Long-term liabilities	57,959,986	61,480,534	64,975,852
Total liabilities	<u>82,332,848</u>	<u>83,238,983</u>	<u>84,659,177</u>
<b>Net Position</b>	<u>\$ 73,629,197</u>	<u>\$ 71,008,968</u>	<u>\$ 68,982,240</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.

	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Revenues:</b>			
Charges for services	\$ 43,831,679	\$ 43,942,405	\$ 47,305,312
Grants	72,402,967	72,528,606	71,818,667
Real estate taxes	49,915,747	47,880,387	42,385,600
Hotel taxes	1,676,860	1,604,287	1,602,610
Per capita taxes	26,631	676,050	650,909
Investment earnings	202,796	20,558	271,457
Total revenue	<u>168,056,680</u>	<u>166,652,293</u>	<u>164,034,555</u>
<b>Expenses:</b>			
Salaries	51,233,916	51,271,994	52,237,791
Benefits and payroll taxes	21,253,733	21,899,736	23,021,862
Operating	92,086,955	87,893,740	91,673,979
Total expenses	<u>164,574,604</u>	<u>161,065,470</u>	<u>166,933,632</u>
<b>Change in net position</b>	<u>\$ 3,482,076</u>	<u>\$ 5,586,823</u>	<u>\$ (2,899,077)</u>

The following pie cart breaks down 2014 expenses (\$164,574,604) 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:

The following is a summary of Cumberland County's major initiatives in 2014:

### Transitions at Claremont

By the end of 2014, construction had been largely completed on Transitions at Claremont which is a 39 bed short term rehabilitation center located at Claremont Nursing and Rehabilitation Center.

Transitions at Claremont provides physical, occupational and speech therapies along with registered dietitians, a wound care registered nurse and therapeutic activities.

The therapy center provides these services separate from the rest of the Claremont general population, as well as their own private entrance and courtyard areas.

Transitions opened in the first quarter of 2015.

### Cumberland County Bridge Capital Improvement Plan

Cumberland County is responsible for 29 bridges, nine of them shared with York County.

Cumberland County has embarked on a \$11.5 million initiative to replace eight bridges and preserve three others.

County bridge replacement is funded through Pennsylvania's liquid fuels tax and Marcellus Shale monies restricted by the state to repair qualifying deficient bridges.

In 2014, the commissioner's approved a \$5 fee added to the cost of registering and re-registering County resident cars, trucks and motorcycles. Every dollar collected will go toward country bridge repairs and replacement.



Above is a picture of Enck's Mill Road Bridge which was completely replaced in 2014.

### Additional Major Initiatives:

- Cost effective automated business processes
- Strategies to reduce overtime
- Regional sharing of costs and infrastructure such as transportation, public safety and human services
- Cost/benefit analysis of multi-County organizations
- Improved collections of criminal justice system assessments.
- Performance based compensation
- Increasing user fees and collections
- Crafting a plan for smart economic development for the County
- A program for Continuous Quality Improvement (CQI) in the County



# Your Money At Work

**Who receives your real estate tax dollar.....**The following graph depicts for each dollar of real estate taxes paid, who is receiving it.



## Per Resident 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. The cost per department along with subsidy to County programs are offset by the general revenue to lead to the net deficit (surplus) per resident.

County Department	2014	2013	Percent Change- (Favorable) Unfavorable	County Department	2014	2013	Percent Change- (Favorable) Unfavorable
Information management and technology	\$ 6.38	6.26	2 %	Recorder of Deeds	(2.64)	(2.98)	(11)
County buildings and grounds	9.04	9.05	0	District Attorney	10.23	10.22	0
Finance	3.05	3.43	(11)	Coroner	3.09	3.22	(4)
Bureau of elections	3.55	3.50	1	Clerk of Courts	0.15	0.32	(53)
Tax administration	1.84	2.55	(28)	Prothonotary	0.28	0.09	211
Debt service	21.71	17.73	22	Sheriff	8.01	8.38	(4)
Human resources	2.44	1.74	40	Sheriff	1.09	1.00	9
Administrative services	3.75	3.03	24	Register of Wills	(0.34)	(0.56)	(39)
<b>Total general government-administrative</b>	<b>51.76</b>	<b>47.29</b>		<b>Total County row offices</b>	<b>28.26</b>	<b>28.17</b>	
District justices	7.47	7.21	4	<b>Urban redevelopment</b>	<b>1.97</b>	<b>2.22</b>	(11)
Criminal courts system	13.41	13.54	(1)	<b>Other departments</b>	<b>1.05</b>	<b>1.00</b>	5
Public defender	4.66	4.60	1	<b>Subsidy to county programs:</b>			
<b>Total general government-judicial</b>	<b>25.54</b>	<b>25.35</b>		Emergency telephone/911	8.10	7.76	4
County prison	42.72	42.77	0	Human services	14.97	12.44	20
Adult and juvenile probation	17.11	17.69	(3)	Domestic relations	4.01	4.06	(1)
<b>Total corrections</b>	<b>59.83</b>	<b>60.46</b>		Public safety	1.34	0.27	396
<b>Public safety administration</b>	<b>2.24</b>	<b>2.23</b>	0	Transportation	0.00	0.54	(100)
<b>Conservation and planning</b>	<b>4.00</b>	<b>5.62</b>	(29)	Capital improvements	0.00	1.07	(100)
Commissioners	3.23	3.12	4	<b>General revenues</b>	<b>(214.35)</b>	<b>(211.87)</b>	1
Controller	4.11	4.35	(6)	<b>Net deficit (surplus) per capita</b>	<b>\$(11.28)</b>	<b>(13.38)</b>	
Treasurer	1.05	1.01	4				

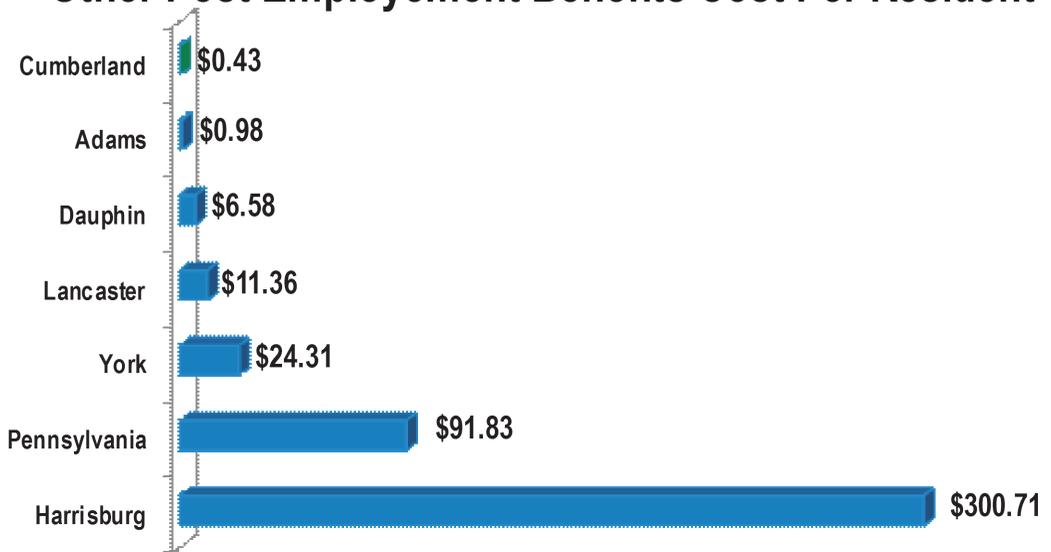
# How Does Cumberland County Compare?

## Let's Compare Cost Efficient Government...

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

The graph below compares annual retiree healthcare benefit expenses on a "per resident" 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 2013 audited financial statements. The amounts below represent the 2013 expense per resident.

### Other Post Employment Benefits Cost Per Resident



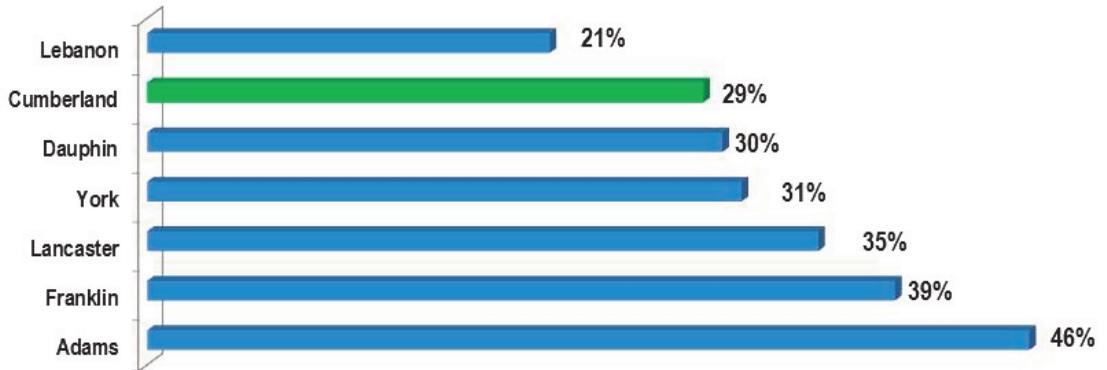
As personnel costs are often the largest cost category for governments, overly generous fringes benefits, such as postemployment medical coverage, can have a large budget impact.

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 and life insurance for the retiree, retiree's spouse and dependents.

## Efficient operations...resourceful funding

The graph below shows that Cumberland County compares favorably in terms of reduced reliance on local taxes to fund County programs and activities..

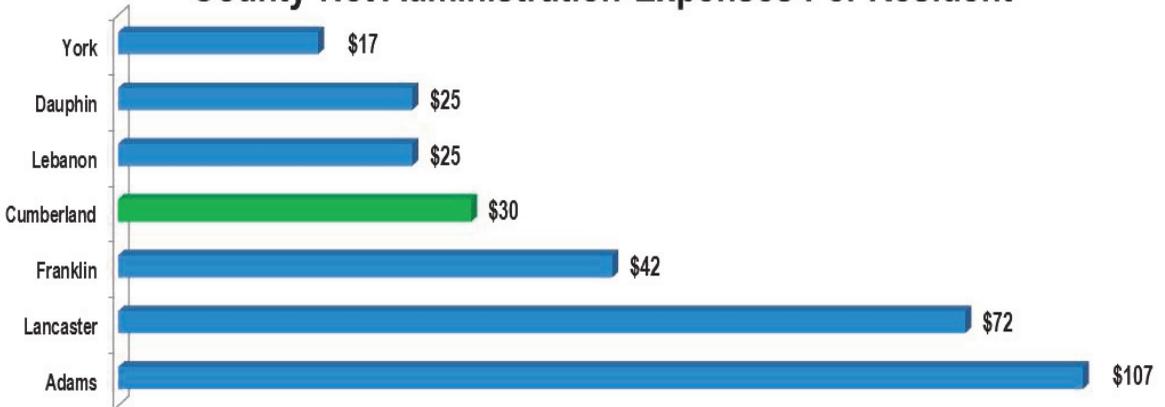
### County Taxes as a % of Total Revenue



## Efficient operations...net administration costs

Cost effective administrative activities (human resources, planning, purchasing, information technology, facilities management/maintenance, legal, finance/budgeting, internal audit, reporting/compliance, etc.) are important to any organization. The graph below shows the per resident cost of administration in south central Pennsylvania counties. Economies of scale are expected; the reason that York County, though spending a net \$1 million more, with 200,000 more residents than Cumberland County, spends less on a per resident basis.

### County Net Administration Expenses Per Resident

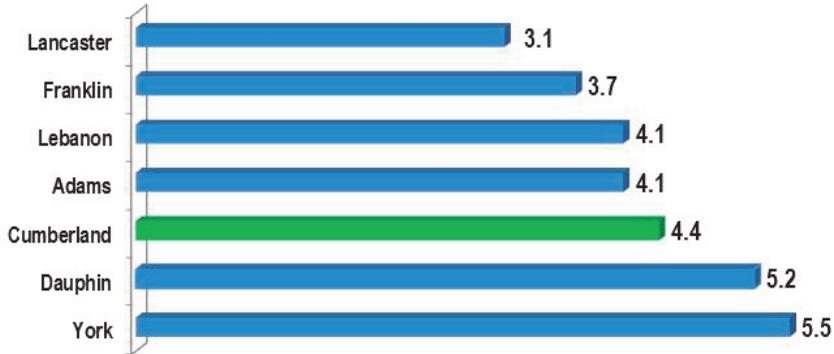


# How Does Cumberland County Compare?

## Efficient operations...full-time staffing levels

Cumberland County is comparable to local Counties in terms of the number of full-time employees and has improved over last year's ratio of 4.5 full-time employees per 1,000 residents.

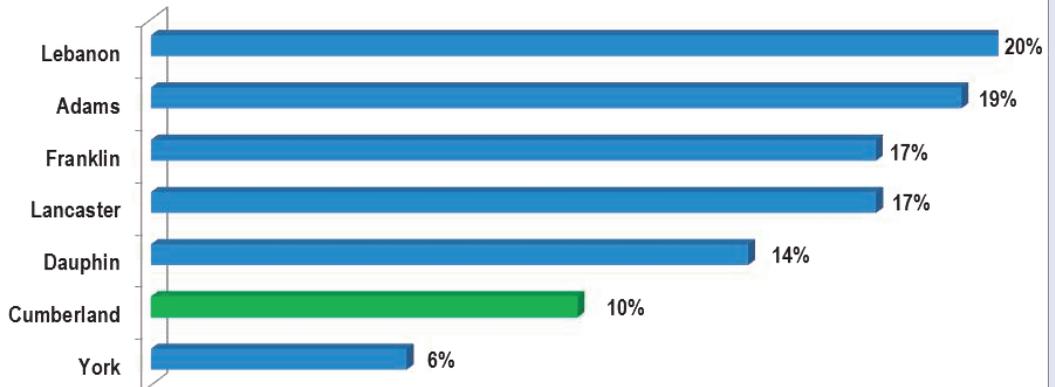
### Full-time Employees per 1,000 Residents



## Efficient operations...use of part-time positions

The graph below compares south central Pennsylvania counties' ratios of part-time positions to total county positions (full-time and part-time combined). Judicious use of part-time employees, in lieu of full-time positions, can have a favorable impact on resident's tax bills.

### County Cost Efficient Use of Part-time Positions



## Efficient operations...long-term debt levels

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 2014 Standard & Poor's confirmed the County's AAA bond rating, a rare distinction among Pennsylvania counties and an indicator that the County has strong sustainable long-term fiscal practices.

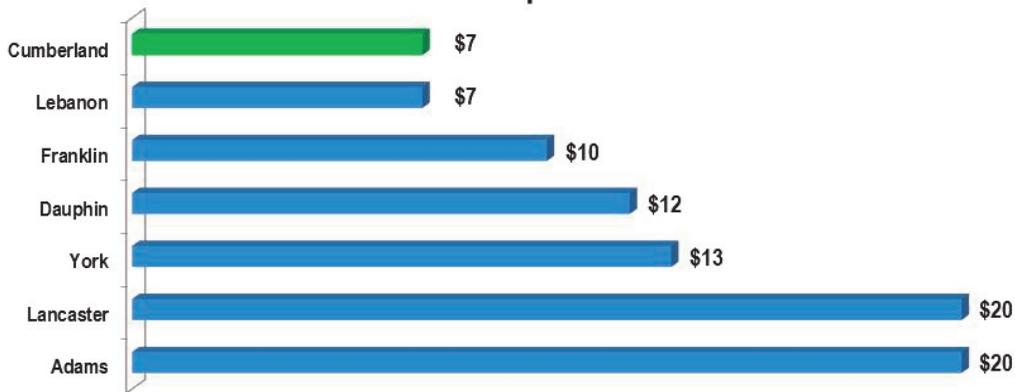
### Debt Per Resident



## Efficient operations...governmental activity 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 governmental 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 such as borrowings at the County's Claremont Nursing and Rehabilitation Center.

### Interest Expense Per Resident



# 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 resident basis.

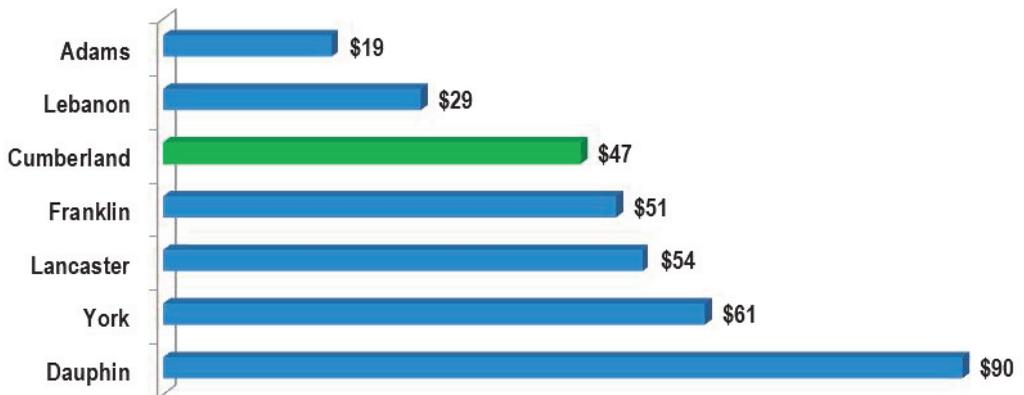
### General Fund Expenditures Per Resident



## Efficient operations...judicial spending

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

### Net Judicial Expenses Per Resident



# Compare Safe & Healthy Communities...

## Safe communities...corrections spending

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

### Net Corrections Expense Per Resident



## 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 of this measure, leveraging significant Federal and State grants to provide healthy communities.

### Total Human Service Expenses Per Resident



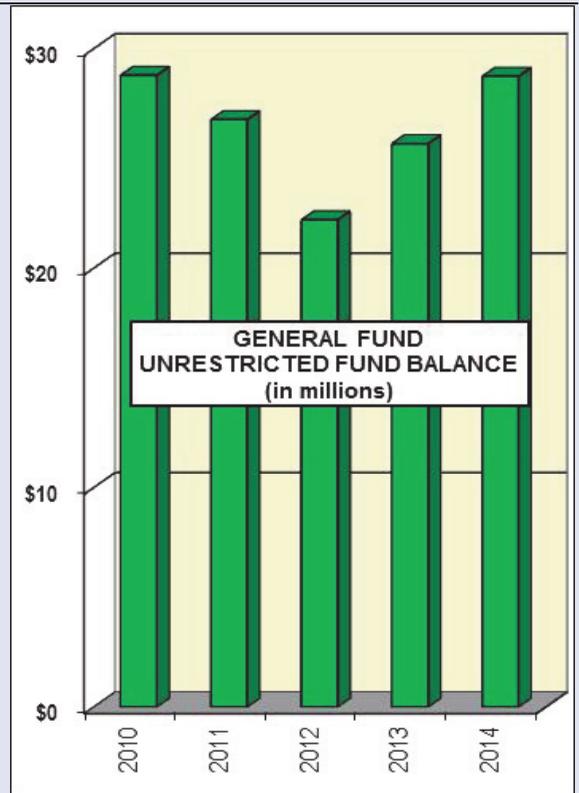
# How Strong is the County's Financial Position?

In 2014, 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.

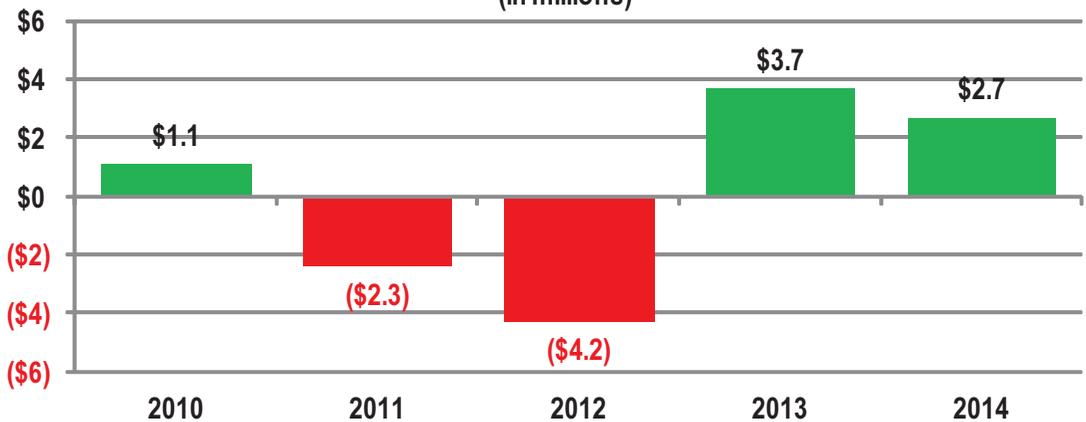
The Government Finance Officers Association recommends governments maintain general fund unrestricted fund balance of at least two months of expenditures.

At December 31, 2014, Cumberland County's general fund unrestricted fund balance of \$28,753,435 represented approximately five 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.

The general fund total fund balance at December 31, 2014, including restricted and unrestricted, was \$31,567,683.



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





Government Finance Officers Association

# Award for Outstanding Achievement in Popular Annual Financial Reporting

Presented to  
**County of Cumberland  
Pennsylvania**

For its Annual  
Financial Report  
for the Fiscal Year Ended

**December 31, 2013**

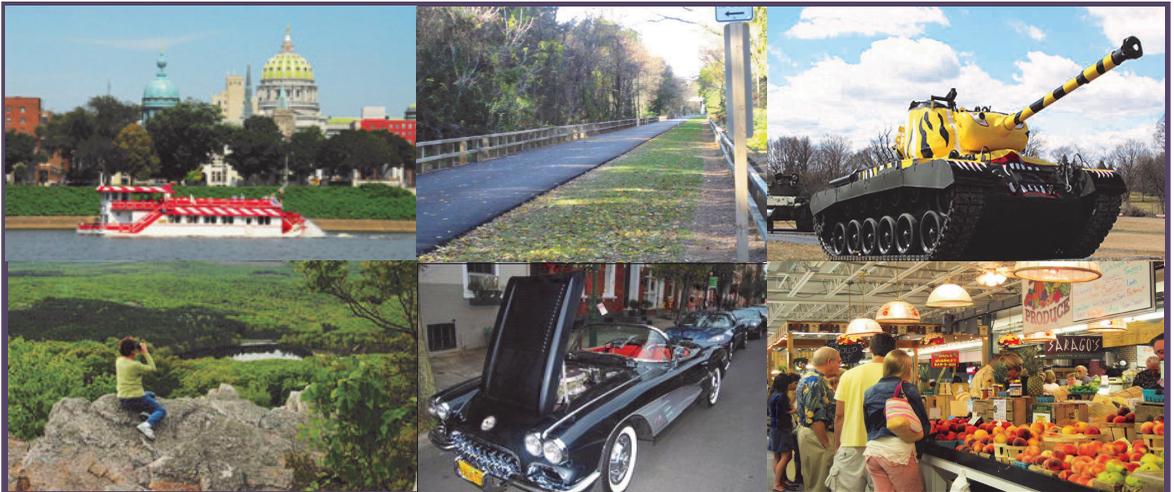
*Jeffrey R. Snow*  
Executive Director/CEO

# 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, 2013. 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 eleven 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](http://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 is someone "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.\*
- Organizations with hotlines detected frauds 50% more quickly and experienced frauds that were 41% less costly.
- 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](http://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