

75 Cents



WINDY
Weather - B6

GOOD RUN

SEASON ENDS FOR 2 LOCAL TEAMS/C1



ROUGH RIDE

WIFE HELPS TIGER ESCAPE CRASH/C3



DAILY LOCAL NEWS

Chester County's Leading Information Source

www.DailyLocal.com

SATURDAY, November 28, 2009

For HOME DELIVERY, Call 800-568-2472

CHESTER COUNTY EDITION

Police caution holiday shoppers:

PLEASE PAY ATTENTION

Discourage crooks by being vigilant at shopping centers, police chief advises

By DENNIS J. WRIGHT
Special to the Local News

PHOENIXVILLE — With the holiday shopping season in full swing, police are urging holiday shoppers to be protective of their wallets, purses, presents and children.

Police Chief William Mossman said several shoppers had their wallets and money taken even before the holiday season began.

"It doesn't take long for this sort of activity to occur every year," Mossman said. "Everyone knows that this is the time of year where shoppers are out and about shopping and being in a hurry. Shoppers have to take as many precautions as possible to ensure the safety of their valuables."

"There've been incidents where shoppers have been distracted while in a store only to find out later that their wallets were missing. Every year these individuals become more and more sneaky in their efforts to get people's wallets."

Mossman said people are concentrating more on their holiday shopping and paying less attention to their surroundings.

"Shoppers need to be aware of their environment and their belongings at all times," he said.

◆ See **PAY**, Page A5

MORE INSIDE

Area shoppers crowd Exton Square in search of the perfect, and affordable, gifts.

See Page B1

Nationally, early reports indicate retailers are busier than last year at this time.

See Page B1

One year after deadly stampede, Walmart shoppers peaceful in N.Y.

See Page A2



Staff photos by Amy Drago

Shoppers carry packages at the Exton Square mall on Black Friday. Police urge shoppers to be careful of their surroundings, lock their vehicles and keep a close watch on their wallets to discourage thieves during the busy holiday shopping season.

School board sets its sights on bond deal

Officials hope to save money while financing new construction projects

By ERIC S. SMITH
Staff Writer

DOWNINGTOWN — During a special board meeting Monday, the Downingtown Area school board decided to issue a bond worth \$23.68 million and enter into an interest rate swap.

The board, which approved the bond and swap back in 2007, had the option of getting out of the swap before the bond was initially issued on Jan. 1, 2010. But the school board voted unanimously to move forward with the swap and avoid the \$2.5 million cost to terminate the swap at this point.

Board President Bob Eldredge and member James Watson were absent at Monday's meeting.

The bond will be used by the district in various construction projects it is set to begin soon. The resolution that board approved on Monday said that the bond will be used to pay for some of the renovations and improvements to the Downingtown Educational Center, which is to become a Science, Technology, Engineering and Math (STEM) Academy in September of



JACK WAGNER

SWAP SCRUTINY

Interest rate swaps have come under a microscope as of late. Pennsylvania Auditor General Jack Wagner recently wrote a detailed report warning school districts to not get involved in swaps because of the risks often associated with them.

◆ See **BOND**, Page A5

Share the Warmth again this season

Staff report

In 2007, we began asking our readers to give to our annual holiday fundraising effort, the proceeds of which would be shared completely with the United Way of Chester County and area agencies, as part of the United Way's successful Share the Warmth program.

We are asking our readers to show the same generosity they did for the past two years again this holiday season.

For 20 years the Daily Local has gone to its readers in the time between Thanksgiving and New Year's Day to help out the neediest of our county's residents. In that time, we have raised slightly less than \$700,000.

All of the money raised last holiday season by the newspaper was made available by the United Way to help fund the agencies that have participated in the Share the Warmth program in the past two years, bringing resources to keep homes warm during the winter.

In turn, all the money our readers sent to us was turned over by the United Way to those area agencies that join in the Share the Warmth program. Not one dollar is spent on anything except keeping people warm.

◆ See **SHARE**, Page A5



Avoid angst, know the rules

Staff report

Shoppers racing to get the Christmas season deals should remember to be careful as holiday joy can turn to angst when dealing with problem purchases.

The Office of the Pennsylvania Attorney General advised shoppers to avoid problems with returns and exchanges by knowing the rules ahead of time.

Attorney General Tom Corbett recommended shoppers review store policies before making a purchase, and know the following about a store:

- Their restrictions or exceptions on exchanges or returns.
- Fees or expiration dates on gift cards or gift certificates.
- Proof-of-purchase requirements for returns or warranty

◆ See **RULES**, Page A5



West Chester library renews search for literacy heroes

Nominees from community sought for annual recognition

By DAN KRISTIE
Staff Writer

WEST CHESTER — The West Chester Public Library has begun its yearly search for literacy heroes.

Once it finds these heroes, it will award

them at its annual Literacy Heroes Breakfast, which will take place on April 16, 2010.

Library officials are asking community members to nominate individuals from the West Chester area who have actively and enthusiastically promoted literacy.

From those nominations, officials will select a hero in each of eight categories: Adult Literacy Hero, Community Impact Hero, Corporate Good Neighbor Hero, Educational Hero, Local Author Hero, Military Literacy Hero, Technology/Innovation Hero, and Youth Literacy Hero.

Nominations can be submitted at the

◆ See **HEROES**, Page A5

ALL AROUND PHILLY.com

8 71534 00661 1

www.DailyLocal.com

INSIDE TODAY

Business	B1	Lotteries	A2
Chester County	A3	Movies	D5
Classified	D1	Obituaries	B5
Comics, puzzles	B4, 5	Sports	C1
Editorial	A4	Television	D5

BURIAL SITE

Chester County history buffs restore Indian Hannah's final resting place. See County, Page A3



SUNDAY

NFL WEEK 12

Eagles make their final adjustments before Sunday's home game with Redskins. Look for it in Sunday's Daily Local News



Heroes

(From Page A1)

Literacy Heroes Web site, www.literacyheroes.com. The deadline is Jan. 15, 2010.

Among last year's winners were two Westtown School teachers who started a school in Ghana and a man who runs an education-based supper club for area youth.

Leon Thomas, a West Whiteland resident who runs the supper club, won the 2009 Community Impact Hero award.

The club has 12 student members and four adult members and meets weekly over dinner. Thomas said his goal as leader of the club has been to make sure the children do well in school and learn the social graces they will need to eventually become sophisticated members of the adult world.

"We emphasize personal development and character development," Thomas said. "We teach them how to get along with each other and with adults, and we get them to tell stories about their lives."

A barber, Thomas said the club gives the children a valuable opportunity to interact with adults

— he is among the four adult volunteers who run the club.

He said he and the other volunteers constantly emphasize to the students the importance of schoolwork — if they do not do well in school, they can't be in the club; if they do well, they get to participate and enjoy free dinners.

Thomas said he and several of the people he knows from his barbershop started the club because, as a result of their conversations with children in the community, they saw that there was need for strong mentors.

Kwesi and Melissa Koomson,

the Westtown School teachers who started the school in Ghana, received the 2009 Adult Literacy Hero award.

The school, Heritage Academy, is in Breman Esiam, Kwesi Koomson's home village. He started it five years ago with his own money, and he and his wife now run a foundation that supports it.

It costs \$75 to educate a student for a year, Melissa Koomson said. The school, she said, serves students in kindergarten to ninth grade and now has 820 students.

Each year, Kwesi Koomson, who heads Westtown's math department, takes Westtown 12th grad-

ers to Ghana to serve as volunteer teachers at the school.

Melissa Koomson said this promotes literacy in Ghana and in West Chester. Students from Ghana get to practice English with native speakers, and students from West Chester learn to how to teach.

If customers of the Barnes and Noble in Exton on Black Friday mention Heritage Academy when making their purchases, a portion of the profit will go to the school, Melissa Koomson said.

To contact staff writer Dan Kristie, send an e-mail to dkristie@dailylocal.com.



Staff photo by Amy Drago

Shoppers visit the target store in exton on Black Friday. Police urge shoppers to lock packages and other valuable out of sight in their vehicles while at the stores to discourage thefts.

Pay

(From Page A1)

"Don't leave your purses in the shopping cart, and if you choose to leave them in the cart, don't have them hanging open. That is a sure invitation for anyone to peek in and see your valuables. All it takes is a few seconds to have a wallet or checkbook removed.

"During the summertime, the sun goes down around 9 p.m. Now, it's dark outside by 5 p.m. Parking in well-lit areas is a good idea, and be cautious when you are walking to and from your vehicle. If you notice someone suspiciously near your vehicle, walk in a different direction toward a public place and call the police."

He also recommended women keep their purses at their side, both inside and outside of stores.

"Women should be vigilant with their purses and pocketbooks. Most men keep their wallets in their pockets, which makes it difficult to be taken. Having it on your person is a better option than leaving it out in the open," he said. "Also, be aware of the people that are standing around you. Avoid any unnecessary distractions that may end up costing you your valuables."

Shoppers should pay close attention to their young ones, Mossman said, especially with the stores and malls being particularly

crowded, because it doesn't take long for a child to go missing.

"All it takes is a second for a child to disappear," he said. "Children get swept up in the holidays just like adults do, and they want to see all of the toys and decorations in a store. They are prone to wander away at any given moment so parents and guardians need to particularly pay attention to them at all times."

Mossman urged motorists to lock their vehicles when out shopping and after returning home.

"Please lock your car doors, even if you are leaving your vehicle for a second or two," he said. "Also put your valuables and presents inside the trunk of your car while shopping. People are prone to leave packages and presents inside their cars. If you have an SUV, cover up your presents and gifts so they aren't in plain view. It's been known that some people tend to leave new electronic items in their vehicles."

"When you come home after shopping, make sure your vehicles are locked and secure. All it takes is a few seconds for someone to open your car door and ransack your vehicle. They could be looking for your stereo, GPS system, your laptop computer or even loose change. Don't make it easy for individuals by leaving your vehicles unlocked. Be vigilant of yourselves and your neighbors. If you see anything suspicious, contact the police. We want everyone to have a safe holiday season."

Rules

(From Page A1)

repairs.

Also, check receipts before you leave the store to make sure all your purchases are properly accounted for. Corbett also advised shoppers to be cautious about stores that only open for the holiday season as goods bought there could be harder to return or exchange.

For online shoppers, Corbett advises:

- Research stores or sellers to see if they have a history of satisfied customers.
- Consider shipping and handling fees when shopping for the best price.
- Understand delivery times and shipping costs.
- Review refund and return policies.
- Read the businesses' privacy policy to be certain that your information won't be sold or shared without your knowledge.
- Print all receipts and e-mails to verify your purchase.
- Make sure your computer anti-virus program and firewall is up to date.

• Watch for "look alike" Web sites used by scam artists.

"Online shopping is popular and convenient, but making purchases by long distance generates its own list of potential problems," Corbett said.

Additionally, Corbett recommended that consumers carefully consider safety issues when purchasing toys or video games as gifts.

"A key part of finding that 'perfect' gift involves ensuring that it is safe and age appropriate, including checking a video game's rating, to be certain that the toys and games they are giving are the best choices for kids," Corbett said.

More information can be found on the attorney general's Web site under the "Consumer Safety" section, which also includes lists of recalled foods and goods.

If you have questions or concerns about a consumer issue, or if you believe you have been targeted by a holiday scam, contact the Attorney General's Bureau of Consumer Protection at 1-800-441-2555.

Consumer complaints may also be filed online at www.attorneygeneral.gov.

Bond

(From Page A1)

2011.

Additionally, the funds will be used technology and energy renovations and improvements throughout the district, the purchase of a new administration building and site acquisition costs for a new middle school to be opened in September 2012.

Bond payments will cost the district \$1.9 million per year to pay off the principle and interest, according to Downingtown Area School District Chief Financial Officer Richard Fazio. However, Fazio said that the district is paying off a \$9.8 million bond that they were making \$1 million payments on each year. In essence, Fazio said, this new bond will only add \$1 million in cost to the district.

"There is a \$1.9 million cost with the bond, but we have needs," Fazio told the board on Monday night.

In the interest rate swap, the district is essentially trading a variable interest rate that it had for a more stable fixed rate that it secured back in 2007 at 4.09 percent.

In a swap, the district is gambling that rates will fluctuate to their advantage and money can be made if the variable rates climb any higher.

Share

(From Page A1)

The Share the Warmth program is as easy to understand as it is a blessing to county residents. Those who need help with a heating bill, a full tank of home heating oil, a patched roof, a new furnace or heater are identified by those three agencies who deal with low-income homeowners — the Good Works Inc., the Housing Partnership of Chester County and Good Neighbors. Those agencies submit requests to the United Way, and that agency gives grants averaging \$5,000 to \$7,000 to help those homeowners stay warm.

This is Share the Warmth's fifth year. In the past, more than 178 individuals and families have been served with funds totaling \$464,703. In all, 61 sets of windows have been

Fazio said that about nine months ago the district could have terminated this swap and made \$2 million, however getting board approval was slow and the market immediately shifted.

Currently, the district is hanging onto its interest rate and remaining in the swap in the hopes that the market will turn again and the district can make a profit.

Lou Verdelli, managing director with the Royal Bank of Canada, has been working with the district on this swap and told board members that while some interest rates are currently lower than the 4.09 percent, they have locked in a good rate.

"By any historical standard, 4.09 percent is a great rate," Verdelli told the board. "Rates are lower now, but not that much lower. We still look at five percent as a benchmark to lock into."

Verdelli added that while the swap would currently be a loss if the district pulled out now, the district will be able to make money as variable rates begin to climb again.

Interest rate swaps have come under a microscope as of late. Pennsylvania Auditor General Jack Wagner recently wrote a detailed report warning school districts to avoid getting involved in swaps because of the risks often associated with them. Wagner took the

replaced or repaired, 53 roofs have seen improvements, 31 heaters have been installed, 17 tanks of fuel oil have been delivered, and two homes were given new siding to keep out the cold winds of January and February.

Last year, readers of the Daily Local News contributed more than \$20,000 to Share the Warmth. Donations come in various amounts and from all sorts of people. Individuals and families contribute. School classes make donations in lieu of teachers' gifts. Businesses make offerings in the names of employees or employers. Contributions also come from Boy and Girl Scout troops, as well as anonymous donors.

Contributions to the program can be addressed to Share the Warmth, c/o Daily Local News, 250 N. Bradford Ave., West Chester, PA 19382, Attention: Andy Hachadorian, editor.

Bethlehem School District as a case study and reported that the district was forced to pay \$12.3 million to end the deal.

But because the Downingtown Area School District has a good credit rating and because there would be a loss if the district immediately withdrew from the swap, the board approved the continuation of the swap arrangement.

Verdelli said that while swaps often have tax risks, credit risks, interest rate risks and refinancing risks associated with them, Downingtown has such a high credit rating and is swapping for a fixed rate as opposed to taking on a variable rate that most of the risks are mitigated.

The bond that was secured back in 2007 was for the amount of \$25 million, but Fazio said that the bond has begun to amortize on its own and therefore will be at \$23.68 million when the district issues it in January.


To contact staff writer Eric S. Smith, send an e-mail to esmith@dailylocal.com.

TODAY'S PRICE
\$2.399 COD

Cash, Check or Credit Card
Mastercard, Amex, Visa, Discover

"Why not buy oil from Mauger?"

Our premium fuel oil contains Ultra Guard additive...cleaner fuel, better efficiency, reasonable cost."



Bud Mauger, President

610-429-8200

MAUGER MECHANICAL

HEATING • AIR CONDITIONING
ELECTRICAL • VENTILATION

300C Lawrence Drive West Chester, PA 19380

www.MaugerCo.com

080603

**OVER 42 YEARS EXPERIENCE
AND THE NAME YOU CAN TRUST**

**A New Name
but the Rest is the Same**

Superior Plus Energy Services employs the **same local people** you've come to trust and depend on for

- reliable fuel delivery
- servicing your equipment, and
- responding to **all your heating needs.**



Cindy has been with the company for 14 years and she's still taking your calls.

This week's maximum price for heating oil is **\$2.349*** COD

Money Order, Check or VISA, MASTERCARD, AMEX, Discover

Our phone number is also the same, so you can still reach us at **1-800-627-4328.**

* Price may drop as market permits

We now have a name that reflects how we do business!

Superior Plus Energy Services

Mention this ad when you call 0533409

AKER CONTRACTORS QUALITY CONTRACTOR SERVICES
EXCELLENCE IN DESIGN

FULL SERVICE FIRM FROM CONCEPT TO COMPLETION



KITCHENS • BATHROOMS • ADDITIONS • BASEMENTS

Make your dreams a reality with **Aker Contractors & The Cabinet Corner!**

Contact our Designer Jen Kline for a free consultation in our office!



1078 W. BRIDGE STREET PHOENIXVILLE, PA 19460
(610) 933-8174 / (610) 933-7120
EMAIL: JEN.KLINE@COMCAST.NET

