

West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 4, Issue 4

NEWSLETTER

April 2011

Attention Senior Citizens

A Message From Our President David J. Bursic

Are your property taxes too high? Living on a fixed income? The PA Property Tax or Rent Rebate Program might help.

What is the PA Property Tax or Rent Rebate Program?

The Program provides rebates of up to \$650 to eligible property owners and renters.

Who is eligible to apply for a Rebate?

- You, or your spouse who lived with you, was 65 years of age or older as of December 31, 2010;
- You were a widow or widower during all or part of 2010 and were 50 years old or older as of December 31, 2010;
- You were permanently disabled and 18 years of age or older during all or part of 2010, unable to work because of a physical or mental disability, and your disability is expected to continue indefinitely. If you received Supplemental Security Income (SSI) payments, you are likely to be eligible for a rebate if you meet all other requirements.

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Economic Empowerment for Survivors of Domestic Violence

For 33 years, Crisis Center North (CCN) has been at the forefront of domestic violence services in northern and western Allegheny County. When the program began in 1978, it had a budget of \$13.78, forcing the founding mothers to recruit volunteers to aid in meeting their mission of creating a community free of domestic violence. Today, with a budget over a half million dollars; one of the strongest networks of domestic violence volunteers across the Commonwealth; and an extremely talented and dedicated staff; the organization provides services to over 2,000 victims of domestic violence and their children each year.

Starting out with next to nothing and growing it into something is a big task, especially in these ever changing economic times. For many nonprofits, the past few years have been tumultuous times to run and maintain operations. CCN's staff and board spend a great deal of time on budget advocacy to ensure critical services remain for our community members in need. In addition, as CCN provides these services, staff members witness first-hand what the changing economic times have done to those we serve. Few women who experience domestic violence, especially those with limited financial means, have the economic resources available to live independently. A main reason for remaining with, or returning to, an abusive partner is often economic dependence. Additionally, battered women are frequently isolated from financial resources, lacking access to cash, checking accounts, or credit cards.

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West View Office	412-931-2171
McCandless Office	412-364-1911
Cranberry Office	724-776-3480
Sherwood Oaks Office	724-776-4870
Franklin Park Office	724-935-7100
Lending Division	724-935-7400
Bellevue Office	412-761-5595

Visit us at www.wvsbank.com



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What are the Income Eligibility Requirements?

- Property Owners: Your total eligible annual household income, including the income that your spouse earned and received while residing with you, was \$35,000 or less in 2010.
- Renters: Your total eligible annual household income, including the income that your spouse earned and received while residing with you, was \$15,000 or less in 2010.

How is Social Security income treated?

Applicants can exclude up to one-half (1/2) of their Social Security income, so people who make substantially more than \$35,000 may still qualify for a Rebate.

How do I apply for a Rebate?

Complete a 2010 Property Tax or Rent Rebate Claim (PA-1000) Form. Forms are available at most public libraries, from the PA Department of Revenue by calling 1-888-222-9190 or via the internet at www.PaPropertyTaxRelief.com. Your local PA Senator or House Member can also provide you with the form.

How much of a Rebate can I receive?

Homeowners:	Eligibility Income	Maximum Standard Rebate
	\$0 to \$8,000	\$650
	\$8,001 to \$15,000	\$500
	\$15,001 to \$18,000	\$300
	\$18,001 to \$35,000	\$250
Renters:	Eligibility Income	Maximum Rebate
	\$0 to \$8,000	\$650
	\$8,001 to \$15,000	\$500

Note: Applicants can exclude one-half of all Social Security Income.

Can I receive a larger rebate this year?

Yes. Homeowners in Pittsburgh, Scranton and Philadelphia with eligibility income of \$30,000 or less will receive a supplemental payment. So too will homeowners in the rest of the state who met the same income eligibility requirement and pay more than 15 percent of their household income in property taxes.

How much is the supplemental property tax rebate?

Up to 50 percent of the taxpayers' base rebate.

How do I claim the supplemental rebate?

If you are eligible for the supplemental rebate, the PA Department of Revenue will calculate it for you.

When is the application deadline?

The deadline to apply is **June 30, 2011**.



SPOTLIGHTING



Economic Empowerment for Survivors of Domestic Violence

Clients at CCN report counseling and advocacy services and housing as their top two needs, followed by utility, gas, food, or other assistance. CCN aims to aid clients in obtaining what is most critical by driving programming based on reported need. In 2008, CCN developed an Economic Empowerment Program that, since its start, has received support from The Allstate Foundation, The Sunshine Lady Foundation, The Pennsylvania Coalition Against Domestic Violence, Zonta Three Rivers Pittsburgh, and The Pittsburgh Foundation. The program has allocated \$255,670 in tangible assistance aid and has served 1,220 individuals through 4,248 case management services.

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The goal of CCN's Economic Empowerment Programming is to provide resource or referral for the following issues: 1) social and economic supports; 2) jobs that provide a sufficient wage and benefits; 3) education and job training; and 4) asset development. The two most successful facets of the program have been the dissemination of relocation and scholarship funds. CCN has provided 146 families relocation to safe housing and 65 women with scholarship funding to start, further, or finish their educational endeavors.

In addition to economic empowerment programming, CCN provides the following services free of charge:

- 24-hour hotline
- Counseling for adult and children
- Case management
- Prevention programming to schools, employers, and community groups
- Training sessions for hospital personnel and members of the legal and law enforcement community

Services can be accessed by contacting the hotline at 412-364-5556 or toll free at 1-866-782-0911.

How can you help?

1. Volunteer

CCN relies on volunteers to meet day-to-day agency demands. Last year, volunteers contributed over 8,000 hours to CCN. Currently, CCN has over 50 volunteers who assist the agency in the following manner:

- Client services - providing hotline support, peer counseling, and/or aiding clients in obtaining protection orders
- Clerical tasks - filing, data base management, or mailings
- Community Relations – participating on the agency speaker's bureau, meeting with local legislators for state budget advocacy, and represent the agency in community events
- Board Membership

2. Contribute

There are a variety of ways to contribute to CCN:

- Mark #432 as your United Way Donor option.
- Contribute through the Combined Federal Campaign using the code 24472.

- When you make your next gift to Crisis Center North, ask your employer's Human Resources Department if the company matches gifts for charitable donations. If so, send a form from your employer along with your donation and Crisis Center North will take care of the rest.
- Make a general donation to Crisis Center North. Send a check made payable to Crisis Center North, P.O. Box 101093, Pittsburgh, PA 15237.
- Make a contribution online at www.crisiscenternorth.org. It's fast and secure! (You will be directed to Pittsburgh Gives – simply search Crisis Center North and proceed with your donation).
- Attend CCN events – what a fun way to give to a good cause! **CCN's 4th Annual Cocktails & Cuisine** event will be held on May 20th – join us. For more information and to purchase tickets, visit www.blacktie-pittsburgh.com, click on Calendar and search for the date May 20th – click the link to Cocktails & Cuisine.

Newsletter Contributors

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Special Contributor:

Lisa Wagner of Crisis Center North





A Unique after work Grazing Event of Fabulous Food and Libations

To Benefit Crisis Center North
Plus

The Best Taste Treat Taste Off

FRIDAY, MAY 20, 2011

6 to 10 pm

The Woodlands – Bradford Woods

\$60 per person in advance ~ includes beer or wine glass
\$75 VIP ~ includes premier parking and early admission
Entertainment provided by local jazz duet, ***It Takes Two***

Master of Ceremonies

Jon Burnett, KDKA-TV AccuWeather Forecaster

Featuring a fabulous array of food and beverage purveyors as well as a Live and Silent Auction for your enjoyment!!

Taste Treats and Libations provided by:

John Marshall Catering • Pinnacle Vodka • Franklin Inn • Arrowhead Wine • Pretzel Crazy • Ugandan Gold Coffee • Bella Frutteto • D'Andrea Wine Imports • Fuhrer Wholesale • Key Impact • Hartwood Restaurant • Woodside's Grille • SweetHouse Bakeshop • Erin's Fine Foods Catering • Southern Wine and Spirits • Aladdin's Eatery • Panera • Kaufman House • Walnut Grove • Wexford Post Office Catering Group • Franklin Inn • McGinnis Sisters

Call 412 – 364- 6728 ext. 15 or go to
www.CrisisCenterNorth.org

From CCN's Kitchen

Praline Crumb Caramel Cheesecake Bars

Cookie base and topping:

- 1 pouch (1lb 1.5 oz) sugar cookie mix
- ½ cup cold butter or margarine
- ½ cup chopped pecans or cashews
- ½ cup toffee bits

Filling:

- 2 packages (8 oz each) cream cheese, softened
- ½ cup sugar
- 2 tablespoons all-purpose flour
- ½ cup caramel topping
- 1-teaspoon vanilla
- 1 egg

Heat oven to 350°F. Spray bottom and sides of 13 x 9-inch pan with cooking spray. Place cookie mix in bowl; cut in butter using pastry blender or fork until mixture is crumbly. Reserve 1 ½ cups mixture for topping. Press remaining mixture in bottom of pan. Place in oven and bake for ten minutes.

Meanwhile, in large bowl, beat cream cheese, sugar, flour, ¼ cup of the caramel topping, vanilla and egg with an electric mixer on medium speed until smooth.

Spread cream cheese mixture evenly over partially baked cookie base. Sprinkle with reserved crumb topping, nuts and toffee bits.

Bake 35 – 40 minutes or until golden brown. Cool 30 minutes. Refrigerate about 2 hours or until chilled. Drizzle with remaining ¼ cup caramel topping. For bars, cut into 9 rows by 4 rows. Store covered in refrigerator.

Makes 36 bars.

