

West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 3, Issue 12

NEWSLETTER

December 2010

Do You Know Someone Who Can Use Help With Their Home Heating Bills?

A Message From Our President David J. Bursic

DO YOU KNOW SOMEONE WHO CAN USE HELP WITH THEIR HOME HEATING BILLS?

Winter seems to have come early this year. With the increase in energy costs, more and more people are finding it harder to heat their homes and keep up with their home heating bills. It is important to know that there is help available to keep the heat on. Eligible heating fuels include natural gas, electricity, fuel oil, kerosene, propane, coal, and wood. Additional information can be found on-line at

<http://www.dpw.state.pa.us/servicesprograms/liheap/>.

HEATING ASSISTANCE / LIHEAP

The Pennsylvania Low Income Home Energy Assistance Program (LIHEAP) helps eligible people pay their heating bills. A family of four with an annual income of \$35,280 can qualify for help.

WHAT IS LIHEAP?

LIHEAP is a grant to help people pay their heating bills. This grant does not need to be repaid. No lien is placed

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2010 Baierl Family YMCA Tree of Light Celebration



Bernie Lefke, Vice President of West View Savings Bank has been on the board of the YMCA for 29 years. Bernie has been part of the Tree of Lights program by participating in the reading of the scroll.

For 156 years, the YMCA has been building strong kids, strong families, and strong communities. Our mission is to promote personal growth, enhance family values, and provide community service through programs and activities available to all people.

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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

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on the property if this help is received.

HOW DOES LIHEAP Work?

LIHEAP offers both cash and crisis grants, and is open for application starting November 1, 2010. The program closes March 31, 2011. The length of the program may change depending on availability of funding and other factors.

Cash Grants

Cash grants help people pay their heating bills. The grant payment is sent directly to the utility company or fuel provider, and it will be credited on the utility bill. (In some cases, the check may be mailed to you directly.)

Crisis Grants

Crisis grants help families who have an emergency and are in danger of being without heat. Emergencies include:

- Having broken heating equipment, (like a furnace) or leaking lines
- A fuel shortage that may leave you without heat
- Having utility service shut off

WHO IS ELIGIBLE?

People may qualify for a LIHEAP grant if their income meets the following income guidelines:

INCOME GUIDELINES
2010 – 2011 LIHEAP
(For Homeowners and Renters)

Household Size	Maximum Income
1	\$ 17,328
2	\$ 23,312
3	\$ 29,296
4	\$ 35,280
5	\$ 41,264
6	\$ 47,248
7	\$ 53,232
8	\$ 59,216
9	\$ 65,200
10	\$ 71,184

HOW DOES SOMEONE APPLY?

- Apply online at www.compass.state.pa.us
- Call the Statewide LIHEAP Hotline at 1-866-857-7095 or TDD for the hearing-impaired 1-800-451-5886
- Applications are available at all West View Savings Bank branches.

Information Needed to Apply:

- Names of people in the household
- Dates of birth for all household members
- Social Security Numbers for all household members
- Proof of income for members of the household
- A recent heating bill

If you or someone you know needs help and may qualify, please apply today. LIHEAP funds are limited – grants are awarded on a first come, first served basis.



West View Savings Bank is participating in the North Hills Community Outreach Salvation Army's Holiday Red Kettle Campaign

North Hills Community Outreach is a Salvation Army service unit and is conducting a summer campaign to raise funds for local neighbors in need. The Bank is partnering with NHCO. Look for the red kettles in our branches during the month of December!

Last year, NHCO assisted 4,608 families in need toward stability and self-sufficiency with services that include two food pantries, emergency financial assistance, utility help, employment services, legal consultations, college scholarships, volunteer caregiving for older adults, seasonal sharing projects, Family Savings Accounts, shuttle bus for senior transportation, Community Auto Transportation program, and much more.

SPOTLIGHTING



2010 Baierl Family YMCA Tree of Light Celebration

The Baierl Family YMCA Tree of Lights event is a community-wide event. Monies raised will help people in need as the YMCA never turns away any individual for their lack of ability to pay.

Unfortunately, there are still many among us in our community who are unable, for a variety of reasons, to afford a full program or membership fee. In conjunction with the annual Strong Communities Campaign, we are able to make a difference in their lives.

Seeing the face of a young child who has the opportunity to learn how to swim because his family has benefited from our Building Bridges Financial Assistance program is a sight too amazing for words.

An elderly couple able to maintain their independence through regular exercise is a wonderful gift to be able to give someone.

A single mother who is able to maintain a good paying job because of a YMCA child care program helps make the YMCA a special place in our community.

With the Tree of Lights Celebration, the Baierl Family YMCA invites you to participate by purchasing a light on our tree. Lights may be purchased in memory of a loved one, in honor of family members, friends, or business associates or as a year-end gift to the Baierl Family YMCA. If you wish, each person you honor will be informed of your thoughtfulness.

The names of all contributors, as well as honored and remembered, will appear on the Scroll of Honor which will be displayed in our lobby in 2011 and on our Tree of Lights at the in the Baierl Family YMCA .

The Tree of Lights Celebration will be held on December 13, 2010 at 7:00 P.M. at Trinity Lutheran Church located at 2500 Brandt School Road in Wexford, PA. The Tree of Lights Celebration is a great way to begin the holiday season and to honor and remember loved ones.

The YMCA invites all of our friends and neighbors to attend this special celebration.

Festivities include a community sing-a-long with the Shaler Area Choir, the reading of the scroll of honor, and holiday refreshments.

All donations from this event are tax deductible and support our Campaign for Strong Communities. For more information please contact the Baierl Family YMCA at 724-934-9622 or stop in for a tour of our magnificent facility located at 2565 Nicholson Road, Sewickley, PA 15143.

Newsletter Contributors

Bernie Lefke, Joanne Scherer and Jonathan Hoover

Special Contributor:

Kathy Nipps of the Baierl Family YMCA



KID'S KORNER

From Santa's Kitchen



Healthy Eggnog

Find the following hidden words:

Christmas, chimney, reindeer, elves, carols,
bells, coal, presents, tree, Santa, sleigh

Y O E X P T E D U T I Y A N
M S A M T S I R H C W I O T
Y S S T N E S E R P M I P R
R D L Y E N M I H C I N K S
C P O E T U W N O G M T O N
O M R T I A D D M E W P P V
A N A I E G S E L F N D M M
L I C I R J H E I O A E S T
A T N A S E S R T J K N I N
Y K L U E L I O E D C S U F
B I R R V G L A N C S E R W
Q W T N L N C E I A O J H P
N S U I E P N D B P T N E Q
E S F O L Q E O I S K C R J

Ingredients

- 3 large eggs
- 3 large egg whites
- 5 1/2 cup(s) low-fat milk
- 1/2 cup(s) sugar
- 2 tablespoon(s) cornstarch
- Salt
- 2 tablespoon(s) vanilla
- 1/2 teaspoon(s) (plus additional for sprinkling) ground nutmeg

Directions

In bowl, with whisk, beat eggs and egg whites until blended; set aside. In heavy 4-quart saucepan, with heat-safe spatula, mix 4 cups milk with sugar, cornstarch, and 1/4 teaspoon salt. Cook on medium-high until mixture boils and thickens slightly, stirring constantly. Boil 1 minute. Remove saucepan from heat.

Gradually whisk 1/2 cup simmering milk mixture into eggs; pour egg mixture back into milk in saucepan, whisking constantly, to make custard.

Pour custard into large bowl; stir in vanilla, nutmeg and remaining 1 1/2 cups milk. Cover and refrigerate until well chilled, at least 6 hours or up to 2 days. Sprinkle eggnog with nutmeg to serve. Makes about 6 1/2 cups.