

# West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 2, Issue 7

NEWSLETTER

July 2009

## How to Get Free or Low Cost Children's Health Insurance

*A Message From Our President David J. Bursic*

### What Is CHIP?

CHIP is short for the Children's Health Insurance Program - Pennsylvania's program to provide health insurance to all uninsured children and teens who are not eligible for or enrolled in Medical Assistance. There are a lot of reasons kids might not have health insurance - maybe their parents lost a job, don't have health insurance at work or maybe it just costs too much. Whatever the reason, CHIP may be able to help.

### I thought CHIP was only for low-income families.

Parents may think their kids can't get CHIP because they make too much money. Not true! CHIP covers all uninsured kids and

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## North Suburban Builders Association



Located in Ross Township, the North Suburban Builders Association (“NSBA”) is an independent, non-profit builder and construction trade association.

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## West View Savings Named a Top 200 Bank!

West View Savings Bank was one of 24 banks in Pennsylvania ranked among the top 200 community banks in the country by SNL Financial. West View Savings placed 160th in the rankings, which were based on an institution's average return on equity for the past three years. The rankings appear in the June 2009 issue of U.S. Banker magazine. West View was the only bank in all of Western Pennsylvania to have made the list.

teens up to age 19 who are not eligible for Medical Assistance. No family makes too much money for CHIP because there is no income limit.

**What's the cost for CHIP coverage?**

For many families, it's free. Families with incomes above the free CHIP limits will pay low monthly premiums and co-pays for some services.

**How long is my child covered once they are enrolled in CHIP?**

Once enrolled, children are guaranteed 12 months of CHIP coverage unless they no longer meet the basic eligibility requirements. Families must renew their coverage every year in order for the coverage to continue. CHIP insurance companies send renewal notices 90 days before their benefits are going to end, and families must fill out and send the renewal information back to their CHIP insurance company in order for benefits to continue.

**I recently gained legal custody of my grandchildren. They are uninsured and need health benefits. Can I apply for CHIP for them?**

Yes! As the legal guardian who is exercising care and control of the children, you can apply for CHIP.

**Does CHIP have a waiting list?**

No. There is no waiting list to enroll in CHIP.

**I have more questions. Can I talk to someone about CHIP?**

Figuring out insurance questions these days can be complicated, but applying for CHIP is simple. Knowledgeable, courteous counselors are available at 1-800-986-KIDS (TTY/TDD 1-800-451-5886) to assist you. A counselor will also help you sort through the

information and can help you apply for CHIP and other social service programs. You might also want to visit [www.chipcoverspakids.com](http://www.chipcoverspakids.com) for more information or to apply online.



***Come Visit the West View Chamber of Commerce's Farmers Market***

***Tuesdays through October  
4 p.m. until 7 p.m.***

***Located in the municipal lot behind the West View Savings Bank West View Office***

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*Newsletter Contributors: Pam Greggio, Editor*

*Special Contributors:*

*Mary Clark and Pat Scheller of NSBA*

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***Bellevue's Annual Sidewalk Sale Days***

***JULY 16, 17, 18, 2009***



## SPOTLIGHTING



### **North Hills Suburban Builders Association**

Located in Ross Township, the North Suburban Builders Association (“NSBA”) is an independent, non-profit builder and construction trade association. Established in 1956, it serves the builders and residential construction industry in the northern suburbs of Pittsburgh, and counties north of Allegheny County and is a proud member of these communities for over fifty years.

Members of the association come from all ranks of the construction industry. There are large, regional builders, developers, remodelers, and suppliers as well as small, more localized craftsmen and service providers. Most of the local utility companies are represented in NSBA in addition to the municipal and township code officials. In spite of the economic blow to the construction industry, NSBA maintains a solid membership of nearly 400 strong.

The NSBA is governed by a board of directors and advisory committees. The board and its committees strive to ensure the association is fulfilling its strong code of ethics and serving the membership well.

Some of the main components of the NSBA code of ethics involve the paramount responsibility to customers, community and country; high standards of health and sanitation; and dealing fairly with employees, subcontractors, and suppliers. Each member agrees to abide by this code of ethics upon application for membership in the association. Applicants are reviewed and must be approved by the NSBA board of directors before membership is granted.

NSBA takes great pride in its role as a vital resource for the construction industry in northern Pittsburgh and surrounding communities. West View Savings Bank has been a member of the North Suburban Builders Association since 1959. If you are considering having a home built or renovated, why not contact the NSBA to locate that certified builder or remodeler and let West View Savings Bank provide that financing for you?



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## KID'S KORNER



### Celebrate the 4<sup>th</sup> of July Make a Patriotic Wind Sock Craft

#### Supplies Needed:

- A cylindrical cardboard oatmeal box
- Construction paper (blue and white)
- Red and White crepe paper streamers
- Glue
- String
- Scissors
- Hole Punch

You can make a patriotic wind sock from an oatmeal box, construction paper, string, and crepe paper streamers:

- Cut the bottom off a cylindrical cardboard oatmeal box.
- Cover the box with blue construction paper and then glue on white construction paper stars.
- Cut some red and white crepe paper streamers and glue or staple them to one end of the wind sock.
- Punch four holes along the top of the wind sock.
- Cut two pieces of string about a foot long. Tie the strings to the wind sock (tie the opposite ends of a string to holes on opposite sides of the cylinder).
- Tie a longer piece of string to the smaller pieces - you'll hang the wind sock from this piece of string.
- Hang your patriotic wind sock from your window or porch.



## From the North Suburban Builders Association Kitchen



### RUTHIE'S POTATOES

Submitted by Pat Scheller

This recipe is named after my son-in-law's mother, a special woman.

#### Ingredients Needed:

- 1 can condensed cream of celery soup
- 1 can condensed cream of potato soup
- 1 cup milk
- 1/2 cup sour cream
- 1/4 cup chopped onion
- 1/2 teaspoon salt
- 1/8 teaspoon pepper
- 24 or 32 ounces frozen shredded potatoes, thawed.

Mix soup, sour cream, milk onion, salt and pepper; stir in thawed potatoes and pour into a 9 x 13 buttered pan. Bake uncovered at 350° for 45 minutes. Top with grated sharp cheddar cheese (optional).