

West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 7, Issue 7

NEWSLETTER

July 2014

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.

Now that healthcare reform has begun, is CHIP still available for my children?

Uninsured Pennsylvania children and teens who are not eligible for Medical Assistance have access to affordable, comprehensive health-care coverage. CHIP is still available for uninsured kids and teens. CHIP is there for your kids with quality, comprehensive health insurance coverage for routine doctor visits, prescriptions, dental, eye care, prescriptions and much more.

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

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NHCO: Much More Than a Food Pantry



Volunteers Bill and Sallie Schuster enjoy making sure that local children in need get new back-to-school supplies to start the school year right.

When many people think of North Hills Community Outreach, they think of a food pantry. We *do* have two food pantries and a large organic garden that provides produce for the pantries. But did you know that NHCO provides much more than food for people in need in northern Allegheny County?

In addition to the pantries and garden, below are **a few** of the 20-plus programs and services that NHCO provided for 5,301 local families in crisis, hardship and poverty last year. Volunteers and donations are needed for almost all of these programs and many of our events, our offices, and more! Nearly **40% of our funding** comes from individuals – people just like you! And we rely on more than **1,700 volunteers** to help us provide services! All services are FREE with the exception of some charges for Community Auto.

- **Emergency financial assistance** for housing and transportation
- **Utility assistance**
- **Seasonal sharing projects** such as school supplies (**collecting through July 31**), coats (**collecting through October**), Thanksgiving dinners, holiday toy shop and more.

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uninsured kids and 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 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 for more information or to



Watermelon Eating Contest

Mark your calendars for Saturday, July 26, 2014. You are invited to Marshall Township's Community Day to be held at Knob Hill Park, 415 Knob Road, Wexford, Pa. The program includes Pony Rides, Climbing Wall, Inflatables, Arts & Crafts, Music, Zambelli Fireworks and much more...

West View Savings Bank sponsors a Watermelon Eating Contest at the event. The festivities begin at 5:00 PM until the fireworks at dark. Additional information is available at Marshall Township (724) 935-3090 or website www.twp.marshall.pa.us.



NEWSLETTER CONTRIBUTORS

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NHCO: Much More Than a Food Pantry

- **Disaster relief**
- **Long-term case management**
- **Community Auto** – low-income workers can purchase cars at below-market value to get to work. *(We need car donations! You could get the maximum tax deduction.)*
- **WorkAble** employment program (United Way-funded partnership) and computer skills classes
- **Smart Investments** financial skills program for women (United Way-funded partnership)
- **Ask the Attorney** free legal advice for low-income families
- **College Scholarships** for non-traditional students
- **In Service of Seniors** volunteer senior caregiving (driving, visiting, yard work) *(Volunteers always needed!)*
- **Free Rides for Seniors** shuttle in the lower Freeport Road area in partnership with St. Margaret Foundation. *(Volunteer drivers are needed!)*

Thank you for supporting NHCO and for helping your neighbors in need work toward self-sufficiency. For more information, please visit www.nhco.org or call us at 412-487-6316 opt 1. To volunteer, call 412-408-3830. Like us on Facebook, follow @NHCOhelps on Twitter!

Make Every Dollar Count ... Twice



Use your West View Savings VISA Platinum Credit Card and earn double points for purchases made June 1 through August 31, 2014. New cardholders are also eligible for this promotion, some restrictions apply. Stop by any of our branch locations for more information to get the exciting details and apply for your VISA Platinum Card today.

West View Community Day



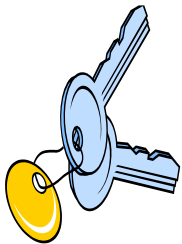
West View Community Day is an annual event hosted by the West View Community Connection held at Bronx Field in June. We had a great turnout this year. The West View Police in conjunction with Kohl's Kids provided bike safety helmets. Home Depot Ohio Township provided a workshop for all to build a toolbox. 3WS had the pitch for prizes while broadcasting. West View Crime Watch bounced all day in the Bounce Castle. You could meet the West View Fire Department trucks and learn fire safety tips. Tours of the Ross West View EMS vehicles were also available. Joe the Juggler made his spectacular balloon creations. We had games to play throughout the day.

When you were ready for a break you could stop for dinner with Kentucky Fried Chicken, The Flame, Center Avenue Slice, Boy Scout Troop 83, Ridgewood Church and Ben and Jerry's. We ended our day with a Movie in the Park on the Big Screen.

The West View Office of West View Savings Bank was on hand providing the community information on various banking topics. We had information for Safe Online Banking, Protected ATM Card Usage and Fraud Alert.

Ridgewood Church is hosting a Concert in the Park in September. The West View Community Connection will be promoting the event with them. Watch for upcoming event details.

The West View Community Connection has monthly events throughout the year. Contact the West View Office for the monthly current event. In the planning stages we have the Car Cruise, Craft and Vendor Show, Trunk Sale, West View History Night, Famous Halloween Parade and hopefully a visit from Santa.



50% OFF

Open a NEW Safe Deposit Box
Receive 50% off the first year rental!

Safe Deposit Boxes are available at:
McCandless, Cranberry, Franklin Park
and Bellevue Offices



West View Savings Bank will be closed
Independence Day
Friday, July 4, 2014

Planning Ahead

Summer is the time for relaxation from the normal stresses associated with schooling and work. This is also the time for preparation for the fall and winter seasons that are just around the bend. Before you know it, those college bills will be in your mailbox. Are there some home improvements that you would like to have done before the cold weather settles back in?

West View Savings Bank offers loans that can fit these needs. We have Home Equity loans at competitive rates and terms to fit your budget. Please call the Loan Division at West View Savings Bank at (724) 935-7400 or (412) 931-1622 to see how we can help you.



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



BELLEVUE'S ANNUAL SIDEWALK S a l e DAYS

The North Suburban Chamber of Commerce is sponsoring Bellevue's "Annual Sidewalk Sale Days", July 17, 18, and 19, 2014. There will be fun for all, with music and entertainment. Not to mention the aroma in the air of freshly made popcorn from West View Savings Bank. Come on down and have some food and fun.

BBQ Brisket Sandwiches with Quick Slaw



Ingredients:

2 8 oz can tomato sauce
¼ cup packed brown sugar
2 T Mustard
1 T chili powder
2 T Worcestershire sauce
6 T Cider Vinegar
1 onion sliced
4 cloves garlic, chopped
3 – 5 lbs. brisket, trimmed of excess fat
Kosher salt and pepper
½ cup low fat sour cream
½ small head of cabbage about 1 lb.
Rolls

Mix all seasonings together in bowl then trim meat. Coat meat with liquid smoke then cover entire brisket with the rub. Cover and let sit overnight.

In a 5 to 6 quart slow cooker, whisk together the tomato sauce, sugar, mustard, chili powder, Worcestershire and ½ of the vinegar. Add the onion and garlic and toss to combine.

Take meat and slice crosswise into 2 ½ inch pieces. Add the brisket to the slow cooker and turn to coat. Cook, covered, until the meat is tender and easily pulls apart, 7 to 8 hours on low or 5 to 6 hours on high.

Thirty minutes before the beef is done, in a large bowl, whisk together the sour cream, remaining vinegar and ¼ t salt. Cut the cabbage in half, core and thinly slice. Add to the bowl and toss to coat.

Using 2 forks, shred the beef, then stir it into the cooking liquid and onions. Serve on the buns, topped with coleslaw, pickles and chips, if

Brisket Rub:

1 t thyme
1 T paprika
2 t black pepper
2 t salt
1 t onion powder
½ t garlic powder
½ t cayenne pepper
½ t cumin
1 t chili powder
1 t seasoned salt
½ t dry mustard
½ t liquid smoke

Deco Mesh Fabric Wreath



Deco mesh is a type of colorful, bendable ribbon made from a mesh-like fabric. Deco mesh can be used to create colorful, seasonal wreaths, for instance.

Wrap several pipe cleaners around a metal wreath frame. Evenly place several colored pipe cleaners around a circular metal wreath frame, spacing the pipe cleaners roughly 1.5 inches (3.8 cm) apart. Attach the pipe cleaners by simply twisting them onto the first or second wire in from the center of the frame. Twist them enough so that they are securely held in place, but make sure to leave at least 2 inches (5 cm) of free pipe cleaner on each end. Use a color that roughly matches the color of your deco mesh ribbon so that the pipe cleaners blend in better. The exact number of pipe cleaners you use will depend on the size frame you use. Set aside any extra pipe cleaners you have, as they may come in handy later on.

Attach the deco mesh ribbon to the frame. Pinch one end of the ribbon together and fix it to the wreath using one of the pipe cleaners. You should use a large roll of fairly wide deco mesh ribbon, 10-inch should work. Arrange the deco mesh ribbon so that it comes over the pipe cleaner, partially concealing it.

Connect the ribbon to the next pipe cleaner. Gather 5 to 6 inches of ribbon with your hands, pinching off the length with your fingers. Attach this newly pinched portion to the middle of the next pipe cleaner and twist the pipe cleaner around the ribbon to hold it down. This should form a little "bubble" of deco mesh. If the bubble is uneven or appears flat, gently "fluff it up" by bending it with your fingers until the bubble appears even. Follow the same pattern to complete the wreath. The pipe cleaners will be partially concealed by the bubbles that are formed from the ribbon. If you want to conceal them completely, use wire cutters to snip them off, leaving only enough to prevent the twisted portions from unraveling. Use the same length of ribbon for each segment. Otherwise, the wreath will look uneven and sloppy. Finish off the wreath by cutting the ribbon and connecting the cut end to the original, starting pipe cleaner.

5. Attach additional decorations. Depending on the occasion or holiday, you can attach small ornaments, feathers, fabric flowers, small flags, or a variety of other crafting decorations to the wreath.