

West View Savings Bank

“100 Years of Quality Banking”

Volume 2, Issue 1

NEWSLETTER

January 2009

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

A Message From Our President David J. Bursic

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

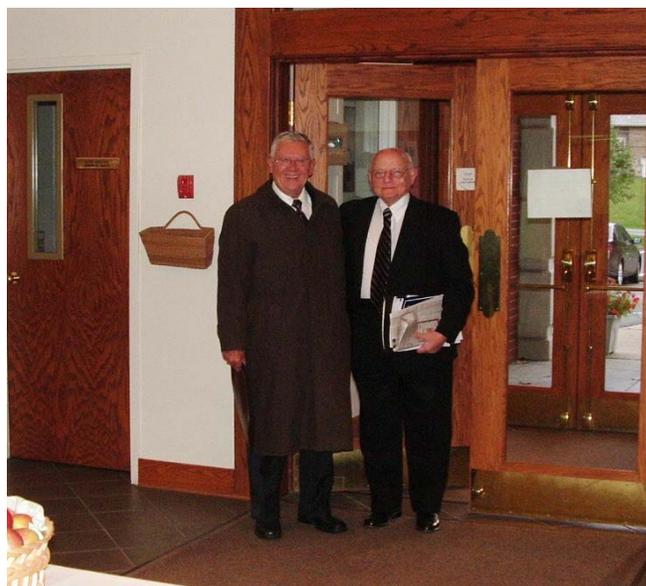
The Pennsylvania Low Income Home Energy Assistance Program (LIHEAP) helps eligible people pay their heating bills. A family of four with an annual income of \$44,443 can qualify

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The Bank Rings In The New Year With New Leadership



David L. Aeberli, *Chairman of the Board* and Donald E. Hook, *Director Emeritus*

David L. Aeberli was elected as Chairman of both WVS Financial Corp and West View Savings Bank on October 28, 2008. Mr. Aeberli has served on the Bank's Board since 1986 and on the Company's Board since its inception in 1993. Mr. Aeberli has also served as President of McDonald-Aeberli Funeral Home.

Mr. Aeberli's succeeds Donald E. Hook, who was appointed Director Emeritus of both WVS Financial Corp and West View Savings Bank on October 28, 2008.

Congratulations gentlemen. As we begin the New Year, we are confident that their leadership experience will guide us through these uncertain economic times.

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 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 3, 2008. The program closes March 31, 2009. 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

**2008 – 2009 LIHEAP
(For Homeowners and Renters)**

Household Size	Maximum Income
1	\$23,110
2	\$30,221
3	\$37,332
4	\$44,443
5	\$51,554
6	\$58,665
7	\$59,998
8	\$61,332
9	\$62,665
10	\$64,200

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 household members
- 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.



Spotlighting

Make a Lasting Change



West View Savings Bank has recently enrolled in the U. S. Mint's program, "Make a Lasting Change".

This program is designed to educate Americans to use the Presidential \$1 coins rather than paper dollar bills. The Federal Government states that more than \$500,000,000 could be saved annually if Americans use the Presidential \$1 coins rather than paper bills. A combination of the long life span of a coin, together with the coins being 100% recyclable means high efficiency and sensible use of our resources.

The next time you cash a check, you may be given Presidential \$1 coins for change. You are not required to accept the Presidential \$1 coins; however, it makes economic sense to use the Presidential \$1 coins rather than paper ones. These attractive and widely accepted coins have a golden color, large size and distinctive features which make them unique, versatile and user friendly.

The issuing of Presidential coins is scheduled to run at least through 2016 so join in with West View Savings Bank and be fiscally and environmentally responsible. Use the Presidential \$1 coins and help future generations by saving our trees and other valuable resources.



DID YOU KNOW ? ? ? ? ?

It Is The Perfect Time To Open a 2009 Christmas Club?

Make a resolution to avoid January Christmas credit card bills this year. Begin saving for next Christmas by opening a Christmas Club account today. In addition, while supplies last, you will receive a **Special Edition 100th Year Anniversary ice scraper**, for accounts opened with \$50.00 or more!

You can make deposits in any amount until October 10, 2009. Then your balance can either be transferred to your West View Savings Bank Checking or Savings Account or you can receive a check, in time for your holiday shopping.



Newsletter Contributors:

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and Pam Gregio, Editor*

KID'S KORNER



Sample Monthly Budget for Kids

What is a Budget?

A budget is a list that helps you remember how much money you have to buy things.

It is easy to make a Budget!

Write down the money that you get.
Write down the money that you spend when you buy things.

Here is how it works:

If your parents give you \$2 a week for allowance, then your "Income" (or Money) is \$2.

If you want to buy a toy that costs \$6, then you know you won't have enough money yet. You have to earn 4 more dollars to buy the toy.

$$\begin{array}{r} \$6 \text{ Toy} \\ - \quad \underline{\$2 \text{ "Income" (Money)}} \\ = \quad \$4 \text{ Needed to Buy the Toy} \end{array}$$

If you save your allowance for three weeks, then you can buy the toy!

$$\begin{array}{r} \$2 \text{ Week 1 Allowance} \\ + \quad \$2 \text{ Week 2 Allowance} \\ + \quad \underline{\$2 \text{ Week 3 Allowance}} \\ = \quad \$6 \text{ Total "Income" (Money)} \end{array}$$

From the Chairman's Kitchen



Gourmet Potatoes

- 6 medium Maine potatoes
- ¼ cup margarine or butter
- 1 ½ cups sour cream at room temperature (absolutely not Low Fat)
- 1/3 cup chopped green onion
- 1 teaspoon salt
- ¼ teaspoon pepper

1. Cook potatoes in skins. Cool.
2. Peel and shred coarsely
3. In saucepan over low heat, melt butter (or in microwave)
4. Remove from heat and blend in sour cream, onions, salt and pepper.
5. Fold in potatoes and turn into greased (with butter or Pam) 2 quart casserole. Dot with 2 tablespoons of butter.
6. Sprinkle with paprika.
7. Bake at 350° for 25 minutes or until heated through.

Can make ahead

Serves 6-8

Thank you Mrs. Aeberli!