

# West View Savings Bank

“Over 100 Years of Quality Banking”

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NEWSLETTER

March 2013

## Do you have a will?

*A Message from our President, David J. Bursic*

A recent Lawyer.com survey reports that approximately 35% of adults in the U.S. do not have valid wills. If you do not have a will, consider making a will today. The following are some issues to consider when drawing up a will. But first, you will want to find a good lawyer to help ensure that your estate will be divided as you wish.

### Decide Who Gets Your Possessions

With a will, you direct who gets your possessions when you die. Additionally, you can use a will to make charitable donations. Your will may also be used to disinherit estranged heirs or to unequally distribute possessions to heirs who have already received substantial gifts. Without a will, a probate court will decide how to distribute your belongings. You could leave instructions instead of a will, but the court is not legally bound to follow them, and may actually be legally bound to act contrary to them.

### Lower Taxes and the Cost of Probate

Probating a will is typically less expensive, less time-consuming and less complicated than probating an estate without a will. That is primarily because in a will you can name an executor who acts without a bond and without court supervision. Most estates are small enough to escape federal estate taxes, but if your

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## Northland Public Library First in Western PA to Provide Remote Lending Kiosks

Northland Public Library, located in McCandless, will become the first Western Pennsylvania Library to offer Remote Lending Kiosks to residents in Bradford Woods, Franklin Park, Marshall, McCandless, and Ross Townships. The two Kiosks, located at the Baiert YMCA (2565 Nicholson Rd, Sewickley, 15143) and the Ross Township Community Center (1000 Ross Municipal Drive, Pittsburgh, 15237) will provide patrons with access to Library materials without having to step foot in the Library. The Kiosks, named NOMAD for short, contain both children's and adult books, CDs, and DVDs that can be checked out using any library card from Allegheny County. Patrons are also able to return Library items to conveniently located Return Drops at each location.

NOMAD (which stands for Northland Offsite Modern Alternative Dispenser) is the first of its kind in Western Pennsylvania. Northland Library's five communities cover nearly 60 square miles of northern Allegheny County; Library staff and Board Members viewed NOMAD as an innovative way for the Library to provide more services to its vast geographic area. The lending guidelines regarding fines and borrowing periods are the same at NOMAD as they are at Northland's facility, located on Cumberland Road in McCandless.

NOMAD is currently operational in both locations, but grand opening celebrations are planned for March 3<sup>rd</sup> at 1:30 PM (Ross Township Community Center) and March 7<sup>th</sup> at 6:30 PM (Baiert YMCA). Among the invited attendees are representatives from the five municipalities Northland serves, as well State and Congressional representatives. Both the Grand Opening celebrations and the NOMAD kiosks were made possible through a grant from the Northland

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estate is over \$5 million, it is imperative that you see an experienced estate-planning attorney.

### Decide Who Cares For Your Minor Children

If you don't have a will that specifies who you've chosen as guardian or guardians for your minor children, then the probate court, after listening to testimony of others, will make this decision. Your children could end up in the care of persons neither you nor they would choose. The most often chosen guardians are married couples who are family.

### Establish A Trust For Your Children

Many people do not know that they can establish trusts for their children in their wills (whether minors or not). You can choose how old your children will be before the trustee distributes their share to them. Until they reach that age, the trustee can use the assets of the trust to care for your children. More often than not, the trustee and the guardian are the same person or persons.

### Protect Your Business

It is tragic when a family has no source of income and employees lose their jobs because the business owner died without a plan for continuing the business. A good attorney can help a business owner with business continuity planning, and it starts with a well-drafted will.



## HEARTH: The program for the homeless finds a new home!

**HEARTH is a nonprofit housing organization in Allegheny County serving homeless women with children who want to become economically self-sufficient.** The organization is home to [Benedictine Place](#), a two-year transitional housing program for homeless women with as many as four children. Here, women learn to become independent and economically self-sufficient with many supportive services. HEARTH provides many different resources, case management, and other support services needed by the women in their residences.

For 15 years, Benedictine Place was housed in leased space in Ross Township. In June of 2011, though, the owners put the building on the market, and HEARTH and Benedictine Place had to move. The families were moved to an apartment complex in Scott Township while the organization searched for a new, permanent home. After a careful search of options and available facilities, HEARTH purchased the former "Zoar Home" property on Mt. Royal Blvd. in Shaler Township. Now, after a 2 year journey, HEARTH will move into its completed new home this spring. HEARTH is excited to make this final stop on the move to a brighter future!

**In order to welcome the women and their families to their new home, HEARTH is hosting a Spring Shower.** Interested individuals or groups are being asked to donate new bedding items (full/twin comforters, sheets, and/or mattress pads). Participants are also invited to the HEARTH Spring Shower on May 9 at HEARTH's new location to tour the facility and to learn more about the program. If you would like more information or are interested in participating, please contact Cherie Hugh at [cahugh@hearth-bp.org](mailto:cahugh@hearth-bp.org) or 412-366-9801 ext. 12 or visit [www.hearth-bp.org](http://www.hearth-bp.org). We appreciate your interest and support! HEARTH would also like to thank West View Savings Bank for their past and continued support.



**SUNDAY, MARCH 17, 2013**

**Stop by any of our branches and enter to win  
our St. Patrick's Day Give A Way!**



*NEWSLETTER CONTRIBUTORS  
Bernard Lefke and Robin Bemis*





## Cascade of Curls Easter Wreath

Pin colorful curls flowing in every direction over a simple foam wreath and let Aleene's® Turbo Tacky Glue® hold them instantly in place. Finish by adhering some plastic eggs and let this festive wreath greet your Easter guests at the door!

### Instructions

1. Wrap foam wreath with one color of 1 ½ " ribbon, using glue to secure in place.
2. Cut a 24" piece of ribbon. Fold ribbon piece in half and tie ends together in knot. Make a slip knot around the wreath to hang. Tug to secure.
3. Cut curling ribbon into 8" strips. Create groups of curled ribbon with one of each color.
4. Stick a straight pin through all layers of ribbon bundle. Place a dot of glue on front of ribbon covered wreath. Pin curled ribbon bundle through glue. Repeat with other ribbon bundles to reach desired coverage. Let dry.
5. Use Tacky Glue to adhere plastic eggs in place. Let dry.
6. Create bow from the second color of 1 ½" ribbon and affix to top of wreath with Tacky Glue. Let dry.

### Materials List

Aleene's® Turbo Tacky Glue™

### Miscellaneous

Scissors

Curling ribbon in your choice of six different colors

Plastic eggs

Ribbon in your choice of colors – 1½" wide

Straight pins

STYROFOAM® brand foam - wreath - white

**HAPPY EASTER**

*Sunday, March 31, 2013*



### WEST VIEW BANK BRANCH OFFICES

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](http://www.wvsbank.com)



## Northland Public Library

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Public Library Foundation, whose sole mission is to build financial support through community fundraising to enhance the programs and growth of Northland Public Library. The grand opening events are open to the general public and members of the press are welcome to attend. More information about NOMAD, Northland Library, and the Northland Public Library Foundation is available at [www.northlandlibrary.org](http://www.northlandlibrary.org).

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*The mission of Northland Public Library is to enable, empower, and encourage lifelong learning and discovery.*

*The library is supported by the Northland Public Library Foundation which builds financial support through community fundraising to enhance the programs and growth of Northland Public Library.*



# West View Savings Bank

## 2013 Easter Coloring Contest

AGE GROUPS: 5 YEARS OLD & UNDER  
6 YEARS OLD - 10 YEARS OLD

ALL COLORING PAGES ARE TO BE TURNED INTO YOUR LOCAL WVS BANK  
BRANCH NO LATER THAN SATURDAY, MARCH 23, 2013.

Name \_\_\_\_\_  
Age \_\_\_\_\_  
Phone \_\_\_\_\_

