

West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 5, Issue 5

NEWSLETTER

May 2012

Do you have Unclaimed Property?

A Message from our President David J. Bursic

What is Unclaimed Property? Unclaimed property is any financial asset that has been left with a “holder”, such as a bank, insurance company or other business or organization, without activity or contact for a period of about five years.

The most common types of unclaimed property are savings or checking accounts, stocks, dividends, checks that have not been cashed, certificates of deposit, unclaimed insurance benefits, expired gift certificates, and items abandoned in safe deposit boxes and held in police department stolen-property files. By law, at the end of the five-year period, holders must transfer abandoned property to the Pennsylvania Treasury Department.

You may have unclaimed property if:

- You were named as a beneficiary on a life insurance policy.
- You opened a savings account and forgot about it or your account went inactive because you did not make deposits or withdrawals for a

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Northside Common Ministries

Providing Help to the Hungry and Homeless for 30 Years

Northside Common Ministries (NCM) is a non-sectarian, non-profit, community based organization that was established in 1982 by a collaboration of 30 independent, local churches. These individual congregations recognized the plight of economically disadvantaged people in urban communities that became so evident in Pittsburgh after the decline of the steel industry. These concerned individuals pooled their creative, financial and human resources to form NCM with the purpose of addressing the needs of the hungry and homeless in Pittsburgh and on the Northside in particular. In 2007, NCM formed an official affiliation with Goodwill of Southwestern PA; however, NCM retains its separate and autonomous board of directors, and is still responsible for securing its own revenue and paying its own expenses.

Since the founding of NCM, two programs have been constant for the organization: Pleasant Valley Emergency Men's shelter and the Community Food Pantry. Pleasant Valley is a 24-hour/7-day a week emergency shelter for homeless men, with the ability to serve 25 to 30 men and has consistently been at maximum capacity. Pleasant Valley is a “port in the storm” where a man can get a shower, a bed, and a couple good meals as well as the opportunity to get a spiritual refreshing. Pleasant Valley also operates a Day Drop-In center for homeless men and women. Each day between 30 and 35 individuals visit our Day Drop-In Center to get a hot lunch, shower, do their laundry, and find friendship. Our goal is to not only serve these individual's immediate needs, but also to provide a foundation for reversing the adverse conditions in their lives.

NCM's Community Food Pantry is the largest food pantry in the city of Pittsburgh, serving more than 900 income and residence eligible Northside households every month. The Food Pantry has seen rapid growth each year during the recent recession, a 30% increase in just this past year demonstrating the need for additional services for those individuals utilizing the pantry.

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period of time.

- You moved, forgot to change your address at the post office, and had money coming to you.
- You left your job to start a new one, and never received your final paycheck.
- You forgot to redeem a gift certificate and it expired.

What does the Pennsylvania Treasury Department do with unclaimed property? The PA Treasury Department maintains custody of unclaimed property until it is claimed by the rightful owner. There is no time limit to claim your property. After you prove ownership, your property will be returned to you without charge.

How can I prevent my property from becoming unclaimed?

- Keep accurate records of bank accounts, stocks, safe deposit boxes, life insurance policies and other financial matters.
- Correspond with all financial institutions holding savings, checking, IRA, certificate of deposit, and all other accounts at least once every three years.
- Cash all checks for dividends, insurance benefits, and wages. If you stop receiving dividends, contact the company that issues the dividends.
- Notify a family member or trusted adviser of the location of your financial records.
- Prepare a checklist of all financial assets in order to notify all concerned parties if you change your address.

Each year, the PA Treasury receives millions of dollars in unclaimed property – things like abandoned bank accounts, forgotten stocks, uncashed checks, certificates of deposit, life insurance policies, safe deposit box contents, and recovered stolen property. The PA Treasury maintains custody of this property and works to return it to its rightful owners.

Treasurer McCord and his staff currently seek the owners of over \$1.5 billion in unclaimed property. In 2010, Treasury returned \$99 million to more than 72,000 owners – Treasurer McCord wants to help you put your money back in your wallet.

Finding Unclaimed Property: Approximately one in ten Pennsylvanians have unclaimed property – do you? Search your name and the names of your friends and family in the www.patreasury.gov/Unclaimed/Search.html or call 1-800-222-2046.

If someone offers to help you locate unclaimed money for a fee: Call the PA Treasury Department at 1-800-222-2046 before you do anything! Signing an agreement to have someone assist you in recovering unclaimed money may entail the payment of fees. Before signing any agreement, check with the PA Treasurer's office first. The staff will assist you in recovering your property free of charge.

Newsletter Contributors:

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**Mother's Day
Sunday
May 13, 2012**



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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The Food Pantry fills a void for families with limited resources who otherwise would not be able to provide adequate, nutritious meals for themselves throughout the month.

How can you help NCM keep doing this work?

- **Consider hosting a food or frequently needed shelter item drive** at your church or at the office. Church, community, and business groups make it possible for NCM to provide food to over 900 individuals and families each month. Collections of frequently needed items such as soap, shampoo, toothpaste, shaving needs, hoodies, tee shirts, men's underwear or tube socks help NCM assure that the men in the shelter have what they need to improve their quality of life.
- **Share the Plate.** Operation of the shelter and food pantry is largely funded from financial donations from individuals and church groups from our region.
- **Volunteer your time.** Help in the Food Pantry stocking shelves and assisting clients.
- **Help with clerical computer help** (9am-1pm) two or three days a week.
- **Help with light maintenance work** (3-4 hours a week).
- **Help to prepare and serve evening meals** to men in the Shelter.
- **Help with the NCM toy drive** at Christmas time.



- **Join us at our upcoming fundraising event on Saturday, June 30, 2012:**

The Urban Garden Tour

Visit many of Northside's unique Urban Gardens while raising money to help over 900 local families put dinner on the table and provide a safe bed for 30 homeless men every night.

Urban Garden Walkers contributing a minimum of \$30 in collected pledges will receive an Urban Garden Tour t-shirt (while supplies last).

Choose between a 1K, 3K or 5K walk/tour

Refreshments and entertainment in the park

Saturday, June 30th

Northside Common Ministries
1601 Brighton Road
Pittsburgh, PA 15212

For more information call
(412) 323-1163

*Parking available at the former Columbus middle school.
Registration starts at 8am and walkers kick off at 9am.*



Kid's Korner

Make a Pinecone Bird Feeder



What you'll need:

Pinecone
Paper plate
Butter knife
Smooth peanut butter
Birdseed
Ribbon or yarn
Scissors

How to make it:

Cut a long length of yarn or ribbon to hang the bird feeder.

Tie the ribbon in a knot around the pinecone near the top (about three sections down).

Tie a knot in the end of the ribbon.

Use the knife to get a large clump of peanut butter on the paper plate.

Use the knife to spread peanut butter inside the pinecone and around the edges.

Sprinkle the birdseed over the pinecone.

Roll the pinecone in the birdseed that is on the plate.

Hang the bird feeder on the tree.

Enjoy watching the birds eat their treat!

Creamy Chicken Pasta Salad Recipe



Ingredients

1 can of condensed cream of celery soup
1/2 cup plain yogurt
1/4 cup water
2 tablespoons Dijon-style mustard
1-tablespoon vinegar
1/8 teaspoon ground black pepper
4 cups corkscrew-shaped pasta, cooked without salt
2 stalks celery, chopped
1 tomato, cut in bite size pieces
2 cups cooked chicken, cubed

Directions

Beat the soup, yogurt, water, mustard, vinegar, and black pepper in a large bowl with a fork or whisk.

Add the pasta, celery, tomato, and chicken and toss to coat.

Cover and refrigerate for 3 hours. Stir the salad before serving.

Tip: Substitute **1/2 cup** dried cranberries for the tomato.