

West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 6, Issue 11

NEWSLETTER

November 2013

Budgeting for the Holidays

A Message from our President, David J. Bursic

You may have been a last minute holiday shopper last year, but planning now can help you have a happier, stress-free holiday season this year.

- **Make a list, and check it twice.** Experts agree that it helps to write down a list of all the people for whom you plan to shop, before you hit the stores or turn on the computer. Next to each name write down what you want to buy for that person, and how much you want to spend. You get a clear idea of the numbers involved and know in advance how many gifts you need to purchase.
- **Shop for bargains** once you have an idea of what you're looking for, and for whom you are buying. In addition, if you are purchasing a number of items from the same online retailer, buying all the items together can cut down on shipping costs.
- **Curb impulse shopping and spending** – buy only what is on your list. If you've forgotten someone, add them to your holiday budget and, if necessary, adjust the amounts you spend on others so you keep the same total.

Continued on page 2

INSIDE THIS ISSUE

- 1 CEO Corner
- 1 Fay Morgan, Foundation President
- 2 The Redesigned \$100 Note
- 3 Senior Expo, NHCO
- 4 Kid's Korner, From Our Kitchen

Passavant Hospital Foundation Names Fay Morgan to President/CEO Position



Pittsburgh, PA September 16, 2013 – Fay Painter Morgan has been named President/CEO for the Passavant Hospital Foundation. In this role, she is responsible for enhancing relationships within the community to support the growth and sustainability of the Foundation's mission to make UPMC Passavant a leader in accessible, quality healthcare.

“We are thrilled to have Fay join Passavant Hospital Foundation,” said Daniel R. Sullivan, M.D., Foundation Board Chairman. She succeeds Ralph T. De Stefano, past President/CEO who retired after serving in this position since 2009; and having served as Hospital President for nine years prior.

Ms. Morgan will “continue to work with community leaders and serve the areas she knows well—education, development and outreach. These are the reasons she was selected for this job,” according to Dr. Sullivan. “Her passion for our mission, along with her extensive experience, is the perfect combination to help us maintain the Foundation's commitment to support the growth of UPMC Passavant as a premier healthcare facility.”

Ms. Morgan brings to the Foundation more than 20 years of professional non-profit management and fundraising experience with North Hills Community Outreach (NHCO). Her fundraising expertise is broad;

Continued on page 3

- **Make a plan for those other expenses.** Give some thought to how much you'll be spending during the holiday season on things other than gifts. Be sure to include in your budget the following: postage for cards and presents that need to be shipped; wrapping paper, bows, greeting cards and other supplies; decorations; food and drink for holiday meals (and don't forget to add more, if you will be feeding guests); and travel expenses.
- **Review your receipts and bills from last year.** This will give you an idea of the amount you actually spent and how long it took to pay for it all.
- **Keep track of how much you are spending.** Save your holiday receipts from this year and either total them daily or add them up two weeks before the actual holiday. Expenses add up fast during this busy season. Seeing your totals will provide you with a reality check as to how much more you can afford to spend.
- **Pay for your purchases with cash or a West View Savings Bank Visa debit card.** Avoid overspending by purchasing only with cash or the money in your bank account.
- **Using credit during the holidays?** If so, take only the credit cards you will need and limit those to as few as possible. Be sure to check your credit card statements carefully for any unauthorized charges. Report such charges immediately to the Bank or credit card company. If you need a credit card, please consider applying for a West View Savings Bank Visa credit card.
- **Plan for next year.** Open a West View Savings Bank Christmas Club account today to get a head start for next year. Consider having a portion of your paycheck deposited to your Christmas Club account each pay. At maturity, we can automatically transfer the Christmas Club's balance to your West View Savings Bank checking, money market, or savings account.

If you follow some of these simple tips, you should have a successful and financially stress-free holiday season!



WEST VIEW SAVINGS BANK

WILL BE CLOSED

MONDAY, NOVEMBER 11, 2013

AND

THURSDAY, NOVEMBER 28, 2013

The Redesigned \$100 Note

“A penny saved is a penny earned” said by Benjamin Franklin. Ben Franklin is famous for many inventions and ideas and as we all know his portrait on the \$100 bill. Did you know the average life of a \$100 bill in circulation is 90 months (7.5 years) and the \$100 bill is the largest denomination that has been printed since July 13, 1969?

The \$100 bill has been redesigned many times since 1928 with the most recent that went into circulation on October 8, 2013. Over a decade of research and development went into its new security features such as a 3-D security ribbon and a bell in the inkwell.

3-D Security Ribbon



Bell in the Inkwell



These are just two of the many security features reflected on the new note.

To help raise awareness about the new design and its features West View Savings Bank has received educational materials for distribution. Stop into any of our offices today or visit www.newmoney.gov for more information.

Passavant Hospital Foundation Names Fay Morgan to President/CEO Position

Continued from Page 1

encompassing campaigns to raise operating, capital and endowment funds. Her relationship with local religious, civic, government, school, nonprofit, and business leaders has led to NHCO's ability to grow to serve over 6,000 families.

In 2011, the Forbes Funds for excellence in nonprofit management recognized her with the Alfred W. Wishart Jr. Award and its \$10,000 prize. Her local grass roots efforts were acknowledged as the Northern Area Allegheny Chamber of Commerce bestowed their Athena Award for professionalism and excellence in service to the community upon Ms. Morgan.

She holds a Bachelor of Arts degree in Social Welfare from Pennsylvania State University, a Master of Education degree from the University of Toledo and a certification in nonprofit management from Harvard Business School at Harvard University.



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

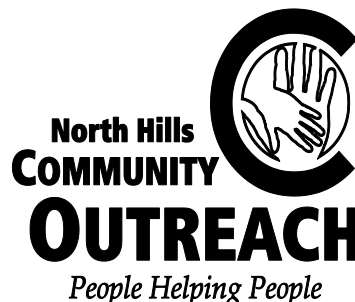


SENIOR EXPO

A Senior Expo was held at Allison Park Church in Allison Park on Friday, October 4, 2013. The program was sponsored by Senator Randy Vulakovich from the 40th District and Representative Hal English, 30th District. They provided exhibitors from local, county and state agencies to let senior guests know what services are available to assist them.

West View Savings Bank participated and provided a display table offering free brochures, Fraud Alert bulletins and a gift basket raffle for all attendees. It is important for everyone to be aware of any suspicious calls or activities concerning your personal information.

Any questions you might have, please contact us. One of our main concerns is the safety and security of your personal data. Fraud alert information is available in the lobbies at each of our locations.



NHCO asks for your help during the "Sharing Season"

Last year, North Hills Community Outreach served nearly 6,000 families in crisis, hardship and poverty in northern Allegheny County.

NHCO provides emergency help (food, one-time rental assistance, utility help, etc) as well as long-term solutions (employment help, budgeting counseling, a car donation program for low-income workers, college scholarships for nontraditional students and much more). We rely on the help of more than 1,700 volunteers!

Would you like to help families in need in your neighborhood during the upcoming holiday season? You can participate in our Sharing Projects!

Food Pantry Collection: Nonperishable foods to help feed the 1,400 families who use NHCO's two pantries each year. (This is ongoing, and right now we are *extremely* low on food donations).

Sharing Winter Warmth: Financial contributions (for heating bill payments) and grocery store gift cards, are distributed to families and senior citizens in need, to relieve the financial burden of the holidays. Checks may be made payable to NHCO, and mailed or delivered to 1975 Ferguson Road, Allison Park, PA 15101. (Collecting through January)

Thanksgiving on Every Table: Provides complete Thanksgiving meals, including \$10 or \$15 grocery gift cards for a turkey (Collecting through November 15).

Holiday Toy Shop: New and unwrapped toys, sporting goods, books, gift cards for children ages birth through 18. Teen gifts are especially needed (think store gift cards, ball caps, Pittsburgh Penguins, Pirates and Steelers apparel, etc) (Collecting November 18 - December 11).

For more information, visit www.nhco.org, or contact Vicki, NHCO Sharing Projects Coordinator, at vdburst@nhco.org, or 412-487-6316 opt 1. Thank you!

NEWSLETTER CONTRIBUTORS

ROBIN BEMIS, HERB PEGHER,
LORI ROSS & BERNIE LEFKE

KID'S KORNER

Thanksgiving Trivia

Which of these ships brought the colonists to America?

- a. The Titanic
- b. The Santa Maria
- c. The Mayflower
- d. The Pinta

How many colonists were on board the ship to America?

- a. 638
- b. 102
- c. 276
- d. 893

Which of these foods would not have been served at the first Thanksgiving?

- a. Corn
- b. Pie
- c. Turkey
- d. Apples

Which of the following natives is associated with the colonialists?

- a. Squanto (Tisquantum)
- b. Geronimo
- c. Sitting Bull
- d. Red Cloud

Which of these fasteners would not have been found on a pilgrim's clothes?

- a. Buckle
- b. Button
- c. Zipper
- d. Tie

Which Indian chief was said to have attended the first Thanksgiving?

- a. Sitting Bull
- b. Black Hawk
- c. Massasoit
- d. Tatonka

What kind of meat would not have been on the Thanksgiving table?

- a. Beef
- b. Turkey
- c. Cod
- d. Deer

What kind of weapon would a pilgrim have owned?

- a. Shotgun
- b. A musket
- c. A baker rifle
- d. A .22

Answer Key:

C, B, B, A, C, C, B & B



Monterey Chicken Pasta Bake

What You Need

- 3 cups rigatoni pasta, uncooked
- ¼ cup butter
- 1 small onion, finely chopped
- ¼ cup flour
- 1 can (14-1/2 oz.) fat-free reduced-sodium chicken broth
- 1 pkg. (7 oz.) KRAFT Shredded Monterey Jack Cheese, divided
- 3 cups chopped cooked chicken
- 6 slices OSCAR MAYER Bacon, cooked, crumbled
- 2 Tbsp. KRAFT Grated Parmesan Cheese
- ½ cup chopped tomatoes
- 1 Tbsp. chopped fresh cilantro

HEAT oven to 350°F.

COOK pasta as directed on package, omitting salt. MEANWHILE, melt butter in large nonstick skillet on medium heat. Add onions; cook and stir 6 min. or until crisp-tender. Blend in flour; cook and stir 1 min. Gradually stir in broth; cook 5 min. or until thickened, stirring constantly. Add 1 cup shredded cheese; cook and stir 1 min. or until melted. DRAIN pasta. Add to ingredients in skillet along with the chicken and bacon; mix well. Transfer to 13x9-inch baking dish sprayed with cooking spray; top with remaining shredded cheese. Cover.

BAKE 40 min., uncovering and topping with Parmesan for the last 10 min. Top with tomatoes and cilantro.

