

# West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 8, Issue 11

NEWSLETTER

November 2015

## HEATING ASSISTANCE IS AVAILABLE NOW - APPLY TODAY

*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/foradults/heatingassistance/liheap/index.htm>.

### 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 \$36,375 can qualify 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 2, 2015 through April 1, 2015. The length of the program may change depending on availability of funding and other factors.

*Continued on page 2*

## INSIDE THIS ISSUE

- 1 CEO Corner
- 1 NHCO FOOD DRIVE
- 3 6 Money Mistakes Newlyweds Make
- 3 Social Security, Wire Transfers
- 4 Kid's Korner, From Our Kitchen



## North Hills Community Outreach

# Food Drive

During the entire month of November 2015, please donate

**Non-expired, unopened** food at  
**ANY BRANCH OF**

## West View Savings Bank

NHCO's 20+ programs serve more than 4,100 local families annually.

### Items most needed for NHCO pantries:

- Cereal and oatmeal
- Macaroni & Cheese
  - Rice/rice mixes
- Canned beans, fruits and vegetables
  - Soup (chunky varieties)
    - Peanut butter
    - Pasta and sauce
- Meal-in-a-box (Hamburger Helper, etc.)
  - Fruit juice
- Toilet tissue, toothpaste and soap

For more information about the food collection, please contact Lori Ross, 412-364-1911.



NHCO is also accepting gifts through December 11, 2015 for its **Holiday Toy Drive**. **New, unwrapped gifts for children infant-18 years** may be taken **DIRECTLY** to NHCO.

[nhco.org](http://nhco.org) 412-487-6316



**Cash Grants**

Cash grants help families pay their heating bills. The grant payment is sent directly to your utility company or fuel provider, and it will be credited on your bill. (In some cases, the check may be mailed to you directly.)

**Crisis Grants**

In addition to the LIHEAP cash program, households experiencing a heating crisis may be eligible for additional benefits through one of the two components of the LIHEAP crisis program.

**Crisis Exception Component (Opened November 2, 2015)**

Households without heat may qualify for additional help. To be considered “without heat”:

- The main heating source or second heating source (a source that is used to operate the main heating source or used if the main heating source is not working) has been completely shut-off; OR
- A household has almost run out of their supply of main heating fuel (coal, fuel oil, kerosene, propane, wood, etc.).

**Regular Crisis Component (Open November 2, 2015 and Closing on April 1, 2016)**

Beginning with the opening of the Regular Crisis Program, additional money may be available if you have an emergency situation and are in jeopardy of losing your heat.

Emergency situations include:

- Broken heating equipment or leaking lines that must be fixed or replaced
- Lack of fuel
- Termination of utility service
- Danger of being without fuel (less than a 15 day supply) or of having utility service terminated (received a notice that service will be shut off within the next 60 days)

**WEST VIEW SAVINGS BANK**

*Will be closed, Wednesday, November 11, 2015*



*Thank you to all our Veterans!*

**WHO IS ELIGIBLE?**

People may qualify for a LIHEAP grant if their income meets the following income guidelines:

**INCOME GUIDELINES**  
2015 – 2016 LIHEAP  
(For Homeowners and Renters)

| Household Size | Maximum Income |
|----------------|----------------|
| 1              | \$ 17,655      |
| 2              | \$ 23,895      |
| 3              | \$ 30,135      |
| 4              | \$ 36,375      |
| 5              | \$ 42,615      |
| 6              | \$ 48,855      |
| 7              | \$ 55,095      |
| 8              | \$ 61,335      |
| 9              | \$ 67,575      |
| 10             | \$ 73,815      |

**HOW DOES SOMEONE APPLY?**

- Apply online at [www.compass.state.pa.us](http://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 members of the household
- 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.



**NEWSLETTER CONTRIBUTORS**

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## 6 Money Mistakes Newlyweds Should Avoid

With wedding season in full swing, many newlyweds will soon be managing the finances as a pair. The American Bankers Association is encouraging couples to waste no time addressing how they will handle money issues as spouses and financial partners.

"Developing a financial plan can take a backseat to the excitement of a wedding," said Frank Keating, ABA president and CEO. "But it's important to remember that this is not only a marriage of hearts but also a marriage of finances."

To help couples start their journey on strong financial footing, ABA warns consumers of these post-wedding money mistakes:

**Avoiding the money talk.** Discussing your finances can be a bit uncomfortable for many couples, but those who tackle it head on will be better off. Understand your partner's financial goals and spending habits. While you may have different answers, this conversation can help you develop an approach to money management that works for both of you.

**Not setting a budget.** A mistake many couples make is not establishing a budget early on. After assessing your finances as a pair, determine how you'll spend your money each month. Are there certain expenses that you should be cutting back on and others you should be savings up for? Coming to an agreement on these things and setting a budget will be beneficial for the health of your bank accounts and your relationship.

**Failing to set up an emergency fund.** There is no 'right' way to manage your accounts. Couples can choose to have exclusively joint accounts, a joint account as well as separate accounts for saving or personal spending, or keep things entirely divided. Discuss your preferences together and decide what makes you both the most comfortable.

**Not establishing a minimum cost for discussing big expenses.** While not all purchases demand a conversation, more expensive ones that impact the family budget should. Determine what that threshold is as a couple. For any expenses above that cost, you both should be in agreement on whether it's a necessary purchase.

**Forgetting to update your beneficiaries.** Now that you've officially tied the knot, you should likely identify your spouse as the person who will receive the benefits of your will, life insurance policy and financial accounts like your 401(k), checking and savings. Don't make the mistake of waiting for an emergency to arise to handle this.

## My Social Security



Lost your Medicare card? Get a replacement card with my Social Security. Another new convenient online service you can use with your my Social Security account. If you are a Medicare beneficiary and you have lost, damaged, or need to replace your Medicare card, you can now easily order a replacement Medicare card using your online my Social Security account. If you are still working, don't forget to use your my Social Security account to view your yearly Social Security Statement and verify the accuracy of your earnings record and obtain updated estimates of your future Social Security benefits.

Take advantage of the many benefits available with my Social Security account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). Open my Social Security account today.



- |                      |              |
|----------------------|--------------|
| 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)



## Wiring Funds Into or Out of Your West View Savings Bank Account?



When wiring funds to individuals or companies, most senders ask for a voided copy of a check, or information found on a check. Giving the sender the routing/ABA number and your account number off of your check will not get the wire to your account here at West View Savings Bank. Please contact your local branch to obtain the proper instructions needed to make sure your funds are received and credited in a timely manner.

If you plan on wiring funds out of your account at West View Savings Bank, please have the individual or company you want the funds to be wired to obtain the proper wiring instructions from their financial institution, including bank name, ABA or routing number, bank address, beneficiary name and address, beneficiary account number, and any additional information that they may need to assure that the funds you wire are credited properly at the other end of the transaction.



# KID'S KORNER

## THANKSGIVING DAY FACTS



- 1) Thanksgiving Day is celebrated on the fourth Thursday in November in the United States.
- 2) The Pilgrims sailed across the Atlantic Ocean to reach North America.
- 3) The Pilgrims sailed on a ship which was known by the name of Mayflower.
- 4) The Plymouth Pilgrims were the first to celebrate Thanksgiving.
- 5) The Pilgrims leader, Governor William Bradford, had organized the first Thanksgiving feast in the year 1621 in the fall and invited the neighboring Wampanoag Indians to the feast.
- 6) The Wampanoag Indians were the people who taught the Pilgrims how to cultivate the land.
- 7) They celebrated the first Thanksgiving at Plymouth, Massachusetts and it lasted for three days.
- 8) By the fall of 1621 only about half of the Pilgrims who had sailed on the Mayflower survived. The survivors were so thankful to be alive, they decided to give a Thanksgiving feast.
- 9) The drink that the Pilgrims brought with them on the Mayflower was beer.
- 10) President George Washington issued the first National Thanksgiving Day Proclamation in the year 1789 and again in 1795.
- 11) The State of New York officially made Thanksgiving Day an annual custom in 1817.
- 12) Sarah Josepha Hale, started a campaign in 1827 and her effort resulted in 1863 that Thanksgiving was observed as a day for national thanksgiving and prayer.
- 13) Abraham Lincoln issued a Thanksgiving Proclamation on October 3rd in 1863 that officially set aside the last Thursday in November as the national day of Thanksgiving.
- 14) Franklin D. Roosevelt restored the Thursday before last in November as Thanksgiving Day in 1939. He did so to make the Christmas shopping season longer to stimulate the economy.
- 15) The Macy's Thanksgiving Day Parade tradition began in the 1920's.
- 16) California has the largest consumers of turkey in the United States.



## Pumpkin Roll



### Ingredients

- 3 large eggs
- 1 cup granulated sugar
- 2/3 cup canned pumpkin
- 1 teaspoon lemon juice
- 3/4 cup [all-purpose flour](#)
- 1 teaspoon ground ginger
- 1/2 teaspoon salt
- 1 teaspoon baking powder
- 2 teaspoons ground cinnamon
- 1 cup [pecans](#), finely chopped
- 1 cup confectioners' sugar, plus more for sprinkling
- Two 3-ounce packages [cream cheese](#), room temperature
- 1 stick [butter](#) (1/2 cup), room temperature
- 1/2 teaspoon [vanilla extract](#)

### Directions

Preheat the oven to 350 degrees F. [Grease](#) and flour a 17 1/2- by 12 1/2-inch jellyroll pan.

With an electric mixer, beat the eggs, [granulated sugar](#), [pumpkin](#) and [lemon juice](#) until smooth. Sift together the flour, [ginger](#), salt, baking powder and [cinnamon](#). Add the sifted ingredients to the egg mixture and [blend](#) until fully combined. Spread the [batter](#) in the jellyroll pan. Sprinkle the dough with the chopped pecans. Bake until a cake tester inserted in the center comes out clean, 14 minutes. Let the cake cool in the pan for 5 minutes.

Invert the cake onto a wire rack. Sprinkle some of the confectioner's sugar on a large tea towel and carefully transfer the warm cake to the towel, folding the sides of the towel over the cake. Roll the cake up in the towel and cool in the refrigerator thoroughly for about 45 minutes.

With an electric mixer, combine the confectioners' sugar, cream cheese, butter and vanilla and beat until smooth. Carefully unroll the cooled cake and spread the mixture on top of the cake. Gently re-roll the cake up and refrigerate it until you're ready to slice and serve. Dust with confectioners' sugar just before serving.