

# West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 4, Issue 5

NEWSLETTER

May 2011

## How to Teach Children to Save

*A Message From Our President David J. Bursic*

As adults, we have learned that money does not grow on trees. In some cases, the children in our lives have not learned this fact of life. Here are some ideas that can help to teach children how to save.

### Children Under Age 6

Begin teaching them to how to save. Start with a piggy bank or a shoebox. Help them find and collect coins in your car, house, even walking outside. At the end of each week, help them add up their savings. At the end of May, add up their savings for the entire month. Challenge them to do the same for the next month. Soon they have started a savings habit.

### Children Between Ages 6-11

Teach them to save during the next 30 days by putting their savings in a piggy bank or a shoebox. Visit any of our branches and ask the manager if he or she would show your kids the bank vault where money is stored. While you are there, open up a savings account in your child's name. Consider providing an allowance for doing chores with a good attitude. Everyone is

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## Support the Baierl Family YMCA

Every day, gifts to the Building Bridges Campaign make a difference in someone's life. Each gift is used to provide assistance to people in our community who are experiencing financial difficulty. In fact, each year the need exceeds the funds that we raise and we draw on other sources to close the gap. The YMCA is committed to ensuring that our programs are available to anyone who would like to use them.

We believe that our programming lays the groundwork for healthy futures, builds a sense of community, and conveys the values of caring, honesty, respect and responsibility. Yes, children learn to swim, kids have somewhere to go after school and we teach about healthy lifestyles, but the YMCA is far more than that. We are a place where kids find direction, families come together and people rally to make a difference.

As the leading nonprofit for youth development, healthy living and social responsibility, the Y works side-by-side with our neighbors every day to make sure that everyone, regardless of age, income or background, has the opportunity to learn, grow and thrive. To do our important work, the Y relies on support from members, donors, volunteers and community leaders.

When you are involved with the Y, you help bring about lasting personal and social change. Whether you want to nurture the potential of children and teens, improve your or your family's health and well being, or give back and support your neighbors, your involvement with the Y will positively impact those in your community. Bernie Lefke has been a dedicated YMCA volunteer for 30 years serving on the Board of Directors at the North Hills YMCA on Pine Creek and now at the Baierl Family YMCA. Volunteers like Bernie are the reason that the YMCA can continue to serve our community and our neighbors in need.

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expected to do his or her chores. A proper attitude makes the difference and helps the child earn some money that they can control.

### Children Between 12-15

Teach them to save and spend wisely. Talk about choices and decisions, the difference between needs and wants (I need to have food; I want to have a monster drink). Help them find small jobs that bring in money. Small jobs could include raking leaves, feeding a neighbor's pet, watering plants, or babysitting. Ask the child to keep a 30-day journal of their earnings. Bring your child to your nearest West View Savings Bank branch office to open a savings account. Encourage them to keep adding to their balance.

### Teenagers Between 16-18

Driving may be part of the new routine. Give the teen a mileage book and ask them to track their driving miles for 30 days. At the end of each week, ask the teen to multiply their miles by 51-cents per mile. This will help your kids begin to see the cost of keeping a vehicle. In addition, invite the child to open the envelopes with you to the telephone bill, your gas bill, and your electric bill. Teach them how to read a billing statement. Encourage them toward a savings goal of \$500.

### A Final Thought

West View Savings Bank encourages you to take the time to help children think about the language of money, to save, to spend, and eventually invest wisely. Financial knowledge can help prevent a lifetime of living paycheck to paycheck and help everyone get ahead.



## SPOTLIGHTING

### Support the Baierl Family YMCA



Funds raised for The Building Bridges Campaign directly provide financial assistance for children, families and individuals to participate in their YMCA. As one of the largest and oldest charitable organizations in the region, you can rest assured that your designated gift remains in your community. When a Y volunteer asks you for a donation to the Building Bridges Campaign please help us by supporting the families in your community. The YMCA is a non-profit 501(c)(3) charitable organization and gifts to the YMCA are tax deductible as allowed by law.



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)



## DID YOU KNOW?????



### FINANCIAL RECORDS

#### *What to Keep? What to Toss?*

Everybody has a paper trail – everything from utility bills and financial statements to tax records and receipts. With so many records it may be difficult to determine which you should keep (and for how long).

Filing and organizing records is critical to maintaining healthy finances. Not only will tax time be easier, but your spouse and other family members will be able to locate important information should the unexpected happen to you.

Following these guidelines may help you organize your records.

- Bank statements: Okay to destroy after one year, unless you need them for tax purposes. Signing up for free Online Banking with West View Savings Bank is easy and reduces paperwork. You can view account history, see when checks have cleared, and pay your bills from anywhere, 24/7. Enroll at [www.wvsbank.com](http://www.wvsbank.com).
- Utility bills: Throw out (unless you need them for tax purposes).

- Tax records: Most experts recommend destroying these after seven years.
- Insurance records: Keep for the life of your policy.
- Life documents (birth certificate, marriage certificate, diplomas, divorce decrees and military records): Store in a safe deposit box indefinitely.
- Homeowner records (deed and title to your house): Do not throw away.
- Life and estate-planning documents: Keep the most current copy.
- Receipts for major purchases such as furniture and electronics: Keep as long as you own the item.

Any papers you're throwing away with personal information, like Social Security number, should be shredded to avoid identity theft.

#### *Stay Organized*

It's also important to keep a list detailing where your records are and how to access them. Store this in a safe place or with a trusted family member or friend (be sure to keep a copy). List each type of account, where it is located and the contact information of the appropriate agent. Update your list periodically.

#### *We can Help*

Safe deposit boxes at West View Savings Bank are a secure way to keep original copies of your most important documents. We offer a variety of sizes to fit your unique needs at our Bellevue, Cranberry, Franklin Park and McCandless offices.

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*Newsletter Contributors*

*Joanne Scherer and Jon Hoover*

*Special Contributor:*

*Kathy Nipps of The Baierl Family YMCA*

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## Memorial Day Word Search

Find and circle all of the Memorial Day words that are hidden in the grid.

The words may be hidden in any direction.

N G N L D P H A M S S G  
 R V I H D M T E V D S L  
 A I E N S I N Q M F O A  
 A M P S R O E E W L O H  
 E S F E A F T R D A I A  
 P E L E Q E E F W G I A  
 S H O N O R A A Z S Y S  
 I P W E N F R K F P A S  
 O G E B A E T T M A N Q  
 I O R E B M E M E R A B  
 E A S A C I Y A M A Q E  
 S S F M V H A M O D I D  
 R Q T I M E E H R E E S  
 F F D D F R S S I S T S  
 B J M O N D A Y A A E T  
 S E V O W S Z B L O S O

May, Flag, War, Monday, Memorial, Flowers,  
 Parades, Remember, Speeches, Graves,  
 Honor



*Memorial Day*  
*Monday, May 30, 2011*

## Butterfly Cupcakes Recipe



### Ingredients

- 1 package (18.25 oz.) plain yellow cake mix
- 1 package (3.4 oz.) vanilla instant pudding mix
- 1 cup whole milk
- 1 cup vegetable oil
- 4 large eggs
- 1 teaspoon vanilla extract
- 1 teaspoon almond extract
- 2 cups Vanilla Cream Cheese frosting
- Nontoxic food coloring to tint frosting
- Jellied fruit slices, mini candied licorice sticks, and Gummi worms for decoration

### Directions

Preheat oven to 350 degree F and line two 12-cup muffin pans with paper liners.

Blend cake mix, pudding mix, milk, oil, eggs, and extracts in a large bowl with an electric mixer set on low speed for 30 seconds. Stop the mixer and scrape down the sides of the bowl with a rubber spatula. Increase mixer speed to medium and beat 2 minutes more, scraping down the sides again, if needed. Spoon or scoop batter into each cup, filling it almost to the top.

Bake in middle of oven until cupcakes are golden and spring back when lightly pressed, 20 to 25 minutes. Let cupcakes cool in pans on racks, 15 minutes. Remove from pans.

Meanwhile, divide frosting between two bowls. Tint frosting in one bowl with food coloring, if desired; keep frosting in remaining bowl white.

Place a heaping tablespoon frosting on each cupcake and swirl to spread it smoothly with a short metal spatula or spoon, covering the top completely. Decorate with candy. Makes 22 to 24 cupcakes.