

West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 3, Issue 4

NEWSLETTER

April 2010

Attention Senior Citizens:

Are your property taxes too high? Living on a fixed income? The PA Property Tax or Rent Rebate Program might help.

A Message From Our President David J. Bursic

What is the PA Property Tax or Rent Rebate Program?

The Program provides rebates of up to \$650 to eligible property owners and renters.

Who is eligible to apply for a Rebate?

- You, or your spouse who lived with you, was 65 years of age or older as of December 31, 2009;
- You were a widow or widower during all or part of 2009 and were 50 years old or older as of December 31, 2009;
- You were permanently disabled and 18

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The Baierl Family YMCA Kicks Off Its Campaign for Strong Communities - 2010



The Baierl Family YMCA Campaign for Strong Communities Supports Many Children's Activities.

In May 2006, 50 years after opening the North Hills YMCA branch, the YMCA moved into their new home on Nicholson Road in Franklin Park.

The Baierl Family YMCA recently kicked-off their annual Campaign for Strong Communities 2010. You can help the YMCA build strong kids, strong families and strong communities!

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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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years of age or older during all or part of 2009, unable to work because of a physical or mental disability, and your disability is expected to continue indefinitely. If you received Supplemental Security Income (SSI) payments, you are likely to be eligible for a rebate if you meet all other requirements.

What are the Income Eligibility Requirements?

- Property Owners: Your total eligible annual household income, including the income that your spouse earned and received while residing with you, was \$35,000 or less in 2009.
- Renters: Your total eligible annual household income, including the income that your spouse earned and received while residing with you, was \$15,000 or less in 2009.

How is Social Security income treated?

Applicants can exclude up to one-half of their Social Security income, so people who make substantially more than \$35,000 may still qualify for a Rebate.

Why should I apply this year if I did not qualify for the Rebate last year?

The law has been changed to increase the income limit from \$15,000 to \$35,000 for homeowners and boosted the maximum rebate for both homeowners and renters from \$500 to \$650.

How do I apply for a Rebate?

Complete a 2009 Property Tax or Rent Rebate Claim (PA-1000) Form. Forms can be obtained at most public libraries, from the PA Department of Revenue by calling 1-888-222-9190 or via the internet at www.PaPropertyTaxRelief.com. Your local PA Senator or House Member can also provide you with the form

How much of a Rebate can I receive?

Homeowners:	Income	Maximum Rebate
	\$0 to \$8,000	\$650
	\$8,001 to \$15,000	\$500
	\$15,001 to \$18,000	\$300
	\$18,001 to \$35,000	\$250

Renters:	Income	Maximum Rebate
	\$0 to \$8,000	\$650
	\$8,001 to \$15,000	\$500

When is the application deadline?

The deadline to apply is **June 30, 2010**. ❖

HAVE YOU GOT THE SPRING "HOME IMPROVEMENT FEVER?"



With spring now here, perhaps you are considering either "sprucing" up or even that remodeling project you have always thought about. The type of project is driven by your needs and wants, but also by how affordable the project is.

The most cost effective home improvement is to apply a fresh coat of paint to your home. A new coat of paint will brighten up the appearance and provide you with that intrinsic "new" feeling. Remodeling projects that provide the best return of your original cost outlay upon sale of your home are kitchen and bathroom projects. A kitchen is typically the most important room for a home buyer. As a result, a kitchen remodel returns 90% of the original remodel cost. Bathroom additions (90%) and remodeling (80%) also have high returns for your initial investment.

Once you have decided what projects you would like to tackle, you may find the need for funding. West View Savings Bank has two types of home equity loan products that can be tailored to fit your needs. Our adjustable rate home equity line of credit product is perfect for ongoing projects and costs. Once the loan is paid back down, the funds become available for use for those other projects (and needs) as they arise.

The Bank also offers a fixed rate home equity loan which is designed for a set term and loan payment. This product can be used for a larger (one time) remodeling project, a car purchase, or for consolidating a variety of debt.

The Bank is not charging any application nor processing fees for any Home Equity Loan in the amount of \$25,000 or more. Interest rates are at one of their lowest points in years. Why not call West View Savings Bank Loan Division at (724) 935-7400 or (412) 931-1622 to see how we can help you with your financial needs? We're looking forward to hearing from you!

SPOTLIGHTING



Baierl Family YMCA

Campaign for Strong Communities – 2010

West View Savings Bank's commitment to community service is important and evidenced by the on-going work done with the Baierl Family YMCA. From the YMCA's early years in its small program center to their current days as a community jewel in Franklin Park, Vice President of West View Savings Bank, Bernie Lefke has been a dedicated volunteer. Serving in many different capacities on the YMCA's board of management, since 1981, Bernie has and continues to be an important part of West View's continual reinvestment into our community.

It is hard to believe that the Baierl Family YMCA has grown so much during the past year. With our expanded facilities and programs, the opportunities to serve our community are tremendous. More and more families are participating in programs and services at the YMCA than at the same time last year.

Unfortunately, there are still many among us in our community who are unable, for a variety of reasons, to afford a full program or membership fee. It is only through our Campaign for Strong Communities that we are able to make a difference in those family's lives. Seeing the face of a young child who has had the opportunity to learn how to swim because his family has benefited from our Building Bridges Financial Assistance program is a sight too amazing for words. An elderly couple who are able to maintain their independence through regular exercise and visit their grandchildren weekly is a wonderful gift to be able to give someone. A single mother who is able to maintain a good paying job because of a YMCA child care program is what makes the YMCA such a special place in our community.

This year's Campaign for Strong Communities will allow us to do all of that and more. Our monetary goal is \$150,000. Our true goal is to be able to tell the story of the good work that we are doing for children, families, and seniors each and every day.

Please come by and see for yourself the difference that the Baierl Family YMCA is making in our community. It is such a gratifying feeling for all of us to have the opportunity to build strong kids, strong families, and strong communities.

Kenneth Soliday
Executive Director
Baierl Family YMCA



Neighbors Helping Neighbors **Community Banking Week** April 12-16, 2010

You are cordially invited to help West View Savings Bank celebrate "Community Banking Week". Stop in any branch for exciting details!



Newsletter Contributors

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Special Contributor

Ken Soliday, Baierl Family YMCA

KID'S KORNER



**Celebrate Earth Day
April 22, 2010**

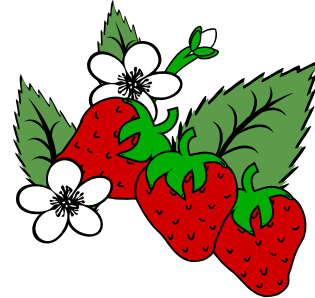
Find the following hidden words:

pollution	resource
recycle	conserve
clean	planet
water	ecology

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From the Green Kitchen



Organic Strawberry Cobbler

Old-fashioned but still a favorite, this fruit filled cobbler recipe features spring strawberries sweetened just right and tucked into a crisp crust. It's the perfect finish for an organic Earth Day celebration!

Ingredients

For fruit filling:

- 1 cup water
- 1/2 cup organic cane sugar
- 1 tablespoon arrowroot (or 2 1/4 tsp cornstarch)
- 16 oz. fresh strawberries, sliced in half

For cobbler topping:

- 1 cup flour
- 2 teaspoons baking powder
- 1/3 cup oats
- 3 tablespoons brown sugar
- 1/2 teaspoon kosher salt
- 4 tablespoons (1/2 stick) organic butter

Cooking Instructions

1. Preheat oven to 400 degrees F; butter a medium-size baking dish and set aside.
2. In small saucepan, whisk together water, sugar and arrowroot over medium heat until sugar dissolves and sauce thickens.
3. Add strawberries and coat well. Simmer on low heat until berries soften slightly, about 3 minutes. Pour berry mixture into baking dish.
4. To make cobbler topping: Sift flour, baking powder, oats, brown sugar and salt together in a medium bowl.
5. Spoon cobbler mixture over strawberries. Bake in oven for 40-45 minutes, until topping crusts over and gets firm.

