

# West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 2, Issue 8

NEWSLETTER

August 2009

## New Federal Income Tax Benefits for 2009

*A Message From Our President David J. Bursic*

With 2009 now half over, this is a good time to take advantage of the numerous tax breaks made available earlier this year in the American Recovery and Reinvestment Act.

The recovery law provides tax incentives for first-time homebuyers, people purchasing new cars, those interested in making their homes more energy efficient and parents and students paying for college. But all of these incentives have expiration dates so taxpayers should take advantage of them while they can.

### First-Time Homebuyer Credit

The Recovery Act extended and expanded the first-time homebuyer tax credit for 2009.

Taxpayers who didn't own a principal residence during the past three years and purchase a home

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## Crisis Center North Providing Direction to Victims of Domestic Violence



*l to r: Development Specialist, Stacy de las Alas; Board President Alicia Dal Lago; Event Chair, Lisa Wagner; and Executive Director, Grace Coleman at CCN's 2009 Cocktails and Cuisine Event that raised over \$40,000 this year. Mark your calendars for May 2010!*

For 31 years, Crisis Center North (CCN) has been at the forefront of domestic violence services in northern and western Allegheny County. When the program began in 1978, brave volunteers took personal risk to remove women and children from violent homes, providing safety and support.

It is CCN's mission to empower victims of domestic violence and cultivate community attitudes and behaviors that break the cycle of violence. Today, CCN continues the vision of its founding mothers' by empowering women to make critical choices for themselves and their families, while providing community based, advocacy and support 24-hours a day.

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this year before Dec. 1 can receive a credit of up to \$8,000 on either an original or amended 2008 tax return, or a 2009 return. But the purchase must close before Dec. 1, 2009, and an eligible taxpayer cannot claim the credit until after the closing date. This credit phases out at higher income levels, and different rules apply to home purchases made in 2008.

### **New Vehicle Purchase Incentive**

The recovery law also provides a tax break to taxpayers who make qualified new vehicle purchases after Feb. 16, 2009, and before Jan. 1, 2010.

Qualifying taxpayers can deduct the state and local sales and excise taxes paid on the purchase of new cars, light trucks, motor homes and motorcycles. There is no limit on the number of vehicles that may be purchased, and you may claim the deduction for taxes paid on multiple purchases. But the deduction per vehicle is limited to the tax on up to \$49,500 of the purchase price of each qualifying vehicle and phases out for taxpayers at higher income levels. This deduction is available regardless of whether a taxpayer itemizes deductions on Schedule A.

### **Energy-Efficient Home Improvements**

The Recovery Act also encourages homeowners to make their homes more energy efficient. The credit for nonbusiness energy property is increased for homeowners who make qualified energy-efficient improvements to existing homes. The law increases the rate to 30 percent of the cost of all qualifying improvements and raises the maximum credit limit to a total of \$1,500 for improvements placed in service in 2009 and 2010. Qualifying improvements include the addition of insulation, energy-efficient exterior windows and energy-efficient heating and air conditioning systems.

### **Tax Credit for First Four Years of College**

The American opportunity credit is designed to help parents and students pay part of the cost of the first four years of college. The new credit

modifies the existing Hope credit for tax years 2009 and 2010, making it available to a broader range of taxpayers, including many with higher incomes and those who owe no tax. Tuition, related fees, books and other required course materials generally qualify. Many of those eligible will qualify for the maximum annual credit of \$2,500 per student.

### **Making Work Pay and Withholding**

The Making Work Pay Credit lowered tax withholding rates this year for 120 million American households. However, particular taxpayers who fall into any of the following groups should review their tax withholding rates to ensure enough tax is withheld, including multiple job holders, families in which both spouses work, workers who can be claimed as dependents by other taxpayers and pensioners. Failure to adjust your withholding could result in potentially smaller refunds or in limited instances may cause you to owe tax rather than receive a refund next year. So far in 2009, the average refund amount is \$2,675, and 79 percent of all returns received a refund.



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# SPOTLIGHTING



## Crisis Center North

Providing direction to victims of domestic violence

Each year, CCN provides assistance to over 2,000 victims of domestic violence. Area hospitals and police stations may access our 24-hour advocacy services providing clients with advocates at any time. This personal connection, during a victim's greatest time of need, is the cornerstone of CCN's services.

In addition to 24-hour advocacy, CCN provides the following services free of charge:

- 24-hour hotline
- Counseling for adult and children
- Case management
- Economic empowerment programming
- Prevention programming to schools, employers, and community groups
- Training sessions for hospital personnel and members of the legal and law enforcement community

Services can be accessed by contacting the hotline at 412-364-5556 or toll free at 1-866-782-0911.

### Volunteerism

CCN relies on volunteers to meet day-to-day agency demands. Currently, CCN has over 60 volunteers who assist the agency in the following manner:

- Client services - providing hotline support or aiding clients obtain protection orders
- Clerical tasks - filing, data base management, or mailings
- Program design/management – using a national curriculum to educate salon owners on domestic violence or creating plans to meet with local legislators for state budget advocacy

CCN is always looking for talented community members to assist in our mission. Last year, volunteers contributed over 9,000 hours to CCN; that is time equivalent to the work of nearly five full time employees. If interested in volunteering at CCN, please contact Glenn Sauer at [gsauer@crisiscenternorth.org](mailto:gsauer@crisiscenternorth.org) or at 412-364-6728 x18.

### Current Trends

In the last six months, there has been recent national and local attention to the crime of domestic violence with the Chris Brown and Rhianna incident, as well as the local murder of the Monroeville teen, Demi Cuccia. But most prevalent in the news has been the argued impact of the down turning economy on already stressed families and rates of domestic violence. While it is important to note that the poor economy does not cause domestic violence, financial stress can increase the frequency and intensity of a violent or volatile home. A lack of financial resources is one of the number one reasons a victim is unable to leave a perpetrator, so to have overall economic hard times to contend with, further complicates the situation.

Recent National Crime Victimization Survey results indicate rates for domestic violence are up 42%, and only expected to climb. At CCN, by the third quarter of the 08-09 fiscal year, case management services rose 30%; counseling services 48%; on-call advocacy services 20%; medical advocacy services 20%; and legal advocacy 12%. In addition, a 50% reduction in time available to spend with clients and a 57% increase in referrals to other agencies have occurred to assist meeting rising client need.

### Need

Over the last five years, CCN's federal funding has decreased \$21,000 and donations an additional \$35,000. In the last three years, programmatic costs for providing direct services have risen 20%. Funding decreases and program cost increases have put strain on CCN's budget, and are a frightening combination. As a non-profit, CCN is able to provide the supportive services needed by a victim of domestic violence, at an extremely cost-effective rate. The agency is very proud to report a very low administrative cost rate of 9%. This means that per dollar donated to the Center, 91% is used for programming and client services. If compelled to give, contact Stacy de las Alas for more details at [sdelasalas@crisiscenternorth.org](mailto:sdelasalas@crisiscenternorth.org) or at 412-364-6728 x15. Safe, secure, on-line giving is also available on CCN's website at [www.crisiscenternorth.org](http://www.crisiscenternorth.org)

## KID'S KORNER



### Summer Vacation!

Find the following hidden words:

Beach, sand, pail, sun, ocean, swim, castle

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

### ***DID YOU KNOW ? ? ? ? ?***

#### **About Our College Checking Accounts?**

Going to college is hard work, banking should not be. Preparing for your college career includes opening a college checking account.

Our college checking accounts require no minimum balance. In addition West View Savings Bank offers free online banking. While at college, you spend a lot of time on your computer, so why not manage your account online. This account fits the lives of busy college students. With a VISA Check card it allows you the freedom to make purchases at any store that displays the VISA logo. You may also obtain cash worldwide at any ATM that displays the VISA logo.

Don't delay and open your account today and receive your first order of checks free at West View Savings Bank.

## ***From the Crisis Center North Kitchen***



### SPANISH TORTILLA

*An Argentinean recipe submitted by CCN's Alicia Dal Lago*

#### **Ingredients**

- 1 small onion sliced
- 3 medium potatoes peeled and sliced
- 2 large eggs
- 3 tbsp olive oil
- Vegetable oil for frying the potatoes
- Salt and pepper to taste

#### **Directions**

Deep-fry the potatoes until tender but not crispy.

Wisk the eggs with a fork (do not over wisk).

Add salt and pepper.

Mix the potatoes and the onion with the eggs being careful not to break the potatoes.

Heat the olive oil in a frying pan.

Pour the mix into the frying pan.

Reduce the heat to medium and cook until it starts to brown.

Loosen the sides and turn over using a small plate to invert the tortilla, carefully slide the tortilla back into the pan (uncooked side down) and finish cooking.