

WINTER



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WOW
Words of Wisdom

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Contrary to popular belief, not all snowflakes are beautifully unique.

In 1988, scientists surprisingly found two identical snowflakes in a Wisconsin storm.

**"Snowflakes are winter's butterflies." -
Unknown**

With any new year, many will concoct financial goals or resolutions to save more money or spend less money. And yes, that is admirable. But, maybe it's time to approach money from another angle. By aligning money with purpose and values, such as travel, education, philanthropy or simply enjoying time together, you can create financial stability and a richer quality of life.

First, identify your values. Write down the principles that drive your decisions, whether family security, lifestyle goals or something else. This list becomes the filter for every financial choice.

Second, prioritize your goals. Separate "must haves" from "nice to haves." Paying for a child's education might be essential, while a summer cabin is a big bonus. Ranking goals prevents competing priorities from disrupting your plan.

Third, chat with folks. Bring your spouse or heirs into the dialogue. A simple conversation about what matters most can ease worries and set expectations for the future.

And finally, check in annually. Revisit your goals within your financial plan at least once a year. Life events, tax law changes or shifting priorities may require some tweaking.

Redefining financial wellness requires both reflection and action. By aligning financial strategies with priorities, financial wellness can lead to a more meaningful life.

(Source: "Seven Practical Steps to Kick Off Your 2026 Financial Planning" by Scott H. Levin as excerpted from Kiplinger Personal Finance November 12, 2025)



Common Signs of a Scam

Scams can happen to anyone. And, unfortunately, scammers are really good at what they do. They tell many different stories to try to get your money or personal information. But scams usually have some things in common. Below are some signs that may help alert you to a scam, so you can then avoid it.

- ♦ **Scammers claim there's a problem.** They make up a problem to create a sense of fear or panic, like claiming your name is linked to a money laundering or drug trafficking scheme. They might state you owe the government money. Or act like someone in your family had an emergency. Or pretend to be your bank and say your account's been hacked. They could say there's a virus on your computer.
- ♦ **Bad guys tell you to hurry.** They pressure you to act immediately or risk some dire consequences, like jail time or losing all your money. They don't want you to have time to think or to check out their story. They may even try to isolate you by saying you can't tell anyone.
- ♦ **Scammers tell you how to pay.** They instruct you to buy a gift card and give them the numbers on the back. They tell you to wire money through a company like MoneyGram or Western Union. Or send cryptocurrency or use a payment app. They tell you to pay these ways because it's like using cash. Once you pay, it's very hard to get your money back.

Remember ...

- ⇒ Don't respond to unexpected calls, emails, texts or social media messages that ask for money or personal information.
- ⇒ Take your time. Honest organizations will give you time to make a decision. Anyone who pressures you to pay or give them your information is a scammer.
- ⇒ Never pay someone who insists you can only pay with a gift card, wire transfer, cryptocurrency or a payment app.
- ⇒ Stop and talk to someone you trust. Share the story with a family member, friend or neighbor. Sometimes just saying it out loud helps.

(Sources: FTC "An 'agent' told me to stay off the internet. Is it a scam?" by BCP Staff November 20, 2025, and FTC "Is It a Scam?" August, 2024)

A nickel for your thoughts?

The U.S. Mint recently ended production of the penny. It was introduced in 1793 and could buy a biscuit or a candle at that time.

Other coins have been discontinued, but the half-penny in 1857 was the last U.S. coin to be abandoned because of its low value, according to the U.S. Treasury Department.

Other countries already have eliminated their 1-cent coins. For example, Canada terminated its penny in 2012.

Over the last 100 years, about half the coins made at mints in Philadelphia and Denver have been pennies.

Currently, a penny costs almost 4 cents to produce. A nickel comes in at nearly 14 cents to make. The dime costs less than 6 pennies to create, while a quarter is made for almost 15 cents.

(Source: "US Mint presses final pennies as production ends after more than 230 years" by Maryclaire Dale for the Associated Press as printed in the Latrobe Bulletin November 19, 2025)

