

Ladysmith Federal Savings and Loan

the Insider

119 W 4th Street N Ladysmith, WI 54848 715.532.3389 Winter 2009

Join Us For Our Annual Holiday Celebration ...

Stop by our office on **Wednesday, December 23rd** to enjoy cookies, coffee, tea and cocoa!

If you come in at just the right time, maybe you will catch a few of us singing some Christmas Carols - yikes!

As we wrap up 2009 and the end of our 75th Anniversary, we want to say thank you for allowing us to help you with your financial needs. **We wish you and your family a very Merry Christmas & joyous 2010!**



Homebuyer Tax Credit Has Been Extended & Expanded ...

The "first time homebuyer tax credit" has been extended from November 30, 2009 to **May 1, 2010**. It has also been expanded ... **you don't have to be a first time homebuyer anymore!**

There are a few changes to the original plan that may now make this plan work for you. Please call Theresa, our mortgage specialist, today at 532-3389 to see if you qualify. She'll be happy to answer any questions you may have.



Need More Dough? ...

Before the New Year and even after, we know money can be tight. We also know that sticking to a budget can be very difficult. To make you breathe a little easier we are offering holiday loans with great rates. Call Sara today to see if you qualify.

Tips for Having a Stress-Free Holiday Season ...

Stick to a budget. Once you set an amount, don't go over it!

Learn to say "No" ... don't worry, it's OK!

Plan ahead - if you need to leave for someplace early in the morning, get everything ready the night before.

Relax even for just a few minutes, every day.

We know it's almost impossible with all the great food this time of year, but try to eat healthy.

Go for a walk or a jog!

Forget about perfection.

Pay your bills with our Bill Pay program - it's super easy & safe, plus it is free!

Try to remember the reason for the season - it's not just about presents. Tell those you care about how much they mean to you!

www.ladysmithfederal.com





Just What the Doctor Ordered ...

An HSA from Ladysmith Federal!

You must be covered by a High Deductible Health Plan to qualify. Use the money you've accumulated in your Health Savings Account (HSA) to pay for current health expenses and save for future qualified medical and retiree health expenses on a federal income tax-free basis.

About the LFSL HSA ...

Interest is tiered ... the more money in your HSA, the more interest you earn.

Free ATM/Debit card

Unlimited check writing - checks are also free

There are some fees - contact us and we'll explain in detail.

Stop by our office to see Leanne, Sara or Deb today for more information.

Thinking About Your Retirement?

It May Be Time for You to Rollover ...

Are you tired of losing money in your current 401K Plan? Now may be the time to rollover your money to an account that is guaranteed to make you money.

We offer Fixed Rate IRAs that will always earn interest. We don't invest your money into the stock market - we keep it right here in a CD.

Rollover paperwork can be confusing. We can make it easy. Stop by and see Leanne, Sara or Deb today and we'll explain all the details and help you complete the proper paperwork.

It's Not Just For Christmas ...

Our Christmas Club Pays 2.50%APY!

Let's face it, interest rates right now are pretty low. Whether you are looking to save for Christmas 2010 or just want to earn good interest on your money, our Christmas Club Savings Account is a great option.

Open the account with as little as \$10. Make as many deposits as you like throughout the year, just no withdrawals. Every October the account matures and we mail you a check.

Stop by our office today to earn 2.50% APY!

APY = annual percentage yield

From Our Kitchen To Yours ...

We thought it would be fun to share a few of our favorite recipes each newsletter with you. Here are a couple of Scott's favorite recipes from the Von Haden kitchen. Keep in mind, you will only find Scott eating them - Connie does all the cookin'!

Pasties

Dough: 3 cups flour; 1 cup shortening; 1 1/2 teaspoons salt; cold water. Mix like pie crust. Divide into four equal parts. Roll dough out into an oval.

Filling: Diced raw potatoes (approx. 4-5 cups); finely chopped onion (approx. 1 cup); hamburger (approx. 2 pounds).

Layer potatoes, hamburger and onion on 1/2 of each oval. Fold other half of crust over and crimp edges. Make slit in top and insert a pat of butter. Bake at 400 degrees for 50 minutes or until crust is golden.

Butter Rich Spritz

2 1/2 cups all purpose flour; 1/2 teaspoon salt; 1 cup butter; 1 1/4 cups sifted confectioners' sugar; 2 egg yolks or 1 whole egg; 1/2 teaspoon almond extract; 1 teaspoon vanilla extract.

Sift flour with salt. Cream butter in bowl. Gradually add sugar, continue creaming until light & fluffy. Blend in egg yolks, almond & vanilla. Add sifted dry ingredients, mix thoroughly. Press a small amount of dough at a time through a cookie press onto ungreased cooking sheet using the plate for the shape desired. Bake at 400 for 6-8 minutes until delicately browned. Decorate as you wish. Yield 78.

