

 Meetings

**Villa Maria spring semester starts**

Villa Maria College is accepting applicants for its spring 2007 semester, beginning Jan. 22. Interested students are encouraged to contact the admissions office at 896-0700 or apply on-line at [www.villa.edu](http://www.villa.edu). Prospective students will be asked to bring copies of their high school transcripts or GED scores, or transcripts from other colleges they may have attended. Those who may require financial aid assistance should bring a copy of their 2005 tax returns or other income documentation when they visit the campus for an admissions interview. Villa Maria College offers several associate degree programs, including business management, early childhood education, education studies, fine art, graphic design, health sciences, interior design (two- and four-year options), jazz, liberal arts, music, music business, photography and physical therapist assistant. Villa Maria College is located at 240 Pine Ridge Road between Walden Avenue and Genesee Street in Cheektowaga.

**Mended Hearts meeting set**

Mended hearts, a support group for heart patients will meet at 1 p.m. Saturday, Jan. 13 in 1109 C of Veterans Hospital, 3495 Bailey Ave. Dr. Joan Dorn, an associate professor at the University at Buffalo will be the guest speaker. He will give an overview of the Western New York health study on heart attack survivors. For more information, call 836-7476.

**Ford program offers applications**

Ford Dealers of Western New York are continuing an annual tradition of helping improve the quality of life throughout the region. Local not-for-profit organizations looking to drive into the summer with a brand new Ford van can now apply to the Ford Friendship Express Program. Applications are available at the Web site [www.wnyford.com](http://www.wnyford.com) or by sending a request to Ford Friendship Express Program, 50 Fountain Plaza, Suite 1000, Buffalo, N.Y. 14202.

## Western Division Federal Credit Union returning \$500,000 to members

Western Division Federal Credit Union is right on the money.

The board of directors declared a bonus dividend of more than \$500,000 on Dec. 31 — the largest bonus dividend in the history of the credit union.

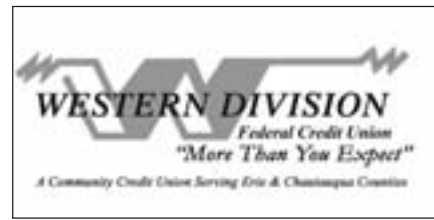
"The value of Western Division membership continues to grow," said Samuel Loquasto, chairman of the board. "We are committed to staying true to our 'More Than You Expect' philosophy of giving back and sharing the success with the members who made it possible."

Western Division is a not-for-profit organization. Rather than issue stock or pay dividends to stockholders, earnings are returned to members in the form of lower loan rates

and higher dividends on deposits. And in years of growth and earnings, Western Division returns those earnings to their members in the form of bonus dividends.

The bonus dividend was distributed to approximately 8,500 members with an average bonus dividend of \$59.99 per member. The amount returned to each member was based on total dividends earned during 2006 on all savings, sub-savings, IRA and Money Market accounts.

"The declaration of this bonus dividend represents just one of the many benefits of membership with Western Division and is one



of the principles that set us apart from other financial institutions," said Craig Mellenthien, president.

For the fourth consecutive year, Western Division has declared a bonus dividend returning more than \$1 million dollars to its members. The credit union distributed a \$300,000 bonus dividend in 2005 and a \$250,000 bonus dividend in 2003 and 2004.

Founded in 1937, Western Division is a community credit union serving Erie and Chautauque counties. For more information visit [www.westerndivision.org](http://www.westerndivision.org).

## Cost Cutters offers quality, affordability

by LISA A. JOHNSON  
Lancaster/Depew Editor

Cost Cutters at 6733 Transit Road, Lancaster, may be a national chain, but manager Renee Russell and assistant manager Kerry Locke want to make customers feel at home while offering quality results at affordable prices.

The full-service beauty salon offers styles for the whole family, no appointment necessary. Haircuts start at \$13.95 for adults and

\$9.95 for children 10 and younger. The salon also offers perms, color treatments and facial waxing.

Cost Cutters also uses and sells professional products, such as Redken, Matrix, Paul Mitchell, Tigi, Back to Basics and its own Cost Cutters line. The facility is an official Redken salon, meaning stylists use that product line for color treatments.

Locke said stylists keep up to date on new products, styles and trends by working with certified

trainers.

Stylist Maria Viscuso said special attention is paid to each client.

"We take the time," she said. The salon has been open since July 2005, and the managers are planning a grand reopening for sometime in March.

Cost Cutters is open from 10 a.m. to 8 p.m. Monday through Friday, from 9 a.m. to 6 p.m. Saturday and from noon to 5 p.m. Sunday. For more information,

call 633-6059 or visit [www.costcutters.com](http://www.costcutters.com).

In addition to its everyday services, the salon also offers monthly promotions and specials to show appreciation for its clients.

"The clients we have met have been wonderful," Locke said. "We're looking forward to many years of service in the community."

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## Canisius College offers seminar on successful fund raising

The Center for Professional Development at Canisius College will offer a 30-hour course titled "Fundamentals of Fund-raising" beginning the end of the month.

The course meets from 5:45 to 8:45 p.m. Wednesdays, Jan. 31 through April 18 at the Canisius Center at Amherst, 300 Corporate Parkway.

The course is co-sponsored by the Western New York chapter of the Association of Fundraising Professionals.

Recognized professionals from education, health care, religious organizations and the arts will share tools and techniques to help participants be more effective as fund-raisers. Emphasis will be placed on fund raising in WNY and the outlying areas.

Tuition is \$559. Some scholarships are available through The Pete and Elizabeth C. Tower Foundation and Canisius College. To register or for information, call the center at 862-4600 or visit [www.canisius.edu/cpd](http://www.canisius.edu/cpd).

 Business Briefs

**The Amherst Chamber of Commerce** will be holding its first Business After Hours of 2007 at the Buffalo Brew Pub.

The event is planned from 5 to 7 p.m. Tuesday, Jan. 16 at the bar/restaurant, 6861 Main St., Williamsville. Business After Hours is a way for chamber members to meet one another and network in an informal setting. The December event had 150 people in attendance. The event is free to chamber members and \$25 for non-members. For information, or to make a reservation, call the chamber at 632-6905 or visit [www.amherst.org](http://www.amherst.org).

**BNI Business Makers** will conduct its weekly meeting from 7 to 8:30 a.m. Thursday, Jan. 18 at the Unitarian Universalist Church of Amherst, 6320 Main St. in Williamsville. Lynette Gohr of Realty USA will speak. Contact the Chapter President Charlie Toronto, at 688-5700 for further information.

**The Buffalo Association of Insurance and Financial Advisors** will host Howard Frank, Medicaid counsel for Erie County Department of Social Services, as speaker for the Jan. 18 meeting. Registration and lunch begin at noon at the Ramada Inn and Con-

ference Center at 2402 North Forest Road, Amherst. The meeting is free for BAIFA members and \$20 for non-members. For information call 204-0304 ext. 207 or e-mail [buffaloaifa@yahoo.com](mailto:buffaloaifa@yahoo.com).

**Borelli & LiPuma LLP**, accounting firm, has moved into One Towne Center at 501 John James Audubon Parkway in Amherst. The accounting firm is occupying 2,600 square feet on the second floor of the building, which serves as M.J. Peterson Corp.'s headquarters.

**M&T Bank** is sponsoring a free home buying seminar at 5 p.m. Wednesday, Jan. 17 at Stovroff &

Taylor Realtors, 1127 Wehrle Drive in Williamsville. M&T mortgage consultants, along with real estate professionals from Stovroff & Taylor, will be available to answer your questions. Topics will include how to qualify for a mortgage, conventional programs and affordable mortgage options. Reservations are requested by calling M&T at 848-7600.

**Stephen R. Lewis**, native of Williamsville, was elected chairman of the funds for RiverSource Funds. He is the former president of Carleton College in Northfield.

## Bubble Boy Car Wash opens in East Amherst

Calvin Caruso Jr., owner of Calvin's Furniture, recently opened Bubble Boy Car Wash at 6707 Transit Road, near County Road, East Amherst.

The facility has a state-of-the-art, full-service, conveyor-driven wash system with a hand-dry finish.

"Bubble Boy differs from its competitors in allowing customers to use their re-wash guarantees on any vehicle rather than only on the original vehicle washed, and even the 'Penny Pincher' wash has a two-day re-wash guarantee," Caruso said.

Gift cards and car detailing services are available. Detailing is by appointment. Discount coupons are available on the back of register tapes from Tops Market at North French and Transit roads.

Hours of operation are from 8 a.m. to 8 p.m. Monday through Saturday and 8 a.m. to 6 p.m. Sunday.

For more information, call 639-8172.