

West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 4, Issue 8

NEWSLETTER

August 2011

Have You Thought About Long Care?

A Message from Our President David J. Bursic

When planning for life as a senior citizen, it would be smart to include Long Term Care on that bucket list. Statistics show that 70 percent of people over 65 will need long-term care services of one kind or another, and it can be very expensive.

Medicare coverage will not pay for most of the long-term care services that may be needed. There are federal public programs, such as the Older Americans Act, that pay some long-term services, but like Medicaid they target people with the most functional and financial need.

The National Clearing House for Long-Term Care Information reports that there is a very good chance some or all of the services may have to come from personal income and resources. Even with a modest need for assistance at home with personal care, such as a home health aide visit three times a week, based on 2008 average costs could run \$18,000 per year.

To help seniors understand the types of Long-Term Care available, the Mayo Clinic has broken down the various types of services that may be required:

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YMCA Indian Guides and Princess Programs

Don't let your kids grow up without you!

Do you just never seem to have enough good quality time to spend with your kids? Children grow up fast and before you know it, they will be grown and off to where ever their life leads them. Are you going to be sitting there wondering what happened or are you going to be a part of what happened? Take the time now to be an important part in your child's life before it's too late. Just a couple of days a month can make a lifetime of difference. The YMCA Indian Guides and Princesses programs help Dads just like you to be an important part of their child's life without having to spend a lot of time or money.

The Y-Indian Guides and Princess programs have a long history of providing elementary school age boys/girls and their dads with opportunities for fun times, learning, and mutual understanding. Y-Indian Guide and Princess Program (Father/Son = Indian Guides & Father/Daughter = Indian Princess) are for Dads who want quality, planned, one-on-one time with their sons/daughters. Membership in the program is open to every father with a son/daughter aged kindergarten to fourth grade.



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Home Care. Personal or home health aides may help with bathing, dressing and other personal needs at home, as well as housekeeping, meals and shopping. Home health nurses provide basic medical care at home.

Day Program. Day programs for adults offer social interaction, meals, and activities—often including exercise, games, field trips, art, and music—for adults who do not need round-the-clock care. Some programs provide transportation to and from the care center as well as certain medical services, such as help in taking medications or checking blood pressure.

Senior Housing. Many communities offer rental apartments intended for older adults. Some senior housing facilities offer meals, transportation, housekeeping, and activities.

Assisted Living. Assisted living facilities offer staff members to help with medications, bathing, dressing and basic medical care, as well as meals, transportation, housekeeping and activities. Some assisted living facilities have on-site beauty shops and other amenities.

Nursing Home. Nursing homes offer 24-hour nursing care for those recovering from illness or injury. Nursing homes also offer end-of-life care. Services may include help with bathing, dressing, and toileting, wound care, rehabilitative therapy, and can help with respirators or ventilators.

Continuing-Care Retirement Community. Continuing-care retirement communities offer several levels of care in one setting—such as senior housing for those who are healthy, assisted living for those who need help with daily activities, and round-the-clock nursing care for those who are no longer independent. Residents can move among the various levels of care depending on their needs.

The costs of services in some community programs, such as adult day service programs, are often provided at a per-day rate, but vary based on overhead and programming costs. Many care facilities charge extra for services provided beyond the basic room-and-board charge, although some may have “all inclusive” fees.

The average costs across the nation in 2009 were:

- \$198/day for a semi-private room in a nursing home
- \$219/day for a private room in a nursing home
- \$3,131/month for care in an Assisted Living facility (for a one-bedroom unit)
- \$21/hour for a home health aide
- \$19/hour for homemaker services
- \$67/day for care in an adult day health care center

The total amount spent on long-term care services in the U.S. in 2005 was \$206.6 billion.

On an aggregate basis, the biggest share, 49 percent, is paid for by Medicaid. On an individual basis, however, “who pays for long-term care”, can look very different. People with their own personal financial resources do not qualify for Medicaid unless they use up their resources first paying for care, so-called “spending down”. If you have reasonable income and assets, most likely you will be paying for care on your own.

SPOTLIGHTING

YMCA Indian Guides and Princess Programs

Participation in activities by both father and son/daughter is a vital part of Y-Indian Guides. Father and son/daughter share in games, crafts, outings, and campouts. The parent observes his child’s relationship in the group, and sees the child’s strengths and needs, affording a basis for helping the child to grow. Likewise, the child observes the parent in action with other parents and kids. This provides the child with an important role model.

Through Y-Indian Guides/Princess programs, the YMCA provides the following benefits to both parents and children:

- Foster companionship and understanding and set a foundation for positive, lifelong relationships between parent and child.
- Build a sense of self-esteem and personal worth.
- Expand awareness of body, mind, and spirit.
- Provide a framework to meet a mutual need of spending enjoyable, constructive, and quality time together.
- Enhance the quality of family time.
- Emphasize the vital role that parents play in the growth and development of their children.
- Offer an important and unique opportunity to develop and enjoy volunteer leadership skills.
- Offer opportunities to meet other families with children the same age.

Call the YMCA at 724-934-9622 for more information.



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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Bellevue Sidewalk Sale Days A Great Success

The North Suburban Chamber of Commerce sponsored the "Annual Bellevue Sidewalk Sale Days" on July 14, 15 and 16.

Bellevue merchants had great sidewalk sale bargains. West View Savings Bank once again provided fresh popcorn for the event.

The aroma of hotdogs cooking and fresh popcorn attracted Bellevue residents to town. Music and karaoke filled the streets and provided a pleasant party atmosphere. All had a fun time.



Newsletter Contributors

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Friendship Day Sunday, August 7, 2011

The History of Friendship Day

Considering the valuable role friends play in our lives, it seems appropriate to have a day dedicated to friends and friendship. In 1935, the United States Congress proclaimed the first Sunday of August as **National Friendship Day**. Since then, the celebration of **National Friendship Day** became an annual event. The idea of honoring the beautiful relationship between friends caught on with people and soon **Friendship Day** became a very popular holiday.

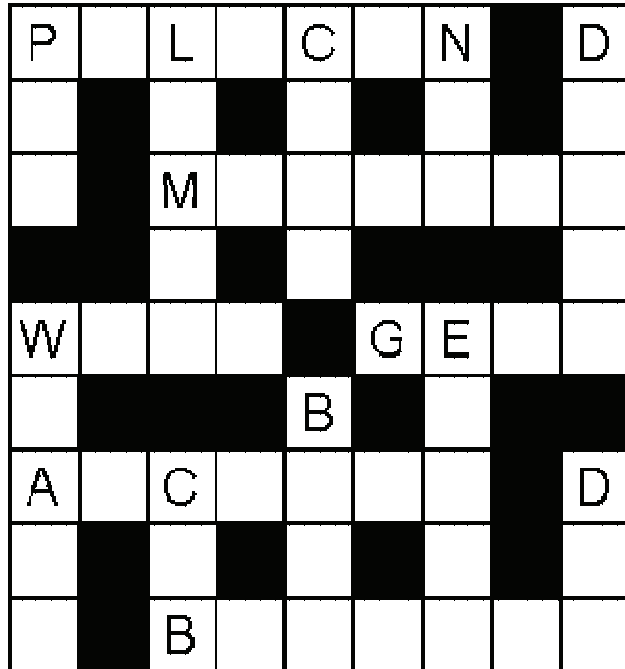
Following the popularity and success of **Friendship Day** in the United States, several other countries adopted the tradition of dedicating a day to friends. Today, **Friendship Day** is celebrated by several countries across the world.

In 1997, the United Nations named **Winnie the Pooh** as the world's Ambassador of Friendship.



Kid's Korner

The first letter of each answer appears next to its clue in alphabetical order. All the first letters have been entered into the grid. Can you complete the puzzle?



- A. Very old (7)
- B. Cloth used to cover an injury (7)
- B. Vegetable (4)
- C. Part of a dollar (4)
- C. Young bear (3)
- D. Writing tables (5)
- D. Female deer (3)
- E. Actor in a crowd scene (5)
- G. Precious stones (4)
- L. Young sheep (5)
- M. Parts of an hour (7)
- N. Used to catch fish (3)
- P. Animal foot (3)
- P. Bird with a large bill (7)
- W. Stinging insect (4)
- W. Large sea creature (5)

Solution:

ancient, bandage, bean,
cent, cub, desks, doe,
extra, gems, lambs,
minutes, net, paw,
pelican, wasp, whale

Puff-Pastry Tomato Tarts



Ingredients:

- 1 1/2 pound(s) large heirloom tomatoes, cored
- 2 teaspoon(s) light brown sugar
- Salt
- All-purpose flour, for dusting
- 1/2 pound(s) chilled all-butter puff pastry
- 1/4 cup(s) freshly grated Parmigiano-Reggiano cheese
- 2 tablespoon(s) unsalted butter, cut into small cubes
- 1 tablespoon(s) chopped basil

Instructions:

Preheat the oven to 400°. In a saucepan of boiling water, blanch the tomatoes until the skins start to curl, 30 seconds; transfer to a plate and let cool. Peel the tomatoes. Halve them crosswise and squeeze out the seeds, then slice the tomatoes 1/2 inch thick. Sprinkle the tomatoes on both sides with the sugar and season with salt; transfer to a rack and let drain for 30 minutes.

Line a large baking sheet with parchment paper. On a lightly floured work surface, roll out the puff pastry 1/8 inch thick. Using a 6-inch round plate as a template, cut out four 6-inch rounds. Transfer the rounds to the prepared baking sheet and freeze for 5 minutes. Bake the rounds for 20 minutes, until golden brown and puffed.

Pat the tomato slices dry with paper towels. Sprinkle the pastry puffs with half of the grated cheese and arrange the sliced tomatoes in a circle in the center of each pastry round, leaving a 1/2-inch border. Dot the tomatoes evenly with the butter and sprinkle with the remaining cheese.

Bake the tarts for 10 minutes, then reduce the oven temperature to 350° and bake for 20 minutes longer, until the pastry is richly browned and the tomatoes have shrunken slightly. Let the tarts cool for at least 5 minutes, garnish with the basil, and serve.