

# West View Savings Bank

“Over 100 Years of Quality Banking”

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NEWSLETTER

September 2013

## ONE MONTH - AND COUNTING - UNTIL OBAMACARE

*A Message from our President, David J. Bursic*

As major portions of the Patient Protection and Affordable Care Act—commonly referred to as Obamacare—are set to roll out next month in October 2013, it's an important time to understand how these changes will affect a significant number of currently uninsured Americans.

Unless Congress takes action to delay the implementation of the “individual mandate,” Americans who fail to purchase insurance coverage by Jan. 1, 2014 will be subject to a fine of \$95 per uninsured person or 1 percent of the household income. Fines will increase in 2015, eventually maxing out at \$695 per uninsured person or 2.5 percent of household income in 2016.

To help consumers avoid fines for non-compliance with the individual mandate, the Department of Health and Human Services is launching a national Health Insurance Marketplace, known as a “health insurance exchange,” on Oct. 1, 2013. The Marketplace is a central point for consumers to apply for health insurance and find various options for purchase. It will provide an alert if you qualify for free or low-cost coverage through Medicaid or the Children's Health Insurance Program. If you live in the United States and are a U.S. citizen or national (or lawfully present) who is

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**Crisis Center North**

Providing direction to victims of domestic violence



## WWSB partners with Crisis Center North for Domestic Violence Awareness Month

A client recently called Crisis Center North and described, “He took everything – my food stamp card, my cash assistance card and he emptied my checking account.” She had two very young children to take care of and no resources to get them through the next few critical weeks until her benefits were replenished. In cases like this, CCN's Client Relief Fund ordinarily kicks in to attempt to meet emergency needs. You can help assure that their Client Relief Fund is available to meet urgent needs of CCN's clients by contributing cash and/or gift cards. Although all gift cards are appreciated, those that are most helpful include: Giant Eagle/Get-go, Shop 'n Save, Kuhn's, Wal-Mart, Target, McDonald's, and those for gas stations. Contributions are also accepted through their website: <http://www.crisiscenternorth.org/index.php/contribute>

Another way you can help is by supporting Crisis Center North's Tangible Assistance Program. Food stamps can only be used for food. In an attempt to help clients' resources stretch a little farther each month, CCN has asked our community to help by donating brand new, full-size items that clients cannot purchase using food stamps.

### Wish List

Gas/grocery gift cards  
Laundry soap / Softener/ Dryer sheets  
Deodorant  
Feminine supplies  
Bar soap / body wash  
Toothpaste / Toothbrushes  
House cleaning supplies  
Shampoo / Conditioner  
Toilet paper / Kleenex / Paper Towels

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not currently incarcerated, you qualify for enrollment in the Marketplace.

The new insurance programs offered through the Health Insurance Marketplace are different from what has been offered in the past. Many consumers who have previously been denied insurance coverage due to preexisting conditions will notice the biggest change.

Beginning in 2014, health insurance plans can no longer refuse coverage or charge more if you are currently sick. Furthermore, all plans offered through the Marketplace must cover most preventative care services at no out-of-pocket cost. These services address blood pressure, cholesterol, depression, diabetes, HIV screening, and immunization vaccines. Preventative care services for children, including autism screening and behavioral assessments, will also be offered without cost to the insured.

If you're a small business owner (50 or fewer full-time employees) interested in offering or changing your employees' health insurance coverage to a plan in the Health Insurance Marketplace, you can enroll through the Small Business Health Options Program (SHOP). If you secure employee coverage through the SHOP Marketplace and pay at least 50 percent of your full-time employees' premium cost, you could qualify for the Small Business Health Care Tax Credit. This can add up to 50 percent of your contribution to employees' premium costs.

It's important to note that, as these changes are underway, now is an ideal time for scammers to capitalize on the opportunity. If you receive a phone call from anyone claiming to represent a government agency, do not provide your social security number or banking information. Doing so will not enroll you in the Health Insurance Marketplace or allow you to purchase insurance, but it could jeopardize your personal financial information.

Additional information about the Health Insurance Marketplace can be found at [www.healthcare.gov](http://www.healthcare.gov). Once enrollment begins in October, call 1-800-318-2596, visit the website, or contact a health insurance broker for assistance.

*This information is provided with the understanding that the Bank is not engaged in rendering specific legal, accounting, or other professional services. If specific expert assistance is required, please seek the services of a competent, professional person.*

## NEWSLETTER CONTRIBUTORS

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# Sharing the Road Safely with School Buses

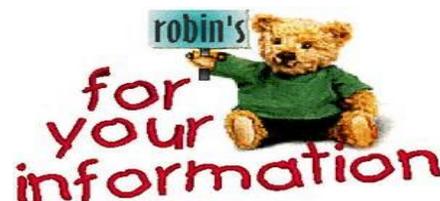
School buses are one of the safest forms of transportation on the road today. In fact, according to the National Highway Traffic Safety Administration, riding a bus to school is 13 times safer than riding in a passenger vehicle and 10 times safer than walking to school. The reality of school bus safety is that more children are hurt outside the bus than inside as passengers. Most of the children who lose their lives in bus-related crashes are pedestrians, four to seven years old, who are hit by the bus or by motorists illegally passing a stopped school bus. For this reason, it is necessary to know the proper laws and procedures for sharing the road safely with school buses:

All 50 states have a law making it illegal to pass a school bus that is stopped to load or unload children.

All 50 states require that traffic in both directions stop on undivided roadways when students are entering or exiting a school bus.

The area 10 feet around a school bus is where children are in the most danger of being hit. Stop your car far enough from the bus to allow children the necessary space to safely enter and exit the bus.

Be alert. Children are unpredictable. Children walking to or from their bus are usually very comfortable with their surroundings. This makes them more likely to take risks, ignore hazards or fail to look both ways when crossing the street.



Local Police Departments are advising residents to remember to lock both car and home doors when away from your vehicle or home. There have been reported recent car "break ins" when a resident has failed to lock vehicle doors. As a precautionary measure, the local Police Departments would like to remind all to apply the same rule to their home.

Residents will be less susceptible to break ins if we take care to simply lock our doors.

## BELLEVUE SIDEWALK SALE VERY SUCCESSFUL

The North Suburban Chamber of Commerce sponsored the "Annual Bellevue Sidewalk Sale Days" on July 18, 19 and 20, 2013.

West View Savings once again provided balloons for the children and fresh popcorn for their event.

The town center provided music and a special table set up with door prizes donated by the Bank and other merchants for all residents. Sidewalk Sale days offer an opportunity for the community to come together and always offers a pleasant atmosphere for all involved.



In honor of Domestic Violence Awareness Month, West View Savings Bank has agreed to be a product drop off location for Crisis Center North. Donations will be accepted at all locations from now until October 31, 2013. Look for the purple bins in each lobby.

Crisis Center North is grateful for the generosity of our local community. Is it through the support of people like you that they are able to help ease some of the worries faced by those whose lives have been turned upside down by domestic violence. Crisis Center North can be reached at 412-364-5556.

## Kids and Mobile Phones



With the start of a new school year, parents might be considering whether or not to allow their children to have a mobile phone. So, exactly what age is appropriate for a child to have a mobile phone? That's something for your family to decide, but you'll want to consider your child's age, personality, maturity, and your family's circumstances. Is your child responsible enough to follow rules set by you and the school?

When you do decide your child is ready for a mobile phone, teach them to think about safety and responsibility. Here are some things to consider about mobile phones:

### Decide on options and features for your kid's phone.

Your mobile phone carrier and the phone itself should give you some choices for privacy settings and child safety controls. Most carriers allow parents to turn off features, like web access, texting, or downloading. Some cell phones are made especially for children. They're designed to be easy to use, and have features like limited internet access, minute management, number privacy, and emergency buttons.

### Be smart about smart phones.

Many phones offer web access and [mobile apps](#). If your children are going to use a phone and you're concerned about what they might see online, you can choose a phone with limited internet access, or you can turn on [web filtering](#).



### Get familiar with social mapping.

Many mobile phones have GPS technology installed. Kids with these phones can pinpoint where friends are — and can also be pinpointed by their friends. Advise kids to use these features only with friends they know in person and trust, and not to broadcast their location to the world. Some carriers offer GPS services to let parents map their kid's location.

### Explain what you expect.

Talk to your kids about when and where it's appropriate to use their cell phones. You also may want to establish rules for responsible use. Do you allow calls or texting at the dinner table? Do you have rules about cell phone use at night? Should they give you their cell phones while they're doing homework, or when they're supposed to be sleeping?

### Don't stand for mobile bullying.

Kids can use mobile phones [to bully or harass others](#). Talk to your kids about treating others the same way they want to be treated. The same manners and ethics you've taught them apply on phones, too.

### Set an example.

In many states, it's illegal to drive while texting, surfing, or talking on the phone unless you use a hands-free device — but it's dangerous everywhere. Set an example for your kids. Talk to them about the dangers and consequences of distracted driving.

### Use care when sharing photos and videos.

Most mobile phones now have camera and video capability, making it easy for teens to capture and share every moment. Encourage your teens to think about their privacy and that of others before they share photos and videos via cell phone. To prevent an embarrassing or unsafe situation, get the okay of the photographer or the person in the shot before posting videos or photos. It's easier to be smart upfront about what media they share at the outset than to do damage control later.

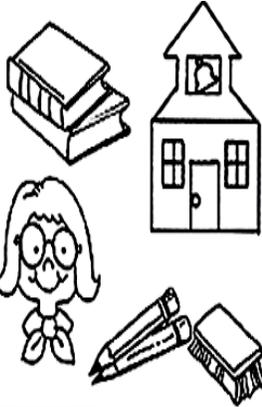
### Use good judgment with mobile social networking.

Many social networking sites have a feature that allows users to check their profiles and post comments from their phones, allowing access from anywhere. Filters you've installed on your home computer won't limit what kids can do on a phone. If your teens are using a mobile phone, talk to them about using good sense when they're social networking from it.

# KID'S KORNER

## School Scramble

Unscramble these letters to make September words. Use a crayon and draw a line connecting the pictures to the matching words.



CHARTEE

SBOKO

LTPSECN

LOOCSH

SARERE

## Oven Baked Potato Wedges



Here is a simple substitute for French fries. These are quick to make and they are packed with so much flavor!

### Oven Baked Potato Wedges Serves 4

#### Ingredients:

- 1/4 cup fresh grated Parmesan cheese
  - 1 tablespoon olive oil
  - 1 teaspoon onion powder
  - 1 teaspoon garlic powder
  - 1/4 teaspoon fresh ground black pepper
  - 1/4 teaspoon sea salt
- 2 russet or yellow potatoes, cut into eighths and patted dry

#### Preparation:

1. Preheat oven 425 degrees F.
2. Combine Parmesan cheese, olive oil, onion powder, garlic powder, pepper, sea salt
3. Coat the wedges with the cheese mix
4. Bake on a sheet pan coated with cooking spray for 15 minutes then turn the wedges over and bake for 15 minutes longer, until easily pierced with a fork

#### Notes:

- If you like your wedges crispier you may want to go 20 minutes on each side
- I like using a jelly roll pan fitted with a cooling rack to bake the wedges as it makes the wedges bake more evenly.

\*Our offices will be closed Monday, September 2, 2013 in observance of the Labor Day Holiday\*



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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