



Nevillewood Neighbors

March 2008 Issue

In This Issue

Letter from our Co-Presidents	1
Keep Collier Beautiful Day	2
Annual Home Owners Association Meeting	2
Interest Groups	3
March Calendar	4
April Calendar	5
Street Captain List	6
Directory Update Form	7

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 Programs VP: Ruth Forsyth
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 Interest Group Chair: Liz Kapur
 NNWN Chair: Edwina Kinchington
 Street Captain Chairs:
 Janet Hough & Janice States

Did you know that this Newsletter is delivered to every address in Nevillewood? We reach over 400 homes! All Nevillewood Residents are members of Nevillewood Neighbors, which is an outreach committee of the Nevillewood Homeowners Association.

If you have a business or know of anyone who would like to help sponsor our newsletters please contact Linda Stengel.

CO-PRESIDENTS' LETTER

As our thoughts turn to spring we'd like to take the time to address issues of our community. The winds of winter hurled trash, lids and cans throughout our neighborhood and unfortunately littered many yards. Please take a moment to secure your garbage as you place it by the curbside, tie your bags, fasten the can lids-do your part to prevent spills. On that note, Nevillewood Neighbors will participate, again, in "**Keep Collier Beautiful.**" In celebration of Earth Day, we'll be joining other volunteers to pick-up and paint up in our area on Saturday morning, April 19. Nevillewood Neighbor, Janice States will coordinate volunteers if you'd like to join in this fun day of community spirited clean-up: statesjanice@gmail.com.

Also, Spring is the time for our annual Nevillewood Homeowners Association meeting at the Club at Nevillewood on Wednesday, April 23. Each year we attempt to rally a quorum to help us update our rules. Unfortunately, this does not happen. Nevillewood Neighbors has committed to help. Through our email system and street captains we'll be in touch to coordinate your participation.

A final note of thanks for your contribution to Variety the Children's Charity. Your generosity will change the life of a neighbor.

Have a safe and happy Easter!

Cindi Hewitt & Sue Melcher
 NN Co-Presidents

A MESSAGE FROM Variety the Children's Charity

The spirit of giving is growing as Nevillewood Neighbors reach out to help another worthy organization in our community – Variety the Children's Charity. To date we have raised **\$1,110.00** towards a ramp for Haley K. of Bridgeville, one of Variety's kids. Haley is diagnosed with limb-girdle muscular dystrophy leaving Haley dependent on a wheelchair or confined to bed. Haley's power wheelchair is too heavy and large to transport in a typical car, therefore her Mother is in need of an adaptive van equipped with an

automatic ramp. This ramp will allow Haley the freedom to leave her house and get out into her local community. Variety was brought to our attention by Nevillewood neighbor, Tilden Bennett. With your support, Variety can improve the lives of children living with disabilities by providing the necessary equipment they need. Thank you for going the extra mile to help children in our area and if you haven't done so, there is still time to give.

Thank you!



Access the newsletter online at www.nevillewoodhomeowners.com

A Matter of Life and Death!



By Ruth A. Forsyth, MS, CFP

To clear a room quickly forget about crying out "FIRE!", just start a conversation about life insurance! Frequently it's the four letter word in financial planning. The fact is that life insurance can be a valuable and efficient estate planning tool. Here are a few reasons why:

- * **Wealth creation** – If you are accumulating assets to fund your children's college education, retirement fund or any other long term financial goal, life insurance can help accomplish the goal even if you are not around.
- * **Business continuation** – For many small business owners, the majority of their wealth lies within their business. Although a valuable asset, it typically is not particularly liquid. Frequently the ability of the family to continue to run the business or sell the business for a fair price, is dependent on sufficient liquid assets outside of the business. Life insurance can provide these assets.
- * **Tax planning** – The so called "death taxes" include Federal Estate Tax, Pennsylvania Inheritance Tax, and Federal Income Tax assessed on qualified assets. Life insurance can provide the dollars to pay these taxes to keep the estate intact for your family. If structured properly, the insurance proceeds can be paid outside of the estate.
- * **Charitable Giving** – If it is your intention to bequeath part of your estate to your favorite charity, life insurance can leverage your dollars in order to provide a much larger gift.

For more information contact Ruth at
(412) 539-0055 or
forsyth@advisorsgroup-pgh.com
Visit www.advisorsgroup-pgh.com

Securities and advisory services offered solely through Ameritas Investment Corp. (AIC). Member FINRA/SIPC. AIC and The Advisors Group of Pittsburgh are not affiliated.

Be a Local Volunteer Hero on
Earth Day 2008...participate in

Keep Collier Beautiful

Saturday, April 19, 2008
9:00 a.m. to 1:30 p.m.

Pick-Up and Paint-Up ...a morning of
community spirited clean-up!



Sponsored by Collier Township Board of Commissioners,
Collier Township Parks & Recreation Board
and National City Bank - Collier Town Square

REGISTER OR INFORMATION AT:

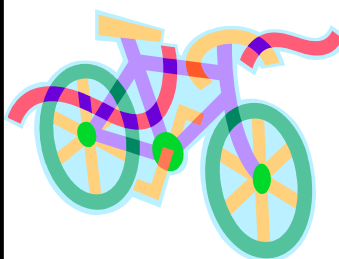
Janice States: via email at: statesjanice@gmail.com
bcaun@colliertwp.net
www.colliertownship.net

Refreshments, Free T-Shirts, and supplies provided by PennDOT.

Participants: Collier Township Police Department,
Department of Public Works and Codes and Zoning Office.
Kirwan Heights, Rennerdale and Presto Volunteer Fire Departments.
Chartiers Valley High School Community Service Students,
Nevillewood Neighbors, Rennerdale Presbyterian Church.
Local Volunteer Groups, Businesses and Residents!

**PLEASE PLAN TO ATTEND THE ANNUAL
HOMEOWNERS ASSOCIATION MEETING
WEDNESDAY, APRIL 23RD AT THE CLUB
AT NEVILLEWOOD AT 7:00 PM.**

Help wanted with Flag Day Festivities!



The Nevillewood Neighbors are planning a Flag Day Bike Parade and Safety Clinic in conjunction with Flag Day Celebrations on June 14. Enthusiastic volunteers are needed to help plan this fun event. If you would like to help, please contact Ruth Forsyth at r.forsyth@comcast.net. Details to follow!

INTEREST GROUPS

Interest Groups Abound

Hi Neighbors! Spring is on the way believe it or not. We hope that you are all busy participating in the Interest Groups available in the hood to avoid that horrid cabin fever. We also want you to know there's another new interest group on the horizon. Janice States is putting together something for those of you who may want to learn a new craft in their spare time. Watch for specific details in the May-June newsletter. New interest groups are always welcome. Contact Liz Kapur at Tiger514@aol.com for support in creating your new group.

Liz Kapur,

Interest Group Chair

Poker Club

We meet every other Thursday night, (*usually the 1st and 3rd*) from 8:00 to 11:00 pm sharp at various Nevillewood homes. Email: Joe-Blattner@comcast.net to sign up and be included in the emails for Poker Club.

Gourmet Dinner Group

In February, Cindi and Dave Hewitt hosted a *Classic Tailgate Party* in honor of the Super Bowl. The evening was great fun complete with a round of games including pool, pinball and foosball.

We will gather again on May 3 at the home of Linda and Jeff Stengel for a *Kentucky Derby Bash* that is



Gourmet Group's Michael Cesario, Bonnie Smith, Joe Scherrbaum and Jeff Stengel at the February Gourmet Dinner Group

sure to include mint juleps as we cheer on the race. If you are interested in knowing more about the Gourmet Dinner Group or joining our next gathering, please contact Connie Cesario at ckcesario@yahoo.com.

Book Club

The March 10 selection, *Meet You in Hell: Andrew Carnegie, Henry Clay Frick and the Bitter Partnership that Changed America* by **Les Standford**, will be hosted by Patty Waldinger. Care to cast those two Pittsburgh industrial giants, some would say robber barons, in a film?

The April 14 selection is *Loving Frank: A Novel* an historical fictionalization of Mamah Borthwick Cheney, the "other woman" in the life of Frank Lloyd Wright by **Nancy Horan**. Our discussion begins at 7:00 p.m. with the host and place to be determined. We always welcome anyone who loves to read and has a willingness to share their insights!

Chick Flicks

Chick Flicks are becoming quite popular. Put these dates on your calendars; March 25th, April 15th and May 27th and plan for a fun night out at the movies. We usually end the evening with a treat at a local restaurant. Contact Liz Kapur at Tiger514@aol.com to be added to the list.

See you at the movies!

Dining Out

Twenty Nevillewood Neighbors enjoyed Drinks and Dinner on a cold, wintry night at BISTRO 19 in Mt. Lebanon on January 25. The food was great and the conversation lively. Everyone had a wonderful time with the warmth we created among ourselves.

Hope you can join us for the next DINING OUT which will be on Friday, May 9, 2008, at Enrico Biscotti, (enricobiscotti.com) a bakery and

cafe at 2022 Penn Avenue in the Strip District at 7:00 p.m.

Our own private Five-Course dining evening will start with appetizers to be followed by a "surprise" dinner menu at 7:30 p.m. that Chef Enrico will prepare for us. One of the courses will be prepared using their wood burning brick oven. Everything is homemade and it is BYOB. Cost is \$45 per person plus tax and tip. Reservations are limited to 40. Contact Lois Krash at lkrash@yahoo.com and secure your spot before May 1. Looking forward to your company on what should be a "fun" evening.

Moms/Dads n' Babies

Hi Nevillewood Neighbors, I hope your year is off to a great start! I am working on putting together a Mom/Dad and Baby playgroup in the spring. It will be very low key and relaxed. Just a meet and greet once a month in a local park or playground. We can arrange a field trip if there is interest. Contact Vanessa Silberman via email at vanessalmorison@gmail.com. Thanks and have a great month.

New Fun Group

Spring is coming!!! Welcome it with a beautiful fresh floral topiary that you will create on Thursday, April 24th (7:00 PM). We will meet at Petal Pushers in Manor Oak Shopping Center for fun and instructions. Space is limited so email Janice States at statesjanice@gmail.com for more information or to reserve a space. Total cost will be \$20.00.

Recycle News! New for 2008-

Accepted Plastic Categories have been expanded to 1-6 and Collier Township now accepts Newsprint! No cardboard or phonebooks please. More details to follow in future newsletters.

2008 MOTOR TREND TRUCK OF THE YEAR!!

Superiority? Toyota is pulling no punches by introducing one of the biggest, strongest, and most capable vehicles in the segment as well as investing billions in a new state of the art manufacturing plant in the heart of truck country – San Antonio, Texas.

Significance? With Toyota looking to more than double its presence in the hotly contested half-ton marketplace, the **Tundra** represents one of the most highly anticipated new vehicle launches in many years – car or truck.

Value? The new **Tundra** offers three different power trains (1-V6 & 2-V8 engines) with the 5.7-liter V-8 a high tech wonder and torque monster—and is among the most powerful engines in any half-ton configuration. It was in the work-duty testing that the Tundra first started to draw attention, with the 5.7-liter V-8 **Limited CrewMax Tundra** running miles ahead of the competition, with and without a loaded trailer in tow.

When dressed down, the front bench seating allows for a column shifter and work-truck dash with a dual glove box and hidden center storage compartment under the center seat. The fully loaded model had leather captain's chairs and a center console storage bin, large enough to hold a few laptops and serve as a filing cabinet. The **CrewMax** model, with its extended passenger cabin, offers a sliding rear seat with drop-forward and slide-forward capability. One of the more important interior comforts, "cabin quiet" is probably the Tundra's most impressive quality.

Is it the perfect truck? That all depends on what you need, but by offering 44 different flavors, Toyota expects to have what you're looking for, stuffing heavy-duty truck capabilities into a half-ton truck that's quiet and strong. After some debate, the majority of the judges agreed: The most worthy competitor for **Motor Trend's 2008 Truck of the Year** title is the all-new **Toyota Tundra**.

Compliments of Rohrich Toyota-“Moving you forward”

For information contact Mark Podrosky at 412-344-6012

March 2008

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5 <i>2008/09 Kindergarten Registration</i>	6 Poker Night	7	8
9	10 Book Club Meets	11 7:00 NN Board Meets	12	13 <i>2008/09 Kindergarten Registration</i>	14	15
16	17	18	19	20 <i>Spring Recess-No School</i> Poker Night	21	22
23 Easter Sunday	24 <i>Spring Recess No School</i>	25 Chick Flicks	26 6:15 Homeowners Meeting	27	28	29
30	31					

Information in italics refers to Chartiers Valley School District's Calendar
Bold refers to Nevillewood Neighborhood Functions

April 2008

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4 <i>Teachers' Inservice No Students</i>	5
<i>Information in italics refers to Chartiers Valley School District's Calendar</i> Bold refers to Nevillewood Neighborhood Functions						
				Poker Night		Gourmet Dinner
6	7 <i>ACT 80 No School Elementary</i>	8	9	10	11	12
		7:00 NN Board Meets				
13	14	15	16	17	18	19
	Book Club	Chick Flicks		Poker Night		Keep Collier Beautiful
20	21	22	23	24 <i>ACT 80 2 Hour Delay</i>	25	26
			6:15 Annual Homeowners Meeting			
27	28	29	30			

Pre-Planning a Funeral Taking the Pressure Off Your Loved Ones

Funeral pre-planning (personal funeral planning) is a wise practice that's becoming increasingly accepted and appreciated. People are sometimes hesitant to pre-plan a funeral because they think they're not going to die anytime soon, or they may not like the idea of thinking about their own death and funeral. There may even be some superstition that planning your own funeral will somehow bring on a hasty death. However, many people who get over their initial resistance to the idea actually find funeral planning to be a freeing experience. You're able to make sure things are done in the way you'd like them, and you'll know that you're relieving your loved ones of some very burdensome future responsibilities. You can begin the funeral planning process long before you are even close to death. If you're ill or in the process of dying, funeral planning can be a proactive way of dealing with the inevitable. If you pre-plan your funeral before the stress and chaos of death occurs, it lets everyone know the true wishes of their loved one.

More benefits of funeral planning include:

- Being forthright about your funeral desires** relieves your family of decision making burdens in their time of grief.
- Prepaying for your funeral** will also offer some relief to your loved ones.
- Prepaying decreases the stress** of this aspect of funeral planning.
- Making a will is a fundamental benefit to your family.** You can add funeral arrangement preferences into your will.

When you really get into it, planning your own funeral can be a great experience.

For additional information contact Beinhauer Funeral Home 724-969-0200
SERVING FAMILIES FOR GENERATIONS SINCE 1860

www.beinhauer.com

ARE YOU PROTECTED WHEN SPILLS HAPPEN?



By Frank Capezio,
Owner of EnviroClean

3 Grout Problems & How To Solve Them!

Problem-Grout is Porous: While ceramic tile is extremely durable, the grout in between is very porous and will readily absorb dirt and spills. These stains quickly become permanent, leaving grout color looking uneven and spoiling the beauty of your floor.



Solution: Color Seal your grout -it creates a long-lasting durable layer of protection that prevents dirt and spills from absorbing into the grout.

Problem -Grout is Often Not Sealed

Properly: Most contractors do not seal the grout they install or use inferior products and do not inform consumers of the importance of this process.

Solution: Select a professional who specializes in grout protection services.

Problem -Harsh Cleaning Products:

Most household cleaners are too harsh for sealed grout care and leave a residue that attracts soil. Even if you used the best sealer available, using a cleaner that is not Ph Balanced will remove the sealed finish.

Solution: Neutral Ph Cleaners. Use a Maintenance Cleaning product that is designed for stone care with a neutral Ph.

Call 724-942-4243

...ask for your FREE REPORT

" Homeowners Guide to Proper Care and Maintenance of Tile & Grout"

EnviroClean 724-942-4243

McMurray, PA.

Specializing in All Natural Cleaning and Stain Free Grout Protection Services

Visit us on the web:

envirocleanfreeinfo.com
envirocleanservice.com

Your Street Captains

STREET NAME	STREET CAPTAIN	EMAIL ADDRESS
Annandale	Gale D'Alessandro	gld4@comcast.net
	Pat Powell	patpowe@aol.com
	Brenda Shirey	bm.shirey@comcast.net
Breckenridge	Janice States	statesjanice@gmail.com
	Angie Dietrick	angiedietrick@hotmail.com
	Janet Hough	janetshough@yahoo.com
Carnoustie	Maureen Golupski	mogolupski@comcast.net
	Mary Jane Hanson	joe2627@comcast.net
Cherry Hill	Janet Palka	cpalka1@verizon.net
	Marilyn Townsend	pmtownsend@comcast.net
Crown Place	Sharon Skittle	sharonskittle@aol.com
English Turn	Sam Swider	mattsam3@verizon.net
	Rose Vaccarello	Rose-john@comcast.net
Glen Abbey	Pam Handlovitch	phandlo@comcast.net
Meridian	Ruth Mihm	rmihm@comcast.net
	Sam Swider	mattsam3@verizon.net
Muirfield	Susan Cunningham	suecunningham@comcast.net
	Diane Moore	dianeparkemoore@comcast.net
Normandy	Pat Foley	Cfoley6499@comcast.net
	Denise Brown	dmbrown54@yahoo.com
Oak Hill	Barb Conroy	johnconroy1@verizon.net
	Mary Popeck	mpopeck@sei.cmu.edu
Pinehurst	Liz Kapur	tiger514@aol.com
	Beth Reiff	cbreiff@comcast.net
Sherwood Court	Brenda Lilly	lilly1948@msn.com
	Kathy Meehan	kbmeehan@aol.com
Sherwood Drive	Debbie Hudak	coasters100@comcast.net
	Patricia Waldinger	Waldinger.pm@comcast.net
St Andrews	Tina Mendicino	diomointeriors@comcast.net
St Mellion	Ruty Forsyth	R.Forsyth@comcast.net
	Ellen Thomeier	wct6@aol.com
Turnberry	Jane Blattner	janeblattner@comcast.net
Williamsburg	Sue Prezioso	preznev@comcast.net
Woodhall	Beth Eckenrode	eckenrb@novachem.com
	Terri Pisula	Terri@Pisula.com

Nevillewood Neighbor Directory Information

Updates to the 2007 directory will be done later this year. Please contact Barb Addy if you:

- Wish to make changes to your current entry
- Wish to review your information
- Wish to be added as a new resident (not currently in the directory)

Kindly fill out the Directory Form below or go to our website to update your information and mail/email the information to Barb Addy.

Should anyone have any additional directory-related questions or suggestions, please contact Barb Addy at barbaddy@aol.com

Use the following form to add yourself to the directory or to update your existing entry.

NEVILLEWOOD NEIGHBORS DIRECTORY FORM

Please circle one of the following below:

New Neighbor Update Correction

Family Name _____
 Address _____
 Home Phone _____ Fax _____
 Email _____

First Name _____ Birth Date (M/D) _____
 Employer _____
 Work Phone _____

First Name _____ Birth Date(M/D) _____
 Employer _____
 Work Phone _____

Children/Birth Dates (living in residence)

***Attach more names on separate sheet if necessary.**

Name _____ Birth Date /D/Y) _____
 Name _____ Birth Date /D/Y) _____
 Name _____ Birth Date /D/Y) _____

I give my permission for this information to be printed in the directory Yes No

Name _____ Phone _____

Signature _____ Date: _____

Please return form to:
 Barb Addy, 2394 Hilltop Road, Presto, PA 15142
 Or email to: barbaddy@aol.com

If you would like to receive your newsletter via email please email Eileene Kurtz at dkurtz6336@yahoo.com

Now Is A Great Time To Buy A Home



By Jo Ann Robb, Certified Fine Homes Specialist

If you're ready to buy a home and can afford it, now is a great time to buy. Mortgage interest rates remain very low. In many areas, buyers have a lot of inventory from which to choose and long-term homeownership continues to be one of the best ways for the typical American to build wealth.

Don't let all of the negative media attention about the "mortgage meltdown" keep you from pursuing your homeownership dream. Mortgage industry woes are primarily limited to subprime loans and other types of creative and comparatively risky financing products.

Indeed, the market has changed. It's gone from a frenzied seller's market to calmer buyer's market. In fact, buyers haven't seen a market this strong in years. When the national median home price dropped for the first time on record, the decline made huge albeit misleading headlines. For starters, there is no such thing as a national real estate market. All real estate markets are local and driven by local factors that include the local economy, housing supply and demand factors and other attributes like geography.

The slight decline followed years of unprecedented steep home price appreciation and the reality is that only a handful of markets experienced price declines. Corrections in markets that experienced exorbitant home price appreciation were expected and signal good news for buyers. According to 2007 third-quarter National Association of REALTORS® (NAR) statistics, the vast majority of the nation's metropolitan areas showed rising or stable home prices with most areas experiencing modest gains.

Right now there are many homes from which to choose and in most areas buyers don't have to deal with the harried and hurried competition of multiple bids. The changing market has also changed the inventory landscape to include fewer speculative sellers and a larger share of serious and motivated buyers.

For more information contact
JoAnn
 at 412-860-0336 or
jrobb@prudentialpreferred.com
Visit www.joannrobb.com



Nevillewood Neighbors

Or Current Resident

If you would like to receive your newsletter online contact Eileene Kurtz via email at dkurtz6336@yahoo.com
Or visit our website at www.nevillewoodhomeowners.com

Introducing the Liberty Team

Dear Nevillewood Neighbors

We at Liberty Insurance Agency want to make you aware of a situation that could cost you a good deal of money. The cost of jewelry has risen dramatically over the past few years. This is due to the increase in the price of gold, platinum, and diamonds. If your jewelry is lost or stolen your insurance coverage may not be sufficient to pay for a replacement unless you have updated the jewelry values with current appraisals.

If we can be of help in this matter please contact us at 412-571-5700 and ask for Julie Gruber. You may also reach us via our web site, www.libertyins.com.

**All insurance is not the same.
Experience the Liberty Insurance Agency
difference.**

Sincerely,

John V. Heher

President



TRUSTED ADVISORS. FREEDOM OF CHOICE.

(412) 571-5700

www.libertyins.com