



Nevillewood Neighbors

May 2008 Issue

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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

Yes, oh yes, the warmer weather is finally here!

As we plan our summer schedules in between golf and vacations won't you take time to enjoy our upcoming Nevillewood events.

Our past president, Linda Stengel presents, "**Houdini in Your Closet,**" a special program on Wednesday, May 14th at the Clubhouse. Join us for a fun evening of professional fashion analysis and advice!

A **Nevillewood Children's Bike Parade** at the Collier Township Municipal Building is planned to coincide with Flay Day, June 14th. Watch for details in this newsletter.

We ask your support of the Collier Township second annual "**Hall of Flame Golf Tournament,**" Monday, July 7th. Open to the public, this charitable fundraiser is a great opportunity to participate in a tax deductible outing for a worthy cause. Note

our flyer in the newsletter and info to "**Outfit A Fireman**" as we ask for your donations to buy equipment for our three local fire departments.

Many thanks to the Nevillewood Neighbors who helped with the second annual "**Keep Collier Beautiful**" campaign in celebration of Earth Day. With over 120 volunteers and good weather we participated in another great year of community clean-up. It takes daily commitment to keep our neighborhood free of litter and we appreciate your support.

FYI: we collected over 350 tires and filled 400 bags of garbage!

This is our last newsletter until the fall so we wish you a safe and happy summer!

Cindi Hewitt and Sue Melcher
 Nevillewood Neighbors Co-Presidents

FLAG DAY CELEBRATIONS

Did you know Flag Day has its roots in Collier Township?

On June 14, 1937 Pennsylvania became the first (and only) U.S. state to celebrate Flag Day as a state holiday. William T. Kerr, a resident of Collier Township, Pennsylvania for a number of years, founded the American Flag Day Association of Western Pennsylvania in 1888, became that organization's national chairman one year later, and served as such for fifty years. He attended President Harry S. Truman's 1949 signing of the Act of Congress which formally established the holiday.

Flag donation compliments of:
 Jo Ann Robb of
 Prudential Preferred Realty
 412-833-7700, Ext. 201



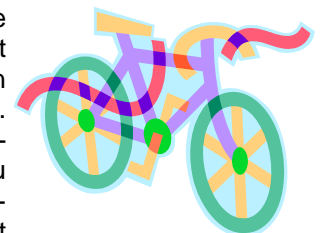
Flag Day Bike Parade!

Support your National and Local community and plan to join us Saturday, June 14th at the Collier Municipal Building for the Nevillewood Neighbor's sponsored Flag Day Bike Parade! Planned events include:

*Decorated Bike Parade – All children, families, pets and adults welcome! Prizes for best decorated bike, best dressed pet, best family theme, and gift bags for all!

- * Obstacle course
- * Bike safety clinic
- * Many more fun filled activities

Mark your calendars, and watch your email for further details! The event is free but prior registration will be required. For further information or if you would like to volunteer contact Ruth Forsyth at r.forsyth@comcast.net.



Access the newsletter online at www.nevillewoodhomeowners.com

Four Problems of 'do it yourself' financial planning!



By Ruth A. Forsyth, MS, CFP, LTC, CSA

In this day of web surfing, CNBC and online trading, some people may question the value of working with a financial advisor. Why pay for advice in the form of commissions or fees when the tools are available to do it yourself? Working with a financial planner really has nothing to do with whether you are smart enough to manage your own money. Most of us are capable of cleaning our own home or cutting our own grass, yet we frequently pay for these services. The following are obstacles encountered by "do it yourself-ers" that a competent financial planner can help you overcome.

***Planning** – It's said that most people spend more time planning their summer vacation than they do their own retirement! You wouldn't leave home for vacation without a destination and a map to show you how to get there. Yet, many have a vague notion of retiring at a certain age without really knowing how much money it takes. A financial advisor will ask questions regarding the kind of lifestyle you want to lead and the legacy you would like to leave behind and then map out strategies to help you achieve your goals.

***Priorities** – The economy and tax laws are constantly changing. Keeping up with these changes is a full time job. Juggling your responsibilities at work and at home doesn't leave enough hours in the day. Do you really have time and energy to tackle your financial planning as well?

***Procrastination** – I'll invest more money when..... my children get out of college, I get that raise, the market turns around,.... The most important factor of planning and investing is not **when** you do it but **that** you do it. And the best time to do it is NOW! An advisor can help you to overcome your procrastination.

***Perfectionism** – People often become overwhelmed with the complexity and details and do nothing for fear of doing the wrong thing. An educated financial planner can help you sort through the details, focus on what is important, and forget about the rest!

To set up a complimentary appointment give Ruth a call today at (412) 539-0055. It could be the most important call you make all year!

Ruth Forsyth is a Certified Financial Planner and Principal with The Advisors Group of Pittsburgh and holds a Master of Science degree in Financial Planning.

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

Houdini in your Closet!

Have you ever found yourself trying on clothes and finding some things more flattering than others, but not really understanding why? Is it the color? Is it the cut? Could it be the mirror? The answer is - "yes - all of the above - and more." Together, all of these things really have to do with the same principles that Houdini used to become so successful in his "magic" - creating illusion.

Join us as our own Linda Stengel, a Fashion Merchandising graduate and Carlisle Consultant, who is trained in color analysis and image consulting, takes us through the definitions

of certain body types and then applies specific illusion-creating techniques to help us balance the proportions of our own figures to achieve a more flattering silhouette - Presto - Chango!

**Wednesday May 14th 7-9PM
Members Grill
The Club at Nevillewood
\$15 per person
Includes cheese and fruit.
Cash Bar**

Please RSVP to Ruth Forsyth by May 9th to r.forsyth@comcast.net. Checks should be made payable to "Nevillewood Homeowners Association" and mailed to Ruth at 1095 St. Melion Drive.

Collier Recycling

Collier Township now accepts newspaper. Dispose of your newspaper as a separate recycle bundle or container. Do not put it in with the cans or plastics.

Collier Township also accepts Plastic categories #1 through #6.

As always they accept glass, tin, aluminum and bi-metal cans. Please rinse and place in blue recycle bag or approved recycling container.

Recycling Pickup Days are every other Wednesday. Note that pickup is delayed in May & September 2008 because of the Holidays.

For more information call 412-279-3001 or on the web at www.paperretriever.com

Interest Group Info

Submitted by: Liz Kapur Interest Group Chair

Hi Neighbors,

Spring has arrived and the snowbirds have come home. Time to get out and par-

ticipate in at least one of our fun interest groups. It's fun to get to know your neighbors and there's no better way than to attend a planned activity. Check out our great interest groups. If you would be interested in starting an interest group, please contact Liz Kapur at Tiger514@aol.com. We're always open to new ideas. Let's continue to make this neighborhood the best place to live in Allegheny County.

Call for 'INFO-TISERS'

Submitted by: Barb Addy

This past year, a new venue for advertising called 'infotisements' was added to the Nevillewood Neighbors Newsletter. By design, 'info-tisements' are a source of information and education for families in our community. We currently have a limited number of these opportunities available so if interested, please email Barb Addy, no later than June 15th, at barbaddy@aol.com for details.

INTEREST GROUPS

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: JoeBlattner@comcast.net to sign up and be included in the emails for Poker Club.

Gourmet Dinner Club

The Gourmet Dinner Group will Win, Place and Show up to celebrate the 134th running of the Kentucky Derby on May 3rd at the home of Linda and Jeff Stengel. The menu has been set in true southern style and nothing beats the trifecta of friends, food and mint juleps. If you are interested in knowing more about the Gourmet Dinner Group, please contact Connie Cesario at ckcesario@yahoo.com

Book Club

The May 12th selection will be Loving Frank : A Novel, by Nancy Horan. It is the story of the love affair between Frank Lloyd Wright and Mamah Borthwick Cheney. Our hostess will be Ruth Forsyth. On June 9 we will share conversation at the home of Janice States surrounding The Memory Keeper's Daughter by Kim Edwards. The book club does not meet in July, so the summer months are a perfect time to

read Ken Follett's, The Pillars of the Earth which we will be discussing at our August 11th gathering at the home of Janet Hough. New members are always welcomed! Please RSVP to our hostess if you plan to attend!



The Book Club met at Jenny Scherrbaum's home and discussed "Eat, Pray, Love" by Elizabeth Gilbert

Chick Flicks

Plan to attend Chick Flicks on May 27th and June 24th. July is an off month but we'll resume on August 26th. Please mark your calendars, and join us for a fun night out. If you'd like to be added to the list, email Liz at Tiger14@aol.com. See you at the movies.

Dining Out

There are still a few spots available for our next DINING OUT on Friday, May 9, 2008, at ENRICO BISCOTTI, (enicobiscotti.com) a bak-

ery and cafe at 2022 Penn Avenue in the Strip District at 7:00 p.m. Cost is \$45 per person plus tax and tip for a 5-course dinner that Chef Enrico will prepare for us. If interested contact Lois Krash at lkrash@yahoo.com and book your reservation. REMEMBER: This is a BYOB place, so don't forget your bottle (or two).

Save the Date for our Summer Dining Out on Friday, August, 1 at the Stone Mansion. We will be dining al fresco, (weather permitting). After dinner we will be entertained by The Good Guys with their music of the 60's, 70's, and 80's. Put your dancing shoes on, and join us for a fun night. Details to follow in the next newsletter.

If you have any ideas for future Dining Out locations, feel free to contact Lois Krash with your suggestion.

Moms/Dads n' Babies

Happy Spring!

I hope all of you are enjoying this beautiful weather. I am very pleased with the responses to the Mom/Dad and baby playgroup.

We are going to have our first play date at the end of April. We will meet once or twice a month throughout the summer. If anyone is interested please contact Vanessa Silberman at vanessalmorrison@gmail.com.

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724-969-2532, Ext 235

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Hard Sell Tactics Plague Both Dealers And Customers!

As a dealer we hear from several customers a month that complain about high-pressure sales of service contracts when in fact we had nothing to do with the disputed contracts or they're marketing. According to **Automotive News** some "peddlers" of third-party (non manufacturer) contracts tap vehicle registration data to reach customers of dealerships by phone, email and direct mail. Their sales pitch includes claims (often false) that the customer's warranties have expired or about to do so.

They assert or imply also falsely that they represent a dealership or automaker. In some cases vendors allegedly charged consumers credit cards thousands of dollars without authorization. These tactics are "giving the industry a black eye". State regulators are stepping in. Dealers and regulators say rogue service contract vendors churn out "notices" to consumers that look and sound official. In an effort to make an immediate sale, they tell vehicle owners their warranty coverage is exhausted or soon will be. In many instances, the customers have more than a year left on their manufacturer warranties. Customers say, "I thought my warranty is still good", or "you already sold me a service contract", so why is someone telling me the warranty is about to expire?

Such scare tactics have long been the staple of the junk mail and recorded phone solicitation trades. Dealers, such as ours, always train and certify F&I Managers in laws and ethics. Vendors do admit mislabeling service contracts as "warranties" and claiming factory warranties are about to expire when that is not always true. They usually target owners of vehicles that are 27 months old, and have no way of knowing the mileage on the vehicle.

Do not confuse extended service plans with the manufacturers warranty. An extended service contract will enhance the factory warranty with extended time and mileage coverage as well as towing, rental car and travel interruption reimbursement. Follow the advice of **Consumer Reports** when considering a service contract and stay with your vehicle manufacturer extended service plan.


Compliments of Rohrich Toyota-"Moving you forward"

For information contact Mark Podrosky at 412-344-6012

May 2008

SUN	MON	TUE	WED	THU	FRI	SAT
				1 <i>Poker Night</i>	2	3 <i>Gourmet Dinner Group</i>
4	5	6	7	8 <small>6:30 Public Meeting Collier Parks & Rec Rennerdale Fire Hall</small>	9 <i>Dining Out</i>	10
11	12 <i>Book Club Meets</i>	13 <i>7:00 NN Board Meets</i>	14	15 <small>Teachers' Inservice No School</small> <i>Poker Night</i>	16 <small>School Picnic Kennywood No School</small>	17
18	19	20	21	22	23	24
25	26 <i>MEMORIAL DAY</i>	27 <small>Act 80 2 hour delay All Students</small> <i>Chick Flicks</i>	28 <i>6:15 NHOA Board Meeting</i>	29	30 <small>Act 80 No School Grades 6-12</small>	31

June 2008

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5 <i>Poker Night</i>	6	7
8	9 <i>Book Club</i>	10	11 <small>Last day for Students 1/2 Day</small>	12	13	14 <small>FLAG DAY</small> 
15	16	17	18	19 <i>Poker Night</i>	20	21
22	23	24 <i>Chick Flicks</i>	25 <i>6:15 NHOA Board Meeting</i>	26	27	28
29	30					

Keep Collier Beautiful...

Submitted by: Janice States

On Saturday, April 19th a great group of Nevillewood Neighbors joined others in our community to pick up, clean up and make Collier more beautiful. A dedicated group of ladies continued the project started in the fall at the corner of Thoms Run and Forsythe. Look for their blooms soon. They also took on the area across the street. Linda Stengel was unstoppable with her saw & lopper. We were also represented by other couples and families cleaning up trash along various roadsides in the community. The original "Keep Collier Beautiful" event was organized last fall by our very own Cindi Hewitt. It has been decided by the committee to make this an annual spring event in conjunction with Earth Day. National City Bank and local businesses provided shirts, food and prizes for over 150 participants. Everybody agreed that the tired muscles were worth the results. To all Nevillewood

Neighbors who participated goes much thanks. Hope to see you back next year, and pay it forward- bring another Nevillewood Neighbor.



Did you know Flag Day, June 14, has its roots in Collier Township? See Page 1 for all the details plus Flag Day Celebrations planned for our area

HOW TO CARE FOR YOUR CARPET



By Frank Capezio,
Owner of EnviroClean

When maintaining your carpet, the most critical area is the traffic areas. If ground in soil is not removed on a regular basis, the traffic areas will begin to wear excessively. Dirt is extremely abrasive against the fibers of the carpet as you walk back and forth on it. The second area of focus is spot removal. You must react to "danger" spots immediately. Red wine, red beverages, urine, blood, etc. can cause a permanent stain if not treated immediately. Listed below are the steps to properly maintain your carpet.

Preventative

Keep your carpet grit free! Each entry point of the house should have 2 mats; an outside mat that is rough enough to remove mud and other debris, an inside mat that is absorbent to remove any moisture. The outside mat should be able to withstand the elements and have someplace for the dirt to drop into. The inside mat should be heavy enough to lay flat and have rubberized back to prevent creeping and small and light enough to be able to be washed in a home washing machine.

Vacuuming

Vacuum your carpet twice a week at least. Vacuuming removes the sharp soil that cut and slice the fiber causing premature wear. Since much of this soil is not visible to the eye, vacuum before the carpet looks soiled.

Spot Removal

Immediate spot removal is key. Great care must be taken in how spot cleaning is performed. When a carpet is new, or has sufficient protector on it, plain tap water will remove many spots. For those spots that will not move easily with water, you must use a spot cleaner. Select a spot cleaner that is recommended by the carpet manufacturer or your IICRC certified professional cleaner. Any spot that you are not able to remove, and for pet urine or feces, call our office for immediate assistance.

Protective Coatings

Most residential carpets are treated with stain resist properties and soil resisters known as Dupont Teflon or 3M Scotchgard. After a period of 2 to 3 years, some of the soil-resistor wears off. An IICRC certified professional carpet cleaner can re-apply the treatment after professional cleaning. The soil resister will help soil slide off when vacuuming, spots will be easier to remove, and professional cleaning will be more effective.

Professional Cleaning

As a general rule, professional cleaning by a professional, IICRC certified firm should take place about once per year. For extremely heavy traffic areas, cleaning may be required more often. **MOST STAIN RESIST WARRANTIES REQUIRE PROFESSIONAL CLEANING EVERY 2 YEARS.** Professional cleaning removes the damaging soil from the traffic areas that vacuuming has not been able to remove. **WARNING: UNINFORMED CARPET CLEANERS MAY VOID YOUR WARRANTY, BE VERY SELECTIVE WHICH COMPANY YOU HIRE.**

"Enjoy The Most Outstanding Allergy-Free Cleaning Experience!"

EnviroClean 724-942-4243

McMurray, PA. Visit us on the web:
envirocleanfreeinfo.com

Receive free cleaning tips, newsletters and videos.

Nevillewood Neighborhood Watch Network (NNWN)

If anyone has information that they would like to share that pertains to the NNWN, please contact me. Nothing new to report at this time. Thank you for your help and support to keep our neighborhood safe!

Edwina Kinchington
5010 Carnoustie Drive
ec11@pitt.edu

Police Fire and Emergency: 911
Police Dispatch Non-emergency:
412-279-6911
Collier Police Station: 412-279-5051

Street Captain Corner

Thank you to all Street Captains for all their work this year! Welcome to Vicki Prion, new street captain on St. Andrews with Tina Mendicino! The Nevillewood Neighbor's Board has adopted the

policy which appears below regarding sending e-mails throughout the community. If there are questions or concerns, please contact Janet Hough (janetshough@yahoo.com), or Janice States at (statesjanice@gmail.com).



Welcome New Baby
Keith & Jennifer Kronk

Sherwood Court

Hunter Ray Kronk

April 23, 2008

7 lbs. 3 Oz.

Nevillewood Neighbors Street Captain E-mail Network Policy

The purpose of the Nevillewood Neighbors (NN) Street Captain E-mail Network (the Network) is the distribution of information that is of an urgent or time sensitive nature that pertains to NN activities or programs via an e-mail "tree" to residents of the Nevillewood Plan.

All requests for distribution of information through the Network should be made to the Street Captain Chair for approval.

In order to ensure the credibility of information being distributed and to avoid multiple e-mails of the same content being sent to Nevillewood residents, the following guidelines have been established to determine content that is eligible for distribution through this Network:

- Nevillewood Neighborhood Watch Network (NNWN) Information
- Information regarding only those charities which have been designated by the NN Board of Directors

The Network is not intended to be used to advance commercial enterprises of any kind.

Street Captains are encouraged to be sensitive to the needs of the neighbors on their street and to serve as a resource to them. As such, with the permission of the affected family, they may choose to communicate with the residents of their respective streets with regard to life events such as births, deaths, marriages, major illnesses, or other special needs that may arise.

All e-mails being distributed through the Network will contain the following language in their subject lines:

- *Nevillewood Neighbors News* or
- *Nevillewood Neighborhood Watch Network (NNWN)*

In addition, all e-mails that are to be distributed by the Street Captains to the residents on their street will contain the instruction: "Please forward to the residents on your street."

Dear Nevillewood Neighbors,

Join us in support of our Collier Twp. Volunteer Fire Departments and the "Hall of Flame Golf Tournament," July 7, 2008, as we...

... "OUTFIT A FIREFIGHTER"

Do you know how much it costs? Our local firefighters save our homes and our lives, let us help them, again, this year!



PPE (Personal Protection Equipment)

TOG-Turn Out Gear

- *Fire Coat \$680.00
- *Bunker Pants \$580.00
- *Fire Boots \$230.00
- *Nomex Hood \$56.00
- *Fire Gloves- \$58.00

Total for Turn Out Gear: **\$1,604.00**

SCBA (Self Contained Breathing Apparatus)

*Total SCBA **\$4,400.00**

Total for One (1) complete set of PPE and SCBA for (1) Firefighter = \$6,006.00

"OUTFIT A FIREFIGHTER"

Donor Name _____

Address _____

Phone _____ Email _____

Underwrite a Firefighter for the dinner, \$50 _____

Charitable Donation Amount Enclosed? _____ Total \$ _____

Please send checks payable to:
Collier Twp. Volunteer Firefighters
 Mail to: **Hall of Flame Golf Outing**
Attn: Pam Harris
2418 Hilltop Road
Presto, PA 15142
www.colliertwp.net

A HOME SHOPPER'S MUST-HAVE AND WISH LISTS



By Jo Ann Robb, Certified Fine Homes Specialist

Shopping for a home is an exciting adventure and it's easy to get lost in a sea of dazzling for-sale homes and all of their fabulous amenities. To keep yourself focused, take time to identify and organize exactly what you're looking for in a home by creating thorough "must-have" and "wish" lists before you begin home shopping.

For the must-have list, try to focus on essentials and hard-to-change details, like a home's layout. If you must have a three-bedroom, two-bath house, put it on the list. Ranking your must-haves in order of importance is also a good idea.

Hard-to change, must-have features can include the type of house, the number of rooms, the home's proximity to shopping; or its overall condition. Your must-have list can't be too detailed because it aims to itemize the features that are most important to you and your family.

Your wish list is the flexible and fun list. Wish lists are good for cosmetic features that would be great to have, but that can be changed. Hard-wood floors can replace old wall-to-wall carpeting. If the yard is large enough and has adequate open space, a pool can be installed later. And landscaping can be a work in progress. Since the wish list is secondary, there are no limits so be sure to also include your dream amenities.

While compiling your lists, don't hesitate to confer with your real estate professional, who is a great source for information about neighborhoods, homes and other pertinent "must-have" information.

Yours lists will most likely change as you tour homes and see what the market really has to offer. It's also unlikely that one house will include all of your must-have features. But, your efforts will be well worth it once you find the perfect house that includes just enough must-haves and even a few wishes.

For more information contact
Jo Ann
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

Introducing the Liberty Team

Dear Nevillewood Neighbors

I am pleased to introduce you to the Liberty Insurance Agency Team. We are the largest privately owned insurance agency in the South Hills with over 60 insurance professionals. We specialize in protecting the more affluent client for all of their personal insurance needs as well as commercial insurance for any size business.

Please contact us at 412 571-5700, and ask for Julie Gruber for personal service. You may also visit our website at www.libertyins.com

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

Sincerely,

John V. Heher
President

(412) 571-5700



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www.libertyins.com