



Nevillewood Neighbors

In This Issue

Letter from our Co-Presidents	1
Nevillewood Directory Distribution	1
Miscellaneous News Home Owners Association Letter	2
Interest Groups	3
November Calendar	4
December Calendar	5
Street Captain Corner & Township News	6
Your Street Captains	7
Welcome New Neighbors/Babies	7

Officers

Co-President:: Cindi Hewitt &
Sue Melcher
Communications VP & Advisor:
Linda Stengel
Membership VP: JoAnn Robb
Programs VP: Ruth Forsyth
Secretary: Sue Koski
Treasurer: Jenny Scherrbaum

Committee Chairs

Newsletter Editor: Eileene Kurtz
Directory Editor: Barbara Addy
Outreach Chair: Cindi Hewitt
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.

November 2007 Issue

CO-PRESIDENTS' LETTER

The leaves are falling, the weather is crisp and our thoughts turn toward the holidays. But let us not forget the activities of the fall as we THANK YOU for your participation in the recent Rally Fore a Cure-Cancer fundraiser as well as the Keep Collier Beautiful clean-up campaign. Our volunteers are to be commended for two successful events that contribute to our community!

Please enjoy our expanded newsletter and all that it offers the Nevillewood neighborhood. Your feedback is always welcomed and your support of our advertisers is greatly appreciated. Our best wishes for a safe and happy holiday season-see you in the New Year!

Cindi Hewitt/Sue Melcher
NN Co-Presidents

At Last . . .

The Nevillewood Neighbor Directory Distribution

The newly published Nevillewood Neighbor Directory will be ready for distribution the first two weeks in November. Given the labor-intensive review process along with publisher proofing, the anticipated date of delivery had to be pushed back. **We will be working with Janet Hough and the street captains to ensure prompt delivery to those residents who provided their personal information for publication.** If you are uncertain of your street captain contact, please email Janet Hough at janetshough@yahoo.com.

Important Information:

- **Current residents - Retain your binder for re-use as you will receive all new inserts**
- **Newer residents – You will receive a new binder with inserts**
- **Should anyone require a replacement binder, contact Barb Addy. The cost is \$5.00**

As an FYI, directory recipients include only those neighbors who provided their personal information

for publication. Since the contents of this directory are shared with Nevillewood residents only and are not meant to be circulated beyond our neighborhood, we ask that you respect your neighbors' privacy and not disclose any information contained in the directory. In order to ensure the integrity of this confidential information, we ask that you shred or destroy the contents of the old directory.

Upon receipt of your new directory, please check your personal entry and forward any questions or changes by email to barbaddy@aol.com. If we missed you this time, please provide your information and know that updates are generated annually.

We encourage you to show your ongoing appreciation and support to our neighbor and merchant advertisers by utilizing their products and services or frequenting their establishments. Thanks to their advertising support, they made the publishing of our directory possible.

We hope you enjoy your new listings, meet your neighbors, and get connected!

Access the newsletter online at www.nevillewoodhomeowners.com

Identity Theft: It's Worse Than You Think!



By Ruth A. Forsyth, MS, CFP, CSA

If you've had your identity stolen, you know what a headache it can be. If not, consider these statistics:

- Victims spend an average of 600 hours recovering
- Out of pocket expense to correct averages \$1,400
- 62% of victims do not know how information was obtained

(according to Identity Theft Resource Center, 2003)

A sound financial plan includes a common sense approach to protecting yourself from identity theft. The following are some basic tips on how to protect your identity:

- **Keep personal information private!** 10% of victims had information stolen by a friend, 11% by relatives and 13% by employees of a business that had their information on file.
- **Shred private records and statements before throwing away.** Much is made of high tech identity theft, but the fact is that most incidents occur from information obtained by going through the garbage. Studies show that the more affluent of a neighborhood you live in; the more likely you are to be a victim.
- **Opt out of prescreened credit card offers at www.optoutprescreen.com or by calling 888-567-8688.** Those pre-approved letters and "checks" that you receive need to be shredded before you discard.
- **Use cash whenever possible.**
- **Do not use your debit card to purchase on the computer.**
- **Collect your mail as soon as possible or lock your mailbox.**
- **Check your credit report at least annually.**
- **Do not give your social security number out except when absolutely necessary.**
- **Check with your homeowners insurance to see if you can add identity theft coverage.**

Take the Quiz:

- Go to www.idsafety.net to find out how vulnerable you really are.

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.

Great Job Submitted by: Janice States

A year to sow, a year to grow and a year to show. On Saturday, September 29th a group of Nevillewood Neighbors clad in bright green T's and neon orange vests hoed and sowed at the corner of Forsythe and Thoms Run. Co-ordinator for the project to help Collier Clean Up Day began with Cindi Hewitt at the helm. Gardeners for the day included Ruth Forsyth, Liz Kapur with daughter Katie, Sue Melcher, Mary Popek, Linda Stengel and Janice States. Keep watching for our efforts to grow and show in the coming years.



"Keep Collier Beautiful" Wrap-Up Celebration at major sponsor, National City; Representatives of the Collier Fire Dept, Police Dept. Township Committee Chairs and Commissioners celebrate with Nevillewood Neighbor/KCB Chair, Cindi Hewitt. Over 100 volunteers participated collecting 250 bags of litter.



Janice States and her "Team Nevillewood" landscape the intersection of Prestley and Thoms Run Road; L-R, Sue Melcher, Linda Stengel, Mary Popeck, Katie Kapur, Liz Kapur, Ruth Forsyth. Mark your calendar for "Keep Collier Beautiful 2008", Support Earth Day and KCB II - Saturday, April 19, 2008

Jazz Night at The 3rd Street Gallery 220 Third Street, Carnegie, PA November 14th 8:00pm - ???

Invite your neighbors and friends for an evening of art, music and comraderie!!!

- **\$5.00 cover charge per person**
 - **Bring your own bottle and munchie!**
 - **Cover can be paid at the door**
- RSVP to Ruth Forsyth at r_forsyth@comcast.net by Monday Nov. 12th so the Gallery will know how many to plan for.



Recently at the 3rd Street Gallery; The bass player is Sunny Sunseri, the sax player is Curtis Johnson, Dino Fiumara on piano, Ron Wilson on guitar

Did You Know...

Collier Township Collects 1% wage tax from all residents?

If you haven't done so already, be sure to get your 1% wage taxes filed with Collier Township. For more information contact Collier Township Tax Office at 412-276-5277.

LETTER FROM HOMEOWNERS ASSOCIATION

Dear Nevillewood Residents,

The Board of Directors would appreciate that any promotional, sales, or other types of solicitation material that is made ready for distribution in the community is approved by the Board of Directors prior to distribution of those materials.

Since solicitation is prohibited in the community, the Board is concerned with the manner and content of any material that may be distributed, as well as, how the community reacts to such distributions particularly without Board knowledge or approval.

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 meets on November 3rd, Jenny and Joe Scherrbaum will be hosting the Gourmet Dinner Group for an *Antebellum Dinner Party*. The menu has been set with fabulous selections of Southern cuisine and guests have selected a course to prepare for the dinner party from the following menu:

Scarlet O'Hara or
Rhett Butler Cocktail
Delta Queen Pinwheels
Blue Crab Bisque
Vidalia Onion Salad
Sweet Tea-Cured Roast Pork
Greens Beans Y'All Won't Believe
Red Apple Inn Corn Pudding
Pecan-Spice Cake w/
Caramel Frosting

We will meet again after the holidays on Saturday February 2nd. If you would like to know more about the Gourmet Dinner Group, please contact Connie Cesario at ckesario@yahoo.com.

Book Club

Discussion will take place on Monday evening, November 12, 7:00, at the home of Mary Ann Sember. Please RSVP at masesmber@mac.com and let Mary Ann know if you will be attending. Our book selection is *Crashing Through* by Robert Kurson. Hope to see everyone there!

December 10: On Chesil Beach hosted by Sue Harford—
7:00 PM

Chick Flicks

Please put the following dates; November 27th and January 29th on your calendars for our next movie nights. There will be no Chick Flicks event in December due to the holiday. Call Liz Kapur at Tiger514@aol.com if you'd like to be added to our email list. See you at the movies.

Dining Out

Sixteen people attended our first "Dining Out" Dinner on Friday, September 7 at the CLASS-ROOM. The food was great, the conversation lively, and everyone had a great time. With the busy holiday season approaching, our next "Dining Out" Dinner will be in January or early February. Plans are in the works to dine at a "New" location. Can you guess where it will be? Look for further information in the next Newsletter. Contact Lois Krash at lkrash@yahoo.com if you plan to attend or have a suggestion for interesting places to visit. Hope to see you at our next outing.

Adult Education

Last month the Nevillewood community was treated to an exceptional Adult Education presentation "It's Time to Act the Reality of Climate Change". Certified Climate Project® presenter and CMU graduate student Bill Perkins mesmerized his audience with his eloquence, knowledge and staggering scientific information.

Bill offered simple ways everyone can help reduce their carbon footprints and save money in the process. Examples: Plug multiple appliances into a power strip and turn the main switch off when not in use. Use reusable water bottles instead of plastic throw-aways. Shop with reusable shopping bags and recycle plastic bags. Wash clothes in cold water, etc.

The NN would like to thank our local Home Depot and Wal-Mart stores for donating compact fluorescent light bulbs to the attendees;

and First Impression Printing for donating the printing of handouts.



Pam Handlovich and Certified Climate Change Project® Presenter, Bill Perkins at the Club at Nevillewood Wednesday, October 24th.

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

SERVING FAMILIES FOR GENERATIONS SINCE 1860 ~

www.beinhauer.com

EPA CHANGES FUEL ECONOMY RATINGS FOR '08 MODELS

High gas prices have made fuel economy a top consideration for today's car shoppers. The most common way for shoppers to compare fuel economy among vehicles is by looking at the EPA (Environmental Protection Agency) estimated mileage ratings. However, the way the EPA determines the ratings is changing.

Though many people assume vehicles are tested on city streets and highways, fuel economy tests are actually conducted in a laboratory according to EPA standards. Beginning with model year (MY) 2008 vehicles, the EPA will use new post-test calculations to determine mileage estimates. The new calculation methods are designed to reflect changes in the lab tests themselves, which are coming for MY2011 vehicles. The new test method, like the old one, is determined by the EPA.. Toyota, like all automakers, is required to list the government ratings on the Monroney (Window Sticker) label.

The goal of the new ratings and tests is to produce mileage ratings that are closer to the mileage drivers can expect to achieve. The new test standards will more accurately simulate real world driving. The changes include higher speeds, quicker acceleration and the use of vehicle equipment that can reduce mileage such as air conditioning and electric window defoggers. As a result of the new calculations, ratings for MY2008 vehicles will be lower than the ratings for vehicles from MY2007 and earlier. Thus, the same vehicle will have lower EPA-estimated mileage ratings in MY2008 than MY2007.

Compliments of Rohrich Toyota-"Moving you forward"

For information contact Mark Podrosky at 412-344-6012

November 2007

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 <i>Poker Night</i>	2	3 <i>Gourmet Dinner</i>
4	5 <i>Teachers' Inservice No School</i>	6 <i>Parent Conferences No Elementary School</i>	7	8	9	10
11	12 <i>Book Club</i>	13 <i>7:00 Board Meeting</i>	14	15 <i>Poker Night</i>	16	17
18	19	20	21	22 <i>Thanksgiving Recess No School</i>	23	24
25	26 <i>Thanksgiving Recess No School</i>	27 <i>Chick Flicks</i>	28	29	30	

December 2007

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
				<i>Poker Night</i>		
9	10	11	12	13	14	15
	<i>Book Club</i>	<i>7:00 Board Meeting</i>				
16	17	18	19	20	21	22
				<i>Poker Night</i>	<i>1/2 day for Students</i>	
23	24	25	26	27	28	29
		<i>Winter Recess No School</i>				
30	31	1	2			
	<i>Winter Recess No School</i>					

How To Select A Professional Carpet Cleaning Firm

Beware of bait and switch carpet cleaners!
When choosing a cleaning firm, ask these questions:

Ask every carpet cleaner about their cleaning

1. What method do you use?
2. Do you vacuum the carpet?
3. Do you pre-spot urine and other spots?
4. Do you pre-spray the carpet?
5. Do you pre-groom the carpet?
6. Do you neutralize the carpet?
7. Do you post groom the carpet?
8. Do you use air movers to speed dry the carpet?
9. Is all spot cleaning included in the price?
10. Do you give a free bottle of spotter?
11. Do you give a free pair of booties?

Ask about their company

1. Do you have references?
2. How long have you been in business?
3. Are you certified by the IICRC?
4. Do you offer a 100% money back guarantee?
5. Do you use subcontractors, employees, or owner operator?
6. Do you do background checks on your subcontractors or employees?
7. Do you have liability insurance?
8. Do you have a re-soiling guarantee?

A low priced carpet cleaning company simply cannot provide the most advanced, guaranteed cleaning technology at a low, low price. Something has to be cut from the job. Our company offers all the benefits listed above and more. For more information or to request your FREE in-home carpet inspection and written quote Call **EnviroClean 724-942-4243**

Street Captain Corner

The newly published Nevillewood Neighbor Directory will be distributed in November by the street captains. Your street captain will contact you to deliver the directory. Please retain the existing binder to use for the new inserts. Any new resident who has not received a directory will be given both the binder and the inserts. Anyone in need of a replacement binder should contact Barb Addy (barbaddy@aol.com). The cost is \$5.00. The directory is given to residents who have submitted their information to be published in the directory. Please contact Janet Hough (janetshough@yahoo.com) or Janice States (statesjanice@gmail.com) with questions or concerns.

Nevillewood Neighborhood Watch Network (NNWN)

The NNWN has been established to provide a system of information

sharing throughout the Nevillewood community and with the Collier Township Police, primarily by an email network originally established by the Street Captains for each designated street and by telephone, if necessary. Our mission is to help promote security and well-being within our neighborhood by communicating with the neighbors as well as the Collier Township Police. We hope that by establishing a better communication system we will decrease any criminal or fraudulent activity that might be presented. According to the Collier Police and our acting Chief, one should report any type of vandalism, robbery, unwanted solicitor, or other act deemed necessary immediately at one of the numbers below, either through the emergency (911) or non-emergency number (412-279-6911). If you feel that your situation needs immediate action and you are unable to reach an individual at the non-emergency number, then call the emergency number (911). In addition, as time permits, please contact Edwina Kinchington (5010 Carnoustie Drive), the NNWN chair-

person by e-mail (ec11@pitt.edu) as soon as possible, such that we can disseminate the information within the community if necessary. The goal of the NNWN is to promote security within our community and is in no way wanting to intrude or invade one's privacy. Thank you for your cooperation! As a further note, the Collier Police do not give permits to any persons who are soliciting the sale of magazines for charities, and they recommend calling the police if someone of this nature is circulating through our community. In addition, while the Collier Police does give permits to documented and registered "solicitors", we are encouraged to ask if the solicitor is registered. If they are, they must show their permit; otherwise, they are at risk of being removed by the police.

Police Fire and Emergency: 911

Police Dispatch Non-emergency: 412-279-6911

Collier Police Station: 412-279-5051

TOWNSHIP NEWS

Leaf Recycling Program The fall leaves look beautiful, or at least until they carpet YOUR yard. Collier Township's Curbside Leaf Collection Program returns each year to provide an environmentally responsible solution for leaf disposal. 2007 leaf pick-up is scheduled for October 8th through November 21st. Leaves must be raked curbside or to the edge of yards. Leaves should be loose or in paper leaf bags only. NO PLASTIC. Dates are subject to change depending on weather.

Hilltop Road Park

Officials agreed to solicit requests for proposals through advertising and direct mail for a comprehensive recreation, parks and open space plan. The township has a grant from the state Department of Conservation and Natural Resources to help develop this plan. Also the board voted to advertise

for the new full-time position of land use/planning director, as recommended by the state study.

Back To School Driver Safety/Motor Carrier Inspection Safety Program

The Collier Township Police Department reminds everyone to be vigilant of the traffic dangers that come with changing seasons. The morning rush and afternoon activities cause distracted drives and increased traffic, dusk and dark come sooner, and slippery leaves—all can lead to accidents.

The Collier Township Police Department is also pleased to announce a new program aimed at reducing a serious risk on our local roadways—unsafe trucks and drivers. Two Collier Police Officers recently attended a comprehensive course sponsored by the Pennsylvania State Police to obtain certifi-

Submitted by: Jeanne Creese, Township Mgr. cation as Motor Carrier Enforcement Officers. These Officers are now certified to inspect the trucks and trailers that travel our roadways.

Trucks are inspected for violations that endanger the public such as unsafe brakes, and they also protect our roads and bridges from the danger caused by overweight vehicles.

Car Seat Inspections

Kirwin Heights Fire and EMS Department is a registered Safe Kid Worldwide Child Restraint Inspection Station. From 7:00 AM to 7:00 PM, 7 days a week, a certified individual is available to offer inspection, installation, and training on the proper use of infant and child, car and booster seats. For information stop in at the Station located at 1200 Washington Pike, call 412-221-8382 or email at sta124770@aol.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
Carnoustie	Janet Hough	janetshough@yahoo.com
	Maureen Golupski	mogolupski@comcast.net
Cherry Hill	Mary Jane Hanson	joe2627@comcast.net
	Janet Palka	cpalka1@verizon.net
Crown Place	Marilyn Townsend	pmtownsend@comcast.net
	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 Ct	Brenda Lilly	lilly1948@msn.com
	Kathy Meehan	kbmeehan@aol.com
Sherwood Dr	Debbie Hudak	coasters100@comcast.net
	Patricia Waldinger	Waldinger.pm@comcast.net
St Andrews	Tina Mendicino	diomointeriors@comcast.net
St Mellion	Ruth 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



Welcome New Neighbors!

Meridian Drive

Martin & Christina Ryan

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

Tips for the Relocating Partner



By Jo Ann Robb, Certified Fine Homes Specialist

A new career opportunity sometimes means that your family will need to relocate to another town. The decision to move is often arrived after careful consideration of various factors including the other partner's career; the effect on the children's educational and recreational activities; and financial issues. In addition, it often means leaving behind family and friends.

If you are the "trailing" partner, it may fall to you to get the new home up and running, the kids in schools, and possibly find a new position for yourself. This can be over-whelming. Here are some tips to help relieve the stress of relocation and turn your move into a successful endeavor.

Take your time.

As with all moves, there are so many things you need to do before making a house your home. From dealing with utility companies, to unpacking and decorating the home, to finding a new doctor, your to-do list will seem endless and you can easily become overwhelmed. Don't try to accomplish everything at once. Make a list and divide it into three categories: immediate, secondary and down the road. Set your own timetable. Remember, you are the boss of this project, so the only person you have to please is yourself.

Get out and meet people.

More than likely, you won't know many people in your new community. Your partner will have an opportunity to build relationships with co-workers. You, however, will have to find other ways to meet people. Besides introducing yourself to neighbors, find a place of worship, volunteer in a community organization, join a social club or gym, or just say hello to people. Ask your real estate professional to recommend organizations.

Reevaluate your career goals.

If you had to leave a job behind, check to see if your partner's company offers any employment assistance for relocating partners. Many companies have formal and informal programs, offering as little as resume support to as much as arranging job interviews.

If you desire making a career change, now is the perfect opportunity to do so. You may even want to consider an entrepreneurial career that you can take anywhere.

And, if you decide to stay at home, consider fulfilling some personal goals such as advancing your education, starting a new hobby, or volunteering.

Most importantly, don't push yourself by setting unrealistic goals. Moving is a process and it will take time for you to get acclimated to your new home and community. Make this move not only a golden opportunity for your partner, but for yourself as well.

**For more information, contact
Jo Ann Robb at 412-860-0336
Prudential Preferred Realty
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



 **LIBERTY**
INSURANCE AGENCY

TRUSTED ADVISORS. FREEDOM OF CHOICE.

www.libertyins.com