

Community
Holiday
Celebration
Friday, December 5
at 6 p.m.

The Bulletin

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MAYOR RAVENSTAHL TAKES WALKING TOUR OF PENN AVE.



Neighborhood representatives joined Mayor Luke Ravenstahl and his staff as they toured Penn Avenue from Mathilda St. to Fairmount St. on October 29. It is part of the Mayor's effort to "redd-up" neighborhood business districts by preparing a list of items for attention by the city's various agencies. Mayor Ravenstahl was greeted by a number of business owners and residents as he heard what's been accomplished on Penn Avenue in recent months, and what's on the community's "to-do" list. The City will work with the Parking Authority to replace missing parking meters and meter heads along Penn Avenue. Community groups are working to determine where and how many garbage cans and bike racks will be placed on the avenue, as well as to identify sites for graffiti removal. The business district is to have a city employees once per week to perform routine cleaning and maintenance along the avenue. Weather permitting, the City will repaint telephone poles and crosswalks. The City is also working with Friendship Development Associates' "Green and Screen" program to inject Green-Up Pittsburgh program resources to spruce up some of the vacant lots in the business district.

Bloomfield-Garfield Family Health Center opens at new location

It took more than
two months to get
UPMC-St. Margaret's
Bloomfield-Garfield Family Health Center moved from its 20-year home in Laurentian Hall to a new facility at 5475 Penn Avenue, but by all accounts, it was worth the wait.

Patients and staff alike couldn't be happier with the bright, airy and very spacious medical offices. "I think it shows our patients just how much we value them," said Dr. Jennifer Middleton, Assistant Medical Director at the Center.

The doors opened in early October, but a celebration and open house were held on Thursday, November 20 to give the community an opportunity to get acquainted.

The Family Health Center has long been an important fixture in the neighborhood, but the new and larger

facility will provide expanded services. There are now ten examination rooms, a large x-ray room, a gynecological examination room, an osteo-manipulative therapy room, and a procedural room where splinting, casting and other outpatient procedures can be performed. Staff are thrilled to be able to perform a colposcopy, which is an examination that is done following an abnormal Pap smear.

In the past, patients had to be sent to other facilities for that kind of procedure. "The goal of family health is to offer as many services as possible in one place with people who know their patients," said Dr. Middleton. "Being in a bigger space enables us to do so

see Health Center, page 8



Two young visitors explore the children's area of the waiting room at UPMC-St. Margaret's Bloomfield-Garfield Family Health Center. The Center opened at its new location in October and held an open house in November to introduce the community to their new facility.

**JANUARY
DEADLINE!**

The **FINAL DEADLINE** for the **JANUARY 2009** issue of The Bulletin is **MONDAY, DECEMBER 15, 2008**. This includes ALL classified ads, Bulletin Board announcements, story submissions, and ad space reservations. All content is accepted on a space-available basis. For more information, call 412-441-6915.

PUBLIC SAFETY TASK FORCE REPORT

October 2008 Activity

Oct. 31st, 8:27 PM - Detectives from the city's Impact Squad arrested a 47-year-old male for possession with intent to deliver a controlled substance (crack cocaine). The arrest was made after the individual was seen loitering in the 500 block of N. Mathilda Street. The male allegedly threw the cocaine into a water bucket as the detectives approached.

Oct. 30th, 10:35 PM - Investigative detectives arrested three males (aged 32, 30, and 17) for possession with intent to deliver a controlled substance (crack cocaine). The arrests resulted from the serving of a search warrant on an apartment in the 3800 block of Penn Avenue.

Oct. 23rd, 11:34 PM - Investigative detectives did an undercover drug purchase from a 55-year old male at N. Negley Avenue and Rippey Street. The detectives observing the "buy"

attempted to approach the suspect, but he escaped by driving his vehicle onto the sidewalk and striking several parked cars and a fence. The detectives sought a warrant for the male involved in the drug sale, and subsequently arrested him on November 3, 2008

Oct. 14th, 8:25 PM - Detectives from the Impact Squad arrested a 52-year-old male for possession of a controlled substance (crack cocaine). The suspect was observed purchasing the substance from a second unidentified male in the 4900 block of Penn Avenue. The seller managed to elude arrest.

Oct. 11th, 6:47 PM - Detectives from the city's Vice Squad arrested a 24-year-old female for prostitution, and loitering for the purpose of prostitution in the 4700 block of Penn Avenue

Oct. 8th, 11:30 PM - Detectives from the Vice Squad arrested an 18-year-old male for soliciting the services of a prostitute. The male solicited an undercover female officer posing as a prostitute at the corner of Penn Avenue and N. Winebiddle Street.

Oct. 8th, 10:45 PM - Detectives from the Vice Squad arrested a 33-year-old male for soliciting the service of a prostitute. The male solicited an undercover female officer posing as a prostitute at the corner of Penn Avenue and N. Winebiddle Street.

Oct. 8th, 10:10 PM - Detectives from the Vice Squad arrested a 53-year-old male for soliciting the service of a prostitute. The male solicited an undercover female officer posing as a prostitute at the corner of Penn Avenue and N. Winebiddle Street.

Oct. 8th, 9:21 PM - Detectives from the Vice Squad arrested a 56-year-old male for soliciting the services of a prostitute. The male solicited an undercover female officer posing as a prostitute at the corner of Penn Avenue and N. Winebiddle Street.

PUBLIC SAFETY TASK FORCE MEETING

The BGC Public Safety Task Force meets once a month to review progress being made in the area of crime prevention in Bloomfield, Garfield, and Friendship. Residents and business owners are invited to attend the first 15 minutes to raise specific concerns or give concrete details about criminal activity. The next scheduled meeting is Wednesday, December 10, at 4 p.m., at the Bloomfield-Garfield Community Activity Center, 113 North Pacific Avenue (corner of Dearborn). For more information, contact Aggie Brose, chair of the Task Force, at 412-441-6950 x15.

Happy Holidays
from the Staff and Directors of the
Bloomfield-Garfield
Corporation

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Solutions to High Home Heating Bills *with Senator Jim Ferlo*

Cold weather is here, snow has already begun to fall, and winter coats have been retrieved from closets as temperatures drop. It's time to turn the heat on again and before you know it, we all will be facing expensive home heating bills. If you need help paying your bills, there are options and ways to save.

Programmable thermostats, insulation, and weather-stripping can make a significant difference in efficiency. A small investment, or getting an energy audit, can help you make changes that will save you hundreds or more in the long run. For more information, please visit www.staywarmpa.com. Conservation efforts are important if you have the means, but it's not always enough.

You can contact your utility's customer service number to start seeking help, as they have many utility assistance programs under their Universal Service Umbrellas, such as Low-Income Home Energy Assistance Program (LIHEAP), the Dollar Energy Fund, and Energy Reduction Programs. The LIHEAP program opened November 3 and Governor Rendell recently announced increased funding this year due to rising utility costs and the economic duress that families face. As many as 450,000 families will be eligible for LIHEAP grants and the income guidelines have been raised to ensure low-income Pennsylvanians receive the aid they need this winter.

A family of four making up to \$44,443 a year is eligible for assistance, as are individuals with an annual income of less than \$23,110. Apply online at www.compass.state.pa.us, or call 412-562-0330 if you are an Allegheny County resident.

Crisis grants are available if you have an emergency situation in which you face service termination. Or, you might consider the Pennsylvania Weatherization Assistance Program, which can help low-income individuals and families in crisis situations and then aid them in identifying and implementing the most cost-effective weatherization measures.

I've been working to ensure that consumers get a fair shake in dealing with utility companies, and will continue to do so. The market continues to gouge customers unfairly while boasting record profits. We recently passed legislation that requires utilities to purchase energy and sell it to consumers at the lowest possible cost, rather than at prevailing market rates and provides rate-payers with additional tools to better manage their electric usage by conserving energy.

I have also introduced legislation to protect utility customers by banning winter shut-offs in nearly all circumstances, requiring stricter notification standards in cases of terminations, and allowing municipalities to aggregate their residential and small business rate classes to buy electricity in bulk at lower cost to all participants.

To find out more about these energy assistance programs and my proposed legislation, please visit my website at www.senatorferlo.com or contact my office at 412-621-3006.

Free Yourself of Debt by Taking Steps to Pay It Off

By: Cathy Niederberger

PNC Managing Director of Community Development Banking

Paying off debt is among the best ways to relieve the burden and stress of financial worries. It also provides a way to increase your credit score, which in turn further enhances your financial stability.

But eliminating or reducing debt requires sacrifice. By developing a solid plan and following through with it, you can prevent your situation from going from manageable to out of control. A good start in this process is to consider utilizing the following self-measure.

Develop a budget

The foundation to becoming debt-free is to follow a budget.

- Determine a detailed list of

expenses and after-tax income

- Create a chart that categorizes all of your income and expense categories, including debt payments and tracks the dates you are paid and the dates you make payments
- Set targets for how much you plan to spend in each category on a weekly or monthly basis over the next few months.

Track your findings by creating a second chart, where you record your actual daily spending. Finally, put the charts side-by-side and look at how your actual spending compares to the targets you set.

If you are not meeting your goals, adjust your targets and look for ways to increase your income and/or

reduce expenses. Either way, keep an entry for debt payment and maintain it. Over time you'll be able to make a substantial reduction in what you owe.

Take charge of your credit cards

The best way to reduce debt is to reduce credit card usage and pay more than the minimum balance. It's imperative to your financial stability to stop using credit cards for purchases you can't afford. Pay your credit cards off in order of the highest interest rate first, and the remaining in descending order.

Many credit card companies charge 20 percent or more in interest. You should contact your credit card company and request a lower rate. Also consider transferring the balance of your credit cards to a low-interest card or a home equity installment loan. However, be careful not to buy anything with a new card because the low-rate typically only applies to the transferred amount, not new purchases.

Pay off debt or cushion your savings?

People who manage their money often wonder if they should take available cash to invest in savings or reduce their debt. Financial experts recommend that everyone have a plan to build savings. Becoming debt-free, however, is an excellent strategy for creating long-term financial health.

Generally, high interest debt that should be paid off before contributing to savings is considered "bad debt." This is debt that does not represent an investment in your future, such as purchases made by credit cards. The high interest rates attached to them

could end up hurting your finances if the rate on savings is lower than that on your unpaid debt.

Consider this example:

Monthly amount you can save or use to pay down debt: \$300

Amount of credit debt you owe: \$5,000

Interest rate on debt: 20%

Term of debt: 240 months (estimated term for credit cards)

Required monthly payment: \$85

Paying \$300 a month for 1 year saves \$250 in interest and pays the credit off in 20 months.

Rate you earn on savings: 4%

Federal and state tax rate: 30%

Saving \$300 per month for 1 year earns approximately \$67 in interest, \$47 after-tax.

If you pay off your debt, you'll avoid paying interest of \$996 over 12 months. If you invest instead, you'll earn approximately \$47 after paying taxes. It actually costs you \$949 to invest your money rather than pay off debt.

In contrast, once your "bad debt" is paid, you should begin bolstering your savings even though you have outstanding "good debt," such as student loans and a mortgage. The interest rates attached to most of these loans are comparatively low, so there is little reason to pay down this debt quickly, though you want to continue making your monthly payments.

You may find the process of debt reduction difficult at times because you have to follow a budget and limit your purchases. But you will eventually reap the rewards when you feel less worry and anxiety and see your net worth increase.

To learn more about PNC Bank's products and services, please stop by a local branch, call 1-888-PNC-BANK or visit www.pnc.com.

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The Bulletin

serving Bloomfield, Garfield, East Liberty,
Friendship, and Lawrenceville since 1975



The Bulletin is published by the Bloomfield-Garfield Corp. to:

- serve the incorporated territory of the BGC and surrounding communities
- report on activities and ideas affecting those communities
- offer an opportunity to express opinions and exchange ideas

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BLOOMFIELD-GARFIELD CORPORATION'S

SHOWCASE OF THE MONTH

Every other month, we highlight property owners who have admirably maintained or renovated their properties. Properties are nominated by community members. It's easy to do! Just make a quick call to Aggie Brose at 412-441-6950 x 15 with your choice for "Eyesore of the Month."

New pizzeria adds pizzazz to the avenue



SPAK BROS. IS OPEN FOR BUSINESS

Ryan Spak, one of the Spak Bros., says the newly-painted mural on the side of their pizzeria makes their business stand out on Penn Avenue. Their commitment to sustainable agriculture and their menu, which features both traditional favorites and vegetarian and vegan options, certainly makes their food stand out.

By Stacie Chandler
The Bulletin

Ryan Spak has spent the last 10 years working in restaurants, so when a friend told him that he had recently purchased a Penn Avenue pizza shop and had no idea what to do with it, Ryan had the answer -- open a pizza shop.

Spak Bros. at 5107 Penn Avenue isn't exactly your typical pizzeria. While the menu features all your favorite items -- pizza, wings, salads, and hoagies -- it also offers vegetarian and vegan options such as Seitan Wings, a Marinated Portabella Hoagie, and a Seitan Melt Hoagie.

A quick glance at the menu might have you thinking "hmmm, not very healthy," but Ryan is quick to point out that their aim is to be thoughtful about the food they serve. Everything is made from scratch and

the Spak Bros. are committed to using "local, sustainable and healthy ingredients wherever possible." Their soy cheese contains no casein, they use only unbleached, unbromated flour, and they don't use any refined sugars. Ryan and his brother Nate feel they have successfully combined their commitment to sustainable, local agriculture with serving the sort of satisfying and delicious food that so many people love. They also offer local small batch sodas from the Natrona Bottling Co. The predominantly fruity flavors contain no corn syrup, so "if you're going to drink soda, it's a healthier alternative," said Ryan.

The Pittsburgh-born brothers feel they have found a home on Penn Avenue. They are looking forward to participating in an upcoming Penn Avenue Arts Initiative Unblurred event and hope to use their walls as

gallery space to promote local artists. The mural on the side of their building has captured the attention of many passers-by. "We have some friends with some skills," explained Ryan, "and we wanted to put up some art, rather than just a logo."

Since opening their doors in August, the Spak Bros. have been delighted with the community's response. Their initial success has them planning for the future. They envision working with local urban farms and perhaps even growing some of their own produce on-site.

Spak Bros. is open Monday through Thursday from 11 a.m. to 10 p.m.; Friday from 11 a.m. to 1 p.m.; and Saturday from 4 p.m. to 11 p.m.

They deliver only to businesses at lunchtime, but there's plenty of parking to pick up your order. Call 412-362-7725.

Please support the Bloomfield-Garfield Corporation through United Way's Contributor Choice.

You can designate the BGC as the recipient of your United Way contribution by submitting our Contributor Choice number on your sign-up form.

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Book Launch for local children's author

By Stacie Chandler
The Bulletin

Penina Levine is back! But the poor 6th grader is having the very worst Hanukah ever.

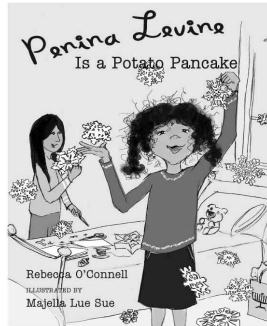
"With a sister who can only be described as a brat, a beloved teacher who is going away for who-knows-how-long, and a best friend who will be on vacation the entire eight nights, it's up to Penina to save Hanukah," according to author Rebecca O'Connell.

O'Connell, a Lawrenceville resident and a children's librarian at Carnegie Library of Pittsburgh's Main Library in Oakland, has written *Penina Levine is a Potato Pancake*, her fifth book and her second story about Penina Levine, who debuted in 2007 in *Penina Levine is a Hard-boiled Egg*.

"As a kid I always enjoyed contemporary fiction, realistic stories about kids like me," said O'Connell. "This book is fiction, but there's a lot of me in Penina. There's also a lot of me in the mother and teachers, too."

Asked what prompted her to write, O'Connell said, "I loved reading as a kid and I still do. So much of my life is about books. As a librarian, I recommend books, arrange books, and review books. I guess I just wanted to try to write a book."

O'Connell said the short novel is appropriate for children in upper elementary and early middle school grades. While the topic is Hanukkah, she believes the story has broad



appeal because the situations and characters are common to most kids Penina's age.

The Penina books are illustrated by Majella Lue Sue. "She is great," exclaimed O'Connell. "The publisher picked her, so I can't take credit for her. But I can totally brag about her. It's almost like she read my mind!"

A book launch party will be held at the Lawrenceville Branch of the Carnegie Library of Pittsburgh on Saturday, December 6 from 1 to 3 p.m. Books will be available for purchase and the author will sign them for guests. She also encouraged fans to bring in the first Penina Levine book and she will sign those if time

permits. Books are also available at Borders Eastside.

Some holiday gift suggestions for children and youth from the staff at Borders Eastside, at the corner of S. Highland and Centre Avenues.

Picture Books

Do You Do A Didgeeridoo?

by Nick Page

Visitor for Bear by Bonnie Becker

I Love My New Toy by Mo Willems

Little House by Virginia Lee Burton

Independent Reader

Tunnels by Roderick Gordon

Percy Jackson and the Olympians

a series by Rick Riordan

Tale of Despereaux by Kate Camillo

Young Adults

The Book Thief by Markus Zusak

How I Live Now by Meg Rosoff

The Twilight Series

by Stephanie Meyer

If you are interested in some other holiday-themed books for children, Rebecca O'Connell suggests the following:

For Younger Children

The Christmas Bears by Chris Conover.

"Santa Bear's seven cubs watch as their father loads the sleigh with toys to deliver on Christmas Eve."

Merry Christmas, Cheeps! By Julie Stiegmeier, illustrated by (Pittsburgher!) Carol Baicker McKee.

"A family of chicks celebrates the joys of the Christmas season, from making snow angels and baking cookies to hanging ornaments on the tree and joyfully bouncing down the stairs on Christmas morning."

For Older Children

Miss Holly Is Too Jolly by Dan Gutman

"Disaster reigns when A.J. participates in the school's holiday pageant celebrating Christmas, Hanukkah, and Kwanzaa."

Christmas Farm by Mary Lyn Ray

"Lyrical, behind-the-scenes look at the intricate lives of Christmas trees."

For Teens

Let it Snow: Three Holiday Romances by John Green, Maureen Johnson, and Lauren Myracle.

"In three intertwining short stories, several high school couples experience the trials and tribulations along with the joys of romance during a Christmas Eve snowstorm in a small town."

Our Remembrance Candle

During this Holiday Season, more than ever, our thoughts and prayers turn to those who have lost a loved one this past year. We are lighting a candle in our funeral home in remembrance of all the families that we have been privileged to serve. And it is in this spirit that we simply say... "May the Peace and Joy of the Christmas Season be yours throughout the New Year."



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Give Yourself Something Beautiful This Christmas

First United Methodist Church of Pittsburgh
5401 Centre Ave. (At Aiken and Baum)
www.firstumc-pittsburgh.org 412-681-4222

Candlelight Worship Concert ~ December 14 7pm
Lessons and carols in a new mix of traditional carols and new works.

Open Table Worship Party ~ December 19 7:30pm
Live music, socializing, circle dancing, and communion celebrate our hope in Christ.

Family Christmas Story Procession ~ December 24 7pm
Search for shelter with the holy family and light your candle at the manger scene.

Christmas Eve Candlelight Communion ~ December 24 11pm
Glorious music, Holy Communion and passing the light of Christ during "Silent Night".

Advent Sundays, November 30—December 21
Education 9:30 am Worship 11:00 am

First United Methodist Church of Pittsburgh openly welcomes all persons regardless of Christian perspective, education, economic condition, race, gender, national origin, physical and mental abilities, sexual orientation, age, or marital status. We are committed to ministry for and with all persons, independent of Society's regard.

Experts agree that a flu shot is a good idea

Influenza, also known as the flu, is an illness that is caused by a virus. It causes symptoms like fever, chills, a runny nose, muscle aches, and trouble breathing. The virus can affect anyone from newborn babies up on up to the elderly. The flu is so serious that thousands of people need to be admitted to a hospital every year for close monitoring, and some people even die from complications of the flu.

Flu vaccines are now available in Pittsburgh. The flu vaccine most commonly used is made by inactivating the influenza virus. This means that it is not possible to get the flu from the flu vaccine. Sometimes people get flu-like symptoms around the time that they get the vaccine. This means that the person was exposed to the virus before the flu shot was given, and it is coincidental that they happened around the same time. The most common reactions to the flu shot include pain and redness at the site of the injection, as well as low grade fevers or dizziness.

It is especially important for cer-



If you have an idea for a topic you'd like "To Your Health" to cover, please e-mail Bulletin@bloomfield-garfield.org.

tain groups of people to get flu shots. This includes people with chronic lung diseases such as asthma or COPD, children, the elderly, and health care workers. But really everyone should consider getting a flu shot.

You should not get a flu shot if you have an allergy to eggs. This is because the vaccine is made in eggs, so traces of the egg are present in the vaccine. You should also not get a flu shot if you have had a reaction to a flu

shot or any of its components in the past.

There are different types of influenza viruses, and the ones that are most prevalent change from year to year. Flu vaccines are made each year according to the types (or strains) of influenza virus that are circulating around. Therefore, you should get a flu shot every year.

Where to get Flu Shots

You can visit your doctor's office for a flu shot, but they are also easily available at many area drug stores, grocery stores and other retail outlets.

The Allegheny County flu clinic is at 3441 Forbes Ave. Vaccines are offered while supplies last, from 9 a.m. to 3 p.m. on Mondays, Tuesdays, Thursdays and Fridays, and from 9 a.m. to 7 p.m. on Wednesdays. No appointment is necessary.

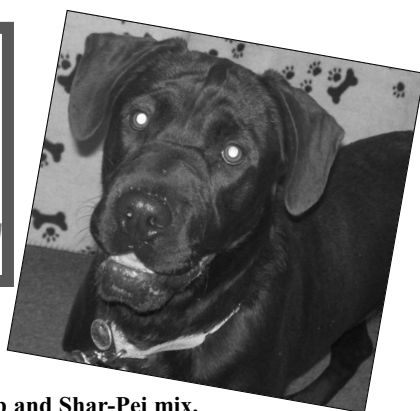
Health Hope Network sets up annual clinics with area Shop 'n' Save stores, National City Banks, branches and at more than 50 churches.

Are you interested in helping neighbors file their 2008 federal and state income tax returns?

Would you like to save them the \$150 or more they would pay a tax preparation company?

The BGC and IRS will see that you receive the training to do the returns on-line. You'll be a big part of making things just a little easier for folks here in the East End.

If you're available to volunteer half-days every Saturday, from Feb. 7 thru April 15 call Rick Swartz at the Bloomfield-Garfield Corp. at 412- 441-6950, ext. 11 or e-mail him at RickS@bloomfield-



Meet Manny -

— an absolutely adorable Lab and Shar-Pei mix.

Manny is a young boy who spent many weeks in a rural shelter before being rescued by Animal Friends. Manny is really just a puppy inside a bigger dog body, and his personality is all Lab. Because he spent so much of his early months without a home, he would love to learn some basic manners and would make great progress with someone willing to teach him all the skills he needs to be a polite puppy. Just like a puppy, he still gets very excited to explore his world with his mouth and he looks really cute carrying around his stuffed animals.

Manny is best suited for a home with older kids since his manners still need work and he can be a rough player. Please schedule a "meet and greet" with one of the Adoption Counselors if you have other pets and aren't sure how they will get along. If you adopt Manny you'll be able to tell your friends that you adopted a "designer dog": a Labra-Pei!

To learn more about Manny or one of the other wonderful animals waiting for a new home, call Animal Friends at 412.847.7002 or check out their website at www.ThinkingOutsideTheCage.org.

Animal Friends is located at 562 Camp Horn Road.



TAX MAN

by Patrick N. Price
Tax Consultant
Internal Revenue Service

Nationally each year, 66% of taxpayers claim the standard deduction and the other 33% itemize their deductions. All taxpayers are entitled to a standard deduction amount, depending on their filing status and whether or not they can be claimed as a dependent by another taxpayer. Taxpayers that itemize have eligible deductions that in total exceed their standard deduction.

The most common of these itemized deductions are income and property taxes, mortgage interest, and charitable contributions. The standard deduction reduces taxable income and therefore reduces the amount of tax that a taxpayer might owe. Some taxpayers are entitled to additional amounts that can be added to their basic standard deduction if they are blind or over age 65.

A new tax law change for 2008 allows taxpayers that pay property taxes, but don't have enough deductions to itemize to claim an additional amount to their standard deduction. The maximum additional amount for property taxes is \$1,000 for a married filing joint couple and \$500 for the other filing statuses. For more information, taxpayers can visit www.irs.gov and search under the topic of standard deduction.

Getting or co-signing for credit

by Frank J. Pistella
Bulletin Contributor

During these difficult economic times, consumers must be extra careful about how they use credit. Here are some tips:

1. Before getting a loan or buying something on credit, call several lenders or dealers to find out what terms they offer. You need to ask about the annual percentage rate, whether there are fees, points, or other charges, the monthly payment, and whether there is a large payment at the end (balloon payment). Compare the information from several companies. If a creditor is not willing to give you this information, look elsewhere!

Once you line up the credit, carefully review the final papers before signing the contract. If the terms are different from what you expected, the best thing is to not sign the contract and keep shopping for credit.

2. Some creditors charge extremely high rates and consumers must be careful to try to avoid them. Often even low-income borrowers are eligible for a better credit deal than they think they are. Lenders that charge especially high rates are payday lenders, high cost mortgage brokers, and rent-to-own companies. Consumers should know how each of their loans works before signing the agreement.

a) Payday lenders are also known as

cash advance companies. They offer to lend money in return for a post-dated check for a large amount. When the check comes due, the borrower must pay the full amount or pay another fee. The annual interest rate for many payday loans is between 300% and 600%. Some of these lenders threaten criminal charges if the borrower cannot pay the full amount when the check becomes due.

b) High cost mortgage loans often contain fees, points, and extra charges. Many start off with low payments but then increase every six months. Some loans have a "balloon" payment – a large lump sum due at the end of several years of monthly payments.

Don't use your house to get cash! It is almost always a bad idea to refinance a mortgage or take out a home equity loan to pay off non-mortgage debts such as medical bills or credit cards.

c) Rent-to-own companies often have very high-priced merchandise. The rental fees for their appliances can cost as much as the purchase price at another store. Always check credit terms offered by other stores first. Compare the total amount that you will pay. If you cannot delay a purchase and save up to buy it, you may want to consider buying a used item at

see *Getting Credit*, page 11

Lawrenceville merchants to host 9th annual Joy of Cookies tour

Lawrenceville merchants will serve up tasty samples of cookies to visitors during the ninth annual Joy of Cookies Cookie Tour, Thursday through Sunday, December 4 through 7, at participating stores along the historic Butler Street corridor, as well as on 43rd and 44th Streets.

Merchants invite visitors to experience the many independently-owned shops, galleries, boutiques and floral designers that offer a range of unique, eclectic and hand-crafted treasures perfect for gift giving. The Cookie Tour is the perfect "un-mall" experience for discerning shoppers who don't want to settle for ho-hum gifts. The restaurants, coffee shops and bakeries offer great food and a place to relax, all among the artistic and friendly neighborhood of Lawrenceville.

While shopping, visitors can nibble on samples of home-baked cookies at some 18 different shops and take home free recipes for their own baking. This year, shopkeepers have selected cookies from their favorite recipes.

The Cookie Tour takes place: Thursday and Friday, December 4 and 5 from 10 a.m. to 8 p.m.; Saturday, December 6 from 10 a.m. to 6 p.m.; and Sunday, December 7 from 11 a.m. to 5 p.m.

On Saturday, visitors can ride the trolley that will be cruising the neighborhood. Also on Saturday, visitors can attend a Cookie Mall bake sale from 10 a.m. to 4 p.m. at Teamsters Temple, 4701 Butler Street. Organized by the Lawrenceville Rotary, all Cookie Mall proceeds will benefit local community groups.

The Joy of Cookies Cookie Tour began in 1997 as a holiday open house at Jay Design Soaps & Gifts. Driven by a spirit of collaboration among the merchants, the event grew to include more than a dozen Lawrenceville merchants, with cookies added in 2000. Today, The Joy of Cookies Cookie Tour Planning Committee expects over 3,000 attendees.

To download a map and list of participating merchants, please visit www.1662designzone.com.



You are cordially invited
to the
Bloomfield-Garfield Corporation's
Annual Holiday Celebration
on
Friday, December 5th
at 6 p.m.
at the
BGC Community Activity Center
113 N. Pacific Avenue

*Bring the entire family
to visit with Santa Claus
and join in the holiday sing-along!*

Cookies, Candy and Hot Cocoa
will be served.



The highlight of the evening
will be the lighting
of the Christmas Tree
decorated by neighborhood youth!

BGC elects Board of Directors, honors neighborhood volunteers

At its recent Annual Meeting, the Bloomfield-Garfield Corporation elected its 2008-2009 Board of Directors, announced the recipient of its Founders Award and recognized neighborhood volunteers for their contributions to the community.

Long-time Board member Grady Roberts was presented with the Father Leo Henry Award. (See the article below.)

Garfield resident Tamitra Miles was recognized for her work as the leader of the Garfield 'Gators Cheerleaders.

Carol and Richard Scholtze were honored for "the most festive house."

Their Dearborn Street home is known throughout the neighborhood for its seasonal decorations.

Rev. John Paul and Marilyn Chaney of Seeds of Hope in Friendship were selected for recognition for their work with neighborhood youth.

Elected to serve on the BGC Board of Directors for the coming year were Kenya Boswell, Bill Cornell, Catherine Curry, Freddie Croce, Shawn Koschik, Eileen Kraus-Dobratz, James F. Maloney, P.J. Maloney, Alice L. Pittrell, Jamita Poston, Stan Ricketts, Grady H. Roberts, Jr., and Jason Wilburn.

Family Health Center

continued from page 1

much more."

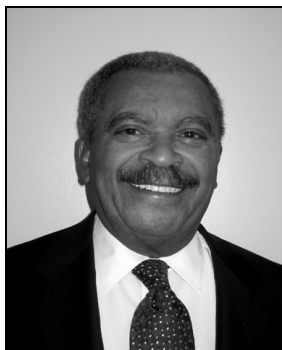
The new location is more visible and the staff hopes it will encourage more people to come in. Many people are unaware of services a family medicine practice provides, explained one staffer. She suggested that people just take a moment to stop and read the list by the door: Adult Medicine, Geriatric Medicine, Obstetrics and Gynecology, Pediatric and Adolescent Medicine, Sports Medicine, Radiology Services, Social Services, Family Planning, and Health Education.

Another feature that has the Family

Health Center staff smiling is the community room. They are excited to be able to offer educational workshops for groups who share a common diagnosis. They've already organized a group for individuals with diabetes to learn about controlling their disease and exploring treatment and lifestyle options.

"We have physicians and nurses that are really good with patients and care about their patients," said Virginia Gray, the Nurse Manager. "People can feel comfortable. They can come in, sit down and talk with our doctors and nurses. We do whatever it takes."

BGC Founders Award recipient



Grady H. Roberts, Jr. was the 2008 recipient of the Bloomfield-Garfield Corporation's Father Leo Henry Founder's Award. The award exemplifies commitment and dedication in working toward change in our neighborhoods.

Dr. Roberts is a lifelong resident of Garfield. Although his travels have taken him throughout the United States, Canada, Mexico, Europe, the Caribbean and China, he still calls Garfield home.

Dr. Roberts is a graduate of Friendship Elementary School and Peabody High School. He earned his BS degree from Central State University in Xenia, Ohio and his professional

degrees – MSW, MPH and PhD – from the University of Pittsburgh.

He further enhanced his education by completing the Harvard University Management Development program and the Leadership Pittsburgh Program (Year V).

Also, Dr. Roberts, a retired Colonel of the United States Army Medical Services Corps, is a graduate of the U.S. Army Command and General Staff College and the United States Army War College in Carlisle, PA.

Dr. Roberts has been the recipient of many honors and awards including the United Cerebral Palsy Gertrude Labowitz Lifetime Achievement Award; the National Deans and Directors of the Graduate School of Social Work Admissions Award; the Pittsburgh Courier Renaissance Trailblazer Award; the American College Personnel Association Outstanding State and International Division Leader; and the National Award in recognition of exemplary service 10th National McNair Scholars Research Conference.

After serving 35 years as a member of the University of Pittsburgh School of Social Work faculty, Dr. Roberts retired in 2003 as an Associate Dean and Associate Professor Emeritus. Upon his retirement, the University of Pittsburgh School of Social Work established an endowed Student Resource Fund in his honor.

Dr. Roberts has been a member of the BGC's Board of Directors since 2003. He has served as president of the Board and is currently a member of several Board committees.

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and that meaning can change
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go forward—to celebrate again. Whatever the year
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Relocation of Garfield Heights families hits snag

by Joe Reuben
Bulletin Contributor

Finding new homes for 41 families who must vacate public-housing apartment buildings on Columbo Street in Garfield Heights, in order to pave the way for their eventual demolition, is proving harder than expected, according to city Housing Authority officials. All were facing a December 1st deadline to vacate their apartments, or face possible eviction.

In a Nov. 14th letter to the Bloomfield-Garfield Corporation, A. Fulton Meachem, Jr., the authority's executive director, said the agency is making every effort to find housing for the affected families who still have not found places to move to. In August, 91 families were given notice that they had to find alternate housing because of plans to demolish their units and build new townhouses as part of a three-phase plan to replace the entire development. The Housing Authority signed an agreement in 2006 with a private developer, KBK Enterprises of Columbus, OH, to build up to 270 townhouses that would be owned and managed by a private entity, in which KBK is a partner. Presently, 90 new units are under construction along Mossfield Street as part of Phase I.

"Phase II-A of the Garfield Heights redevelopment project has already been awarded tax credits by the Pennsylvania Housing Finance Agency," Meachem states in his letter. "In order to ensure completion within the time frame required by the tax credits, it is important that relocation (of the families) be completed so demolition and site preparation can begin." The new units are being planned as a mixed-income development that will reserve a portion of them for those tenants who are being relocated, Meachem noted. But, he went on to add, "in order to do so, we must establish and enforce specific deadlines for completion of the many steps in the redevelopment process."

The awarding of low-income tax credits by the state to the project is a critical piece of the overall financing for developments like these, according to Richard Swartz, executive director of the BGC. The tax credits are sold to private investors, who put equity funds, as opposed to debt, into the deal, he told The Bulletin. "The equity means the developers have to borrow considerably less than what would customarily be the case," he noted. "The commitment

they must make, in turn, is to keep the proposed income mix (of the tenants) in place for a minimum of 15 years."

Families are discovering that the number of 2-, 3-, and 4-bedroom apartments or houses for rent in the city's East End, where many would like to stay, is "almost non-existent", according to Swartz. "We were fielding an average of 4 to 5 calls per week in September and October from folks living in Garfield Heights searching for a place. We were only able to accommodate two families with what we have. The trouble is that there may be vacant units in the marketplace, but they probably would not pass the rigorous inspection the authority usually does." The Housing Authority has offered tenants the option of moving into other public-housing communities, such as Northview Heights or St. Clair Village, but many are balking because "they are worried about their safety in neighborhoods they know little or nothing about," Swartz concluded.

In an effort to locate landlords who would be willing to rent to Garfield Heights families, the Housing Authority held a housing fair on November 18th to introduce prospective tenants to them.



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BULLETIN BOARD

The Bulletin Board publishes listings of volunteer opportunities, free or low-cost events and classes, announcements, fundraising events, and services that are of particular interest to our neighborhoods. Send announcements to Bulletin@bloomfield-garfield.org or mail to The Bulletin, 5149 Penn Avenue, Pittsburgh, PA 15224, by the 15th of each month. **We do not accept listings on the phone. Information is published on a space-available basis.**

GRANTS FOR WOMEN OF COLOR

The Bartko Foundation is a Pittsburgh family foundation that makes grants to individual women of color who are custodial mothers, to help them increase the self-sufficiency of their families. The average grant is about \$3,000.

Bartko will fund such things as: the purchase of a car to help a woman get or keep a job; a security deposit and first month's rent on an apartment; a down payment on a house; the purchase of a computer or software for a woman returning to school; and tuition assistance.

Bartko cannot fund debt relief or expenses directly related to children, such as daycare. Requests generally are turned around in four to eight weeks. For more information or an application visit their website at www.bartkofoundation.com.

SCHENLEY HIGH SCHOOL 50TH REUNION

Schenley High School 50th reunion, February and June 1959 classes. Contact Pat (Kiray) Gutmann: 412-682-2978 or 412-901-4926.

EVALINE LUTHERAN HOLIDAY BAZAAR

Start your holiday shopping with an appealing selection of crafts, gifts, collectibles, and gently-used items to suite everyone's budget at the Evaline Lutheran Church Holiday Bazaar and Rummage Sale on Saturday, December 6 from 10 a.m. to 2 p.m.

They'll be serving an assortment of sandwiches, soups and soft drinks, so plan to stay for lunch. Evaline Lutheran Church is located at the corner of Friendship Avenue and Evaline Street.

ST. RAPHAEL HOLIDAY CRAFT SHOW & SALE

St. Raphael School, 1154 Chislett Street, will host its 40th Annual Holiday Craft Show and Sale on Friday, Dec 5 from 8 a.m. to 3 p.m.; Saturday, Dec 6 from 3 to 7 p.m. and Sunday, Dec 7 from 8:30 a.m.-1 p.m.

The event features crafters displaying beautiful homemade gift items for the holidays. Representatives from Home Interiors, Tastefully Simple and Pampered Chef will be present. Many items will be priced so children can buy gifts for family and friends. The popular Breakfast with Santa will be on Sunday, Dec. 7. Children will be able to meet with Santa and have their photos taken. Tickets for the breakfast are ONLY AVAILABLE IN ADVANCE.

For details on the craft show or tickets for Breakfast with Santa, call 412-661-0288.

DANCE ALLOY PRESENTS

On December 5, 6, 7 and 8, Dance Alloy presents two works filled with extravagant displays of love and life so captivating you'll be holding your breath.

The world-premiere of by Canadian choreographer Marina Harris was inspired by "La Traviata" and features Harris' unique combination of dry wit and breathtaking visuals.

The troupe will then offer an encore presentation of "Schakt" by Swedish choreographer Per Jonsson, which has been called a "masterpiece that touches nearly all the senses and is as ominous as it is profound."

The Friday evening show is Dance+Dinner, with a complimentary dinner from Spaghetti Warehouse Restaurant. The Saturday evening performance is European Dessert Intermission, featuring complimentary cupcakes by CoCo's Cupcake Café. The Sunday matinee performance offers Pay-What-You-Can admission. Performances will be held at the New Hazlett Theater at 6 Allegheny Square East on Pittsburgh's Northside. Show times are 8 p.m. on Friday and Saturday; 2 p.m. on Sunday; and 7 p.m. on Monday. Tickets (\$25 or \$20 for students and seniors) are available by calling 412.363.4321 or online at www.dancealloy.org.

GREATER PGH. FOOD BANK SERVICES

If times are hard and your grocery budget is being spent on gasoline or utility bills, your family does not have to go hungry.

The Greater Pittsburgh Food Bank can help you get some of the food you need in order to be happy and healthy. Please call toll-free 1-800-343-3135, ext. 456.

GLASS CENTER SALE

Pittsburgh Glass Center will hold its annual Holiday Glass Sale on Friday, December 5 from 6 to 9 p.m. and on Saturday, December 6 from 10 a.m. to 4 p.m.

Festive, funky and fanciful glass will be sold during this two-day sale at Pittsburgh Glass Center. Nearly 20 regional glass artists will display unique vessels, sculptures, and jewelry in all price ranges.

On Saturday, Dec. 6, visitors can make their own glass ornament for \$25. No experience is necessary. Local glass artists will guide participants through an ornament making-experience in about 15 minutes. Pittsburgh Glass Center is located at 5472 Penn Avenue

KST LVE PRESENTS WES FELTON

If you combined the social awareness of Gil Scott Heron with the lyrical delivery of Mos Def you would most likely get W. Ellington Felton, who will perform at the Kelly-Strayhorn Theater Friday, December 5.

Its tempting to describe the D.C.-based son of jazz pianist Hilton Felton, W. Ellington Felton, with slashes: singer/ poet/ actor/emcee.

Wes Felton delivers social commentary over edgy, yet smooth as velvet beats that are soothing to the ear buds.

A pre-show mixer begins at 7 p.m. with DJ Nate da Phat. The show starts at 8 p.m.

Tickets are \$10 and \$5 for students and artists (artists rsvp required.) Email info@kelly-strayhorn.org

KST Live is a monthly event showcasing emerging artists of various disciplines.

AT THE UNION PROJECT

Youth Talent Showcase, Tuesday, December 2 from 7 to 9 p.m.

Holiday Bloock Party, Tuesday December 9 at 5:30 p.m.

Breakfast with Santa at the Eat UP Cafe, Saturday, December 20 at 10 a.m.

For information, visit www.union-project.org

CALL FOR MLK DAY PERFORMERS, VOLUNTEERS



J & J MIME
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THE 2008 MLK DAY
CELEBRATION,
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THE BGC.

Honor the late Dr. Martin Luther King Jr. with your time and talent! Performers and volunteers are needed for the Bloomfield-Garfield Corporation's annual MLK Day Community Celebration on Monday, January 19, 2009, from 1 to 4 p.m. Performances will be scheduled throughout that timeframe, and we welcome and encourage poetry, music, dancing, artwork, or other creative acknowledgments. For those with stage fright or off-stage abilities, we also need volunteer "talent" to help set up, run, and break down the event. To sign up or for more information, please call the BGC at 412-441-9833.

BULLETIN BOARD

PITTSBURGH PROMISE

For students in the Pittsburgh Public Schools, the future has grown even brighter, thanks to The Pittsburgh Promise.

The Promise is a community gift to help families plan, prepare and pay for education after high school.

Parents, families and community are invited to attend one of the District's Promise Nights to learn more about how to prepare students of all ages for this tremendous gift. Promise Nights dates and times are listed below. A complimentary dinner and childcare will be provided at each location.

Pittsburgh Allderdice

December 3, 2008
6:30 to 8 p.m.

Pittsburgh CAPA

December 3, 2008
6 to 7:30 p.m.

Pittsburgh Perry

December 4, 2008
6 to 7:30 p.m.

Pittsburgh Oliver

December 9, 2008
6 to 7:30 p.m.

Pittsburgh Westinghouse

December 11, 2008
6 to 7:30 pm

Pittsburgh Brashear

December 16, 2008
6:30 to 8:30 p.m.

CENSUS JOBS

The US Census Bureau has openings for Census Takers for the 2010 census. The part-time, temporary positions are paid weekly at a competitive hourly rate. There is paid training. The minimum age is 18. A valid driver's license and vehicle are required. You will work in your own community updating address lists and interviewing household members. Call to schedule an appointment for a test and to apply. 1-866-861-2010.

SENIOR EMPLOYMENT

AARP Foundation hosts a paid training program for low-income Allegheny County residents aged 55 or older interested in getting a job.

Eligible individuals are placed in a temporary, part-time training assignment at non-profit and public agencies to develop skills and gain work experience. In addition to on-the-job training, participants earn minimum wage, receive job search assistance, attend professional workshops, and often benefit from our employer hiring incentive program.

For information, contact Vaughn

Ampersand Mon., Wed., or Thurs. at ENEC 412-362-8580, or call AARP Foundation WorkSearch at 412-271-1580.

ZUMBA LESSONS

Zumba at Modernformations Gallery, 4919 Penn Ave., is offered Tuesdays from 6:30 to 7:30 p.m., and Saturday from 11 a.m.-12 p.m. Cost: \$5, cash or check only.

Zumba, the fusion of Latin dance, aerobics, and international music, features interval training sessions combining fast and slow rhythms and resistance training.

No prior dance experience needed. Bring water, towel, and comfortable shoes and clothing. For information call 412-362-0274 or email modernformations@hotmail.com.

WINTER WEATHER

Some winter weather-related information from Mayor Ravenstahl's monthly newsletter.

The City has increased its salting and plowing capabilities by 75 percent through an improved and expanded 42-piece small equipment fleet, up from 24 pieces. The most significant change will be the way resources are deployed. The larger pieces of equipment will be fully manned and will concentrate on pri-

mary streets while personnel are assigned to small equipment, allowing snow removal operations to begin on secondary routes.

Calls to the City regarding plowing and salting should not be made during a storm. Calls will be accepted and logged in 24 hours after the end of the storm. If your roads are not cleared in timely manner, please call 311 or 412-255-2621.

ADULT & CHILDREN'S LIBRARY PROGRAMS

Carnegie Library of Pittsburgh, Lawrenceville, 279 Fisk St.

412-682-3668

Book Launch Party: all ages. Sat., Dec. 6 from 1 to 3 p.m. Meet Rebecca O'Connell and celebrate the release of her new book *Penina Levine is a Potato Pancake*.

Baby and Toddler Storytime: 1 to 3 years. Sat., Dec. 13, 10:30 to 11 a.m.

Peppermint Candy Craft: 4 to 10 years. Mon., Dec. 15 from 4:30 to 6 p.m.

Family Movie Matinee: all families. Sat., Dec. 20 from 2:30 to 4:30 p.m.

Christmas Story and Craft: all ages. Tues., Dec. 23 from 4:30 to 5:30 p.m.

Carnegie Library of Pittsburgh, East Liberty, 130 S Whitfield St.
412-363-8232

Preschool Storytime: 3 to 5 years. Thursdays at 10:30 a.m. on Dec. 4, 11, and 18.

Baby/Toddler Storytime: 6 months to 2 years. Fridays at 10:30 a.m. on Dec. 5, 12, and 19.

Winter Program: 3 to 10 years with an adult. Sat., Dec. 20 at 10:30 a.m.

Origami: All ages. Sat., Dec. 20 at 3:30 p.m..

East Liberty PC Center: No computer classes for the month of December.

NETWORKING AND SKILL-BUILDING PROGRAM

Tim Cimino, executive director of World Peace One, is looking for a core group of four or five East End residents to work on a new program called "All Around," with a potential launch in January 2009.

"All Around" will offer a combination of ongoing support for personal goals; skill-building (real-life learning); networking; and affirmation and celebration of progress. It will also provide a weekly social outlet, plus encourage people to be environmentally and politically active and take on goals that help the community.

Members are encouraged to assess their progress and set goals every four to six months. If you can offer a meeting space, or are interested in finding out more about how this program works, call Tim at 412-363-9792 or e-mail climbtodaysmountain@yahoo.com.

Getting or co-signing for credit

continued from page 7

an auction or yard sale or check www.craigslist.com. Another option is to consider purchasing the item on a layaway plan at a reputable store.

3. Consumers must be careful about refinancing a loan. Some creditors add lots of fees and hidden charges when you refinance. The debt grows larger and the time it takes to pay off the loan gets longer and longer. A borrower who is behind on mortgage payments must be careful about any sales pitch that suggests borrowing your way out of trouble. Refinancing could make the situation worse. Hiring a mortgage broker is usually not a good idea. Brokers often charge high fees, a percentage of the loan which is added to the amount borrowed.

4. Co-signing for a loan is serious business. The co-signer is legally responsible to pay back that loan. If the borrower does not pay, the cosigner may have to pay late charges and collection fees that have built up. In addition, the cosigner may be sued

and would be subject to any collection rights the creditor has. In Pennsylvania, a creditor who sued and won a judgment may collect it by going after money in the bank, or trying to sell personal property including a car, or even by trying to sell a house.

A person who co-signs for a debt is taking a big risk and gets nothing in return for that risk. Co-signers often have to pay back the loan. Three out of four co-signers of finance company loans are asked to pay back the loan. A person needs to think carefully before they co-sign a loan, even for a relative or a friend. The lender asks for a co-signer to protect themselves in case of a default – that should be a warning sign that the borrowers cannot afford what they are trying to do.

If you decide to co-sign for a loan you must protect yourself as much as possible by following some guidelines: Don't sign for a loan that the co-signer can't afford to repay; Think twice before putting property up as

collateral for the loan; Get the lender to agree to notify the co-signer if the borrower misses a payment. This could avoid having a late charge added or the entire loan accelerated (which means that the whole loan must be paid at once.); A co-signer needs to have copies of all the important papers, including the contract, any warranties for the products purchased, and the "Truth in Lending Disclosure Statement;" Federal law also requires that a co-signer be given a "Notice to Co-signer" before signing for a debt. This notice warns what can happen if the debt is not paid. If you are asked to pay a debt you co-signed, but did not get this notice, consult an attorney.

It is important to seek legal advice if there is a problem. Neighborhood Legal Services Association can provide advice to eligible persons in these situations. Call NLSA's toll-free number weekdays from 9 a.m. to 4 p.m. (1-866-761-6572). For more information on NLSA visit us at

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ALL TEXT ADS are \$5 for 15 words, and 10 cents for each additional word. We **DO NOT** run personal ads.

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Elder Lamon R. Shields, Pastor

SCHEDULE OF SERVICES

Sunday School..... 9:30 a.m.
Sunday Morning Worship..... 10:30 a.m.
Sunday Evening Worship..... 4:30 p.m.
Tuesday Prayer..... 12:00 p.m.
Tuesday Evening Prayer..... 7:00 p.m.
Tuesday Evening Bible Band... 7:30 p.m.
Friday Evening YPWW (Youth)
People Willing Workers... 6:00 p.m.
Friday Evening Evangelistic Service ... 7:00 p.m.

"For with God all things are possible" Mark 10:27

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Source: HealthGrades® 2007 & 2008

One of 26 hospitals nationwide to receive Premier Award for Quality

Source: Premier Healthcare Alliance 2008

Center of Excellence for treating Myelodysplastic Syndromes

Source: Myelodysplastic Syndromes Foundation

These are just a few of the recent accolades earned by The Western Pennsylvania Hospital — a national leader dedicated to quality and innovation in patient care. With state-of-the-art facilities, pioneering technology, and exceptional physicians, nurses and support staff, West Penn Hospital has been providing leading-edge care to Pittsburgh and the region since 1848.



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