Alternatives to Foreclosure Do Exist

Are you having trouble keeping up with your mortgage?

By Rochelle Williams
Garfield Jubilee Association, Inc.

If you are facing foreclosure, the first thing you must know is that you are not alone. In Allegheny County there are approximately 400 foreclosures a month and that number is rising.

Most people are unaware of the options available that can help them save their homes. They are literally walking away from their homes due to a lack of knowledge. You may possibly save your home from foreclosure by knowing where to turn for help and learning what to do.

Homeowners don’t realize that lenders are willing to work with them if they get behind in payments. It is more costly for lenders to foreclose than to work with homeowners to bring the loan current. In order to save your home, you must remain in contact with the lender. Make arrangements if you are going to be late with a payment and fulfill the agreement. If you maintain communication with the lender early in the process, you probably will not go into foreclosure.

Understanding the process and following the appropriate steps will help.

If you are 15 days late with a payment, the lender will usually charge a late fee. Inform your lender that you are going to be late and when you will be making a payment.

If you fall two payments behind, in order to avoid further actions, you must pay all the delinquent payments and the late fees to become current. It helps to make a payment arrangement with the lender at this stage and to follow through on the arrangement.

Once you are three or more payments behind, foreclosure procedures are initiated and you will incur additional costs, such as attorney and other fees. It is at this stage that many people panic and no longer communicate with the lender by phone or mail. Generally, this is when they miss a very important letter containing information that can save their home.

In Pennsylvania, prior to foreclosing on a loan lenders must send you a letter called an Act 91. Usually, this letter is sent to the homeowner when the loan is 90 days delinquent. Should you receive this letter, it is important to make an appointment with a housing or credit counseling agency that is Pennsylvania Housing and Finance Agency approved. If an appointment is made and kept within the 30-day period, the homeowner is protected from foreclosure while the application is being processed.

PHFA was created by the Commonwealth of Pennsylvania to assist homeowners in remaining in their homes. ACT 91, also known as Homeowner Emergency (HEMAP) is a financial aid program which, if your application is approved, will do one of the following:

1. Bring the delinquency current by paying the past due amount. The homeowner then resumes the payments.

See Foreclosure, pages 4 & 5

Peabody’s uncertain future causes concern for students, parents and community

By Richard Swartz
Bloomfield-Garfield Corp

Amid the fanfare of a newly-installed presidential administration in Washington, there is also change brewing in the operation of the main public high school in the city’s East End, Pittsburgh Peabody. With enrollment at a reported all-time low of 500 students, Peabody is now the focus of a broader community discussion not only about the long-term plan for its facility at N. Highand Ave. and East Liberty Boulevard, but also the makeup of any future student body and the programs it would offer them.

In the most recent data available on the school (2007), only 23.5% of 11th-grade students tested as proficient in reading, compared with a district-wide average of 53%.

The numbers were even less heartening in math, with just 11.3% of Peabody’s 11th-grade students scoring as proficient, compared to 43.9% district-wide. Only 58% of graduating seniors in 2007 took the SAT entrance exam, which is usually required for admission to a four-year university or college. It is estimated that nearly 40% of its African-American students, who comprise 95% of the student body, fail to graduate, with the number reaching almost 60% for male students.

Against this sobering backdrop came word in December that a committee appointed by district Superintendent Mark Roosevelt concluded that Peabody would be the best site for the International Baccalaureate program, now housed in the former Reizenstein Middle School in East Liberty. The “IB”, as it’s known, is widely considered to be a program for college-bound students, and is expected to have 600 students in the 6th to 12th grades for the start of the next school year in September. Most of the IB’s current enrollment is drawn from the 15206, or East Liberty, zip code.

The Bloomfield-Garfield Corporation, which itself manages an after-school academic and career development program, known as “Community LEARNs”, for 70 Peabody students, decided to organize two public meetings in Garfield in January. Their objective was to shed light on the district’s intentions with respect to the school, and allow for members of the public to share their concerns and ideas.

Over 140 people attended them, including Nancy Kodman, who is the school district’s new executive director of the office for strategic initiatives. While the gatherings provided no immediate answers, Kodman made the following recommendations:

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1. Broaden the focus of the meetings to include all areas of the community.

2. Establish a steering committee to help guide the process.

3. Develop a plan for the long-term future of the school.

4. Include representatives from all stakeholders, including students, parents, and community members.

See “PEABODY,” page 4
“Sauce Boss” kicked off festivities for EECM’s MLK, Jr. Day celebration

Eastminster Church in East Liberty hosted the East End Cooperative Ministries’ annual Martin Luther King, Jr. Day celebration on January 18.

Bill “The Sauce Boss” Wharton, who travels the country, feeding body and spirit with his spirited mix of food and festivities, entertained the crowd and cooked up some gumbo before participants gathered for a musical prelude and a service to celebrate the enduring legacy of Martin Luther King with song, prayer, and fellowship. The Keynote Speaker was Bishop David Zubik of the Roman Catholic Diocese of Pittsburgh.

Rev. Dr. Jermaine McKinley, Asst. Director of the Metro Urban Institute at Pittsburgh Theological Seminary waits for the first bowl of gumbo.

New townhouses going up in Penn Ave. Arts District

Next time you’re walking down Penn Avenue be sure to stop by the construction site at 5000 Penn Avenue. The once-vacant lot at the corner of Penn Avenue and Gross Street is now occupied by a structure complete with windows! Team Construction has been hard at work constructing the three, for-sale, energy efficient townhouses.

The development reinforces the upward momentum and synergy the district has experienced within the past few years. Friendship Development Associates purchased the vacant lot in 2000 and, since then, has worked diligently to develop the site. A groundbreaking for the project was held in April and construction began shortly thereafter.

In the heart of the Penn Avenue Arts District, these townhouses are within walking distance of a plethora of restaurants, art galleries, music and culture. Each town house boasts an open, second floor patio that overlooks the district as well as nine-foot high ceilings, vinyl enhanced tile and carpet, full kitchen and baths and energy efficient heating and cooling systems. The townhouses range in size from 1413 to 1521 square feet with three stories of living space and will be available for purchase available in the fall of 2009. For information call FDA at 412-441-6147.

Kimball and the City of Pittsburgh are in the process of quantifying infrastructure needs along Penn Avenue. Using field data, technical analyses, and professional engineering assessment, the needs being quantified extend from 34th Street to Negley Avenue and include the physical condition of Penn Avenue’s pavement, sidewalks, curbs, street trees, street lighting and signal equipment, as well as the performance of the corridor’s major intersections in terms of accidents and congestion/delay.

The needs analysis will be used to identify the sections in greatest need of attention (e.g. worst condition, most accidents, most congestion, etc.) and prioritize spending the federal transportation funds to address those needs. The needs analyses, results, and targeted segments of Penn Avenue, as well as a list of potential improvement projects, will be presented at an upcoming community meeting.

For more information you can visit pittsburghfederalprojects.com or send an email to pat.hassett@city.pittsburgh.pa.us.

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Earthen Vessels Outreach reveals renovation plans for former Friendship Avenue church

Earthen Vessels Outreach and Seeds of Hope Church held a community meeting January 6 to present their plans for the renovation of the former church at the corner of South Pacific Ave. and Friendship Ave.

About a dozen people braved the cold, rainy weather to attend the presentation by Ryan England, the project manager for Pacific Sanctuary. England explained that Earthen Vessels Outreach and Seeds of Hope Church purchased the vacant church last year with the intention of conducting a four-phase renovation that will turn the building into a permanent home for the congregation and their community outreach activities.

Earthen Vessels Outreach and Seeds of Hope Church currently share space at Evaline Lutheran Church, located at the corner of South Evaline Ave. and Friendship Ave. Seeds of Hope Church was founded in 2002 as a parish in the Episcopal Diocese of Pittsburgh. Earthen Vessels Outreach provides an afterschool program, a summer day camp, basketball and dance programs, and youth group for church members and community youth.

Since purchasing the vacant church in 2007, EVO has stabilized the building by repairing the roof, tuck-pointing about 75% of the exterior and cleaning out debris from water damage which resulted from the theft of copper piping in the basement. England told the audience that squatters who occupied the building for a period had inflicted some damage to the interior, as well. The first phase of renovation also included minor landscaping.

EVO is planning to obtain an occupancy permit and building permits for upcoming phases of construction, said England. The second phase will focus on the basement, where a kitchen, dining area, nursery and classroom space are planned. The third phase will renovate the first floor with a multi-purpose sanctuary and additional classrooms. Phase four will concentrate on the second floor mezzanine, with offices and classroom planned.

Community members’ major concerns focused on parking issues and changes to the building’s exterior. England gave an overview of the project’s architect, Milton Ogot, said England. Project’s architect, Milton Ogot, said the plan is to level out some of the grassy area and create a natural barrier with hedges to keep children on the grounds and away from the street.

The next meeting will be held Tuesday, February 10 at 6:30 p.m. in the basement of Evaline Lutheran Church, 259 S. Evaline St.
Publication Information:

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

The opinions expressed herein are not necessarily those of the publisher.

We Would Like to Acknowledge and thank our advertisers and the BGC’s funding partners, including:

- The Bank of New York Mellon
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- and the City of Pittsburgh.

Forestalling foreclosure, continued from page 1

(2) Bring the loan current and make partial payments while the homeowner pays the difference.

(3) Pay the full mortgage for up to 24 months. At the end of PHFA’s assistance, the homeowner resumes the full mortgage payment with the lender and begins to repay the loan to PHFA.

The repayment amount is based on a sliding scale.

Too often, homeowners who are having financial difficulty fail to do anything about it in a timely manner. It is important to communicate with your lender and/or a housing counseling agency at the first sign of difficulties. There is no shame in having problems; hiding them just makes overcoming them harder.

For help with your mortgage questions or difficulties, call Yvonne at Garfield Jubilee at 412-665-5213.

Editor’s Note: See related article on page 5.

The Bulletin is funded in part by:

PPND

Bloomfield-Garfield Corporation’s
SHOWCASE PROPERTY
OF THE MONTH

Aggie Brose is on vacation.

Pittsburgh Peabody Stakeholders Group
continued from page 1

clear that the district desires to work in partnership with community interests to arrive at a comprehensive plan for the school. For many in attendance, the overarching goal appears to be making Peabody into a high school that could be the first choice for a much broader segment of the East End’s population, according to Rick Flanagan, the BGC’s youth development director.

“We think accountability on the part of all participants is critical if we’re to have a community-guided process that yields positive change,” Rick Flanagan, the BGC’s youth development director said in the aftermath of the initial sessions. “Many of the so-called stakeholders want to see a school that does a much better job of preparing students for jobs with area employers, many of which do not necessarily require a post-secondary degree. And some still want Peabody to be a school that readies students for careers in the professions. And others are raising important questions about the quality, or absence of, viable sports, music, arts, and other programs at the school.”

Flanagan feels that opportunities exist for a school that could, for example, focus its energies on tying students into the large health-care industry that has developed in the East End. “But to make that a reality would probably require a complete revamping of the curriculum and the staff at the school,” he believes.

Another stakeholders’ meeting was held with school district staff on January 28 at the BGC’s Community Activity Center in Garfield to obtain more information on what the framework will be for the decision-making process around Peabody’s ultimate fate.

This will be followed by a February 4 forum at the Center with school board member Thomas Sumpter, Jr. (see below), whose district encompasses many of the neighborhoods that would normally be expected to feed students into Peabody.

“We’re hoping Mr. Sumpter can be our person at the school board table who ensures that whatever consensus emerges from a community process gets embedded into the district’s final plan for the school,” Flanagan added. Those wishing to become involved in what is being called the “Pittsburgh Peabody Stakeholders’ Group” should contact him at 412-441-9833.

Community Meeting

with

Thomas Sumpter, Jr.
Vice President, Pittsburgh School Board

Wednesday, February 4,
at 6 p.m.

BGC Community Activity Center
113 N. Pacific Avenue

Presentation by Mr. Sumpter on the challenges facing schools in the East End and the District overall,

Question & answer period to follow.

For further information, contact the BGC Youth Development Office at 412-441-9833.

Forestalling foreclosure, continued from page 1

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Editor’s Note: See related article on page 5.

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Forestalling foreclosure

continued from pages 1 and 4

As of January 12, 2009, Allegheny County homeowners faced with imminent foreclosure may have an opportunity to negotiate a way to keep their homes. Allegheny County's Residential Mortgage Foreclosure Diversion Program provides a 90-day delay of foreclosure proceedings. According to the program regulations, all complaints filed for the mortgage foreclosure of residential owner-occupied property will require an MG filing designation and the inclusion of an "Urgent Notice" that explains the steps a homeowner can take to request a conciliation, which allows the Court to "stay the proceedings for a reasonable period to permit meaningful conciliation," according to the Allegheny County Administrative Docket.

The Urgent Notice informs the homeowners that they may be able to get help with their mortgage. Homeowners are told to call the Save Your Home Hotline at 1-800-298-8020, where, FREE OF CHARGE, they will be put in touch with a non-profit Housing Counselor who will try to work out arrangements with the mortgage company.

The housing counselor will schedule a conference under the court's supervision to determine whether a "work-out" can be arranged. Homeowners are told that to get this free help they must call the Hotline within 20 days and go to a Housing Counselor, who will tell them what to do next. See the Court Order (right) which explains how the program works. This program is available only to homeowners who receive this notice with foreclosure papers that have been filed with the Court.

If you have received an Act 91 Notice from your lender and would like to apply for a Homeowners' Emergency Mortgage Assistance Loan, contact one of the nearby "Counseling Agencies for HEMAP" listed below. You must have a face-to-face meeting with one of these counseling agencies within 33 days from the date of your Act 91 Notice in order to put the foreclosure process on hold. For more information about this list, contact Lori Toia at the Pennsylvania Housing Finance Agency at 717-780-3945.

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<th>Acorn of Allegheny County</th>
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<td>2840 Liberty Avenue, Suite 205</td>
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<td>Pittsburgh, PA 15206</td>
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<td>412-441-6551</td>
<td>412-391-2535</td>
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<td>Action Housing, Inc</td>
<td>Garfield Jubilee Associates</td>
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<td>425 6th Avenue, Suite 950</td>
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<td>Pittsburgh, PA 15219</td>
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<td>412-281-2102; 800-792-2801</td>
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<td>Neighborhood Housing Services, Inc.</td>
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Lawrenceville Corp. selects Ford as new executive director

The Lawrenceville Corporation has selected Maureen Ford to lead the organization as its new Executive Director.

Ford is excited about building on the Lawrenceville Corp.'s past accomplishments to continue to make progress in the community's redevelopment. "I like the momentum that Lawrenceville has acquired," she said. She was anxious to return to economic development and was especially pleased to play a part in Lawrenceville's future because "my father and his family grew up here and I've heard stories about his childhood all my life."

She is energized by the fact that "everyone (in Lawrenceville) has a goal in mind to better the community and they are willing to work together to do that."

In leading the Lawrenceville Corp.'s five-person staff, Ford will draw on a combination of skills developed after 18 years of non-profit experience with the Regional Industrial Development Corp. and two years with a real estate brokerage company. According to its website, RIDC, a private, non-profit organization focused on a dynamic, regional approach to economic development, was established in 1955 to foster new employment opportunities for business and industry and to diversify the regional economy of southwestern Pennsylvania.

Ford, who started at Lawrenceville Corp. in early December, 2008, is still in a self-described learning phase and has not yet identified specific goals. She is speaking with community members, business owners, residents, and representatives of neighborhood organizations and institutions to better understand the challenges ahead. She is still defining the factors that influence development: "I'm waiting to see what will percolate to the surface to see what the issues will be."

She has focused on a few possible directions. "Butler Street is well established and defined, but Penn Avenue is not and I can see that this needs to continue," she said, adding that it will be important to sustain the environment that fosters the continued growth of the independent shops and eateries that make Lawrenceville a destination. She said the industrial section of Lawrenceville is a "big part of the community. Many of our residents work here as well. I want to bring these companies to the table because they are a big part of the fabric of the community. I don't want to dictate to them, I want to work with them on resolving issues."

Sometimes the interests of the residents and the businesses are in conflict, but Ford wants the emphasis to be on building coalition and working together to create solutions. From her time in real estate Ford said she has acquired an understanding of brokers' perspectives and priorities that will help her "put something together that all parties will agree to."

Ford was graduated from Indiana University of Pennsylvania with a degree in marketing. She lives with her husband and two children in Hampton.

ORDER OF COURT

1) The Defendant, assisted by the housing counselor, will file with the Department of Court Records, First Floor, City-County Building, a Certification of Participation form, as soon as possible after the Defendant has met with the counselor.

2) The housing counselor and the Defendant will explore available options which include: bringing the mortgage current, paying off the mortgage, proposing a repayment plan to bring the account current over time, agreeing to vacate in the near future in exchange for not contesting the matter and a monetary payment, offering the lender a deed in lieu of foreclosure, filing bankruptcy proceedings, paying the mortgage default over 60 months, request a loan modification, and filing an answer or motion to open or strike the judgment. At Defendant's request, the housing counselor shall promptly prepare and submit a written proposal for addressing the mortgage delinquency, a payment plan (together with the Work Out Options & Counseling Form and all available supporting financial information) or other resolution to Plaintiff's attorney, as soon as possible, but if practicable, at least ten (10) days before the date of the Conciliation Conference.

3) The Plaintiff shall evaluate and respond to Defendant's proposal prior to, or at the Conciliation Conference.

4) Unless an agreement has been reached prior to the Conciliation Conference, a representative of the Plaintiff or investor who has actual authority to modify mortgages, to enter into alternate payment agreements with the defendant, or otherwise resolve the action shall be present at the Conciliation Conference or shall be available telephonically. The failure of the Plaintiff or a representative of the Plaintiff or investor with such authority to appear for the Conciliation Conference may result in the scheduling of the Conciliation Conference, and/or the further postponement of the Sheriff Sale of the property.

5) A Conciliation Conference is scheduled for ___ at ___ in Courtroom ___, City-County Building, 414 Grant St., Pittsburgh, PA

6) The failure of the Defendant to attend the Conciliation Conference shall result in the lifting of any stay.
Treat your Valentine to dinner at a favorite East End eatery

Compiled By
Lisa Porter Werner
Bulletin Restaurant Reviewer

The list, based on Lisa’s personal visits to each restaurant, was designed to suit an array of tastes and/or moods this Valentine’s Day. The Bulletin’s interim editor, Stacie Chandler, has added a few suggestions of her own. There’s something for everyone: from starry-eyed romantics who like timeless ambiance to accompany their dining experience, to happy-go-lucky romantics who don’t mind if the ambiance evokes a particular mood. Perhaps you’re just in the mood for a low-key Valentine’s Day with your ____ (fill in the blank -- mom/dad/sister/cousin/friend/etc.).

For the Starry-Eyed Romantic

Café Roma – Incredible Sicilian home-style food that will make love to your taste buds. Bring your own bottle of wine and look into your lover’s eyes adoringly. This is the only ambiance you need to accompany food this delicious. ($$$)
4770 Liberty Ave. in Bloomfield. 412-621-1534. BYOB, Reservations required because space is limited.

Cashah – An extraordinary menu of Mediterranean and North African cuisine. The orecchiette with grilled chicken, dried cranberries and sage cream is a must! Let the gorgeous mosaic backdrop illuminate your lover’s face as you share a cheese tasting and sip on fine wine. Best-kept secret: Awesome weekday Happy hour from 5 to 7 p.m. ($$$$
229 S. Highland Ave. in Shadyside. 412-661-5656. Usually offers a Valentine’s Day Tasting Menu in addition to the regular menu. Call for details.

Girasole – Consistently DELICIOUS Northern Italian food served in a cozy, romantic grotto setting where Mr. Girasole treats everyone like his amico.($$$)
733 Copeland Ave. in Shadyside 412-682-2130. Reservations recommended. May offer a Valentine’s Day prix fixe menu.

La Filipiniana - Housed in an old Victorian, it is famous for its outstanding Thai and Filipino cuisine and impeccable service. Bring a favorite bottle of wine, sit back and enjoy your love's company in an elegantly casual eatery. ($$)
5321 Butler St. in Lawrenceville 412-781-8724. Reservations recommended, space is limited.

Legume Bistro - Farm-to-table (i.e., FRESH organic) French, Italian and American fusion cuisine that will dazzle your taste buds. ($$$)
1113 S. Braddock Ave. in Regent Square. 412-371-815. BYOB, Reservations only for 5 or more, but call ahead to have your name placed on a waiting list.

Red Room - Deliciously fresh New American cuisine in a fashionably-plush atmosphere set aglow by candles and subtle drop lighting. The seared ahi tuna dish is out-of-this-world. Continue your engaging dinner conversation with your love on one of the comfortably chic leather couches. ($$$$

For the Quirky Romantic

Abay – Authentic, mouth-watering Ethiopian cuisine served in a groovy, unique-to-Pittsburgh, lively atmosphere. Entrees, meant to share, are served on a platter over a large, crepe-like, piece of injera (in lieu of utensils). Hunker down on one of the backless chairs and feed your love, Ethiopian style, with your bare hands. The perfect place to try the new organic wine you discovered at the wine store. How ooh la la ... romantic. ($)
130 S. Highland Ave. in East Liberty. 412-661-9736. BYOB, Reservations recommended.

Brillo Box – According to the New York Times, “Brillo Box feels like an artsy East Village Bar…” Not just for hipsters, it serves scrumptious vegetarian food in a fun, kitschy-chic, lounge atmosphere. You and your love will feel like you're “not in Kansas anymore.” Start with the delectable eggplant caviar or the white bean dip. ($)
4104 Penn Ave. in Bloomfield. 412-621-4900.

Café Zinho - An elegantly chic café, decorated in bits and pieces of vintage nostalgia -- including old doors that cover the ceiling -- serves new American/European cuisine. The atmosphere is always bubbly and delightful. Bring your favorite bottle of champagne and chat with the lovely and sophisticated hostess, Monique. ($$$)
238 Spahr St. in Shadyside. 412-363-1500. BYOB, reservations recommended, space is limited.

Dinette - Brightly lit, petite pizzeria and bar with vivid orange walls and minimalist decor serves personal-size thin-crust pizza, smaller-sized appetizers and flavorful fresh salads. Definitely a “must-try” for white pizza lovers. The place to go if you and your love are in the mood to splurge on pizza (sans sauce) and wine, but not in the mood to dress up. ($$$$
5996 Penn Circle South at Eastside in East Liberty. 412-362-0202

River Moon Café - Off the beaten path, American fusion menu influenced by Asian, Mexican and Mediterranean cuisine. All dishes made to order from scratch and the desserts are yummy. If you’re lucky the owner, Josephine, may even serenade you and your love. ($$$)
108 E 43rd St. in Lawrenceville. 412-683-4004. BYOB, reservations recommended, space is limited.

Sausalido - Bloomfield’s little slice of fusion cuisine heaven. Call ahead to see if the chef is offering a Valentine’s Day tasting menu and bring a few bottles of wine to pair with each tasting. If no tasting menu is offered, create your own by ordering several appetizers and share different entrees. Seal each bite with a kiss from your love as you relax in the romantically understated dining room. ($$$)
4621 Liberty Ave. in Bloomfield. 412-683-4575. BYOB, reservations recommended, space is limited.

Soba - Upscale Pan-Asian eatery located in a strikingly beautiful three-story building. The alluring décor in hues of red, violet and yellow (complete with flowing wall of water) oozes romance. Start with my favorite appetizer, crispy tofu in a tangy lemongrass sauce. ($$$$
5849 Ellsworth Ave. in Shadyside. 412-362-5656. Reservations recommended, well-liked venue for special occasions.

Umi – Absolutely delicious sushi, prepared by Mr. Shoo, who was the sushi chef at Manhattan’s original Nobu. The ambiance is sexy and Manhattan-like (for Pittsburgh). Grab a drink at the bar downstairs, Soba, after dinner. There are also “cooked” foods on the menu. ($$$$
Happy-Go-Lucky Romantic

Point Brugge Café - Popular, modestly-classy, tiny café (“modeled on cafes found in European cities”) best known for its mussels (in white wine, shallots, garlic and light cream), Brugge frites (twice cooked potato fries) and selection of Belgian beer. The perfect place for you and your love to drink dark beer in style. Insider tip: the Sunday brunch is outstanding. ($$$) 128 S. Highland Ave. in East Liberty. 412-362-1861. BYOB, reservations recommended, space is limited.

Royal Caribbean - Superbly delicious, made-to-order, traditional Caribbean Island cuisine, served in a laid-back, atmosphere of muted red, yellow and green hues. You and your love can start with an order of the magnificent seafood fritters. Spice things up by ordering the classic Jerk Chicken. Bring your favorite bottle of wine to tame the fire of the heated mixture of spices used in the Jerk marinade. Tip: the shrimp prepared in the Royal brown sauce is divine. ($$$) 417 Liberty Ave. in Bloomfield. 412-687-8117.

Low Key Romantic

D’Amico’s - Down-to-earth, reliable, old-school, Italian eatery serving comfort dishes such as eggplant parmesan. ($$$) 4474 Liberty Ave. in Bloomfield. 412-682-2523.

Istanbul Grille - Popular, unpretentious, eatery decorated in earth tones serves simple Turkish cuisine such as Lamb Shish Kebab, Falafels and Gyro Platters. Your love will be grateful when you suggest the delicious lentil soup and the Babaghanush to start with. Both are fantastic. ($) 5501 Center Ave. in Shadyside. 412-325-3347 BYOB, reservations recommended, this place has been known to be packed on a Tuesday night.

Kelly’s Bar - A restored, eclectic, art-deco bar/restaurant reminiscent of a hangout from in the cult classic, Swingers. The place where rock-a-billies, hipsters, artists and young professionals come together to listen to the awesome juke box and, well, feel cool. The menu is just as diverse as the clientele (crab dumplings, fried calamari, Cajun meatloaf to the Po’ Boy (fried jumbo shrimp) sandwich). If you’re lucky, you and your love will get to listen to the Smiths playing on the Juke Box. ($) 6012 Penn Circle South in East Liberty. 412-363-6012. A place this hip doesn’t take reservations.

Or try something new and different -- an Asian cooking class for two at Chop, WOK &Talk

Sharing food with another human being is an intimate act that should not be indulged in lightly. So says essayist M. F. K. Fisher. And if she’s right, dinner with your love must be among the best ways to celebrate Valentine’s Day.

Why not take the idea a step further and give your Valentine a gift that covers all the bases – preparing food, eating food, and spending quality time together. Sign yourselves up for an afternoon or evening of culinary instruction, gastronomic adventure and a shared learning experience at Penn Avenue’s own cooking school - Chop, WOK & Talk.

It’s a delicious way to spend a few hours! At a recent Saturday afternoon Sushi class, seven students gathered to tackle the ins and outs of creating a variety of colorful and incredibly tasty Japanese & American style dishes. There were some with the traditional raw fish, but others contained everything from cooked seafood and prosciutto to mango and avocado. All were fabulous!

The class members are serious home cooks, but none had ever worked with sushi before. The class quickly developed a sense of camaraderie and everyone was very helpful, sharing tips on how they got the nori (seaweed paper) to lock in place or reminding someone to sprinkle the ginger-soy sauce on the fruity sushi.

One couple were back for their third class at Chop, WOK & Talk. It’s a favorite way for them to spend time together. Other students, who came from as far away as Donegal, Norway, and Trafford, had such a great time they said they can’t wait to come back for another class.

After preparing each dish, the class sat down together to eat what they had made. Students discussed the flavors, taste and combination of spices in each. They evaluated the techniques and presentation and compared ideas about entertaining friends and family. After three hours, everyone departed with a full stomach and a container of goodies to share with those at home.

Another great idea is to get together with a group of friends and spend an evening cooking and eating together at Chop, WOK & Talk. For instance, Tague offers a hand-on cooking class for six to ten people with the Asian recipes of your choice. During the three-hour class, guests prepare their own five-course meals.

Chop, WOK & Talk specializes in Asian and Mediterranean cuisine and offers a variety of classes and party options. Upcoming classes include Thai, Dim sum, Greek Appetizers & Desserts, Chinese, Asian Vegetarian/Vegan, Sushi, Indian, and Moroccan.

Evening classes are held from 6:30 to 9:30 p.m. and weekend classes are from 1 to 4 p.m. For information call Dorothy Tague at 412-362-0679 or visit the website at http://mysite.verizon.net/paultague/index.htm.

Lot 17 - Curl your feet up in one of the cozy booths and chose from the not-so-typical bar menu filled with tasty items like the pita pizza (topped with pesto sauce, chicken and Asiago cheese) and the Lot 17 salad (roasted red peppers, fresh berries, fried leeks and your choice of lime cilantro or raspberry dressing). Or maybe you and your love want to watch whatever sports game is being broadcasted and order typical bar food like, nachos, wings and stuffed burgers (stuffed with onions, mushrooms, peppers and cheese). “It’s all good...”($$) 4617 Liberty Ave. in Bloomfield. 412-687-8117.

Editor’s Picks

Pho Minh - Don’t let the plain decor fool you, the Vietnamese food here is anything but! My favorite is the beef-wrapped shrimp appetizer. And be sure to ask your server how to use the condiments to make your selection suit your preferences for spiciness. ($$) 4917 Penn Ave. in Garfield. 412-661-7443. BYOB, Go early to avoid wait.

Richard Chen - Richard Chen's restaurant in the WYNN Hotel in Las Vegas is the only Michelin-rated Chinese restaurant in the U.S. This is a great special-occasion restaurant where everything is sleek and satisfying. The flavor combinations are exquisite. But leave room for dessert -- it's incredible! And the celebrity-spotting is fun, too. ($$$) 5996 Penn Circle in East Liberty. 412-924-0080. Reservations recommended.

Smiling Banana Leaf - The very small dining room only holds a few tables and the place is always packed. That’s because this fairly new restaurant has wowed all who have tried it. The prices are reasonable and the food excellent. ($) 5901 Bryant St. in Highland Park. 412-362-3200. BYOB. No reservations necessary. Be prepared to wait or consider take-out for a romantic dinner at home.

Tana - The owner of this Ethiopian restaurant is so enthusiastic and sincere about his hosting duties that you almost feel as if you are eating in his home, rather than in his restaurant. The fun of Ethiopian food is the communal style of eating, which encourages sharing and tasting a variety of dishes. There’s a full bar, as well as a selection of Ethiopian wines. ($) 5929 Baum Blvd. in East Liberty. 412-665-2770.

Thai Cuisine - This is one of those places that you go to over and over again because the food is so tasty and the staff is always pleasant and helpful. I often make a meal out of the appetizers because it’s just so hard to decide. ($$$) 4627 Liberty Ave. in Bloomfield. 412-688-9661. BYOB.

By Stacie Chandler
Bulletin Interim Editor

February 2009 • The Bulletin • Page 7
The story of coffee is as deep and dark as the beverage made from the roasted beans. Ethiopian legend says that long, long ago, about 800 A.D., a goatherd noticed his herd was especially lively and playful after eating berries from a particular bush. The goatherd tried some himself and experienced a peculiar buzz. A monk who witnessed this took some berries back to the monastery. When his brothers shared them, they found themselves strangely alert to divine inspiration.

The beans then travelled across the Red Sea to Arabia, where coffee, as we know it, was developed about 1000 A.D. A few centuries later, coffee was firmly incorporated into Muslim culture and was carried wherever Islam went -- to North Africa, the eastern Mediterranean, and India.

Fast forward another 1000 years or so to find Voluto Coffee at 5467 Penn Ave. taking the same, almost mystical, approach to the brew. Owners Amelie Bilodeau and Barbara Russell kicked off the new year by opening the kind of coffee house they’ve dreamed about for several years.

“We’ve been going to local shops for years, having great espressos and lattes and kept thinking, ‘this is what we should be doing,’” said Bilodeau. A nurse who works with cancer patients, she says her profession has influenced her approach to life. “It makes me appreciate life. I don’t want to have any regrets.” So the pair took the plunge and decided to make their dream a reality.

Russell is a former accountant who has worked in the restaurant industry for a number of years. She is the full-time manager of the shop, which prides itself on the quality of its coffee and aspires to consistently high quality.

Their beans come from 49th Parallel Roasters in Vancouver, British Columbia. While there are many excellent roasters closer to Pittsburgh who supply other local coffee houses, Bilodeau and Russell wanted a unique choice for their shop. Their “direct trade” beans come from a roaster who has developed a relationship with their growers and pay above fair trade prices for their products.

The additional money remains in the coffee-growing communities to improve both the lives of the residents and the industry standards. For instance, a program has been instituted in which the green beans are vacuum-sealed at the point of origin to preserve their freshness and quality.

“Voluto Coffee, our focus is coffee,” said Bilodeau. You won’t find a lot of fancy coffee drinks on the menu and -- other than beverages and pastries -- there is no food on the menu, either.

Bilodeau and Russell have five employees who have undergone a stringent training program to learn to produce the finest traditional coffee drinks possible. Using a limited selection of the freshest single-origin beans, Voluto Coffee’s baristas make only French press coffee that is transferred to vacuum pumps and kept for less than an hour.

Voluto Coffee also offers loose leaf teas (some organic) and hot chocolate made with Omahanhe fair trade cocoa powder. Pastries are created by Sweet House Bake Shop in Mars and baked on-site each day.

Customers can sip their beverages in the sleek and contemporary shop, which was designed with the help of Christine Mondor at Evolve, another Penn Avenue business.

The blue and green color scheme softens the industrial feel of the high-ceilinged space, while the huge windows admit plenty of light and offer a great view of the streetscape.

The duo plans to offer cupping classes at some point, as well as a composting program for their neighbors. “Coffee grounds are great for the garden and we want to be able to offer them to our customers,” said Bilodeau. With an eye on being environmentally friendly, Voluto Coffee uses only compostable cups and cup sleeves. They also offer a discount to customers who bring in their own cups for coffee

Voluto Coffee will hold its Grand Opening during Unblurred on Friday, February 6. The shop is open Monday through Thursday from 7 a.m. to 6 p.m., Friday from 7 a.m. to 8 p.m. and Saturday from 8 a.m. to 8 p.m. Voluto Coffee is closed on Sundays.
CREDIT REPORTS AND CREDIT DISCRIMINATION

The Fair Credit Reporting Act is a federal law which determines what credit reporting agencies, or credit bureaus as they are sometimes known, can and cannot do with respect to supplying information about your credit history.

Under this law, your credit report is considered private. However, the report can be given out in certain circumstances: in response to a court order; at your request; if you have asked for credit; for employment purposes (by written permission); or if the request is part of a business transaction, a request for insurance, or a governmental license.

If an insurance company or employer requests an investigative credit report of you, they must notify you within three days of the request. Credit card and insurance companies can use credit reports to create lists for the purpose of sending out solicitations to people.

If you do not want your name placed on the list, call the credit agency for a form, which when filled out, will remove your name from the list. You can also have your name removed from these lists by calling 1-888-567-8688.

If you are denied credit, insurance, or employment because of something on a credit report, you are entitled to know the reason for the denial. You must be given the name, address, and phone number of the credit reporting agency that gave the report on which the denial was based. Although credit reports cannot go back more than seven years, there is an exception for bankruptcy filings, which can stay on your credit report for ten years.

Under the Fair and Accurate Credit Transaction Act of 2003, you can get one free report, annually, from each of the three nationwide consumer reporting credit companies: Equifax, Trans Union, and Experian. You can request your free annual credit report at www.annualcreditreport.com.

Your credit report lists the sources of the information supplied, a list of people who have received or made inquiries about your credit report within the past six months, and the names of employers who have received the report within the last two years. You can get this information by phone, in person, or by mail.

The credit agency must give you this information free if it is requested within 60 days after you have been denied credit or some other benefit.

If you disagree with the information in your credit report because it is false or inaccurate, you should tell the credit reporting agency, in writing, that you disagree with the information and why. Keep a copy of your letter.

The agency must then investigate your claim, unless the complaint is frivolous. If the agency agrees there is an error, they must correct the report. If the agency thinks the report is accurate, you have the right to make a brief written statement explaining your position. Some agencies require the statements be less than 100 words. After you submit this statement, any future request for your credit report must contain this statement, unless it is frivolous or irrelevant.

If you believe the information is accurate but want additional information about your debts included, you need to contact the credit bureau and arrange to have this information added. Additional information about your payment of any debts listed may improve your credit record.

You cannot be denied credit because of your race, national origin, religion, sex, marital status, age (as long as you are old enough to sign a binding contract), your source of income (whether part-time work, retirement benefits, or public assistance), or exercising your rights under federal consumer protection laws. There are also several laws that prohibit discrimination based on disability. In most cases, a creditor is not even permitted to ask about this information.

If you feel that a credit reporting agency, creditor, employer, or insurance company has violated the law relating to credit reporting, you can complain to the Federal Trade Commission, Fair Credit Reporting Act Division, Sixth and Pennsylvania Avenue, Washington, D.C. 20580 or call 202-326-2222, ext. 6.

By Frank J. Pistella, Esq.  Bulletin Contributor

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For more information, visit www.nlsa.us. You will also find a link to www.PaLAWHelp.org which provides valuable legal information on a multitude of legal topics.
**BOOK SIGNING**

Former Garfield resident Lynn Manley will be signing copies of her book *Through the Fire But Not Burnt* on Saturday, February 7 from 3 to 5 p.m. at Borders Eastside, 5986 Penn Circle South.

Manley's book, a collection of essays, tells the story of her life. A survivor of abuse, kidnapping and betrayal, Manley hopes that her book will inspire others.

You can read more about Manley and her book at The Bulletin's blog at www.bloomfield-garfield.org.

**ATTACK THEATER**

An evening of world premieres, Attack Theatre’s “Passion Reflected” offers Pittsburgh audiences an escape into a world of imagination and discovery, fear and love – where relationships are not only examined, they are tried, tested, and proven. Attack Theatre dancers, musicians, singers, and artists in one evening of live music, haunting video, and compelling dance create a emotional landscape of life and love in “Passion Reflected.”

Opening Valentine’s Day weekend, “Passion Reflected” features three new works. Remainder, Ardiente, and At a Later Date and a multi-talented ensemble of dancers and musicians, led by music director Dave Eggar with choreography by Peter Kope and Michele de la Reza.

“Passion Reflected” runs February 13, 14, 16, 17, 20, and 21 at 8 p.m. at the New Hazlett Theater, Allegheny Square East on the Northside.

Tickets are $20 in advance; $25 at the door, $15 students and seniors. The opening night admission and pre-show reception is $30. For tickets, call ProArtsTickets at 412.394.3353 or online at www.proartstickets.org

**DANCE-THEATER ARTS**

Pittsburgh Dance and Theatre Arts, 4059 Penn Avenue, offers winter classes in Ballet, Pointe, Jazz, Tap, Voice, Acting, Pilates, Belly Dance, Flamenco and more. Classes for kids (3+) and adults of all ages and levels. PDTA focuses on the Art of Movement and does not participate in competitions or pageants. We believe in creative and classical training, as well as artistic integrity. Rehearsal studio available when schedule permits. Private lessons in dance, theatre, and voice, and individual and group choreography. Call 412-681-7523 or visit www.pgh-dance.com

**PANCAKE BREAKFAST**

The Lawrenceville Rotary is holding its annual Pancake Breakfast on Valentine's Day, Saturday, February 14, at Holy Family Social Hall on 44th Street in Lawrenceville.

Admission is $7 for adults and $3 for kids 10 and under. Heart-shaped pancakes, sausage, bacon and eggs will be served from 8 a.m. to noon. Proceeds fund local non-profit organizations.

**UNBLURRED**

Join the Penn Avenue Arts Initiative and Penn Avenue Artists for the first Unblurred of 2009 on Friday, February 6.

This month’s Unblurred showcases the newest coffee shop on Penn Avenue, Voluto Coffee, as well as events at ARTica, Modernformations, and Most Wanted Fine Art, among others. Schedules available at www.pennavenuearts.org and participating locations. Unblurred is a monthly event that opens the Penn Avenue Arts District for exploration by adults and children.

**GLASS FLOWERS**

Present a beautiful glass flower to that special someone this Valentine's Day. Work as a couple, family or on your own to make a glass flower at Pittsburgh Glass Center. Friday, February 13 from 5 to 9 p.m.

Art All Night 2009 will be held on April 25-26 at a TBD location in Lawrenceville. The leadership team is presently seeking volunteers and contributions for this year's event. If you'd like to assist in any way, please email info@artallnight.org.

**ART ALL NIGHT**

Art All Night 2009 will be held on April 25-26 at a TBD location in Lawrenceville. The leadership team is presently seeking volunteers and contributions for this year's event. If you'd like to assist in any way, please email info@artallnight.org. It's also time to start creating your entry. We invite you to again submit one (and only one) piece of artwork, or sign up to perform during this one-of-a-kind neighborhood event attended by over 7,500 people each year. Artist registration information will be available soon at www.artallnight.org.

**FREE TO THE PEOPLE**

Carnegie Library of Pittsburgh

East Liberty Branch
130 S Whitfield St. 412-363-8232

Preschool Storytime: for ages 3-5. Thursdays at 10:30 a.m. on Feb.5, 12, 19, and 26.

Family Storytime: Look What Came From Africa—for ages 5-12 with family members. Tuesday, Feb. 17 at 6 p.m.

Harambee Read Aloud: for all ages. Saturday, Feb. 7 at 1 p.m.

Celebrate Black History Month and African Heritage with a read-aloud of Mufaro’s Beautiful Daughters followed by a craft.

Origami—for adults and children. Saturday, Feb. 21 at 3:30 p.m.

**East Liberty PC Center**

Introduction to Computers: Do you know how to use a mouse? Do you know where the Enter key is? What about the different parts of the computer? If you are unsure about any of these questions, this class is for you! Learn the basics of a computer, mouse and keyboard as a prerequisite for all our other computer classes. NOTE: This class is designed for those who have little or no computer experience. Friday, Feb. 6, from 2:30 to 4:30 p.m. OR Monday, Feb. 16 from 10:30 a.m. to 12:30 p.m.

Keyboarding 1, 2, & 3: New to typing or rusty in the fingers? This three-session class will cover basic typing skills, from finding your home keys in Keyboarding 1 to exercises and increasing speed in Keyboarding 3. NOTE: This class is held on three consecutive Tuesdays. Attendance is expected at all three sessions.

Tuesdays, Feb. 3, 17 and 24 from 10:15 a.m. to 12:15 p.m.

To register or for more information about our free computer classes, call the PC Center-East Liberty at 412-363-6105.

Carnegie Library of Pittsburgh

Lawrenceville Branch
279 Fisk Street 412-682-3668

Preschool Storytime: for ages 3-5. Thursdays at 11 a.m. Feb. 5, 12, 19, and 26.

Toddler Storytime—For children 2 months to 3 years. Saturdays, Feb. 7 and 21 at 10:30 a.m.

Adult Book Discussion: Monday, Feb. 9 at 5 p.m. “The Saffron Kitchen” by Yasmin Crowther

After School Crafts: for ages 7-12. Thursday, Feb. 12 from 4:30 to 6 p.m.

Abe Lincoln Program: for ages 3-12. Saturday, Feb. 14th at 11 a.m.
At National City we believe that early financial education is key to a strong financial future. That's why we're reaching out to teens and college students with school programs like “Get Smart About Credit,” teaching kids to use credit wisely, manage debt responsibly and to guard against identity theft. Learning to establish and maintain good credit early in life is important for a better tomorrow.

To find out more about “Get Smart About Credit” stop by your local National City branch.

Building a strong foundation for the future.

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To find out more about “Get Smart About Credit” stop by your local National City branch.
Chickenpox is a common infectious disease caused by a type of herpes virus. For most people with healthy immune systems, this virus first causes a headache and a fever, and then a rash, which classically looks like “dew on a rose petal,” meaning it resembles a small sack of fluid sitting on top of a red base. These lesions are highly contagious until they have all scabbed over, which often takes about one week. The rash does not appear all at once but develops in stages. All of the rash must be crusted over in order to stop being contagious.

The virus that causes chickenpox is called the Varicella-Zoster virus because it causes varicella (chickenpox), and herpes zoster (shingles). Once a person is infected with the chickenpox virus, it stays dormant in the person’s nerves. If reactivated after a stressor or a weakening of the immune system, it’s called herpes zoster. If the virus becomes active again, it causes painful skin rashes to the areas of skin supplied by that nerve. The virus is contagious from the rash of shingles just as it is contagious from chickenpox.

Chickenpox is best known its itchy, crusty rash, but it can cause more serious problems, too. Some children with chickenpox get bacterial skin infections from scratching and picking at the itchy bumps. Rarely, children can get pneumonia or an infection of the brain called encephalitis after having chickenpox, either of which can result in death. Adults who did not have chickenpox as children are even more at risk to these problems. Because of the chance of serious illness or death, scientists have developed a vaccine (or “shot”) to protect people from getting the virus that causes chickenpox.

Anti-Smoking Poster Competition Highlights

Students in local schools recently participated in the “Kids Say Don’t Smoke” Poster Competition sponsored by UPMC-St. Margaret and the Bloomfield-Garfield Family Health Center to promote awareness of the health hazards related to smoking. Posters shown here are the work of three students from some of our neighborhood elementary schools.

(top left) Iaundi Carrington, 4th Grade at Urban League Charter School
(bottom left) James Perry, 4th Grade, Urban League Charter School
(bottom right) Gerald Ferguson 4th Grade, Pittsburgh Montessori

Millions of lives have been saved since vaccines became common in the U.S. in the mid-1900s. Children no longer die or become crippled from illnesses like measles, polio, and influenza.

The chickenpox vaccine is given twice: at ages 1 and 4. The booster at age 4 is a new recommendation, so older children who only got the first shot need a second one to catch up.

Pittsburgh Public Schools now require children to be fully vaccinated against chickenpox – meaning they require both shots – to make sure all children in school are safe. Call your family doctor or pediatrician’s office to make an appointment for your older children to get the “catch up” booster shot if they need it.

Don’t be afraid to ask your doctor questions about vaccines. Your doctor wants to work with you to ensure your children to grow up to be strong and healthy.

By Amy J. DiPlacido, M.D.
Bloomfield-Garfield Family Health Center

Many people who have heard news reports linking vaccines to autism worry about whether vaccines are safe. Very good scientific studies done by the best research scientists and doctors in the world have shown without a doubt that vaccines do not cause autism.

While vaccines have a very rare chance of causing other side effects (most seriously an allergic reaction), it is much, much less than the chance of a child getting very sick or dying from chickenpox or other diseases vaccines protect against.

To Your Health