



Polish Hill Voice

We are the community...we are one voice!

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Summer 2008

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Weekend of Festivals

Polish Hill was the shining star for the weekend of July 19 and 20, as Immaculate Heart of Mary Church held its annual (over 80 years!) church festival on Saturday, July 19th. This year, the weekend had an extra dose of excitement with the Polish Hill Civic Association's first arts festival, Art What You Got, which happened the following day on Sunday, July 20.

The church festival lasted all afternoon and into the evening. Between the smells of the homemade pierogies and kielbasa and the sounds of Polish polkas, it was hard to not to enjoy the festivities on Saturday. Residents and visitors enjoyed bingo, live Polish music, a bake sale, Polish food, festival games and prizes.

Inspired by the quality and quantity of the artists that live in Polish Hill and those that visit, the PHCA thought the time was right to do an arts festival at home. The PHCA planned the first Polish Hill arts festival for the day after the church festival, reusing the tents, tables and chairs from Saturday. Art What You Got brought 37 local artists and seven local bands to Brereton Street, between noon and 7 pm.

Artists displayed and sold all kinds of artwork and crafts, including ceramics, photography, paintings, t-shirts and jewelry. The music for the day ranged from Irish folk rock to pop, soul and indie rock.

All of the artists and musicians came from the Pittsburgh area, but Polish Hill residents made up



Artist Lauren Toohey's "ducktopus" on the street in front of the church during Art What You Got.

more than a handful. The church added to the festival with a wildly popular food tent, offering grilled hamburgers and kielbasa, sauerkraut, pierogies, halushki, the ever popular taco-in-a-bag, and the distinctive pickle-on-a-stick.

Attendance was highest right before a storm hit unexpectedly at 2:30, forcing some artists to abandon ship. Despite the weather, however, people kept dancing until the last band finished and after the piergies sold out.



One of the many games of chance at the IHM festival, lining Brereton Street.

The arts committee of the PHCA looks forward to hosting this annual festival and hopes to make next year bigger and better. Be on the lookout for a call for artists in late winter/early spring. Date of festival to be announced soon.

Public Art Coming Soon

The Sprout Fund has selected Polish Hill as one of the 2008 recipients for grant money to create public art in the neighborhood.

The artist and artwork for Polish Hill's first public art sculpture were introduced during Art What You Got on July 20. Polish Hill resident Paul Bowden, will be the artist of a three-dimensional bronze sculpture on the wall of 3106 Brereton Street.

The application process started in late winter and involved a brainstorming session and ranking of nearly 40 artists. After the artists were narrowed down to a handful for each neighborhood, the PHCA's arts committee was faced with selecting among the highest number of art



pieces ever for one community. Based on neighborhood input, artists' presentations and lengthy discussion, the committee finally voted for the winning artist.

The arts committee is excited that this will not only be a first for the neighborhood, but this piece will also be the first Sprout Fund "mural" that is a sculpture instead of a painted mural. Look for the sculpture to be installed in August or September.

Helping Hands

A big PHCA thank you, especially to West Penn Recreation Center, Dan Riley and Pittsburgh Citiparks.

Businesses and Individual Donors

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Matt O'Riley
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Jake Peterson
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The Musicians (In order of appearance)

Ar Eigean Gael
28 North
The Airplane Graveyard
Joy Ike
Hot Dog Forest
The Metropolitans
Chet Vincent and the Big Bend

Susan Atkinson
Marvin F. Beatty
Pam Buchner
Leslie Clague
Trish Conley
Maurice Davis
Terry Doloughty
Mark Dobies
Ron Fialkovich
Joyce Galadyna
Malcolm Gittins
Colleen Helwich
Dan Helwich
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Tom Hennen
Debbie Jozwiak
Catherine McConnell
Alexis Miller
Jake Preston
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Josie Ramsey
Brian Seklecki
Walter Sinicki

The Wonderful Volunteers

Dorothy Sinicki
Jim Stawski
Donna Tecza
Stephanie Tecza
Tom Yargo
Coldwell Banker
volunteers
Polish Hill residents

And anyone else
who pitched in a
hand, who we may
have not named...



Musician Joy Ike at AWYG.

Letter to Polish Hill From Councilman Patrick Dowd

Dear Polish Hill,

The other day a group of young people from across the city and the region asked me about Pittsburgh's neighborhoods and what makes them so great. I said they should go to Polish Hill. And then I asked them a series of questions: "How many of you want to live in a safe and friendly neighborhood? How many of you want to buy a great house at a reasonable price and have great views of the city? How many of you want to be easily connected by bus, bike or foot to your place of work, especially if that place is in Oakland or Downtown?" These young folks wanted all of these things, and that is not surprising.

All sorts of data tell us that, like all of us, younger folks are attracted to safe neighborhoods, access to public transportation, opportunities for cycling and walking, high quality education options, and plentiful green space. The really good news is that young folks believe they can have all of this in the city; they believe in urban living. With rising gas prices, having all these amenities close to home is becoming a necessity. City government needs to simply focus on improving the systems that support urban living.

Polish Hill really is the future, and as we prepare for that future, the mayor and City Council must commit reinvestment to the infrastructure of the city. In that regard, I have heard from the residents of Polish Hill that they are concerned about steps and pedestrian walkways. They want to be absolutely certain they are maintained and safe. Additionally, I have heard a great deal about properties that have been destroyed by fire and the need to hold property owners accountable for the safety of their buildings.

I have heard from you and will continue to make sure we are addressing your concerns. To help keep lines of communication open, I have set up regular office hours in Polish Hill. Visit my staff at PHCA on the second Thursday of every month, from 2:00 pm to 3:00 p.m. We will hold our next session on August 14.

There is much work to be done to improve the infrastructure and quality of life in the city of Pittsburgh. I know, however, that people will see Polish Hill and decide to stay and enjoy urban living.

Council to Go in Polish Hill Polish Hill Civic Association

3060 Brereton St.

Council is in session on Thursday, August 14 at 2pm. Council to Go is the mobile district office for Patrick Dowd of City Council. Council District 7 staff will be available to hear your concerns, offer avenues of support, and respond to questions about city services. For more information and the full schedule of sessions across the district, visit www.pghgov.com/district7.

Thank You Senator Ferlo

We at the Polish Hill Civic Association would like to extend our deepest gratitude to Senator Ferlo and his dedicated staff. He sees the potential of Polish Hill, knows our long history and shares in our high hopes for the future. We are glad to have Senator Ferlo as a vital part of our team.

Senator Ferlo Update

In my capacity as a State Senator and Board Treasurer of the Urban Redevelopment Authority (URA), I'm glad that I am able to help facilitate the mission of the Polish Hill Civic Association through redevelopment and renovation. The PHCA is the recipient of a \$25,000 grant to assist in renovating the residential space above their office. Improving the housing stock will allow the PHCA to generate more income and free up resources for their many endeavors to strengthen the community.

With the creation of the new blogski, the success of Art What You Got, and their outreach to residents to create a comprehensive neighborhood survey that will guide future efforts, the PHCA is moving forward while strengthening the connection at the heart of all successful neighborhoods...the communication between the people who reside there and call it home. If I may be of any assistance, please contact me at my office at 412-621-3006 or email me at ferlo@pasenate.com.

Art What You Got Day

Patrick Dowd knows a thing or two about Polish Hill. In fact, his enthusiasm for the neighborhood inspired him to declare July 20, 2008 "Art What You Got Day" in the City of Pittsburgh, as resolved by the Council of the City of Pittsburgh. This proclamation was presented in City Council on July 15th. Terry Doloughty and Colleen Helwich joyfully accepted the proclamation on behalf of the PHCA festival committee. We hope everyone celebrated this holiday safely with their pickle-on-a-stick.



Councilman Patrick Dowd reading the proclamation before the City Council, followed by a unanimous vote for approval. PHCA President Terry Doloughty accepted on behalf of the Art What You Got committee.

June Newsletter from the Office of Mayor Luke Ravenstahl

Dear Neighbors and Concerned Residents:

The summer is here in the City of Pittsburgh. As the weather increases in temperature, so do my efforts to improve and protect the streets of Pittsburgh. We will focus on families and on enriching the lives of our youth this summer, in addition to our continued efforts in renovating and restoring the land and buildings throughout our city.

The Pittsburgh Promise™ is off to a successful first year, with over 950 applications received. The scholarships will go towards the academic year 2008-2009. The City of Pittsburgh and UPMC are collaborating in providing approved applicants with aid to be distributed over four years, and it is with great pride that we recognize their accomplishments and send them off to achieve even more!

As the City prepares and supports students to pursue higher education, we are also committed to providing service-learning, work, and career education programs through the Pittsburgh Summer Youth Employment Program (PSYEP). Last year's program had 197 students from ages 14 to 18 participating in city-wide projects.

In celebration of Pittsburgh 250 and in light of the success of PSYEP 2007, this year we have expanded the size of the program to hire 250 students. The students will work on the Department of Public Works projects under the management and supervision of the Student Conservation Association (SCA). This year's program has a stronger emphasis on education, with additional time spent on conservation service-learning projects. Students will balance their work with training from SCA on career exploration, environmental concerns, and stewardship of public lands throughout the summer.

I am committed to improving the opportunities available for all residents of Pittsburgh, young and old. I recognize that enhancing safety on the streets is imperative to successfully cleaning up the city. That is why I have made a commitment to a safer summer in Pittsburgh through increasing the number of police officers on the streets during the summer months.

The Beat Cop Program deploys three more beat officers in each city police zone, bringing the total number of beat officers to approximately five for each zone, for 22 weeks. From May 1 through September 30, the police forces of Pittsburgh are increasing the number of beat officers, focusing on ensuring safety of business districts and city parks, and targeting high risk areas for closer surveillance.

The warm summer months are also the perfect time to take advantage of all the renovation efforts that have taken place during the year.

Bike lanes and trails have been transformed and expanded and we now have 22 miles of riverfront trails for your biking and walking enjoyment! Through Green Up Pittsburgh projects, the City is moving towards a greener footprint, though our efforts to revitalize the environment around Pittsburgh do not stop at landscaping vacant properties. In a huge victory for the City and for you, we have received a \$1.35 million grant from the U.S. Fish and Wildlife Service for the construction of recreational docks at

the planned South Side Shore Riverfront Park at South Side Works. We endeavor to strengthen our city's ties to the water as well as enhance opportunities for the economy to grow through an additional point of entry into South Side Works.

In addition to our newly renovated riverfronts, trails, and parks, it is residents like you that are at the heart of Pittsburgh, making each summer better and better. We are providing the services and opportunities for a safe, fun, and educational summer to you, but it is through your support and engagement that we are successful. I encourage you to take advantage of all of these programs and enjoy the summer to the fullest.

For more information on initiatives discussed in this newsletter, log on to pghgov.com, or call 412-255-2566.

Get Art What You Got Stuff

T-Shirt—\$10

Commemorative Poster—\$5



*Tom Yargo and Jim Stawski at Art What You Got
on July 20, 2008*

It's not too late!

You, too, can be the proud owner of an Art What You Got t-shirt or commemorative poster. Designed by Polish Hill resident Jake Peterson, exclusively for Art What You Got. Sizes are small to XL.

Contact the PHCA to order your shirt/poster at 412-681-1950 or pncapgh@gmail.com

Polish Hill Happenings



Shout out to PNC Bank!

The Polish Hill Civic Association is pleased to announce a new patron of our efforts on Polish Hill: PNC Bank. The Polish Hill Voice will be receiving support from PNC Bank Foundation for the next year! Mary Ellen Sullivan, Vice President of Community Development Banking at PNC Bank, was on hand at PHCA's Art What You Got festival on Sunday July 20 to present the check to the PHCA. A few of PHCA's board members were on hand to receive this very large check. The Polish Hill Voice would like to send a sincere thank you for this first time support.

*Smiling, from left:
Alexis Miller, Catherine McConnell, Colleen Helwich, Pam Buchner, Terry Doloughy, Maurice Davis, Mary Ellen Sullivan and Susan Atkinson.*

Stuffski to Doski

Are we taking advantage of all that Polish Hill has to offer?

This is a question that all residents need to ask. This community has made good use of vacant lots with a flourishing number of community gardens. We have also come together to keep the community clean by picking up trash on a regular basis—but do we really get the most out of what there is here on Polish Hill?

In particular, I am speaking of West Penn Recreation Center. There is a lot that is offered in the recreation center. Not all of the other recreation centers in the city offer the variety of things that West Penn offers.

The weight room and exercise equipment are there for adults to use, without a membership fee. Activities for children include arts and crafts, summer camp, movies and sports year round. Free lunches are provided for seniors on a daily basis.

Then, of course, there is the Polish Hill "country club" pool. As a quiet place to cool off without all the crowds, the swimming pool is definitely underutilized. The pool has a great staff and great space to camp out for the day. It's August, so hopefully there are still a few days left for you to cool off at the pool. If you miss the ice cream truck stop poolside around 2 - 3 pm, you can still stop for a dip after work. The pool is open from 1:00 PM until 7:45 pm weekdays and until 5:45 pm on Saturday and Sunday.

If swimming isn't your thing, you can always try the sprinkler in the playground. What a wonderful old-time tradition of urban living. It's cool, refreshing and it's free. It's a perfect way to end a work-out at the gym, a few laps around the ball fields or an hour of skating in the skate bowl.

Just remember that there are more things to see and do in Polish Hill than you might realize. Why not bring a friend or neighbor with you next time you head to West Penn? And if you have an idea for a new activity on Polish Hill, don't be afraid to share it. *Josie Ramsey*

A Thank You to Litter Gitters

I know many residents pick up litter on a regular basis in the neighborhood—and it shows. If anyone is interested in participating in a community-wide clean up on September 13th (Saturday), please meet at the Polish Hill Civic Association at 10 am.

Gloves, bags, brooms and shovels will be provided. Participation from all is welcome; however, children will need to be accompanied by a parent. Remember that the more people who help, the less time it will take. Let's make it as successful as our Earth Day/Redd-Up Day in April. Coffee, tea, water and snacks will be provided for all of the helping hands. Be a part of the Polish Hill Green Team. *Josie Ramsey*



Help Clear the Way

If you've enjoyed the flowers at the intersection of Brereton Street and 30th Street, help ensure that they'll be around again next year. On a Saturday morning in October, the flowers at this intersection will be removed for the season. The date is to be announced, so please contact the PHCA for a specific date as October nears. After removing the plants and flowers, the City of Pittsburgh will pick up and compost the plants to make mulch for next year's flower bed.

The beautification committee will be having a pizza party for all helpers after the flower beds are cleared. Participation from all is welcome; however, children will need to be accompanied by a parent.



Welcome Back, Alfred's Deli!

Since Alfred's Deli left their Brereton Street location, Polish Hill has been missing local shopping. Located at 3041 Brereton Street, a half block away from the PHCA office, the deli plans to reopen at its former location in Polish Hill. This is a welcome amenity for many Polish Hill residents. Many individuals stop at the PHCA office while visiting the area, wondering where they can go to buy traditional Polish dishes, sausages and especially pierogies. We are looking forward to directing them to Alfred's Deli. Welcome back to Polish Hill, Alfred's Deli – we have all missed you!

Please email any suggestions for products that you would like to see at Alfred's Deli to Joseph Reichenbacher at Joeyno_e@hotmail.com



E-Flea

Clean out your garage while helping a fellow resident. Buy and sell household goods, advertize or find housing, promote your event online and more! The PHCA online classifieds are 100% fee! Just go to the www.phcapgh.org website and get started now. You may also call the PHCA office with questions at 412-681-1950.

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Discounts available for multi-issue contracts.

Polish Hill Voice Editorial and Advertising Timeline

	Advertising Deadline	Editorial Deadline	Publication Date	Months covered
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Advertisers. Acceptable formats include:

- Black & white camera-ready art
- PC-based JPG, TIF or PDF (300 dpi or higher)

Editorial. Contributing writers, designers, artists, poets and researchers welcome!

Please submit all content to Editor Alexis Miller via email at phcapgh@gmail.com or send to the PHCA office at 3060 Brereton Street, Pittsburgh, PA 15219.

Resident's Message

One year does not seem like a long time when you first consider it. Having just finished my first year as the new President I can hardly believe the time has passed so quickly. I have been very fortunate this past year to be present at a time of renewal on Polish Hill A year deserving to be remembered.

We have seen Polish Hill getting a little greener and cleaner. We have seen more of our neighbors coming out to volunteer and take an active role in the shaping of their own Community. We have had the pleasure to welcome new residents to Polish Hill and to see long term friends who had left Polish Hill returning home. This year has reminded me more than ever that this is home.

Polish Hill faced challenges with not one but two devastating fires. We are so grateful that there was no loss of life and extend our best wishes for all of the fire victims. I must admit it looked like dark days were here. Being a patient for nearly a year and keeping in constant contact with City Council, the Mayor's office and the local news helped Polish Hill residents finally see the light at the end of the tunnel in the beginning of the clearing and demolition of the buildings damaged by the November 2007 fire and the March 2008 fire. We are grateful to those who have helped our neighborhood through this difficult and long process.

There will always be challenges while we work through times of change. Like the phoenix, we envision that the falcon of Polish Hill will rise from the ashes and show the neighborhood a renewed resiliency. I have seen the people of Polish Hill in action and I remain impressed. We have a true community, not just a neighborhood. I have come to realize this yet again. We all are here to help each other.

The residents of Polish Hill are exceptional people, stronger than expected, creative, willing to help and share. This year has been a year that I will count as part of my never ending education. I have seen people rise to challenges, initiate plans and work as a team to accomplish things, not only for their own agenda but for the improvement of Polish Hill. With a renewed vigor, Polish Hill is carrying on the traditions that helped make it such a special place. The strength of Polish Hill's history and the creative drive of our long-term and new residents will continue making Polish Hill a place we want to live.

Terry Doloughty, President
Polish Hill Civic Association

Polish Hill Civic Association Community & Event Calendar

**August—September—October
November—December**

August 14 | 2PM | PHCA

Council to Go with Patrick Dowd

September 2 | 6:30PM | West Penn Rec Center

Community-wide PHCA Meeting

September 13 | 10AM | PHCA

Community-wide Clean Up Day

October 7 | 6:30PM | West Penn Rec Center

PHCA Membership Meeting

October 25 | 6PM | PHCA

Children's Halloween Party

October 31 | 7PM | Location TBD

Halloween Party and Fundraiser

November 4 | 6:30PM | West Penn Rec Center

Membership Meeting and Board Nominations

December 2 | 6:30PM | Location TBD

Annual PHCA Membership Meeting and Holiday Party



Fire damaged properties on Brereton Street from the November 2007 fire in process of demolition.

Demolition Clears Way for a New Beginning

Demolition began in late July on several fire damaged properties in Polish Hill. The PHCA hopes that out of these tragedies, some good will eventually come to the neighborhood in place of the buildings that have been lost to fire in the past year, including 3107 and 3109 Brereton Street and 3209 and 3211 Dobson Street. Please follow the Polish Hill Voice and blogski for future updates.

Polish Hill's Art 'n Garden

We thought it was about time that all of Polish Hill's starving artists meet all of Polish Hill's vegetable gardeners. In this new feature of the Polish Hill Voice, we will finally give them a chance to come together. After all, a zucchini patch can be a great way to make friends. Look for more stories in the next newsletter, or better yet, send us some stories or story ideas at phcapgh@gmail.com.



Polish Hill Pride

Although our vegetable gardens are starting to really grow, Polish Hill also has artwork sprouting up everywhere. Spontaneous artwork by anonymous and known artists has been spotted in July on Melwood Avenue underneath the Bloomfield Bridge, straddling the border between Polish Hill and North Oakland.

Anyone who has driven or biked down the "Polish Hill Expressway" may have tuned out the ever-changing graffiti wall on the bottom of the Bloomfield Bridge support pillar. Now everyone has a reason to look. An unknown artist (or artists as it may have required) has shown some unabashed Polish Hill pride by painting over the existing graffiti with none other than the name of our fine neighborhood in letters approximately eight feet tall by 20 feet wide. See the photo above. For another example of making do with what you got in Polish Hill, read on.



Consider This

Growing vegetables in your own garden is not only tasty and healthy for you and your family, but it is also a good way to act environmentally. Think about the number of trips to the grocery store you could eliminate if you grew your own food. Then consider this: by growing your own food, you are reducing the number of plastic bags you would have used at the grocery store, you are not relying on oil needed to transport food from across the country, and you know that your food was not sprayed with pesticides or harsh fertilizers.

Urban Farmer Recipes

Here are some delicious and nutritious recipes to use all those abundant vegetables this time of year. You don't have to freeze everything if you have a couple creative recipes up your sleeve.

Wondering what to do with all of those green beans, cherry tomatoes and squash that seem to have come in all at one time in your garden?

Cousin Maria's Green Bean Salad by Josie Ramsey

1. Combine in equal amounts—green beans (I like them steamed), cherry tomatoes and mozzarella cheese (cubed).
2. Toss with Italian seasoning and balsamic vinegar (until everything is coated) in a plastic container with a lid.

Garden Pasta by Alexis Miller

1. Dice half of an onion, crush 3 heads of garlic and sauté in olive oil in a large frying pan.
2. Slice 1 zucchini and 1 yellow squash into thin slices and add to the frying pan. Fry 5-10 minutes until tender.
3. Serve hot over your favorite cooked pasta (penne is my suggestion).

Garden Wedding

Two Polish Hill residents became one Polish Hill family in Polish Hill's community garden on Wiggins Street, on Thursday, July 24th. Immediate family members witnessed the marriage of Sarah Miller and Frank Cunniff. Congratulations Sarah and Frank! We look forward to seeing the next destination wedding in Polish Hill.

Witamy Do Redo

We have all seen the condition of the green Witamy Do Polish Hill (welcome to Polish Hill) sign on Melwood Avenue. It was scratched, scraped, graffiti covered, and covered with bumper stickers. Sadly, it was one of the things that goes on the list to be dealt with.

Then every now and again you get a little bit of proof that things are turning in a good direction. There is definitely a growing sense of pride in our neighborhood.

Recently, we had a great surprise on Melwood via Gold Way. A local artist, Blair Burkhart, has completely re-painted the battered Witamy Do sign. If you have a chance take the "Polish Hill Expressway" to Polish Hill via Goldway/Melwood, it is worth a look. Thank you Blair for your Polish Hill pride and your creative talents.

Stairways to Polish Hill

There are over seven hundred public staircases in Pittsburgh, providing shortcuts for pedestrians among the winding streets that switchback across the faces of our hills. The staircases were built in the 1940s through the 1950s to provide easier access to the mills and factories that congregated along the river banks. From the early 1970s until recently, the car became the transportation of choice for many in the city. As the staircases were used less and less, the budget for their repair and upkeep shrank. Many of the staircases have been closed and forgotten over the last 15 years.

Nearly half of the staircases are paper streets that show up on maps of the city. It makes finding your way around Pittsburgh a challenge for newcomers and visitors when what appears to be a street turns out to be a stairway. But the staircases are a boon for those that choose foot power for commuting and recreation.

With more concern about the environmental impact of the automobile, a rising interest in exercise and the revitalization of community structure, Pittsburgh's public staircases are becoming a focal point of interest within the city's neighborhoods. Some neighborhood groups have events that celebrate their city staircases; for example, the Southside Slopes Neighborhood Association sponsors Step Trek, a self-guided tour.

Not enough can be said about the lovely views from the many public staircases. My favorite Polish Hill staircase connects Downing Street and Herron Avenue. On the approach to that particular staircase is a narrow garden that runs along the common walkway. As spring has progressed, colorful flowers have appeared along with a profusion of new plantings, a bench and a concrete table.

From the top of the staircase your eye skims along the ridges of the Allegheny River Valley. Always, the air is freshened with light breeze to heavy wind. If there weren't so many trees, it would be perfect for kite flying.

I don't own a car; I never learned to drive. Walking the staircases used to be pretty solitary and I rarely saw other pedestrians on my routes from home to job to recreation. Now, I encounter people of all ages on the staircases, taking a breather on a landing on the way up, stepping lightly on the treads on the way down. When you're on foot, there is always time to nod, pass a pleasant



The Downing Street city staircase leading to Herron Avenue is a common thoroughfare for residents from the neighborhood down to the East Busway and Lawrenceville.

word or offer sympathy to another who is winded on the last landing before the top.

Climbing the staircases gives one time to think and remember. I remember warm spring nights, congregating with friends on the staircases. I imagine that adults found us a nuisance, pushing their way through teenagers sitting on the treads, leaning on the railings at the landings. We weren't doing anything particularly bad, after all, we were on a public thoroughfare. But this was during the 1970s, when the staircases weren't used much and they became our secret places, where we could meet to talk about all of the concerns that seemed so large then. I tell you, worlds could turn on the curl of your hair or the fringe on your jeans.

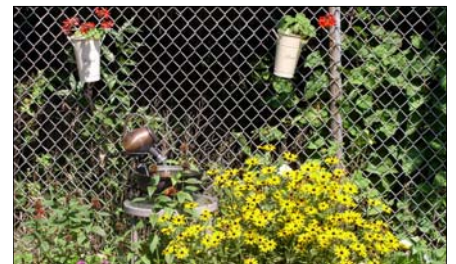
Now that the weather has been warming up, catching my breath on a landing, I get lost in those thirty-year-old memories. But now, even more than ever, I appreciate Pittsburgh's many staircases. They are a unique feature of our city and hold a special place in my own personal history. *By Susan Constance*



Susan Atkinson's garden



Terry Doloughty's garden



Donna Hoffman, Downing St. staircase

Be Smart with Credit Card Use

By: Cathy Niederberger, Managing Director, PNC Community Development Banking

There are many good reasons to have a credit card. They are safer than carrying cash, and useful for purchases over the phone or internet, or when you don't have cash on hand. And they are handy in emergencies.

But remember, credit cards are still credit, and smart use of them will have a positive affect on your credit report. Poor use, however, can result in bad credit which can take years to repair.

Credit Card Basics

Credit cards are unsecured loans offered by a bank based on your ability to pay as determined by your credit history and other factors. The interest rate on unpaid balances will tend to be higher than on loans secured by assets such as a car or house. The benefit, however, is that you can re-use the credit over and over again each time you pay the balance down, provided you have taken good care of the credit. A healthy credit score or payment history will determine the amount of the line of credit (limit) and the interest rate charge to the balance.

If you don't have a credit history, a credit card can help to establish one. But start out slow. Apply for a low-limit credit card. Make every payment on time, and do not apply for too many cards.

Once you've had the card for 6 months or more, and are comfortable with the payment requirements, add a new credit card with a higher balance limit or request a higher line on your existing credit card. But continue to pay at least the minimum on a timely basis.

Common Features

Some common features of credit cards are worth reviewing. For one, credit cards will have a limit on how much you can borrow. In addition, they:

- Charge interest after a certain period of time
- Require minimum monthly payments
- Charge late fees on top of the monthly payment if you do not pay your bill on time
- May offer added services, such as rebates, extended warranties, cash-back incentives, or air miles

Before you accept a credit card, make sure you ask the following questions:

- What is the annual fee, if any?
- What is the annual interest rate?
- How are the finance charges calculated?
Sometimes, the finance charges are based on the entire amount due, not just the unpaid amounts
- How many days before the credit card company starts charging interest?
- Are there any transaction fees? Some lenders charge a fee for cash advances, late payments or exceeding your credit limit.

- If you're being offered a special introductory rate, what will the rate be when the special offer is over?

Achieving a healthy credit score

Understanding a credit card and its features is only part of the story. Here are some tips for managing a credit card to help maintain or achieve a healthy credit score:

- Pay more than the minimum amounts on credit card balances. This way, you will pay them off sooner.
- Keep credit card debt within your own personal limits. If having credit cards encourages you to spend too much, cut up the cards with the most temptation. Don't accept or apply for any new ones until or unless you can financially manage them. If you buy beyond your means, you'll rack up expensive interest charges that can take years to pay off.
- Save cash advances for emergencies. Fees and interest rates are usually higher.

So, even though banks and stores are mailing you credit card offers all the time, be selective. Just because a bank gives you a credit card with a large limit doesn't mean that you should spend all the way up to the credit limit or that you can't request the institution lower the credit limit.

If you use your credit card wisely, you can improve or maintain a good credit rating, while enjoying the convenience and payment flexibility that credit cards can offer.

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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Skate Park Keeps Rolling Right Along

Ten years ago, plans were started by a local teen, Billy "Tyke" Sciulli, to create a skate park in Polish Hill. Today, the skate park continues to be a unique part of the neighborhood and has received a recent face lift, thanks to avid skaters with a "do it yourself" attitude.

When Polish Hill resident Paul Pagoda moved to Pittsburgh from California, the skate park in West Penn Park was the first skate park that he visited in the city. He noticed that the park was somewhat undeveloped, and he wished to improve it. "I just thought that it could use some obstacle to make the park more enjoyable," explains the experienced skater.

In order to raise funds to make improvements, Paul organized a rock concert in December of 2006 at Goo-ski's, which raised \$300. In June 2007, Paul began build-

ing a new ledge, meant to be grinded and slid on by skateboarders. It also functions as a bench.

By the end of the summer; however, it was in disrepair. With the remaining money from the fundraiser, Paul brought in a welder in May 2008 to rebuild the ledge and make it safer.

Since this installation, Paul noticed that another skater installed a pole jam right near the ledge that Paul built. He hopes that his construction has inspired other skaters to help improve the skate park too.



Paul Pagoda riding his skateboard on the ledge.

As Easy As Pie (Or Cookies)



The PHCA continues to take orders for a variety of Jenny Lee baked goods on a weekly basis. You can order cookies, donuts and a variety of breads and rolls. Place your orders by 2:00PM each Tuesday to pick up on the following Saturday morning, starting at 10 a.m. at the PHCA office. Contact us at 412-681-1950 or at phcapgh@gmail.com to place your orders. Remember to order your birthday cakes, coffee cake for special brunches and Italian loaves for dinner parties. Cookies are good any day of the week!

PHCA Membership Application 2008 (only \$5.00)

NAME: _____

(Street Address) (City) (State) (ZIP)

PHONE: _____

EMAIL: _____

_____ REGULAR MEMBER (Polish Hill residents only) Or _____ SUBSCRIPTION MEMBER (Non-residents; entitled to newsletter only)

_____ New Member Or _____ Renewal

For office use only:

REC'D BY: _____ DATE: _____ GOT CARD? _____ LOGGED? _____

FREE NOTARY SERVICE (with proof of current paid membership)

FREE subscription
Free classified listings at www.phcapgh.org

Help build the neighborhood that you want to live in

DISCOUNTED CAR RENTAL through Enterprise Rent-A-Car

A VOICE on community issues

A chance to make a DIFFERENCE

Clip and return above membership application to:
Jim Stawski, 2nd Vice President & Membership Chair
PHCA, 3060 Brereton Street, Pittsburgh, PA 15219

POLISH HILL VOICE

3060 Brereton Street
Pittsburgh, PA 15219

Phone: 412-681-1950
E-mail: phcapgh@gmail.com
www.phcapgh.org
blogski.phcapgh.org

The PHCA's mission is to: 1.) Serve as a referral resource for the residents of Polish Hill by accurately responding to questions, comments and concerns on topics such as housing, safety, beautification, and public image; 2.) Participate in initiatives to provide decent single-family housing that is affordable to low and moderate income persons, including the rehabilitation of existing properties as owner-occupied and support for prospective developers of such properties; 3.) Promote the beautification of the Polish Hill neighborhood, the viability of the community and the health, well-being and safety of the residents. Through its membership, the PHCA solicits resident input and follows a democratic process to take action on all matters affecting the welfare of the community.

Upcoming PHCA Membership Meetings:

PHCA Membership Meetings are held on the first Tuesday of each month at 6:30 p.m. Meetings are held at the West Penn Recreation Center, 470 30TH @ Paulowna Street