



# Polish Hill Voice

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

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Fall 2008

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## Local Artist Unveils New Art

On October 22, Polish Hill welcomed three new neighbors. They were only a few feet tall and cast in bronze, but will cast a big shadow in the neighborhood.

Artist Paul Bowden, of Polish Hill, proudly unveiled his sculpture "Meeting/Departure" on the roof and exterior wall of Tai+Lee Architect's newly renovated, LEED-certified green building at 3106 Breerton Street. The evening celebrated a historic day for Polish Hill and the Sprout Fund as the first major public art project to be completed in Polish Hill and the first Sprout Fund Public Art project that is not a mural.

The project was organized by the arts committee of the Polish Hill Civic As-



sociation and funded by the Sprout Fund.

The kickoff included food catered by the Homestead restaurant Blue Dust (opening in November), drinks and live music by 28 North. Nearly 100 people attended the celebration. The sculpture will be a permanent fixture on the building and the two figures on the side wall will be illuminated at

night. Viewing the sculpture during the daylight and at night gives viewers two drastically different perspectives of the piece.

The PHCA hopes that this sculpture will be the first of many more public art projects in the neighborhood. If you are interested in having your building as a future site for public art, please contact the PHCA.



## 40th Anniversary of PHCA

As the Polish Hill Civic Association enters its 40 year of service to Polish Hill residents in 2009, we see a bright and vibrant future ahead. Polish Hill is certainly one of Pittsburgh's most unique communities.

It is time to remember all that has come to pass and those who came before us to shape the community that we are today. It is also time to look to the future and to support future leaders to set the path ahead.

The vision, strength and drive of the organization has always been derived from the residents and volunteers that keep the PHCA a living, breathing entity. We are facing some of the same issues that inspired our founders, but we also face new challenges.

Whether we were born here or if we have

chosen Polish Hill out of all the Pittsburgh neighborhoods, we call Polish Hill home.

Let us give a warm welcome to our new residents and share with them the history of our neighborhood. We have an opportunity to lay foundations that will support the PHCA and all residents in the future.

In our 40th year, we intend to show-Pittsburgh why Polish Hill is the place we love to be. We invite all residents to celebrate our neighborhood by sharing the things you love about Polish Hill and the amazing work our residents have done.

Most importantly, let's all make an effort to keep Polish Hill one of the best neighborhoods in Pittsburgh for at least 40 more years.

## Tips for Being Winter Ready

By Josie Ramsey and PHV writers

It's hard to think of the cold frosty days of winter while you are still enjoying pleasant autumn weather, but this is the perfect time to get your home ready for the winter. With the price of heating and electricity going up, one has to stop and think, "how can I make my home more energy efficient?"

Walking around your house to check drafts around windows, doors and foundations is easier to do when you are not simultaneously combating snow and ice.

Read the check list below to make sure that your home is winter ready before winter hits.

1. Use removable clay caulking around windows to keep out drafts.
2. Tape a sheet of plastic over your windows from the inside, creating an insulation of air while keeping out drafts.
3. Attach draft dodgers to the bottom of your doors to keep the cold from creeping in.
4. Get your furnace or heating system serviced to prevent money-losing problems.
5. Change the filters on your furnace about once a month to save energy.
6. Make sure windows are latched/closed completely
7. Use a timer or turn down your thermostat before going to bed or leaving for work.

8. The most efficient change on a thermostat is only 4 degrees. If you turn your thermostat down really low while you're gone and then turn it up really high when you come home, you will actually use more energy to reheat the chilled space in a short period of time than you would have if you kept the heat on all day at a moderate temperature.
9. Make sure that all hose valves are turned off and drained before freezing temperatures hit.
10. Spend more time in your warmer rooms in the winter.
11. Check weather stripping on all the doors to make sure it is in good shape. Replace if needed.

Every dollar you spend on weather proofing your home is a dollar you will make back many times over in energy savings. This is both an economic and environmentally responsible investment.

If you realize that your home needs more work than you can afford, there are programs to assist you, especially if you are an elderly or low-income individual. ACTION Housing is a local, nonprofit for housing needs. Their phone number is 412-281-2102.

Other resources are also available through Allegheny County and the Urban Redevelopment Authority. You can log on to [www.alleghenycounty.us](http://www.alleghenycounty.us) and [www.ura.org](http://www.ura.org) for details. Read the story below for more assistance.

## Utility Assistance and Energy Saving Legislation Programs for the Winter

by Senator Jim Ferlo

Cold weather approaches, leaves will begin to change, and sweaters will be retrieved from closets as temperatures fall. It will be time to turn the heat on again before you know it, and we all face expensive home heating bills again. If you need help paying your bills, there are options and ways to save.

Programmable thermostats, insulation, and weatherstripping can make a significant difference in efficiency. A small investment or getting an energy audit can help you make changes that will save you hundreds or more in the long run [Read more in *Tips for Being Winter Ready* on this page]. Conservation efforts are important if you have the means, but it's not always enough.

You can contact your utility's customer service number to seek help, as they have many utility assistance programs under their Universal Service Umbrellas, such as Low-Income Home Energy Assistance Program (LIHEAP), the Dollar Energy Fund, and Energy Reduction Programs. Crisis grants are available if you have an emergency situation in which you face service termination. Or, you might consider the Pennsylvania Weatherization Assistance Program, which can help low-income individuals and families in crisis situations and assist them in identifying and implementing the most cost-effective weatherization measures.

I've been working to ensure that consumers get a fair stake in dealing with utility companies, and will continue



to do so. The market continues to gouge customers unfairly whilst boasting record profits. I have recently introduced legislation that would require utilities to purchase energy at the least cost to the consumer, rather than prevailing market rates, to ban winter shut-offs in nearly all circumstances and require stricter notification requirements regarding terminations, and allow municipalities to aggregate their rate classes to buy electricity in bulk at lower cost to all residents and business-owners.

To find out more about these energy assistance programs and my proposed legislation, please visit my website at [www.senatorferlo.com](http://www.senatorferlo.com) or contact my office at 412-621-3006. Thank you.



## New Homes Head to Herron

By Catherine McConnell

Major renovations have been taking place on Herron Avenue to revitalize three formerly vacant, decaying buildings into three beautiful and affordable units. Through a lot of hard work and some unexpected delays, 1024, 1024 1/2, and 1026 Herron Ave townhouses are well on their way to completion.

These three-bedroom contemporary townhouses are a cooperative project with Pittsburgh Housing Development Corporation (PHDC), the Urban Redevelopment Authority (URA), the Polish Hill Civic Association and local architects Tai+Lee Architects.

These three units are complete rehabs from top to bottom, much like brand new homes in charming turn-of-the-century shells. All the mechanics are new, including: wiring, heating, state-of-the-art PEX plumbing. The units are fully insulated, have new roofs, all new dry-wall finishes, hardwood floors on the 1st level and polished concrete floors in the kitchens. Each unit has a powder room on the first floor and one full bath on the second floor. The two smaller units have second floor laundry rooms.

The large storefront unit on the downhill side (1026 Herron), has a bit more interior space. Yoko Tai, the architect, lowered the floor in



this unit back down to the original level, creating a very light and spacious living room. The stairwells are open allowing a nice flow of light as well. Each unit has some exposed brick. Some have skylights and all three have off-street parking spots and fenced, private yards.

These units are not currently complete, but will be sold as three individual properties soon. The larger unit at 1026 Herron is priced at \$154,500. The two others will be \$145,500. There are deferred mortgages available through the URA for potential owners interested in the units. The townhouses are listed with Coldwell Banker. You can contact Catherine McConnell at 412-874-3074 for more information.

We are all looking forward to the completion of these units, as they contribute to the vitality of Polish Hill.

## Green Team Tips: Handling Rising Costs

By Josie Ramsey

As many of us have realized, the cost of everything has gone up. The cost to drive, to eat, to heat and light our homes has all increased. We are very lucky here on Polish Hill, however, to be located so close to everything and to have sidewalks leading us in every direction.

We can easily ride a bike or walk to Bloomfield, Oakland, Shadyside or the Strip District to go shopping. Not only are these cost efficient ways to get around, but you are also reducing air pollution caused by motor vehicles, and of course you're adding years to your life by burning off some calories.

I realize that walking or biking may not always be the best mode of transportation. If you do need to go further to shop, to buy big or heavy items or need to drive for health reasons, let me give you some tips to save money while being green:

- Make it a group outing. This takes shopping into a whole other realm when you get a group of people together to go out.

- Make a list and stick to it. You're less likely to buy things that you don't need or extra food that may go to waste.

- Take reusable shopping bags with you and refuse plastic bags at the stores. When everyone in your shopping group has their own special bags, it will make sorting out the trunk a lot easier.

- Try planning your outing so that you make the best use of your vehicle. Consider combining multiple trips into one trip within the same neighborhood or on the way to that destination to save gas.

So, instead of getting down about the cost of everything, try some of these strategies that may save money and offer the benefits of a better planet, healthier selves and a more united community.

See you on the sidewalks!

## Building Inspectors Sweep Polish Hill

By Terry Doloughty

On Sep. 11, the City of Pittsburgh's Bureau of Building Inspection came to the neighborhood to do a building inspection sweep, which resulted in nearly 160 citations in Polish Hill. Most citations were for minor problems, such as overgrowth of weeds and uneven sidewalks. Others had more serious complaints that may result in a fine.

The PHCA received a call from the mayor's office informing them that the sweep was happening in the neighborhood, but it was not the first or the last neighborhood to have a sweep.

Originally, the inspectors planned to use new wireless laptops during the inspection process. The new laptops that BBI inspectors will be using will increase efficiency and will cut down travel time for the inspectors in the field because the BBI inspectors will be able to issue a citation from directly in front of the property in question.

It turned out that technical difficulties prevented the new technology from being used during their visit to Polish Hill, but the sweep continued.

Polish Hill was visited by 25 building inspectors armed with maps and all intentions to make the neighborhood a safer place.

Mayor Luke Ravenstahl, Councilman Patrick Dowd, residents Catherine McConnell, Yoko Tai, Jim Stawski and Terry Doloughty, along with other prominent city officials and members of the media toured various properties of concern. The group examined vacant structures that have had reports of breaking and entering, midnight plumbers, and drug activity. They also looked at several structures that posed a threat to the public's safety. Results of the sweep are already evident by signs of new sidewalks and weed removal.



## Neighbors Coming Together

Al Gedrezski, from Al's Motor Works on Bethoven Street, surprised Dan Parson with a handmade sign that reads "Dan's Motor Works and Auto." Dan is Al's long time neighbor across the street from his auto shop on Bethoven Street. Both neighbors can be found fiddling with cars on a daily basis. The Bethoven Street ambassador, Chewy, greets them in front of the new sign.

## Outdoor Record Release Party Rocks Polish Hill



Polish Hill's recording studio, Machine Age, hosted an outdoor concert on Bigelow Boulevard with DJ Edgar Um, bands Raw Blow and Centipede Eest. This was the first of two record release parties for Centipede Eest on October 3rd. The concert drew a huge crowd, a great review in the City Paper and proof of the lot's potential. Centipede Eest played their second show at Gooski's.

## Home Improvement Loans for Hard Times

Spending more time indoors this winter may leave you looking at your home in new ways. What would that bathroom look like with a new sink? How would the living room change if I knocked out that wall and painted it green?

If you've been thinking of making some home improvements, there is a program that all home owners should know about. The Urban Redevelopment Authority (URA) has a low interest rate loan for individuals who own and occupy a home in the City of Pittsburgh. The URA is the City of Pittsburgh's economic development agency. Its goals are to create jobs, increase the city's tax base, and improve the vitality of businesses, neighborhoods, and the City's culture.

The Home Improvement Loan Program (HILP) is perfect for new homeowners who want to upgrade, because there is no equity requirement. You can purchase your home and take out a HILP loan the next day.

The interest rate is only 5.99% with terms of 10, 15 and 20 years. Home owners may borrow up to \$15,000 for a single unit home, although the home can have up to four units. In this program, homeowners are permitted to do their own renovations and the loan amount depends on the amount of work needed, what your income is and what other financial obligations the borrower has.

Income limitations apply to Polish Hill residents, but are reasonable amounts. If your household has 1-2 people, the maximum income eligibility is \$60,000. If your household has 3 or more people, the maximum income eligibility is \$69,000. If you meet the income limits and are interested in an HILP loan application, call the URA at 412-255-6600.

*Thank you to Senator Ferlo and the URA for helping to fund remodeling efforts at the apartments above the PHCA at 3060 Brereton St.*

# Polish Hill Happenings

## Immaculate Heart of Mary Church Celebrates 100 Years

Congratulations to Immaculate Heart of Mary Church for their 100th anniversary! Bishop David A. Zubik, D.D., presided over the 11 a.m. mass on Oct. 5th in a celebratory mass to commemorate Immaculate Heart of Mary's 100th year. Traditional Polish costumes and decorations added to this momentous celebration. A reception at Rosary Hall followed the mass.

Looking back, the prominent green domes that tower above our hillside homes have had a significant impact on the neighborhood. In fact, the building of the Basilica brought many more families to Polish Hill, or "Polskie Gory" as it was known at the time.

In 1895, a group of citizens and members of the St. Francis Xavier Society formed a committee to seek permission from Bishop Phelan to establish their own parish, church and school. Father Anthony Jaworski C.S.Sp was the initiator of the process. Father Zygmunt Rydlewski C.S.Sp, the assistant pastor of St. Stanislaus, was given the task of assembling the parish. The residents originally wanted to dedicate the parish to St. Francis Xavier, however an Irish parish under the same name existed in Woods Run. Upon the suggestion of Father Rydlewski's C.S.Sp, it was unanimously resolved to name the parish Immaculate Heart of Mary. It **SEE CHURCH, page 7**



Children walk down the aisle of IHM Church during the celebratory mass of their 10th anniversary.

### Art What You Got Grant

Pennsylvania Partners in the Arts granted the Polish Hill Civic Association \$800 to help fund the 2009 Art What You Got festival. Thank you to Susan Constance for working on the application to receive the funds. It is a positive start towards the fundraising goals for the next arts festival on Polish Hill. If you would like to donate or participate in next summer's festival, please contact the PHCA.

### Tai+Lee Architects Reopens

Tai+Lee Architects moved back to Polish Hill permanently in August. They started their business at 3114 Brereton 28 years ago and then outgrew their space and moved to the Strip District. Their new home is the old VFW hall at 3106 Brereton St. We would like to thank Yoko Tai and Steve Lee for all of their amazing efforts in restoring the building and bringing their offices back to Polish Hill. They have changed a vacant, dilapidated building into a LEED certified green building and the home of their distinguished architecture firm. We hope this will be the first of many businesses returning to our community. This achievement will certainly be part of the Tai+Lee resume showing what is possible with vision and determination. Job well done.

### Room for New

The City has expanded their budget to demolish condemned buildings this year and Polish Hill is seeing the results. Over the past few months, demolition crews have torn down condemned or fire-damaged buildings on Herron Avenue, Brereton Street and Dobson Street.

### All Redd Up

Saw dust and paint fumes are in the air. External and internal renovations have filled many streets with dumpsters, but dumpsters mean improved homes. Renovations have taken place recently on: Revere, Harmar, Hancock, Melwood, Dobson, Brereton, Phelan, and Paulowna. Keep up the work!



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Demolition in progress at 3107 & 3109 Brereton



Demolition completed at 3107 & 3109 Brereton



### 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](http://www.phcapgh.org) website and get started now. You may also call the PHCA office with questions at 412-681-1950.

TELL EVERYONE IN POLISH HILL  
ABOUT YOUR BUSINESS

HERE!

Call (412) 681-1950  
or email [phcapgh@gmail.com](mailto:phcapgh@gmail.com)



*The demolition on Dobson uncovered a mural advertising Mother's Bread.*

## Polish Hill Voice Editorial and Advertising Timeline

	Advertising Deadline	Editorial Deadline	Publication Date	Months covered
Winter 2008	January 15	January 15	Beginning February	February, March, April

The *Polish Hill Voice* is published quarterly.

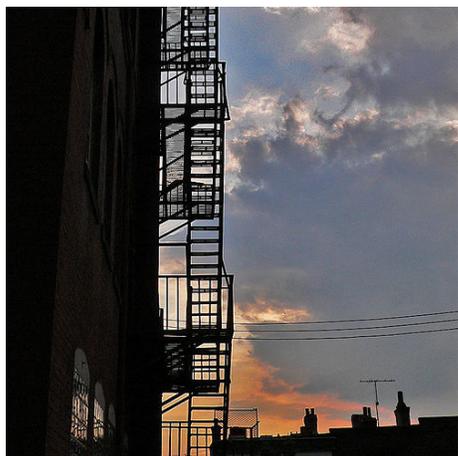
Advertisers/Photographers: Acceptable formats include:

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

Editorial: Contributing writers, artists, poets and historians welcome!

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

# Resident's Message



There are many things happening on Polish Hill to keep me motivated. I must admit there are things to make me say thank you. At our October membership meeting the members gave me the opportunity to serve for three more years as President. I am grateful for the chance and I will try my best to continue learning all that I can to do the best job possible. I will be running unopposed. Our election results for all positions will be counted at the December meeting.

Another thing I am thankful for is that we have been given the opportunity to do some renovations at the PHCA. A new roof, two new furnaces and new kitchens are in progress in the apartments above the PHCA. Much thanks to Senator Jim Ferlo and the URA for the funding to assist us in these much needed improvements.

We also have a new, four-wheeled addition to the PHCA. We have received a donation of a Ford F150 pickup truck from the company work for, Equiparts Corp (Yes I actually do have a day job). We want to express our thanks for this donation; we will put it to good use. The slightly used but well cared for truck will be used for neighborhood clean ups and helping all the PHCA committees as we do our good works on Polish Hill.

In other exciting news, we have new public art work thanks to the Sprout Fund and Polish Hill resident Paul Bowden. I would like to thank Alexis Miller for her leading efforts, which I hope will be the first of many pieces of public art. TreeVitalize will be helping Polish Hill become an even greener place with over thirty trees planted this fall. A big thank you to Catherine McConnell for taking the lead on this effort. As always, there are many people working behind the scenes to keep Polish Hill a special place to live— residents who clean the streets and lots just because it needs done, residents who help their neighbors both new and old. We have had many new residents arrive on Polish Hill within this last year, so let's all give them a warm welcome home! We hope you enjoy the neighborhood and thank you for choosing Polish Hill.

In closing, I would like to say, take a look around. We have a lot to give thanks for in our neighborhood and we hope there will be many more things to be thankful for in the future as well.

Terry Doloughty, President  
Polish Hill Civic Association

## Polish Hill Civic Association Community & Event Calendar

November—December—January

**November 2 | 2:00AM** | Daylight Savings Time Ends  
(turn your clocks back 1 hour)

**November 4 | 7:00AM-9:00PM** | **Rosary Hall at Immaculate Heart of Mary**

Presidential Election—Remember to VOTE!

**November 5 | 6:30PM** | **West Penn Rec Center**  
Membership Meeting and Board Nominations  
(DATE CHANGED DUE TO ELECTION DAY)

**November 6 | 6:00PM-7:30PM** | **PHCA**  
Council to Go with Councilman Patrick Dowd

**November 15 | 8:00AM** | **Melwood/Finland**  
Treevitalize Tree Planting in Polish Hill

**December 2 | 6:30PM** | **West Penn Rec Center**  
Annual PHCA Membership Meeting and Holiday Party

**December 4 | 2:00—3:30PM** | **PHCA**  
Council to Go with Councilman Patrick Dowd

**December 5 | 7:00PM** | **PHCA**  
12th Annual Polish Hill Light Up Night

**January 6 | 6:30PM** | **West Penn Rec Center**  
PHCA Membership Meeting

## Rich History of IHM in Polish Hill

**CHURCH, from page 5** was also resolved that each family owning their own home should donate \$50 toward the building fund and other families were asked to donate \$25.

Father Joseph A. Szwarcrok C.S.Sp was appointed the pastor of the new parish in 1898. During this time, there was a building erected in the schoolyard with a hall for church services, theatrical performances and social activities. As the new Immaculate Heart of Mary Basilica took shape on Brereton, the costs of construction rose to \$61,200. The bells for Immaculate Heart of Mary were named Mary, Joseph, Francis and Anthony during construction. The Basilica was modeled after St Peter's Basilica in Rome. The seating capacity is for 1800 people. The building is 200 feet long and 110 feet wide. The main dome has a 50 foot diameter and is approximately 140 feet tall. It was certainly a magnificent building for any era.

Much of the labor to create the church was donated and preformed by the residents of Polish Hill. At that time, 493 families lived here. They came together and shared a common goal. They worked hard to make a home for their families for generations to come.

Today we still benefit from the labors of those driven and dedicated individuals. This is part of the reason why Polish Hill residents have a stubborn commitment to volunteering to make their neighborhood a place that is continually improving.

# Polish Hill's Art 'n Garden

## Local Lots Win Statewide Awards

By Alexis Miller

The Pennsylvania Horticultural Society awarded two 2008 Community Greening Awards to community gardens located in Polish Hill. The winning sites were the community lot on the corner of Melwood and Finland Streets, as well as the community garden on Dobson Street, between Downing Street and Revere Way. The award was presented on September 28 at the Western Pennsylvania Conservancy office on Washington's Landing. Terry Doloughty accepted the award for the Dobson lot and Josie Ramsey and Debbie Joswiak accepted the award for the Melwood lot. Recognition was based on community submissions. There were only 100 awards given out across the Commonwealth. These gardens are a success because of volunteers donating their time, energy and resources.



*Potted cannas on the side of a Wiggins Street house show that you don't need a big yard to plant bulbs.*

## Rootimentary Tips on Autumn Planting

By Terry Doloughty

As the days grow shorter, remember it is not an end to the gardening season. There are an endless variety of fall bulbs that will bring spring color to your yard. Now is the time to pick and choose part of your landscape for the time when spring chooses to greet your yard. Bulbs are hardy and productive, many species will continue to form additional bulbs as the plant grows. A great way to spread flowers is by separating your bulbs to share with neighbors, friends or the needy community lot down the street.

On the other hand, some tropical bulbs will need extra care in our climate. The Farmer's Almanac is forecasting a bitter winter this year. Once your tropical flowers have died and the greens are all brown, it's time to dig up the bulbs, allow them to dry for approximately a week and store them in a cool dry place for the winter where they won't freeze. A dry basement that does not freeze works well. If you store the bulbs in a bag or box with shredded newspaper or peat moss, they will stay dry during the winter, making healthy and happy bulbs for years of growing to come.

## The Greening of Polish Hill

By Catherine McConnell

You might be getting some new life on your street, but it's not coming from the party house. With the help of TreeVitalize and the City of Pittsburgh Forestry Division, Polish Hill will be receiving nearly 35 trees.

The importance of planting trees along our streets helps in more ways than just aesthetics. Trees cleanse our air by reducing carbon dioxide levels, help solve water runoff problems, create shade in the summer, buffer noise, provide new habitats for birds, add value to your property and help make our urban community feel more friendly and inviting.

While there are legitimate concerns about planting trees near the sidewalk, TreeVitalize has worked hard to choose special varieties for each location, choosing species which are less invasive, less likely to cause future trouble with underground utilities, sidewalks and overhead wires.

TreeVitalize is a partnership of the City of Pittsburgh, Allegheny County, the Department of Conservation and Natural Resources and the Western Pennsylvania Conservancy. Lisa Ceoffe, our City urban forester, walked the neighborhood last month, inspecting the sites for residents who requested a tree. If Lisa found your site suitable for the current standards, you will find red dots on your curb delineating the placement in front of your house. Lisa assessed the proximity of overhead power lines and underground utility lines at the site of each new tree. Several properties were not eligible for trees because of a potential hazard.

Nearly half the trees will be planted by a contractor working with the City and the other half will be planted by a group of volunteers; however, all the sidewalk cuts will be done by the contractor. The actual tree pit to be cut for each tree will be approximately 3'x10'. The size of the hole is large enough to allow lots of water to penetrate the soil around the tree. Planting flowers or laying impervious material, like bricks or stones on either side of the tree is encouraged.

TreeVitalize divided up the planting so that trees planted on Brereton, Dobson, Hancock and Harmar Streets will be planted by the contractor. Neighborhood volunteers will be needed to plant the trees on the eastern side of Herron Ave.

Our planting day is Saturday, November 15<sup>th</sup>. We will start at 8:00am and hope to finish by 2:00pm, rain/snow or shine. There will be coffee and bagels early and lunch served too. We are gathering in the vacant lot on the corner of Melwood and Finland. Trees will be planted on Melwood and Bethoven Streets. Anyone interested in participating can call Catherine McConnell at 412-874-3074.

We plan to make this a fun event. There will be a variety of tasks, so not everyone is required to lift and carry heavy objects. We'll need help handing out supplies to the volunteers, sweeping sidewalks, etc. Don't hesitate to stop by and see what you can do to help throughout the day. A few hours of hard work will make a long lasting, positive impression in the place we all call home.

## 54C Holiday Shopping List

By Alexis Miller

With the holidays approaching (whether you want them to or not), it's time to think about where to buy all your Christmas gifts and goodies. Here in Polish Hill, we have our own shopping bus to shuttle us to many exciting and affordable shopping areas within 20 minutes—the 54C bus.

Hop on the bus towards the North Side and get off on Liberty Ave. between 24th and 16th Street to enjoy artistic gifts and homemade treats. Pick up a pound of gourmet coffee or warm up with a hot latte at **Presto George** or **LaPrima Espresso Co.** Savor chili pepper chocolates, malted milk balls and more at **Mon Aimee Chocolate**. Find jewelry, art and other handmade gifts at **Collage** or **Art of Steel**. Unique furniture and special table settings are available at **Hot Haute Hot**. Some of the best homemade sweets aren't bought at the grocery store, they are found on the street. Talented bakers sell cookies, biscotti, pies and pastries by the box and individually along Penn Avenue on Saturday mornings. For gourmet cheeses to add to your holiday meals, it's worth the wait at **Pennsylvania Macaroni Company**.

If you head the opposite direction on the 54C towards the South Side, Bloomfield and Oakland both have great shops ideal for choosy shoppers and penny pinchers. The best place to buy wrapping paper, gift bags and ribbons is

**Dollar Max** or **Dollar Magic**. They're also great places to pick up little toys or other stocking stuffers for a few dollars. If you want a new party dress for New Year's or a warm winter sweater, check out clothing at **Allure** or the **Wear After Shop**. Need some cookies for Santa or a pumpkin pie? Stop into **Patty Cake Bakery**, one of the oldest neighborhood bakeries around. **Paul's CDs** is the perfect choice for vinyl collectors and music lovers. If Paul's doesn't have what you want, they'll order it. A variety of local and unique framed art is available at **Box Heart Gallery**.

When you're ready to stay on the bus a bit longer, head to South Craig Street in Oakland. There's a variety of ethnic stores selling sweaters, mittens and pillows, from the **Irish Design Center** to **White Tiger Imports**. Book worms and antique collectors will appreciate the rare and used treasures at **Caliban Bookshop**. **Top Notch Art Center** sells affordable art supplies and prints, while the **History Bead Trading Company** is the perfect place to make a one of a kind necklace or bracelet for a special friend. Just around the corner, but not immediately obvious as a shopper's paradise is the **Carnegie Museum of Art and Natural History Gift Shop**, where dinosaurs and Tiffany lamps share floor space. By taking the 54C holiday shopping route, not only will you avoid parking headaches and fees, but you'll also support Polish Hill's exciting neighbors.

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## Polish Hill on Foot as the Seasons Change

By Leslie Clague



This is a great neighborhood to walk in—if you're reasonably fit, which you will be if you do it regularly. There are hills and stairs, and uneven sidewalks to climb. It's picturesque here—sometimes quite shabby, but still charming. There are ugly buildings, but most of them look like they belong, style-wise, size-wise. The neighborhood looks like a whole; very few buildings really don't fit in. Not many neighborhoods have this quality and it's one of the reasons why people are so attracted to Polish Hill. It looks nice—improvable, comfortable, and scenic (we've got those views). There's a relaxed, messy-picturesque vibe that feels comfortable.

Even the overgrowth is kind of nice—it softens everything, the plants overtaking the neighborhood. The wild variety of sidewalk materials and condition adds to the ambiance. Of course, when it gets too bad, the entire neighborhood becomes one big trip hazard, and something has to give. This year, after a long lazy summer of weeds springing up through every crack in the sidewalk, growing waist-high and higher, heads of Queen Anne's Lace bobbing in every vacant lot, a squadron of City inspectors showed up. They issued 160 citations. Shortly after that, many of the weeds were pulled, or blasted into oblivion by gas-powered machines belching blue smoke. Sidewalks have been cordoned off by yellow caution tape, inlaid with fresh concrete, and leveled off. It's good to tidy up for winter—things are considerably less picturesque when all the foliage is brown and withered. But I'll miss the lively growing chaos of the summer.



# Budget Your Way to a Solid Financial Future

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

We all want to feel in control of our finances. Success in managing them means monthly and day-to-day expenses are met, money can be saved for future objectives, donations can be made to a favorite charity and money is still leftover to enjoy.

Creating a budget – a detailed list of expenses and sources of income – makes it possible to manage your money. It does not have to be a complicated process. It does, however, require a commitment by you and your family in order to be successful. Through a four-step process of researching, planning, tracking and evaluating, you can establish a budget to organize your finances.

## Research

The first step in the budgeting process is to take a look at your current expenses and after tax income. Consider all sources of income. You may need to go back and review your pay records and bank deposits to arrive at a reasonable average net income over the last month or year.

To identify your spending habits, make a list of your routine expenses that occur monthly or quarterly, such as rent or mortgage, utility bills and car payments. Then list your weekly expenses – groceries, transportation, eating out, entertainment, gifts, clothing, etc. – that you have encountered over at least a two-week period.

To be complete, also include any savings or investment contributions and donations (to charity or church) during these periods.

## Planning

Review your findings and create a chart that lists the dates you are paid across the top, and in the rows going down, your income and the categories in which you spend money. Then set targets for how much you plan to spend in each category on a weekly or monthly basis over the next few months, which should include paying down existing debt and building up some savings.

## Tracking

Create a second chart, set up like your planning chart, where you can record your actual daily spending, no matter how large or small. You should record every item you buy with cash, check, and debit or credit card.

## Evaluate

The final step is to set your planning and tracking chart side-by-side and look at how your actual spending compares to the targets you set. You will see if you remained within your planned guidelines and what specific expenses caused you to have more or less than planned.

If you are not meeting your goals, you will need to adjust your targets and look for ways to increase your income and/or reduce costs.

To increase income, you should consider obtaining a better-paying job, getting an additional part-time job, or working overtime. Reducing expenses, on the other hand, offers the greatest opportunity and the greatest challenge. It is your greatest opportunity because many expenditures are discretionary; that is, you decide if and how to spend your money. But it can also be a challenge to stop buying what you have been buying or downgrade your 'lifestyle.'

The foundation for controlling expenses is discipline, which can begin by asking the following questions:

- Do I really need to purchase this item or service?
- Can I postpone this purchase?
- Am I making this purchase just to keep up with everyone else?
- Is there a less expensive alternative?
- Do I consider this a good investment of my money?
- If I spend this money today, what will be the consequences of not having this money tomorrow?

Many people go through the process of creating a budget but give up too soon when they think they are not meeting their goals. The key to staying on course with your financial goals is to establish a budget and stick with it.

Even if you don't succeed at first, keep trying. As you get more practice, careful money management and following a budget becomes easier and will eventually help you gain control of your money, reduce or avoid debt and move you closer to your financial goals.

*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](http://www.pnc.com).*



# PHCA Board Nominations Announced for 2009

During the Oct. 7th membership meeting of the Polish Hill Civic Association, nominations were made for open board positions starting in January 2009. Those who accepted the nominations are as follows:

- President**—Terry Doloughty
- Second Vice President/Membership Chair**—Colleen Helwich and Susan Atkinson
- Secretary**—Alexis Miller
- Directorship 1**—Tom Ogden
- Directorship 2**—vacant

Ballots will be distributed at the next membership meeting on Nov. 4th and election results will be announced at the last membership meeting of 2008 on Dec. 2. Please join us in supporting those who have been nominated.

Thank you to those who currently serve on the PHCA board and those whose positions will continue in 2009:

- President**—Terry Doloughty
- First Vice President**—Catherine McConnell
- Second Vice President/Membership Chair**—Jim Stawski
- Treasurer**— Pam Buchner
- Secretary**— Susan Atkinson

- Board Members:**  
 Colleen Helwich  
 Maurice Davis  
 Michael Duray  
 Linda Chuderewicz  
 Sylvia Tully

**Council to Go in Polish Hill**  
**Polish Hill Civic Association**  
**3060 Brereton St.**

**Thursday, November 6th, 6:00 pm.—7:30 pm**

**Thursday, December 4th, 2:00 pm -3:30 pm**

City Council is in session on Polish Hill. 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.city.pittsburgh.pa.us/district7](http://www.city.pittsburgh.pa.us/district7)

**PHCA Membership Application 2009 (only \$5.00)**

NAME: \_\_\_\_\_

\_\_\_\_\_  
 (Street Address) (City) (State) (ZIP)

PHONE: \_\_\_\_\_

EMAIL: \_\_\_\_\_

\_\_\_\_\_ REGULAR MEMBER Or \_\_\_\_\_ SUBSCRIPTION MEMBER  
 (Polish Hill residents only) (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](http://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](mailto:phcapgh@gmail.com)  
[www.phcapgh.org](http://www.phcapgh.org)  
[blogski.phcapgh.org](http://blogski.phcapgh.org)

The Polish Hill Voice is  
underwritten by PNC .

Photos contributed by  
Leslie Clague, Alexis Miller and  
Mark Knobil.

Edited by  
Alexis Miller

*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

**November 5**

NOTE: CHANGE OF DATE

**December 2**

Holiday Party & Election Results

**January 6**