



Commonwealth Park

EST. 1939

September 2011

Post Office Box 18833

Charlotte, NC 28218

Tree Banding

By Brian Green

Fall's in the air, and it's time for football. Sticking with that thought, it's also time to start thinking about tackling Cankerworms. These pesky little worms do a number on our neighborhood trees, and leave fun spider-like strands as they move from tree to tree. The good news is that the city does a lot to help through the neighborhood grants department. The Neighborhood Matching Grants Fund (<http://charmeck.org/city/charlotte/nbs/communitycommerce/Pages/TreeBanding.aspx>) grants of up \$3,000 to neighborhood organizations within or adjacent to the cankerworm infestation area to assist with tree banding. This is different from past years, as it seems the budget crunch has effected even this program. There is no income eligibility and trees on private property may be banned. Applications are being accepted up until 5:00pm on October 14th, 2011.

This year, there are some important changes to our Tree Banding Initiative program you should note:

- There is NO requirement to attend a Tree Banding Application Workshop, although a neighborhood may request a workshop
- Applications are now being accepted ONLINE
- The Neighborhood Matching Grants Fund accepts signatures via Adobe eSignatures

\$3,000 can band a LOT of trees in our neighborhood. Last year, we had 17 neighbors sign up, and were able to band all of their trees. All told, that was covered by the City, and it was under \$500. So, imagine what \$3,000 would do. There is no financial commitment required of anyone. All that is required is just your time to help band your trees, and provide Brian Green with the number of trees on your property, and the approximate size (i.e., 8 feet in diameter, 4 Feet, larger or smaller). By providing the number of trees, and the approximate size, it will help with ordering materials, and to complete the paperwork the City requires. Evergreen trees such as Magnolias, Cedar or other Fir type trees do not need to be banded. In terms of how much time it will take to band your trees, it all depends on how many trees you have. With the help of 3 neighbors, we were able to band over 30 trees in 30 minutes last year.

Please sign up if you are able to help band your trees or if you can help band trees for the folks in our neighborhood who can't. This is free money from the city, all we have to do is put up the materials this grant purchases. Please e-mail Brian Green (ne14usc@gmail.com) with all of your tree details if you are interested. Thanks for helping knock off the Cankerworms.

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NEIGHBORHOOD MEETING

**Tuesday,
October 4
7:00 p.m.**

WTVI Conference Room
3242 Commonwealth Ave.

Topics:

- Board Introductions
- CMPD Updates
- Committee Updates
- Tree Banding
- Fall Block Party
- Garage Sale

Commonwealth Park Neighborhood Fall Party

By Susan Crossland

Howdy, neighbors! It is time for our 2nd annual CPNA Fall Party! This is going to be a fun, family oriented party that we hope will bring out all the neighbors. Here are some details:

Date: Saturday, October 15, 2011
 Time: 11am – 3pm
 Location: 1370 Briar Creek Rd (Corner of Briar Creek and Carolyn Drive and the lot of Judson Gee's JHG Financial Advisors, LLC.)

We will be cooking out and have beverages for everyone. There will also be fun kid and adult items, like a large bouncy house, cotton candy, pumpkin drawing, and cornhole tournament. We recommend you bring camp chairs or blankets so you can have something comfortable to sit on. Also, you are welcome to bring your own coolers with you for the beverage of your choice.

We are in need of residents to help us with some of our activities. If you are willing to assist us on this day, please let me know (scrossland27@gmail.com or **704.608.2596**). Here are the activities available that need assistance:

- Set-up
- Welcome table
- Cornhole tournament
- Pumpkin drawing
- Bouncy house
- Break-down

Be sure to mark your calendar and come out and meet your neighbors!

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I'm a professional writer (10 years) who sets up new Twitter accounts and also "ghost tweets" on behalf of several local businesses, who consider this part of their advertising budget and are happy not to do it themselves. Twitter is a great way to grow your business word-of-mouth. Discounts for non-profits and Commonwealth Park residents.

Emily Harris: esabaum@gmail.com

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Historical Home Prices and Outlook

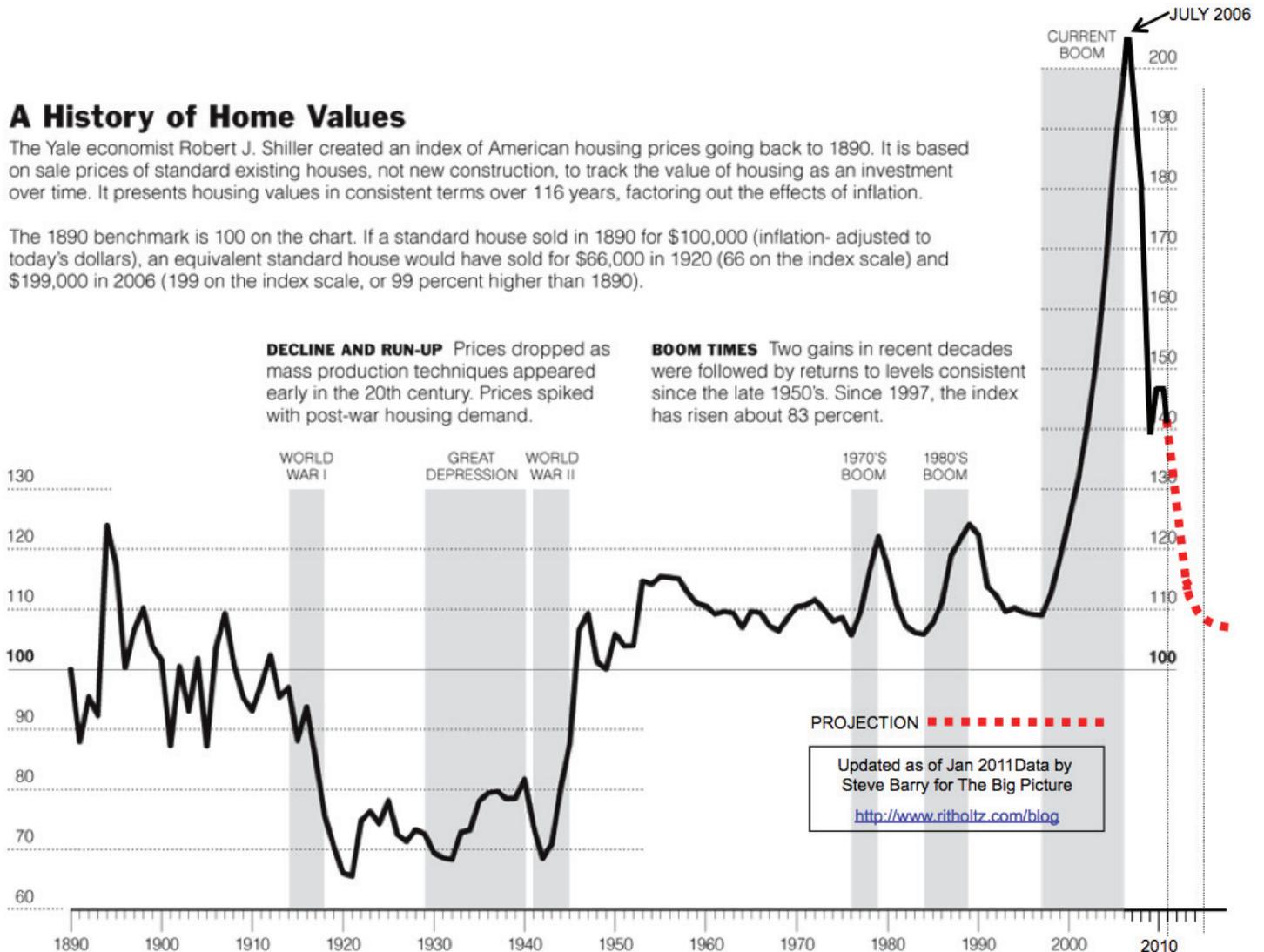
By Chris Bombardier

I am not a real estate agent trying to talk up home values to give you a warm and fuzzy about how we fair in this economic down turn. I can't tell you when everything is going to return to normal and we will all be free from saying what your house used to be worth. What I am going to kick around is the realism that we currently face. I saw this inflation corrected chart below on the ritholz.com and it hit me. In previous real estate booms in the 70s and 80s, we experienced a 20% lift in median home prices. Amenities such as electricity (late 1800s), shag wall to wall carpeting (70s), central heat and air have contributed to some of the increases in values over time. The thing that is unsettling is that in the most recent boom there was an 83% lift in real estate median prices. Shiller predicts that the housing prices will ultimately return to post war inflation-corrected values. Even though most of our homes were built during this time frame, I am not finding anything nostalgic about this prediction. It does not take a world-class economist to arrive at the conclusion that inflation and subsequent rise in median income will be one of the largest factors in moving us towards a more favorable loan to value on existing homes. I know this does not help anyone in the short-term but time may be our biggest ally...

A History of Home Values

The Yale economist Robert J. Shiller created an index of American housing prices going back to 1890. It is based on sale prices of standard existing houses, not new construction, to track the value of housing as an investment over time. It presents housing values in consistent terms over 116 years, factoring out the effects of inflation.

The 1890 benchmark is 100 on the chart. If a standard house sold in 1890 for \$100,000 (inflation- adjusted to today's dollars), an equivalent standard house would have sold for \$66,000 in 1920 (66 on the index scale) and \$199,000 in 2006 (199 on the index scale, or 99 percent higher than 1890).



Source: "Irrational Exuberance," 2nd Edition, 2006, by Robert J. Shiller

Bill Marsh/The New York Times

Neighborhood Clean Up

By Susan Crossland

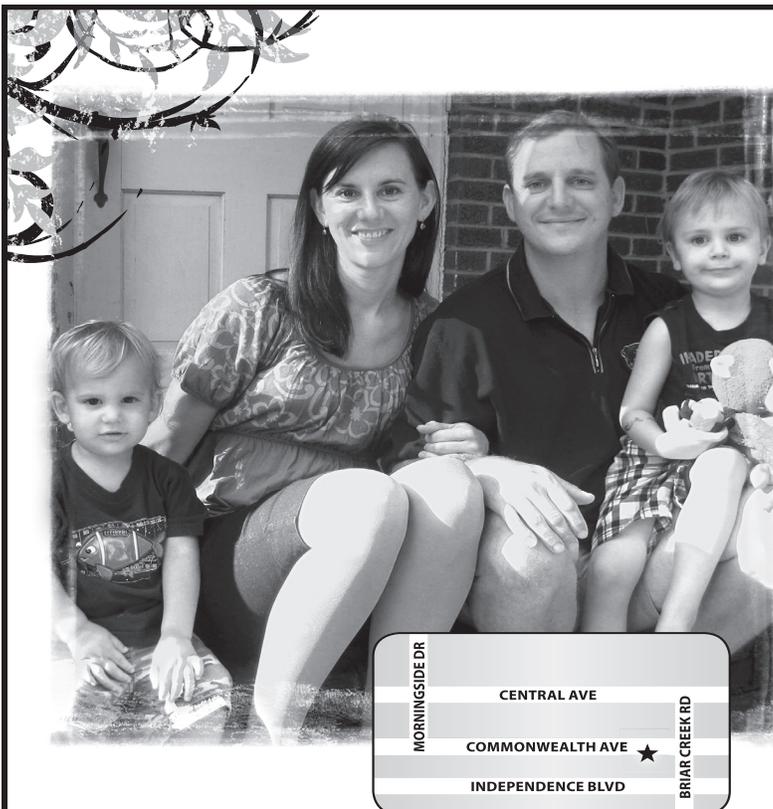
Two down and many more to go! That is right; I am talking about the neighborhood clean-ups! Our first clean-up was on August 20th and we had 13 helpers. This was a great turnout because it allowed us to cover the whole neighborhood. Unfortunately, it also took 3 hours for some of us to complete all the sections due to the amount of trash we encountered. I heard 60 pounds, 50 pounds....you get the idea. We separated the garbage from the recycling and had the neighborhood sparkling!

The second clean-up took place on September 17th. The weather was not as kind to us but 3 of us still managed to clean up the on and off ramps to Independence. We were not able to do any more than that but that still garnered a few choice large items and full garbage and recycling bags for each of us.

I would like to make a recommendation to everyone reading this. If you can get out just once a week to walk your street, this would allow the monthly clean-ups to focus on the main trash collection areas, like the on and off ramps. I know there are several of you that do this regularly and I, for one, thank you. In this time when the housing market is down, having garbage strewn along the streets doesn't help those homeowners who are trying to sell their houses. Not to mention, I don't think anyone enjoys litter-strewn grass!

We are conducting these clean-up sessions monthly and I will be emailing the dates out 2 weeks prior to the clean-up to solicit helpers. We initially were focusing on the 3rd Saturday of every month but received feedback that a Sunday might be nice for those who have to work on Saturday. So, I think we will stagger these every other month. Our next clean-up is scheduled for **Sunday, October 16th at 1pm**. We will meet at the corner of Pinecrest and Commonwealth and disperse from there. I will provide gloves (although you may want your own), beverages, and bags. I look forward to meeting new neighbors at the next clean-up!

If you are not getting my email notifications, it means I don't have your email address. Please email or call me with your information and I will get you on the master distribution list. I can be reached at 704.608.2596 or scrossland27@gmail.com.



A Community That Cares

The Martins love living in Commonwealth Park, surrounded by caring neighbors. They also love being a part of Resurrection Church. "In our times of need, we have always felt loved and cared for."

If you are looking for a church that cares, you don't have to look far. We are only minutes away. We welcome you to experience our caring community.

Sunday Worship – 10:00 a.m.

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401k ERISA Laws Explained

By Jud Gee

In November retirement plan Participants, who are investors inside of Qualified Retirement Plans such as 401k's, will wake up to a world of transparency. The new ERISA laws passed by Congress in 2010 will lift the veil and 100% of fees charged by the plan administrators and record keepers, as well as the insurance, mutual fund and investment companies, or any Financial Adviser's too will be in full view.

This will most certainly be good for the retirement plan market place and will bring about changes. One of the most beneficial might be an informed consumer who has incentive to be educated on how fees can affect them. For instance if a retirement saver at XYZ Company now knows she has a Financial Adviser whom is being compensated for their 401k, perhaps there would be greater incentive to reach out for more advice in all areas of her financial planning needs. Conversely if the Adviser in turn knows there is full transparency of fees he is compensated for, and has the fiduciary responsibility for knowing the client, they might also have closer long-term planning relationships. As it is now, many participants in plans that do have a financial adviser -- which many qualified plans do not -- probably don't even know they have one. And the Advisers is in some cases are not able to give advice such as asset allocation design within the choices of the retirement plan.

Not only will the consumer be more informed, but most experts believe that the new rules will lower costs for both employers and employees. According to a December 2010 article in Financial Planning magazine titled, "Get Smart" by Donald Trone and Louis Harvey, it is estimated that for the more than 72 million Americans who participate in 401k programs that the new rules would cover, most would see administrative fees decrease.

Of course a main concern is that the new rules may cause retirement account investors to make decisions based on the best price, rather than factoring in the type of product being discussed and the service provided.

Here is an example: If Participant-A switched around to the lowest expense fund for 30 years but only put 3% away per year, they might be worse off than Participant-B who gets good advice and stays the course while deferring 15% in a more expensive fund

regardless of the market cycle. Participant B might save more because of better service, education and ongoing communication therefore having a high probability of a successful retirement and at the end of their career.*

I believe and many would concur that the new ERISA rules will save money for everyone involved -- the plan sponsor, advisor, provider and consumer. A new day of transparency may also foster fewer burdens on social security, and long term trust with Retirement Plan Adviser and client.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing.

**This is a hypothetical example and is not representative of any specific situation. Your results will vary.*



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Chuck C.

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Keeping Our Neighborhood Graffiti-Free

By Allison Billings

Earlier this year, our neighborhood was the target of a few graffiti taggers. The police assured us that the graffiti we were experiencing wasn't gang-related, but it was still an eyesore for the neighborhood. The Commonwealth Park Neighborhood Association worked closely with the police to address graffiti in our neighborhood and in surrounding areas. Although one of the primary perpetrators was caught in June and is scheduled for a trial later this month, there has still been some occasional graffiti in our neighborhood.

IF YOU SEE GRAFFITI on public or private property, you are asked to report it to 311 immediately. If, for some reason, you don't get a good response when you call, please reach out to Mike Sullivan with City code enforcement. You can call him directly at 704-336-7811. Whether the graffiti is on public or private property, the City will come out to inspect and document it. This way, when the criminals are caught, they're held accountable for ALL of the property damage they've done. If the graffiti is on public property, the appropriate agency should remove it or cover it up within 3-4 days. If it's on your private property, you can paint over it yourself once code enforcement comes out to document it. For insurance purposes, you might also want to take digital photos and document the time and date that it happened. These incidents are all filed with CMPD so when the perpetrators are caught, they are cited for each and every incident of graffiti associated with their tag.

Graffiti taggers tend to do their work at night when they think no one is looking. If you notice any suspicious activity in an area where graffiti is prevalent, don't hesitate to call the police. Please keep your eyes open, and let's work together to keep graffiti out of Commonwealth Park.

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Getting Down To Earth

By Joel Blackwelder

I love Google Maps. Did you know that you can type in a location or an address almost anywhere in the world and Google Maps will provide a satellite photo which can be enlarged until you hover suspended over the Christ the Redeemer statue in Rio De Janeiro, the Golden Gate Bridge, a beach in Sydney Australia or your own house in Commonwealth Park? It's a different way to look at the world and your neighborhood.

I bought a house on Pinecrest Avenue almost twenty-two years ago. I remember driving up the street two or three times a week for almost nine months to see if there were any new for sale signs. No time was wasted when I saw that 1251 Pinecrest Avenue was on the market. What was the big attraction for me? A well-built older home with hard wood floors, a fireplace, plaster walls. Character. Proximity to every-thing . . . the old Coliseum where I saw Kiss in 1978, Jackson Brown in 1983. WTVI. The Diamond Restaurant. Downtown Charlotte.

My earliest recollections of the neighborhood date back even further, before I moved in. When I was a child, our family drove to Charlotte occasionally because there were no Chinese restaurants in Concord, where I grew up. The Oriental Restaurant was located first in downtown Charlotte and later near the intersection of Morningside and Independence Boulevard. Yes, there was a traffic light there at one time. And there was a traffic light at the intersection of Pecan Avenue and Independence near the Diamond. Hard to imagine. My earliest memory of Eastway Drive was when it was two lanes wide with huge oaks on either side. And one of the oldest Hardees restaurants was located where the Walmart stands now.

What has changed since I moved in to Commonwealth Park? There were few children living here at the time, and now they are common. There were no sidewalks on Pinecrest Avenue. These were put in about ten years ago. I remember being opposed to them initially, but after having children, you see the real value of sidewalks. They offer a place for strolling, a safe passage, and they encourage interaction with your neighbors.

In the twenty two years I've lived here, I see lots of additions and renovations, most of them tasteful and proportional to the neighborhood. Of course, property values have steadily increased. The location is prime. Recently, someone who I do free-lance work with dropped off some materials at my house. The next time I saw her she remarked, "what a cute neighborhood you live in!" Her comment took me by surprise. But of course, she's right. This is one of the earth's great locations.



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Personal Defense in Uncertain Times

By Craig Kalsa

These words are for the person who believes they have the right to defend themselves and those they love from great bodily harm. These uncertain times increase the risk to personal security; a glance at world news gives one idea of increased instability and potential for violence we all face. Regardless of geo-political and economic environments, you are only as safe as you make yourself. The odds of becoming victim to attack may fluctuate but not disappear.

Despite efforts to reduce the threat to your personal safety it is impossible to eliminate the threat. The question remains then; how to prepare for attack. Those who wish to resist attack may look to martial arts or firearms to leverage success. For obvious reasons the handgun is known as "The Great Equalizer". But fundamental to any combat enhancement is training the primary weapon; the mind.

Your mind is always with you, offers you the best defense and quickest response. Training the mind in the principals of personal defense precedes and underlies any weapons training. It is the cornerstone and foundation to survival, with or without a weapon. To learn and practice the techniques of the principals of personal is to maximize your confidence for survival. If you think you are strong, you are strong.

I hold no quarrel with those who turn to firearms but do see lost opportunity if the mind is not trained. When the mind is trained one can truly know what enhancement will best suit their mentality and capability. I urge all who embrace the natural and legal right (dare I say "obligation"?) to self-defense to train their mind and then train with their weapon of choice. I admire those who take individual responsibility to make their life safer and thereby, their communities.

Seek and Find

By Louann Galanty

B	R	O	R	A	N	G	E	N	P	O	M
P	I	N	K	E	W	Q	P	C	H	T	B
L	K	R	Y	P	T	N	N	E	E	R	G
I	H	C	A	E	P	I	B	L	M	U	H
O	Y	S	N	R	N	V	H	E	U	L	B
N	E	W	E	G	X	O	V	W	L	P	R
S	L	A	A	R	L	K	H	O	V	C	O
H	L	E	U	R	O	H	D	N	Q	P	W
K	O	V	Q	J	A	S	Q	D	E	R	N
N	W	C	A	K	N	I	E	E	L	D	E
A	L	P	F	G	H	L	A	Y	E	O	H
T	P	U	R	P	L	E	E	R	U	I	G

Find the following words – left to right, right to left, up and down or diagonally

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- YELLOW ORANGE HONEY
- AQUA BLUE PURPLE TAN
- PEACH GREEN GOLD WHITE

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Fried Pickles Anyone ??

By Louann Galanty

As most of you already know the Diamond restaurant at 1901 Commonwealth Avenue recently was refurbished and reopened. Around the corner, The Penguin is also under new management. But some might not know that the guys who ran The Penguin since 2000 are the same guys who now run the Diamond. Brian Rowe and Jimmy King leased the building and the name from the family of Jim Ballentine, the original owner. Along with Greg Auten they made it their own and the neighborhood loved it. If you're like me, you've waited on the sidewalk or inside the door for a table or booth, yelled to be heard over the juke box, and coughed through the thick cigarette smoke – all for a patsy melt and a beer. Or, of course, the fried pickles.

In 2007 The Penguin garnered national attention and everything began to change. It became a tourist attraction and people began talking about a franchise. Everything started to unravel when it was realized that the guys owned the business, but the Ballentine family owned the building and the name. In 2010 Auten left and King and Rowe joined with Andy Kastanas to take over the Diamond. Their plan to run both restaurants fell apart after negotiations with Lisa Ballentine ended. Their ten year lease expired and was not renewed. The Ballentine family contracted Martin Sprock to co-own and manage The Penguin with the condition to keep the place and the menu unchanged. Meanwhile, Rowe and King opened the doors to the Diamond with many of the old Penguin staff and regulars. Comparisons abound. Perhaps you now have your own favorite. But either way, our community has two flourishing historic landmarks.

(some excerpts from April, 2011 Charlotte Magazine, Frayed Pride & Fried Pickles by Jeremy Markovich)

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