

FLOWER POWER

May 2005

A NEWSLETTER
FROM THE
LITTLE FLOWER
NEIGHBORHOOD

LFNA and Flower Power are NOT affiliated with the Little Flower Church



LFNA Members Help with Spring Cleaning of 10th Street

On April 9, Little Flower Neighborhood Association members volunteered to help NESCO and East 10th Street Civic Association with the 10th Street Corridor Cleanup. Volunteers set out to clean a nine-block area along 10th Street from Temple Avenue to Olney Street. The cleanup included landscape work in the 10th and Rural Pocket Park.

"I'm proud of where I live," said Beth Hailer, an LFNA committee member. "I want to see it look beautiful." Kevin Warren, of the Watson-McCord Neighborhood Association stated, "With the city's budget crisis, it's imperative residents take care of their neighborhoods." A full article can be read in the April 10 issue of the Indianapolis Star.

In conjunction with the East 10th Street cleanup, LFNA is asking that residents join in the effort to clean up our neighborhood by taking a little time every month

to clean up litter in your front yard and on your block. Just a few minutes can make a huge difference! Look for information regarding the next Little Flower Neighborhood cleanup in the June edition of the Flower Power Newsletter.

Walk with IPD Program

From May 2 to May 27 the Indianapolis Police Department will host a program for citizens and officers to walk together for one hour per day (Monday through Friday) on a 2.5-mile walking trail in Washington Park, 3100 East 30th Street. The walk will end at the police station. This program has been ongoing for 10 years! The crime prevention exercise program is especially good for the elderly in our neighborhood, to help them feel safe and get exercise.

Anyone can participate for free. Awards and prizes will be given to participants with the most number of walking days. A closing ceremony dinner will be held at the end of the program. *Contact Devon Kelly at 327-6272 for more information.*

First Annual "Weeding Out" Rummage Sale

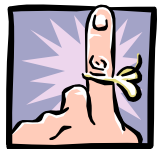
The Little Flower "Weeding Out" Rummage sale will occur on June 18. If you are interested in being a part of this neighborhood-wide rummage sale, please come to the next meeting or contact a board member for more info.

LFNA at Work

LFNA members joined Indy Parks, Indianapolis Fire Department, Marion County Sheriff's Department, Emerson Heights and Grace Tuxedo Neighborhood Associations, and many others for an afternoon Health Fair at the Linwood Square Kroger sponsored by Boy Scouts of America. The neighborhood associations worked together to hand out over 300 smoke detectors and related safety literature to area residents. In addition, LFNA educated local residents on the goals of our association and on the benefits of being active in the neighborhood. The Health Fair provided a great opportunity to spread a positive message about our neighborhood and connect with other NESCO neighborhood associations.

Just a Reminder!

Volunteers are needed on June 11 to plant trees along Linwood Avenue. Machinery will be provided by Keep Indianapolis Beautiful to dig the holes. Volunteers are needed to help fill in dirt, cover with mulch and water after the trees are planted.



This tree planting is an important project in beautifying our neighborhood and replacing lost street trees. Restoring street lined trees is just one of LFNA's goals for improving the quality of our neighborhood. Do your part and volunteer. - *Contact Morris Schefcik at 354-9583*

First Annual Neighborhood Association DUES DRIVE 2005

Dear Neighbors,

2005 marks the first neighborhood association "dues drive". A one-time annual dues process will make being an association member easier for everyone. The new process will remove the need for the association to contact members every year in request for dues. Members will also have the convenience of paying their dues once a year without needing to remember when they last payed.

The adjacent "Did You Know?" outlines, in detail, all of the good work our neighborhood association does for our community and the neighborhood. The neighborhood association is made up of volunteers who need your help to keep the association functional. Annual dues are only \$12 (\$1 per month!). The Little Flower neighborhood has approximately 1,200 homes, yet less than 100 dues-paying members.

DO YOUR PART: Our goal for this dues drive is to **DOUBLE** the amount of dues-paying members to 200. If every member renews their membership and convinces one neighbor to join, we can achieve our goal! Dues paid this year will be good from June 1, 2005 to May 31, 2006.

INSTRUCTIONS: Simply write a check made payable to: Little Flower Neighborhood Association and mail to:
Little Flower Neighborhood Association
P.O. Box 11639
Indianapolis, IN 46201

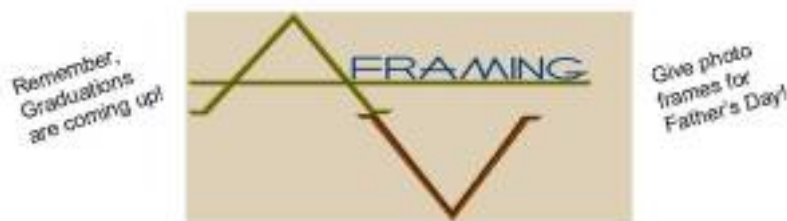
RECOGNITION: To show our appreciation for everyone who participates in our dues drive we will list the names of all of our new members in our June newsletter. (If you have already paid membership dues in 2005, we will recognize you as well).

If you have any questions, comments or concerns please contact me directly at 375-1978.

Thank you for your support.

-Andy Teets, LFNA Treasurer

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Did You Know?

- The Little Flower Neighborhood Association (LFNA) exists to maintain and enhance the quality of the Little Flower Neighborhood community
- LFNA annual membership dues are only \$12.00 per household annually
- LFNA publishes six newsletters annually for the months of January, March, May, July, September and November
- LFNA secures funding for neighborhood improvement projects through grant applications
- LFNA facilitates neighborhood cleanups, neighborhood-wide garage sales and tree plantings
- LFNA meetings take place in the months of January, March, May, July, September and November at 7:00pm, on the 3rd Tuesday of the above mentioned months in the Holy Family room of the Little Flower Parish Center
- LFNA cannot function without your membership dues and volunteer service
- The Little Flower Neighborhood consists of approximately 1,200 residences and is bounded by 10th Street on the south, 16th Street on the north, Sherman Drive on the west and Emerson Avenue on the east
- LFNA is regularly engaged with city officials and local agencies to address issues in our community
- LFNA regularly reports code violations to city officials to help keep our residents safe and our neighborhood clean
- LFNA works with residents and local law enforcement to report and reduce crime

Save an Animal - Adopt a Pet

Make adoption your only option and help reduce euthanasia in Indiana!

The Humane Society of the United States conservatively estimates that 6-8 million animals enter the nation's already overcrowded shelters each year. Nearly half, or THREE to FOUR MILLION, cats and dogs are euthanized because there aren't enough homes for them. Many of these lovable creatures are perfectly healthy adoptable pets, but people continue to buy their next pet from stores and breeders. The statistics in Indiana are equally alarming.

Kami Ward, a resident, has joined up with a group of dedicated volunteers in the formation of Indiana Proactive Animal Welfare, Inc. ("Indiana-PAW"), a 501(c)3 nonprofit agency that believes education is the answer for reducing euthanasia in Indiana. Indiana-PAW formed as an education league to help reduce and hopefully someday stop

companion animal euthanasia in Indiana. They use a collaborative approach to both educate the community and to be a resource to the many animal shelters and rescue groups that already exist.

So what can I do to help?

First, adopt your next pet from a shelter. Every animal that is purchased from a breeder is a death sentence for a shelter animal.

Indiana's shelters include pure bred dogs and cats.

Second, spay or neuter your pets! This reduces pet overpopulation. FACE, a low cost spay neuter clinic, is right in our backyard! Did you know that theoretically one cat and her offspring could produce over 420,000 cats in its 7-year lifetime! In six years, one female dog and her offspring can theoretically produce 67,000 dogs! All this can be prevented.

-Kami Ward, Little Flower Neighborhood Resident



To find out more, visit the Indiana-PAW website www.indiana-paw.com, a "one stop shop" for all your animal welfare needs.



Summerfest at Little Flower Church

Join LFNA as we host a booth at the parish festival on June 3-5. LFNA will be handing out free smoke detectors and will have a membership drive. The festival will be held in the parking lot of the church at 13th Street and Bosart Avenue. Come join us for food, rides, music, and FUN!

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Thursday	Jueves	3 PM – 6 PM
Friday	Viernes	10 AM – 4 PM
Saturday	Sabado	By Appointment Con Cita



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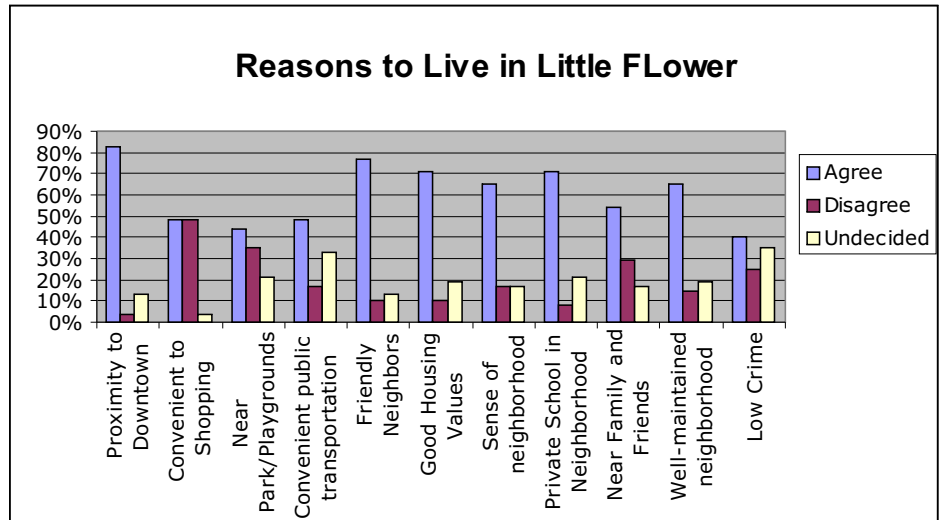
LFNA Survey Results

Last summer LFNA distributed a survey with the September 2004 newsletter. The survey was useful in pinpointing what issues are most important to help focus our efforts, gain an understanding of residents' desires, and offer a demographic profile of the Little Flower Neighborhood. The 52 responses provided interesting insight into our neighborhood.

25% of respondents are LFNA members and 100% of the respondents own their home, as opposed to rent.

The Top 10 issues are:

1. Housing Conditions
2. Rental Properties
3. Crime
4. 10th Street Business District
5. Traffic
6. 16th Street Business District
7. Storm water Drainage
8. Noise
9. Lack of Neighborhood Beautification Programs
10. Sidewalk repair



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At Eastside Motors, once you tell us you want one of our cars, and ask for our best price, we will give it to you promptly. Mick and Helen Mouser operated Eastside Motors for 23 years and earned a reputation for good customer relations. As the new owner, I want to continue that tradition and make buying a car an easy, enjoyable experience.

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359-1011

Neighborhood Crime Watch

Since the inception of Crime Watch in 1976, organizing neighborhood block clubs has been its primary focus. A few concerned residents, a community organization, or a law enforcement agency can spearhead the effort to organize a block club. To organize a Crime Watch block club, residents are required to have two meetings: A Crime Watch Specialist holds the first meeting and the second meeting is with a Community Relations Officer.



These meetings will train members in home security and reporting skills, and members will be provided with information on local crime patterns. Block clubs are not asked to be vigilantes or to assume the role of the police. They are extra eyes and ears for reporting crime and helping neighbors.

Crime Watch helps build neighborhood pride and can serve as a springboard for efforts that address community concerns. "Nosey Neighbors Are the Criminal's Worst Enemy" and "Great Neighbors Make Great Neighborhoods".

East District Contact: Annie Kern at (317) 327-6265 or k9901@indygov.org



Carpooling Saves Time and Money

Central Indiana has a new commuter services program that will help you reduce the cost and stress of your daily commute. Central Indiana Commuter Services (CICS) is providing assistance to commuters who seek alternatives to traveling alone by car. Such alternatives include carpooling, vanpooling, riding mass-transit, biking or walking.

For more information call 317.327.RIDE (7433) or email info@centralincommuter.net. www.centralincommuter.net



LFNA Call For Articles

Are you interested in writing an article? LFNA is searching for funny, interesting, helpful and informative articles to create a newsletter that is more interactive with residents.

Submittal deadline for the May Flower Power is July 1. Articles can be about anything from upcoming events, interesting people in the neighborhood to a fascinating eastside experience!

If you are interested, e-mail Flower Power editor Angie Conn, aconn@littleflowerneighborhood.com for more information.

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Is it time to remodel or buy a new house?

Keeping up a home for 30 years may cost you up to four times its purchase price. Is it smarter just to buy another home every 10 years? Here's how to decide. The ongoing hassles, the unexpected expenses, the now-you-see-them-now-you-don't workmen -- all can leave you with little question about whether remodeling or moving is better.

Americans love (or say they love) to remodel

Americans spent \$233 billion last year fixing up their homes, according to Harvard University's Joint Center for Housing Studies, and the boom shows no signs of slowing. At first glance, there seem to be plenty of cost advantages to staying put and renovating. If home prices are accelerating rapidly in your area, you may be able to add on for less than it would cost you to buy a bigger home. You also avoid the considerable costs of selling your home, buying a new one and moving, which can drain away 10% or more of the value of your home each time you change abodes.

Does buying and staying really pay off?

Let's say you have two

homebuyers, each starting out with a \$100,000 home. The first buyer stays put for 30 years, while the second moves up to a bigger, more expensive house every 10 years. As you can see, the move-up buyer can wind up

insurance and property tax payments our move-up buyer would have to make. And our buy-and-holder might be even further ahead if she invested an amount equal to the difference between the mortgage

Who wins: The buy-and-hold owner or the move-up buyer?					
Buy-and-hold owner:	House value	Equity	Move-up buyer	House value	Equity
Year 1	\$100,000	\$10,000	Year 1	\$100,000	\$10,000
Year 10	\$179,000	\$104,000	Year 10	\$180,000	**\$104,000
Year 20	\$321,000	\$272,000	Year 20	\$448,000	**\$311,000
Year 30	\$574,000	\$574,000	Year 30	\$895,000	\$700,000
Equity:	\$574,000		Equity:	\$700,000	
Total payments:	(\$194,000)		Total payments:	(\$350,000)	
Net profit:	\$380,000		Net profit:	\$350,000	

*Moving cost: \$18,000; cost of new house: \$250,000
 **Moving cost: \$45,000; cost of new house: \$500,000

with a much more valuable home. But this buyer also paid more over the years in monthly mortgage payments, and he still has 20 years left on his final loan. Factor in those two things, and the buy-and-hold homeowner seems to come out ahead.

This example assumes each home is financed with a 6% 30-year loan and that all homes appreciate by 6% a year. Any equity, minus selling and moving costs, is applied to the next house. Our example doesn't factor in the higher utility,

payments she was making and those she would have made on a more expensive house. Some expenses this equation doesn't consider, though, are the costs of maintenance, repairs and updates. These are far more than most homeowners realize.

The high cost of keeping up with the Joneses

In fact, a study commissioned by the Wall Street Journal in 1998 found that the price of keeping a typical home up to current standards over a 30-year period is almost four times the home's purchase price. If

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sponsored by the NESCO History and Preservation Committee

our buy-and-holder wasn't a committed do-it-yourselfer, she might be no better off than had she rented all those years. The cost of repair and renovation bills as she dealt with failing household systems could easily overwhelm her profit. Meanwhile, our move-up buyer could be leagues ahead if he snagged a new or fully remodeled house each time. Obviously, though, the choice between moving and remodeling involves a lot more than money. You may be deeply attached to your current house. Or maybe you love the neighborhood but can't find a better house nearby that you can afford.

How 'necessary' is this project?

A bigger/nicer house is a want, not a need. Remember, the average new home in 1970 was about half the size of new construction today -- and it had more people living in it. Before you assume moving or remodeling are your only choices, consider alternatives: declutter, refurbish instead, and repurpose/reuse rooms.

What are the real costs involved?

Getting a handle on costs may be one of the toughest parts of any move vs. remodel decision, largely because renovations can be hard to predict. But for the real scoop, you'll need to get detailed quotes from a few contractors or builders who do work of the same type and quality that you want. You need to talk to someone who buys materials and bids projects every day, said builder Stephen Lane, to get an accurate price picture. Remodeling veterans recommend building in a safety net by adding 10% to 20% to whatever estimates contractors give you.

Then consider: The out-of-pocket costs of construction (any savings or other funds you plan to devote to the cause).

The cost of any financing (usually your monthly payments multiplied by the time you plan to remain in the house). If you're adding on rather than renovating, the cost of higher utility bills, bigger homeowner's insurance premiums and greater property taxes from your additional space.

When computing the costs of moving, consider: Real estate commissions, closing costs and moving, which typically equal 10% or more of the house you're selling. The cost of the new, presumably bigger mortgage, multiplied by however long you plan to be in the house. The cost of higher utility bills, bigger homeowners insurance premiums and greater property taxes over the same period. Any new furniture, window treatments, landscaping add to cost.

How are my finances?

Because home renovations are a luxury, they need to be considered only after you've taken care of the basics. You should be saving adequately for retirement, be free of credit card debt and have a nice fat emergency fund.

Source: Liz Pulliam Weston
<http://moneycentral.msn.com>

IMPORTANT NUMBERS

- Crimes, Fire or Injury: 911**
- IPD Non-Emergency: 327-3811
- Animal Control: 327-1397
- Health & Hospital: 221-2141
- Community Hospital: 355-1411
- BBB: 488-2222
- Trash Collection: 327-4622
- Street Cleaning: 327-4676
- Drug Hotline: 327-DOPE
- Mayor's Action Center: 327-4622
- Street Light: 261-8111
- Health Dept.: 221-2150
- Rodent Control: 221-7588
- Township Admin.: 327-4139
- Crime Watch: 327-6265
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Resident Little Flower Neighborhood
 Indianapolis, Indiana

LFNA and Flower Power are NOT affiliated with the Little Flower Church



www.littleflowerneighborhood.com

Little Flower Neighborhood Association
 PO BOX 11639
 Indianapolis, Indiana 46201



Little Flower Signs

Little Flower signs can be ordered and pre-paid

(\$20) at this month's meeting. The metal sign will add character to your home and it will show that you are a proud member of the Little Flower Neighborhood Association! Show your support and purchase a sign today. Call Andy Teets for more information 375-1978.

LFNA DUES

Annual dues are \$12. Please support your neighborhood by becoming an LFNA member.

Make checks payable to: Little Flower Neighborhood Association

**P.O. Box 11639
 Indianapolis, IN 46201**

Neighborhood Association Meeting

Tuesday, May 17, 2005
 7:00 pm
 Little Flower Parish Center

MEETING AGENDA

1. Introductions
2. Guest Speak (TBA)
3. Projects
4. Finances
5. Coming Events
 - a. Tree Planting - June 11
 - b. Summerfest - June 3-5
 - c. Neighborhood Cleanup
 - d. Rummage Sale - June 18
6. Wrap Up

Meeting Location:

13th Street & Bosart Avenue, in basement of the Parish Center building between the school and the church

