



The Cherry Lake Connection

Volume 2, Issue 1

February/March/April 2002

Message from the President

Submitted by Skip Donnell

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Dear Neighbors:

We are pleased to announce, once again, that there will be no increase in this year's amount. Dues for calendar year 2002 are **\$40.00** per homeowner lot, for the second year in a row. Invoices will be going out in February; **the due date for your payment is March 15, 2002.** Please mail your payment to our post office box at your earliest convenience.

During 2001, we maintained our entrance as usual. We also dressed up our entrances with annuals and perennials (thanks to those Planting Day volunteers and others throughout the season).

This year we had our first

ever Block Party and although the turnout was not as great as we would have liked, we will be having another block party in 2002. It is tentatively scheduled for September, so be sure to watch your Newsletter.

Looking at 2002 we have many goals we would like to accomplish; rewriting the Covenants and Restrictions (Steering Committee members are needed), launching the Cherry Lake Website (slated for February 20, 2002), getting bids and designs for a new entrance sign, and starting a Neighborhood Watch, to name a few.

Just a reminder if you are planning to sell and move



this year, your annual dues payment can be pro-rated by your title company. Your first obligation is to pay your annual dues in full, to the Association, by the due date. When you sell your home, tell your real estate agent to have the closing papers reflect the pro-rated dues. The title company typically contacts our Treasurer to confirm the fiscal year dates, dues amount for the year, and that the an-

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Covenant Changes

For those of you who attended the November Annual Meeting, you are aware that we are preparing to begin the involved process of changing our covenants. During the past several years, changes in the covenants have been requested by

a large percentage of homeowners. Some of the changes we are looking to achieve are:

- Enforcement of unpaid homeowners' dues
- Street Parking
- Limiting the number of rental homes

Submitted by Ann Jacobs

- Soliciting
- Speeding

While the changes will be time consuming, it will be worth the end results.

Currently, the association board consists of 4 individu-

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Tax Tips

submitted by Nina Donnell

Tax Time

It won't be long before April 15th is upon us! A date that we all are dreading. I don't know about you, but I hate the thought of paying more taxes and I resent the fact that I have to wait 6 weeks or more to get back the money I have already paid.

Here are some tips gleaned from TimeManagement4U.com

13 Things **not** to do:

1. Get audited
2. Lie or falsify your return
3. Send in your return without checking for errors
4. File the wrong forms



- (federal and state)
5. Send your return in late (after the April 15th deadline)
6. Fail to file (federal and state)
7. Wait until the last moment
8. Throw out important records and receipts
9. File your return without signing it
10. Send in a partially completed return
11. Fail to keep up with the tax code
12. Not documenting proof of write-offs
13. **OVERPAY** or don't claim everything that's due you

10 Timely Tax Filing Tips

Make it as easy and painless as possible by following these 10 simple steps:

1. Start now!
2. Decide how you will do it and what you will use:
 - o do-it-yourself
 - o computer programs (TurboTax/Quicken/MacIntax, TaxCut/Money, etc.)
 - o your tax preparer, accountant, CPA or tax attorney
 - o electronic filing (www.hdvest.com, www.turbotax.com, www.taxcut.com, etc.)
 - o payment options-

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Message from the President

(Continued from page 1)

annual dues for that lot has been paid. Unless you have a different agreement with your buyer, you should be able to recoup the remainder of the annual dues from the closing date to the end of the fiscal year, from your buyer. Each closing can be different, so you should investigate it prior to, not at the closing.

Personal involvement is the most

effective way of improving our surroundings. This is my cue to urge all of you to **GET INVOLVED** and contribute. There are many of you who do and that is evident and appreciated. Make yourself a promise and improve your surroundings in whatever way you can. You will not be sorry.

We hold open Board meetings each month at 3350 Carly Lane, providing finance, maintenance

and other committee reports. If you wish to get more directly involved in matters that affect our subdivision by becoming a Board Member, please contact any current Board Member or attend a board meeting. We all look forward to seeing you there! Best wishes for a happy and prosperous year!

Skip Donnell

Covenants Changes

(Continued from page 1)

als; we are looking for at least 4 dedicated volunteers for the Steering committee. If you would like to serve on this committee, please attend a monthly meeting or contact Ann Jacobs at 891.2961 or Skip Donnell at 894.4397.



The meetings are held the second

Tuesday of each month from 7:00 p.m. to 8:30 p.m. at 3350 Carly Lane.

Interview with God

Used with permission from Regenesi.net

I dreamt I had an interview with God. "So you would like to interview me?" God asked. "If you have the time," I said. God smiled. "My time is eternity." "What questions do you have in mind for me?"

"What surprised you most about mankind?"

God answered, "That they get bored with childhood. They rush to grow up and then long to be children again. They lose their health to make money and then lose their money to restore their health. That by thinking anxiously about the future, they forget the present, such that they live neither in the present or the future. That they live as if they will never die and die as if they have never lived.

God's hand took mine and we were silent for a while.

And then I asked, "As a parent, what are some of life's lessons you want your children to learn?"

God replied with a smile. "To learn that they cannot *make* anyone love them. What they *can* do is let themselves be loved.

And to learn that it is not good to compare themselves to others. To learn that a rich person is not the one that has the most but is one who needs the least. To learn that it takes only a few seconds to open profound wounds in people we love and it takes many years to heal them. To learn to forgive by practicing forgiveness. To learn that there are persons who love them dearly but simply do not know how to express or show their feelings. To learn that two people can look at the same thing and see it differently. To learn that it is not always

enough that they be forgiven by others but they must forgive themselves.

And to learn that I am here... always.

PMI Basics for Homeowners

What is PMI, it is Private Mortgage Insurance and it was designed to protect the lender or investor against loss, not the homeowner. If you pay 5% down, the PMI company will insure, or guarantee, the top 10% of the loan. If you go into default, they will reimburse the lender.

Typically PMI is required for a sale if there is less than a 20% down payment. PMI costs vary but are usually 0.5% of the loan amount for the first year of the loan, with lower payments in later years. PMI is collected by the loan servicer, and sent to the PMI company. PMI removal is based on both the pay-

ment history and the value of the collateral (house). Early cancellation PMI removal requirements vary considerably among lenders.

Most, but not all, lenders will remove their PMI requirements if, the loan to value ratio on your loan is 80% or less. (Some require 75% or another LTV) or if you have made your payments on time for two years.

Your first step is to contact your lender (the company you send your payments to). Contact information should be on your payment stub or invoice.

Mortgage Insurance Companies of

America (MICA) has a PMI calculator and other useful information at www.privatemi.com

For more information on PMI and how it affects you, here is a list web sites that may helpful.

www.privatemi.com
www.appraisaltoday.com
www.hsh.com/pamphlets/mgicpmi.html
www.ftc.gov/bcp/online/pubs/alerts/pmialrt.htm
<http://www.house.gov/hansen/consumrq.htm>
<http://www.pmirescue.com/>
<http://www.insbuyer.com/mortgageinsurance.htm>

Neighborhood Watch

Recently we received calls that gave us cause for alarm. These calls came from your neighbors asking if we had a Crime Watch or Neighborhood Watch. The reason, because of unusual and suspicious occurrences.

If you spot something out of the ordinary or suspicious, don't hesitate to call 911 and report it. Include a plate number if possible. Especially in the wee hours of the morning.

In response to these calls we are making a Neighborhood Watch a priority.

On Tuesday, March 12, 2002, at 7:00 p.m. please join us at 3350 Carly Lane for discussion and or-

ganization of the Cherry Lake Watch. Deputy Harell of the Marion County Sheriff's Department will be joining us.

Remember you do not have to be a homeowner to join this discussion, living in Cherry Lake is your invitation.

If you are unsure of whether we need a Neighborhood Watch and if you should be involved, take a few minutes and complete the following survey. Consider your answers and then consider joining your neighbors in making our neighborhood safer.



Neighborhood Checkup Survey

1 In general, has the neighborhood become a better or worse place to live in the past year, or is it about the same?
 ___|Better ___|Worse ___|Same ___|Don't Know ___|No Answer

2 In general, do you think this area will be better, worse, or about the same a year from now, as a place to live?
 ___|Better ___|Worse ___|Same ___|Don't Know ___|No Answer

3 Here are some statements. Please indicate whether each one, in your view of the neighborhood, is mostly true or mostly false. If you don't know, please feel free to note that.

	Mostly true	Mostly false	Don't know
If I were sick, I could count on a neighbor to run an errand for me.			
If I have to be away from home for a day or two, I know a neighbor will keep an eye on my home.			
There is very little my neighbors and I can do to change things around here.			
Crime in my neighborhood is more of a problem than in nearby areas.			
If I had to borrow \$25 in a real emergency, I could turn to someone (not a family member) in this neighborhood.			
Children and older people feel free to move about safely.			
My neighbors and I don't talk about community problems and how to solve them.			

Neighborhood Checkup Survey continued

4 Have you heard of community group meetings to discuss local problems?

|Yes |No |Vaguely recall some

5 Did you ever attend such a meeting?

|Yes |No

6 For each of the following, is the situation in your neighborhood adequate or a big problem, somewhat of a problem, or a relatively small problem, compared with a year ago?

	Adequate	Big problem	Somewhat problem	Small problem	Don't know
Crime					
Schools					
Noise					
Trash					
Shopping					
Traffic					
Residents					
Poor Maintenance					
Vandalism					
Unsupervised Children					

JOIN US ON TUESDAY, MARCH 12, 2002 AT 3350 CARLY LANE

Tax Tips

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- check, money order, credit card/888.2PAY. TAX (American Express, Discover, MasterCard), installments, etc.
 - o will you file single or joint? self-employed? independent contractor? non profit or not-for-profit work? home office? etc.
3. Gather the appropriate records and receipts. Request duplicates when necessary and if possible
 4. Get the right IRS forms (found at local public libraries, US Post Offices and the IRS) or computer tax programs
 5. Prepare your return or let your tax specialist do it
 - o report all your income, capital gains and windfalls from all sources
 - o realize tax laws change year-to-year
 - o know the rules of the game (investigate, read, talk to tax pros and the IRS)
 - o don't overpay. Claim all that is due you: refund, deductions, and credits- donations, children, business, education, investments, real estate, etc. Also legal, medical & insurance expenses, losses (natural disasters, auto accidents, theft, vandalism, embezzlement, etc.), some travel,

membership & license costs, job hunting expenses, tax preparation costs, etc.

6. If you run into problems consult your tax specialist (even programs and books, i.e., J. K. Lasser's Tax Guides, Taxes For Dummies) or the IRS <http://www.irs.gov>, 800.424.1040, 800.829.1040 or 800.TAX.FORM for advice
7. Review your return carefully before you send it in and sign it
8. Check it again
 - o have you used the right forms (federal and state)?
 - o is all important information (your name, address, social security number, etc.) correct?
 - o are all your figures and calculations correct?
 - o is your information entered in the right area?
9. File your return. Send it in, with your payment, before the deadline, i.e., April 15. Be sure to keep a copy for yourself. And do not be afraid to ask for an extension if necessary
10. Start preparing for next time

WARNING: Get a second opinion! Don't follow the advice or tips from ANY source, no matter how reliable, without checking it out first. Yes, double-check everything with at least one separate trusted source.

For more timely TAX TIPS be sure to visit any of the following web sites:

For more Timely Tax Tips be sure to visit <http://www.timemanagement4u.com/tax.shtml> or any of the following links:

Tax Cut - www.taxcut.com
 IRS - www.irs.gov/ind_info/
 Smart Money - www.smartmoney.com/tax/
 Save Wealth - www.savewealth.com/
 Tax Harbor - www.taxharbor.com/taxguides/
 Bloomberg - www.bloomberg.com/money/tax/
 About.Com - www.taxes.about.com/
 Tax Planet - www.taxplanet.com/hot_tips/hot_tips.html
 Tips on Taxes - <http://taxes.virtualave.net/>
 Uncle Fed's Tax Board - www.unclefed.com/
 Timemanagement 4U - www.timemanagement4u.com/tax.shtml
 Tax Payer Advise - www.taxpayeradvice.com/
 Tax Act - [/www.taxact.com/reference/ tipday.html](http://www.taxact.com/reference/tipday.html)
 Day Care RecordKeeping - www.daycarerecordkeeping.com/taxtips.html
 Today's Homeowner - www.todayshomeowner.com/managing/19971212.digest2.html
 Better Budgeting - www.betterbudgeting.com/article1068.html
 CPA America - www.afai.com/public/taxation/taxtips/default.asp
 DeamHome - www.nfcar.com/taxtip.htm

Community Concerns - Takin' Your Trash To the Street

A pretty heavy topic

When you get a brand-new couch or dishwasher, you need a way to dis-

pose of the old one. That's why the city has heavy trash days. We are allowed to put out 2 items a month on our regular trash pick up day,

which is Monday. FISK defines Heavy Trash as household furnishings, appliances, and bicycles.

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Takin' Your Trash To the Street

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Swingsets are OK, but please disassemble them first. You also can include tires with rims.

Refrigerators, air conditioners, and other items containing freon require special handling. Please call 327-4MAC (4622) for more information.

FISK will pick up standard household garbage, including food waste and cloth, shrubbery cuttings and boxes. Shrubby cuttings--please tie small limbs and twigs in bundles no larger than 3' by 3'. Each bundle counts as one bag/container.

Boxes--empty, flatten, and tie boxes in bundles for pickup. Each bundle counts as one bag/container. Tires--tires without rims count as one item of trash. Tires with rims count as one item of heavy trash.

Make sure your trash is placed at the curb by 7 a.m. on Monday. Put your trash in proper containers including plastic bags and 5 to 32-gallon metal or plastic cans. If you

use plastic bags, please leave enough room above the closure so the hauler can pick up the bag. And please make sure your cans have handles and lids. Sorry, corrugated containers, cardboard boxes, or torn plastic bags are not proper containers. You also can bag your trash and put it in 90-gallon "toters"; however they count as 3 containers toward your 10-container limit.

For safety and health reasons, FISK WILL NOT TAKE THESE ITEMS:

Demolition, construction, or discarded building materials, like dry-wall, roofing, brick, and wood. Trees, large tree limbs, or tree stumps. Brush and vegetation from building contractors, commercial tree trimmers, or lawn services. Sod, fill dirt, and trash from contractor clearing, and other materials that require special handling. Explosives, pathological and biological waste, radioactive material, ashes, and sand. Automotive parts like engines, rear ends, springs, fenders,

and seats or Farm equipment, marine vessels, or any other major parts. Septic, human, and animal waste (minimal amounts, like diapers and kitty litter, are OK)

So what happens when you need to get rid of more than 10 bags of trash or a lot of heavy trash? You take it to the Mayor's Transfer Station, of course!

Take your extra household trash to the transfer station on Saturdays, from 9 a.m. - 3 p.m.

The transfer station is located at 2700 South Belmont Avenue. The cost is only \$2 per carload or \$5 per pickup truck. Construction debris is not accepted.

The transfer station is closed on December 25 and January 1 for the holidays.

Safe Sitting

Calling all neighborhood teens. Do you babysit? If you don't and want to lean how, consider the following:

Babysitter's Training Course at the American Red Cross or the Safe Sitter Program that is available at the "Y".

These are 2 different programs, but they do provide you with the information you need to become a safe and sought after sitter.

The Safe Sitter Program at the Ransburg YMCA the cost is \$50.00 for members and \$65.00 for non-members. The same program is at Benjamin Harrison YMCA the cost is \$40.00 for members and \$50.00 for non-members (I did ask why there was a difference in fees be-

tween the two Ys and was told that each branch can set their own fees). For dates and times contact the Ransburg YMCA at 357.8441 or the Benjamin Harrison YMCA at 547.9622.

You can also take the "Safe Sitter" Program at other locations for those just go to www.safesitter.org.

The American Red Cross program is called the Babysitter's Training Course the fee is \$40.00 and the minimum age is 11. For more information call the American Red Cross at 684-1441 or go to their website at www.redcross.org

Once you have completed your training and are ready to start working, you might want to consider the News-

letter as an avenue to let your neighbors know that you are available. Contact Nina Donnell for ad space in the next Newsletter the cost is only \$2.00 for **teens** to advertise.



It's Classified

Are your kids already bored with their Christmas presents?

Usborne Books cure winter boredom. Packed with fun activities and humor, they are actually educational books kids can't put down!

Buy direct, or host a reading workshop to get them free! Or get them discounted for selling them, and pay down your holiday bills.

Books so good your kids will be tempted to sneak them to bed with a flashlight!

Go to UsborneBooksUS.com, or call Tracey Rollison at 894-7040!

tracebooks@usbornebooksus.com



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Stacey Steiner
Web Designer
317.627.2344
Starpulp@starpulp.net



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Owner: D. Patrick Wright

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10:00 a.m. to 3:00 p.m. Saturday

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What is a Good Neighbor

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What exactly is a "good" neighbor? To be one, you don't need to be friends or hang out together. Being a good neighbor is an attitude. A good neighbor attitude allows you to live as privately or as sociably as you wish. Here's how to cultivate and nurture it:

Meet Them. While marching up to their door with hand extended is great, the chance encounter works well too. Introduce yourself at the mailbox, while walking the dog or when you take out the trash. Learn their names and offer a cordial "Hello" or "Good Morning" when you see them.

Keep Them Informed. Contact them before undertaking something that might affect them, such as hosting a big party, building a fence, cutting down a tree or getting a dog.

Be Aware of Differences. Age, faith, ethnic background and marital status can drastically affect lifestyles. Be aware of the differences between you but home in on what

you have in common.

Point of View. From your neighbor's viewpoint, how does your compost pile, swingset or junk car look? *Would you like that view?* (If you do, refer to your *neighbor's* viewpoint).

Be Appreciative. If a neighbor does something you like, tell them! They'll be pleased that you noticed the new awning, patio furniture, plants, etc..

Assume the Best. Most people don't intentionally create problems. Assume the neighbor doesn't know about the annoyance when you speak to them.. Your delivery will be dramatically kinder. And assume they will be cooperative.

Be Candid. If your neighbors do something that bothers you, let them know as soon as possible.

Be Calm. When discussing a point of contention, speak calmly, listen carefully and thank them for telling you how they feel. You don't have to agree or justify your behavior. If

you don't react defensively, anger usually subsides, lines of communication remain open and resolution is possible.

Take Your Time. If caught in angry confrontation, take a break to reflect and finish the discussion when cooler heads prevail. Don't leave it hanging. Time and lack of resolution will intensify hostilities.

Best Advice of All. Treat others as you would like to be treated. This attitude will pave the way for good neighborliness. Love your neighbor as yourself.



Notes of Interest

The Cherry Lake web site will be UP on February 20, 2002.

Look for us at www.cherrylake.org



Selling your home?

If you currently have your home listed on the market or are planning on selling your home, please be sure to inform your real-

tor that Cherry Lake does have a Homeowners Association. We are more than happy to provide your realtor with a copy of the current covenants and annual dues responsibilities.

Mommy's Group— If you are a stay at home mom and are interested in starting a Mommy's Group, give Tracey Rollison a call at 894-7040

The Great American Clean Up and the Keep Indianapolis Beautiful Day is April 13, 2002 for 9:00 a.m. to 1:00 p.m. As a neighborhood we plan to participate. Our alternate day in case of rain is April 20, 2002.

Volunteers will be needed to help spruce up the entrance. Call any board member to volunteer.

Cherry Lake Directory

Skip Donnell, President e-mail: president@cherrylake.org	3350 Carly Lane	894.4307
Joe Hofmeister, Vice President e-mail: vicepresident@cherrylake.org	11368 Kisten Lane	921.4000
Ann Jacobs, Treasurer e.mail treasurer@cherrylake.org	11401 Carly Way	726.2752 (W) 891.2961 (H)
Nina Donnell, Secretary, Communications Chair e.mail secretary@cherrylake.org		894.4307
Cherry Lake Homeowners Association		www.cherrylake.org

City and State Numbers

Abandoned Buildings	327.5866
Abandoned Vehicles	327.4622
Voter's Registration	327.5040
Animal Control:	
Injured/Stray Animals	633.3007
Dead Animal Removal	327.4622
Assessor, Marion County	327.4909
Code Enforcement	
Zoning Matters	327.8700
Fire Code	327.6006
Courts Information	327.4010
Gang Task Force	327.6631
Graffiti	264.7555
Humane Society	872.5650
Property Tax Information	327.4040
Transportation	
Bus Routes & Schedules	635.3344
Carpool Information	327.RIDE
Airport, Indianapolis	487.5063

**You can also obtain information or report concerns via the Internet.
Check out www.indygov.org**

MSD OF WARREN TOWNSHIP
9301 East 18th Street, 46229
Dr. Peggy Hinckley, Superintendent
532-6100

Brookview Elementary *
1401 N Mitthoeffer Rd, 46229
Marilyn Heavenridge, Principal
532-3050

Lowell Elementary *
2150 Hunter Rd, 46239
Susan Howard, Principal
532-3900

Eastridge Elementary
10930 East 10th St, 46229
Rick Cole, Principal
532-3150

Moorhead Elementary *
8400 East 10th St, 46219
Mike Poore, Principal
532-3850

Grassy Creek Elementary
10330 E Prospect St, 46239
Leon Carter, Principal
532-3100

Pleasant Run Elementary
1800 N Franklin Rd, 46219
Leah Ward, Principal
532-3800

Hawthorne Elementary
8301 East Rawles, 46219
Phil Talbert, Principal
532-3950

Sunny Heights Elementary
11149 Stonybrook Dr, 46229
Kathy Handy, Principal
532-2900

Heather Hills Elementary
10502 East 21st St, 46229
Mary Rehlander, Principal
532-3000

Lakeside Elementary
9601 East 21st St, 46229
Stephen Foster, Principal
532-2850

Creston Middle School
10925 East Prospect, 46239
Sheri Patterson, Principal
532-6800

Stonybrook Middle School *
11300 Stonybrook Dr, 46229
Jack Washburn, Principal
532-8800

Raymond Park Middle School
8575 East Raymond St, 46239
Kathy Deck, Principal
532-8900

Renaissance School
8931 East 30th St, 46219
Chris Chalker, Director
532-2975

Warren Central High School
9500 East 16th St, 46229
Tony Burchett, Principal
532-6200

Walker Career Center
9651 East 21st St, 46229
Bob Schreiber, Director
532-6150

Warren Early Childhood Center **
8931 East 30th St, 46219
Ron Smith, Director
532-2950

*Year-round school

**Operates on both traditional and year-round calendar