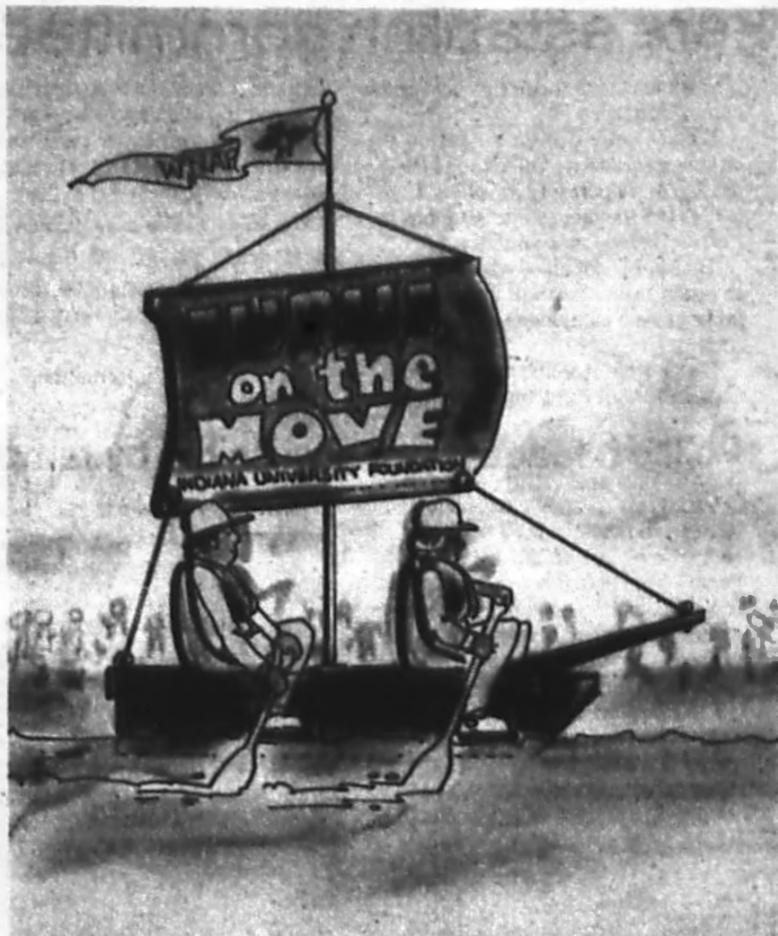


Sagamore

VOLUME 6 NUMBER 53

JULY 13, 1977



IUPUI is entering WNAP's annual raft race with a raft designed and built by Dave Webb, IUPUI Office of Publications. The Indianapolis office of the I.U. Foundation is sponsoring the raft. (Illustration by Dave Webb)

IUPUI raft 'on the move'

In the spirit of a commuter campus, IUPUI has entered WNAP's annual raft race. Aptly named "IUPUI on the move," the raft is the brainchild of Dave Webb, illustrator in the Office of Publications.

It may not have a parking permit, but according to Webb, it is symbolic of the spirit of a commuter campus.

The raft is sponsored by I.U. Foundation, Indianapolis, who agreed to fund the proposal made by Webb. "The raft will be used every year," said Webb, "with just minor changes.

"We are not going for a speed record but are hoping to gain publicity

and visibility for IUPUI. There will be an award for best use of color and we are hoping to get recognition in that area."

The raft is being constructed at Webb's residence along White River. Four oars will propel the raft with Paula Differding, Bruce Burton, Kathy Burton and Bill Burton working the oars.

The raft is orange and wood tone, and measures 5 feet by 9 feet. The sail pole is 10 feet tall and the banner is five feet by four feet.

The participants will wear IUPUI t-shirts and hats. IUPUI will also be stenciled on the life jackets.

Victim not hurt

Strongarm robber grabs \$12.

A lone female student, awaiting an evening class in a lounge area in the A Building, 1201 E. 38th St., was robbed of \$12 in cash at approximately 5:30 pm, June 21. She was not injured.

The perpetrator was described as being a black male, between six feet and six feet, two inches in height, and weighing from 145 to 165 pounds, with a dark complexion and a medium afro hairstyle. He was wearing a pullover V-neck polo-type shirt with a cockle-shell necklace.

Anyone having additional information concerning the robbery is requested to notify the Indianapolis Division of the Indiana University Police Department at 264-7971.

In other police action, a male suspect was arrested June 23 for fleeing a police officer. The arrest was made following the reported theft of two purses from the 38th Street campus.

After a search of the surrounding area, both purses were recovered by officers of the department.

SA elects student senate officers; Debaun named as speaker pro tem

Tim Debaun was elected as Speaker Pro Tem of the IUPUI Student Senate at its June 25 meeting. Also elected was Ingrid Glasgow, Secretary; Kathleen McGraw, Treasurer; and Becky House, Historian.

Besides election of officers, the Student Association elected four senators: Josie Bizzari, George Beekman, Allan Klein and Kathleen McGraw.

Other business included discussion of surveys scheduled to be conducted. Tim Debaun said goals should be sought when doing surveys, and before doing surveys, previously surveyed topics should be examined. Debaun also expressed his belief that surveys should include incorporation of professional market research firms — asking them for assistance as well as offering the SA's services to them.

Debaun suggested a computer technology student could be hired who would program and keypunch the surveys. Also discussed were ways to reduce the cost of surveys.

In other action, Denise Booher, SA Vice President, initiated the naming of senator of the month. Tim Debaun received recognition of his contributions as being named senator for the month of June.

Disease immunization a must for school bound children

by Gale Schreiber

Indiana law requires all children already attending school and children about to enter school or kindergarten to be immunized against: diphtheria, whooping cough (pertussis), tetanus, polio, measles and rubella. The Division of Public Health is giving immunizations to all Marion County residents in accordance to the law.

One of the sites where immunizations are given is Christamore District Nursing Office, 502 N. Tremont St. Florence Greene, supervisor of the Christamore site,

advises having children's immunizations taken care of as soon as possible so as to avoid the back to school rush.

Greene says the Christamore has established two clinics for the public's convenience. One is open every third Wednesday of the month from 4-7 pm, and is available for both adults and children who may need to catch up on their immunizations. It is located at Wesley United Methodist Church, 30th Street and Tibbs Avenue. This clinic is also open for physicals, and no appointment is necessary.

The clinic at the Christamore is open on Tuesdays from 8:30-11 am. No appointment is necessary at the clinic, although children must be accompanied by a parent.

Parents should obtain their children's immunization history from their family physician prior to visiting the clinic.

Both clinics will be open through Sept. 1.

Further information about other clinics may be obtained by calling 633-3765.

See . . .

Apartment Guide & Consumer Handbook

Includes:

- Indianapolis Apartment Listings
- Apartment Locator Map
- Tenant's Rights
- Banking Services
- Utility Policies & Rates

. . . begins on page 5

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Senior Citizen's Day - Tuesday 3 pm-11 pm Half-price

NOW organizes labor task force

In recent months, women have been faced with some of the most serious setbacks to women's rights ever, according to Ann Riley Owens, labor task force coordinator for the National Organization of Women (NOW). In order to counter these setbacks head on, NOW of Indianapolis has established a Labor Task Force to organize around the issues facing working women daily. The issues are:

—Supreme Court denial of maternity benefits to pregnant workers.

—Retractions on affirmative action hiring and firing practices.

—Organizing against the anti-union activities of the J.P. Stevens textile monopoly.

—Exposing the suspicious death of feminist/unionist Karen Silkwood by the Atomic Energy Commission and Kerr-McGee Company.

—Local issues, such as discriminatory employment practices at Eli Lilly.

The task force will conduct a program discussing these issues

following the regular July business meeting of NOW.

Working women and all women concerned with these issues are invited to attend and share ideas and plan activities to counter these issues. The task force plans to announce plans for action around maternity benefits for the end of July.

The meeting will be held at the YWCA, 4480 Guion Road, Indianapolis, Wednesday, July 13, at 7:30 pm. Childcare will be provided. For further information, call 923-1763.

National workers establish committee

An Indianapolis Organizing Committee for a National Workers Organization has been formed in preparation for a national convention in Chicago over Labor Day weekend, it was announced recently.

Locally, the organizing committee announced an event scheduled at the Fall Creek YMCA, 880 W. 10th St., Friday, July 22, at 7:30 pm.

The event will include a film and two workers from a national speaking tour.

The purpose of the National Workers' Organization will be to unite the active fighter from the ranks of U.S. workers and build a national organization to take up the battles of the working class, according to the organization's representative.

The organizers emphasize their group is not to serve as a substitute for unions. In a leaflet being passed out at area plants, they say, "The organization must be firmly rooted in the struggles in the plants and industries, in the struggles against speed-

ups, wage cuts and other attacks that come down there.

"This is not a call for a new union, or an organization to take the place of unions. An important part of our fight is to make the unions into weapons in the hands of the rank and file.

"But that is not all — we must have an organization that will mobilize our ranks around campaigns of our entire class.

"Think what it would have meant if during the civil rights movement, the

Vietnam war, or the recent strikes of auto, mining and rubber workers, we had an organization to mobilize the strength of the working class on a national level in these fights."

According to the organization, the chief idea of the organization will be to fight for the interests of the working class in both economic and political issues.

For further information, call 926-4822.

Police headquarters accessible by ramp

A new ramp and a widened platform have recently been constructed on the east side of the Indiana University Police Department-Indianapolis Division headquarters to make the agency accessible to handicapped persons on the IUPUI campus.

The ramp originates in front of the two visitor spaces at the southeast corner of the building.

Handicapped students, employees and campus visitors are encouraged to use those spaces closest to the ramp.

The parking office is open from 7:30 am to 8 pm, Monday through Friday. Person needing assistance other than with parking after hours or on weekends may use the intercom system located inside the east doors.

4 a.m.

Inside tenants
 IUPUI News pages 1 & 2
 Our View page 3
 Letters page 3
 Comment page 4
 Zodiacal Zingers . page 4
 Kelly & Duke page 4
 Inside Line page 5
 Midwest Arts
 Gazette page 5
 Classifieds page 7

It's error time again. In the July 6 issue of the Sagamore, it was incorrectly reported that the Student Health Insurance Plan (SHIP) offers treatment by physicians or nurses in the Health Service. Actually, coverage is only on an in-patient service basis.

Also, the health service is open from 8:30 am to 5 pm during the summer, and it open to 8 pm only during the Fall and Spring semesters. The Sagamore regrets any inconvenience which may have been created.

Student who have earned an A in any of the areas listed below, or an additional area, and who are interested in tutoring are advised to bring their grade slip or a copy of their transcript to Claudette Garland, University Division Tutorial Assistant, Room 303, Cavanaugh Hall, telephone 264-3086.

- | | |
|---------------------|-------------------|
| Accounting | Geology |
| Anatomy | German |
| Anthropology | History |
| Architectural Tech. | Math |
| Biology | Mechanical Engr. |
| Chemistry | Philosophy |
| Computer Tech. | Physics |
| Criminal Justice | Physiology |
| Economics | Political Science |
| English | Psychology |
| French | Sociology |
| Geography | Spanish |

All tutorial certifications are approved by the chairpersons of each department offering the courses.



Our view

A pro . . .

Campus housing could be the answer to many of the definitive problems of the IUPUI commuter campus. What are IUPUI's problems? Lack of support of the Metros basketball team; an almost nonexistent extracurricular collegiate on-campus social life; crowded parking conditions during the fall and spring semesters; the list could go on but that would be boring, thus defeating any semblance of an argument.

With the advent of increased campus housing there is a foreseeable possibility that student apathy (a descriptive term that has been tossed about so much that it's funny) would eventually disappear on this campus and in its place a school spirit would materialize and develop into a concept possessing almost corporeal characteristics. But that is, in reality, only a pipe dream, so if anyone puts it in their pipe let us hope they only stoke it.

So here we come to this special issue, our Apartment Guide Handbook. We think it an exceptional and useful tool for IUPUI's commuter students as they look for apartments. We think it is necessary since on-campus housing does not even come close to fulfilling the housing needs of IUPUI's 27,000 students — nearly 16,000 of which live in apartments.

The figures are before us all. Campus housing accomodates very few of IUPUI's students. Ball Residence has 281 beds, single student housing has 238 beds and Warthin Apartments consists of 90 units. Let's see, if everyone tripled up and vowed never to snore, perhaps the problem could be easily remedied. Move over. —PM

Letters

'Sag' has freezer roaches

Dearest Editor:

It has come to my attention that the occasional crooked word or article in the Sagamore is because of the cockroaches scurrying across the copy that is sent to press.

I further heard that if one opened the freezer door of the Sag refrigerator that cockroaches could be seen doing figure eights in the ice tray. This much didn't bother me

until one of the janitors said that the rats have to carry switchblades just to keep the roaches at bay. Are the roaches really that bad? I would like to visit your office, but am afraid of roaches.

Signed

More than slightly paranoid

Ed note: Just because you're paranoid doesn't mean the cockroaches aren't after you.



Ambulance, art interest reader

Letter to the editor:

The article by Paul Miner on ambulance work was excellent. Why don't you submit it to the Indianapolis newspapers for greater coverage?

How about an article on the "works of art" that were located around

Cavanaugh and Lecture Hall during the past year. I'm curious about who selected them, how they were obtained and financed, and what stories or images they suggest.

Sincerely,

Bob Kirk, Economics

P.S. You might run a survey by asking students what they think the art objects suggest, and base your story on the survey results.

Ed: Sounds like a good idea.

Comment

Life: words cannot do justice

by J.C. Starker

On May 31, 1977, Dorothy Beck McPherson, age 50, died. For those who did not know her, the passing of her time on earth may be summed and totaled in just one line. Being born, growing up and dying can be examined and discarded in a breath by strangers.

I recently spoke to one of Mrs. McPherson's students who felt inadequate when trying to describe her as a person although he had known her for many years. He said he should have had so much more to say. She had been his teacher, counselor and friend. But to verbally express even the least relationship between two humans is often impossible. Words cannot do justice to life. They are only the shadows cast by human thoughts.

Facts are easier to gather on paper. Dorothy McPherson was born in Miami, Florida. She earned degrees from Ball State University and Appalachian State Teachers College at Boone, North Carolina, and later received her doctorate degree from Tulane University at New Orleans, Louisiana.

She taught Spanish at Carmel High School for six years before teaching seven years at IUPUI.

She has been described by her students as an excellent teacher, an organizer and a good friend.

"She always knew something about whatever subject came up in the conversation," one of them told me. "She had stacks of books and would refer to them, or search out what facts she could for you."

She was, according to all sources, a person, who, when interested in a topic, would dig through literature, film, and other people's minds until she was satisfied she had truly learned something new. She loved discoveries.

In her passing, Mrs. McPherson left behind her own bit of understanding of the world. Her discoveries were shared, her knowledge was handed down to those who listened, and the essence of her person was freely bequeathed to all those who looked past the casting of shadows to discover the thoughts.

She will be missed.

Sagamore

The Sagamore is published by students of Indiana University-Purdue University at Indianapolis. Views expressed are those of the editorial staff or of the individual whose name appears in the byline. Those views do not necessarily reflect those of the student body, administration or faculty of IUPUI. The Sagamore is a bi-weekly (weekly during the summer) newsmagazine published at 925 W. Michigan, Indianapolis, Indiana 46202. Phone 264-4008.

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Zodiacal Zingers and help

by J.N. Williamson

Everyone has known a "Momma's boy," or a girl who spend- her entire life trying to follow the injunctions of her mother — to pattern her very existence after Mom. A large proportion of these people are natives of Cancer (approximately June 24th-July 23rd).

Cancerians, or "Moon-children" as they are sometimes called in deference to the reverential fear most people have for the word "cancer," are not necessarily inclined to duplicate Mama or follow her every instruction. Sometimes they are Cancerians who rebel, but when they do, they will find a "mother figure" to replace the biological mater even while continuing to be influenced by her. How? In a negative fashion; for Cancer people who rebel against Mom are so dominated by recollection of her that, while going against her precepts, they are in effect therefore still under her influence.

These are the natives of the zodiac who must have a family in order to be contented. In most cases, as I've noted, they remain influenced by the mother-dominating family of their childhood; in more mature cases, they make a sort of surrogate "family" of adult acquaintances. Many Cancer men entering business come to spend all their time in the business environment, for all the world playing "Mom" to their employees or fellow employees. These are real meddlers who look into every aspect of your life and try to change it for the better — that is their idea of what is better.

What makes living with such Cancerians really tough is that their moods change sometimes from hour to hour. I have known quite well a Cancer employer who arrives at work bright, cheerful and eager, becomes morose and picked-on at 10, invites five employees out to lunch at 12 and picks up the tab, closes his office on the world at three, holds an energetic and creative business conference at four, and leaves for home so blue, sick at heart and worried that our hearts would go out to his wife except for one reason: By the time he's home, he may be in a sexy or sunny or joke-telling mood.

Cancerians worry a great deal about their (often) round little bodies, alternately spending half the paycheck for clothing, stuffing the frame with expensive food and high-calory deserts and dieting until their weight-prone forms are mere sticks and bones. In many cases, they can't see past their noses, either at events or past those around them. The future never occurs for Cancer; the past is never fully forgotten, remaining a powerful influence.

This is frequently a very creative side, usually when they're frequently withdrawn, isolated moods get boring enough that they discover their artistic or literary skills. It is also a gabby, garrulous, bossy sign: Cancerians love to give directions, always "for your own good." They have a rare capacity for generosity, and also playing "the big man;" they can be so charming that you don't even see the catch until it's too late; and they are, at their best, chameleon-like in dealing with people of all ages and classes. They are slightly paranoid and often schizophrenic in moods but without ever losing the inner core of stability provided by the recurring dominance of the remembered mother- and family-figures. They irritate the hell out of me, but they rarely set-out to hurt a fly.

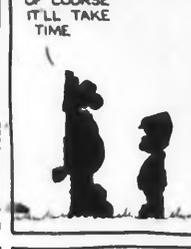
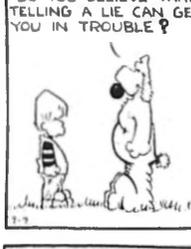
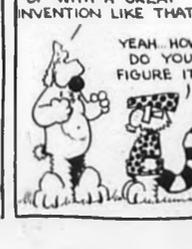
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Famous Cancer People: Henry Ward Beecher... Nelson Rockefeller... Charles Whitman ("The Tower Killer")... Pearl Buck... Peter Lorre... Helen Keller... Richard Rodgers... Rubens... Susan Hayward... Lena Horne... Charles Laughton... Kafka... Coleridge... Coolidge... George M. Cohan AND James Cagney... John Paul Jones... Steve Lawrence... Merv Griffin... Whistler... Bill Cosby... Astor... Ann Landers... Mary Baker Eddy... Hemingway... Phyllis Diller

KELLY & DUKE

by JACK MOORE



<p>A FINE WATCHDOG YOU ARE! THE HOUSE WAS ROBBED!</p> 	<p>WAS ANY OF YOUR SHOES STOLEN?</p> 	<p>BECAUSE THAT'S WHAT AH WAS DOIN' SHOES? NO... WHY?</p> 	<p>AH WAS UNDER TH' BED GUARDING YOUR SHOES</p> 
<p>BOP</p> 			<p>AH THINK AH STARTED MAH SLIDE TOO SOON...</p> 
<p>AHVE GOT A PLAN TO RID THIS COUNTRY OF POVERTY</p> 	<p>THAT'S GREAT, BIG FELLA</p> 	<p>OF COURSE IT'LL TAKE TIME</p> 	<p>AH FIGURE IT'LL TAKE ABOUT FIVE YEARS BEFORE WE LOAD THE LAST POOR PEOPLE ON THE LAST BOAT</p> 
<p>DO YOU BELIEVE THAT TELLING A LIE CAN GET YOU IN TROUBLE?</p> 	<p>YES</p> <p>AH THINK YOU'RE RIGHT</p> 	<p>BECAUSE AH TOLD A LIE TODAY</p> 	<p>AND BOY ARE YOU IN A LOT OF TROUBLE</p> 
<p>HEY DR VIDEO WHAT'S THAT?</p> 	<p>THIS IS MY GREATEST INVENTION</p> 	<p>WHAT IS IT?</p> 	<p>LOW CALORIE GASOLINE</p> 
<p>DID YOU HEAR DR VIDEO INVENTED A LOW-CALORIE GASOLINE</p> 	<p>YEAH... I HEARD</p> 	<p>SOMETIMES AH THINK DR VIDEO IS THE DUMBEST PERSON IN THE WORLD</p> 	<p>AND THEN HE COMES UP WITH A GREAT INVENTION LIKE THAT</p> <p>YEAH... HOW DO YOU FIGURE IT</p> 

See the
Apartment Guide &
Consumer Handbook

a Sagamore
Supplement

you can pull out
for your convenience
...beginning next page

Apartment Guide & Consumer Handbook



Forward

This Apartment Guide and Consumer Handbook is designed to give IUPUI students all the necessary facts about housing, legal services, small claims court, utilities, in order to save time and trouble, money and migraines... and hassles.

The Guide/Handbook was compiled to insure the free flow of information directly to the IUPUI student population.

Research for this Guide/Handbook was done by members and staff of the IUPUI Student Association and the IUPUI Sagamore.

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Legal Services Organization (for reprinting the section on Small Claims Court)

Students wishing further information about the topics covered in the Guide/Handbook should contact the IUPUI Student Association, Cavanaugh Hall, Room 001C; or the Indiana Public Interest Research Group (InPIRG). Both can be reached by calling 264-3907.

Although the information included is as accurate as possible at publication time, it is possible that changes could occur which were too late to be included.

Accordingly, the IUPUI Student Association and the IUPUI Sagamore, and those who lent their assistance in this compilation, cannot assume responsibility for errors, changes or inadvertent omissions in the Apartment Guide and Consumer handbook.

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Tenant /Landlord: Rights & Responsibilities

Tenant/landlord relationship explained

Unless you are rich enough to afford your own house, or you live with your parents, you have probably discovered the institution of tenancy. Tenants are people who rent their living premises from someone else, and because their domiciles are owned by other people, a tenant's freedom is a compromise between his own rights and his contractual obligations to his landlord.

As a tenant, your relationship to your landlord is defined by two things: your lease and the law. The lease is usually a specific statement of your obligations. In Indiana, the law only grants a

hazy definition of your rights and obligations. For the most part, tenant law is a hand down from ancient common law and court decision. Unfortunately, this arrangement revolves around the old maxim *Caveat Emptor*, or "let the buyer beware."

The law as it stands favors the landlord, but the tenant certainly receives advantages also. Renting is quick, versatile, and most important for the student, can be temporary. Even so, an equitable balance should be reached so that neither the tenant nor the landlord gets ripped off. Both cases happen far too often.

Questions to answer when looking for housing

There are over 250 apartment complexes in the Indianapolis area, as such it should not be difficult to find an adequate apartment to rent.

Once you have located several possibilities, next you must limit your selection to one which best meets your needs. The following common sense guidelines are intended to help you make that selection:

1. Does the unit meet your most basic needs as to size and price?
2. Are there enough windows to provide adequate light and ventilation? Do the windows operate properly? Are there storm windows and screens?
3. Is the electrical wiring safe? Are there enough electrical outlets?
4. Does the water flow and drain freely in the kitchen and bathroom? Is the hot water hot?

5. If any electrical equipment is included, does it work properly? (Check stove, refrigerator, disposal, washer, air conditioner, etc.)
6. Check the appliances to ascertain that they are in good condition and possess all their parts e.g. broiling pan, ice trays, etc.
7. If the apartment is furnished, check out the condition of the furniture.

The department of Housing and Urban Development also offers a plan by which the federal government helps pay the rent on certain apartment complexes if you meet their standards (low income). For a current list of these complexes and the qualifications for the program, call HUD in Indianapolis at 269-6311.

When you have found the housing that best fulfills your needs you are ready to sign the lease.

Security deposits sometimes required

Usually a lease will stipulate that the tenant pay a security deposit equal to one month's rent to cover the possibility of repairing damages to the premises after the lease is terminated. The lease should also stipulate that the security deposit be returned to the tenant within a certain time period, with an itemized list of all deductions for repairs done.

To protect yourself against a security deposit rip-off, you should draw up a list of all the flaws in your dwelling (i.e. holes in the walls, cracked woodwork, broken windows, leaks, burnt or stained carpeting, etc.) This should be done

immediately upon taking possession of the premises. Then you should make a duplicate of the list, date it, and have your landlord and yourself sign each copy. In this way you have a record of the defects, so that you will not be charged at the termination of your lease, for any damages which were not your fault.

If your landlord does not return your security deposit within a reasonable length of time, you can take him to a small claims court without incurring the cost of an attorney. You can take represent yourself in a small claims court. Always save your rent receipts.

Name on dotted line? You've signed your lease

If you believe the lease contains undesirable clauses, negotiate with the landlord to have all or some of the clauses struck from the lease, make sure that those clauses are lined out on every copy of the lease which you sign. Further, each party (landlord and tenant) should place their initials at the end of every clause that is stricken from the lease, on all copies. Likewise if you or your landlord should agree to make any changes in your lease after you sign it, make sure the changes are put down in writing, dated, and signed by both of you.

When you sign a lease, you hold exclusive possession of the premises against the whole world (even the landlord) unless you agree to relinquish certain privileges when you sign the lease. For instance, many leases contain a clause stating that the landlords can show the premises to other prospective renters. Such a clause is reasonable enough, but the tenant should be sure that the same clause stipulates that the landlord grant advance notice to the tenant of his plans to show the premises. A specific period of time should be stated as advance notice, or else the tenant signs away all his privacy.

Another clause which can favor the landlord might state that in case of an accident caused by a furnace, water heater, etc., he is not liable to the tenant. These clauses are somewhat rare, but if you find one in the lease you are about to

sign, negotiate its removal with the landlord. If he refuses and you sign the lease anyway, you still have a means of protecting yourself although it is an unsatisfactory one.

Your protection involves another clause in the lease — a clause that is a necessity for the tenant in any case. This clause states that the landlord will keep the premises in good repair. Such a clause binds the landlord to repair the water heater or the furnace or whatever if it is faulty. First, he must know that it is faulty, and you must tell him. So to protect yourself adequately from an accident caused by such equipment, you must keep a careful eye on the equipment and report any malfunction or any suspicion of malfunction to the landlord in writing. Save a carbon copy for proof of notice. The landlord is then bound by the lease to repair the equipment. (If he does not repair it after notification and damage is caused by it, he is liable for those damages to the tenant regardless of the terms of the lease.) None the less, if the article causes danger prior to notification, the lease may excuse the landlord from liability and the tenant may have to stand the consequences. In case of such an event, you may take the landlord to court (see Tenant Remedies). The court may uphold the landlord's clause, but it may also overrule it. It depends on the court. Both results have been recorded in court.

How
to break
your lease

If you plan to move from your leased premises, you must give the landlord a written notice of your intentions.

If you rent by the week you must give at least one week's notice. If you rent by the month, at least one month's notice is necessary. If your lease is for one year, at the end of that year you must give three months notice, or an extra rental fee may be assessed. Likewise, if a landlord decides not to rent to you again, he must give you a similar notice.

Individual leases may vary, and the amount and type of notice should be stipulated in the lease.

When the rent is paid up . . .

PROPER NOTICE



You may want 'late clause' when setting rent payment

The amount of your rent and the schedule of payment should be stipulated in the lease. If the amount of the rent is stated in the lease, barring any clause to the contrary, it can never be raised until the lease is terminated.

Rent is usually due monthly, often on the first of the month. It might be to your advantage to have a "late clause" in the lease. Such a clause allows you leeway in the due date. There is often a late fee for late payments, but this fee must be mentioned specifically in the lease or orally agreed upon by you and your landlord in order to be valid.

The most important thing to remember about rent is that it must always be paid on time. Even if the landlord is remiss in his contracted agreements, the tenant must pay the rent. The courts

have decided that a landlord's promise to maintain the premises and your promise to pay the rent are separate covenants. Thus, his neglect of duty does not give you license to neglect yours.

If you do not pay your rent, your landlord can evict you without prior warning. To evict you, he must take you to court (see Evictions). If you refuse to maintain the dwelling, you should use his being difficult as a defense in court. Even though it is not a legal defense, the courts will sometimes listen if you can prove the landlord's neglect.

If a habit of late payment has been established, and if the landlord has continually accepted late payments without the threat of eviction, he cannot suddenly evict you without giving prior warning.

Remedies available for 'sick' housing

If you happen to get a bad landlord, the legal structure offers you little help. Remember, in Indiana the tried maxim Caveat Emptor applies. As a matter of fact, Indiana Courts have decided that rented property need not be suitable for the purpose for which it was rented. In other words, a landlord can legally lease you the stockyards as a house, and if you sign the lease, you can't get out of it.

But if it's health, safety and sanitation that bothers you about your new home site, relief is just a phone call away. For residents of Marion County, the Health and Hospital Corporation has issued General Ordinance Number One, dealing with minimum standards for housing. All living units within the County are legally bound to fulfill these standards. You can get a copy of this Housing Code by calling the Health and Hospital Corporation at 633-3844.

The Housing Code specifies minimum standards for basic equipment which includes a toilet, a kitchen sink, a bathroom basin, and a shower or bathtub. These must all be in good working order and all but the toilet must have hot and cold water. If they do not, and the landlord will not repair them, you can contact the Health and Hospital Corporation. They will send an inspector to your dwelling to inspect the complaint and then they can force the landlord to repair the facilities.

Heat and lighting also fall under the standards of the Housing Code. For instance, the furnace must be able to heat the house safely at a minimum of 70 degrees F. at a distance of three feet above the floor under ordinary winter conditions. This refers to all habitable rooms — including bathrooms. You are also protected against leaks — even in your cellar.

In case of insect and rat infestations, the

Housing Code holds you responsible for their extermination unless a) the infestations are caused by the neglect of the landlord to maintain a ratproof or insectproof dwelling, or b) two or more individual apartments in a building or rooms in a boarding house are infested, in which case it is the responsibility of the landlord to exterminate the pests.

Under certain conditions, the Health and Hospital Corporation can fine you if your rented unit does not meet the minimum standards. So be sure to keep your nose clean.

If you run into anything which can be construed as a health problem in the maintenance of your leased property, consult the Health and Hospital Corporation. They are your best protection.

If there are health problems that are not taken care of, the tenant has other remedies at hand. For instance, if the wording of a particular clause in a lease is ambiguous, and if that clause is the focal point in a landlord-tenant conflict the courts hold the ambiguity heavily against the landlord. And if a landlord refuses to live up to his contracted agreements, he can either be sued by the tenant or the tenant can use those grounds as a basis for forfeiting the lease.

If injuries occur on the premises, either to you, your guests or the property, because of physical defects in the premises, the landlord is liable to you for the damages, unless the lease specifies differently.

Your right of privacy is determined by the lease. If the landlord invades your dwelling by any means but that one specified in the lease, he is trespassing and can be prosecuted.

As a tenant you do have some rights. And the fewer you sign away in the lease the more you maintain for yourself.

Apple Apartments

An apartment complex of distinctive private residences for individuals who value privacy.

1, 2 and 3 bedroom garden apartments, townhouses from \$199-\$296. One equipped kitchen with dishwasher, draperies, sliding glass doors to a tiled bath with decorative vanity, a play area and a gazebo. Carports available. I-65 to 38th Street, west to Lafayette Road, Georgetown Road and north to entrance.

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Indianapolis, Indiana
293-6270

Management: Templewood
Station Associates



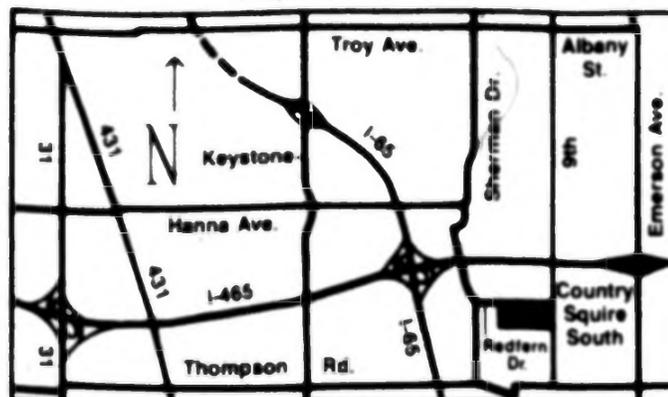
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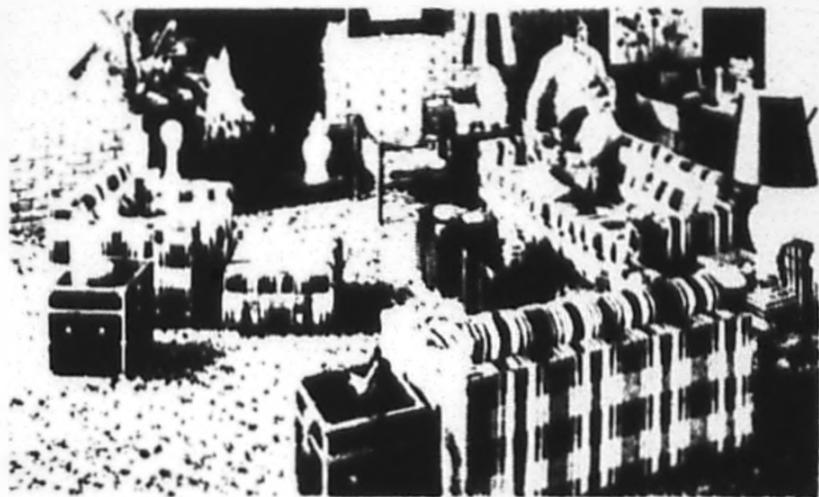
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Neighborhood Map



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Eviction

You can only be evicted from your dwelling for specific charges which are specified in the lease; or if you use your dwelling for any purpose which is against Indiana Law.

Should you find yourself the recipient of an eviction notice you still have legal rights — but you must follow the legal procedure.

Indiana law recognizes the self-help eviction whereby a landlord evicts you himself without taking you to court. However, this type of eviction is only legal if the tenant does not resist in any way (including saying no). If the tenant resists the self-help eviction, the landlord must begin the legal procedure through court. Having the sheriff come out to tell you to leave with a court order is not good enough. Whenever your landlord tries to kick you out of your home, make him do it legally through court. You can represent yourself. Evictions can be very traumatic things and representing yourself allows you to tell your side of the story.

Sometimes a landlord will attempt a self-help eviction called a lock-out. This is done when the landlord changes the lock on the door while the tenant is out. The lock-out, however, is a very dangerous thing for the landlord to do, for all the tenant would have to do would be to break down the door to get into his home and sue the landlord for trespass and damages. Courts usually hold, however, that a lock-out is no excuse for violence.

Your landlord can evict you if you use the premises for illegal purposes — such as running a gambling house or cohabitation. Cohabitation is against Indiana Law, and if you find yourself saddled with a self-righteous landlord, he may try to hassle you about your lifestyle. If he tries to evict you for it, you need only tell him that you

are innocent of breaking the law until proven guilty. The state must prosecute you, and you must be found guilty of breaking the law before you can be evicted for it. But this course may not be a viable one for the tenant. Another defense against eviction for cohabitation would be to prove that the landlord knew of the illegal arrangement and still accepted your rent money. When he does this, he implies a waiver of his right to declare a forfeiture of the lease, and therefore, his grounds for evicting you. If both you and your cohabitant signed the lease, the landlord will be hard pressed to prove that he did not know of your arrangement when he accepted your rent. Who says honesty isn't the best policy?

The eviction process can be fairly simple. It is handled in a small-claims court. In such a court you can represent yourself, or you can hire an attorney to represent you. If an eviction process is started against you, you will be handed a summons, or it will be tacked to your door. You must answer this summons or you will lose the case by default. If you cannot appear in court in answer to the summons, contact the court and ask for a continuance. You are allowed one continuance, after which time you must appear. If you should lose, you will be ordered to leave within three days, unless you can persuade the judge to grant you longer in order to find somewhere else to live. If you do not leave within the ordered time, the constable will call a moving van, which will be charged to you. Under no circumstances can a landlord keep your possessions. If he tries, you can take him to court for converting your property. If you need legal advice on this matter you'd best contact a lawyer or call Legal Services Organization at 639-4151.

Tips on looking for trailers

Students considering mobile home rentals (or purchase) should consider the following:

Utilities: If you rent an all electric or modular unit, check the past utility rates. Utilities on such units have been reported as high as \$25.40 during the winter. In addition, if your unit is heated by propane, check the prices; you'll notice a considerable difference over one year ago. If possible, try to get the owner to guarantee a maximum monthly rate for utilities in writing. Also, please realize that the lack of skirting may also drive your utility bill up during cold spells.

Rent vs. Lot Fees: Be sure that you know how much of the lot fee is applied to the actual rent and how much is for utilities. If you contract for ALL utilities you may be laying out a lot of money when winter arrives. Also, be aware that the life style at a mobile park may be more subdued and restrictive than at other units less concentrated with families.

Watch Your Contract On Destruction Clauses: If you rent a mobile home with a written contract, insert a clause providing for termination and refund of prepaid rent in case the trailer is destroyed.

Telephone Service: If the trailer has never had phone service, check with the phone company to see if a pole will need to be installed before they will give you service. If one is needed, make sure that your landlord will pay for the pole and its placement and by what date.

Be Sure The Trailer Is Anchored: (Tied down and attached to the ground) Otherwise an extremely strong gust of wind might tip it over. Also, be sure it is skirted. (Skirting is usually a metal shield that surrounds the bottom of a home.) If the owner says the skirting and anchoring will be done in due time, get a date of completion guaranteed in writing. Otherwise, you may be paying higher heating bills and living in a unit that is not totally safe with no way to force the owner to perform these services.

Note, however, that some mobile home park managers have been helpful in convincing some owners to perform these services because the rules of the park require trailers to be anchored and skirted.

Be Sure That You Lease The Mobile Home Where It Is Presently Situated And No Place Else: Do not accept a mobile home lease that contains a provision whereby the tenant leases the home wherever it may be situated. This means that if the home moves to another part, you may move with it even if the new location is not suitable to your situation. Example: "Lessee(s) understands to have and to hold this mobile home wherever it may be situated and this lease does not cover any ground or land where this mobile home may be situated." Consider this clause before signing any lease on a mobile home.

Be Alert For Fire Hazards: When you inspect a mobile home check the hot water heater and furnace for red tags which indicate they may not be safe. Also look for insulation between these units and the rest of the home. Check for possible avenues of escape in case of fire. Be especially sure you would be able to fit through the bedroom windows if necessary.

Two Landlords: Be aware that you are in effect usually leasing from two landlords, i.e., the mobile home park and the owner of the mobile home. Be aware of all rules by which you must abide. If rules are in conflict you should be prepared to obey the rules established by the court. An example of a conflict which has caused several problems is where the owner of the mobile home gives a tenant permission to have a pet but park rules prohibit pets. Since you, and in all probability, your landlord, can be required to move the trailer from the park upon being served with a written notice within thirty days, you must comply with the court's rules.



Apartments

On Busline

Security Service

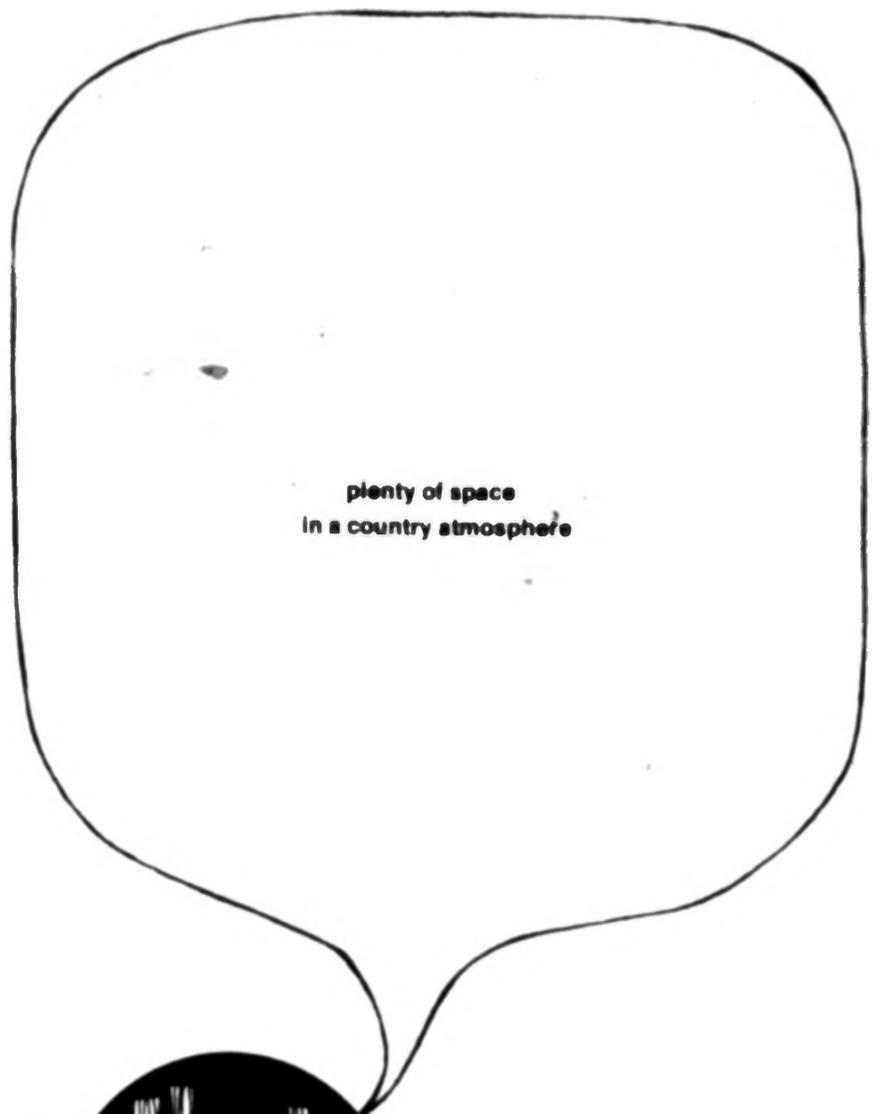
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Apartment Guide

&

Consumer Handbook

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the apartment which
best suits your needs**

Student Housing Program

Occupancy Specialists is a student housing brokerage firm established specifically to provide a housing program for students. We lease groups of apartments from some of Indianapolis' finest apartment complexes, furnish and drape the units, and re-rent them to students with all utilities paid, except phone. (Four students in large two-bedroom apartments and two students in one-bedroom apartments). Rents from \$73.50 per student; includes apartment, furnishings and all utilities as well as full recreational facility benefits. Project-to-project transfers for any reason are acceptable and you do not have to pay rent for roommates who move out.

Apartment Features:

- Large living space
- Completely furnished
 - Carpeting
 - Furniture & Appliances
 - Drapes
 - Color-coordinated kitchens and furnishings
 - Individually controlled Central Heat and Air Conditioning
 - Large Closets

Project Features:

- Clubhouses
- Swimming Pools (some year 'round)
- Basketball Courts
- Tennis Courts
- Laundry Facilities
- 24-Hour Maintenance
- 24-Hour Security
- As close as 10 minutes from school
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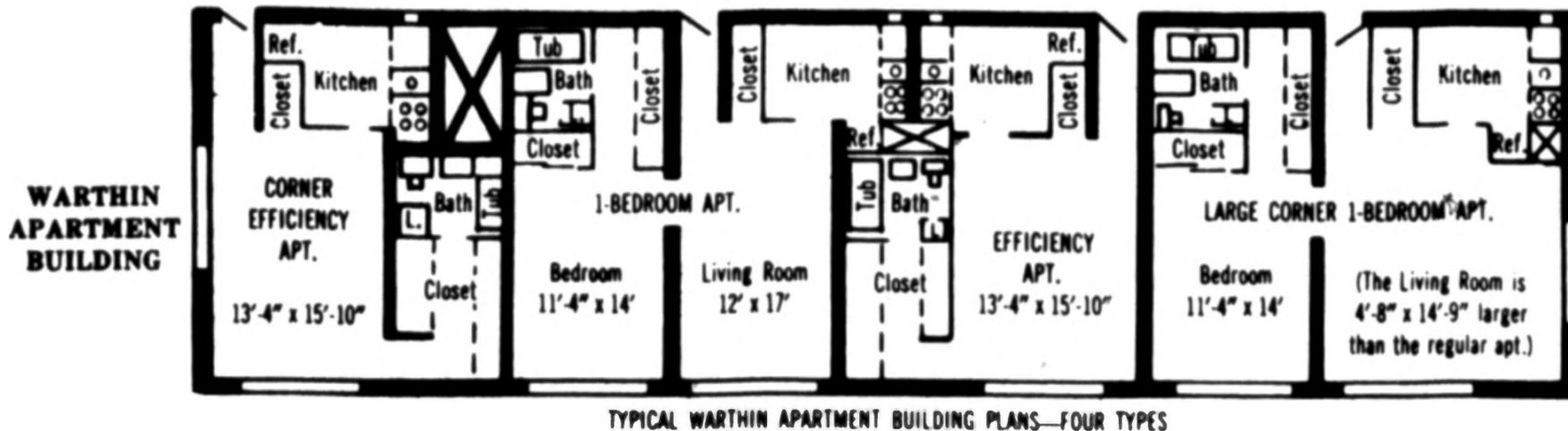
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IUPUI Campus Housing

APARTMENTS



TYPICAL WARTHIN APARTMENT BUILDING PLANS—FOUR TYPES

(All utilities except telephone are included in rent.) "L" shaped building providing 100 apartments on five levels at 440 North Winona Street. 48 Efficiency Apts. (24 are furnished); 57 One-bedroom Apts. (28 are furnished). Available for couples with or without children. (Also available for a limited number of single individuals who have Department Head Status but occupancy is limited to two years.) **NOTICE:** Couples cannot occupy efficiency apts. if they have more than one child and cannot occupy the 1-bedroom apts. if they have more than two children.

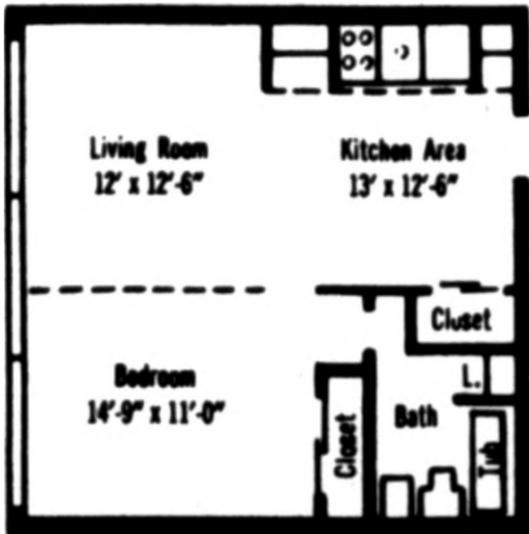
APARTMENT FACILITIES AND EQUIPMENT: EACH APARTMENT HAS: 1. An all-electric Kitchen (Range, Refrigerator and Garbage Disposal) whether rented as furnished or unfurnished. 2. Air Conditioning Unit. 3. Venetian blinds for windows. 4. Traverse drapery track with draw cords for windows. 5. Television antenna distribution system in living room wall. 6. Exhaust fans for kitchen and bathroom. 7. Radiation type hot water heating. 8. Apt. walls are light-weight concrete block, painted; bathroom has glazed tile on three immediate side-walls of

tub-shower unit. 9. Ceilings are Rapidex tile, painted. 10. Apt. entrance-door is birch faced louvered type with full inner-door; kitchen door is accordion folding type. 11. Floors are asphalt tile; ceramic tile floor in bathroom; Vinyl asbestos tile in kitchen.

BUILDING FACILITIES: 1. Incinerator system for disposal of trash on each floor. 2. Laundry room on ground floor with coin operated washers and driers. 3. Mail box for each apartment, located in lobby. 4. Rental vacuum cleaners available. 5. Excellent parking facilities. 6. A limited number of rollaway double beds (25) are available for rental. **FURNISHED APTS. HAVE THE FOLLOWING ITEMS OF FURNITURE:** (EFFICIENCY) 9' x 15' Rug and pad; Hide-a-bed-sofa; Lounge Chair; Coffee table; Book case; Desk; Large 5-drawer chest; Two lamp-table stands with four drawers each; Expando-matic table; Four kitchen chairs. (1-BEDROOM TYPE) Same as those items just listed, plus double bed, one lounge chair, and 1 lamp-table stand.

PETS ARE NOT PERMITTED IN WARTHIN.

PLEASE NOTICE: Lamps, Draperies and Shower Curtains are **NOT** furnished in the Warthin Apartments.



Typical Union Building Apt.

UNION BUILDING. (All utilities except telephone included rent.)

11 FURNISHED 1-Bedroom apts. on 3 floors at 1300 West Michigan St. available for married couples and also for a limited number of single persons who meet eligibility requirements. **APARTMENT FACILITIES AND EQUIPMENT:** EACH APARTMENT HAS: 1. An electric range and refrigerator in kitchenette area. 2. Air conditioning unit. 3. Window draperies. 4. Heavy divider drapes sliding on ceiling mounted track separate living room and bedroom. 5. Drapery in kitchen area to draw across in front of Pullman type kitchen equipment and sink. 6. Exhaust fan in bathroom. 7. Hot water heating. 8. Apt. walls are light-weight concrete block, painted; bathroom has painted plaster walls. 9. Ceilings are acoustical tile. 10. Floors are asphalt tile. 11. Bathroom has tub and shower and linen closet. **BUILDING FACILITIES:** 1. Incinerator system for disposal of trash on each floor. 2. Switchboard telephone service. 3. Mail box for each apt. located at main desk on first floor. 4. Elevator service. 5. Laundry room on basement level with coin operated washers and driers. 6. Cafeteria and Snack Bar. 7. Beauty Shoppe and Barber Shop. 8. Gift Shop. 9. Swimming Pool. 10. Hotel guest rooms. 11. Parking facilities. **EACH APT. HAS THE FOLLOWING ITEMS OF FURNITURE:** Continuous wall to wall carpeting in living room-bedroom area; Hide-a-bed sofa; 2 lounge chairs; Coffee table; 2 lamp table stands with 3 drawers each; Desk and chair; Desk-chest and chair; Large dresser type chest; Server base cabinet with serving board; Server; Mirror; Lamps; Dinette extension table and four chairs; Twin beds.

PETS ARE NOT PERMITTED IN THE UNION BUILDING APTS.

Northeast

x* - deposit or monthly rent required
 x* - available in larger units or townhouses only

Name, Address & Phone Number

Name, Address & Phone Number	Amount of monthly rent					Deposit	Length of Lease	Paid Utilities																						
	Apartments			Townhouses				Heat	Elec.	Water	Air Cond.	Dishwasher	Disposal	Refrigerator	Stove	W & D Hook-up	Carpet	Drapes	Furn. Apts.	Pets	Mas. Inc.	Adult Areas	Sauna	Exer. Rm.	Parking	Tennis	Swimming	Playground	Lake	Cable TV
	1 bdr	2 bdr	3 bdr	2 bdr	3 bdr																									
Arlington Apts., 6046 E. 21st St., 353-6166	\$125	\$130				\$125	6 mo	X	X			X	X																	
Arlington Homes East, 2410 Arlington Ave., 359-7778	\$110 & \$120	\$120 & \$140				\$100 & \$140	1 yr				X	X																		
Bavarian Village, 3001 Bavarian W Dr., 894-8088	\$163 & \$168	\$178 & \$183				\$100	1 yr		X	X	X	X	X	X							X	X		X	X		X			
Bourbon St. East Apts., 9093 Bourbon, 897-1753	\$160	\$180	\$240			\$100	1 yr	X	X		X	X	X	X	X	X	X							X	X					
Braeburn Village, 8230 E. 21st St., 898-3588	\$180 to \$195	\$190 to \$205		\$225	\$267.50, \$282.50	\$100	1 yr	X	X	X	X	X	X	X	X	X	X			X			X	X	X	X	X			
Brendon Way Apts., 5653 Brendon Way N. Dr., 546-2658	\$205	\$220	\$260 to \$475	\$235 to \$425	\$260 to \$475	\$150	1 yr	X	X	X	X	X	X	X	X	X	X	X		X			X	X	X	X	X			
Briergate Apts., 9015 Briergate Ct., 898-4817	\$150	\$165				\$100	1 yr	X	X	X	X	X	X	X	X	X	X							X	X					
Brookview, Washington Square, 1167 N. Mitthoeffer Rd., 894-7170	\$199 to \$209	\$229 to \$239		\$259	\$299	\$150	1 yr		X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X
Britanny Woods Apts., 1225 E. 52nd St., 253-2771	\$160 to \$185	\$170 to \$210	\$220 to \$255			\$100	1 yr	X	X	X	X	X	X	X	X	X	X	X				X	X	X	X		X			
Brockton Apts., 5778 Brockton Dr., 253-3454	\$215	\$230		\$290	\$360 to \$465	\$215 to \$465	1 yr	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X			
Buckingham Apts., 3115 N. Meridian, 926-5285	\$145	\$180	\$195 to \$215			\$145 to \$215	1 yr	X	X	X	X	X	X		X	X	X			X	X	X	X	X	X	X				
Burnham Abbey Apts., 9657 Chivalry Ct., 898-2900				\$250	\$300	\$200	1 yr	X	X	X	X	X	X	X	X	X	X	X		X			X	X	X	X	X	X	X	X
Candle Tree Apts., 4514 Candle Tree Circle, 283-1572	\$185 to \$195	\$210 to \$220	\$255 to \$265			\$100	1 yr		X	X	X	X	X	X	X	X	X	X					X	X	X	X				
Caravelle Commons Co-op, 1650 N. Park, 923-5822		\$163	\$179			\$230		X	X	X	X	X	X	X	X	X	X	X					X							
Cardinal Apts., 4005 Meadows Dr., 542-0188	\$120 to \$150	\$120 to \$150				\$100	6 mo	X	X	X		X	X	X	X	X	X	X	X	X	X		X			X				
Carriage House N. Apts., 9250 E. Vargreen Ave., 846-4289	\$118.50	\$129.50		\$135.50	\$150		30 dy	X	X	X	X	X	X	X	X	X	X	X		X	X									
Charleston Apts. E., 6938 E. 10th St., 357-5982				\$209	\$242		1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X				
Chateau De Ville Apts., 5370 Rue De Ville, 253-3483	\$200	\$259	\$295	\$259	\$295		1 yr	X	X	X	X	X	X	X	X	X	X	X					X	X						
Chateau in the Woods, 4013 Monaco Dr., 257-8184	\$185	\$260	\$325				1 yr	X	X	X	X	X	X	X	X	X	X	X					X	X						
Chateau LeMans Apts., 421 Rue LeMans, 899-5148	\$150	\$165	\$190				1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X				
Cheswick Apts., 9201 E. 30th St., 897-9200	\$170			\$225	\$285		1 yr		X	X	X	X	X	X	X	X	X	X	X	X	X		X							
Concord East Apts., 40th & Mitthoeffer, 897-0444	\$170	\$190					1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X							
Country Club Apts., 311 Teddy Ln., 787-0961	\$106.50 to \$142	\$142.50 to \$153				\$150	1 yr		X	X	X	X	X	X	X	X	X	X	X	X	X		X							
Country Squire E., 10108 E. 38th St., 898-2445	\$170	\$190				\$100	1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X
Countrybrook Apts., 7348 Countrybrook Dr., 257-1316				\$240			1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X					
Eastway D. Apts., 3 Manor Dr., 854-0589	\$145 to \$185	\$155				\$145 to \$185	1 yr	X	X		X	X	X	X	X	X	X	X	X	X	X		X							
Edgewater Apts., 8701 N. College, 253-6102	\$215	\$275	\$425			\$215 to \$425	1 yr	X		X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X				
Emerson Green Apts., 3957 N. Emerson, 547-6768	\$125	\$167	\$167			\$125	1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X						
Fairfield Colonial Apts., 3433 Central Ave., 926-7078	\$170 to \$175	\$250				\$100	1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X							
Fall Creek Apts., 6230 Newberry Rd., 849-9766	\$185 to \$235	\$205 to \$265	\$275 to \$330				1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X				
Fallwood Apts., 5200 E. Fall Creek Pkwy., 257-1875	\$220	\$260				\$200	1 yr		X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X				
Forest Grove Apts., 3436 E. 38th St., 546-2437		\$72 to \$112				\$100	1 mo	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X
Forest Park Management, Suburban Housing, 925-8778	\$100 to \$110	\$72.50 to \$95	\$89			\$100	Varies	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X							
Forum I Apts., 5031 E. 39th, 545-5022	\$150 to \$170					\$100	1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X							
Fountainhead Apts., 8101 Harcourt Rd., 251-9288	\$199	\$235	\$285	\$289		\$150	1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X				
Frederick Sq. Apts., 3028 N. Webster, 545-7781	\$135	\$150 to \$160					1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X							
Georgetowne Apts., 3624 Bunker Hill Dr., 545-1555	\$170	\$210 to \$240		\$210	\$255	\$150	1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X							
Governours Square, 3645 Wingate Blvd., 897-3668	\$175	\$195	\$250	\$215			1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X
Granada, 4400 N. Post Rd., 898-1888	\$159 to \$184	\$169 to \$179	\$210 to \$220			\$125	1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X
Greenway East Apt., 8619 E. 48th Apt. 133, 897-9879	\$145 to \$155	\$155 to \$189				\$125	1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X							
Hawthorne Heights Apts., 4846 E. 62nd, Apt. A, 253-4205	\$195	\$215 & \$220	\$245 & \$255	\$185			1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X					
Heritage Apts., 5055 E. 42nd, 545-3375	\$150	\$170				\$110	1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X							
Huntington Green Apts., 5421 Calder Way, 547-2414	\$219	\$240		\$285		\$150	1 yr	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X							
Inn Gate of Carmel, 29 3rd Ave. NW, 846-9254	\$165	\$195					1 yr		X	X	X	X	X	X	X	X	X	X	X	X	X		X							
Jade North Apts., 8585 N. College, 255-7701	\$175	\$230	\$275				1 yr		X	X	X	X	X	X	X	X	X	X	X	X	X		X							

Utilities: a consideration for everyone

Citizens Gas Company

2020 N. Meridian, 924-3311

Billing: Payment is due 17 days after the billing date. There is a minimum charge of \$2.85. Is a deposit required?

A deposit is required for new customers with a bad payment record with the utility. The required deposit is equal to two consecutive months highest billing.

When will the deposit be returned?

The deposit is returned with 6 per cent interest either after 12 months with no disconnection and no delinquent bill or at the termination of service at which time it is applied to the final bill.

What are the disconnection procedures?

Anytime that a bill goes unpaid, after the due date, it is considered to be delinquent and service may be disconnected. The customer must pay the bill within 15 days after receiving a disconnection notice. If the utility collects the payment when they come to disconnect service there is a collection charge of \$3.00. If service is cut off, there is a reconnection charge of \$0.50.

Can an involuntary disconnection be postponed?

Consideration is made on an individual basis with a signed doctors statement.

What if a customer wants their meter tested?

A charge is made on an individual basis. If the meter is more than 2 per cent fast, there is no charge and the customer receives a refund for the difference for up to the past 12 months.

Note: Citizens Gas is currently changing their rules and regulations. Some or all of the preceding information will be changed. The new rules will be in effect by April 15, 1978 at which time Citizens Gas will have available a pamphlet outlining the new rules and regulations.

Indianapolis Water Company

1220 Water Way Blvd., 631-1431

Billing: Meter read every other month, billing every month. Payment is due 14 days after receipt of bill. Minimum charge of \$4.10

Is a deposit required?

Not required for new apartment dwelling or home owning customers unless they have a history of a cut off in the past 12 months. Also required for existing customers if their water has been cut off. If the customer is deemed uncreditworthy, he can appeal through the credit department. The required deposit is \$10.00.

When will the deposit be returned?

The deposit is returned at the termination of service with 4.5 per cent interest, and will be applied to the final bill.

What if the customer has an unusually high bill?

It is possible to defer payment of an unusually high bill for up to 12 months.

What are the disconnection procedures?

If a customer has not paid his bill for two months he could be disconnected. The customer has 14 days to pay his bill after receiving the disconnection notice. If the customer pays his bill when the water company comes to turn off the water there is a collect charge of \$3.75. If service is cut off there is a reconnection charge of \$7.50

Can an involuntary disconnection be postponed for medical reasons?

Yes. Disconnection can be postponed indefinitely, through the credit department, with a signed doctors statement.

What if a customer wants their meter tested?

There is an \$8 charge to have a meter tested. If the meter is fast there is no charge and the customer receives a refund for the difference over the past 6 months.

Indianapolis Power & Light Company

25 Monument Circle, 635-6010

Billing: Payment is due 17 days from billing date. Late payment charge is 10 per cent of first \$3 and 3 per cent in excess of \$3 of the net bill. If the customer receives an unusually high bill, arrangements can be made with the credit department to prolong payment of the bill so long as an effort to pay has been demonstrated. The minimum charges are: \$3.00-residential, \$5.40-business.

Is a deposit required?

A deposit is not always required if the customer's payment record is good. If a deposit is required, it is equal to two months usage.

When will the deposit be returned?

The deposit is returned with 6 per cent interest and applies to the final bill when service is terminated.

What are the disconnection procedures?

A customer may be disconnected if a bill is not paid 60 days past the due date. The customer has 10 days to pay his bill after receiving the disconnection notice. If service is cut off there is a disconnection fee of \$3.00. The reconnection charge varies as follows: regular hours-\$3.00; after hours and weekends-\$8.00; and holidays-\$15.00.

Can an involuntary disconnection be postponed for medical reasons?

A postponement can be obtained with a signed doctors statement for a period of time determined by the credit manager.

What if a customer wants their meter tested?

There is no charge for having the meter tested. If the meter is found to be running fast or slow, an adjustment is made on a pro-rated basis for the estimated duration of the damage.

Indiana Bell Telephone Company

240 N. Meridian, 265-2286

Billing: Payment is due an average of 21 days after the billing date. The minimum rates are: Measured Service-\$6.35; and Flat Rate-\$11.25.

Is a deposit required?

If a customer is a good credit risk no deposit is required. If a customer is deemed uncreditworthy, appeal is possible through the phone company. The required deposit averages \$35 to \$40.

When will the deposit be returned?

The deposit is returned with 6 per cent interest either after 12 months of good payment or at the termination of service at which time it is applied to the final bill.

What are the disconnection procedures?

Service may be disconnected after one overdue bill. The customer must make payment within 5 business days of receiving the disconnection notice. If the customer is denied service for non-payment there is a \$12 charge to reinstate service. If service is removed (removal of equipment) there is a \$25 reconnection fee.

What if a customer is on measured service and makes more than 30 calls in one month?

The customer is charged 15¢ for every call over his first thirty.

Are the rates the same in all areas?

Yes, for most of the Indianapolis area the rate is the same.

Utilities Reference Guide

	Citizens Gas	Indiana Bell	Indianapolis Power & Light	Indianapolis Water Company
Phone Number	924-3311	265-2286	635-6010	631-1431
Deposit	2 consecutive months highest billing	Average of \$35-\$40	2 months usage	\$10.00
Deposit Return	After 12 month good payment record, or at termination of service—6% interest	12 months good payment, or at termination of service—6% interest	At termination of service—6% interest	At termination of service—4.5% interest
Billing Period	30 days	30 days	30 days	30 days
Installation Fee	none	\$25 minimum	none	none
Reconnect Fee	\$0.50	\$25	reg. hours-\$5, after hours & weekends-\$9, holidays-\$15	\$7.50
Minimum Charge (Monthly)	\$2.85	\$6.25	\$3.00-residential, \$5.40-business	\$4.10

Our 1 & 2 bedroom apartments are loaded with extras...

Indoor tennis, outdoor tennis, playgrounds, picnic grounds, day care center, washer/dryer hookups, saunas, game rooms outdoor pool, indoor pool, Willow Lake, willow trees, basketball, fishing, boating, The Tinkers' Dam

AND only a stone's throw from the intersection of I-65 & I-465
It could all be yours — from \$175

EL LAGO
apartments & tennis club

mon-sat 10-6
sun 12-6
786-9291



between
Keystone
& Sherman
on Hanna

Northeast continued

* - deposit or monthly rent required.
 ** - available in larger units or townhouses only.

Name, Address & Phone Number

Jamestown Apts., 4503 N. Arlington Bldg., 547-1267

Kingston Square Homes Co-op, 7171 Twin Oaks Cr., 542-1557

Lake Nora Arms Apts., 9000 N. College, 844-9991

Lake of the Four Seasons, 4300 N. Shadeland Ave., 542-0531

Lakeview Terrace Co-op, 9802 E. 21st St., 898-2400

Lakewood Village Apts., 5805 Laketon Dr., 842-1440

Landing Apts., 7878 Landing Dr., 251-3400

Lawrence Green Apts., 8917 Duxbury Rd., 897-4579

The Lion's Head Apts., 500 W. 73rd, 255-2494

The Lodge, 3428 Alameda Ct., 257-9111

Marten Manor East, 7904 E. 42nd, 545-9131

Meadowbrook Apts., 3805 N. Dearborn, 546-1551

Meadow Apts., 4006 Meadows Dr., 542-8116

Merlin Lake Apts., 2755 Merlin Lake Dr., 897-0080

Mohawk Hills Apts., 126 N. Keystone, 844-3951

9000 Westfield, 9000 Westfield Rd., 846-5908

Nottingham Village Apts., 2155 Yorkshire Ct. W., 898-2636

Oak Hills Apts., 5229 Boy Scout Rd., 542-0689

The Orchard, 5350 Cider Hill Lane, 545-2228

Park Chateau East Co-op, 10121 John Marshall Dr., 898-2331

Park Forest Apts., 6006 Dickson Rd., 547-1932

Park North Village, 5235 Crestview, 255-1300

Pinehurst Village Apts., 9010 Pinehurst Dr., 898-2892

Postbrook East Apts., 9265 E. 41st, 897-6440

Riley Towers, 600 N. Alabama, 635-3300

Roberts Park Apts., 3508 E. 38th St., 546-2789

Roland Manor Apts., 2142 N. Ritter Ave., 357-1678

Shadeland Squire Apts., 7155 E. 21st St., 356-2111

Shadeland Terrace Apts., 4620 Englewood, 546-1851

Sherwood Apts., 1304 N. Delaware, 631-9900

Shore Acres Apts., 1105 Westfield Ct., 255-4780

Stratford Place Apts., 5900 Carvel Ave., 257-6425

Summit House Apts., 3801 N. Meridian, 926-2347

Sutton Place Co-op, 9350 E. 43rd, 898-2211

Tara East Apts., 3900 N. Shadeland, 545-2367

Twin Lakes Apts., 500 S. Gullford, Carmel, 846-2538

VIP Apts., 4400 E. Fall Creek Pkwy., 546-9784

Vantage Point Apts., 2855 E. 45th, 542-0145

Villa Pairee Apts., 8111 Allisonville Rd., 253-1834

Village of the Twin Oaks, 5240 Oakleaf Dr., 255-3637

Washington Tower Apt., 32 E. Washington, 632-7424

Wellington Sq. Apts., 6565 N. College, 255-7701

Whispering Trees Apts., 5220 Zuzzayne Dr., 253-6694

Williamsburg East, 6004 Williamsburg Ct., 547-3765

Williamsburg North, 4430 Brookline Ct., 253-5089

Name, Address & Phone Number	Amount of monthly rent					Deposit	Length of Lease	Paid Utilities																			
	Apartments		Townhouses					Heat	Elec.	Water	Air Cond.	Dishwasher	Disposal	Refrigerator	Stove	W & D Hook-up	Carpet	Furn. Apts.	Pets	Max. Inc.	Adult Areas	Sauna	Exer. Rm.	Parking	Tennis	Swimming	Playground
	1 bdr	2 bdr	3 bdr	2 bdr	3 bdr																						
Jamestown Apts., 4503 N. Arlington Bldg., 547-1267	\$165 & \$172	\$180 & \$190	\$245	\$185	\$210	\$100	1 yr.	X	X	X	X	X	X	X	X	X	X						X	X	X		
Kingston Square Homes Co-op, 7171 Twin Oaks Cr., 542-1557	\$112 & \$115	\$124 & \$127		\$144	\$156	\$150 - \$250	2 yr.		X	X	X	X	X	X	X		X						X	X	X		
Lake Nora Arms Apts., 9000 N. College, 844-9991	\$182 & \$217	\$209 & \$275		\$286 & \$237		\$182 - \$286	1 yr.		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Lake of the Four Seasons, 4300 N. Shadeland Ave., 542-0531	\$210	\$245				\$100 - \$150	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Lakeview Terrace Co-op, 9802 E. 21st St., 898-2400	\$128.50	\$137.50		\$147.50	\$157.50		3 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Lakewood Village Apts., 5805 Laketon Dr., 842-1440	\$215	\$270		\$290	\$380		1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Landing Apts., 7878 Landing Dr., 251-3400	\$216	\$240	\$330				1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Lawrence Green Apts., 8917 Duxbury Rd., 897-4579		\$189					1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
The Lion's Head Apts., 500 W. 73rd, 255-2494	\$370	\$485 \$515 \$635 \$575	\$635 \$690			\$370 to \$690	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
The Lodge, 3428 Alameda Ct., 257-9111	\$220	\$250 \$260				\$100 & \$128	6 mo. to 1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Marten Manor East, 7904 E. 42nd, 545-9131	\$180	\$205					1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Meadowbrook Apts., 3805 N. Dearborn, 546-1551	\$129	\$155				\$100	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Meadow Apts., 4006 Meadows Dr., 542-8116	\$125	\$125				\$125	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Merlin Lake Apts., 2755 Merlin Lake Dr., 897-0080	\$195	\$225				\$125	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Mohawk Hills Apts., 126 N. Keystone, 844-3951	\$200	\$240	\$300	\$280	\$335	\$150	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
9000 Westfield, 9000 Westfield Rd., 846-5908		\$270	\$315	\$305	\$375	\$270 to \$375	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Nottingham Village Apts., 2155 Yorkshire Ct. W., 898-2636	\$200	\$209	\$279			\$150	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Oak Hills Apts., 5229 Boy Scout Rd., 542-0689	\$185	\$205				\$100	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
The Orchard, 5350 Cider Hill Lane, 545-2228	\$200	\$238				\$200 to \$238	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Park Chateau East Co-op, 10121 John Marshall Dr., 898-2331	\$148 \$151	\$158 \$188		\$163 \$171	\$177 \$182	\$195	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Park Forest Apts., 6006 Dickson Rd., 547-1932		\$138				\$138	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Park North Village, 5235 Crestview, 255-1300				\$180	\$200	\$180 to \$200	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Pinehurst Village Apts., 9010 Pinehurst Dr., 898-2892	\$155	\$170				\$100	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Postbrook East Apts., 9265 E. 41st, 897-6440	\$180	\$200 to \$220		\$210 & \$220		\$100	6 mo. to 1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Riley Towers, 600 N. Alabama, 635-3300	\$234	\$312	\$450			\$234 to \$450	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Roberts Park Apts., 3508 E. 38th St., 546-2789	\$150	\$155				\$150	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Roland Manor Apts., 2142 N. Ritter Ave., 357-1678	\$130	\$140				\$130 to \$140	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Shadeland Squire Apts., 7155 E. 21st St., 356-2111		\$155				\$100		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Shadeland Terrace Apts., 4620 Englewood, 546-1851				\$185		\$150	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Sherwood Apts., 1304 N. Delaware, 631-9900	\$145					\$100	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Shore Acres Apts., 1105 Westfield Ct., 255-4780	\$180					\$170	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Stratford Place Apts., 5900 Carvel Ave., 257-6425	\$205	\$235 \$255	\$305	\$235 \$255	\$305	\$150	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Summit House Apts., 3801 N. Meridian, 926-2347	\$235	\$375	\$475			\$200	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Sutton Place Co-op, 9350 E. 43rd, 898-2211	\$132	\$153		\$158	\$173	\$200 to \$250	3 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Tara East Apts., 3900 N. Shadeland, 545-2367	\$157	\$185				\$100	6 mo.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Twin Lakes Apts., 500 S. Gullford, Carmel, 846-2538	\$225	\$275					1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
VIP Apts., 4400 E. Fall Creek Pkwy., 546-9784	\$178	\$195				\$155 to \$175	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Vantage Point Apts., 2855 E. 45th, 542-0145	\$190 \$245	\$375					1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Villa Pairee Apts., 8111 Allisonville Rd., 253-1834	\$161 to \$195	\$225			\$270	\$100 to \$150	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Village of the Twin Oaks, 5240 Oakleaf Dr., 255-3637	\$157	\$172.50	\$202			\$135 to \$175	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Washington Tower Apt., 32 E. Washington, 632-7424	\$150 & \$160					\$100	6 mo.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Wellington Sq. Apts., 6565 N. College, 255-7701	\$175	\$230	\$275			\$150	1 yr.	X	X	X	X	X</															

Key to problem solving: complaining successfully

"... whereas in the past, he who paid the piper called the tune, he has forfeited that choice and is barely tolerated within listening distance. The time-honored basis of supply and demand, which balanced buyers and sellers for centuries, has become distorted, perhaps destroyed. Barely remembered and regarded as quaint is the time when the customer was always right. Customers and clients are treated as mewling cretins or unwelcome intrusions on the private gossip of rich fantasy life of the typical employee. Standards of all kinds are disappearing, the two-by-four has become the one and five-eighths by three and five-eighths, and the dollar is something of a misnomer. Too many have been paying too much for too little too long." — Ralph Charrell, author of *How I Turn Ordinary Complaints Into Thousands of Dollars*.

Here are some suggestions to share concerning consumer complaints. First of all, review the complaint in your mind. Answer the following questions. Have I been seriously hampered by poor follow-through concerning promised services? Have I been sold carelessly produced, shoddy merchandise? Is the time and the mental stress expended worth the monetary reward that I may or may not be receiving?

Do I have the necessary facts and material evidence to prove that I have been victimized? If affirmative, you are ready to proceed.

When you are convinced that your complaint has a reasonable chance to survive the businessman's bleeding-for-backs interrogation and hard-nosed near refusal, it is time to begin. Here are a few tips for your approach:

- Be very polite, and don't border on the sarcastic or patronizing.
- Present the facts in a business-like manner, explaining all details of your situation carefully and briefly in the most objective way possible.
- Don't get excited or angry yet — be diplomatic.
- When expressing what you expect from the businessman, have a ready solution and if that fails, a ready compromise. You know you are on the right track when you hear the question, "Well, what do you want us to do?"
- If you get a blatant refusal, always have the name of the store owner or company president under your hat — but do not pull it out until you hear me, accompanied by that money-grubbing sneer. The way to wipe that "caveat emptor" look from your salesperson's face is to simply sigh, take his/her name and note that you are now proceeding to his/her superior.

Usually, after speaking to the proper person you will obtain results. Often in a large corporation, one will find that corporate managers are not owners and are willing to dispense stockholder's money with "surprising alacrity" as Ralph Charrell, our famous complainer, has found on numerous occasions. When approaching the owner of a small business, your mission may be a bit more difficult. Don't forget though, the businessman wants to protect his public image as consumer conscious and very honest. If you mention to him your inclination to discuss your unhappy experience with your friends he may become quite reasonable. This should not be a weapon to threaten your businessman. Remember that your justified complaint should be able to stand by itself as the powerful instrument to make the store or company see things your way. If you feel that your complaint was inadequately handled or if this type of complaint procedure is not applicable to your problem a list of governmental and non-governmental agencies that may be able to help resolve your problem, follows:

City Agencies
 Dept. of Administration
 Division of community services—633-6180
 Human rights—633-6130

Dept. of Public Works—633-3470
 Dept. of Transportation—633-3043
 Health and Hospital Corporation—633-3798
 Voter's Registration—633-3654
 Marriage License Bureau—633-3976
 *Legal Services Organization of Indianapolis—639-4151
 Community Service Council—634-HELP

State Agencies
 State Information Center—633-4740
 Consumer Protection Division—633-6276
 Civil Rights Commission—633-4855
 State Board of Health—633-4300
 *Indiana Civil Liberties Union—635-4056

Federal Agencies
 Information Center—260-7373
 Equal Employment Opportunity Commission—260-7213
 Federal Communications Commission—1-312-353-0196 (Chicago)
 Federal Trade Commission—1-312-353-4423 (Chicago)
 Housing and Urban Development—260-6311
 *Indicates non-governmental agencies.

Small Claims:

There is an informal court in each county in Indiana where a person can sue on his/her own for any amount less than \$1,500. An attorney is not required, although for complex cases it is often advisable. In Marion County, there are 8 divisions of the Marion County Small Claims Court. In other counties, the small claims court may be called the County Court, or it may be a new part of the circuit or superior court.

In Marion County, to file a case you will need a \$12 filing fee and another \$5 for the constable to deliver the court papers to the person you are suing. If the constable doesn't find the person being sued, he can leave the notice of claim at the residence, but he must also send another copy of the claim by first class mail. Outside Marion County, the filing fee is \$10, which includes the mail charge. Outside Marion County, all papers are mailed.

You may use any small claims court division in the county where the transaction or event complained of took place, or where the person you are suing lives. In Marion County, look for the location of the courts under the name of each township.

You must fill out a Notice of Claim at the court. To fill this out, you'll need to know the exact name, address, and telephone number of the person you are suing. Bring a Copy of the contract or lease if you have one. If you have any trouble filling out the form, ask the clerk to help you.

In Marion County you cannot request more than \$1,500. If you are entitled to more, you should file your case in another court and will need an attorney. By filing in small claims court you give up your right to a jury trial. If you want a jury, you must file in another court and should see an attorney.

If you are not present at the date of the court hearing, the case will be dismissed. You can file another Notice of Claim but this will be your last chance.

If you should happen to settle the matter with the person you're suing before trial, put your agreement in writing. Both parties should sign an agreement and you should file it with the court. Then the court can order the other party to stick to his/her agreement later on.

If you can't go to court on the date set, you should ask the court ahead of time for another date. This is called a continuance. Either party is entitled to one continuance if he/she has a good reason for not being able to come to court.

The person you sue may believe he/she has a claim against you. He/she can file what is called a counterclaim against you and both his/her claim and yours will be decided at the same time.

Bring witnesses, and any other evidence you might have, on the day you go to court. If your witnesses seem unwilling to come, you can have the court order them to come. The court will issue a subpoena. Contact the court about this as soon as possible.

At the hearing, you can simply tell your side of the story. There are no technical or formal rules to follow. The judge can make a decision immediately or can do it later.

If the person you sued didn't show up, you will win automatically, by default.

The judge may order the losing party to pay the court costs of the action. If you lose, you may appeal your case, but you will need an attorney.

You must give the losing party a reasonable time to pay. If you do not receive the money awarded you by the judge, you must contact the court again so that it can send out the constable to warn the business. If the person you have sued is an individual, ask the court to garnish his/her wages by sending papers to the company where the person works. If you do not know where the person works, the court can order him/her to come to court to answer questions about his/her employment. If the case involves a return of your property, you must be sure the constable takes a writ of replevin to the person. You must obtain a truck or someone to pick up the property.

If you have a claim for money against the person suing you, file a counterclaim immediately. Go to the court to do this. Both the claims will be decided at the same hearing.

If you can't come at the stated time, contact the court ahead of time and ask for a continuance, or a postponement. You are entitled to one if you have a good reason why you are unable to come to court.

If you don't come to court, you will lose the case automatically, by default. If you have lost by default, you can, within one year, come to court and get another hearing if you can show some good cause for not coming to court. If more than a year has passed, you must see an attorney.

common person's way to achieve justice

Small Claims

NOTICE OF CLAIM

STATE OF INDIANA, COUNTY OF MARION, ss:

In the MARION COUNTY
SMALL CLAIMS COURT
CENTER TOWNSHIP DIVISION
City County Bldg, Room 0-8
Indianapolis, Ind. 46204

Plaintiff: name, address & phone number _____

vs. _____ CAUSE NO. _____

Defendant: name, address & phone number _____

The said Plaintiff complains of the Defendant and says: That the Defendant is indebted to the Plaintiff in the sum of \$_____ for reasons stated herein: _____

And hereby demands judgment, costs, disbursements, and all other proper relief.

Dated: _____ Plaintiff

At the hearing, you may tell your side of the story and bring witnesses. You do not need an attorney but it may be advisable if yours is a complicated case. If a witness won't come to court, you can have the court order him/her to come; ask the court for a subpoena.

If you lose, the court can ask you to pay the court costs of the winning party. You may appeal the case, but you will need an attorney to do so. If you don't pay the judgment in a reasonable time, your property can be seized, or your employer can be ordered to take a certain amount out of your weekly wages.

Even if you have no defense, you can come to court so that you can ask the judge to let you pay the money in installments. If you are a tenant, you can also ask for more time to move.

Use small claims when

- You have paid for something which doesn't work or doesn't arrive and you can't get satisfaction or your money back.
- An employer doesn't pay you the wages you are owed.
- You can't get a security deposit or other deposit back when the goods haven't arrived.
- Your property is being illegally held by someone else (including your landlord).
- You or your property have been injured.
- You need to evict a tenant (as long as the rent payable isn't more than \$500 a month).

Northeast continued

x* - deposit or monthly rent required.
x* - available in larger units or townhouses only.

Name, Address & Phone Number

Willowbrook Apts., 253-5215
Wingate Village, 3645 Wingate Blvd., 897-5688
Winterhouse Apts., 1321 N. Meridian, 631-0330
Woodland Springs Manor, 116th & Keystone, 846-9425
Woodland Terrace Apts., 1800 E. 116th St., 846-4227
Wycombe Green Apts., 6734 Lakeworth 355, 842-1110
Wyndham Apts., 1040 N. Delaware, 635-3013

Amount of monthly rent					Deposit	Length of Lease	Paid Utilities																					
Apartments			Townhouses				Heat	Elec.	Water	Air Cond.	Dishwasher	Disposal	Refrigerator	Stove	W & D Hook-up	Carpet	Drapes	Furn. Apts.	Pets	Max. Inc.	Adult Areas	Seuna	Exer. Rm.	Parking	Tennis	Swimming	Playground	Lake
1 bdr	2 bdr	3 bdr	2 bdr	3 bdr																								
	\$195	\$235	\$255 to \$270		\$150	1 yr.	X	X	X	X	X	X	X	X					X					X				
	\$135	\$195		\$215	\$150	1 yr.	X	X	X	X	X	X	X	X	X		X		X			X	X	X	X	X	X	X
	\$160 to \$200				\$140 to \$175	6 mo. to 1 yr.	X	X	X	X	X	X	X	X	X								X					
	\$205	\$250		\$325 \$350	\$200	1 yr.		X	X	X	X	X	X	X	X		X		X			X	X	X				
	\$210 & \$215	\$275 & \$280	\$335	\$365 \$400	\$200 to \$250	1 yr.	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X
	\$190 to \$355	\$235	\$340	\$340 \$340	\$150	1 yr.	X	X	X		X	X	X	X			X		X			X	X	X	X	X	X	X
	\$125 & \$137				\$55	30 dy.	X	X			X	X										X						

Northwest

x* - deposit or monthly rent required.
x* - available in larger units or townhouses only.

Name, Address & Phone Number

Arrow Woods Apts, 7135 Warrior Terrace, 297-3700
Belle Meade Manor, 9411 N. Illinois, 846-7376
Big Eagle Apts, 5901 W. 21st, Apt. 1201, 243-3535
Cambridge Square N. 11, 2484 Stockbridge Dr., 299-7085
Camelot Apts., 6475 Excalibur Ct., 291-3983

Amount of monthly rent					Deposit	Length of Lease	Paid Utilities																					
Apartments			Townhouses				Heat	Elec.	Water	Air Cond.	Dishwasher	Disposal	Refrigerator	Stove	W & D Hook-up	Carpet	Drapes	Furn. Apts.	Pets	Max. Inc.	Adult Areas	Seuna	Exer. Rm.	Parking	Tennis	Swimming	Playground	Lake
1 bdr	2 bdr	3 bdr	2 bdr	3 bdr																								
	\$170 to \$195	\$230				1 yr.	X	X	X	X	X	X	X	X	X	X	X	X						X	X	X	X	X
				\$290 \$360		1 yr.	X		X	X	X	X	X	X	X	X	X	X	X			X	X	X	X	X	X	X
	\$199 to \$215	\$230, \$260, \$280		\$260, \$295 \$315		1 yr.		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
	\$106	\$121.50		\$131.50 \$144		1 mo.	X	X	X		X	X	X	X			X	X				X						
	\$179 to \$189	\$199 to \$209		\$240 to \$250 \$280 to \$290	\$125	1 yr.	X	X	X	X	X	X	X	X	X		X	X	X			X			X	X	X	

You don't have to wait to have beautiful furniture

You can rent ours until you're ready to buy yours. You can choose from a variety of distinctive furniture styles, fabrics and colors—even appliances and TVs. And you can have your choice delivered right away. Your monthly rental payment is surprisingly low and even that can be applied 100% toward the purchase of your Swingles furniture. Swingles will replace any of the furniture if you're not satisfied on delivery as well as furniture that's damaged through normal wear and tear. That's the Swingles guarantee. So don't wait to have beautiful furniture, rent from Swingles today.



Swingles Furniture Rental, Inc.
Swingles

West
Swingles Furniture Rental Inc.
Georgetown Plaza
4941 W. 38th Street
Indianapolis, IN 46254
317-293-9438

East
Swingles Furniture Rental Inc.
Castleton Plaza
6302 E. 82nd Street
Suite 229
Indianapolis, IN 46250
317-849-6777

Northwest continued

X* - deposit or monthly rent required.
Xⁿ - available in larger units or townhouses only.

Name, Address & Phone Number

Name, Address & Phone Number	Amount of monthly rent					Deposit	Length of Lease	Paid Utilities																				
	Apartments			Townhouses				Heat	Elec.	Water	Air Cond.	Dishwasher	Disposal	Refrigerator	Stove	W & D Hook-up	Carpet	Drapes	Furn. Apts.	Pets	Max. Inc.	Adult Areas	Sauna	Exer. Rm.	Parking	Tennis	Swimming	Playground
	1 bdr	2 bdr	3 bdr	2 bdr	3 bdr																							
Canterbury Apts, 1155 W. 86th, 253-3875	\$205	\$220		\$253	\$329		1 yr	X	X	X																		
Carriage House West, 153 Beachway Dr., 241-7576	\$126	\$141		\$151	\$162		1 mo	X	X	X								X	X									
Chapel Hill Apts, 810 1/2 Chapelwood Blvd., 244-7277	\$195	215		\$250	\$300		1 yr		X	X	X	X	X	X	X			X	X									
Chapelwood Townhouses, 810 1/2 Chapelwood Blvd., 244-7277				\$250	\$300		1 yr		X	X	X	X	X	X	X			X	X									
Cold Springs Manor, 2652 Cold Springs Rd., 924-0725		\$225		\$240			1 yr	X	X	X		X	X	X	X			X	X									
Colonial Square Apts, 5650 W. Renn Lane, 293-9598	\$126	\$139		\$148	\$162		1 mo	X	X	X		X	X	X	X				X									
Colony Apts, 2100 Westlawn Rd, 293-6111	\$190	\$210 to \$225		\$245 to \$280	\$279		1 yr	X	X	X	X	X	X	X	X			X	X						X	X	X	X
Country Place Assoc, 4444 Mission Dr., 299-7924	\$175	\$205	\$240				1 yr			X	X	X	X	X	X			X										
Country Square West, 3417 N. Rybolt Ave., 293-0122	\$170	\$190					1 yr	X	X	X		X	X	X	X													X
Crestwood Village West, 122 Welcome Way, 241-9002	\$177						1 yr	X	X	X	X	X	X	X	X			X										
Debonair Apts, 2508 Debonair Terrace, 293-3435	\$149	\$169					1 yr	X	X	X		X	X	X	X			X										
Eagle Roof, 8701 W. 42nd, 293-6904	\$236	\$270	\$370					X	X	X	X	X	X	X	X			X	X	X	X	X	X	X	X	X	X	X
El Dee II Apts., 980 N. Pennsylvania, 639-5128	\$157	\$181	\$199				1 yr	X	X	X	X	X	X	X	X			X										
Forest Hills Apts, 445 Big Hill Circle, 244-1943	\$169	\$185	\$220				1 yr	X	X	X	X	X	X	X	X			X	X	X	X	X	X	X	X	X	X	X
Fossil Manor, 2339 Fossil Court, 255-8256	\$143	\$158		\$148	\$180			X	X	X		X	X	X	X													
Gateway West Apts, 5616 W. 38th, 291-4138	\$155	\$165		\$170	\$205		1 yr	X	X	X	X	X	X	X	X			X										
Georgetown Village West, 4900 Georgetown Cl., 293-4411	\$135						6 mo	X	X	X	X	X	X	X	X													
Green Springs Manor Apts, 7967 Silverleaf Dr., 267-4101	\$190	\$212		\$248	\$295		1 yr	X	X	X	X	X	X	X	X			X										
Hartsville Apts, 5800 W. 22nd, 247-1630	\$190	\$190					1 yr	X	X	X	X	X	X	X	X			X	X									
The Homestead, 3510 Katell Dr., 297-1630	\$180	\$206	\$240	\$220			1 yr		X	X	X	X	X	X	X			X	X									X
International Village Apts, 2600 N. High School Rd., 293-2038	\$175	\$190		\$230	\$275		1 yr	X	X	X	X	X	X	X	X			X										
Kessler Garden Apts., 5414 Michigan Rd. NW, 255-0300	\$190	\$230		\$245	\$325		1 yr	X	X	X	X	X	X	X	X			X										
3800 Kessler Apts., 3001 W. 38th, 291-8168	\$215	\$292	\$355				1 yr	X	X	X	X	X	X	X	X			X	X									
King Run Apts., 1232 W. 73rd, 257-5585	\$210						1 yr	X	X	X	X	X	X	X	X			X										
Knob in the Woods Apts, 2130 Waterford Place, 293-4363	\$210	\$230	\$290				6 mo	X	X	X	X	X	X	X	X			X	X									
Knoll Apts, 2233 Rome Dr., 293-7078	\$230			\$335			1 yr		X	X	X	X	X	X	X			X										

WHY PAY MORE? Live at Three Fountains West A Housing Cooperative

WE OFFER:

- 1 & 2 Bedroom Flats
- 2 & 3 Bedroom Townhouses (1 1/2 Baths)
- Private Entrances and Fenced Patios
- Gas Heat—Includes All Utilities Except Electricity
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- No Individual Mortgages (such as Condominiums)
- Family Community
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- Security Guards

PLUS:

- Income Tax Benefits
- Pike Township Schools

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\$125/Month**

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TO SPEND YOUR HOUSING DOLLARS**

Call 297-3388 24 Hours Daily or Drop By 5630 W. 42nd, Indianapolis, Indiana 46254

Northwest

X* - deposit or monthly rent required.
X* - available in larger units or townhouses only.

Name, Address & Phone Number

Name, Address & Phone Number	Amount of monthly rent					Deposit	Length of Lease	Paid Utilities																					
	Apartments			Townhouses				Heat	Elec.	Water	Air Cond.	Dishwasher	Disposal	Refrigerator	Stove	W & D Hook-up	Carpet	Drapes	Furn. Apts.	Pets	Max. Inc.	Adult Areas	Sevns	Exer. Rm.	Parking	Tennis	Swimming	Playground	Lake
Landmark Apts., 7586 Harcourt Dr., 293-4464	\$193	\$210		\$330	\$450		1 yr.		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Lexington Green Apts., 2525 Parkwood Dr., 293-3919	\$194	\$218					1 yr.	X	X										X	X	X	X	X	X	X	X	X	X	
Marten Manor North, 8102 N. Harcourt, 293-3990	\$225	\$275	\$330				1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Mayfield Green, 5537 W. 44th, 291-2210	\$128	\$143	\$160	\$143			60 dy.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Meridian Hills North, 841 Antique Court, 251-1900	\$195	\$240		\$240	\$325		1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Michigan Meadows Apts., 3800 W. Michigan, 244-7201	\$150	\$165	\$205				1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
North Willow Apts., 1845 Pemberton Lane, 846-9696	\$229	\$286			\$395		1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Northampton Village, 1939 Suffolk Lane, 293-3445				\$279.50	\$350		1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Oakbrook Village, 6098 Georgetown Rd., 293-5041	\$201	\$237	\$299	\$253	\$299		1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Parc Chateau Co-op, 7136 Parc Chateau Dr. E., 291-1176	\$132	\$152	\$167	\$152	\$167	\$150	1 mo.	X	X										X	X	X	X	X	X	X	X	X	X	
						\$15																							
Park Central North, 832 Park Central Ct. N., 251-1564		\$255 & \$265	\$336 & \$346			\$200	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Park Hoover Village, 6448 Park Central Way, 257-3359	\$275	\$335 & \$350				\$200	6 mo. to 1 yr.		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Park Lafayette Homes, 2300 N. Tibbs, 635-7923			\$150 to \$180				6 mo.		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Pickwick Place Apts., 9308 Racquet Club Dr., 844-3203	\$204	\$232	\$264	\$264		\$200	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Port-O-Call Apts., 56 Port-O-Call Dr., 241-1333	\$163.50		\$174.50			\$150	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Retreat Co-op, 7175 Rue Demargot, 255-6255, 293-7984	\$127	\$146	\$160				1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Scarborough Square, 4700 N. High School Rd., 293-3599	\$160 to \$165	\$175 to \$180				\$125	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Seven Trails West, 2045 N. Alton Ave., 925-7579	\$160 to \$165	\$204	\$245			\$150	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Shoreland Towers, 3710 N. Meridian, 925-3420	\$157	\$185				\$102	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Springhill Apts., 6495 Piping Rock Lane, 293-0732	\$180	\$205				\$100	1 yr.		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Tanglewood Apts., 5221 Hillsboro Dr., 293-9607	\$185	\$215	\$249	\$219 & \$234		\$100 & \$150	1 yr.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	

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Offers: Apts. and family townhouses.
2, 3 & 4 bedroom townhouses, ideal for 3 or 4 students to share expenses.

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COURTS**

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RESIDENTS**

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\$169 to \$220 month
Heat & Water Paid

Models Open Mon.-Fri. 12-6
Sat. and Sun. 1-6



Southeast continued

X* - deposit or monthly rent required.
X° - available in larger units or townhouses only.

Name, Address & Phone Number

Parliament Place Apts., 921 Parliament Place, 881-8673
Priority Place Townhouses, 1175 Priority Place, 881-6639
Southwood Co-op, 8007 Rexmill Drive, 888-8174
Southview Apts., 787-0961
Stone Key Apts., 2504 E. Minnesota, 786-1411
Turtle Creek Apts., South, 5301 Turtle Creek Dr., 786-2237
Winchester Village Apts., 8028 Madison Ave., 881-7131
Wyandotte South, 1402-A Weber Dr., 783-3161

Name, Address & Phone Number	Amount of monthly rent					Deposit	Length of Lease	Paid Utilities																					
	Apartments			Townhouses				Heat	Elec.	Water	Air Cond.	Dishwasher	Disposal	Refrigerator	Stove	W & D Hook-up	Carpet	Drapes	Furn. Apts.	Pets	Max. Inc.	Adult Areas	Sauna	Exer. Rm.	Parking	Tennis	Swimming	Playground	Lake
	1 bdr	2 bdr	3 bdr	2 bdr	3 bdr																								
Parliament Place Apts., 921 Parliament Place, 881-8673	\$150 to \$165	\$170 to \$210	\$250	\$215	\$250		1 yr.	X	X	X	X	X	X	X	X	X													
Priority Place Townhouses, 1175 Priority Place, 881-6639					\$234.50			X	X	X	X	X	X	X	X	X													
Southwood Co-op, 8007 Rexmill Drive, 888-8174	\$134	\$150		\$158	\$170		1 yr.	X	X	X	X			X	X	X													
Southview Apts., 787-0961	\$131.50 to \$142	\$142.50 to \$153				\$150	1 yr.	X	X	X				X	X	X			X										
Stone Key Apts., 2504 E. Minnesota, 786-1411	\$72.50 to \$92.50						30 dy.	X	X																				
Turtle Creek Apts., South, 5301 Turtle Creek Dr., 786-2237	\$175 to \$180	\$205 to \$215	\$240 to \$250			\$150	1 yr.	X	X	X	X	X	X	X	X	X			X										
Winchester Village Apts., 8028 Madison Ave., 881-7131	\$165	\$174				\$125	1 yr.		X	X						X	X	X											
Wyandotte South, 1402-A Weber Dr., 783-3161	\$175	\$210		\$245	\$315	\$100	1 yr.	X	X	X	X	X	X	X	X	X			X										

Southwest

X* - deposit or monthly rent required.
X° - available in larger units or townhouses only.

Name, Address & Phone Number

Bedford Park West, 4900 Edinborough Ln., 241-4103
Beechtree Glenn Apts., 213 Grovewood, 286-1665
Cloverleaf Apts., 835 Cloverleaf Terrace, 244-2441
Greenbrier Apts., 4120 Independence Drive, 784-2595
Manchester Village, 4243 Holly Hill Dr., 856-5249
Rockwood Apts., 7455 Rockleigh Ave., 244-2728
Wyckford Commons, 7777 Wyckford Ct., 241-2576

Name, Address & Phone Number	Amount of monthly rent					Deposit	Length of Lease	Paid Utilities																					
	Apartments			Townhouses				Heat	Elec.	Water	Air Cond.	Dishwasher	Disposal	Refrigerator	Stove	W & D Hook-up	Carpet	Drapes	Furn. Apts.	Pets	Max. Inc.	Adult Areas	Sauna	Exer. Rm.	Parking	Tennis	Swimming	Playground	Lake
	1 bdr	2 bdr	3 bdr	2 bdr	3 bdr																								
Bedford Park West, 4900 Edinborough Ln., 241-4103	\$159 to \$184	\$179 to \$214					1 yr.	X	X	X	X	X	X	X	X	X													
Beechtree Glenn Apts., 213 Grovewood, 286-1665	\$160	\$170				\$100	6 mo.			X	X	X	X	X	X	X			X										
Cloverleaf Apts., 835 Cloverleaf Terrace, 244-2441	\$139 to \$145	\$156	\$194	\$195	\$183 to \$245		1 yr.	X	X	X	X	X	X	X	X	X													
Greenbrier Apts., 4120 Independence Drive, 784-2595	\$172 to \$187	\$189 to \$215		\$215	\$243 to \$248	\$100	1 yr.	X	X	X	X	X	X	X	X	X			X										
Manchester Village, 4243 Holly Hill Dr., 856-5249		\$136 to \$152		\$145 to \$159	\$156 to \$171		3 yrs.	X	X	X	X	X	X	X	X	X													
Rockwood Apts., 7455 Rockleigh Ave., 244-2728	\$170	\$190			\$290		1 yr.	X	X	X	X	X	X	X	X	X			X										
Wyckford Commons, 7777 Wyckford Ct., 241-2576	\$180 to \$210	\$225		\$230	\$265 to \$299		1 yr.	X	X		X	X	X	X	X	X			X										

Apartment locator guide

Apple Apts. (NW 2)
Arlington Apts. (NE 49)
Arlington Homes East (NE 50)
Arrow Woods Apts. (NW 3)
Bavarian Village (NE 56)
Bedford Park West (SW 2)
Beechtree Glenn Apts. (SW 4)
Belle Meade Manor (NW 30)
Big Eagle Apts. (NW 60)
Bourbon St. East Apts. (NE 5)
Braeburn Village (NE 17)
Brendon Way Apts. (NE 2)
Briergate Apts. (NE 3)
Brittany Woods Apts. (NE 37)
Brockton Apts. (NE 4)
Brookside Ct. (SE 4)
Brookview-Washington Sq. (NE 42)
Buckingham Apts. (NE 46)
Buckridge Apts. (SE 8)
Burnham Abbey Apts. (NE 57)
Cambridge Square N. (NW 51)
Camelot Apts. (NW 13)
Candletree Apts. (NW 50)
Canterbury Apts. (NW 15)
Caravelle Commons Co-op (NE 25)
Cardinal Apts. (NE 22)
Carriage House N. Apts. (NE 14)
Carriage House South (SE 9)
Carriage House West (NW 1)
Castle Dore Apts. (SE 3)
Chapel Hill Apts. (NW 5)
Chapel Wood (NW 6)
Charleston Apts. E. (NE 50)
Chateau de Ville Apts. (NE 6)
Chateau in the Woods (NE 47)
Chateau LeMans Apts. (NE 9)
Cheswick Apts. (NE 11)
Cloverleaf Apts. (SW 4)
Cold Springs Manor (NW 7)
Colonial Square Apts. (NW 18)

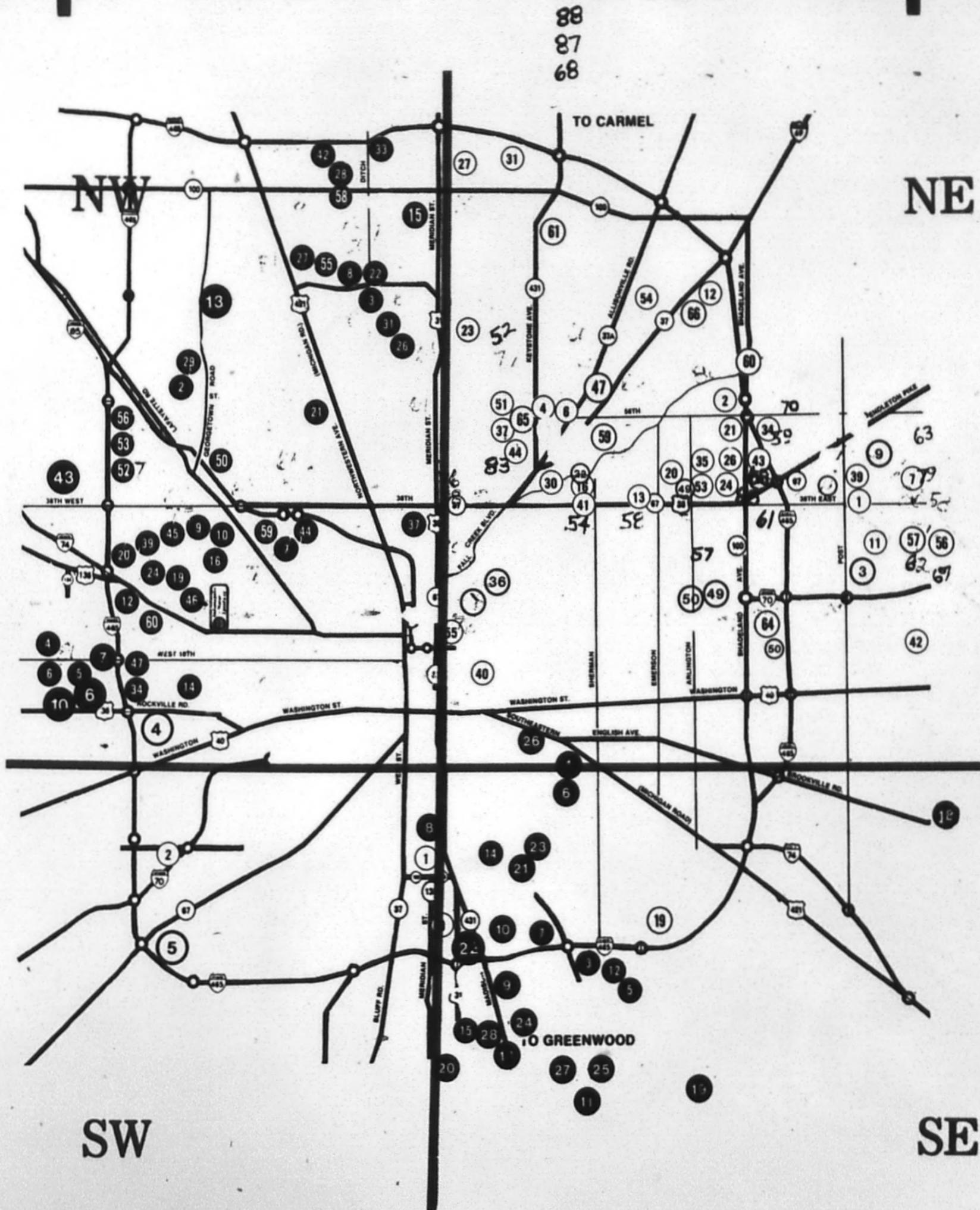
Colonial Village Apts. (SE 13)
Colony Apts. (NW 8)
Concord East Apts. (NE 7)
Country Club Apts. (SW 1)
Country Place (NW 52)
Country Squire E. (NE 70)
Country Squire S. (SE 5)
Country Squire W. (NW 10)
Countrybrook Apts. (NE 32)
Crestwood Village W. (NW 10)
Debonair Apts. (NW 12)
Diplomat South (SE 19)
Eagles Roost (NW 43)
Eastway D. Apts. (NE 58)
Edgewater Apts. (NE 52)
El Dee II Apts. (NW 60)
El Lago Apts. (SE 10)
Emerson Green Apts. (NE 49)
Fairfield Colonial Apts. (NE 36)
Fall Creek Apts. (NE 60)
Fallwood Apts. (NE 53)
Forest Grove Apts. (NE 54)
Forest Hills Apts. (NW 14)
Forest Park Management
—Suburban Housing (NE 55)
Forum I Apts. (NE 13)
Fountainhead Apts. (NE 56)
Fox Harbour Apts. (SE 7)
Foxhill Manor (NW 61)
Frederick Sq. Apts. (NE 57)
Gateway W. Apts. (NW 62)
Georgetown Village W. (NW 16)
Georgetowne Apts. (NE 16)
Governours Square (NE 58)
Granada (NE 1)
Grandville Co-op (SE 6)
Green Springs Manor Apts. (NW 63)
Greenbrier Apts. (SW 3)
Greenway East Apts. (NE 59)
Harvard Square Co-op (SE 11)

Hawthorne Heights Apts. (NE 60)
Heritage Apts. (NE 20)
Hermitage Apts. (NW 19)
The Homestead (NW 9)
Huntington Green Apts. (NE 21)
Inn Gate of Carmel (Carmel)
International Village Apts. (NW 20)
Jade North Apts. (NE 23)
Jamestown Apts. (NE 24)
Jon-Mar Apts. (SE 18)
3800 Kessler Apts. (NW 64)
Kessler Garden Apts. (NW 21)
King's Run Apts. (NW 65)
King's Mill Apts. (Greenwood)
Kingston Square Homes Co-op (NE 61)
Knob in the Woods Apts. (NW 66)
Knoll Apts. (NW 67)
Lake Nora Arms Apts. (NE 27)
Lake of the Four Seasons (NE 26)
Lakeview Terrace Co-op (NE 62)
Lakewood Village Apts. (NE 12)
Landings Apts. (NE 61)
Landmark Apts. (NW 55)
Laurel Lake Apts. (SE 19)
Lawrence Green Apts. (NE 63)
Les Caribe Apts. (SE 20)
Lexington Green Apts. (NW 24)
The Lion's Head Apts. (NE 64)
The Lodge (NE 59)
Lynn Court Apts. (SE 21)
Manchester Village (SW 5)
Marten Manor East (NE 65)
Marten Manor North (NW 68)
Mayfield Green (NW 69)
Meadow Apts. (NE 30)
Meadowbrook Apts. (NE 66)
Meridian Hills North (NW 26)
Merlin Lake Apts. (NE 67)
Michigan Meadows Apts. (NW 70)
Mohawk Hills Apts. (NE 68)

9000 Westfield (NE 31)
North Willow Apts. (NW 28)
Northhampton Village (NW 27)
Nottingham Village Apts. (NE 69)
Oak Hills Apts. (NE 70)
Oakbrook Village (NW 29)
The Orchard (NE 34)
Parc Chateau Co-op (NW 22)
Parc Chateau E. Co-op (NE 71)
Park Central North (NW 31)
Park Forest Apts. (NE 35)
Park Hoover Village (NW 71)
Park Lafayette Homes (NW 72)
Park North Village (NE 72)
Park Plaza Apts. (SE 22)
Park Terrace Apts. (SE 23)
Parliament Place Apts. (Greenwood)
Pickwick Place Apts. (NW 33)
Pinehurst Village Apts. (NE 39)
Port-O-Call Apts. (NW 34)
Postbrook East Apts. (NE 73)
Priority Place Townhouses (SE 24)
Retreat Co-op (NW 73)
Riley Towers (NE 40)
Roberta Park Apts. (NE 41)
Rockwood Apts. (SW 6)
Roland Manor Apts. (NE 74)
Scarborough Square (NW 56)
Seven Trails West (NW 74)
Shadeland Squire Apts. (NE 75)
Shadeland Terrace Apts. (NE 43)
Sherwood Apts. (NE 76)
Shore Acres Apts. (NE 77)
Shoreland Towers (NW 37)
Southwood Co-op (SE 25)
Southview Apts. (SE 14)
Springhill Apts. (NW 53)
Stone Key Apts. (SE 26)
Stratford Place Apts. (NE 44)
Summit House Apts. (NE 78)

Sutton Place Co-op (NE 79)
Tanglewood Apts. (NW 39)
Tara Apts. (NW 75)
Tara East Apts. (NE 80)
Tarkington Towers (NW 76)
Three Fountains West Co-op (NW 77)
Timberlane Apts. (NW 78)
Tudor Lakes Apts. (NW 79)
Turtle Creek Apts. South (SE 15)
Turtle Creek North (NW 58)
Twin Lakes Apts. (Carmel)
VIP Apts. (NE 49)
Vantage Point Apts. (NE 81)
Villa Capri Apts. (NW 80)
Villa Nova Apts. (NW 42)
Villa Patee Apts. (NE 82)
Village of the Twin Oaks (NE 83)
Walden (NW 44)
Washington Tower Apts. (NE 84)
Watergate Apts. (NW 45)
Wellington Sq. Apts. (NE 51)
West Lake Arms Apts. (NW 47)
Westchester Village (NW 46)
Westpark Townhouse Apts. (NW 4)
Whispering Trees Apts. (NE 65)
Williamsburg East (NE 53)
Williamsburg North (NE 54)
Williamsburg on the Lake (NW 59)
Willowbrook Apts. (NE 85)
Winchester Village Apts. (SE 27)
Winding Brook Apts. (NW 81)
Wingate Village (NE 86)
Winter House Apts. (NE 55)
Woodland Springs Manor (NE 87)
Woodland Terrace Apts. (NE 88)
The Woods (NW 82)
Wyandotte South (SE 28)
Wyckford Commons (SW 7)
Wycombe Green Apts. (NE 66)
Wyndham Apts. (NE 89)

Apartment Locater Map



Banking Services

	American Fletcher National Bank	1st Bank & Trust	Indiana National Bank	Merchant's National Bank	Midwest National Bank	People's Bank & Trust
CHECKING ACCOUNT						
Initial Fee to Open	\$25	\$50	\$10	None	\$50	\$25
Minimum Balance	\$300	\$500	None	\$200	None Needed	\$200
Charges if Below Minimum Balance	\$1-\$3 & 8¢/ck.	40¢-\$1 & 8¢/ck.	40¢-\$1 & 8¢/ck.	\$2/mo.	No Charge	8¢/ck.
Other (no min. bal.)	75¢/mo. & 10¢/ck.	60¢/mo. SP	75¢/mo. & 10¢/ck.	75¢/mo. & 10¢/ck.	None	15¢/ck ST
Check Printing Fee	\$3.54/200 cks.	\$3.20/200 cks.	\$3.69/200 cks. FC	\$3.70/200 cks.	None (w/o design)	\$3.75/200 cks. (Free Checks if Name only used)
Returned Check Fee	\$8	\$7.50	\$8	\$8	\$8	\$5
Stop Payment Charge	\$5	\$2.50 & \$5 IC	\$5	\$5	\$5	\$5
SAVINGS ACCOUNT						
Initial Fee to Open	\$25	\$10	\$1	None	\$5	\$1
Interest Earned	4.5% Q	5% Q	4.5% Q	4.5% DW	5% Q	5% Q
Number of Free Withdrawals	3/quarter 25¢/addit	5/quarter 25¢/addit	None	Unlimited	6	None
Minimum to keep Acct.	\$1	\$10	None	None	\$10	None
COMBINATION ACCOUNTS						
Minimum Balance	\$500	N/A	\$800	N/A	N/A	N/A
OTHER SERVICES						
Checkloan	yes	yes	yes	yes	yes	no
24 Hour Deposit	yes	yes	yes	yes	yes	yes
Bank Machines	28	none	10	none	none	none
Bank by Mail	yes	yes	yes	yes	yes	yes
Postage Paid	no	no	yes	no	yes	no
Branches in Indy Area	59	9	55	44	2	11
Drive-up Window	yes	yes	yes	yes	yes	yes
Walk-up Window	yes	no	yes	yes	no	yes

KEY

DW—Interest earned day of deposit to day of withdrawal

FC—Free checks if unpersonalized (150 cks.)

IC—If check is caught

Q—Interest compounded quarterly

SP—Special rate for full-time students only

ST—Statement every three months

Note: Most of the banks offer special checking accounts that require either Master Charge or Bank Americard approval. Since everybody is not eligible to receive approval, those accounts were not listed above. Also, most banks offer savings accounts with a much higher interest yield. Since these accounts usually require long term deposit, they also were not included.

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featuring...



The Inside Line

Cricket: the inside Anglo sport

by M. William Latbois

Went to my first Cricket match last weekend — and I didn't have to leave the country to do it. The Indiana International Cricket Club faced off against the Cricket Club of Indy at Northeastway (Sahn) Park, just north of Castleton Square, Sunday, at 12:30 pm.

Actually, things didn't get rolling until about 1:30 pm, but then there wasn't much pressure from the thousands of loyal fans who weren't there. In fact, except for my wife and I and the wives of the C.C.I. team and an occasional stray picnicker, there were no fans at all. The absence of an audience, however, had no effect on either team and the match went on whenever they were damned good and ready.

Cricket, for the uninitiated, is the national sport of England and is still played throughout the world, a vivid reminder of the old Empire. According to my Columbia Desk Encyclopedia, it is "a ball game...very old, some form of it having been played in England in the Middle Ages. It was definitely organized in 1787 when Thomas Lord established in London the cricket ground which has since been known as Lord's, and when the Marylebone Cricket Club, still the governing body of the game, was founded."

The game, to an American used to our own domestic sports, at first appears to be 1), very complicated and confusing; and 2), boring. The first point can be disproven by anyone who is willing to listen to a simple explanation of the game. The second point is undeniable. A third point, however, is that the game is horribly addicting.

Again to the Columbia: "Cricket is played by two teams of 11 men. Two wickets face each other 22 yards apart. They are defended by two batsmen acting as partners. A bowler of the opposing team stands near one wicket and tries to hit the other wicket with a ball (think of the wicket as a hockey goal).

"The object of the bowler is to put the batsman out; the object of the batsman is to score runs. A run is scored when a batsman makes a hit which enables him to run to his partner's wicket while the latter runs to his."

The result of all this is a game which resembles a cross between hockey and baseball. The rules of rotations and outs, however, make it a game which could last for three or four days. A single inning can take an entire day; a game nearly half the week.

So how did all this Anglophilia make its way to Indianapolis? Simple: the Indiana International Cricket Club is made up of men from India who've made their homes in Indianapolis; the Cricket Club of Indy is a group of men mostly from the West Indies. They had grown up with the game, as had their fathers before them. Now they play about six or seven matches a year on "the fields of Northeastway."

"It is a very long game — very boring by American standards," said one player on the International team. "The British brought it with them to their colonies around the world. I guess they needed something to do to kill the boredom away from home. Now it is still played even where there are no longer any British, only their game."

If it is so boring, then why do they bother to play it? The only possible explanation is tradition.

And so there we sat on a long summer afternoon, watching yet another group of people perpetuating the old game of stick and ball in yet another strange land in an equally strange century. Perhaps the sun has set on the Empire but certainly not on its pastimes.

.....

Concerts & Caltcha Dept: The Doobie Brothers in concert this Friday with the Little River Band...Ohio Valley Jazz Festival at Cincinnati's Riverfront Stadium July 22-23...Rumors — and at press time, only rumors — of a Jesse Winchester concert at the Murat Theatre July 28 at 8 pm. It may or may not happen; stay tuned...

The Latest Mrs. Adams at the Beef 'n' Boards...The Babysitter at Galvin's Black Curtain...Hello, Dolly! at Starlight...

Up at Fort Wayne, Ind. they're holding the annual Three Rivers Festival through July 17 with over 120 events planned for the entertainment schedule...

And the Indianapolis Museum of Art is holding a special exhibition through August 17 of "American Ballet Theatre" focusing on 36 years of scenic and costume design...

.....

Newspaper Aficionados and PolSci Folk: Peter Knightley's book *The First Casualty* has been remaindered (discounted) and is available in most of the larger city booksellers for \$1! This book is a fascinating history of reporters and their role in war-time reporting as "correspondent, hero and propagandist" in the major wars "from Crimea to Viet Nam."

This incredible book was selling for \$12 when it came out just over a year ago. An English journalist, Knightley carefully traces the censorship, bravery, cowardice, foibles and deceptions of newsmen at war. His account of the reportage dealing with the Allied intervention and attack on Russia during World War I is powerful stuff that you just don't find in your history books; it sheds an amazingly bright light onto the events which led to the "Cold War" politics.

For the price I cannot more highly recommend any book of this type. Get your copy while it is still available!

Midwest Arts Gazette

The Sagamore's Guide
To Entertainment
In Indianapolis

TV discovers Tricia; raspberry for Silverman

by Jerry Williamson

The eagle-eyed and eager D.O.M. or D.Y.M. (Dirty Old or Dirty Young Man) can, if he watches the tube assiduously, catch the sex symbols of tomorrow today. A number of months ago an incredibly lovely blonde named Erica Hagen appeared in two or three TV series weekly and has since vanished. Whether matrimony or the movies caught her is anyone's guess.

But during the recent Clu Gullager pilot-film for TV on NBC, a largely undistinguished detective-western which tried to cast Clu as a sort-of period Garner-as-Rockford, I was pleased to discover the successor to Farrah Fawcett-Majors. While she was a brunette instead of a blonde, Tricia O'Neal demonstrated a similar kind of cuddly, curvy magnetism, an approximation of wide-eyed innocence mixed with willingness for fun and — to this viewer's astonishment — acting ability besides.

Let us whisper about the latter element of Tricia on the logical premise that identifying a young woman as an actress can be the kiss of death. There are virtually no roles in which a talented woman can reveal her skills — unless they are character roles, and the woman is, at the least 40. Even mentioning genuine talent tends to turn the stomachs of network programmers. After all such a girl might want good money, a series, or a role with meat to it. And the only meat

they seem to crave is represented by the physical attributes of the starlet.

So let's talk only about the fact that Tricia O'Neal is utterly delectable, delightful, a teasing beauty whose face and figure haunt you long after the routine plot has been played out and faded into the great Valhalla of abandoned pilots. Be on the watch for her name, and Trish herself — she is something special.

.....

A passing comment on Fred Silverman, the miracle man who has turned ABC from Network No. 3 to network No. 1. Unfortunately, I don't know how to spell a raspberry or other rude sounds which I would like to employ as comment.

ABC Sports remains an island of integrity and talent in the sagging network world. But Mr. Silverman can claim credit for less than his portion of their quality. In catering to the lowest common denominator, in reaching for the acned teenager who spends a half-hour before the tube just before leaving for his date or the beer-burping laborer whose only qualification for "watching" a show may be that the light is burning, Silverman and ABC have abdicated their responsibility.

While there are certainly marvelous exceptions to the rule — "Roots" and "Jesus of Nazareth" notable among them — ABC managed to turn out more unbelievable, unimaginative tripe during the past

season than the heretofore champion CBS did in its unlamented heyday.

Candidly, I doubt the majority of Americans is that dumb. The winning percentages in Nielsen ratings are deceptive. If a program is viewed by three of the five people watching, to use a simplistic figure, that may mean that 100 others aren't viewing the tube at all. The same thing holds true in national elections where the same old cant is heard repeatedly and then leaves literally most of America staying at home in silent protest against all the candidates.

There is a groundswell of interest in first-rate news shows and documentaries and a near-groundswell of similar notice of willingness to see good drama. TV GUIDE has observed this and, for once, I want to be a copyleft and share their interest. More importantly, I want to share their effort to bring to the attention of network bigwigs the fact that the great, quiet majority of Americans is far brighter than 12-year-olds and ready, at long last, for innovative, imaginative, daring, thought-provoking, even — dare I say it? — controversial programming.

When someone stands up to Mr. Silverman and his ilk on a firm, continuing basis, and stands behind this programming long enough for it to get a foothold, all America will be served including Junior on his first date and Pop, who may even put his beer can on the floor and take heed.



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"Godfather, you're so good to us"

Vacation breaks require thought first

You've got three excited grade schoolers, a 16-year-old bearded stranger who claims to be your son and would rather stay home, plus a two-year-old spaniel who drools a lot. You've got fishing rods, tennis rackets, a tangled badminton net and other assorted gear...and you're all packed in the station wagon, ready for vacation.

This seems to be the season for such sometimes masochistic endeavors and, come hell or high water (usually both), most folks feel duty bound to try a couple of weeks of family togetherness.

All well and good, but a cautionary note comes from Dr. Nancy A. Roeske, professor of psychiatry at the School of Medicine, IUPUI.

"Perhaps one of the biggest mistakes people make is not considering the ages of the children when taking a family vacation," she says. "The parents must consider their own interests, but also remember the interests and ages of the children."

"Age span of the children also becomes important," she adds. "If a family has a three-year-old and a 17-year-old, it becomes more difficult to find a compromise between their interests."

And she notes: "Even married couples might seek separate vacations if their interests and responsibilities vary greatly."

Dr. Roeske also recommends that people take longer vacations as they become older, so they will have time to develop interests and hobbies before their retirement.

Most people take vacations, according to Dr. Roeske, because

they are not doing something they totally enjoy all the time. "They need time to pursue activities that they do enjoy," she notes. "And a vacation provides a break in the routine."

Vacation breaks in business became popular after World War II as a productivity incentive since employees generally work harder before and after vacations. The vacation became a reward for continuous and faithful company service. Today most companies provide for a vacation of at least one-half week after six months' employment, one week after one year and two weeks after five years. Holiday time off has nearly doubled in 20 years.

Besides providing a break in the routine, a vacation may be not only good for your psyche, but good for your physiology, too. Dr. Roeske points out that the need for rest could be part of the body's cycle and rhythm. The body has periodic performance "peaks and valleys." Some doctors believe that we should compensate for the periods of fatigue and mental slowness (the "valleys") by knowing when they're coming, and perhaps taking vacations then.

"Each person has his own needs for rest. He must conform within the company standards for work and rest but, if he is smart, he pays attention to his own needs, too," she says.

Another way to cope with your need for time off is to reserve some time for a mini-vacation time each week, even each day — instead of packing the bags for a two-week safari once a year. This "vacation time" can be spent just allowing yourself to indulge in something you enjoy doing.

"Most people can make time for these more periodic vacations, whether they be daily or yearly," says Dr. Roeske. "In most cases, it is just a matter of efficient use of time."

"The Europeans have a way of taking a little vacation each day," Dr. Roeske says. "Businesses close for an hour and a half during mid-day and all work ceases. The Europeans also have preserved the 'seventh day of rest' idea. On Sundays they take time for sports they enjoy, for long walks in the country, or other pleasurable

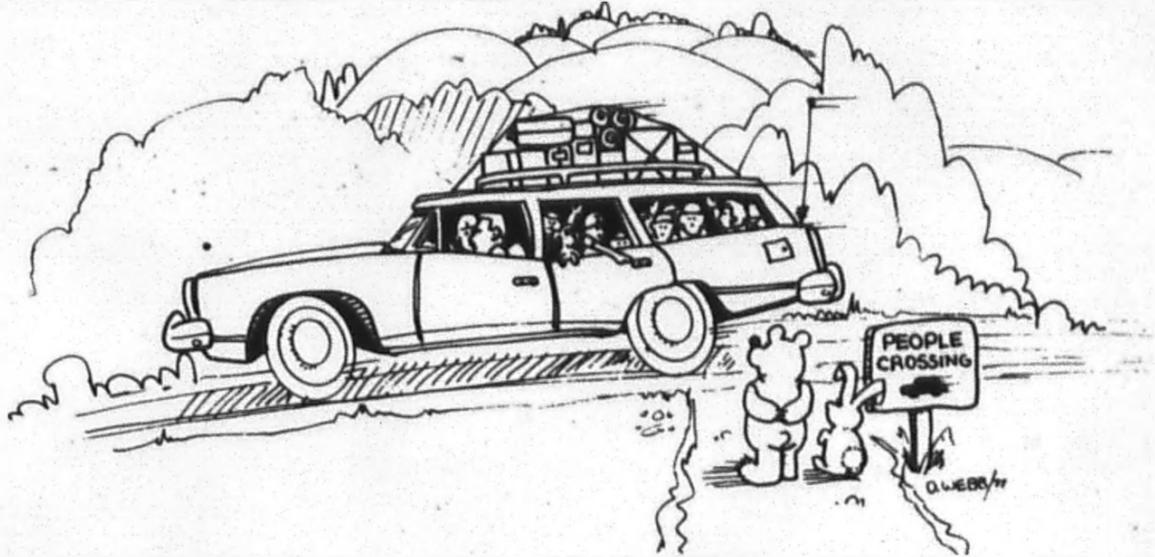
most taking a trip to Indiana stay with relatives here, thus cutting lodging expenses," said Dick Williams, marketing analyst for Tourism Development of the Indiana Department of Commerce.

No matter what you decide on for your vacation budget, chances are it will break down into percentages similar to these compiled five years ago for the book "The Tourist Business" by Dr. Donald E. Lundberg. Then it was estimated that the vacationer's dollar is spent the following way:

1.84 per cent—Miscellaneous

Vacations are generally considered to be not only good for you, but good for the company. "Workers come back to work with a refreshed outlook and improved attitude," claims Ray Dault, professor of restaurant and hotel management at IUPUI.

Dault notes that the recent trend in vacations has been leading toward "participating vacations," during which people ski, climb mountains and go camping. He also said that more would-be vacationers are



activities. They also take vacations throughout the year instead of just once in the summer."

Then there is money — yours and everyone else's. Travel is big business, about \$100-billion a year, making it one of the largest international businesses. According to statistics compiled by the United States Travel Data Center in the 1975 Travel Expenditure Study, vacationers staying in Indiana can expect to spend at least \$18.88 a day (per person). "Expense figures in other states could be higher since

18.36 per cent—Food and drink at restaurants and nightclubs
15.84 per cent—Amusements
17.7 per cent—Lodging
12 per cent—Food and drink in stores (snack food)
11.6 per cent—Clothing and footwear
8.8 per cent—Gas (this may be higher now)
8.23 per cent—Souvenirs and gifts
5.10 per cent—Drugs, photos, cigarettes, supplies
2.53 per cent—Services (barber, doctor)

selecting off-season times (non-summer) to get away.

Most workers can hardly wait for some time off. But there are some "workaholics" who never slow down for vacations. Dr. Roeske says that a workaholic often is a person who really enjoys working and is not happy unless he is working. "These people sometimes need less time off because their definition of enjoyable activity is work itself," she explains.

For those of you who have other definitions of enjoyable activity — happy vacationing!

Racing fantasies come alive

by L. Mark Finch

Imagine yourself seated in an open-cockpit racing car, intently watching the staging lights go from red to yellow to green. The green light flashes and triggers a chain reaction; light to eye, eye to brain, brain to foot, foot to floor. The fat Goodyear racing tires emit a surprised chirp — and you're off. Turn after turn unfolds itself and disappears under the broad nose of the car...

Entering the last hairpin a little too rapidly, you hang the tail out — back off the brakes...aim the wheels...and punch it. The car scrambles down the track, tires squalling, grasping for traction. Lost a little on that one, you think, glancing at the digital timer as you cruise into the pits, exhilarated...

Walter Mitty stuff, right? You can't afford a race car, and you've outgrown the Dodge'em? Let Rent-A-Racer put you in the driver's seat.

Rent-A-Racer, located on the city's Northwestside at 5501 W. 52nd St., (293-8608) will provide the cars and track you need to indulge your fan-

tasies for \$2.75 for two laps to about a dollar a lap for those who buy in quantity. That works out to over a dollar a minute for all but the slower novices, but compared to owning one's own race car, it's a bargain. Any licensed driver may drive the cars, providing they sign a liability release (Those under 18 years of age must have parental consent).

The track began four years ago as Indy Raceways. It was one of the first tracks of its kind, being the sixth or seventh built of the 20 now existing in the country. Due mainly to an exorbitant engineering expense, Indy Raceways folded and became Eldon Rasmussen's Rent-A-Racer on April 21 of this year.

Those who dream of racing wheel-to-wheel with drivers in other cars may be disappointed, but all racing is done solely against the clock, a digital timer that can keep track of up to six cars at a time.

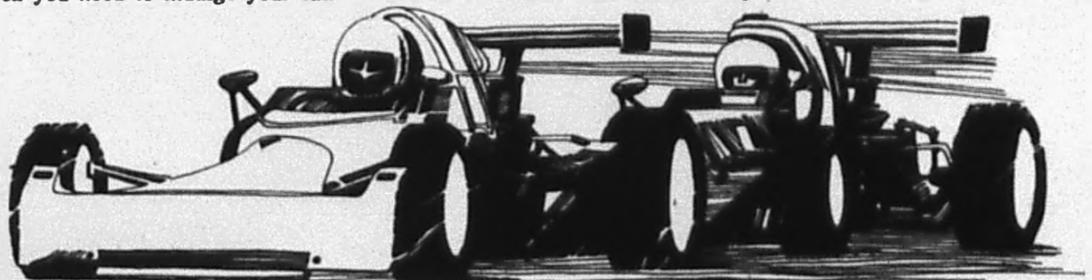
There are monthly competitions at the track for the lowest lap times in five different classes of drivers from novice to expert. The all-time lap

record for the 15-turn track is 40.8 seconds — about 34 miles per hour. Not fast, true — but quite quick.

Rent-A-Racer currently maintains a stable of 10 two-thirds-size championship cars. The cars (which bear a resemblance to shrunken GP cars) transfer the power of the 26-horsepower rotary engines to the rear wheels via a shiftless belt-drive centrifugal clutch torque converter, propelling them to a top speed of 70 miles per hour. The cars are responsive and their steering tight and precise.

However, since the present cars are aging and becoming increasingly temperamental, Eldon Rasmussen, part owner and professional race driver (13th in this year's 500) is designing 50 new cars. The new cars are to be powered by two-cylinder 40-horsepower piston engines. The new cars will also have refinements in the areas of suspension and brakes, and are expected to cost \$7500 each to produce.

Rent-A-Racer opens weekdays at noon, 11 am on weekends and closes at 11 pm. A word of warning, though. Two laps, and you may be hooked.



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For sale—Whitehall Commons. 3 bedroom, 1 1/2 bath townhouse. Attached garage. All appliances included. Excellent area with swimming pool, tennis courts & jogging & bike paths. Convenient to IUPUI. 299-3877. (W54)

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We've seen this!



This beautiful weeded site is located due east of Cavanaugh Hall. We would call it an eyesore if not for the

memory of Euell Gibbons. For all we know, this could be highly edible once the rash dies down. (photo by Fred Tucker)

'Peanut Party Night' July 15

Baseball and peanuts have had a long and happy relationship. Their affinity, one for the other, seems to grow stronger as the years go by.

So, with this in mind, coupled with the fact that President Carter, formerly a renowned grower of "Georgia Goobers," the Indianapolis Indians have established the date of Friday, July 15 as "Peanut Party Night" at Bush Stadium.

Every fan attending the Indians-Evansville game on that date will receive a full one-ounce package of peanuts. And to celebrate the event further, every person with the surname of "Carter" will be admitted

free to the game with proper identification.

Add an exciting evening of fun watching the hustling Tribe in action in the relaxing and comfortable atmosphere of beautiful Bush Stadium and the "Peanut Party" would be complete.

Not quite, however.

Since no last names of "Mondale" are in the Indianapolis telephone directory, everyone having the first name of "Mondale" will also be admitted without charge as guests of the Indians, to put a delightful dash and spirit of fun to the entire proceedings.

Prof predicts housing start boom

The sound of hammers and saws are loud across the breadth of Indiana this summer as new housing starts promise a record year.

"The Indiana economy is going strong and housing is leading the way," Morton J. Marcus, I.U.-Bloomington School of Business research economist, said in a recent interview.

"We expect 40,000 housing starts this year at an estimated value of \$1.2 billion," he said.

"Only two years in this decade are ahead of this year — 1972 with 43,500 starts, and 1973 with 47,800 starts."

Morton said the strong housing picture reflects strong consumer income.

The low year in the decade for housing was 1967 when there were only 26,600 starts. 1970 was not much better (28,900), and in the 1975 recession



year housing starts fell to 28,800 from 36,600 from the year before.

Morton said that a report on the state's economy to be issued by the I.U.-Bloomington School of Business next week will show that almost all segments of the economy are enjoying considerable prosperity.

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