

# VOLLINTINE EVERGREEN

**N E W S**

A Neighborhood Publication Sponsored by VECA, the Vollintine-Evergreen Community Association

Volume XXVI, Number 5

SEPTEMBER 2000

## UPCOMING MEETINGS & COMMITTEES

Unless otherwise marked, all of these meetings are at the VECA office at 1680 Jackson. To be certain, you can call first at 276-1782. Committee meetings and Board meetings are open to everyone.



Historic Home Holiday Tour	December 10
VECA Block Club Reception & General Membership Meeting	January 22, 2001 (tentative)
Potluck Supper & Pool Party	July 14, 2001 (tentative)
Historic Committee	second Monday monthly, 7:00 p.m. (call office for location)
Block Club Committee	first Monday monthly, 6:00 p.m.
Code Enforcement Committee	first Saturday monthly, 9:00 a.m.
V&E Greenline Committee	third Monday monthly, 7:00 p.m.
Cypress Creek Beautification Committee	third Tuesday monthly, 6:00 p.m.
Managing Committee	Tuesday before third Saturday monthly, 7:30 a.m.
Housing Committee	second Tuesday monthly, 5:30 p.m.
Commercial Revitalization Committee	second Thursday monthly, noon
Brown/Howell Block Club	second Thursday monthly, 6:30p.m. (Cypress Junior High School)
Youth Committee	
VENews deadlines:	October 6, December 1
VECA & CDC Board	October 28, 9:00 a.m.
VECA Board	first Monday monthly, 7:00 p.m.
VECA Board	September 11, 7:00 p.m.
VECA Board	November 6, 7:00 p.m.
VECA CDC Board	fourth Saturday monthly, 9:00 a.m.
VECA CDC Board	September 23, 9:00 a.m.
VECA CDC Board	November 25, 9:00 a.m.

## EARLY VOTING IN VOLLINTINE-EVERGREEN STARTS OCTOBER 18

For several years now, voters in Memphis have been able to cast their votes early. The advantages are numerous:

- being able to choose any early voting site across the city, instead of just one's assigned place;
- being able to choose any day over an extended time period, instead of just Election Day; and
- being able to vote in a relaxed, uncrowded, friendly environment, instead of having to dodge numerous "poll watchers", weave through campaign signs, and then wait in long lines.

The VECA office will again be one of the city's early voting sites, from October 18 to November 2, 8:30 a.m. - 7:00 p.m. weekdays and 9:00 a.m. - 5:00 p.m. Saturdays. By taking advantage of that opportunity (and encouraging family, friends, and colleagues to do likewise), you'll be exercising one of your fundamental rights; and you'll be supporting VECA, which earns a modest income as long as it draws enough people to justify remaining an early voting site.

## SHE'LL BE MISSED

Long-time Vollintine-Evergreen resident Beulah Green has begun her second retirement, after serving three years in the VECA office as a VISTA volunteer. Prior to that, she taught 34 years in Memphis City schools, mostly fifth grade.

If you've ever called the VECA office, there's a good chance it was Beulah's friendly, patient voice you heard. Staff, volunteers, and other residents will miss seeing her every day, although she'll continue to live on Willett and serve as an occasional volunteer (including as a deliverer of this newsletter).

Thank you, Ms. Green!



## THANKS

VECA and VECA CDC are both non-profit corporations whose survival and success ultimately depend on volunteers to give time, expertise, used equipment, and more. With apologies to the literally hundreds who've given throughout the years, here are a few groups and individuals deserving recognition now:

- United Way, for the latest collection of tables and boardroom chairs that give the VECA office a classy new look;
- The Disney Store at the Oak Court Mall, for a large collection of heavy-duty shelving that is being put to good use at the CDC-owned "Watkins Square" commercial strip;
- Mike Kirby, who, among other things, continues to see to it that capable student interns are assigned to work in the VECA office (at no cost to us!).

## VECA CDC NOW SELLS CARS TOO!

They're actually two vans. And they're actually owned by a generous, long-time neighborhood leader who will donate the entire proceeds of their sale to VECA CDC. For more information about the vans, call the VECA office at 276-1782.

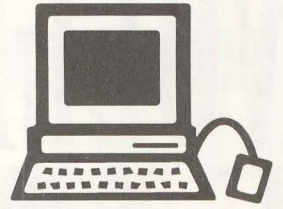
## FALL PLANT SWAPS

Plant lovers should stop by the VECA office (1680 Jackson Avenue) between 8:00 and 10:00 a.m. on either Saturday, September 23 or Saturday, October 21. You'll find interesting plants and experienced gardeners at both of these fall plant swaps. Bring plants, pots, or other extra planting supplies if you can, but come empty-handed if you're new to gardening. By next year, you can be growing your own and return the favor at next year's plant swaps.

For more information, contact Julie Borys.



## VISIT VECA'S WEBSITE



[www.neighborhoodlink.com/veca](http://www.neighborhoodlink.com/veca)

## VECA & VECA CDC STAFF

Sean Fegette,  
Construction Coordinator

Ruth Gibson,  
Homeowner Counselor and  
Office Manager

Belinda Kerusch,  
Brown & Howell  
Community Organizer

Daryl Lewis,  
Neighborhood Preservationist

Steve Shipp,  
Economic Developer

Wilma Vandermeer,  
Financial Manager

## VOLLINTINE EVERGREEN N E W S

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276-1782 VECA • 276-1783 VECA-CDC • 276-1784 fax

email: [VECA@netten.net](mailto:VECA@netten.net)  
[www.neighborhoodlink.com/veca](http://www.neighborhoodlink.com/veca)

## GREENLINE GRANT

The V&E Greenline Committee was recently notified that it has received a \$10,000 Community Compact Neighborhood Demonstration grant. Funds will be used for both the bridge over Lick Creek and improvements to the tractor storage bay in the CDC-owned "Watkins Square" commercial strip.



## CYPRESS CREEK BIKE PATH CLEANUP



On Tuesday, June 27, local youth from the VECA YouthCorp participated in a cleanup of the Cypress Creek Bike Path. The cleanup was just one of the activities of the week-long Future Builders Camp, a collaboration of Bridge Builders, VECA YouthCorps, Rhodes College and area schools. The program is designed to inspire leadership, service, and respect for diversity in today's youth. The cleanup focused on clearing a neglected picnic site and picking up trash along the bike path. Refurbishment of the cleared picnic area continued in August as part of United Way's Day of Caring. It is our hope that we can create beautiful, well-maintained picnic areas on the bike path.

The Cypress Creek Bike Path was created in 1980 by the city's Park Commission as part of a bigger project aimed at connecting many area parks. Throughout the years this bike path has fallen into disrepair, though the surface itself is still in fine shape. Since the city is either unable or unwilling to clean up and maintain the bike path, Vollintine-Evergreen residents have taken it upon themselves to care for it.

The Cypress Creek Bike Path is under-utilized, poorly maintained and partially closed. In spite of this, the bike path is part of a valuable greenspace. One part of the bike path opens into a huge 40 acre natural area. Standing there, surrounded by trees, away from the sounds of the city, one forgets that she or he is still in Memphis. This is just one example of the many beautiful natural areas the bike path boasts. Ideally both the V&E Greenline and Cypress Creek Bike Path will be connected in a 5K walking and biking trail. We have a vision of a bike path that connects the community together. If you are interested in our fight to reclaim this forgotten greenway contact Tim Moreland or Kirsten Williams at the VECA office.

Congratulations to the Vollintine-Evergreen Community Association for being selected as a "Best Practices" finalist in HUD's National "Best of the Best" awards. Your fellow Tennesseans are proud of you. This is well deserved recognition of your outstanding service. As your United States Senator, I appreciate your commitment to provide a better quality of life for all Tennesseans. A spirit of service such as yours can only make a positive and lasting impact in the future of our state and our nation.

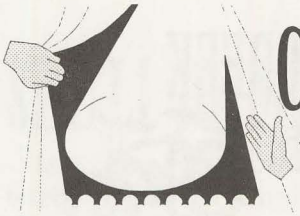
Best wishes for your continued success. Please feel free to let me and my staff know of ways we can be of assistance to you.

Warm regards,

Bill Frist

United State Senator

*[Editor's note: The "Best Practices" award was based primarily on development of our neighborhood-owned V&E Greenline. VECA CDC staff member Ruth Gibson was responsible for preparing the nomination to HUD.]*



## COMMITTEE SPOTLIGHT

This is the fourth of several installments featuring various VECA and VECA CDC committees.

Consider getting involved — even with an office and some staff, VECA can't function without many dedicated volunteers. For more information, contact the VECA office at 276-1782. For meeting places and times (usually monthly), check the first page of this newsletter.

### YOUTH COMMITTEE

Unfortunately, the Youth Committee is currently inactive, despite the fact that our youth are literally our future! Current VECA volunteers are already stretched too thin, so new volunteers are crucial. If there are residents out there who care about young people and have ideas about what VECA can offer our youth, they should contact the VECA office.

### RECENT HOME SALES

Here are home sales of at least \$60,000 in Vollintine-Evergreen from January to mid-July of 2000.

700 block of N. Auburndale	\$83,000; \$103,000
800 block of N. Auburndale	\$92,000
900 block of N. Barksdale	\$97,500
600 block of N. Belvedere	\$80,000
700 block of N. Belvedere	\$75,000; \$107,000
1900 block of Crump	\$115,167
600 block of Dickinson	\$84,000; \$88,750; \$123,000
1600 block of Faxon	\$162,500
1700 block of Faxon	\$65,000; \$75,750; \$102,000
2000 block of Hallwood	\$201,500
700 block of Hawthorne	\$118,000
800 block of Hawthorne	\$96,000; \$106,000
900 block of Hawthorne	\$90,500
800 block of N. Idlewild	\$119,000
1800 block of Lyndale	\$150,000; \$160,000
600 block of Maury	\$60,000
700 block of Maury	\$88,000
800 block of N. McLean	\$115,000
1800 block of Mignon	\$117,000; \$135,000; \$140,000
1000 block of Monticello	\$103,000
1500 block of North Parkway	\$185,750
1700 block of North Parkway	\$149,900
1000 block of East Rainbow	\$119,900
800 block of Sheridan	\$70,000
1800 block of Snowden	\$127,400
1900 block of Snowden	\$94,000; \$122,000; \$159,900
800 block of Stonewall	\$85,000
1700 block of Tutwiler	\$114,625
1800 block of Tutwiler	\$92,000
700 block of University	\$165,000
2100 block of Vollintine	\$65,000

## HOLIDAY HOME TOUR DECEMBER 10



On Sunday, December 10, 3:00 - 7:00 p.m., the Historic Committee will host "Homes for the Holidays." Festivities include a tour of homes decorated for the holidays, a trolley tour of "lighted streets," photos with Santa on the Greenline, caroling, and other activities from various committees.

## UNIVERSITY LANE

*by Alma Warren, Block Club secretary*

The University Lane Improvement Block Club is doing things like keeping our street clean. Thanks to the Keys family for the great idea of redoing an old tree stump to bear our block club name. Look for it at the corner of Edward and University.

## CAN'T WE SPELL?

Vollintine Elementary School on the corner of Vollintine and Evergreen has served as a neighborhood school since it was built in 1930. The name stands as a reminder of the disagreement over the spelling of Voll - "i" or "e" - tine. The original landowner's name was spelled with an "e", but after years of showing up on maps and the city directory with an "i", the street was officially spelled this way, while the school retained the original spelling.



# HOUSE CALL

by Roshun Austin-Wilson,  
Executive Director of the Orange Mound Development Corporation  
(reprinted with permission from the June 2000 "Orange Mound Connection")

As the financial industry becomes more deregulated, new issues of interest and concern to consumers and communities arise. These issues include the proliferation of high interest rate, so-called subprime lending or "predatory lending".

At first glance, it seems like a simple idea. If banks refuse or are unable to lend to certain people at normal interest rates, other lenders will step in offering loans at higher-than-normal interest rates. The business has become so lucrative that larger companies and even banks have become involved.

Predatory lending is particular crucial in an equity rich community like Orange Mound. Though home equity loans and lines of credit can help improve people's finances, the bad ones can easily lead to foreclosure. And with hundreds of companies bombarding people's answering machines, mailboxes and even front doorsteps with solicitations everyday, home owners may find themselves the next victims of these equity predators. Home equity scams pick much more than a person's wallet. Oftentimes, victims lose their savings, their dignity and their homes, which represent their life's work.

While home equity scams come in many shapes and sizes, there are a few major scams that are most important to avoid. First and foremost is "stripping", in which lenders make loans that they know borrowers can't repay. They do this to foreclose on homes and sell them, thereby "stripping" away the home equity for their own profit. They get consumers to agree to these mortgages by pitching them as debt consolidation tools or a way to pay for home repairs.

Some unscrupulous lenders will take the process a step further and develop an ongoing stream of revenue by "flipping" their original loans. These offers sound even more attractive to a victim of "stripping" because the same company agrees to refinance their customers' mortgages rather than foreclosing on them. But because they tack on exorbitant fees with each transaction, they actually increase the debt burdens rather than reduce them.

To add insult to injury, predatory lenders will often "pack" charges for credit life insurance, regular life insurance and other added "services" into new mortgages. Many of these "services" are unnecessary or designed not to pay out no matter the circumstances, leaving borrowers on the hook for even more money.

Subprime lending is a huge business. In the past five years, the dollar amount of subprime loans outstanding has climbed to roughly \$500 billion from hardly anything. More than 90 percent of all subprime mortgages were issued after 1992.

All hope is not lost. At least two states, New York and California, are proposing more stringent legislation to protect consumers. The legislation is designed to curb high-cost lending by restricting fees, requiring borrower counseling and other measures. Contact your state legislators to put more teeth in Tennessee legislation.

If you feel that you have been victimized or need more information, please contact an attorney or Memphis Area Legal Services at 523-8822.

This column is to inform and not to advise. It is not intended as a substitute for consultation with an attorney or other expert in the field.

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## Carol Chumney

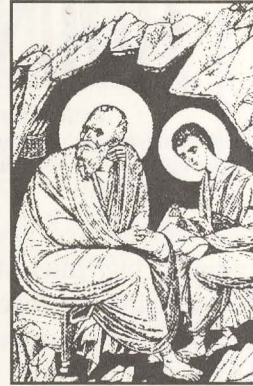
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*Paid for by The Chumney Campaign; Oran Quintrell, Coordinator*

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Sunday Eucharists  
8:00 a.m., 10:30 a.m.

Saturday Vigil Mass - 4:30 p.m.  
Tues. and Thurs. Mass - 5:30 p.m.  
Wed. and Fri. Mass - 8:15 a.m.

Saturday Confession - 3:45 - 4:15 p.m.



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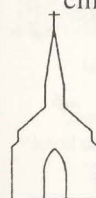
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## PROGRAMMING FOR SENIORS

The Douglass Senior Center, located in Cypress Junior High School at 2109 Howell, offers a variety of programs for seniors. In addition to the more traditional senior center activities such as bingo and crafts, Douglass's programming also includes water aerobics, piano lessons, travel, and computer classes. The facility is open Monday through Friday from 9:00 a.m. to 3:00 p.m.

Douglass Senior Center is a program of Senior Services, a local non-profit that also provides in-home and facility-based long-term care, foster care for children with special needs, assistance for the blind, employment services, and information and referrals.

For more information about Douglass Senior Center, call Diane Tidwell at 722-8717.

## CHURCH OF THE GOOD SHEPHERD'S FALL JUMBLE SALE



The Episcopal Church Women (ECW) of the Church of The Good Shepherd have scheduled their Fall Jumble Fair for Saturday, October 14, from 8:00 a.m. until 1:00 p.m. This annual event raises money to support the missions of the home ECW, including The Church Health Center, The Episcopal Church Home, Palmer Home for Children, and MIFA's Hospitality Network.

The Jumble Fair will offer bargains on a wide variety of household items, including furniture, kitchen appliances, tools, toys, and gently-used clothing for both children and adults. An assortment of homemade items, such as baked goods, jams, and jellies, will also be sold.

The Church of The Good Shepherd was founded in the fall of 1865 in the Chelsea district of downtown Memphis. The parish was instrumental in the founding of the Canfield Asylum, Boys Town, and the Refuge of The Good Shepherd. Its clergy and members also provided badly needed nursing and ecumenical care during the yellow fever epidemics that struck the city in the late 1870s. In 1942, the parish moved to its present location in the Vollintine-Evergreen neighborhood (1971 Jackson Avenue, at University).

Services are held Sundays at 7:30 and 10:30 a.m. and Wednesday at 10:00 a.m.

## "CLANJAMFRY": A SCOTTISH FESTIVAL

Evergreen Presbyterian Church (613 University Avenue) will host this year's "Clanjamfry" the weekend of September 15-17, 2000. This celebration of Scottish culture will include music dance demonstrations, pipe bands, clan tents, a Scottish heritage tent, ceilidh, athletic demonstrations, Scottish goods vendors, a children's area, a golf scramble, and a special Sunday morning worship service.

For more information, call the church at 274-3740 or visit its Web site at [everscot@webmail.bellsouth.net](mailto:everscot@webmail.bellsouth.net).

## MLGW DOES FREE ENERGY ASSESSMENT

Memphis Light Gas and Water wants to help you save money on your utilities, and will send an "energy technician" to your home for a free one-hour overview. The technician may look at windows, doors, insulation, ductwork, and appliances, and will provide recommendations, estimated costs, and estimated savings. Call 528-4188 to set up your free appointment.

## TIRED OF TELEMARKETERS?

Tennessee's new "Do Not Call" program went into effect on August 1, and already over 355,000 Tennessee phone numbers are on a list of consumers who do not want calls from telephone solicitors. If you'd like your name added to the list, call 1(877)872-7030 toll-free, or visit the Web site at [www.state.tn.us/tra](http://www.state.tn.us/tra).

Once you have been on the Register for 60 days, telemarketers' lists should reflect that, and you should not receive calls. If you do, politely but firmly get as much information as you can about the calling company, and then file a complaint, either via the Web site mentioned above or by calling 1(800)342-8359, extension 200 or 160.



**VECA NEEDS MEMBERS**

Name \_\_\_\_\_

Telephone Day: \_\_\_\_\_ Telephone Evening: \_\_\_\_\_

Address \_\_\_\_\_ Zip \_\_\_\_\_

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**I'M INTERESTED IN:**

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- Greenways
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**MEMBERSHIP DUES ARE \$10, \$20 OR \$35 PER YEAR**  
AND ARE NOT TAX DEDUCTIBLE; ADDITIONAL DONATIONS TO VECA CDC MAY BE TAX DEDUCTIBLE

**PLEASE CHOOSE ONE:**

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- \$20 dues (household), Gold Star members receive their choice of bumper sticker.
- \$35 dues, Gold Star Heritage members receive their choice of bumper sticker and the Historic Designation Plaque.
- Bumper Sticker A
- Bumper Sticker B
- Historic Designation Plaque



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**VECA**

**VOLLINTINE-EVERGREEN COMMUNITY ASSOCIATION**

VECA is a neighborhood organization made up of volunteers and paying members. The Vollintine-Evergreen News is the way in which VECA communicates with its residents. The Vollintine-Evergreen News contains information about VECA, neighborhood residents, and business and government policies. VECA is bounded by Watkins on the West, Cypress Creek on the North, Springdale on the East and North Parkway on the South. Contact VECA by writing to 1680 Jackson Avenue, Memphis, TN 38107 or call (901) 276-1782.