



# Oakridge News

How to deal with Identity Theft  
See page 4 for details.

Vol. 15, No. 16

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www.oakridgena.com

September 2007

## Your ONA Committees are Keeping Busy

By Mike Dollar  
ONA President

I hope your summer was fun. It promises to be a really great Fall here in Oakridge! Just as school has recently reconvened, so your ONA has been in "learning mode" as well. Our Committee Directors have been trying new things and incorporating ideas which promise to make our community more dynamic than ever.

Membership, Environmental, Communications, Crime Prevention and Safety, and Special Events committees are busy. Your Treasurer has been receiving your membership dues, while Membership has been tracking the turn-out of returning members, new members, and rental property members. Environmental has been aggressive in conserving energy and reducing utility bills,

while updating the entrances with hardy, more maintenance-free landscaping. Crime Prevention and Safety have teamed up with our Neighborhood Police Officer to provide you with a personal level of safety. The Communications team has been growing, as have the new additions to your website (www.oakridgena.com) and newsletter. Special Events has been making some terrific plans for the neighborhood's enjoyment.

Of course, we expect the pathway of progress to sometimes generate a few pebbles in the shoe. But that has not curbed the enthusiasm. For a group of volunteers, you have quite a dedicated team. They are committed to keeping Oakridge the best place in town.

Some classes are being provided by the Garland Neighborhood Management Academy (GNMA). I attended the

Government 101 class. The GNMA is a series of educational classes on a variety of topics important to neighborhood vitality. The GNMA exists to provide community stakeholders with the tools to actively engage in the municipal government process and to manage neighborhood growth and change. The program is an important educational and empowerment component of the Strategy for Vital Neighborhoods by providing planning, education, management tools, and technical assistance to enable neighborhoods to reach their goals. For more information about the Academy, contact Felisa Conner at (972) 205-3864 or fconner@ci.garland.tx.us.

This is your Neighborhood Association, be proud, and thank you all for your feedback and support. Please enjoy reading the rest of your newsletter.

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## Tidbits from City Hall

By Rick Williams  
District 7, City Councilman

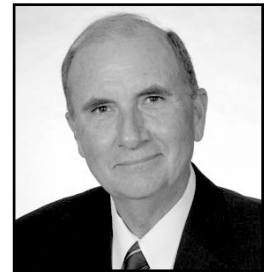
The month of August has been dominated by budget discussions for FY 08 (i.e., Oct 07 through September 08). Each staff in the City makes a presentation generally explaining what they do, accomplishments they have completed, and the budget needed in FY 08. For a new councilman, this has been very interesting, educational, and sometimes a bit tiring (e.g., the budget meeting on August 23rd ended at midnight). The final budget increased the tax rate per \$100.00 assessed value by one cent (i.e., from \$67.86 to \$68.86). However, a couple of months earlier, the homestead exemption was increased from 6% to 7%, so when we combine these two taxing changes, the annual dollar tax change on a home is shown as follows:

Rick Williams

District 7

214 535-2648

rickwilli@gmail.com



Home value	Regular	Age 65/Dib (HSE)
\$100,000	\$2.52	(\$2.59)
\$150,000	\$3.77	(\$11.51)
\$200,000	\$5.66	(\$13.64)
\$300,000	\$7.54	(\$17.92)

Note that all home owners with the age 65/disabled \$51,000 additional exemption actually have a net decrease in the amount of their taxes. Of course, City taxes only make up a little over 25% of your total tax bill. School and county taxes are the largest share.

Each year, the police chief gives the council his annual crime report comparison, and that was provided during the

continued on page 6

# ONA Establishes a Pet Lost & Found

**By Sherri Rutherford  
Special Events Director**

The Dog Days of Summer – what an appropriate time to let our Oakridge residents know that your ONA board is adding a new benefit for Oakridge residents. It is well known that we have numerous 4 legged residents who from time to time make an escape. Therefore we are forming a Lost and Found for our 4 legged friends.

If you find or lose a pet please call 972-496-5454 or email me at srutherford72@tx.rr.com. Please provide your name and contact information along with a description of the animal (breed, color, size, pet's name) and if possible a photo. We will immediately post this information on our website at [www.oakridgena.com](http://www.oakridgena.com) and hopefully have pets returned to their owners in no

time. Please do not drop animals off at my house as I have a very jealous Yorkshire Terrier.

Also, from time to time we will have articles featuring some of our resident pets along with informative pet owner articles. Please call me if you have an interesting pet story idea or tell me about a special event in your pet's life.

I want to thank Phil and Cheryl Brown (my neighbors) for noticing my Molly locked out of the house recently and providing care for her until we returned home. It's good to know your neighbors.

By the way; I googled Dog Days of Summer and found out the it is the period between July and early September when the hot sultry weather of summer occurs in the northern hemisphere

*Please visit*

[www.oakridgena.com](http://www.oakridgena.com)



## Let Sue Do It

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- grocery shopping (especially for homebound)



**Let Sue Do It**  
Oakridge area  
resident since 1988  
**Sue Hageland**  
972-530-5089

## About the ONA

*Oakridge News* is a publication of the Oakridge Neighborhood Association.

### ONA OFFICERS

President .....Mike Dollar  
 Vice President .....Keith Engler  
 Secretary .....Karen Engler  
 Treasurer .....Joann Williams

### DISTRICT DIRECTORS

District 1 .....Joe & Beth Fagan  
 District 2 .....Jim Norris  
 District 3 .....Sandra Stevens  
 District 4 .....Joan & Dan Nichols  
 District 5 .....Tony & Tillie Battaglia  
 District 6 .....Phil Hanas  
 District 7 .....David & Sharon Parrish

### COMMITTEES

Membership .....Cecile LaBossiere  
 Communication ....Ben Moss & Keith Engler  
 Environmental .....Don Pattie  
 CPS .....Eric Morris & Carol Garrison  
 Special Events .....S. Rutherford-Franks  
 Welcome Wagon .....Cecile LaBossiere

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- BATHROOM TILE & CAULKING

## Another Year of Special Events

**By Sherri Rutherford  
Special Events Director**

Special Event planners Margaret Fowler, Martha Dollar and Sherri Rutherford met over salad and dessert to plan the ONA's Special Events for the next upcoming year. The first order of business was to plan the annual volunteer party for all the volunteers throughout the neighborhood. Since the entire ONA board is comprised of volunteers, a number of our residents are currently involved in volunteer positions. However, there are numerous other volunteer opportunities available: from monitoring sprinklers at an Oakridge entrance. (just requires keeping your eyes open and reporting any problems to Don Pattie, our environmental director) to delivering welcome baskets to new ONA residents. Even though the volunteer party was September 7th, volunteer positions are still available.

By popular request, the ONA will sponsor a chili cook-off in late October or early November. Not all of the details are worked out yet... but hey, if you have ever attended a chili-cook-off, then you know this is an excellent volunteer opportunity to volunteer. We need chili cook-off teams. Please call me at the number below or go to <http://www.oakridgena.com> for more details.

The ONA Community Caroling event will be held on Sunday, December 2nd. Carolers (and Carolees) enjoyed this so much last year that we are expecting an even bigger event this year. As the details are finalized, we will post them in the newsletter and on the website (<http://www.oakridgena.com>). Keep reading your newsletter or visiting the web site for future details.

While our Spring Picnic this year was successful (even in the rain), this

annual event will undergo some changes for the upcoming year. Details will be forth coming in future newsletters.

Some interest has been expressed in an occasional "Oakridge Night Out on Town". Such an event would give residents the opportunity to visit with each other, while periodically enjoying activities such a listening to jazz at a local club; going to the horse races, or maybe even a attending a Rough Riders game. If you would be interested in an Oakridge night out please let me hear from you. My email address is [srutherford72@tx.rr.com](mailto:srutherford72@tx.rr.com) or call me at 972-496-5454.

Philip Hanas  
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**NO JOB IS TOO SMALL**

## Things Financial and Personal

**By Dave Morgan, CPA, Mortgage Broker, Real Estate Broker, Investor**

*Disclaimer – You should consult with your professional before acting on any of the recommendations or ideas that follow. The author is not an attorney and does not profess to be providing legal, tax, financial, or personal advice. Dave will be happy to meet with you to see if your personal facts and circumstances would warrant any action on your part. Now with that out of the way, let's look at some things.*

### The CPA Corner: Personal Taxes

The word this month is to start at the beginning – keep your tax records in proper order. Use your computer in a password protected manner to maintain your bank register and bank reconciliation in an automated fashion. Excel

works great and there are many software programs you can use. If you use Excel, you can then “tag” each deposit, check, and other transactions with its tax or non-tax relevance. If you have a business, keep a separate bank account for that business. Do all of the business transactions within that account, and avoid doing any personal or another business’ transactions within that account. Schedule your brokerage accounts as you would a bank account analysis. Please contact me if you guidance on record-keeping. Place your tax receipts in a folder in some order. One good way is to mark your invoices with the check number, and then to file them in check sequence. If you have a lot of receipts, set up individual folders for each type of invoice such as folders for each vendor,

payer, bank, or brokerage. Prepare a spreadsheet log for your receipts paid out of cash just like you would for your bank transactions, tag those receipts with a unique number referenced in that spreadsheet, and file those receipts in a cash folder as well.

*Join Dave here every month for his new ongoing financial advice column! The above items are intended to entertain and to spur your thought processes through just being aware of opportunities. Please consult with your group of professionals before proceeding forward with any idea presented. If you need some referrals or want to discuss things with him, Dave Morgan can be reached at 800-471-1289 or at [davelmorgan@verizon.net](mailto:davelmorgan@verizon.net). His website is <http://www.dlmmortgage.com>.*

## Deter, Detect, and Defend: How to Deal with Identity Theft

**By Carol Garrison, CPS**

It affects all of us in one way or another: identity theft. The Garland Police dept. has a unit dedicated to investigating this type of theft and there is a special form to fill out if you are a victim at [www.ci.garland.tx.us](http://www.ci.garland.tx.us) (the city of Garland main web page). Click on GPD then click on Identity Theft Information – the form is a downloadable PDF format that needs to be filled out, notarized, and taken to the police department.

According to the Federal Trade Commission, ID thieves steal your identity by: dumpster diving, skimming (using a device used to steal credit card numbers), phishing (internet abuse), abusing change of address forms, and good old-fashioned stealing of purses, wallets, etc. The FTC has devised a 3-point strategy for us to reduce ID theft: deter, detect, and defend.

To deter ID theft: shred documents with personal/financial information, avoid receiving any important financial information to a non-secure mail box, don't give out any information to phone or internet solicitations unless you know the source well, avoid using easy to figure out passwords, don't carry your SS card in your purse or wallet, and make sure your computer has appropriate protection from invasion (go to [www.OnGuardOnline.gov](http://www.OnGuardOnline.gov) for help).

To detect: check your credit report frequently, investigate any credit card bills you did not purchase, check for unexpected credit card denials, and respond to credit card inquiries that you did not initiate.

To defend: report fraud immediately to all 3 credit reporting sources, close all banking/credit card accounts, fill out the Garland ID theft form and get it to the police ASAP, and file a claim with the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or

call 1-800-ID-THEFT. Obtain written proof from all 3 credit reporting agencies that the fraud was reported, and notify your bank of the reason for the acct closing. Get written confirmation from all credit cards that the ID theft was reported, and make sure any fraudulent charges are reversed to prevent credit score damage.

If you experience ID theft, cancel all credit cards even if they do not show fraudulent activity to avoid having to deal with abuse on those cards at a later date. Several sources agree: awareness, vigilance and observance are the best weapons against this growing crime.

ID theft is a felony crime – let's make sure we prevent it when we can, and help the authorities capture the perpetrators by filling out the proper paperwork and keeping accurate records of all communication regarding the ID theft.

## Oakridge Daytimers

**By Dianne Winter**

In preparation for the fall kick off of their season, the officers and group leaders of the Oakridge Daytimers met at the home of Cecile La Bossiere on Wednesday, August 15th.

The main purpose of the meeting was to plan meetings by discussing former activities and suggesting new ideas. Several new events were offered and scheduled. Members will enjoy the introduction of the schedule for the year which

will include coffees, luncheons, entertainment and speakers. There will also be an opportunity for members to demonstrate their creativity.

Interest groups such as Stitch n' Chat, Bridge, Canasta, Book Club and Girls Night Out will still be available but the main focus of the group is still to create a casual atmosphere for neighbors to meet and enjoy fellowship.

Any lady residing in Oakridge will be able to enjoy the fruits of this meeting by attending the

first coffee of the year on the second Tuesday, September 11th, 10 am, at the home of Betty Prickett, 2013 Diamond Oaks. Members should be prepared to pay dues of \$15 for the year at this meeting. Come and bring a neighbor.

For more info on the activities of the Daytimers go to the ONA website: <http://oakridgena.com>

## From Underdog to Wonder Dog

**By Sherri Rutherford  
Special Events Director**

When Lois and Vincent Golbeck braved the after-Thanksgiving shopping crowd at North Park Mall in 2005 they had in mind finding bargains not a bark-er. But as they passed the SPCA adoption store Vincent saw a part Yorkie, part Shitzu and maybe part something else that just seemed special. So to home came this 21 month old dog that was named Bono after Vincent's favorite band U2.

Bono's laid back attitude was certainly a contrast to the other 3 dogs in the household. But about 6 month later Bono became very lethargic and began to bloat. The Golbeck's veterinarian did not have good news. It seems Bono's liver was about 1/4 the size it should be and he would not survive.

Devastated but not defeated Vincent began searching the internet and learned of an experimental procedure. Bono was screened at a local diagnostic center and

was referred to Texas A&M. There Bono underwent 2 five hour surgeries installing several stints in his liver; rerouting veins through out his internal system with up to 5 surgeons ranging from cardiologist to internist working on the little 8 lb dog. A month later a 3rd surgery was required.

Bono was still bloating and retaining fluid and the Golbeck's become very concerned that the 3 surgeries were not successful. Then one evening as if a miracle occurred the fluid drained and Bono was like a new dog. Bono while on medication for the rest of his life has come from being the laid back dog to the alpha dog to 3 larger dogs. He has a little prance in his step (even though 1 leg is paralyzed) that lets everyone know he is #1 and special.

Now you might think Bono is one lucky dog to have the

Golbecks but they will tell you they are the lucky ones. During Bono's entire ordeal he maintained a sweet disposition and a spirit that was an inspiration to the staff at Texas A&M and the Golbecks. He has become very protective of his 2 masters. So if you see the Golbecks walking their 3 dogs be most cautious of Bono the 4th dog which will be in the baby buggy. He has already overcome bigger threats than you.



## Environmental Report, August 2007

**By Don Pattie  
Environmental Director**

Our environment is changing – and in Oakridge it's just getting better and better! Our Oakridge Beautification Team (a designation I just made up for those brave souls who planned and planted) has just started the redoing of the landscaping at the entrances. Having been delayed by the continuous rains in the spring, only the east side of the entrance at Buckingham and Diamond Oaks has been completed so far but the rest is coming soon.

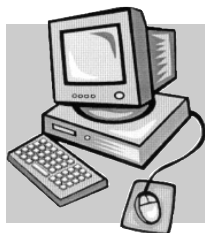
As we all know the cost of utilities (electric and water) continues to go up. New

timers have been put on the entrance sign lights and tree lights (at the Ridge Oaks entrance). The timers are set so the lights come on at dark and stay on only two hours and then shut off until the next night. This should cut our electric bill by two thirds at least.

In another cost saving measure the sprinklers have been turned off except at the entrance planting beds. This is an experiment. It was noticed that last year the grass strips along Jupiter and Belt Line, which have no sprinklers, seemed to stay as green as the rest that got watered twice a week. We will see if it all stays green this year. If

not, we'll turn the sprinklers back on.

Our Landscape Maintenance Contractor, US Lawn Service run by Fred Kaminski, is doing a good job. On a regular basis keeping everything neat and trimmed you will see Fred, his crew and his watch dogs (they watch Fred mow the grass). Fred says that one continuing problem we have and don't seem to have any control over is people driving along the busy main drags of Buckingham, Belt Line, Shiloh and Jupiter throwing trash out their car windows faster than his crew can pick it up.



**Check out the ONA's website for more news!**

Go to <http://www.oakridgena.com> for the new Garland Police crime report and Kimberly Schofield's pest control advice.

### City Hall (continued from page 1)


August 6 work session. Garland has the 7th lowest crime rate among the 28 largest cities in Texas and the 4th lowest among the 10 cities in this area we used for local comparison. One of the more interesting things in the report of the 28 largest cities in Texas is the population of each. For example, here's a question for you: Which of the cities of Lubbock, Waco, Amarillo, and Irving have a larger population of Garland? Answer: None. I found it particularly interesting that Garland's population of around 225,000 dwarfs Waco at about 124,000.

I attended a briefing about the forthcoming Saigon Mall (in the old Target

store at Jupiter and Beltline), and came away being very, very impressed. This is not just going to be an Asian mall; it is going to be THE Asian mall in the DFW area. The developers are now planning on spending several million more dollars (than what we had heard last year) to make this a destination location. Further, they are now finalizing the purchase of the entire corner (not just the old Target store). The opening date is now scheduled to be January 1, 2008. The developers are very interested in meeting with various homeowner/neighborhood associations in the near future to get input on developing the other parts of this location outside the

mall, and I'll be getting with various association Presidents to make arrangements.

Finally, I'll be bringing up for review with the Council Garland's smoking ordinance. One of your fellow Oakridge residents would like to see the law strengthened, and I'll get staff and Council to at least look at this issue. At this point, I don't have any strong feelings one way or the other. If you do, please email me on this issue or any other you have. As I have said before, to represent you, I need to hear your concerns and opinions. The best way to do that is via my E-mail address of rick-willi@gmail.com.



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**References available**



## Grasshoppers are Beginning to Hop Everywhere!!!

**Kimberly Schofield**  
**Program Specialist-Urban IPM**  
**k-schofield@tamu.edu**

As we walk outdoors in late summer, we might be overwhelmed by the number of grasshoppers. This is due to warm, dry autumns and hot, dry summers, which favor grasshopper survival and reproduction. Grasshoppers develop through simple metamorphosis with an egg, nymph and adult stage. The female grasshopper uses its long ovipositor to deposit eggs 1/2 to 2 inches into the soil in the fall. They will deposit eggs in such areas as weedy places, fence rows, and ditches. The eggs hatch in the spring or early summer, depending upon species. The nymphal stage feeds for around 6 weeks before molting into an adult with fully developed wings. The adult grasshoppers will be found until late fall or until a frost occurs.

Grasshoppers feed mainly on weeds. However, when the weeds dry up the grasshoppers go in search for food. This search may lead them to the plants in your

landscape.

### Non-Chemical Controls:

1) Weed control is the most effective way to decrease the number of grasshoppers in an area. If weeds are eliminated, nymphs will starve and adults will be discouraged from laying eggs in the area.

2) Also tilling the soil in the late summer will discourage female grasshoppers from depositing eggs, since they like to lay eggs in undisturbed soil.

3) Floating row covers can be used to protect such areas as vegetables, flower gardens, and small fruit trees from grasshoppers. The fabric allows sunlight through, while protecting plants from insects and cold weather.

### Chemical Controls:

Monitor grasshopper infestations and treat when grasshoppers are in the nymphal stage and before they move into crops or landscapes. The immature grasshoppers are more susceptible to insecticides. Some effective insecticides include the active ingredients

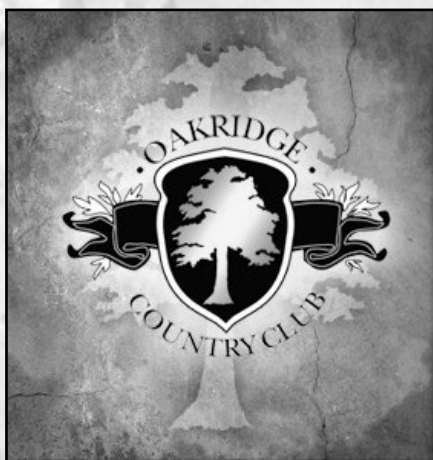
diflubenzuron, cyfluthrin, bifenthrin, acephate and permethrin. Also baits can be applied such as those containing carbaryl.

Insecticides typically do not persist in the environment more than a few days. This means grasshoppers may soon re-invade.



**Differential grasshopper, *Melanoplus differentialis*** (Thomas) (Orthoptera: Acrididae). Photo by Dr. Bart Drees, Texas A&M University.

For more September pest control tips, please go to the ONA website: [www.oakridgena.com](http://www.oakridgena.com)



Book your next party or event at Oakridge Country Club!  
 Call Margaret Goff at 972-530-8008 x239

### Pool Membership

Pool Members and their families enjoy use of the swimming pool with access to all social events and dining hosted in the main clubhouses at Oakridge Country Club.

Annual Fee – \$300.00  
*Memorial Day to Labor Day*

### Social Membership

Social Members and their families enjoy use of the outdoor, lighted tennis courts, swimming pool and access to all social events and dining hosted in the main clubhouse at Oakridge Country Club.

Annual Fee – \$500.00

*Family includes member, spouse, and unmarried children under age 23 residing in member's household.*

### Sports Plus Membership

Sports Plus Memberships are non-transferable memberships. Members and their family enjoy golf privileges, unlimited use of the outdoor lighted tennis courts, swimming, fitness, and access to all social events and dining hosted in the main clubhouses at Oakridge Country Club, The Shores Country Club, Los Rios Country Club and The Golf Club at Twin Creeks.

Initiation Fee: one time fee of \$199.00  
 Single Membership \$49.95 monthly  
 Family membership \$69.95 monthly

*Family includes member, spouse, and unmarried children under age 23 residing in member's household.*

**Oakridge Neighborhood Association**  
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### upcoming events

Sundays Nicholson Memorial  
Library open, 2 to 6 p.m.  
September 20, 27 Daytimers Weekly Canasta  
October 4 ONA Membership Meeting  
October 27 Garland's Neighborhood Summit  
October 31 Halloween



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