



Oakridge News

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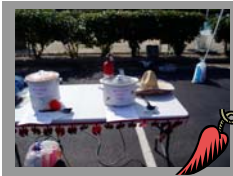
Vol. 15, No. 19

Dec. 2007-Jan. 2008

President's Letter

By Mike Dollar, ONA President

I hope you had the opportunity to attend our neighborhood cook-off on November 3rd. If you were unable to attend, hopefully you saw it on CBS 11 News that evening or read about it in Editor Courtney Flatt's article in Garland's November 10th "Neighborsgo". The dog parade was especially comical. Our canine



friends stepped out in style with full costumes. Games entertained both adults and children. The contestants' chili was outstanding! Two contestants tied for first prize - so it came down to a coin toss. Winning the coin toss and the first **Oakridge Neighborhood Association Chili Cook-Off** was

Neta Rohr. Having won the 1997 Texas State Championship and 1998 New Mexico State Championship, Neta also ranked 14th worldwide. Thanks to the many exceptional Oakridge chefs in the neighborhood and, as far as I could taste, there were no slackers in the contest. I would like to give special thanks to our judges: City of Garland District 7 Councilman, Rick Williams; City of Garland Neighborhood Vitality Manager, Felisa Conner; and The Dallas Morning News "Neighborsgo" Editor, Courtney Flatt. Of course planning this entire event was Oakridge's own ONA Director of Special Events, Sherri Rutherford and her army of volunteers. Salute!

Continued on Page 5

Council Report

By Rick Williams, District 7 City Councilman

I get the occasional call/e-mail regarding street lights that are out. However, whether or not your trusty council representative can help, depends on where you live. About 85% of Garland residents are served by GP&L - who is very responsive to such problems. Basically, I tell residents to call Donna Bryant at 972 205-3461, and the problem is quickly remedied. Unfortunately for individuals who live in the area of Garland historically served by TXU (now able to choose your electric provider), I can't do much to help other than to tell them to call 1-888-313-4747 and hope for good luck.

A few months ago, a constituent asked me about getting a smaller green trash bin "like her neighbor." I never realized that there was such a thing, but I found out that originally - when Garland switched to the trash bin method of

trash collection - there were two sizes offered - the 90-gallon size (almost all of us have) and a smaller 68-gallon version. When I called Environmental Waste Services, I found out they had discontinued stocking the smaller one since it was not very popular. Many people who had first requested the smaller trash bin found it was too small for their needs. However, since there are individuals who (1) may not need a 90-gallon container, and (2) who may find wielding it difficult, the City has now purchased some 68-gallon trash bins and they have about 100 in stock. If you are interested in replacing your 90-gallon trash bin with the smaller 68-gallon container, please call Kimberly

Humes with the City of Garland at 972-205-3709.

I attended two conferences this month. One was the Texas Municipal League (TML) meeting at the Dallas conference center where council representatives from all over Texas attended various sessions on City issues. A week later, I

attended the National League of Cities meeting in New Orleans which is essentially the same type of meeting as TML. The only exception is that there are council representative from all over the U.S. In general, these meetings were interesting and informative.

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Check out these Oakridge Services!

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Support Our City!

Do your **HOLIDAY** shopping in Garland.

Things Financial and Personal

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

The Mortgage Corner

Lenders make and fund home loans to borrowers. They then take several of these closed and funded loans, and they essentially bundle them for sale to one of the investor groups in what is called the secondary market. Over 50 lenders have closed their doors since the start of the year because the risk of foreclosures frightened Wall Street investors from buying their mortgage backed securities, because the rate of return was not great enough to cover the risk that the principal would go bad. The stock market has recently taken a hit due to fears of the foreclosures of sub-prime mortgage loans, primarily in areas of the

country other than ours.

Sub-prime loans were hit hardest primarily because otherwise less than credit worthy borrowers took advantage of financing their purchases (a) by putting little to no money of their own into the home as a down payment and (b) by using adjustable rate mortgages (ARM's) to finance their purchase. Typically, ARM's have an early discounted rate that, usually after two or three years and thereafter, significantly increases the payment of cash strapped folks. With little money put into an equity position, these folks bail out on the loan. These foreclosures lower the value of other houses in the neighborhood, and any equity of other homes disappears. This causes other borrowers to become upside down on their equity. The end result for sub-prime borrowers is that 1)

lenders want a larger down payment, 2) they will lend less because the price of homes has fallen (the loan is based on the lesser of the sales price or the appraised value), and 3) they charge higher interest rates because the fore-

closure risk is higher. Loans issued by sub-prime lenders go way down. However, FHA, VA, USDA/ Rural Housing, MyCommunity, and certain

bond program loans are still available at almost prime rates for qualified prime and sub-prime borrowers alike. Prime loans are still available at great rates, and maintaining your credit and debt to income ratios, plus accumulating down payment funds, are more important than ever.

In mid-August, with the financial market crisis blooming, the Federal Reserve

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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.

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Oakridge Daytimers

By Dianne Winter

The Daytimers gathered at the home of Sally Weiss on November 13th to share the harvest of food and fellowship.

The food hostesses that provided the bounty for the beautifully decorated table were Monica Evans, Margaret Fowler, June Parks and Arlene Tovey.

In the absence of the president, Cecile La Bossiere, the vice president, Nell Burt, presided over the meeting. The following announcements were made:

Sherrri Rutherford encouraged people to join the caroling group on December 2nd and to suggest names of those who might enjoy hearing the carolers at their door.

Margaret Fowler invited members to attend the **Garland Symphony on December 21st** at a reduced group price.

The treasurer, Jo Ann Williams, distributed envelopes to use for collecting the \$10.00 for the **Christmas Luncheon**.



Reservations and payment must be made by December 6th. The Luncheon will be held on **Thursday, December 13th at 11:30** in the Oakridge Country Club.

All of the interest groups are meeting as scheduled with a few changes due to the holidays.

Nell introduced the speaker, J. Capers, who is a Neighborhood Police Officer with the Garland Police Department. Officer Capers explained his duties and reported on neighborhood events and home safety including the newly installed Lockbox Program. He answered several questions from residents and offered brochures and his personal business card, encouraging us to contact him with any further questions.

Beth Fagan introduced her neighbor, Deborah Smith, who joined to become a new member. Shirley Mohler won the door prize.

Daytimers will **bring in the new year on January 8th** at the home of Suzanne

Snow. Be sure to attend and invite your neighbor.

Daytimers is a social organization that requires residence in Oakridge and \$15 dues. Daytimers promotes the Oakridge Community and the ONA. Questions should be directed to President, Cecile La Bossiere, at 972 896 9413.

*The City of Garland & the ONA encourage you to **RECYCLE YOUR TREE!!***

But please remember to **remove all tinsel, ornaments, string, and ornament hangers** so that it can be mulched without damaging the chipper.




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<http://www.OakridgeNA.com>

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NO JOB IS TOO SMALL

Council Report *(Continued from Page 1)*

On December 3rd, there was an offsite financial retreat attended by all of the City Council and roughly 50 top management staff in the City of Garland. It was important for both the Council and Garland's management staff to hear the financial forecast for the next few years, because it does not look good. Bryan Bradford, Managing Director for Budget, did his normal wonderful job of analysis and presenting the data in a manner that was comprehensible to all. One of the topics was "Significant Revenue Trends," and it dealt with (1) ad valorem taxes from residential and commercial property, and (2) sales tax revenues. These two sources of income represent about 50% of the "general fund" funding for the City of Garland. As we have all heard, the subprime mortgage crisis has led to a big increase in foreclosures (see www.realtytrac.com for a list of all foreclosures down to the street level). Consequently, the supply of houses has increased while demand has decreased.

If you recall "Economics 101", the effect is a decrease in the value of homes, and nationally the decrease has been 4.5% since October 2006. In Garland, the decrease has been about 2.0%.

Compounding the problem is revenue from sales tax. Consumers have been hit hard with rising gas prices, rising food cost, decreasing access to credit, and decreasing home values. You might ask what do decreasing home values have to do with sales tax, but historically they are an accurate predictor of consumer spending - those with homes losing value are less likely to spend.

Based on all of this data, Garland is expecting a 2.3% increase in revenue *per year* for each of the next 5 years. However, during that same 5-year period, it is forecast that expenditures will increase 4.6% *per year*.

Consequently, the City has implemented a hiring freeze and capital improvement

programs are being "re-worked". In addition, capital purchases approved as part of the FY '07-'08 budget are being reevaluated. The City staff is formulating an overall strategic approach to the FY '08-'09 operating budget.

Sorry to present you with this less than positive forecast during this holiday season, but you can help the situation by doing your spending in Garland this holiday.

I hope everyone enjoys a safe and happy Holiday season, and as always, if you have a question or concern, please email me at rickwilli@gmail.com.

Newsletter Design and Layout

by Heather Englebretson
Engle Support Services
heather@englesupport.com



<http://www.EngleSupportServices.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

President's Letter

(Continued from Page 1)

Sheri and her army's next undertaking is the neighborhood Christmas caroling. Last year was so much fun! It is hard to distinguish whether the caroler or the "carolee" had the greater enjoyment. As he did last year, ONA District 2 Director, Jim Norris will direct the "choir" and provide guitar accompaniment. Margaret Fowler is hosting a post-caroling get-together at her home this year. Thanks, Margaret!

We will also be judging the best home Christmas lighting again this year, so be prepared.

I have received many compliments on our new newsletter format. Please let Heather Englebretson know how much she is appreciated for all her hard work on this. Keith Engler has continued to make improvements on our website (www.oakridgena.com). He has included information for the golfing members in our association. Notify either Keith or Heather if you would like to advertise in our newsletter and on our website. Our readership is made up of roughly 1,000 affluent consumers, and they are always looking for services, retail, and restaurants in the area.

The Buckingham/Diamond Oaks entrance renovation is almost completed. The entrance is much more open and the plants very drought-tolerant and maintenance-free, for the most part. I can't wait until the plants have had time to grow and fill the beds with color. It should be quite spectacular.

We are still gaining membership, so continue to ask your neighbors to join. Remember that your Membership Directory doesn't contain our full membership list, but only those members who requested listing on their 2007 invoice. As you talk to your neighbors remember that the future of our community depends on a process of continual improvement. We are always on the lookout for neighbors who can perform a Board function better than the status quo. We will be electing a Nominating Committee in March and they will recommend individuals and couples for the openings in Board positions, beginning in June 2008. If you have ever had questions or ideas about the Neighborhood Association's activities or goals, then you could be Board material. Contact me at onapresident@aol.com and I will try to answer your questions and explain the process of becoming an active volunteer, as an Officer or Director, on the Oakridge Neighborhood Association's Board of Directors.

Have a great Christmas and a safe New Year!

ONA Dogs showed style At the Chili Cook-off!



December Holidays

5th-12th
Hanukkah

20th
Id al-Adha

25th
Christmas

25th-Jan. 1st
Kwanzaa

Oakridge Daytimers Book Club

By Dianne Winter

The Daytimers Book Club met on November 16th at the home of Frances Morgen to discuss the book, Wish You Well, by David Baldacci. More than a dozen women visited and sampled the tasty refreshments that Frances had prepared.



In this book Baldacci veers from his usual mystery fiction to a new field of fiction. The setting is in rural Virginia in the '40's and includes unforgettable characters that experience adventures of tragedy, comedy, loyalty, redemption and love. This book appears to be quite autobiographical when compared to Baldacci's life.

Carolyn Wallen led the discussion with everyone contributing thoughts and ideas related to their own experiences. The members' discussion ranged from belief to disbelief in the reality of the situation as portrayed in the book. All agreed that it was quite a surprise to find this author writing a novel so distant from his usual field.

Ruby Nell Ormon introduced a guest that was visiting her. Book Club leader, Betty Thomas, discussed the upcoming schedule.

If anyone is interested in attending the **December Book Club on December 21st**, the meeting has been changed to **Suzanne Snow's house at 2722 Big Oaks Drive**. The book they will be discussing is The Alchemist by Paulo Coelho. Any Daytimer is welcome and you do not have to have read the book to attend.

Things Financial (Continued from Page 2)

finally got the hint that controlling inflation should not be their concern at the moment – liquidity should be. They lowered the discount rate or, in other words, the interest cost on what banks get charged for their daily liquidity loans to one another. In a most unusual move, intended to show financial bravado to a shaky Wall Street, four of our top banks (Bank of America, JP Morgan Chase, Citibank, and Wachovia) announced that they went to the Federal Reserve discount window and actually symbolically borrowed \$500 million each - \$2 billion in total – even though they paid a 0.5% excess in interest over what they would have normally paid from other available resources. Wells Fargo declined to announce whether they did the same or not. Furthermore, Bank of America infused \$2 billion of cash into the mortgage lending giant Countrywide Home Loans that had disclosed they may be forced to go into bankruptcy. Bank of America has more home mortgage loans in their asset portfolio than any other bank, and the Countrywide Home Loans infusion guaranteed a source of generated loans they could purchase.



ONA Memberships

By Cecile LaBossiere, Membership Committee

Not in the ONA Directory this year? Are you wondering why?

Hello Everyone! - I hope you are taking some time to enjoy this festive holiday season. I wanted to talk briefly about our Membership Directory and answer some of your questions regarding listings in the directory.

As you know, we published the directory and completed our directory mailing in October. Since that time I have received a few phone calls from members that were not included in the directory and were wondering why. Let me see if I can effectively answer your questions:

During our Annual Membership Campaign, we mail out a Membership Application Form (this usually takes place in May of each year) requesting your voluntary contribution and valued participation in our Oakridge Neighborhood Association. The **Membership forms** have a few questions asking if you want to be a volunteer, if you want your newsletter via email, etc. **It also includes a section that asks you to fill in specific information - including your last name, first name, address, and phone number - if you want to be included in the directory.** We ask every member (even renewing members) to fill in this specific information each year on the

membership application. I know - you're thinking, "If I am a renewing member, don't they know me? I gave them all that information last year".

But honestly, the reason this is valuable for the ONA is due to changes that occur throughout the year to your personal information. We also want to make sure we ask people "do you want to be in the directory?" The last thing we want to do as your Neighborhood Association is publish someone's personal information in a directory if they do not want that information known to others. This is why we have an "opt - in " policy with respect to the directory listing. I hope that each and every one of you can appreciate the need to keep personal information confidential.

So now you may be thinking, "well I *did* fill out that required section on the membership form and I am *still* not in the directory. So what's up with that?" The only other reason for you to be excluded from the directory is **if we received your annual dues payment after September 1st.** We have a cutoff date for the directory so we can provide some time for formatting and printing and get it mailed to you in October.

I hope that answers the question for our members in regard to why they were not included in the directory.

If you still have questions, please do not hesitate to call me anytime. I will try to respond as quickly as I can to your concerns. I have actually talked to a few members already about inquiries they had with respect to membership and the directory.

“Not in the Directory this year? Are you wondering why?”

As a side note, please do not assume your neighbor is *not* an ONA member simply because they aren't listed in the directory. We have over 100 members that have chosen not to be listed in the directory. I wanted to mention this as I have had ONA members

assume - based on directory listings - that their neighbors are not members. We love that you are talking to your neighbors about the benefits of your Oakridge Neighborhood Association and the value members bring to the neighborhood through voluntary participation. Please just keep in mind that - out of respect for personal requests - the ONA directory doesn't list *all* of our members.

Sincerely - Cecile

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akridge News

Published by the Oakridge Neighborhood Association.

Dec. 2007 - Jan. 2008 Vol.15, No. 19

Note: Next Oakridge News Issue will be Feb. 2008

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ONA Board Meetings: Third Thursday of each month.

ONA General Membership meetings (for 2008): March 6th and May 1st.

Meetings are held at the Oakridge Country Club.

Social - 6:30, Meeting - 7:00.

Oakridge News is a publication of the
Oakridge Neighborhood Association.

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