



Oakridge News



<http://oakridgeNA.com>

Vol. 18, No. 03

March 2010

Observations

By Mike Rose, ONA President

ONA Nominating Committee

It is that time again to form a Nominating Committee to elect new members to the ONA Board. The position open are:

- President
- Vice President
- Secretary
- Treasurer
- District Directors for districts 1, 3, 5 and 7

Bobcat

Saturday February 22nd at about 12:30 pm police and animal control were called out to a home on the 2700 block of Hickory Bend because of a Bobcat in the back yard. Animal control tried to tranquilize the animal but

when the animal didn't respond police had to shoot it. Because this involved a shooting, all kinds of reports had to be filed. The fire department came out so pictures could be taken from a roof top of the area and to see if any other bobcats were around (this is mating season). The area was secured at about 1:45 pm.

Chain Link Fence and Bollards

Plans are being made by the city of Garland to remove the green posts and the chain link fence at and near the bridge across from the country club. They are being removed because nobody owns them and they are not being maintained. The Oakridge Country Club, The MGA Board and the Oakridge Board of Governors have all been informed of this.

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District 7 Council Report

By Rick Williams, District 7 City Councilman

The Atrium

I don't know if you have attended a function at The Atrium (a large room at the Performing Arts Center in downtown Garland), but WeddingWire, the nation's leading wedding technology company, just announced The Atrium has been selected to receive the WeddingWire 2010 Bride's Choice Awards™ for Wedding & Reception Venues! The Atrium at the Performing Arts Center is among the top five percent of all vendors in the WeddingWire community, which includes over 100,000 wedding professionals across the US and Canada. I've never attended a wedding at The Atrium, but I've attended dozens of banquets, luncheons, award ceremonies, etc. there. It is a wonderful asset for the City of Garland.

Sexually Oriented Businesses

The City of Garland has a very well-written ordinance to keep sexually oriented businesses (SOB) out of the City. We have tweaked it a couple of times since I've been on Council just to make sure it is "cutting edge." That ordinance was recently challenged. Specifically, the Lexus Group, Inc. owns and operates retail businesses known as Sara's Secret and Condoms to Go.

They applied for a certificate of occupancy to open a business near the George Bush Turnpike and North Garland Avenue, but the request was denied since it was an SOB not allowed by City ordinance. They brought suit against the City challenging the constitutionality of the ordinance. After the case went to court, The Lexus Group, Inc. recognized the futility of their challenge and agreed to dismiss the case. Chalk one up for the City of Garland.

Child Curfew

We recently "renewed" our child curfew ordinance as required by State law. Just in case you are not completely familiar with the law, what it basically says is this. A child under age 17 must not be out past 11:00pm Sunday night through Thursday night. On Friday and Saturday, the time is midnight. There are numerous exceptions for a job, school sponsored events, etc., but that's the basics. If you want the details, they can be found in Ordinance 26.10 at the City's web site.

Water Chlorine

Like many surrounding cities, Garland gets its water from the North Texas Municipal Water District, and we were recently notified that they will be doing some "free chlorine maintenance"

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Observations

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Garland Power & Light's Electric Distribution System

For decades, Garland Power & Light (GP&L) has installed overhead electric distribution facilities (poles and wire) which provide safe, reliable, and cost effective electric service to homes and businesses. These overhead systems are the primary type used by GP&L, are easy to maintain, and have a long service life. The most common causes of service interruption with overhead lines are tree branches touching or falling on the line, wildlife, or lightning strikes.

GP&L also utilizes underground distribution facilities. These underground loops are slightly more reliable; however, locating problems on the system can be difficult, and repairs will generally take more time. Also, underground cable has a shorter life as compared to overhead wire because the cable insulation breaks down over time.

In the Oakridge community, GP&L utilizes both overhead and underground distribution facilities.

Because reliable electric service is important to GP&L and to our customers, the utility conducts an extensive distribution system maintenance program which includes infrared equipment testing,

cable curing, and visual inspections. GP&L also tracks the frequency and duration of outages within the service territory. Based on a review of the outages, a few locations within the Oakridge community were identified as needing upgrades. Utility engineers are currently preparing two projects which will replace sections of underground cable and related infrastructure.

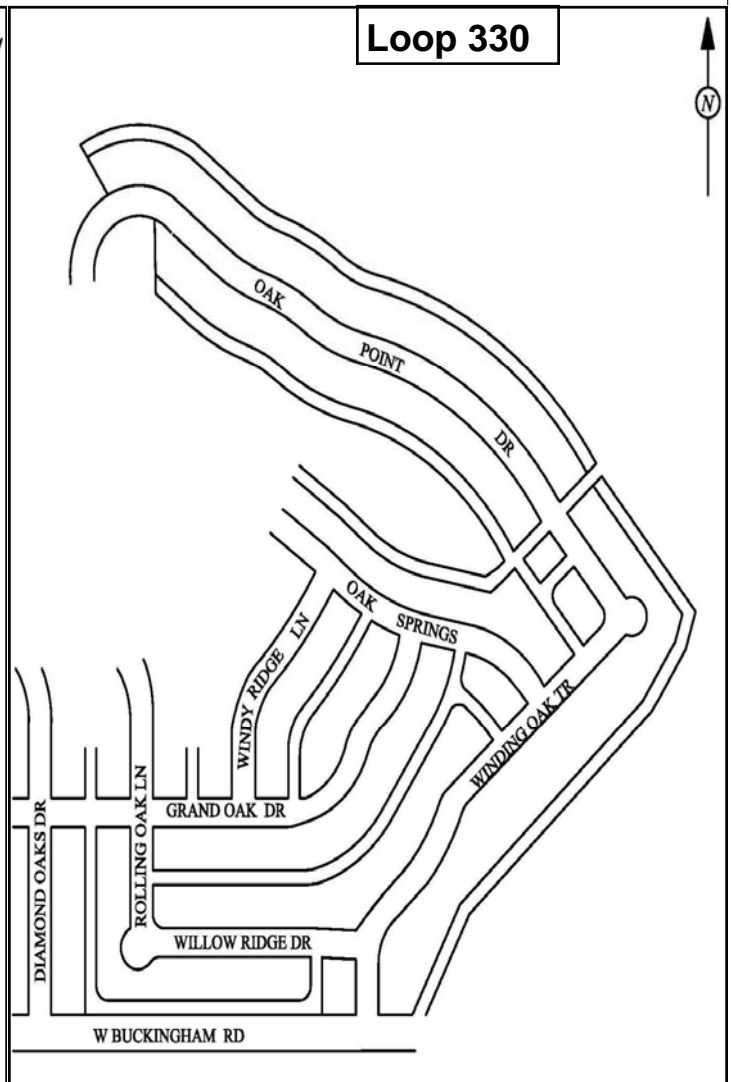
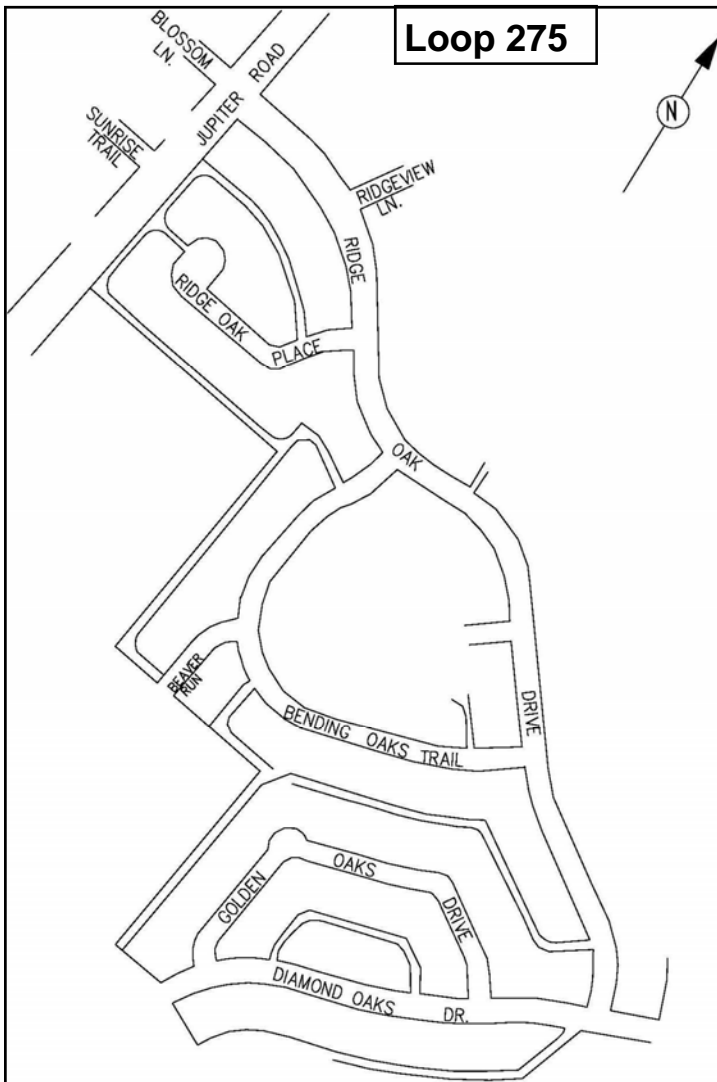
Loop 275

The first upgrade project is Loop 275 which serves customers on Ridge Oak Drive, Ridge Oak Place, Bending Oaks Trail, Golden Oaks Drive and Diamond Oaks Drive.

Loop 330

The second upgrade project is Loop 330 which serves customers on Oak Point Drive, Oak Springs Drive, Winding Oak Trail, Grand Oak Drive and Willow Ridge Drive. Upon completion, these projects will improve the reliability for approximately 400 customers in Oakridge.

These projects are currently out for bid and should begin around the first of next year. Customers will be notified by door hangers before any interruption in service.



District 7 Council Report

Continued from Page 1

between February 19 and March 25. During that time, residents may notice a change in the taste or odor of the water, but this will have no effect on the water quality. If you wish to read more, go to www.ntmwd.com and there is a home page story about this water maintenance.

New Ace Hardware

For many years, there was a C&S Hardware Store at the NE quadrant of Arapaho and Jupiter. They went out of business, but the location is currently being stocked to become an Ace Hardware. I met the owners on February 22, and they own 4 other hardware stores (3 Ace and one TruValue). They explained that in the last 14 years, the number of smaller hardware stores such as this one has gone from 36,000 to 13,000 nationwide which raised the immediate question of why they were opening this store. They explain that the market for the smaller store has now stabilized, rents are much more affordable, and through their network of stores, they can compete with the prices of the big stores, and provide better and faster service for hardware needs. The planned opening date is March 8. Support your local merchants!

Power Outage

I hope no one was without electricity too long during the big snow. I was out for 12 hours but felt relatively fortunate. As an Oncor (not GP&L) customer, I learned one thing I had not previously known. Oncor does not have some master board

Oakridge Daytimers February Coffee

By Dianne Winters

Hearts and Flowers surrounded the Daytimers as they met at the home of Suzanne Snow on Tuesday, February 9, 2010.

After everyone gathered and visited, Beth Fagan, vice president, conducted the meeting in place of Ruby Nell Ormon, president, who is traveling. The first order of business was the announcement of the March meeting at The Branding Iron. The meeting will consist of a style show using members for models. Several have volunteered but Beth asked for a few more volunteers.

Suzanne Snow reported on the progress of the Resource Center and the new directory.

Sally Weiss urged all to attend the Ladies Night Out on the 4th Thursday at 4 pm.

Mary Pattie, treasurer, is collecting the \$10.00 that is due for the March luncheon.

Becky Thomas reported that the Mah Jongg group will meet on February 22nd and invited anyone else who is interested to come and visit to see if you would enjoy it.

Let Sue Do It

The repairman is coming, but you have a meeting?

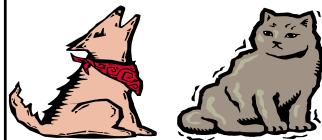
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Audrey King announced the February and March birthdays. Thanks to Peggy Crenshaw who composes the calendars every month.

Suzanne Snow introduced the entertainment for the morning. She had arranged for the

Garland Chorale, previously known as the Jim Henderson Chorale, to perform. The six singers, under the direction of Laura Diaz, who accompanied them on the piano, sang solos and duets of love songs appropriate to Valentines' Day.

Following the entertainment a light lunch by was served by hostess Suzanne Snow, and food hostesses Sharon Carlton, Beth Fagan, Becky Thomas and Dianne Winter.

Everyone is looking forward to the next meeting on March 9th at the Branding Iron.

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, Ruby Nell Ormon, at 972 414 4775.

ADDING INSULATION IS SURPRISINGLY INEXPENSIVE — AND EFFECTIVE

By Scott Trepinski B.S.E. Univ. of Arizona,
Member of the Citizens Environmental and Neighborhood Advisory Committee (CENAC), The City of Garland.

You need insulation in your home to provide resistance to heat flows. The more heat flow resistance your insulation provides, the lower your heating and cooling costs.

Heat flows naturally from a warmer to a cooler space. In the winter, this heat flow moves directly from all heated living spaces to adjacent unheated attics, garages, basements and even to the outdoors. Heat flow can also move indirectly through interior ceilings, walls and floors-wherever there is a difference in temperature. During the cooling season, heat flows from the outdoors to the interior of a house.

To maintain comfort, the heat lost in the winter must be replaced by your heating system and the heat gained in the summer must be removed by your cooling system. Properly insulating your home will decrease this heat flow by providing an effective resistance to the flow of heat

Most homes in Oakridge were built in the 1980's, and if you check your attic, you will find about 5-6 inches of insulation. When energy was dirt cheap and with building codes only requiring this thickness, all was fine. Now, however, energy costs an arm and a leg, and it can be very expensive to heat or cool your home. With energy conservation in mind, the Department of Energy is recommending, for our area of the country, increasing the resistance factor to 60 where once a resistance factor of only 19 was required.

If your house has only 5-6 inches of insulation, you have that R-19

resistance factor. The good news is you can add enough insulation to bring your R- factor up to current recommendations for less money than you might think. For the average Oakridge home, it would cost (after rebates and tax credits) only about 25 cents per square foot of attic space treated (about \$400.00). One resident who added insulation last summer reported his electric bill went down by \$100.00 the next month.

This low cost is possible because of a 15 cent a square foot credit afforded by Garland Power and Light, while funding provided by The City of Garland from federal government is available, and a 30% federal tax credit for such an improvement granted by I.R.S. Combine this with the fact that adding insulation still affords the most "bang for the buck" in terms of energy savings, and it is hard to argue why any homeowner should not take advantage of this opportunity.

It is more than likely that the cost involved in adding insulation would pay for itself in less than 1 year. So if you are thinking of making your home more energy efficient, you would be wise to investigate adding insulation as a low-cost and effective way to get started. And if you are thinking of selling your home, keep in mind that this small investment makes your home more appealing to prospective buyers, and helps you to get your price like no other improvement you can make, and will help you sell it faster.

If this appeals to you, I urge you to act soon as the GP&L credit funding is limited to monies on hand, so it is important to take advantage of this opportunity while it remains available.



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ONA Member

THE ACHIEVEMENT CENTER OF TEXAS
2010 SPRING GALA
 SATURDAY, APRIL 10, 2010
By David Parish

Once again, the Achievement Center of Texas (ACT), our neighbor at 2950 North Shiloh Road, will host its Annual Spring Gala at the Brookhaven Country Club on Saturday, April 10, 2010.

The 2010 ACT Gala will feature the Benchmark Loving Cup Casino. ACT will honor Ira Terrell, former SMU and NBA great, with its Champion Who Cares Award. Mitch Carr of KRLD radio will emcee.

Currently, the ACT Gala committee is selling tickets (\$100) and tables (\$1,000) and soliciting auction items.

The proceeds from the Gala will benefit ACT and its programs including day care and life skills training to our children and adults with special needs. The Benchmark Loving Cup Casino helps families struggling with the current economy by providing student scholarships based on financial need.

For more information please contact
 Linda Rasmussen
 972-516-9611
 lindalee3440@hotmail.com

Visit the ACT Gala web site at:
<http://www.actgala.com/>

Home Updates

By Phil Hanas: Oakridge Paint & Paper

Exterior Painting:

One way to improve the look of your home is to update the exterior with a fresh coat paint. Prep work is critical in order to achieve a new look that will last for years to come. These are the steps I take when painting an exterior:

- Start with a good cleaning by power washing.
- We then check for any wood rot and replace bad wood with Smart Siding or Hardi-Board.
- Caulk all around the house, check for open seams on the fascia and around windows.
- Prime all new wood or bare wood with an exterior latex primer.
- The last step is to apply 2 coats (by hand) of a good quality exterior paint. I use Sherwin Williams Super Paint or Duration. This will last for 10 years.

I find most wood rot is caused from poorly placed sprinkler heads and old leaky gutters. You can make a quick visual check yourself and avoid this problem from occurring.

NEXT MONTH: Painting Woodwork



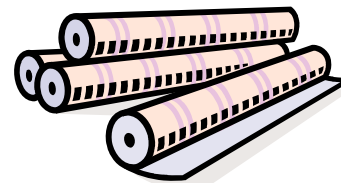
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Things Financial and Personal

By Dave Morgan, CPA - ONA Treasurer, Mortgage Broker, Real Estate Broker, Investor

Disclaimer – You should consult with your professional advisor 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.

If you have not had the opportunity to go to Medieval Times, it may be worth your time to go with a group, but only go if you can get in the mood to yell and scream and eat cooked food without utensils. It was my grandson's birthday that prompted us to take his party there, and the kids had a blast watching the entertainers and horses, and eating with their bare hands without getting told not to do so!

How about that snow! Even though I was out several times beating the snow off my Live Oak, I still had three limbs from that tree snap where I could not reach. There was, of course, those that had a lot less luck with their trees here in the neighborhood and beyond. The Live Oaks and the Magnolias seemed to be the most impacted trees I saw across the Metroplex areas while out and about on business the following days.

Well speaking of snapping, how are you doing on preparing your income tax return? There are at least two schedules you need to prepare if you are filing Form 1040.

The first is Schedule L if you are NOT itemizing deductions on Schedule A OR if your itemized deductions only exceed your standard deduction by a \$1,000 or less (\$500 if not filing as "married filing jointly"). For the amount of property taxes paid, filing Schedule L will increase your standard deduction by that amount up to a maximum of \$1,000 (\$500 if not filing as "married filing jointly").

The next schedule to file is Schedule M. Here's some background as to why. When Economic Stimulus payments were given to taxpayers in prior years, the government just mailed them (for the most) directly to taxpayers that had filed returns. In 2009, this was changed. Rather than waste the money to prepare and mail checks again for a lot of people, the payroll withholding tables were altered in the midst of 2009 to withhold slightly less than usual to spread out the 2009 Economic Stimulus via a few dollars extra added to each payroll check. For each person on Social Security (and a few other types of retirement plans), there was a \$250 check mailed in 2009. For those who received a \$250 check, the box on Schedule M would have to be marked "Yes". For those who did not receive a \$250 check, the box on Schedule M would have to be marked "No". For the latter, there will be an extra \$400 credit (just like withholding payments made) for each box marked "No". The reason for that credit is because each person had less withheld as noted above, and combine that with the fact the 1040 tax table were NOT changed. Thus, everyone would have been left owing the tax that was not withheld as a result of the change above. Confused? Sorry about that – call me at 972-824-7499 and I'll expand the discussion for you absolutely free.

On the real estate front, we need to revisit the (a) First Time Home Buyer Tax Credit of up to \$8,000 (\$4,000 for a single person) and (b) the Pre-existing Home Owner Tax Credit of up

to \$6,500 (\$3,250 for a single person) to purchase a primary residence. Again, you have until April 30th to get an executed contract on a home and you have up till June 30th to get the closing done at the title company. Either credit acts just like a tax payment – the money comes to you on your tax return net of any tax due or plus any refund otherwise due. Give me a call if you need any details on how either program works. Because of my next topic, you need to get a contract done and financing done pronto!

So, what's that next topic? Well, new Real Estate Settlement Procedures Act (RESPA) regulations adopted November 17, 2008, became effective on January 1, 2010. The US Department of Housing and Urban Development (HUD) is, of course, charged with the administration of RESPA. The new things that came out of this process are (a) an updated Good Faith Estimate (GFE) and (b) an updated real estate settlement form (the HUD-1). If you have everything completely ready, the quickest you now can close a sale is two weeks (unless only you pay cash and/or have owner/third party financing not subject to RESPA). If all is finally in order after that time period BUT you have what is deemed as a "Changed Circumstance", you have to wait until the business day after three business days after the day of that occurrence. Huh?? Let's say you are ready to close on a Monday, and your credit scores drop out of the qualifying range for a "prime" interest rate (NOTE - don't buy that new furniture, new cars, and a new boat before you close on your home). You cannot close until Friday now. How so you ask? Tuesday, Wednesday, and Thursday are the three business days after the occurrence on Monday, and Friday is the first business day thereafter. If one of those days were a holiday, you could only close on Monday at the earliest. Don't worry if this is confusing to you because it is still confusing to the people that do all this for a living. Suffice it to say, you need to get in line earlier rather than later because the above only scratches the surface of all the other changes that are slowing down closing a home. With the tax credits expiring, there will probably be a rush by others too.

Finally, here is an example of how things are now in the toxic portions of the real estate market exposed by the folks at "Think Big – Work Small" recently. This is their report – not mine – I'm just sharing. The FDIC took over IndyMac Bank (and that was because of a run on that bank allegedly caused by the remarks of one man whose remarks were totally without basis) in July of 2008. The FDIC then sold the loans of IndyMac to OneWest Bank for a price of 70% of the loan balances except for the HELOC's loans that were sold at 58%. Further, the FDIC agreed to reimburse One West from 80% to 95% of any losses that One West incurred on the losses that may occur as a result of any foreclosures or short sales on that portfolio. Here is an example of an alleged actual transaction that occurred.

One IndyMac loan had a balance of \$478,000 plus six late payments to equal \$485,800 due. The purchase price on the \$478,000 at 70% equals \$334,600 that One West paid. The owner in the property got net short sale cash proceeds approved for \$241,000.

Here's the first kicker – the OneWest loss was not based upon

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what they paid but on the \$485,200 gross. The \$241,000 received on the short sale less the \$485,200 "basis" equals a loss of \$244,800. And, the FDIC reimbursed OneWest 80% of that loss - \$195,360 (\$244,800 times 80%). So, OneWest received \$436,360 (\$241,000 from the short sale and \$195,360 from the FDIC loss reimbursement). Yes, OneWest only paid \$334,600 yielding a net profit of \$101,760 (\$436,360 less \$334,600).

Here's the next kicker. The former homeowners had to sign a \$75,000 promissory note to OneWest before OneWest allowed the homeowners to do the short sale to get out of the house without going through foreclosure. So, OneWest had a net profit of \$176,760 on the deal.

Here's the last really, really disgusting kicker. OneWest has to incur a total of \$2.5 billion in losses before the FDIC will reimburse OneWest for the 80% to 95% loss coverage. In stepping back, it would appear that there is great incentive for OneWest to incur losses especially through outrageous acceptance of low short sale proceeds and also from losses from foreclosure. What incentives do they have to rehabilitate a loan for their new customers from IndyMac? I PERSONALLY DO NOT KNOW if this is their action plan or not, but it makes one wonder. In fact, I hope this was an isolated transaction that someone reported.



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Pest Check

By Kimberly Schofield, Program Specialist-Urban IPM , Texas AgriLife Extension

Subterranean Termite Swarming Season

February through May is termite swarming season for one subterranean termite genus, *Reticulitermes*, in Texas. Subterranean termites are social insects that live in colonies underground, in order to avoid sunshine and outside air. Their caste system consists of workers, soldiers, and reproductives. Each caste member within a termite colony has distinct physical and behavioral characteristics. The workers build shelter tubes from tiny pieces of soil, wood, and debris that are glued together using secretions and fecal material. These shelter tubes form an extensive tunneling system underground that allows them to carry food resources back into the colony. The soldier termites protect the colony from other insect intruders and the winged reproductives are responsible for starting a new colony.

Termites feed on any cellulose material, such as roots, paper, and cardboard. They are important to our ecosystem, since they decompose cellulose; however, they become economic pests when they invade human dwellings and structures. Termite damage may be detected by the presence of mud tubes, damaged wood, and the swarming of winged reproductive termites.

Some Preventative Practices:

1. Any stumps, scrap wood, grade stakes, cardboard boxes, and newspapers found around structures should be removed.
2. Firewood, landscape timbers, and compost piles should not be stored around foundations of structures.
3. Minimize moist areas by grading the soil and installing

- gutters to allow water to drain away from the building.
4. Do not allow shrubs, vines, tall grasses and other dense vegetation to grow against structures. Thick vegetation makes it hard to inspect for termite activity and these plants tend to trap moisture.

Some Chemical Approaches to Termite Control:

If termites are found around structures some measures can be taken, such as applying liquid termiticides and/or installing baiting systems. When soil termiticides are applied, they provide a continuous chemical barrier around the structure. There are both repellent and non-repellant liquid termiticides that can be applied around structures. The termites attempting to tunnel into the chemically treated area will either be killed or repelled, thus preventing them from entering the structure. Termite baiting systems can also be installed around structures and in conducive conditions within the area. The stations will initially contain a piece of untreated wood until termite activity is detected. Once termite activity is observed, then the untreated wood is replaced with a plastic tube containing a termiticide within a cellulose matrix. The worker termites feed on the cellulose matrix and then exchange this material with other members of the colony. This results in death of the colony members.

Palms

USDA-APHIS (Animal and Plant Health Inspection Service) has issued a federal order as of January to prohibit the importation of certain palms which may serve as a host of

(Continued on page 9)



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Pest Check

Rhynchophorus ferrugineus Olivier, the red palm weevil and R. palmarum Linnaeus, the giant palm weevil. These beetle infestations usually go undetected until severe damage or death of the host plant occurs. The beetles are found within the stems of their plant hosts so detection is difficult during port of entry inspection, especially when symptoms are not apparent. R. ferrugineus has spread throughout regions of the Persian Gulf and Europe, and R. palmarum is distributed in tropical regions of Central and South America. As of now, these pests are not known to occur in the United States and are not known to be seed-transmitted. Plants affected by the order include the genera Acrocomia, Astrocaryum, Attalea, Bactris, Brahea, Butia, Calamus, Chamerops, Desmoncus, Euterpe, Manicaria, Mauritia, Metroxylon, Oncosperma, Roystonea, Sabal and Washingtonia.

For all those coffee drinkers out there!

Coffee is one of the biggest cash crops in many parts of the world, and the coffee berry borer is one of the most widespread pests of the coffee berry. The female borer drills a hole into the berry and then lays her eggs. The eggs hatch and the larvae complete their development by feeding on the berry. These tiny beetles cause economic losses estimated at \$500 million. Recently, however, a group of scientists discovered a thrips species, Karnyothrips flavipes, which is a natural enemy of the coffee borer. This thrips was identified as feeding on the eggs and larvae of the coffee borer inside the coffee berry. Scientists found the highest percentage of thrips preying on borer larvae and eggs early in the growing season, which coincides with the coffee borer populations being the highest.

More research is needed to determine how effective this predator is at controlling the coffee borer and to see if this thrips is preying on the coffee berry borers in other coffee producing countries. For the full story, please view

http://www.sripmc.org/news_popover.cfm?id=4153.

New, Updated Website to Help Identify Insects

While field guides are a great reference, people often turn to websites to help them identify insects. The new and improved 4H Entomology website found at:

<http://insects.tamu.edu/youth/4h/index.html>

This is a wonderful resource for the general public. On the website there is a guide to insect orders, where you can learn how to pronounce scientific names and find out biological information. In addition, there are great videos on insect collecting, pinning and preserving insects. It serves as an impressive teaching tool for beginner insect collectors and those that want to start a reference collection.

Mention of commercial products is for educational purposes only and does not represent endorsement by Texas AgriLife Extension Service or The Texas A&M University System. Insecticide label registrations are subject to change, and changes may have occurred since this publication was printed. The pesticide user is always responsible for applying products in accordance with label directions. Always read and carefully follow





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By Dave Morgan, CPA - President RCD Luxury Homes

We received an inquiry from someone who had new granite countertops installed concerning what they needed to do to protect their new investment to keep it looking great. Stepping back, granite and other stone surfaces such as Travertine (and even concrete for that matter) are porous surfaces to one degree or another even though they are all hard as we can agree. Being porous, those surfaces need to be protected with the application of a sealer. There are many sealers at your local hardware store or specialty store for all those various products. These can range in price based usually on their effectiveness and specific surface product focus. The sealer should be liberally (not excessively) applied with a clean sponge especially in areas where there will be flowing water. If you have grout,

make sure the label on the sealer bottle indicates that it works on grout. After application, wipe down/polish the surface after it has just dried with a clean cheese cloth or soft rags.

Do you need to reseal from time to time and, if so, how often? The answer is yes you do need to reseal the area from time to time. How often is very subjective. If there is a lot of "traffic" on the space, every couple of months might be appropriate. If your cost is very high, it would not hurt to do that area every couple of months as well, regardless of the traffic, as a form of insurance. In short, it is usually a good idea to reseal things once a year. Does everyone do that? No, and that is your decision you will need to make in protecting your investment.

Oakridge Country Club Adult and Junior Tennis Clinics

By Pierre Craig

Head Tennis Pro at Oakridge Country Club

214-697-7009

Oakridge Country Club Adult Tennis Clinics

Each Clinic is 5 Weeks long

\$80.00 (paid week in advance) or \$85.00 (paid day of)

Start Weeks Feb. 22nd, March 29th, May 3rd. June 7th

Beginner:	Tuesday	7 - 8:30 PM
Intermediate:	Monday	7 - 8:30 PM
Advanced :	Thursday	7 - 8:30 PM

Oakridge Country Club Junior Tennis Clinics

Each Clinic is 4 Weeks long.

\$65.00 (paid week in advance) or \$70.00 (paid day of)

Start Dates: March 8th, April 5th, May 3rd

Ages 7 and Up:	Tuesday	5:30 - 7 PM
Ages 7 and Up:	Monday	5:30 - 7 PM
Ages 7 and Up:	Thursday	5:30 - 7 PM

6 weeks of Summer Camp for only \$199.00 per week (Ages 7 and up)

Week 1	June 7th	Tennis & Swim	9AM - 2PM	Monday - Friday
Week 2	June 14th	Tennis, Golf & Swim	8AM - 2PM	Tuesday - Friday
Week 3	June 21st	Tennis & Swim	9AM - 2PM	Tuesday - Friday
Week 4	June 28th	Tennis, Golf & Swim	8AM - 2PM	Tuesday - Friday
Week 5	July 5th	Tennis & Swim	9AM - 2PM	Tuesday - Friday
Week 6	July 12th	Tennis, Golf & Swim	8AM - 2PM	Tuesday - Friday



Championship Golf
Swimming Pools
Memberships
Banquets & Events

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www.OakridgeCCTexas.com

RCD LUXURY HOMES, INC.

2229 Moss Trail

Garland, Texas 75044-7837

RCD Luxury Homes does residential and commercial construction, remodeling, rehabbing, and repairs to your specifications. We utilize our employees and trusted local contractors to work on your home or business, and those individuals (including any skilled laborers employed) are all verified checked as being United States citizens and background checked for your peace of mind.

So if you need construction from the ground up, or if you only need one or more specific things done, we are here for you with our decades of experience. And, no job is too small or too large, and we do work with a perfectionist's eye. We clean up after ourselves too!

Starting from the outside, we can do landscaping projects and maintenance (including irrigation); greenhouses, raised flowerbeds, raised gardens, and hanging vegetable and flower baskets using the best organic materials; exterior makeovers and repairs; windows and doors (including storm doors); floors, walls, and ceilings (including tiling with backsplashes, carpeting, texturing, painting, wallpapering, frames, fixtures, ceiling fans, baseboards, chair rails, and crown molding); plumbing, electrical, appliance delivery and installation, and HVAC (heating, venting, and air conditioning); insulation and weatherproofing (includes coordination with the City of Garland to get a rebate back on your electric bill); and cabinets, countertops (our granite with sink and appliance cuts, base sink, finishing, and installation starts at \$27.50 a square foot – specialty sinks are extra), built-in and portable shelving, and storage solutions for closets, kitchens, and garages. Yes, we help you design, and then do your kitchen and bathroom makeovers!

For a free consultation & quote, call Cannon Gentry, Project Manager, at 214-478-6322.

Build your dreams with RCD Luxury Homes!



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Joe Wrinkle

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Oakridge News

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ONA General Membership Meetings:

- March 4, 2010
- May 27, 2010

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