



Oakridge News

www.oakridgena.org

Vol. 18, No. 09

September 2010



September 16

ONA General Meeting

where - Oakridge Country Club

time - 6:30 Social

7:00 Meeting

City Manager Bill Dollar to talk about our City

Elect our ONA President : The vote is for Jack Lang to become President and to elect Larry Grisham as Vice President

Crime Watch/Safety *by Bill Olive*

We hope everyone will find this monthly update informative and useful. Please help us by watching our neighborhood for any suspicious people or incidents. Don't be fearful of calling 911 for emergencies, 972-485-4840 (press 1) for non-emergencies, the Citizen's Patrol at 972-495-3402 (in-dexva@verizon.net), or our Neighborhood Police Officer John Capers 972-205-2740 email capersj@ci.garland.tx.us. Crime reduction is a direct result of neighbor's watching out for neighbors.

The one thing "bad guys" don't want to see is a community that is pro-active in crime prevention. ***Please--If you are a victim of a crime, report it...***this helps us and the City be aware whether or not we have a crime spree in the area or not. Oftentimes, criminals will work a particular area for a period of time, as has been the situation recently in a nearby area of Richardson...then, when they start feeling the "heat" of neighbors being on the look out or additional police presence, they simply move to another location. Your report can help the police know if a group of criminals, or one individual, has moved into Oakridge.

continued on page 7

District 7 Council Report

by Rick Williams, District 7 City Councilman

As a councilman, I have on regular occasions received complaints about electric bills, but this summer I have received an unusually large number dealing with water bills. With these 100+ degree days, it's not surprising that water bills are going up, but that's not the only reason. Simply stated, the price of water is going up and is going to keep going up at least for the next 10 years. Garland like many other cities in this area gets their water from the North Texas Municipal Water district. In 2001, the wholesale price to member cities was \$0.72 per 1000 gallons, but it has been rising steadily to the current price of \$1.37 per 1000 gallons. The projection is that by 2020, it will be \$2.47 per 1000 gallons. Although increased water cost is never a good thing, one positive on the horizon is that an ozonation treatment process is expected to be in place by 2013 which will make the water taste much better. However, the number one reason for the ever increasing price of wholesale water is development of new water resources for the future.

The much anticipated President George Bush Turnpike Eastern extension project is nearing the half-way point. The new six-lane toll road will extend the Bush Turnpike by nearly 10 miles and intersect with I-30 in far south Garland. The project is expected to open to traffic in fourth quarter of 2011. I'm looking forward to hopping in my car, and eating at one of several restaurants overlooking Lake Ray Hubbard,

Mary Kayser, Garland's City Secretary, will be sworn in October 14 in Galveston as President of the Texas Municipal Clerks Association. In addition, she will also receive an award as the Municipal Clerk of the Year. The City Secretary is not a clerical position, but an important administrative position involved in elections, records maintenance, and supporting the City Council. As I have said in many prior articles, citizens of Garland are very fortunate to have some really smart individuals working for the City.

Living near Richardson as we do, I'm always interested in what Richardson and their council is doing. Earlier this year, voters in Richardson approved a \$66 million dollar bond proposal despite the fact they were told it would raise their tax rate by about 6 cents. They weren't kidding. It appears for FY 2011, Richardson will be raising their tax rate by 6 cent!! On the other hand, in 2004 Garland voters approved our largest ever bond program for \$223,745,000 which had an *estimated* tax rate increase of 11 cents over the following 7 years. Historically, we've held bond elections every 7 years before presenting another proposal to the voters. We now believe that the tax rate increase due to Garland's 2004 bond package is going to be 5 cents rather than 11, but part of the reason is that we have spread it out over a longer period of time. We don't believe another bond proposal will be brought to the citizens of Garland until around 2015.



As I mentioned in last month's article, we will not be raising City taxes in Garland for FY 11, and the rate will stay at 70.46 cents for \$100 valuation. To receive the same amount of dollars from ad valorem city taxes in FY 11 as in FY 10 would require an increase to 71.72 cents per \$100 valuation, but the staff has done their usual great job of figuring out how to keep this city running without a tax increase.

In last month's article, I asked what you thought about passing an ordinance in Garland, as Carrollton had, which banned tree stumps in the front yard. I received about a half dozen emails—all opposed to such an idea. Consequently, I will pursue that idea no further.

At our August 17th Council meeting, Dorothy Tucker who lives in Oakridge received the "Mayor's Good Neighbor" award. Among several things mentioned was the beautiful yard she maintains. Congratulations to Dorothy!

As always, if you have questions or concerns, feel free to call me (214 535-2648) or E-mail me at rickwilli@gmail.com.

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Oakridge Neighborhood Association Membership

We Need You to Join or Renew Today! Did you miss our Membership Invoice in the May Newsletter?

We mailed out Reminder Invoices in August – Check your mail and you should find your invoice with return mailing envelope!

We appreciate our Members and want to remind you how important you are in keeping Oakridge a beautiful community to call home....

If you need any assistance with getting a replacement membership invoice Please call me at 972-896-9413

Are you wondering why you should join?

Check us out on our website www.oakridgena.org

Our Purpose: Assure the beauty, safety and stability of the area and surrounding community; and to promote neighborliness and pride among the residents.

Thanks and I look forward to receiving those invoices so I can decorate the neighborhood with our “ ONA FLAGS”

Survey Questions	Yes	No
1. Are you aware that Oakridge has a voluntary neighborhood association		
2. Are you an Oakridge Neighborhood Association (ONA) member?		
3. If you are an ONA member: Do you feel the \$60 annual dues are spent appropriately on entry landscaping, mowing and general maintenance? If no – can you tell us what you would do differently:		
4. If you are not an ONA member: Can you tell us why or what we can do to encourage you to join?		
5. Would you use our website to join and pay your dues if that were available?		
6. What ONA activities do you enjoy the most (rank from 1-5 with 1 being best, 5 being least) _____ BLOCK PARTIES _____ OAKRIDGE NIGHT OUT _____ SPRING FLING _____ CHRISTMAS DECORATION CONTEST _____ 4 th OF JULY PARADE		

Sincerely – Cecile LaBossiere – ONA Membership Director

A Review by Jackie Griffin It is time for a restaurant review! I love Pizza and as most anyone who knows Jim and I, we eat out a LOT! We like eating close to home – in Garland preferably. And recently came upon a new pizza place. It is **Pizza by Alex** and you have to look for it. It is located at 103 1st Street. It is actually at the corner of 1st and Main St. (use to be a Basset Furniture store). They have a very wide menu, but I love the Pizza by Alex! I love onions and the onions on this pizza are grilled! They are reasonably priced. Give it a try! Phone No. is 972-494-5599.

Five Easy Projects to Cut Energy Expenditures *by Don Eberhardt - Garland Store Manager - Groom & Son's Hardware*

Chances are, when you open your monthly utility statements, you're witnessing energy costs doubling and even tripling at the height of the season. Many homes, particularly those built more than 10 years ago, do not feature the latest energy-saving techniques and products. By spending just a few dollars and doing some simple projects, you can save energy - and significant amounts of money. Here are five fast fixes to help you start saving:

Lower Your Lighting Costs - Start with this easy task: Replace current light bulbs with energy-saving compact fluorescent (CFL) bulbs. They screw in just like standard bulbs, but use a fourth of the energy and last up to 10 times longer. An 18-watt CFL bulb provides as much light as a 75-watt standard light bulb. Average savings: \$10 - \$50 per year.

Taming the Toilet - A constantly-running toilet can use up to 8,000 gallons of water each year. Fix the problem by installing a toilet repair kit that features a new valve, flapper and other devices that will conserve water. Average Savings: \$25 - \$100 per year.

Fix Leaky Fixtures - Aside from causing that annoying "drip," leaky faucets can also cause a spike in your water bill. Replacing the aerator and rubber washer will cost you pennies yet save you dollars in the long run. As for the showerhead, consider installing a flow-restricting model - a family of four can conserve 10,000 gallons of water per year going this route. Average Savings: \$100 - \$300 per year.

Hot Water Help - Your water heater may be working harder than it needs to, costing you precious dollars. Reduce the temperature on the unit to about 120 degrees - the water doesn't need to be any hotter. If the unit is older than 12 years, you may want to look into replacing it with a new, more energy-efficient model. Average Savings: \$20 - \$50 per year.

Install a Programmable Thermostat - Installing a programmable thermostat can significantly reduce energy costs, especially in the summer and winter months. Programmable models allow you to automatically adjust the temperature throughout the day, creating a specific energy-saving 'program' for weekdays and weekends. Some models even allow you to set preferences on the hour for each day of the week. Average Savings: \$125 - \$350 per year and up.

Follow these simple tips and you'll see savings in no time. And remember, if you have home improvement questions visit us at **Groom & Sons**?. We're here to help

Hard Facts – September 2010 © *by Ryan Morgan - President - DFW Stoneworks*

Many people are putting granite countertops in their kitchens, bathrooms, wet bars, on benches, and even in their laundry rooms! Granite selected with the help of a great designer and then professionally installed, gives your home an automatic feeling of luxury. Should you eventually decide to sell your home, granite is an eye catcher for a buyer. You will seldom if ever recover 100% of any home improvement but, all things otherwise being equal, should incentivize the buyer to select your home rather than other homes without granite or homes that have granite improperly installed. Further, you will have the utilization pleasure of having granite in your home.

Where does granite come from? First, there are over 500 varieties of granite. Those varieties are generally grouped into (a) repetitive (or solid) patterns, and (b) patterns with movements. The latter then really forces the answer of where does granite come from. It came from the earth's magma in the early formation of the planet. The movement patterns really reflect rivers of flowing magma. For this reason, these flowing patterns are in greater demand and are priced high, to extremely high, by suppliers.

For those familiar with the look of granite as we so often see on countertops, it is not generally known that the smooth polished surface you see is a result of fabrication. Look under a countertop to see what that rock really looks like in its normal unfinished state. The normal state looks like just another rock. It was not until the mid-1800's that someone got the credit for polishing that porous rock that today is the luxurious countertop we see. Polishing is accomplished used grinders with diamond wheels - many of these diamond wheels are needed for a relatively small area to be finished.

continued on top of page 5



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Hard Facts *continued from page 4*

Granite is the third hardest natural item in the world. However, it is remarkably brittle at times due to the relatively thin slab slices. It must be handled and transported with due care. It must also be protected from rain during transportation because it will soak into a non-sealed portion of the granite – the exposed bottom part that will rest on the cabinets when installed and also the sink cuts. Granite weighs between 26 to 30 pounds per square foot. A small 2 by 6 foot vanity is 12 square feet and, at 30 pounds per square foot, that’s 360 pounds for the installers to carry. It’s been said that granite can absorb more than it’s weight in water – so, that 360 pounds could allegedly become 720 pounds if exposed to a rain storm. Just imagine the strain a wet kitchen countertop could cause!

If you like marble instead of granite, DO NOT put it into your kitchen. Marble belongs in bathrooms, and the patterns therein are best seen in the concentrated manner that vanities so provide. Further, marble has an ultimate tendency to chip and stain over time in the environment that a kitchen “brings to the table”.

Sealing of granite is important. Granite, As discussed above, is permeable just like concrete. If it gets wet, the moisture is absorbed inside. To keep your installed luster, use a mild non-abrasive cleaner to keep things clean and sanitary. Use a sealer every so often to keep things, including germs, from being absorbed through gaps in your sealer’s coverage. Be sure you have a clean surface before resealing – it’s just like waxing your car after you wash it.



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**October Events Granville Arts Center
Granville Office 972-205-2790**

Sept. 30-Oct. 23 “Noises Off”

Granville Arts Center – Small Theatre

Garland Civic Theatre presents “Noises Off” by Michael Frayn. This madly romp,

considered to be the funniest farce ever written, shows the hilarious pitfalls,

downfalls, and comic terrors of a theatre company trying to perform a comedy

play, spilling all the personal and backstage dirt of everyone involved. The show

runs Sept. 30 and Oct. 7 at 7:30 pm; Oct. 1, 2, 8, 9, 15, 16, 22, and 23 at 8pm;

and Oct. 3, 10, 17 and 23 at 2:30 p.m.

www.garlandcivictheatre.org.

**Oct. 22 Garland Symphony Orchestra
Concert 8:00 pm Granville Arts Center – Main
Auditorium**

The 2010-11 Season of the Garland Symphony Orchestra will explore the theme

“A Symphony For All Seasons.” Join the GSO as it moves through the seasons

with the classics! The Season kicks off on Friday, October 22. The GSO will be

performing Edvard Grieg’s *In Autumn*, Glazunov’s “Autumn” from *The Seasons*,

and Johannes Brahms’ *Symphony No. 2 in D Major*. Additionally, the Garland

Symphony is pleased to feature Vurl Bland, tuba, performing Ralph Vaughn

Williams’ Tuba Concerto in F Minor. GSO office at 972-926-0611 www.garlandsymphony.org.

**Oct. 22 & 23 Buried Alive ... “The Devil’s Funeral” 7:30 pm Plaza
Theatre**

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Box Office Hours

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and two hours before each performance



Plaza Theatre

521 W. State Street, Garland
972-205-2782

Crime Watch *continued from page 1*

Back To School on Aug 23! Yes, the day parent's love has finally arrived-----back to school. For many of us, we must get used to those flashing signs warning of school zone speed. It's also a time when most city police departments send out "traffic units" to enforce speeding laws. It's a hefty fine for this violation and it is highly unlikely you can talk your way out of ticket.

Oh, want to make an officer REALLY mad-----drive past a stopped school bus!!! Dallas County has equipped school buses with hidden cameras that work just like the red light cameras. Pass a bus with a camera even though there is no police officer around and you will be ticketed and fined.

Public Safety Roundtable On Saturday August 7th our State Legislature Representative Angie Chen Button held a safety roundtable to discuss potential safety items expected to come up when the legislature meets next year. Some items discussed:

- Enhancing DUI and DWI laws by raising fines and punishment
- Immigration and border security : Most attendees expressed the belief that a law similar to Arizona's is needed because of the lack of help from Washington. Ms. Button stated that Texas most likely will do something and gave much credit to Attorney General Gregg Abbott.

Securing the Texas/Mexican border is a top priority for the state because of drug and crime problems spilling over into our state.

Ms. Button stated that Texas most likely WILL do something and gave much credit to Attorney General Gregg Abbott. Securing the Texas/Mexican border is a top priority for the state because of drug and crime problems spilling over into our state. In addition, we must be aware of continuing growth of health care and education costs while the economy is suffering and tax revenues are stretched to the max.

We are quite fortunate to have her representing us in Austin. If you would like to be added to Rep. Button's newsletter list go to District112Button@house.state.tx.us.

Our NPO Officer John Capers Oakridge is extremely fortunate to have Officer John Capers as our Neighborhood Police Officer (NPO). Many of us never see John's active commitment to his districts (he is responsible for an area from Jupiter to Garland Rd. and Walnut to 190. In Oakridge, John is currently investigating our "peeping tom", has paid a visit to some who have been driving "poorly", helped coordinate a drug bust or two, served outstanding warrants and looks into each and every incident in our area. Over the past nine or ten years Oakridge Citizens Patrol has worked with about 7 to 10 different NPO's and John is one of the best, if not *the best* officer. We recently sent a long overdue letter of commendation to Chief Bates regarding Officer John Capers. When John drives through Oakridge give him a big thumbs up. Officer Capers can be reached at 972-205-2740 or email him at: capersj@ci.garland.tx.us. *continued on page 13*



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**Why Do We Garden? Reasons 1 & 2 Follow –
September 2010 © by Michael LaBelle – President - MightyGrow, Inc.**

I get this all the time. Why do I garden? Why do I labor out in the hot sun, working to grow my food when I could just as easily—okay, WAY more easily—go to the store and buy all the veggies I want? That’s a valid question.

Here is my #1 reason and reply: “Have you *tasted* the veggies that come out of the grocery store?” Probably not, because they taste like, well, NOTHING! Sure, they look good and they might be HUGE, but there is rarely any flavor. So, the primary reason I grow food is because I want my veggies to taste like food is supposed to taste. The carrots are sweet; the cilantro is, well, pungent. And the tomatoes, well, let’s just say they taste like the grocery store tomatoes only WISH they tasted. The point is that my home grown veggies taste like they are supposed to taste.

And now I’m going to let you in on my ulterior motive, the one I don’t normally talk about. Reason #2: I grow food because folks actually think I’m COOL! Seed sales this past summer were record breaking, with more people than ever getting their hands dirty. For the first time in I-don’t-know-how-many centuries, growing your own food is COOL! Now I don’t know what word they used back in the 1800’s, because back then growing food was simply what everyone did. To my grandfather, growing food was the equivalent of “not HUNGRY!” But, even then it wasn’t COOL like it is now. I mean, go to a dinner party and bring along a bucket of fresh, home grown tomatoes, and you are the LIFE of the party! It is the equivalent of showing up with a case of beer when you were 18! As an adult, bringing some “home-grown” is still a great way to get—well, you know—*noticed* at a party. Now you know my secret, and I hope you’ll be inspired to become

cool, too! You don’t even have to drive a hot car or spend time at a smelly ol’ gym.

No, you can show up with a farmer’s tan and a bucket—let me interject here that when you bring fresh veggies, bring a LOT! Don’t be skimpy with it. We gardeners are all about ABUNDANCE! Show it! You not only produce home grown veggies, but you produce them in copious amounts, yeah, verily, VOLUMES. So, you stride in all confident, with your bare arms tanned, hair highlighted from the sun and in your BUCKET a veritable cornucopia of garden delight. You bring tangy tomatoes, hot jalapeños, pungent cilantro, crisp onions and...voila! Pico de gallo! We’re going into the fall season now, so if you’re just getting started and don’t have your tomato patch poppin’, I suggest you do something simple but impressive—plant a fall herb garden. Basil thrives in the fall and is oh-so-easy to grow. My wife loves to impress our guests with a fresh basil pesto. She basks in the praise, telling only our closest friends that it takes about three minutes to whip up in a food processor. See her simple recipe below.

Now you know the top two reasons I really love to garden. It’s healthy. It is something I enjoy. It’s not fattening. It’s not addictive (okay, that one may not be true). It is something I can talk about with others who are interested in food and good health. And it makes me COOL! More than that, gardening is how I relate to the world around me. I started gardening with my grandfather as a child. I took advantage of any opportunity to be with Pa because he was the coolest man I knew. *continued to top of page 9*



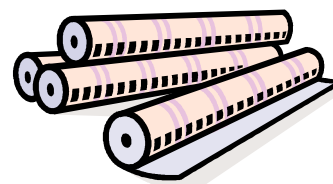
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Why Do We Garden *continued from page 8*

I am still fascinated with the fact that I can partner with Mother Nature to turn a few tiny seeds into a successful dinner party. When the soil is right and when everything works together, I can grow nutrient dense food that tastes great and does not depend on synthetic fertilizer or chemicals. It is earth friendly, which is how the really COOL gardeners want things to be. After all, why would a gardener want to hurt Mother Nature? I mean, she is the one who makes it possible for us to grow what we grow and get the recognition we deserve. 'And let's face it, we would garden even if no one noticed, but the accolades are pretty sweet, just like our produce.

And that's just one perspective, from a "man out standing in his field." I'm the one with the huge, uh, cornucopia. Happy gardening!

Oh-So-Easy Fresh Basil Pesto :

2 c. of packed fresh basil leaves

3 cloves of garlic

1/2 c. pine nuts

2/3 c. extra-virgin olive oil

1/2 - 1 t. Sea Salt

Freshly ground black pepper, to taste

1/2 cup freshly grated Parmesan cheese

Directions Combine the basil, garlic, and pine nuts in a food processor and pulse until coarsely chopped. Add the olive and whiz until smooth. Season with salt and pepper to taste.

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ONA Member

Remember to Treat for Fire Ants This Fall

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

Remember that the end of summer means treating for fire ants! Since the weather has been so hot this summer, we might not necessarily see the fire ant mounds in our yards. However, they are still in the area and are living deep in the soil. Since fire ants are a medically important insect pest, we need to treat this fall to decrease their populations next spring.

Before treating for fire ants, one must first survey the area to determine the number of mounds. If less than 5 mounds are present in a quarter acre plot, then it is advised to treat the individual mounds with a bait, drench or dust.

If more than 5 mounds are present, then treatment should be broadcasted over the entire area. A fire ant **bait** or **contact** insecticide may be used. **Fire ant baits** are comprised of defatted corn grit covered with an insecticide and soybean oil. Before broadcasting the fire ant bait, foraging activity should be evaluated by placing a potato chip or hot dog next to a mound. If fire ants find the food within fifteen minutes, then it is an appropriate time to broadcast the fire ant bait. Fire ants will typically forage when the soil surface temperature is between 70 and 90° F.

Fire ant baits should never be watered into the soil and they should not be used if they smell rancid. **Contact insecticides** can also be broadcasted over the entire area and these need to be watered into the soil. One contact insecticide, containing the active ingredient fipronil, can be used for fire ant control and will usually provide 9 to 12 months control.

Both fire ant baits and contact insecticides can be broadcast using a hand-held spreader for small areas or a Herd Seeder can be mounted onto a truck or ATV to treat larger areas.

For more information, please visit the fire ant webpage at <http://fireant.tamu.edu>.

Mention of commercial products is for educational purposes only and does not represent endorsement by Texas AgriLife Extension 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 the instructions on the container label.

Let Sue Do It

The repairman is coming, but you have a meeting?

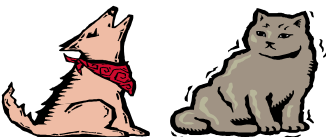
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Kitty and Rover won't go to the kennel?

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Calcium (Ca)	4.00%
Magnesium (Mg)	0.90%
Sulphur (S)	1.00%
Copper (Cu)	500ppm
Iron (Fe)	375ppm
Zinc (Z)	400ppm

APPLICATION RATES

Lawns:	40 Pounds / 1500 sq. ft. 2x/yr
New Sod / Turf:	40 Pounds / 1000 sq. ft.
Potting:	1/2 Cup / Pound of Soil
Gardens -Top Dressing:	40 Pounds / 1000 sq. ft. 3x/yr
Trees:	2 Cups per Caliper inch

CONTENTS: Processed poultry litter, trace minerals

NET WEIGHT: 40 pounds / 18 Kg

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Things Financial and Personal –

September 2010© by Dave Morgan, CPA - ONA Treasurer

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.

Cool! Or at least it was a little over a half a year ago. Remember the 12 inches of snow we had on the ground and that was also snapping the limbs on our trees?

Anyone doing the newsletter loves receiving feedback that is complimentary and/or that contains constructive feedback for consideration. However, since our last newsletter, I received an anonymous letter accusing me of being a racist and a member of the KKK because I had the audacity to detail the FACTS of the forthcoming tax changes that start January 1, 2011 for the most part. The above disclaimer (commonplace for any financial advice article, radio show, or TV show is designed to protect you from doing something wrong by misinterpreting and/or misapplying advice (and anyone else's advice) and then suing the advisor for not having a disclaimer like the one above) was even interpreted by my accuser as calling everyone stupid. Further, I and former President Bush were both blamed for the current financial malaise even though it is the House of Representatives, not the President and myself, that passes appropriations bills that spend more money than we have, and that group has been in charge for the past four years with gridlock before then for most years of the former President's (and yes, my) administration.

Prior to that era, it was the CRA (the Community Reinvestment Act) that FORCED lenders to make loans to those that had neither the capacity to repay their home loans and/or the financial character to do so based on their prior credit history. Yes, the lenders were FORCED to do those loans, or they could have been closed down by the federal government. That is THE PRIMARY CAUSE starting our present financial malaise that has been tremendously exacerbated by spending way more than we have through borrowings and other means.

In your own home, if things get tight financially, you find a way to both make more money and/or to cut spending – not to lower your receipts and then go on a massive spending spree on borrowed money leaving the repayment of the debt (without the benefit of any possible forgiveness of debt via bankruptcy and/or death) to your children and grand children and great grand children. Borrowed money has to be repaid (with interest) now and into the future.

When taxes were cut in the early 1960's from a top marginal rate of 91% down to 70%, the economy and receipts into the Treasury grew wildly. When that 70% was cut to 28% in the early 1980's, the same thing happened again with a massive increase in the economy. Further, revenues to the Treasury per the Congressional Budget Office grew from \$517 billion to \$991 billion with the wealthy paying more income taxes both in real dollars and as a percentage of their income. Had spending not gone through the roof simultaneously, there would have been a great surplus. Instead the deficit went from \$74 billion to \$152 billion.

The impact of raising and lowering taxes does NOT result in the collection of taxes increasing or decreasing by the same percentage. People react to disincentives and incentives geometrically – not linearly – and taxes are no exception. As an analogy, Wal-Mart is huge not because they have the highest prices. They geometrically generate a lot more revenue from purportedly having the lowest prices and, thereby, generate a huge amount of income as a result of those geometrically increased sales. They, unlike any of our governmental entities, additionally increase their income (and taxes paid) way more by controlling their costs stringently. As I seem to recall from a while back, Wal-Mart has four times more sales than all the major department stores combined.

Now, I'm going to save further discussion of the increased taxes that will be assessed to businesses that I promised for this month in the last newsletter. I do not want to now be accused of maybe being a bank robber or murderer at this time, and to have vitriolic wishes expressed for my future unhappiness to escalate into threats of physical harm.

As an example of disagreeing without being disagreeable, my good friend Patricia Seehorn (who lives down the street from me) and I could not be more out of step in our views as how to run our great Country, State, and Local governments. But, we are friends because we can discuss our points in a courteous and open manner, usually agree to disagree, and then enjoy being together as good people who both love our Country, State, and City. With that in mind, Patricia would want me to remind all of you to register to vote (and soon so as to be eligible for the upcoming elections) regardless of your party affiliation, if any at all, and then to vote whenever we have any elections after educating yourselves on the candidates and any proposals that may be on a ballot.

Good news is at hand for those of you that buy and sell real estate where you personally do the financing for the home buyers. You can now sell AND owner finance five (5) homes a year in Texas WITHOUT registering as a "Lender" pursuant to the new federal finance reform legislation. Texas Savings & Mortgage Lending Commissioner, Douglas Foster, went to bat for Texans on this matter very early on, got a temporary stay requiring anyone providing financing from being treated the same as a corner bank, and then got this final exemption pushed through the legal process. While we're here, you need to consider making the purchase of investment homes and then making these loans from monies moved (via a tax-free rollover – made within the required time window too) from one (or more) tax-deferred account into a self-directed IRA (another tax-deferred account). The gain on the sale will be tax-deferred – the interest income within the owner finance note payment receipts will be tax-deferred.

continued top page 13

Things Financial and Personal *continued*

I can explain this action plan to you and refer a good self-directed IRA administrator. Refer back to that disclaimer thing above.

Most of us have homeowner's insurance and automobile insurance. Take a look at those policies to see what liability coverage maximums you have.

Most are \$100,000 per occurrence and \$300,000 in aggregate. If you should lose control of your car due to your negligence, and then, heaven forbid, plow into a school bus loaded with kids or into a gaggle of accountants and attorneys on the corner, your damage exposures may quickly exceed those coverage maximums and go into the millions.

There is a policy that dovetails into your homeowners and automobile policies that raises those coverage maximums up to \$1,000,000 (or more if you want) and the premium is only a little over \$100 per year. You will need to have your homeowners and automobile policies with one company though. No one likes to pay insurance premiums, but take the time soon to call your agent to get more details on this "steal of a deal"!

Finally, the City of Garland is again holding a personal and environmental health event this September 25th at the GISD Special Events Center from 9 am to 1 pm. This is the Healthy Living Expo 2010 – Healthy You, Healthy Earth. This Expo will offer free exhibitor booths, free services, demonstrations, and entertainment focusing on helping fellow Garland citizens make positive changes to their daily lives.

In the personal health area, health screenings and immunizations, and information on prevention services, stress reduction, fitness, and much more will be provided.

In the healthy earth area, recycling, conservation, energy efficiency, gardening, and alternative fuels will be discussed by exhibitors. Pet adoption will be available. There will be environmental competitions. There will be compost classes. There will hopefully be discussion of the benefits of organic fertilizer in having healthy soil with healthy plants as a benefit. Bring used but usable athletic shoes to repurpose to those less fortunate. Bring your old eyeglasses to give the gift of sight to others. Bring your old files and have them professionally shredded.

The final thing I want to separately mention is to bring your expired (or unused if not yet expired) prescription and over-the-counter medicines to be properly disposed. Most people unfortunately dispose of these items by (a) flushing them down the toilet, or (b) putting them in the trash. Despite the excellent water purification processes we have, I've read where our water supplies actually now carry trace levels of many medications. Putting these items in the trash has the remote possibility of being discovered and used by a "dumpster diver". The Garland Police Department will be in charge of controlling this part of the program, and these medications will be eliminated in an environmentally friendly manner. And for those of you that want to dispose of your "stash" at the Expo, you might want to consult with your attorney before you hand it over to the GPD.

Crime Watch *continued from page 7*

Sign up to get our monthly and as needed "siren" and "alerts"

If you would like to get **as needed updates** regarding crime and safety in and around Oakridge please send us your request to : in-dexva@verizon.net.

There is no fee or membership needed to get this information. When our NPO wants us to be informed about an issue we get the information out asap.



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Did you know — it is a State of Texas law that one must not park ones car any closer than 20ft. of an intersection?

Did you know — that one must not park ones car any closer than 30ft. from a stop sign?

And finally — one must park ones car at least 15ft. away from any fire hydrant?

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Garland Police Step Up “Curfew” Enforcement

With school starting again, the Garland Police Department will be giving extra attention to enforcing the city's “curfew” ordinance. The curfew is designed to protect juveniles or “minors” who may become victims of crime as well as reducing the amount of crime caused by juveniles during the late night hours. Each year, a significant number of minors either become victims of crime or participate in a number of criminal acts.

Under **City Ordinance 26.10**, the Garland “curfew” for minors (defined as any person under 17 years of age) is:

- 11 p.m. to 6 a.m. Sunday through Thursday.
- 12:01a.m to 6 a.m. on Saturdays and Sundays.

Starting this weekend, this effort by the Police Department will target offenders roaming the streets in violation of the curfew ordinance as well as locations where minors may congregate after hours in violation of the ordinance. Minors violating the curfew hours may be detained, issued a warning, issued a citation, or in some cases may be taken into custody. In addition, the owner, operator, or any employee of an establishment may be cited if they knowingly allow a minor to remain upon the premises of the establishment during curfew hours. All violations under this ordinance may result in a fine of up to \$500.00.

Is Your Pool Losing Water?

by David Hamilton – Partner – Paradise Pool Service

If you think your pool is losing water:

Turn off all your water features (if possible) since water moving through the air evaporates at a higher rate.

Check around your pool equipment to make sure there are no signs of leaks at the equipment.

Fill a bucket with 6" of water and mark the water level on the bucket. Place a piece of tape on the tile at the water level in the pool. After 24-48 hours, check to see if the water level has dropped about the same amount between the bucket and the pool.

If the pool has lost significantly more water than the bucket, you should call a leak detection company, and we can and would appreciate helping you fix that leak.



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Douglas Athas, City Council District 1

This post introduces further background information on how the Garland proposed 2010-11 tax rate compares to other major Metroplex cities. Under City Manager **Bill Dollar's** proposed budget, the tax rate (70.46 cents per \$100 valuation) would not increase, staying equal to this year's rate.

As mentioned yesterday, the property (*ad valorem*) tax is used for **operations and maintenance** and for **debt service**. Under the proposal, the portion that goes to debt would decline one-half cent and an equal amount would increase for O&M. The 2009-10 split was 55.2% O&M and 44.8% Debt. The 2010-11 split would be 55.9% O&M and 44.1% Debt.

To lower the portion for debt service, the city will have to refinance (taking advantage of historically low interest rates), defer payments to principal on new debt for two years, and rollover low-interest general obligation bonds for another year.

The same as shown in previous years, the portion that goes to O&M is lower than most major area cities and the portion that goes to debt is much higher. On the O&M side, Garland is 15% lower than the average among the other 11 cities and debt is 50% higher. Even keeping the tax rate the same, Garland is still 3% higher than the average of the other 11 cities. However, Fort Worth's very high rate skews that average upward. If Fort Worth is not included in the calculation, Garland is 7.5% above the average of the other 10 cities.

We are fortunate that interest rates are so low that we can chop the debt load some and transfer the savings to operations. The transfer is equivalent to almost half a million dollars. City tax revenues were down \$5 million compared to last year. The good news: that has been projected and expected for well over a year and the current budget was structured for that continuing decline. The city has been very conservative in its projections and operations, enough so that no tax increase is necessary. We'll continue to be lean but that is prudent and necessary in the current economic environment.

City	Ranking	2010-11 PROPOSED		
		O & M Tax Rate	Debt Svc Tax Rate	Ad Valorem Tax Rate
Richardson	2	36.28	27.24	63.52
Plano	1	32.84	17.51	50.35
Irving	3	40.98	16.06	57.04
Carrollton	4	40.62	21.16	61.78
Grand Prairie	7	48.49	18.51	67.00
Mesquite	5	48.32	15.68	64.00
Arlington	6	43.30	21.50	64.80
Rowlett	9	49.47	25.25	74.72
Sachse	11	53.68	23.90	77.58
Dallas	10	48.33	26.46	74.79
Ft Worth	12	71.09	14.41	85.50
Average		46.67	20.70	67.37
Garland	8	39.40	31.06	70.46
Difference from Average		(7.27)	10.36	3.09
Percentage difference		-15.6%	50.1%	4.6%

Data produced by Budget and Research Dept



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620 N. Glenville
Richardson, TX 75081 [MAP](#)

P 972-238-7664
F 972-238-1510
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ONA General Membership Meetings - mark your calendars:
September 16, 2010; March 2011; May 2011

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