



The Garden Oaks Gazette

President Farewell

Trey Wood

Holiday Party

Come one, come all to the annual Garden Oaks Civic Club holiday party, which will be held during our usual meeting on Tuesday, December 7. To help make the spirit bright, please bring one of your favorite dishes to share with your neighbors: nothing fancy, just a little something to snack on. Our usual meeting will be brief, giving us time to enjoy the holiday cheer and reacquaint ourselves with our neighbors. Come with an empty stomach and a full heart!

Annual Elections

One of the items of business on the agenda for the December meeting will be the election of officers and directors. As you may recall from last month's *Gazette*, the nomination committee has recommended the following slate of officers:

This list is by no means exclusive. If you have another individual in mind that is willing to devote the time necessary to serve Garden Oaks as an officer or director, you are free to nominate that person as well. Finally, we will also vote on next year's budget.

Officers and Board of Directors Nominations*

President – Chris Lindsay
Vice President – Sheila Briones
Treasurer – Mike Dishberger
Secretary – Meagan Salch

*Each officer is also nominated as a director.

GO Elementary Liaison

I would like to thank Joanna Temple for updating the Civic Club with the happenings at our local elementary school. There was some initial concern brought to my attention by some neighbors who felt that the liaison was advocating Garden Oaks Elementary as a "Montessori only" school. (see *Montessori page 2*) However, I have followed up with Joanna on these concerns and she has assured me that she was simply

trying to inform the Civic Club of what is going on and nothing more. Her intent was to point out that Garden Oaks Elementary is at a crossroads and that our neighborhood's participation in the process will be

crucial in determining the future for our school. If you have questions concerning these issues, or want to get involved, come to the meeting to find out more.

A Personal Note of Thanks

Finally, I would like to thank all of my neighbors for the opportunity to serve as President of the Civic Club this past year.

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The next Civic Club meeting will be on December 7th at 7:00 p.m. in the Garden Oaks Elementary School cafeteria. Babysitting services are available at the meeting at a cost of \$1.00 per child. Hope to see you there!

Civic Club Officers

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President@GardenOaks.org

Vice President Chris Lindsay
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VicePresident@GardenOaks.org

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Montessori

Volunteers from Garden Oaks Elementary School presented Joanna Temple as the new Education Liaison for Garden Oaks Elementary. In this role, Joanna will serve as the link between the Civic Club and the elementary school sharing needs and communications of the school each month.

Additionally, she presented board and committee members of the Friends of Montessori, the non profit organization which supports the Montessori program at Garden Oaks Elementary. Friends of Montessori has proposed that the Garden Oaks campus become a potential site for the new All Montessori School, which will serve children ages 3-8th grade. The All Montessori school concept has been approved by the Houston Independent School Board and the district is evaluating area schools to house this program. The Montessori program at Garden Oaks is celebrating its 11th year and supports this idea as a way to strengthen the current program.

Ms. Temple made the announcement to the civic club that the current Garden Oaks Montessori program needs financial support due to changes in the district's funding structure and is looking to the community for additional resources. Local businesses and individuals may contact the school at 713-696-2930 to learn more about how to contribute and support this unique program that serves children ages 3-6th grade.

Shana Tatum, IIDA
Antron Carpet Fiber
725 Garden Oaks Blvd
Houston, Texas 77018
shana.s.tatum@antron.invista.com
713-699-4414
<http://www.antron.invista.com/>

**Check out the Garden Oaks
Neighborhood Forums at
www.GardenOaks.org**

Heard Under the Oak Tree

TERRY JEANES

WELCOME WAGON.....

Welcome to the following neighbors who recently joined our community and we hope to see you at a civic club meeting soon..

**701 West 41st, 746 West 42nd
902 West 41st 428 West 34th
720 West 43rd 324 West 32nd
826 West 31st 303 West 33rd
706 West 39th 1047 Althea
809 West 31st**

Happy Birthday to you...

Ron Williams - December 1
Terry Jeanes December 11th
Brian O'Leary December 17th
Gary Hickman - December 21st
Sandy Altman December 24th
J.B. Gavin birthday - December 25

Happy Anniversary.....

Keith & Susan Kostelecky
Who celebrated their 11th November 13th

HAPPENINGS & SIGHTINGS

Happy returned travels to **Matt & Holly Veech**, who returned following a trip to Belize. How was the fishing?

Well the Garden Oaks Tamale Mamas out did themselves this year. **Sheila Briones** hosted the annual tamale making party with friends **Tina Sabuco Susan Kostelecky, Tina Parks, Terry Jeanes, Shelley Rogers, Brenda de Alba, Stacey Wood, Rita Donaldson,** and **Lucy Lopez.**

Former Garden Oaks residents **Willa Alquest** and **Jan Hurst** were back for a visit to the neighborhood staying with neighbor Linda Sparks. Jan & Willa now reside in Wimberly.

Pat Buron, Garden Oaks resident photographer is busy chopping wood for his latest acquisition, the huge smoker going. Many neighbors are benefiting from all the great things Pat is whipping up on the pit.

(Correction to November Gazette) **Jaime Zamore** caught Astro Jeff Kent's 300th home run ball. Following the game Jaime got to meet Kent and exchanged the baseball for an autographed bat.

Speedy recovery to Michael Padon who recently had thumb surgery for an injury suffered during play at a Strake Jesuit football game.

For special events contact Terry Jeanes, terry@terryjeanes.com or 713-812-9154.

Constable Program in the Home Street

Terry Jeanes and
Susan Love -Saranie

So who is watching your house? Let's make sure it is the good guys - Our own neighborhood constable via the constable program.

**Who wants a constable patrolling the first part of the year ???
I DO I DO!**

Well the best way for this to happen is to make sure you have filled out your supporter form and make your supporter contribution. See the insert in this Gazette or simply download the form from www.gardenoaks.org.

And to those of you who have already filled yours out and sent your contribution in....**THANK YOU!** All supporter households received as of 11/15/04 are listed on the insert. If you have already signed up and have noticed your neighbors missing please take the enclosed form and sign them up. Sweet talk them with a nice treat, baked good, or the old "thank you", for we will all benefit. We are now in the home stretch and that little extra effort on everyone's part will assure we get there! Remember Together Each Accomplishes More when the community works together we can get it done!

Community Invoices have been sent to all households along with the civic club dues statement . If you have already paid and are on the contributor list, do not worry. But try to encourage friends and neighbors to join. You can make a difference.

Here are a few quick reminders.

Program benefits

- 40 hrs of our own designated Harris County Constable
- Vacation Watch by Harris County Constable (forms available to supporter households)
- Security Check for Insurance Discount
- Alarm Contact/ Response by Harris County Constable

- Perceived value for prospective neighbors considering Garden Oaks for their future home in a community where the neighbors work collectively to make the neighborhood safer.

The Goal is for a quick response time to any and all concerns within our community.

You will also get a contributor manual and phone sticker.

Cost & Payment ... \$140 per Less than \$.40 per day....Less than. A cup of coffee. But Credit Card Option is now available. Contact Terry Jeanes for information. Or simply choose one of the other two payment options, an annual check of \$140, or the monthly draft option of \$15 per month All checks will be deposited in a Garden Oaks Civic Club account for escrow until the 318 household number is meet. Act now! We need you today! See the Contributor form within this Gazette or visit www.gardenoaks.org to download a form.

For any added questions, please contact Terry Jeanes, 713-812-9154, or terry@terryjeanes.com.

President Farewell

(Continued from page 1)

For those of you who don't think holding such an office is a big deal, I would invite you to "walk a mile in my moccasins" before you make such a judgment. The interaction I have had with my fellow officers, city officials, legislators, and most importantly my neighbors has been a most rewarding experience. I thank you for your patience with me, and would call upon all of you to remember that Garden Oaks can be the great place to live that all of us desire, but only with your help.

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Citizens on Patrol

CARL WATERS, JR.

Ho! Ho! Ho! Merry Christmas to all the good little boys and girls (and the big ones too!) of Garden Oaks. Here are a few more crime prevention tips to keep your season safe:

- Keep the outside of your home well lit. Lock your doors and keep the curtains drawn.
- If you display gifts beneath the Christmas tree, do so in a manner where they are not visible from outside.
- Cut up gift boxes and put them in nontransparent trash bags to avoid advertising all those wonderful presents you received.
- Make sure to keep fresh cut trees well watered to reduce the possibility of fire in your home.

Scary moment of the month for October goes to two residences in the 800 block of W. 31st St. The gentlemen whose names will not be mentioned discovered a bag of guns in the 800 block of 31st St. Seven firearms, all loaded, were in the bag. One was an automatic weapon with a silencer. The firearms had apparently been stolen from a residence in Shepherd Forest three or four blocks from where they were found and to make matters worse a person claiming to be responsible for the weapons returned looking for them before the police showed up. Fortunately for all involved (the good guys anyway) the police arrived and took the suspect away. Unfortunately at the time of this article the young man who claimed responsibility for leaving the guns has

As always inquires about joining the Citizens on Patrol program can be sent to me via neighborhood website GardenOaks.org or to the COP email account at GOCOP77018@AOL.com. or by phone at 713-864-1992.

Emergency Services 911
HPD Non Emergency 713-884-2121
All other City Services 311

September Crime Statistics (4):

Burglary (2):

1400 block of Sue Barnett on Sunday, September 5th at 9:35 p.m. (residence).
3100 block of N. Shepherd on Wednesday, September 22nd at 2:21 a.m. (restaurant).

Driving While Intoxicated (2):

2900 block of N. Shepherd on Friday, September 24th at 1:40 a.m. (Public Street).
700 block of W. 34th on Thursday, September 30th at 11:19 p.m. (Public Street).

This brings our year to date numbers to 79 for the year compared to 81 through September of last year.

Family Advent Festival

St. Matthew's United Methodist Church

4300 North Shepherd
at the corner of Shepherd and
43rd Street

Sunday December 5
5:00 - 6:00
Fellowship Hall

Everyone is invited to enjoy crafts for children, a light dinner, and wassail. All activities and snacks are free.

Get into the holiday spirit with this St. Matthew's tradition.

Questions? Contact Nancy Frankel at

ndfrankel@teacher.esc4.com
or
713-937-6735.

Garden Club Wraps Up

ROBERT DE VEAU
Garden Club Vice President

The holidays are upon us and December will find club members and friends forsaking our typical meeting format and instead gathering at the home of Ed and Brenda de Alba as we celebrate the season with a potluck dinner and gift exchange. It's a perfect way to wrap up our year and get ready for the New Year.

Garden Club meetings are open to all residents and friends of Garden Oaks. If you would like to become a member of the Garden Club in 2005, annual dues are only \$10. For more information about the Garden Oak's Garden Club you may call me at (713) 686-6012. We meet the 2nd Thursday of every month at 7:00 pm. Most meetings feature a guest speaker followed by a brief business meeting. In addition, the Garden Club is responsible for the maintenance of Friendship Garden and we conduct 2 workdays (spring and fall) when we add new plantings, replace the mulch and tidy up the beds.

From all of us in the Garden Club, to all of you, we wish you Happy Holidays and a Blooming New Year!

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818 W. 41 st St	1030 Althea
858 W. 41 st St	4232 Apollo
862 W. 41 st St	815 Azalea
970 W. 41 st St	855 Azalea
718 W. 42 nd St	839 Lamonte
847 W. 42 nd St	1325 Sue Barnett
870 W. 42 nd St	1458 Sue Barnett
823 W. 43 rd St	1506 Sue Barnett
975 Gardenia	1575 Sue Barnett

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GARDEN CLUB OFFICERS

Ed De Alba, President
713 694 5934

Robert De Veau
Vice President/Treasurer
713 686 6012

Chris Lindsay, Secretary
713 819 8412

Susan Gunther, Correspondent

Brenda de Alba, Yard of the Month

Tina Nieto, Historian

☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆

Yard Of
The Month

1454 Sue Barnett

Homeowner:
Michael & Rachelle Vento

☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆

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GOMO BOARD OF DIRECTORS

Section 1

Sheila Briones
Houston, TX 77018

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236 W. 33rd St. Houston, TX 77018

Diane King

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MalcomTaylor@cheverontexaco.com

Blake Woods

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Bwoods@zieglercooper.com

November 18, 2004

Understanding and enlightenment do not always bring peace of mind. I have less peace of mind today than yesterday. The GOMO board met last night at its regular monthly business meeting. I am on the board as one of three representatives of section 1 owners. We welcomed two new members last night, Sheila Briones, also from section 1, and Jay Tatum, from section 2. What follows is a personal statement, not in my official capacity as a member of GOMO.

At some point we found ourselves discussing a new brochure we were planning to compile that will contain all the deed restrictions. It will become part of the Civic Club membership committee's welcome packet for new Garden Oaks residents. Little else will be in the brochure, except the office address and a phone number we will have soon. This discussion was woven with a discussion about our relative "pro-activity" in advising owners what their obligations were to GOMO if they were remodeling or building additions to their homes. Sheila Briones raised a good question that I have thought about a lot since I joined the board a year ago. It is a topic that has been in the shadows of many discussions in past meetings whenever we discussed procedures with owners in various circumstances. She asked the question relative to a particular lot she knew about on which she was pretty sure the owners would be building soon. Why don't we send the owners a letter as a friendly, but official reminder that they would need to submit their plans to GOMO before they began their work?

There is a lot of building activity in the neighborhood, we are volunteers with other claims on our time, and a lot can happen in a few days of which we are unaware. It seems reasonable that we should be friendly pro-active emissaries for the protection of the deed restrictions. We had been reviewing a list of properties for which the city had issued building permits. None of the owners had yet submitted plans to GOMO, yet work has commenced. Therefore we now have to intervene with those owners when they should already have taken the necessary step to provide us with a set of official plans for our acceptance. I started to use the word approval. It really doesn't matter, though. Our purpose is oversight, to act on behalf

of all owners to see that deed restrictions are not violated. The words that appear as the introduction of each section's deed restrictions on the Garden Oaks website are not part of the original documents but they make sense:

The term "restrictions" is often misunderstood. In fact, the more appropriate term would be "protections", but we use the term "restrictions" due to the fact that it is generally used. These or any other properly compiled restrictions are for the protection of the purchaser of property in such a subdivision for the purpose of making it a more desirable place in which to live, and also to protect and enhance the value of the investment by the purchaser, and that in this instance is our purpose and intent.

I see GOMO as a protector group, protecting the rights of all owners to expect that every owner will comply with the deed restrictions imposed on them so that they will continue to enjoy the protections provided by the restrictions, as expressed above.

So what about that pro-active friendly communication about which Sheila asked and I have thought? If we know the owners and we want to remind them informally, well, that is fine. But GOMO will not be sending owners a letter in advance of any activity as a reminder to submit their plans because essentially GOMO is an enforcement group. As enforcers, we check for deed restriction violations and deal with the violators. Some members of our board expressed the notion that we would not want to make a practice of being pro-active. Were we to start such an effort and then stop in the future, an owner might claim they were not duly informed, and therefore not be subject to compliance. They would be wrong, but they might try to make a case based on precedent.

Garden Oaks is a neighborhood undergoing massive change. However, GOMO, the one group to which all owners in Garden Oaks belong, and in which they have rights and a voice, will not be a pro-active voice in the neighborhood. We might get sued for failing to do a good job in advance, for not being extra vigilant in one instance. The reminder of this reality, that we are all under the umbrella of cultural litigiousness, whether we live that way individually or not, has been both

Civic Club Meeting Minutes: December , 2004

President Trey Wood called the meeting to order at 7:08 p.m.

Minutes of the October meeting were corrected as follows:

In the Beautification Committee report, Harry James was incorrectly identified as Harry Bridges.

Minutes were approved as corrected.

Treasurer's Report. Mike Dishberger, treasurer, presented a YTD income statement and a balance sheet as of October 30, 2004. Mike anticipated a net profit for the year of approximately \$19,000.00, due to the home tour.

Standing Committee Reports

- A. Beautification. Rick Grochoske reported that the rotten wood on the gazebo was replaced. Restaining the gazebo will take place November 13 at 9:00 a.m. He thanked Shelly Rogers for the fall planting at the neighborhood sign near the rose garden. About 10 people helped do heavy trimming on Garden Oaks Blvd. October 16. About three-fourths of the work was completed when it began to rain heavily. Hired workers will clean up along Shepherd and around the gazebo.
- B. Citizens on Patrol. Carl Waters, Jr. spoke of the program as being the extra eyes and ears for the Houston Police Department. No schedule has been announced for training new volunteers. September had a record low number of crimes reported, two burglaries and two DWIs. In October two of Carl's neighbors found a canvas bag in their yard with seven firearms, including apparently stolen machine guns.
- C. GardenOaks.org. Joe Muscara has placed updated information on the historical district committee on the www.gardenoaks.org website.
- D. Gazette. No report.
- E. Membership. Chris Lindsay. There are close to 434 club members to date for 2004. Invoices for 2005 membership will go out soon, as Chris announced that bylaws say dues are due January 1. In the past, bills went out January 1. A new packet for new Garden Oaks residents has been compiled that includes information on GOMO, heavy trash schedules, deed restrictions and a brief history of the neighborhood. Chris gets word of new residents primarily from area real estate agents, but asked people to let her know of those who may move in as renters or buy directly from owners.

Ad Hoc Committee Reports

Home Tour. No report, but Trey re-announced a call for a 2006 Home Tour committee chair.

Railroad. No report, but Trey said Craig Lee would be meeting with county commissioners.

Historical District. Diane King announced that the new committee decided to meet the first Thursday of the month, so the first meeting is November 4, at 7:00 p.m. at Kroger's on W 43rd.

Other Reports

- A. Garden Club. Ed DeAlba announced the last formal speaking meeting of the year will be November 11 at 7:00 p.m. at 412 W. 34th. Glen Graves will talk about butterfly gardening, which as Ed explained is how to create a garden that will attract butterflies.
- B. GOMO – President Sam Stengler announced the results for how excess funds would be distributed. There will probably be enough money to fund most projects.

Continued on next page

AMS REMODELING



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Civic Club Meeting Minutes, December , 2004

- B Those requiring administration would need to have those groups in place by the end of the year or the funds for that project would be retained by GOMO to be used at the board's discretion for other projects. Existing committees, new civic club committees or volunteers who create a GOMO committee were all options for coordinating a project and administering its funds. The election of new board members will take place at the GOMO meeting immediately after the civic club meeting. The next regular business meeting will be November 17 at 7 p.m. at the new GOMO offices in the Garden Oaks Professional Building on Garden Oaks Blvd., Suite 216.
- C Garden Oaks Elementary School Liaison. Trey Wood introduced Joanna Temple, who lives next to the elementary school, but just outside Garden Oaks proper. She is a parent whose children went through the Montessori program at GO Elementary and she came in that capacity to discuss the status of the Montessori program. She and others are advocating that an expanded program at GO Elementary would be good for the school, and for the visibility of the neighborhood and property values. Her mission this evening was to solicit "brain power" from members on how to move the program forward with HISD.
- D Constable program. Terry Jeanes announced there would be another sign-up campaign in the neighborhood Saturday, November 20. About 150 people have signed up as of the meeting. About 15 per week are signing up. Payments can be made with credit cards, as well as checks.

Unfinished (Old) Business

After a brief discussion of wording in the bylaws, it was agreed that the 2005 budget would be voted on at the December meeting.

New Business

Trey announced the nominating committee's slate of officers for the civic club for 2005. They are: President, Chris Lindsay; Vice-president, Sheila Briones; Treasurer, Mike Dishberger; Secretary, Meagan Salch. Elections will take place at the December meeting.

Announcements

The next civic club meeting is December 7 at 7:00 p.m., at Garden Oaks Elementary

Wednesday, November 3, is Garden Oaks pizza night at Double Daves on Ella Blvd., just south of W 34th St.

Trey adjourned the meeting at 8:20.

Thanks again to Terry Jeanes for providing refreshments. Thirty-four people attended the meeting.

Submitted by Diane King, Secretary.

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BBB MEMBER

Hi neighbors and HAPPY HOLIDAYS! Yep, we are full swing into the holidays and many people find this season very stressful. Did you know that it could also be a stressful time for your pets? Mau Mau and I have some tips for you to keep the stress level down for your pets.

Neighborhood News: The Go Dog Social Club is having its December holiday party on Monday, December 13th from 7-9pm at The Shady Tavern. The theme will be "Jingle Bells" and Santa Claus will be there so bring your camera. These socials are almost as much fun for the people as it is for the pooches. Please call the club office for information on membership 713.688.6363 or www.GoDogUsa.com.

Pet of the Month: "Mr. December" is Bailey Sadaune. He is a yellow Lab mix and will be seven years old this month. He lives in Section IV with his parents, Amy & Gerry, along with Abbie (Husky mix), Frankie (black cat), and Gus (cream cat). Bailey was adopted from the HSPCA when he was a puppy and has grown into a loving and loyal fellow who is very in tune with his family. Both of the cats play all over him and snuggle up to him to sleep. Gus and Bailey are particularly close since Bailey has raised Gus since he was a kitten. A few weeks ago Bailey got out of his yard and took a self-guided tour of the neighborhood. His favorite street is Sue Barnett. Bailey likes treats and parties. Happy Birthday Big Boy!

Critters 101: Holiday Stress

Although they needn't fret about finding the perfect gift for someone, pets – like people – may experience stress this holiday season. Routines are very important for a lot of our pets, especially cats and nothing disrupts routine more than the holiday season. Visitors in the home, crazy schedules, re-arranged furniture, or a lack of attention may cause pets to engage in strange behaviors, such as pacing, whining, clinging, licking

themselves excessively or hiding under the bed. Many pets exhibit stress by losing their appetite and will stop eating. Pet owners should be on guard for these signs and take appropriate steps to prevent them.

Our pets are accustomed to eating, sleeping, exercising, and playing at designated times during the day – a schedule we generally adhere to nine months out of the year. However, from November through January, our routines change reflecting our holiday commitments, and our pet's world is turned upside down. Although it is difficult, your pets' routines should be maintained as much as possible during the holiday season. Feed your pets at their usual time, check the water bowl frequently, let your dogs out regularly and provide a comfortable, quiet place of refuge for your pets to retreat to if they need to escape the hustle and bustle around them.

In addition to these creature comforts, keep in mind that Poinsettias, Holly berries and Mistletoe are all toxic plants if ingested by your pets. If you add preservatives to your Christmas tree's water, this water can be toxic if consumed. Tinsel, holiday ornaments and wrappings really do look like toys and can be hazardous to your pet. Kittens like to climb trees, so you will want to see that your Christmas tree is well anchored. Chocolate is toxic and can even be fatal for your pets. Rich holiday foods, laden with sugar and fat can give your pets severe gastrointestinal complaints.

The holidays may be hectic, but they are a wonderful time to re-connect with family and friends. Make sure you spend quality time with your pets and keep in mind how stress reducing their company can be for you. Just by simply being together, you and your pet can reduce each other's stress, improve your moods, and enhance each other's well being. Now, what could be a better holiday gift than that?

Dear Mau Mau: Should I take my cat with me this Christmas or should I leave her at home?

M Mills

Unless your cat is used to traveling, it is not a good idea to take her on holiday and run the risk of losing her. We cats are very territorial, and are happiest in familiar surroundings. It is best to make arrangements with someone you can trust to take care of her in her own home. Last year my mom got several calls from neighbors whose visitors' lost their cats while visiting here in Garden Oaks.

Looking for your beloved cat is not a good way to spend the holidays. Please believe me when I say we would rather stay home anyway.

Mau Mau

Casey Farris is owner/operator of Go Dog Usa and Bone Voyage Pet Sitting Services®, a Garden Oaks company offering many services and products dedicated to the welfare of our pets and the people who love them. Mau Mau Farris is owner/operator of Casey. Please forward your questions and pet news to Casey@GoDogUsa.com or call 713-688-6363.





HOUSTON CHORAL SHOWCASE

Presents its Holiday Gala

The Sounds of the Holiday Season

*Featuring your favorite holiday songs
in jazzy, snazzy arrangements!*

December 12, 2004, 3:00 PM

**Garden Oaks Baptist Church
3206 N. Shepherd
Houston, Texas 77018**

Tickets: \$10 in advance, \$12 at the door

**For more information, call 281-346-0161 or visit our website at
www.houstonchoralshowcase.org**

Understanding the Role of your Broker and Broker Compensation.

An important role of a mortgage broker is to arrange for your loan to be funded by an independent investor or lender ("lender"). Some brokers close loans in their own names, while others close loans in the name of the lender funding the loan. In any event, your mortgage broker is not an employee or representative of the lender. Your mortgage broker and the lender are independent parties.

The lender's role is to provide financing. Therefore, you should look to your broker for information and assistance concerning your loan and any associated fees and costs.

The cost of your loan

Your loan transaction will involve a variety of different fees and charges. Some of these are charged by the lender, some are charged by your broker, and some are charged by third parties such as closing agents, title companies, insurers, appraisers, home inspection services, etc. Your Good Faith Estimate is an estimate of these fees and charges. At or before closing, you will receive a final statement showing actual fees and charges for your transaction. The amount of any particular fee or charge can vary depending on many factors, such as the lender's or your broker's out-of-pocket costs and internal administrative expenses, competitive factors, industry standards and practices, and third party charges. The costs of your transaction may also vary depending on the loan program you select with your broker, and any changes you decide upon during the loan process. Do not hesitate to ask your broker if you have any questions about specific fees or charges.

Broker compensation

In today's lending environment, you and your broker should work together to structure your loan to best meet your goals and objectives. If you would rather pay less up front, or if you do not have much cash available,

you can often finance your fees and costs through a higher interest rate. If you would rather pay a lower interest rate, you may pay higher upfront points and fees. You should review the options with your broker and agree upon the terms of the loan (including the interest rate, points, and fees) and the amount to be paid to the broker.

If you choose to finance some or all of the fees and costs, the broker will receive part of the broker's compensation from the lender. This is in addition to, or in lieu of, up-front fees or points (sometimes called "discount points") paid directly by you to your broker. You pay indirectly for this lender financed broker compensation through a higher interest rate. The lender-financed broker compensation is commonly referred to as a "premium."

Usually, the specific amount of any broker compensation financed by the lender will not be known until your broker locks in your loan with the lender, which will be after you have received your initial Good Faith estimate from your broker. The final amount of any such compensation will be shown on your loan closing statement, known as a HUD-1 or HUD-1a. Upon request, you may review this statement one business day before closing. You should discuss with your broker how to structure the interest rate and the amount of fees and charges in the way that best suits your particular circumstances. Any questions you may have concerning broker compensation and other fees and costs during the loan process can be answered by your broker.

American dreams can come true with the right home loan

That's why many borrowers today look to someone who understands home financing and can guide borrowers through the process step by step, an expert who knows your area, the homes, and the available lenders; someone who takes pride in

turning dreams into reality. For years, we have been making home financing more convenient for borrowers, offering such valuable services and information as:

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- **Competitive rate shopping**
- **Convenient application process**
- **Pre-underwriting**
- **Access to a variety of lender programs**
- **Professional loan processing**
- **Industry knowledge**
- **Good Faith Estimates of closing costs**
- **The ability to re-direct the loan if needed**
- **Relationships with lenders**
- **Alternative solutions when needed**

John Parker is a Licensed Mortgage Broker and owner of Garden Oaks Mortgage located at 4001 N. Shepherd Suite 227, Houston, Texas in the Garden Oaks Professional Building

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How Historically Savvy Are You?

Historical Pop Quiz (choose the best answer)

1. **My home is neither 50 years old nor original construction**
 - a. so I won't be able to support the designation.
 - b. but since I own property in Garden Oaks, I am included and can sign a petition to support historic designation.
2. **Garden Oaks is worthy of historic designation because**
 - a. the area possesses character, interest and value as a visible
 - b. reminder of the development, heritage, and cultural and ethnic
 - c. diversity of the city, state or nation.
 - b. the homes are the best remaining examples of specific
 - c. architectural styles
 - c. the original homes and subdivision landscaping design are tied to individuals whose work have influenced the heritage of the city, state or nation.
 - d. at least 51% of the area to be designated is at least 50 years old
 - e. all of the above.
3. **To show my support of historic designation, I can**
 - a. go to the neighborhood meetings and ask questions about how historic designation will affect me and my property,
 - b. read the Preservation Ordinance that can be found on-line at: <http://www.ci.houston.tx.us/codes/chapters31to35.htm>
 - c. sign a petition showing support
 - d. ask for a copy of the Ordinance and/or ask a representative to visit me at my home
 - e. get registered as a supporter by calling one of the coordinators
 - f. send a few dollars to help with expenses
 - g. all of the above.

Answer key to the Historical Pop Quiz: 1) b. 2) e. 3) g

If you received less than 100% correct, you are invited to brush up on your knowledge of the Ordinance. Go to: <http://www.ci.houston.tx.us/codes/codes33-7and8.pdf> or watch for our next Town Hall Ordinance Education meeting **“Understanding how historic designation effects me and my property.”**

Our next business meeting will be held at Kroger's on W. 43rd - upstairs conference room, Dec 2 at 7:00 p.m. and the GOMO Office in the Garden Oaks Professional Bldg on Jan 6, 2004 at 7:00 p.m..

Based on interest and support, the designation committee will determine which sections are supportive. Your support determines whether your section and your home are included. As of Nov 15th, interest has been shown in the following order: Sections 1, 4, 3, 2, 5. Sections 2 and 5 are tied with very limited response.

To determine feasibility, a study will be conducted from a sampling of homes. Please **DO NOT WAIT** for someone to contact you. To show your interest, **CONTACT A REPRESENTATIVE TODAY**. If you receive information from us or if someone comes to your home, please complete the petition if you support it and return it right away. If you are contacted, **you may only be contacted once**. If you are not contacted, contact us. Volunteers are limited. Success depends on YOU!

Remember, the City of Houston has established that we are “worthy of designation”.
The rest is up to US. Sign a petition supporting designation today!
Contact Trish Ricklefsen, Sections 1, 3 and 5 – 832.618.1606,
Katie Swick, Section 4 - 713-449-8523 or Sue Schmidt, Section 2 - 713-802-9669

Content approved for distribution by Randy Pace, Preservation Officer,
Planning & Development Dept, City of Houston - 11/12/04

Garden Oaks – Quite Possibly the Last Small Town in Houston!

Kitchens ★ Bathrooms
Additions ★ Roofing

STAN-CO

Home Improvements

- ★ New Construction
- ★ Remodels
- ★ Renovations

713-462-5392
Est. 1993

Painting ★ Flooring
Custom Cabinetry ★ Tile



St. Michael's Episcopal Church and Parish Day School

St. Michael's Episcopal Church would like to invite all of Garden Oaks to celebrate the season with its "Joys of Christmas celebration. The annual event is St. Michael's gift to the community and everyone is encouraged to attend.

Held each year on the last Sunday of Advent, this year's event will take place on December 19 at 6:30 in the evening. All children in attendance are invited to don costumes and join in the Live Nativity pageant on the front lawn of the church. Everyone is invited to join in caroling, holiday crafts and refreshments.

The church is located at 1613 W. 43rd St. and the phone number is 713-681-6422.

For More Information
Contact: Melanie Fahey
713-868-1136

The 'hood is abuzz and everyone is talking – are you 'FOR' or 'AGAINST' it? Whether you want to preserve the character and charm of the hood or take your chances with the Garden Oaks of the future is a personal decision you will have to make. I'm inclined to believe that many of the folks who are against designation just may need more information – more facts about what historic designation can do for us all.

The GOMO effort was a push to enforce our deed restrictions. Some have realized that historic designation will help protect the look and feel of the neighborhood – something that GOMO just cannot do.

Although historic designation will act in tandem with our deed restrictions, historic designation will do something more – it will help preserve the neighborhood for what it is – a representation of a specific era – a point in time that will be important to remember for generations to come. Historic designation will help us maintain the design and character of the neighborhood. Instead of a hodge-podge of homes, historic designation will help us maintain a consistent character and preserves the look and feel of the community.

Historic designation won't stop new construction and it is not designed to stop new construction. New construction is considered 'in-fill' and a necessary part of revitalization in a historic district. New construction that is compatible with the character of the neighborhood is welcomed.

Does that mean that ONLY new construction that is a reflection of the 1,500sf frame house will be allowed? NO, not at all! Look around you. Don't you see a wide variety of original construction on your street? Historic designation only applies to those areas that are visible from the street – like the roof line and the front view of the home – the interior and the back of the house are not affected.

The City of Houston Preservation Officer along with architects and planners will work with you to design a home that has consistent roof lines, materials and size that reflect the 1930's – 1950's Garden Oaks development. This level of protection is not possible with GOMO. If you supported GOMO, it is likely that you were hoping to get the level of protection that historic designation offers. Historic designation serves as another level of protection for those who want to keep Garden Oaks as a community of charm, distinction and quite possibly the 'last small town in Houston'.

If you have decided that you are FOR historic designation, please sign your petition and send it off to us today. If you still have questions, let us hear from you. If you have decided against historic designation, make sure you have ALL the facts. See www.GardenOaks.org for the Ordinance, FAQ's, Common Misconceptions and a petition.

Remember, the City of Houston has established that we are "worthy of designation". The rest is up to US. Sign a petition supporting designation today!

**Contact Trish Ricklefsen,
Sections 1, 3 and 5 – 832.618.1606,
Katie Swick,
Section 4 - 713-449-8523 or**



**Terry
Jeanes**

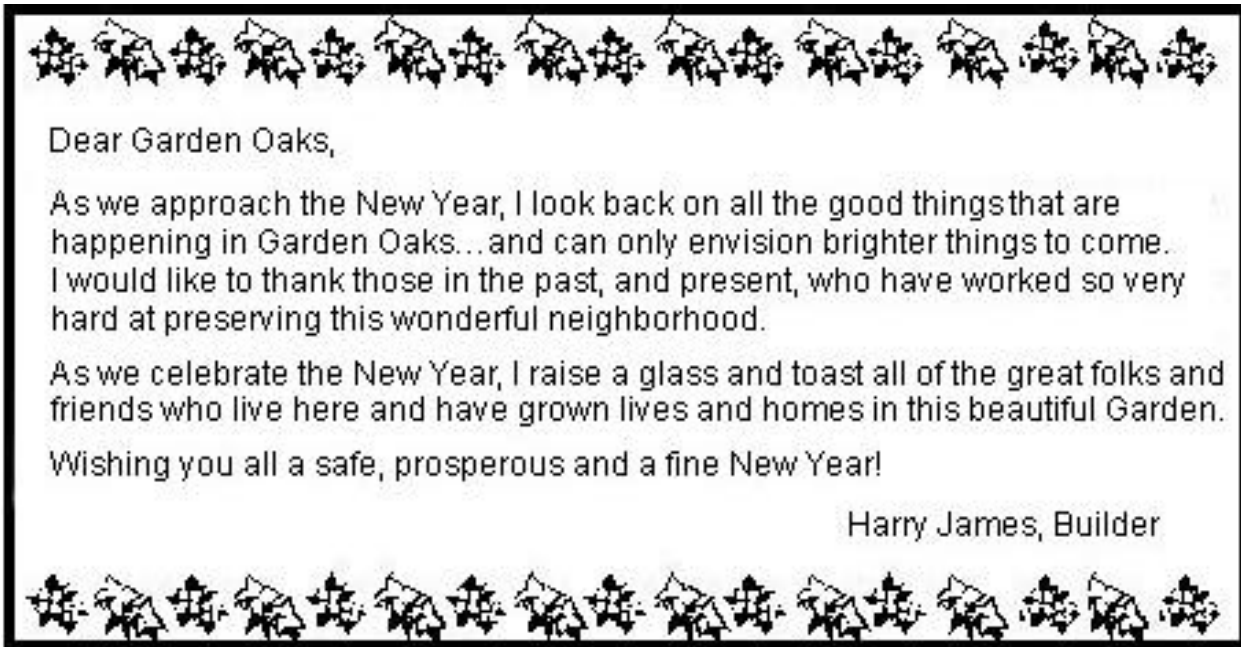
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Garden Oaks Gazette



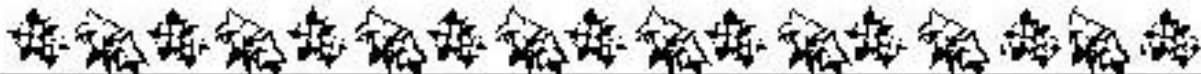
Dear Garden Oaks,

As we approach the New Year, I look back on all the good things that are happening in Garden Oaks... and can only envision brighter things to come. I would like to thank those in the past, and present, who have worked so very hard at preserving this wonderful neighborhood.

As we celebrate the New Year, I raise a glass and toast all of the great folks and friends who live here and have grown lives and homes in this beautiful Garden.

Wishing you all a safe, prosperous and a fine New Year!

Harry James, Builder



Useful Numbers

All City Services (city information or services ranging from traffic court dates and sewer concerns to pothole problems and neighborhood complaints)	311
One Call Program (Heavy trash and more)	713_956_6589
Recycling Hotline	713_837_9130
Deeds Restriction Violations City of Houston Legal Department	713_247_2000
Toni Lawrence (District A)	713_247_2010
Dwayne Bohac	713_460_2800
John Whitmire	713_864_8701

2004 Garden Oaks Civic Club Membership Form

Name(s): _____ **Phone:** _____

Address: _____ **Email:** _____

(A) Annual Dues

- \$25.00 Crepe Myrtle (Basic)
 \$50.00 Magnolia (intermediate)
 \$75.00 Golden Oak (Patron)
 Senior Citizen \$5.00
 Senior Citizen \$10.00
 Senior Citizen \$15.00

(B) Garden Oaks T-Shirt \$15.00 each or \$10.00 Member Price

Quantity/Size: Small _____ Medium _____ Large _____ XLarge _____ XXLarge _____ \$ _____ Total

© Contribution to Garden Club \$ _____

Are you a ___ new or ___ renewing member? Do you ___ own or ___ rent your house?

Amount Enclosed: _____ (A)+ _____ (B)+ _____ (C) = \$ _____ Total

Make Checks payable to : Garden Oaks Civic Club

Mail form and check to : PO Box 10273, Houston, TX 77206



Where do you want to live?

GARDEN OAKS



1345 Sue Barnett



902 W41st



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Hartman
& ASSOCIATES

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