Smart Streets = Smart Drivers?
Chris Lindsay

What is a “smart” street? Does that mean that only smart people can drive on them? Or, will the smart street magically turn everyone who drives on them into smart, courteous and safe drivers? Come to our May 3rd Civic Club meeting and find out. Mr. Alan Clark, with the Houston-Galveston Area Council, will be our guest speaker. He will discuss long and short-term transportation improvements planned for our immediate area as part of the 2025 Regional Transportation Plan.

There is a Town Hall Meeting on April 21st to discuss various problems communities are having with the railroads (i.e. parking on tracks, blowing horns, excessive speed, etc.). I am planning to attend the meeting and register our complaints as well as learn of anything new on the “Quite Zones”.

I would like to thank our two guest speakers from last month, Mr. Lampros Vrinios from the Garden Oaks Property Rights Association and Mr. Jim Saltzman from the Houston Property Rights Association who presented additional information on the Historic Designation issue from a property rights perspective. They pointed out numerous items in the Historic Preservation Ordinance that they found troubling such as the maximum fine of $500 a day per violation that could be levied if someone was not in conformance with the ordinance. They also reported on past attempts by the Houston Preservation Alliance, who believe the ordinance is too weak, to strengthen it by removing the 90-day waiver or wait clause. In other words, if you do not want to comply with suggestions by the Houston Archaeological and Historical Commission as to the appropriateness of your plans for renovation or repair of your home, after waiting 90-days past the application process, you could proceed with your renovations or building as long as your plans met regular City of Houston codes. Bottom line - read the ordinance - so that you may be better informed as to what all the rules and regulations mean, so that you can make an informed decision when the Civic Club votes on whether to move forward and seek Historic Designation for the entire neighborhood. The ordinance can be downloaded from our web site www.gardenoaks.org. I look forward to seeing you at the Civic Club Meeting on May 3rd, at Garden Oaks Elementary School, 7:00 p.m.

May 2005
Volume 28 No. 5

The Garden Oaks Gazette

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Civic Club Meeting
Tuesday May 3rd

The next Civic Club meeting will be on May 3rd 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!
Letter From The Editor
Jonathan Lanz

Spring is here, and summer is just around the corner! Hot summer nights and humid scorching days are ahead. Isn't it fun to live in Houston? Regardless of the weather, Houston still is one of the best cities to live in. Our economy is strong, jobs abound, and best of all we have Garden Oaks to call home.

As the Summer months approach and you plan to be away for vacation, please don’t forget to notify the Constable. Also, notify the Gazette editor so that we can hold your delivery. Block Captains, please let us know ahead of time so that we can find a substitute to distribute the Gazette to your delivery route.

We had a special page for Block Captains last month, but I’m thankful every month for the faithful souls that deliver the Gazette in time for each Civic Club Meeting. It is very important to get the newsletter to each homeowner before the Civic Club meeting so that they can stay informed about what’s going on, and if voting is required on any issue.

We have a page in this issue listing ALL Block Captains and their routes. Please take a few minutes to thank them for their hard work and to encourage them.

If you have any questions or comments about the Gazette, I’m very open to all of your feedback. We are always on the lookout for articles of interest; they do not necessarily have to be Civic club related, as a matter of fact, the more variety in the Gazette the better.

Please feel to call me personally at 713.884.8982.

Thank you for being a wonderful neighbor!

Jonathan Lanz
Editor

Heard Under the Oak Tree
Terry Jeanes

Welcome new neighbors who recently joined the neighborhood.

962 West 43rd 1063 West 42nd
327 West 34th 536 West 32nd
711 West 43rd 236 West 30th

Congratulations on joining us. We hope to see you at a civic club meeting soon.

New Arrivals!!!...Welcome

Nicole Marie Wibner born March 31st weighing 7 lbs. 9 ozs. Proud Mom and Dad are Elizabeth and Chris and especially proud big sister Gabrielle.

Birthdays and Celebrations…The candles are burning for ...

- Linda Sparks 5/8,
- Riley Tatum celebrating his 2nd birthday 5/12
- Daniel Ostrum celebrating his 2nd on 5/22.
- Correction to last month’s publication Craig Lee’s birthday is actually April 9th
- Chris and Sue Schmidt celebrating 30th anniversary on 5/29.

Happy Travels this last month for Keith and Susan Kostelecky who visited Sweden. Keith was serenaded by fellow flight passengers with their own rendition of Happy Birthday as Keith and Susan flew out on Keith’s Birthday.

To highlight an event or celebration or other tidbit, contact

Terry Jeanes at 713-812-9154 or
Clean and Disinfect
Spyware—programs that covertly send information about your Web activities to third parties—is often a big reason your computer is acting sluggish. Fix it with software like AdAware SE Personal Edition (download free at lavasoftusa.com) or Spy Sweeper 3.5 (webroot.com; $29.95 for a one-year subscription). To avoid future digital insurrections, set your Web browser to block pop-up ads. The Firefox browser mozilla.com) makes that easy, and experts say it has fewer security vulnerabilities than Internet Explorer. Make sure your antivirus program is up to date.

Minimize Clutter
Move digital photos and audio files to an external hard drive like the Iomega. Or burn them on CD’s or DVD’s. Under your browser’s Options menu, limit space for temporary files. That cache saves pages you have viewed for quicker access later; 50 MB is plenty.

Maximize Space
Defragmenting your hard drive is like refolding sweaters to fit more on the shelf, only instead of woolens, it involves data. In the windows Start menu, go to Programs, Accessories, then System Tools and select Defragment. Do that once or twice a month. Then run Disk Cleanup, also located under System tools.

Economize
Check which icons appear in the systems tray, located in the lower right-hand corner of your screen. Those are some of the programs that launch automatically every time you boot up. Too much running at once drags everything down, so disable what you don’t need by right clicking and resetting the preferences.

Gut and Rebuild
When all else fails You could reformat your hard drive and start afresh. Beware: that is not for the faint of heart. You will have to back up everything first, including your operating system. Before you take that leap, contact your Computer-Wiz / 713.884.8982 (Maryanne Murray Buechner, TIMES Magazine)
Citizens on Patrol
GO COP
Carl Waters Jr.

The December crime statistics are finally available. The three crimes reported (plus one that made the January 2005 report) put us at 99 for the year 2004. That is one more than reported in 2003. A quick breakdown of the numbers indicated that crimes against persons (robbery and assaults) increased by two from seven to nine. Property crimes (burglary, burglary of motor vehicles and auto theft) decreased by seven from 84 in 2003 to 77 in 2004. Vic-timless crimes (DWI and Narcotics arrests) increased by six from seven in 2003 to 13 in 2004. Eleven of these crimes were DWI arrests.

December 2004 Crime Statistics (3):
Assault (1)
- 500 block of W. 34th St. on Sunday, December 12th at 11:30 p.m. (Location listed as unknown).
- Burglary (1)
  1500 block of Sue Barnett on Wednesday, December 29th at 3:30 p.m. (Residence).
- Burglary of a Motor Vehicle (1)
  900 block of W. 41st St on Thursday, December 9th at 10:00 p.m. (Driveway).

February Crime Statistics (5):
Assault (1):
- 3200 block of N. Shepherd Dr. on Monday, February 21st at 10:00 p.m. (Church).
Burglary (4):
- 800 block of Azalea on Tuesday, February 8th at 6:00 p.m. (Residence).
- 1000 block of Lamonte Ln. on Tuesday, February 15th at 7:30 a.m. (Residence).
- 300 block of W. 31st St. on Wednesday, February 23rd at 11:45 a.m. (Residence).
- 400 block of W. 34th St. on Saturday, February 26th at 5:30 p.m. (Residence).

Inquires about joining the Citizens on Patrol program can be sent to me at GardenOaks.org
GO COP 77018@AOL.com

Planning is underway for the Home Tour in April of 2006. Volunteers are needed to make this neighborhood showcase a success. Please contact Sue Schmidt, 2006 Home Tour Chair, to volunteer. It is a great way to meet your neighbors and make new friends!

Also, if you would like to nominate a home or garden to be showcased during the Tour, please email the information to Home-Tour@GardenOaks.org. The Selection Committee will begin their selections this summer.
If you have a child who will be entering Kindergarten this coming school year, or even in the next couple of years, Garden Oaks Elementary School invites you to this year’s Kindergarten Round Up on Tuesday morning, April 10th. Come join us for coffee and juice in the library at 8:30 to learn more about our school, take a tour, and see a brief performance from our current Kindergarten students. You will get to see all of the programs we have for students who will be 5 on or before September 1, 2006, including our regular Kindergarten, our bilingual Kindergarten, and our Montessori Kindergarten.

We are currently undergoing renovations to ensure that our school meets the current standards in educational excellence; all renovations should be completed mid-way through the 2005-2006 school year. Come meet us and see our school. We are proud of the good things happening in Garden Oaks.

For questions, call the school at (713) 696-2930 or contact me personally through email at jamerson@houstonisd.org

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Who is watching your house? Deputy Richard Smith…That’s who. Our very own dedicated deputy constable. How wonderful is to see him patrolling the streets and it could not have been done without you. Attendees at the April Civic Club meeting not only met deputy Smith but an entourage of Precinct One Constables, including Capt. Duane McAdams our Precinct One Captain and coordinator. The Captain made note about neighbors concern of the speeders on W 43rd and other neighborhood streets. In an effort not to take away from the contract deputy’s coverage of the community, McAdams will see about additional support against speed limit offenders. In training for the patrolling of community Deputy Smith has been made aware of areas of concern with in the area. In addition to receiving back up support during his non-patrol hours from nearby contract Constable for Shepherd Park and Candlelight Plazas. A reminder of what your $140 per year, whether a one time payment or monthly draft option, does for you and the community.... As supporters of this program remember these 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.


*Preview Next Month’s Article* more information about Deputy Smith and the first of monthly recap of his coverage of the area. Please note Deputy Smith has supporter profiles on all supporter households including emergency contact numbers.

For any added questions, please contact

Terry Jeanes, 713-812-9154, or terry@terryjeanes.com
Civic Club Meeting Minutes
March 1, 2005
Megan Salch

Civic Club Meeting Minutes
April 5, 2005
Sheila Briones, for Megan Salch

1. March 2005 meeting minutes approved as published in Gazette.
   a. Total income for January 05 thru March 05 was $22,625. Expenses totaled $4266, leaving a balance of $18,359.
   b. Treasurer's report approved as presented.

3. Committee Reports
   a. Constable Program: Terry Jeanes introduced Captain Dwayne McAdams, liaison with Jack Abercia’s office. Also present were four other constables including Deputy Richard Smith, Garden Oaks patroller. Deputy Smith has 15 years in law enforcement. Terry also reported that the “draft” program will begin this month. First drafts will be for the months of March and April.
   b. Membership: Trey Wood absent.
   c. Web Page: Joe Muscara absent.
   d. Gazette: Jonathan Lanz absent.
   e. GO COP: Carl Waters reported that the number of crimes for the years 2003 and 2004 totaled 99 for each year. According to HPD, 9 crimes were committed during the month of February.
   f. 2006 Home Tour: Sue Schmidt absent. Chris Lindsay gave the report. Dates have been narrowed down to two dates in April. Sue currently looking for committee members. Email Sue at sueschmidt@houston.rr.com if anyone is interested in serving on the Home Tour committee.
   g. Fall Festival: Deanna Zugheri absent.
   h. Beautification: Ed de Alba reported on upcoming workdays. Garden Oaks Boulevard is scheduled for this coming Saturday, April 9. Randall Park is Saturday, April 16. Triangle Park and the Gazebo Park are both on Saturday, April 23. Ed also reported that the next Garden Club meeting is scheduled for Thursday, April 21, 7 p.m., 851 Lamonte, home of David Veselka, who will speak on “Birds.” The next Garden Club workday is Saturday, April 16.

4. Ad Hoc Committees
   a. Railroad Quiet Zones: Craig Lee absent.
   b. GO Elementary School Liaison: Sheila Briones announced that the Friends of Montessori will hold a car wash on Saturday, April 23 from 9 a.m. to 1 p.m. at the school. Pre-sale tickets are $5 and the “day of” tickets are $10. For tickets contact Christina Gonzalez at 713-699-8925.
   c. Historic Designation: Trish Rinklefsen reported that the final report from ad hoc committee not ready. Next meeting is scheduled for Thursday, April 14, 7 p.m. at Kroger.

5. GOMO Report: Sam Stengler reported that plans will be reviewed tonight after the Civic Club meeting. The regular monthly meeting is scheduled on Wednesday, April 20, 7 p.m. at the Garden Oaks Professional Building, Suite 216.

6. Good Neighbor Award: Terry Jeanes announced the winner’s of the “Good Neighbor Award.” Robert and Amanda Carlin were presented with the award for their volunteer efforts. They delivered the Gazette for the past 3 years, very involved with Home Tour, Neighbor’s Night Out, Garden Club, GO COP patrollers and the Beautification Committee.

GOMO Meetings
May - December
All meetings are at 7pm.
GO Professional Bldg.
Corner of Shepherd/GO Blvd.Suite 216.

- May 18
- June 22
- July 20
- August 17
- September 21
- October 19
- November 16
- December 14
Civic Club Meeting Minutes
March 1, 2005

7. 2025 RTP/Oak Forest Tollway: Chris Lindsay attended the Houston Galveston Area Council (HGAC) meeting held March 29 at Scarborough High School. Meeting was well attended. Oak Forest residents concerned with HGAC proposed tollway plans through neighborhood. A representative from County Judge office told crowd that plans for a tollway had been dropped because Burlington Northern Santa Fe was not interested in leaving rail line. Besides the tollway, the 2025 RTP contains other road construction plans that involve Garden Oaks. Chris will contact Alan Clark from HGAC to come speak at our next Civic Club meeting about those plans.

8. Guest Speaker: Jim Saltzman, a volunteer for the Property Rights Association, was the guest speaker.

9. New Business: Deferred to next meeting because of time constraints.

10. Meeting adjourned at 8:30 p.m.

Good Neighbor Award Winners – The Carlins

The first Garden Oaks Good Neighborhood Award has been awarded to 7-year residents, the Carlin Family – Robert, Amanda, and their son Cameron. The Carlins recently completed a 3-year post as the Gazette delivery coordinator being responsible for the distribution to all Gazette delivery folks. In addition to this, the Carlins have been active not only in the Garden Oaks Garden Club, where they can be seen many semi-annual clean up weekends at Friendship Garden, but have served as volunteers with the Garden Oaks Home Tour. Their additional giving includes patrollers with the Garden Oaks GO COP program, beautification committee volunteers, and hosts of Neighbors Night Out parties. The Carlins not only give back to the community but in their professional lives as well. Robert is a director of Jersey Village High School Band, and is also the symphony director. Robert also plays in the Texans Troubadour Band to help pump up fans prior to the football games. Amanda is the department head for Dean Middle School in Cy Fair. Robert and Amanda are training Cameron well as he can be seen working along side with them at many events. When Cameron recent heard of the award he asked mom how you went about winning something like this. Amanda explained by giving of yourself and doing good thing to help others. At the April meeting when the Carlins name was announced Cameron’s eyes were as big as his folks with surprise. Congrats to the whole Carlin family who received a framed award and gift certificate to Tony’s Mexican Restaurant courtesy of award sponsor, Terry Jeanes, Re/Max Metro.

To recognize or nominate someone whom you feel gives of themselves unselfishly to the benefit of others, whether it be to Garden Oaks, school, or church community, or simply do things to help a neighbor, no matter the age, youth or adult, please contact Terry Jeanes, 713-812-9154 or terry@terryjeanes.com
Hi Neighbors! Something about Spring makes you want to clean things. But for many of us, we simply exchange the dirt and grime for a coating of some of the most dangerous chemicals on the planet. This month we are going to talk about those cleaning products and how harmful they are to our pets. Our Pet of Month pair could probably smell a toxin five miles away. Mau Mau likes things clean, especially himself and will give us tips to help our felines stay clean.

Pet of the Month: “Mr. and Ms. May” are Gladys and Jake Lummus. Jake is a six year old silver dapple Dachshund and Gladys is a two year old piebald Dachshund. She looks like a black and white dairy cow. These unique hound dogs live in Section 1A with their mother, April Lummus. Jake was born in New York City and Gladys is a native Texan. They both love treats, walks and jazz music. Jake also likes fetch and anything that squeaks. Gladys likes to play “keep it away” from Jake. As with most hounds they are born with a hobby – their noses!

Pet News: Welcome to the neighborhood to Cayman Rentschler (Golden Retriever). Cayman, named after the Islands, is two months old and is a half-sister of Biscuit Zugheri (Golden Retriever). When the Zugheri’s brought baby Biscuit home one month ago, the Rentschler’s fell in love and adopted her half-sister. They are from different litters but share the same father. The two puppies are growing up right next door to each other. Ain’t Life Grand! Cayman has two kitty cats, Bitty and CJ. Welcome to the neighborhood to Ethyl (Lab mix) and Gertrude (Lab mix) Bustamante. This mother and daughter duo were living in and around businesses on N. Shepherd until the Bustamante’s made them family. April/May is kitten season so if anyone wants a kitten to love please call me. They will be ready for placement in June/July.

Critters 101: Good (and Safe) Housekeeping

Most people, even those who do not like to clean, enjoy the feeling of a sparkling fresh home. We take pride in the way our home looks and smells after we have spritzed, scrubbed, wiped, polished, vacuumed, and mopped. But, have you simply exchanged the dirt and grime for a coating of something even more dangerous? Take a look at those household cleaners under your sink and in your laundry room. Many of them list an abundance of toxic ingredients including petroleum distillates, mineral spirits, formaldehyde, and others that have been proven carcinogenic and mutagens.

According to the EPA, 50% of all illnesses can be traced to indoor pollution, which can be directly related to the use of household cleaners. Animals have faster metabolisms and smaller lungs so their bodies have to work harder to eliminate toxins. Dogs can sense odors at concentrations nearly 100 million time lower than humans. They can detect one drop of blood in 5 quarts of water. Cats can smell 30 times better than humans.

It’s time to throw out those toxic chemicals. You can still get your home spic and span, while keeping your families, pets, and the environment safe. It’s easy to switch gradually to natural cleaning products. As you run out of existing supplies, start buying natural products such as borax, hydrogen peroxide, vinegar, and baking soda. If you don’t feel like you have the time to create your own home cleaning products then look for products made by companies such as Seventh Generation, Ecover, Life Tree, and Naturally Yours. We owe it to ourselves, our families, and our pets to make our homes as toxin-free as possible. We want to spend as many years with our loved ones as we can. A naturally cleaned home will help us toward that end.

Please forward your questions and pet news to Casey@goDOGusa.com or call 713-688-6363.
May Beautification
Notes

Ed de Alba

April was a busy month for beautification. We had major work days in 5 of our parks this month. Saturday April 9th saw large groups weeding and trimming at both Garden Oaks Esplanade and the Berm Park at Durham and Randall. A BIG Thank You to all who worked and especially Shauna Tatum and Matt Roesler, captains of these Parks. April 23rd was also busy with activities at 3 parks! The Triangle Park at Alba and Azalea got a trim, a new Saucer Magnolia in one of the beds and plenty of mulch under the fine direction of Tina Nieto. Earlier in the month 2 boulders were placed strategically, blocking spots which miscreants used to drive through and make ruts in this pretty little park. At the same time, a hearty band descended on the Gazebo Park where much weeding, planting, and mulching was accomplished. We planted quite a few perennials in these beds which will in time (we hope!) crowd out the weeds. At the same time great effort was taken to root out and remove every possible trace of potato vine which had taken over several beds. All this under the capable leadership of Carol and Tom Hazel. And last but not least, the Berm Park underwent its second workday of the month when Craig Kramer and his merry men and women planted new grasses, moved some others, and mulched up a storm. Earlier that week the irrigation system in that park got a tune-up with leaks fixed, heads adjusted to spray the plants and not the concrete, and a battery operated controller to run the valves. Thank you to all who made these parks shine.

A lot’s been done but there’s still plenty more to do. The Esplanade will get its’ path redone sometime later this year when we can coordinate with the City of Houston on how and when to get delivery of 55 tons of crushed granite and work out some type of hard edging to more easily keep grass from growing onto the path. And the Art Park at Sue Barnett and W. 43rd desperately needs some TLC. I hope to get an intrepid and unallergic worker to rend and tear and thoroughly remove every vestige of poison ivy from the two beds infested with it before the end of the month. Then we will have a workday to spruce up the remaining beds on Saturday, May 21, at 9 am. We are currently working with a landscape architect to re-work this park, add more art, and some interesting structure. And I need some strong help with the sign damaged at the Rose Garden last year. It’s just too heavy for me to work on alone. Call me at 713 694-5934 if you’d like to lend a hand.

Once again I’d like to thank all of you who helped in these parks over the last month. Thank you for giving back to your community. And I ask those of you who haven’t volunteered in this way to consider helping out for an hour or two or three to keep these common green spaces looking good. We are unique in the City of Houston to have so much green space in a neighborhood the size of Garden Oaks. Please consider sharing a few hours of your time making your home neighborhood a more beautiful place.

Workday: Saturday, 14 May, 9AM, Art Park, W. 43rd and Sue Barnett

Please contact the individual Park Captains or Brenda and Ed if you’d like to help or have ideas.

Sections 1 & 1A
- Memorial Rose Garden: Sheila Briones (713-861-8091)
- Randall St. “Berm” Park: Matt Roesler (713-862-8655)

Section 2
- Art Park: Ed de Alba (713-694-5934)
- Gazebo Park: Carol & Tom Hazel (713-695-5358)
- Garden Oaks Boulevard: Shana & Jay Tatum (713-699-4166)

Section 3
- Triangle Park: Tina Nieto (713-956-4822)

Section 4
- Garden Oaks Community Garden: Bob Gabrysch (713-686-5493)

Yard Of The Month

1582 Sue Barnett

Homeowner: Ms. Tracy Martin
Advertising or Submitting Articles to the Gazette

The Garden Oaks Gazette is the official publication of the Garden Oaks Civic Club and is published on a monthly basis.

The primary purpose of the Gazette is to disseminate information about Civic Club activities and Community events.

All articles must be submitted by the 15th of each month for publication the following month; contributing articles will be printed at the Editor’s discretion and edited according to space availability. Publication of any article, non-civic club related, does not imply endorsement by the Garden Oaks Civic Club and is solely the opinion of the author.

The Gazette is hand delivered to 1,550 homes the first week of each month.

For additional contact information see page 2

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Send an email to Gazette@GardenOaks.com and you'll get a PDF file that you can read with Adobe Acrobat.

The Garden Oaks Gazette

April 2005
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Chris Lindsey

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Send an email to Gazette@GardenOaks.com and you'll get a PDF file that you can read with Adobe Acrobat.

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970 W. 41st St 855 Azalea
718 W. 42nd St 839 Lamonte
847 W. 42nd St 1325 Sue Barnett
870 W. 42nd St 145B Sue Barnett
823 W. 43rd St 1506 Sue Barnett
975 Gardena 1575 Sue Barnett

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The Norhill Historic District was established in 2000 by the Houston Archaeological Historical Commission (HAHC). The community of Norhill shares many characteristics with Garden Oaks: E.L. Crain played a very active role in construction and development, and, at the time of its 20th century development, was considered ‘suburban Houston’. A survey was conducted by the Garden Oaks Historic District Committee to obtain feedback from other districts. Here is a response from the survey of Norhill Historic District residents who have experienced the Certificate of Appropriateness (CoA) process:

“When Norhill was seeking historic designation, we were very supportive and actually helped get signatures for the petition. When it actually hit home and became a potential issue for our own renovation, we were a little concerned and unnerved. In the end, we were very pleased with our experience with both the Historic Commission and the historic designation of our neighborhood.

While Norhill was undergoing designation, we had plans to do a major renovation to our home. We were the first to go through the CoA process in Norhill.

Our plans more than doubled our square footage from <1000sf to 2200+sf and included a change to our roof line. Our main goals were to maintain the character, style, and, to make improvements that were as correct to the period as possible while still maintaining the value and desirability of our home. Our architect drew up plans that we felt looked appealing from both streets of our corner lot.

We sought approval from Randy Pace’s group and they recommended to the Commission to deny our request. (Most of their concerns were related to the change to the original roofline.) Randy’s office preferred renovations which involved maintaining the existing roof line and adding on to the back. We felt, as did our architect, that this would detract from the value and desirability of our home especially given our corner lot and the visibility from both streets. We were worried at first when the City did not support our plans. But, we then took our plans to the Commission (HAHC).

We were very pleased with the outcome. We found the Commission to be supportive of our plans in agreement with our reasoning and appreciative of the homework that we and our architect had done to keep the renovation to period design. The Commission took the position that they wanted people to renovate & re-gentrify, and, they didn’t want historic designation to detract from the value of homes. The Commission made a minor recommendation to change the size of a new dormer in the design, but it was not a mandatory issue, just a recommendation. We received our CoA and did not need to go through the 90 day waiting period. Overall, we found the Commission to be very level-headed and reasonable.

We believe historic designation has been good for our neighborhood. Since it has been in place, we haven’t heard any negative comments from our Norhill neighbors. We have a pocket in Houston, in the Heights, where everything is consistent and we think people are proud of that.

With our growing family, we’re now looking for another location in the Heights - outside Norhill (due to house and lot size) - to again expand. What we have found is that there are definitely streets we would avoid because of the diversity of new construction in those neighborhoods. So, we continue to support and believe in the value of historic designation. Good luck with your historic designation project.”

Ben and Jennifer M., Norhill Historic District
### Block Captains by Block

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
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<tbody>
<tr>
<td>Brenda Yanowski</td>
<td>1002 - 1070 Althea</td>
</tr>
<tr>
<td>Brian Sherwood</td>
<td>4121 - 4256 Apollo</td>
</tr>
<tr>
<td>Cindy Bartos</td>
<td>806 - 859 Azalea, 4307 - 4323 Alba</td>
</tr>
<tr>
<td>Jonathan &amp; Laura Morgan</td>
<td>701 - 726 Garden Oaks Blvd.</td>
</tr>
<tr>
<td>Bill &amp; Amy Shaughnessy</td>
<td>902 - 986 Gardenia</td>
</tr>
<tr>
<td>Casey Farris</td>
<td>1002 - 1083 Gardenia</td>
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<tr>
<td>Lucy Gilmore</td>
<td>10000 43rd</td>
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<tr>
<td>Johnnie Gonzales</td>
<td>1002 - 1090 LaMonte</td>
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<td>Julie Fox</td>
<td>902 - 979 LaMonte</td>
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<td>Trey Rucker</td>
<td>3102 - 3310 Lawrence</td>
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<tr>
<td>Barbara Sawyer</td>
<td>3002 - 3218 Randall, 700 - 825 W. 34th</td>
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<td>Joe Muscara</td>
<td>705 - 777 Sue Barnett, 916 Sue Barnett</td>
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<tr>
<td>Jaime, Celeste, Isabella, Alexis Zamora</td>
<td>1306 - 1354 Sue Barnett</td>
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<tr>
<td>Jonathan, Joyce, Lillian and Emma Evans</td>
<td>1402 - 1485 Sue Barnett, 1503 Sue Barnett</td>
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<td>Johnny Murphy</td>
<td>1402 - 1485 Sue Barnett, 1503 Sue Barnett</td>
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<td>Marie Gregory</td>
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<td>Mary, Tyler</td>
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<td>Craig &amp; Peggy Kramer</td>
<td>717 - 826 W. 30th, 701 - 826 W. 31st</td>
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<td>Lisa &amp; Jim Peters/Campfer</td>
<td>403 - 535 W. 32nd</td>
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<td>Bob Bewly</td>
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<td>Stan Woodhead</td>
<td>702 - 822 W. 32nd</td>
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<td>Susan &amp; Mark Saranie</td>
<td>203 - 336 W. 33rd</td>
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<td>Albert &amp; Lydia Jasso</td>
<td>403 - 536 W. 33rd</td>
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<td>Chris &amp; Steven Roberts</td>
<td>403 - 539 W 34th St., 340 W. 34th St.</td>
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<td>Craig Lee</td>
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<td>Susan &amp; George Taylor</td>
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<td>Joe &amp; Martha Rhea</td>
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<td>Kathy Highlander</td>
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<td>Ken Thomchesson</td>
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<td>Dian &amp; Sandy Austin &amp; Altman</td>
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<td>David Tinkey</td>
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<td>Gene Ritch</td>
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<td>Robert DeVeau</td>
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<td>Neil Ferguson</td>
<td>802 - 862 W. 43rd St</td>
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<td>Ed de Alba</td>
<td>701 - 752 W. 43rd St., 3004 - 3010 N. Shepherd</td>
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<td>Clarissa Hanks</td>
<td>902 - 982 W. 43rd St</td>
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</table>
40-year Mortgage is a Risky Move

John Parker

You might save a hundred a month over those decades, but you’ll build equity at a snail’s pace. Better alternatives exist, especially for first-time buyers. Some buyers in high-cost housing markets have turned to 40-year fixed-rate mortgages in the pursuit of homeownership. Haven’t heard of a 40-year fixed mortgage? Fannie Mae is engaged in a pilot program that could eventually make the product more widely available if Fannie considers adding this product to its portfolio.

The primary advantage of a 40-year fixed-rate mortgage is making monthly payments more affordable without taking on the risk of an adjustable rate. In addition to buyers in high-cost areas, the 40-year fixed mortgage also appeals to buyers with small down payments. Reducing the monthly payments on large loan amounts is accomplished by stretching the repayment term by an extra 10 years. But the difference in payments may not be as significant as you might think. Consider that a $200,000 mortgage financed for 30 years at a fixed rate of 5.75% carries a monthly payment of $1,167.15. All else being equal, stretching the loan term an additional 10 years reduces the monthly payment by just over $100 to $1,065.78.

Move-up buyers beware

However some of this effect of lower monthly payments is negated by a higher rate that is charged on the 40-year loan. Rates on a 40-year fixed are often one quarter to one half of a percentage point higher than a traditional 30-year fixed-rate mortgage. Loans with longer terms carry higher rates because of the added time frame where a default may occur and because lenders and investors seek compensation for the longer period of time that their money is tied up.

Another disadvantage that becomes significant is that the homeowner builds equity at a snail’s pace. For first-time buyers looking to eventually move up to another, larger home, this slow pace of equity accumulation is a liability. Consider a $200,000 40-year fixed rate mortgage vs. a 5/1 ARM for a buyer with an intended five-year horizon in the home. While the 5/1 ARM reduces the monthly payment by $57 compared to a 40-year fixed, the 5/1 ARM borrower accumulates an additional $10,000 in equity during that five-year period.

### Building equity faster

<table>
<thead>
<tr>
<th>Mortgage</th>
<th>Payment</th>
<th>Loan balance after 5 years</th>
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<tbody>
<tr>
<td>5/1 ARM @ 4.75%</td>
<td>$1,043.29</td>
<td>$182,996.47</td>
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<tr>
<td>40-year fixed @ 6%</td>
<td>$1,100.43</td>
<td>$192,993.19</td>
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In truth, borrowers rarely take out a 30-year or 40-year loan with the intent of keeping that loan for the duration. But the difference in interest costs and accumulated equity is still considerable for buyers anticipating occupying the home for more than 10 years and that are good candidates for fixed-rate mortgages. In the same example of a $200,000 loan, even at an identical interest rate, the 40-year mortgage costs an additional $4,200 in interest and has a $16,389 smaller equity stake after 10 years. The higher rate typically charged on a 40-year loan only exacerbates the differences.

### 30-year vs. 40-year mortgages

<table>
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<tr>
<th>Mortgage</th>
<th>Payment</th>
<th>Balance after 10 yrs.</th>
<th>Total interest after 10 yrs.</th>
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<tr>
<td>30-year fixed @ 5.75%</td>
<td>$1,167.15</td>
<td>$166,240.30</td>
<td>$106,297.78</td>
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<tr>
<td>40-year fixed @ 5.75%</td>
<td>$1,065.78</td>
<td>$182,629.34</td>
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<td>40-year fixed @ 6%</td>
<td>$1,100.43</td>
<td>$183,542.04</td>
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<td>40-year fixed @ 6.125%</td>
<td>$1,117.90</td>
<td>$183,983.69</td>
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<td>40-year fixed @ 6.25%</td>
<td>$1,135.48</td>
<td>$184,415.69</td>
<td>$120,673.19</td>
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</tbody>
</table>

John Parker is a Licensed Mortgage Broker (TXMB7662) 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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**The Historic Designation Committee** continues to work toward determining the feasibility of preserving the character of the neighborhood through the process known as historic designation. Petitions supporting designation continue to come in and will be accepted for all sections. As time and volunteer availability permits, the Section 1 sample (currently at 45%) will continue to be pursued. For a petition or for information about the historic designation ordinance that seeks to preserve the character of distinctive communities like Garden Oaks, call Trish Ricklefsen - 832.618.1606.

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j_smith@marykay.com
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May 2005

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<td>GOMO Mtg., 7 p.m. Garden Oaks Professional Bldg., Ste. 216</td>
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Useful Numbers
All City Services (city information or services ranging from traffic court dates and sewer concerns to pothole problems and neighborhood complaints) ____________________________ 311
Emergency Services ____________________________ 911
HPD Non Emergency Services ____________________________ 713.884.2121
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

2005 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

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