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BUSINESS PHILOSOPHY

My goal is to provide families and business owners with assistance in building their financial freedom. I have the skills, knowledge and experience required to help meet my client's established goals. My personal goal is to become a lifetime resource for each and every client.

PRODUCTS AND SERVICES

- · Fixed and Variable Annuities
- · Charitable Giving Strategies
- · Disability Income Insurance
- · Estate Conservation Strategies
- IRA Consolidation/Rollovers
- Long-Term Care Insurance
- Mortgage Protection (through life insurance and disability income insurance)
- · Lump Sum Pension Distribution
- Pension Payout Alternatives
- · Pension Transfer/Rollovers
- Tax Sheltered Annuities, 403(b) Plans
- Term Insurance
- · Universal Life Insurance
- · Variable Universal Life Insurance
- Whole Life Insurance

QUALIFICATIONS

Licensed to sell Life & Health Insurance in Texas

PERSONAL

- · 18 year Garden Oaks Resident
- · Lifetime Resident of Houston
- · Family: Husband, Dwight and one child, Charlie
- Hobbies: Avid Birder, Gardening, Water Color Artist

ORGANIZATIONS

· Member of WIFS/Women in Insurance and Financial Services

I will work with you and your tax and legal advisors to help you select the most appropriate product solutions to suit your specific needs and circumstances.

Insurance and Annuities offered by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166. Some health insurance products offered by unaffiliated insurers through the Enterprise General Insurance Agency, Inc., Somerset, NJ 08873



ADOPT
A
SENIOR
FOR
THE
HOLIDAYS

sponsored by the Garden Oaks
Civic Club

During this time of year our elderly continue to go without the basic necessities due to lack of resources and not having family nearby. Help our seniors through the Care for Elders program. The Care for Elders program, through Volunteer Houston, works with three local senior social service agencies to match volunteer organizations with seniors in the surrounding area.

Help fill the wish list of seniors by donating the following items:

Toilet Tissue Mops
Paper Towels Buckets
Basic Cleaning Supplies Brooms
Shoe Pads (various sizes) Dust Pans
Shaving Cream for men Smoke Alarms

Razors Batteries for Smoke Alarms
Toothpaste Socks for men & women

Toothbrush Blankets

Mouthwash Lotion for men & women

Soap Laundry Detergent

Personal Hygiene Items for women

BRING YOUR DONATIONS TO THE TUESDAY, DECEMBER 5th CIVIC CLUB ANNUAL HOLIDAY PARTY

7 p.m.

Garden Oaks Elementary School Cafeteria 901 Sue Barnett

Civic Club will provide main meat items and drinks for the holiday party.

If you would like to participate in the party, you are asked to bring the following:

Last name "A" through "F" bring a vegetable side dish Last name "G" through "L" bring a pasta dish Last name "M" through "R" bring a dessert Last name "S" through "Z" bring a bread item

Entertainment by Tina Sabuco with ARTS ALIVE!

Alternate drop-off location for donated items for seniors is 412 W. 34th. Deadline for donations is Tuesday, December 12.



Fun, friendly newsletter brought to you by Kar Hospital®

Santa Gets His Sleigh Repaired Here!

It's true...Santa visits the Kar Hospital before he makes his long trip around the world!! We don't want him breaking down on his big night!!!

So, what do we do for Santa???

Well, we change the hot chocolate, rotate the sleigh runners and inspect the reindeer hooves. We also make sure that the cotton candy filter is clean and that Rudolph's nose works...a couple of years ago, Santa had to make a emergency landing because one of the bulbs in Rudolph's nose went out...it was not good!! (His bulbs are replaced every year now...we don't want that to happen again!)

All of the other fluids are inspected, checked & filled up. We want the eggnog and apple cider in tip-top condition! The tinsel belts & peppermint hoses are inspected for cracks, worn spots and lick marks...you wouldn't believe what those Reindeer will eat!! And, because he's such a loyal client we wash the sleigh and vacuum out all the cookie crumbs for free!!!

We can perform the same service for your ride! Since almost all of our clients own vehicles and not sleighs let me explain how we can help. First, we'll change the oil in the motor and replace the oil filter. During an oil change Ricky checks & inspects almost every fluid and tops them off. He looks at the belts & hoses, exterior lights and horn operation. This is a 45+ point inspection. Your tires will get rotated (if needed) and your brake pads will be inspect for wear. This oil change & inspection is so intensive that it takes nearly 45 minutes to complete! (Sorry, only Santa gets a sleigh wash & vacuum!)

Call (713)688-0805 to make an appointment for your Santa Special!!



Santa's Special!

Let us treat you like Santa!
We'll change your oil and filter, rotate your tires, inspect your brakes and check all your fluids.

All this for only

\$29.97!

That's an \$80 value!

Please **call 713-688-0805** for your appointment. Appointments fill up fast, call today so you won't miss out on this incredible deal! Offer expires December 31, 2006.



Does your kar refuse to get out of bed?

Call the Kar Hospital® and we'll send our "ambulance" to come pick it up!



713-688-0805

Do You Have A Question About Your Car?

We love to hear from all of our good friends and clients who enjoy reading our monthly newsletter. If you have a question about anything related to your vehicle, feel free to give us a call at (713) 688-0805 or e-mail at karhospital@hotmail.com.

Lock your keys in the car??

You're in good company,...it happens all of the time! Give us a call & we'll come and rescue you!! (713)688-0805.

"...(Kar Hospital®) is outstanding & honest...
I would not trust my vehicle with anyone else."

Dennis Alexander, Garden Oaks Resident

The Twelve Days of Kar Care

On the 12th day of Christmas my True Love gave to me:

12 Tires rotating5 Piston riiiings11 Filters changing4 Braking pads10 Gears a turning3 Drive belts9 Starters cranking2 Wiper blades

8 Plugs a sparking And an oil change on my new

7 Seals a sealing Kar!!!!

6 Bulbs a lighting

Want to send your kids a letter from Santa?

Put your message from Santa in a self addressed, stamped envelope & sealed envelope. Put this envelope in a larger envelope and send it to:

North PoleChristmas Cancellation Postmaster 5400 Mail Trail Fairbanks, AK 99709-9999 ATTENTION CHRISTMAS RE-MAILING



Other Kar Hospital Favorite Karols

We Three Mechanics of Orient Are
All I want for Christmas are my Two Headlights
Deck the Halls with Belts & Hoses
I Saw Mommy Kissing the Mechanic
Frosty the Snow Tire
Silver Horns
Do You Hear What I Hear?
God Rest Ye Weary Chevrolet
Rudolph the Red Nosed Mechanic
O Carburetor, O Carburetor

Fun, friendly newsletter brought to you by Kar Hospital®

How much do you l♥ve your kar?

Some of us love our kars to the point of obsession, washing, waxing, and detailing weekly, even daily. These people often run to the mechanic or auto parts store for any sound or vibration out of place. We love you!!!

Then there are those of us that let those little noises, rumbles, and warning lights go until our vehicles break down. We love you too, but your kar probably doesn't! On behalf of all those poor kars, we'd like to say: "Love your kar!"

Sure, most vehicles

develop odd rattles and squeaks with age (just like we do) but sometimes your vehicle is saying "Please Help Me!!!" Don't ignore those little warning signs or screams for help... take your "baby" to the Kar Hospital[®]. An ASE certified technician will see if your kar is in need of a little TLC or is simply aging gracefully. ♥



Highest Honor Given to Kar Hospital® from AAA!

Every year AAA rates their shops. They "spot" check them to make sure that the mechanics are up to date with their credentials,

they walk around to make sure that the shop is clean, waiting area comfortable and that the appropriate tools to perform repairs on your car are available. If all of that looks good, they then go through client files & call the clients to see what they have to say!

• 100% of clients polled said that they were satisfied with our repair work...



• 100% of clients polled said that we were courteous and professional...

• 100% of clients polled said that the estimate they received

was adhered to, or if additional work was required they were consulted...

- 100% of clients polled said that their car was ready when promised...
- 100% of clients polled said that they will return to our facility!!!!

We really try to do a good job and we feel so blessed to have such great clients!

Thanks for the vote of confidence!

Come visit your friends at the Kar Hospital[®]. We'll make your sick kar feel better!



"...(Kar Hospital®) is outstanding & honest...
I would not trust my vehicle with anyone else."

Dennis Alexander, Garden Oaks Resident

The Sweetheart♥ Special is Back!!

This year, make your kar your Valentine!

Treat your vehicle to an oil and filter change, tire rotation, brake inspection, and front end inspection.
We'll also make sure all of her exterior lights work, fluids are topped off & in good shape and safe to drive...

A \$70 value for only **\$39.85!**

Kar Kwestions

Fun, friendly newsletter brought to you by Kar Hospital®

Confused lions 'hunt' small cars

Small cars driving through a safari park in Merseyside have been chased by confused lions who think they are prey.

Staff at Knowsley Safari Park in England are monitoring smaller vehicles, including Mini Coopers, after the lions started paying special interest.

David Ross, park manager, told the BBC News website that a group of lionesses chased after one Smart car after being confused by its compact appearance.

Hmm...That Mini Cooper looks like a Happy Meal to me!!!

He said staff were stationed near the enclosure to keep visitors safe.

Unusual features on cars can also spark interest by the 12 lions at the park, which are more used to seeing larger cars. All vehicles are monitored by park staff on the way in.

Mr. Ross said: "The lions will take an interest in peculiarities on cars and we always keep a close eye on the cars coming in.

"With Mini Coopers the lions definitely raise an eyebrow. It sparks their interest because of their size. We had an incident of two ladies in a car being chased by lionesses. It must have been quite frightening for them, but we always have staff in a vehicle by the lion enclosure to deal with any problems."

Funny Bumper Stickers seen in & around Town...

Call us at 713-688-0805 to add yours to the list next month!

So you're a feminist...Isn't that cute!

Earth is the insane asylum for the universe.

Hang up and drive.

Body by Nautilus; brain by Mattel

Boldly going nowhere!

If you lived in your car, you'd be home by now!

Does your kar refuse to get out of bed to come to the doctor?

Call the Kar Hospital® and we'll send our "ambulance" to come pick it up!



713-688-0805

Get Your Manufacturer's Recommended Maintenance Schedule!!

Come in through the end of February and ask us for a copy of your manufacturer's recommended maintenance schedule!! It will help you with your New Year's resolution to take better care of your car.

Do You Have A Question About Your Car?

We love to hear from all of our good friends and clients who enjoy reading our monthly newsletter. If you have a question about anything related to your vehicle, feel free to stop by the shop at 3419 Ella Blvd, give us a call at (713) 688-0805 or e-mail us at karhospital@hotmail.com.

Fun, friendly newsletter brought to you by Kar Hospital

Give Your Kar a Flu Shot!



about more gas saving tricks, but I think that this month we should talk about New Year's resolutions.

Yeah, it's that time of year again, when we all make promises about losing weight, taking better care of ourselves, and spending more time with family. Well, this year make a resolution to take better care of your kar, too.

Don't put car maintenance off any longer than necessary. You may think that just because it's a kar, it if not taken care of immedidoesn't matter... but, just like your body, a kar works

We were going to talk better when it has been taken care of. The longer you put off maintaining your wrong and how the problem kar, the more it's going to cost you to keep it. It'll cost you more gas money, longer much of the manufacturer's repair time & more cash.

> Your kar usually tries wrong, pay attention to it. If the check engine or service engine soon light comes on it means that your kar has noticed that something is wrong. It could just be something small now, but Hospital!! will become something big ately. Take it to a knowledgeable, well equipped

shop as soon as possible so they can tell you what's can be fixed.

Also, try to do as recommended maintenance on time. Think of it like a to let you know something is check-up for your body, you need regularly scheduled shots and tests; so does your kar.

> You will give your kar a flu shot by visiting the Kar

Get Happy, Stay Healthy & See You Soon! Happy New Year!!!!

Correction... In November's issue we told a joke about a blonde woman who locked her keys in her car. A reader, who didn't identify themselves, sent in a corrected copy. Here it is:

A blonde man is driving down the road. He notices that he's low on gas, so he stops at a gas station. While he's pumping his gas, he notices that he locked the keys in the car. So when he goes inside to pay, **he** asks the attendant for a hanger so that **he** can attempt to open the door **him**self. He returns outside and begins to jimmy the lock. Ten minutes later, the attendant comes out to see how the blonde is faring.

Outside the car, the blonde is moving the hanger around and around while a different blonde inside the car is saying, "A little more to the left... a little more to the right!..."

Hmm... is someone trying to tell on someone?

Flu Shot For Your Car

Make an appointment to bring your vehicle to the Kar Hospital for it's annual flu shot. (713)688-0805. We'll change your oil & filter, rotate your tires & inspect the brakes. We'll also fill up the fluids in your vehicle, make sure it is safe for driving & prepare a list of upcoming items your vehicle may need for the New Year! Regular price \$71.82....but until January 31st it is only

\$35.91

Lessons Learned...Our New Year's Resolution to You

We learned a very past Thanksgiving, and it is one that will be of great value were having a great time to you!

Cancun we suffered from dysentery! Now, we were careful to not have the water, ice, lettuce, etc. until we were must have gotten sick from told by the staff that the resort's water was safe to drink due to their private filtration system. We believed them... BIG MISTAKE! 5 people, 2 bathrooms... it was bad...

The resort doctor said that we were sick from the sand filtration system... kind of like Brita.

Days later we had

breakfast with Ben, our valuable lesson in Mexico this concierge. When he asked us learned that we want YOU to about our stay we told him we be completely and totally except for the 36 hours we During our vacation in were sick. HE DID NOT ACKNOWLEDGE our concern or apologize and even source of income is this: went as far to say that we somewhere else. We only ate and drank at the resort, so where was the bad water???

OK, so what did we learn...

just want to be heard and taken care of. We learned water and that the resort has a that it doesn't take a whole lot It's amazing what a little bad to make a friend. We learned water will do, huh? that when we mess up that we have to take ownership of the

problem in order to fix it. We satisfied.

So, our New Year's Resolution to you, our client and

We are your friend and advocate in auto repair industry. When we mess up we will own up to the problem. We will to do everything in our power to make sure that your are completely We learned that people & totally satisfied with our service.

Fireworks Safety Tips!

It's fireworks season again! Although most of us will go downtown to watch the city's fireworks, some will travel outside the city limit & pop our own. So, if you're gonna play with fire, here are some tips to not get burned!

Do You Have A Question About Your Car?

We love to hear from all of our good friends and clients who enjoy reading our monthly newsletter. If you have a question about anything related to your vehicle, feel free to give us a call at (713) 688-0805 or e-mail at karhospital@hotmail.com.

Parents, always supervise your kids when using fireworks. When you go to a fireworks stand, be sure to select a variety of fireworks that everyone can enjoy and don't be afraid to ask the salesperson for help... they know their stuff.

Store your fireworks in a cool, dry place away from flames, small children & pets.

When you are ready to play choose a wide open space without many trees. Always follow the directions and treat fireworks with care (they are explosive after all)!!! Have everyone stand back while the firework is lit and run back to safety.

Ooh and aah over the pretty fireworks and enjoy yourself. Don't forget to clean up!!

Get Your Manufacturer's Recommended **Maintenance Schedule!!**

Come in through the end of February and we'll give you a copy of your manufacturer's recommended maintenance schedule!! It will help you with your New Year's resolution to take better care of your car.

2006 Garden Oaks Constable Program Contributor Application & Contact Information

Please print or write legibly • All information is held strictly confidential • Mail completed applications to Garden Oaks Constable Program, P.O. Box 10273, Houston, TX 77206.

CONTACT INFORMATION	<u> </u>	NEW or	RENEWAL	(INVOICE MAILER)	
MEMBER 1 (M1):					
MEMBER 2 (M2):					
ADDRESS:					
HOME PH:					
M1 EMAIL:	M2 E-MAIL:				
M1 WORK PH:	M2 WORK PH:				
M1 CELL PH:		M2 CELL PH:			
IN EMERGENCY, PLEASE O	CONTACT:				
HOME PH:	WORK PH:		_ CELL PH:		
IN EMERGENCY, PLEASE O	CONTACT:				
HOME PH:	WORK PH:		_ CELL PH:		
PAYMENT OPTIONS					
☐ Enclosed find my payment	for 2006 Of \$140.(Make	checks payable to	Garden Oaks Civic Cl	lub)	
☐ I/We cannot contribute \$14	40 now; however, enclosed	d please find my/or	ir check for \$		
☐ I/We will participate via ba	ank draft. (<u>Complete DRA</u>	FT AUTHORIZA	ΓΙΟΝ FORM below on	lly if NEW)	
Many of our neighbors live on	ı limited, fixed incomes. A	Are you willing to a	ıdopt a neighbor?		
Yes! Please accept my add draft option only).	itional gift of \$ fo	or the year (enclose	ed) OR \$ per m	onth (bank	
	DRAFT AUTHO	RIZATION FORM	M		
I,	, hereby	authorize Sterling	Bank to begin Direct I	Debiting of my	
Bank Account Number		_ at		Bank	
and Bank Routing Number		f	for my participation.		
This monthly authorization ren Oaks Civic Club. If any chang Garden Oaks Civic Club so t Please take \$15 out of my This authorization includes This authorization includes	ges occur to my bank acco hat my Constable Program account monthly for the G s a debit for an additional	ount, I will promptly n dues can be direct Garden Oaks Consta \$ monthly	y notify the Constable tly debited from the conable Patrol Program.	Chair of the	
Printed Name			Date		
Signature *****Attach voided check &	mail to Cardon Oaks Co	onstable Drogram	Telephone	on Ty 77206	

Maintenance Means More than Oil

Car Salesman says... "When it comes to maintenance, all you're going to need to do is get the oil changed every 7,500 miles. Don't worry about anything else for the first 100,000 miles."

Last month we talked about the "Great Oil Change Myth". This month we're going to talk about transmission fluid & bust the

No Maintenance to 100,000 miles Myth!

If your home is Houston (Garden Oaks is considered Houston) then your car lives in a really rough environment. Stop & go traffic, idling, temperatures that ex-

ceed 100° outside & ???? under the hood really takes their toll on everything car related. Heat kills and that includes your transmission...

Sure, you change your oil every 3,000 miles, but what about the transmission fluid? The transmission works just as hard as the engine & it's oil needs to be changed too! You see, just like the engine, the transmission is lubricated by oil (transmission fluid) and when the oil gets too hot it will no longer lubricate.

Your owners manual might say to service or flush the transmission every 30K, 50K or maybe even 100K, but I'm here to tell you they're wrong!!! Here, in

Houston, the transmission is way over worked & the fluid gets really hot & burned. If you don't want to waste your money buying a transmission needlessly, then you should flush the over worked & under respected transmission at least every 15,000 miles (more if you idle excessively)!

Wonder how to tell if your transmission needs immediate attention?

Smell the fluid. If it smells burned or looks darker that a bright red color, then your transmission fluid needs immediate attention.

Again, the fluid gets really hot & burns. Burned oil can not lubricate. Transmission dies. You bleed \$3,000. It's not pretty!

"I DON'T WANT TO BUY A TRANSMISSON SPECIAL!"

Maintained transmissions have very little problems. The transmission should be flushed & the filter should be changed alternating years. That means flush this year, replace the filter next year. So, for the entire month of April, we will flush your transmission using BG chemicals (the stuff you hear talked about on the radio & the same stuff used at the high quality dealerships) for 15% off our normal great price of 126.34. That means you'll get the

Highest Quality Transmission flush known to man for only \$107.39

Call (713)688-0805 for your appointment.

Time is limited &
an appointment is necessary!

Do You Have A **Ouestion About** Your Car?

We love to hear from all of our good friends and clients who enjoy reading our monthly newsletter. If you have a question about anything related to your vehicle, feel free to stop by the shop at 3419 Ella Blvd, give us a call at (713) 688-0805 or e-mail us at karhospital@hotmail.com.

"I decided to take my car to a real mechanic, so I headed straight over to Kar Hospital"

> Sandra Sisk **Houston Resident**

"...(Kar Hospital®) is outstanding & honest... I would not trust my vehicle with anyone else."

> Dennis Alexander. Garden Oaks Resident

Does your kar refuse to get out of bed?

Call the Kar Hospital® and we'll send our "ambulance" to come pick it up!



713-688-0805

Kar Kwestions

Fun, friendly newsletter brought to you by Kar Hospital®

I had been driving for forty years when I fell asleep at the wheel and had an accident.

I didn't think the speed limit applied after midnight.

I was on the way to the doctor with rear end trouble when my The accident happened beuniversal joint gave way causing me to have an accident.

The accident was caused by me waving to the man I hit last week.

Windshield broke. Cause unknown. Probably Voodoo. The accident happened when the right front door of a car came round the corner without giving a signal.

I left for work this morning at

Who's to blame?? Funny insurance claim quotes...

7am as usual when I collided straight into a bus. The bus was 5 minutes early.

713-688-0805

An invisible car came out of nowhere, struck my car and vanished

cause I had one eye on the truck in front, one eye on the pedestrian, and the other on the car behind.

And my favorite below...I was just trying to miss a squirrel.



Funny Bumper Stickers seen in & around Town...

Call us at 713-688-0805 to add yours to the list next month!

If money is the root of all evil, then why do churches beg for it?

Back up my hard-drive?? How do I put it in reverse?

Horn broke, watch for finger!

4 out of 3 people have trouble with fractions.

Guns don't kill people, Driver's with cell phones do.

Chaos, Panic, Fear...my work here is done!!

I had a life but my job ate it

Fun, friendly newsletter brought to you by Kar Hospital®

Let's Talk Turkey

Did you know that
Thanksgiving is the busiest
holiday for traveling?
With everyone going to
visit friends and family
around the country, the airports, freeways and bus
stations are (cranberry)
jam-packed with holiday
travelers. For those of you
who are going to brave
choruses of "Are we there
yet?" and drive, here are a
few tips to make your car
ride go more smoothly.

If you are going on a long trip, make sure your vehicle has a clean bill of health. Take it to the mechanic for an oil change and ask them to give it a good once-over.

The fluids all need to be inspected for condition and level. The condition of the

belts, hoses and air filter need to be checked. The tires should be proper inflated and inspected for wear and tear (and if there are any nails or foreign objects in them). It would also be a good idea to inspect the brakes to make sure you'll be able to stop once you get to Grandma's house.

All your lights need to be checked, including brake lights, turn signals, reverse lights and license plate lights. Make sure your inspection and registration stickers are up to date. Getting a ticket for a out-of-date sticker or a burnt out tail light would be a bad way to start the family vacation!

It's a good idea to have

your battery tested too! It would really stink if you stop for a potty break & find out that your vehicle won't start!

Also, if you are a member of the American Automobile Association (AAA), make sure your membership is up to date. Make sure you review their policies to know what they can and can't help you with.



Goin' to Grandma's Special

We'll change the oil & filter, rotate the tires, inspect the brakes, test the battery and do our almost famous multiple-point safety inspection!

That's a \$123.07 service for the low price of \$35.86!!

Please **call 713-688-0805** for your appointment.

Appointments fill up fast so call today so you won't miss out on this incredible deal!

Offer expires November 30.

2006 Best Mechanic: Kar Hospital (713)688-0805

Courtesy Houston Press Sept. 28, 2006



In Houston, finding a mechanic you can trust is as important as finding a competent doctor; many line parts, guarantee all their people in this town practically live in their vehicles, and chances are that your car will see more time on the operating table than you ever will. That's why it's

imperative to find someone who has not only the knowledge to get the job done but also the heart not to rip you off. At Kar Hospital, the small familylike crew attends to your needs like the best nurses and doctors would if it were you lying under the lights. They treat your car like a patient, keeping a detailed chart of what has been done, what needs to be done and what should be done to keep your vehicle in tip-top shape. And if you're the type who needs a little extra clarification, they're

always willing to sit and explain every detail. They use top-of-thework and leave a lollipop on your dash when they're finished. Now, if they'd only accept Gold Cards, we're really be in business.

Things To Do Thanksgiving Day If You Want To **Be Excused Early**

- 1. Open the oven, shove hunks of Velveeta into the turkey while it cooks. Tell mom it adds the coolest flavor.
- 2. Shoot olive pits at Grampa's glasses (just pinch them in your fingers and they FLY!!)
- 3. Whenever someone at the table says a word beginning with the letter R, make a loud "BUZZ"ing noise.
- 4. Bring along old recorded football games, pop them in the VCR when Dad's not looking.
- 5. Suck your cranberry sauce loudly through a straw.
- 6. Hold your nose while you eat.
- 7. Mid-meal turn to mom and say, "See mom, I told you they wouldn't notice, you were worried for nothing".

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Lock your keys in the car??

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