



The Mistletoe Express

www.mistletoeheights.com

December 2008 / January 2009

Say No to a Plastic Christmas

Editor

As a former debt negotiator, I saw all too often how quickly a financially sound family could fall into ruin living a plastic life. Holidays were the initial spring board into a never ending debt cycle that families could not recover from once life's inevitable arrows hit; job loss, illness, accidents, under-insured assets, bad investments, divorce, theft, bad loans, natural disasters, death and now the most serious economic downturn since the Great Depression. Each one of us needs to take a reality check into our own dollars with some sense especially with the coming Holiday season.

The Plastic Shopping Environment

Retailers all across the country are struggling to court already maxed out consumers whose income and savings are in perilous shape. So shoppers can certainly expect deeper discounts on already reduced merchandise. Sounds like it should be a fantastic time to go shopping with the girls, but remember these retailers, credit card companies and banks knew this drama way ahead of today. Goods are down by nearly 10% of the inventories of last year while adding larger stocks of low-priced items and limiting their exposure to higher end goods. Upshot? Lots of cheap gloves, socks and scarves and not so many diamond earrings and designer handbags. No problem for my family since we have been historic holiday buyers of cheap tube socks, Isotonic gloves, cheapie umbrellas, and buy two, get three hand lotions. 2008

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Q&A - Gas Drilling Activity

With James Huling

Mistletoe Heights Association Vice President

Several people have asked what's going on with the natural gas market and how it affects activity in the Barnett Shale. We asked Mistletoe Heights resident and MHA Vice-President, James Huling, who has worked in the energy sector for more than 20 years.

First, I'm a petroleum engineer, or, as my loving wife affectionately calls me, an "engi-nerd." So I'm not sure if I'm qualified to answer, but I'll do my best (with the help of an industry publication or two).

In general, the answer is as simple as supply and demand. Exploration and production companies recently have been making significant cutbacks in their capital budgets. We're heading into what is increasingly shaping up to be an over-supplied domestic natural gas market in 2009.

With natural gas production from publicly traded companies up 8 percent year to year (ex-hurricanes) during the third quarter of 2008, a continuation of the strong growth we've seen since mid-2007 on the heels of stronger productivity from the rapidly growing onshore resource plays (i.e., Barnett Shale), only now are producers beginning to lay down rigs in hopes of balancing the gas market.

Some analysts believe that bottlenecks, widened differentials and late storage refill season bloating will force some producers to shut-in gas production. As such, a continuing reduction in the rig count is inevitable with: 1) lower cash flow, 2) less available capital from external sources, and 3) reduced project inventory reaching rate-of-return hurdle rates.

Bottom line: The reduction in recent activity is likely not sufficient to see an impact on prices. Consequently, look for a continuation of reduced drilling activity in 2009 and resulting stabilization or lowering

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by all appearances should be an exceptional shopping treat for smart employed cheapskates. For those who want that big bling filled Christmas, you had better head out early because there is a lot less stuff to go around.

Stores have cut back on seasonal workers. Many stores do not plan to hire any holiday employees at all. So don't be surprised if you are on a long line during popular store hours. Let's not forget that many stores closings are not far off. Circuit City is in bankruptcy as is Tweeter. Linens 'n Things, Eddie Bauer, Talbots, Ann Taylor, Sharper Image look like they will be closing all or some of their stores. There may be good buys at their physical stores in the days remaining, but for those who use plastic you had better rethink your plans.

Holiday Plastic Problems:

Gift cards. Americans buy an astounding number of these gift cards for family and friends but this may not be a very jolly gift in 2009. A gift card from a store that no longer exists translates into not such a good gift. So if you want to give someone something that you know will be there in January, a check out of your checkbook will surely work as long as you keep a good running balance. Do not write a check and let an overdraft protection credit account pay for it, as the interest fees for most of those accounts are double digits. *Continued from page 1*

Credit Cards: One of the most difficult things for me as a former debt counselor was trying to wean people off of the perception that plastic was a viable tool to purchase items with. Our culture is sick. Even the new Monopoly game comes with a credit card. Other than an airplane ticket or a rental car, try to avoid the cards this season.

READ THIS PLEASE!!!

Your credit card may reduce your spending limit while you are out at the mall so be careful. According to the Federal Reserve, 20% of credit card companies lowered limits for its very best customers, also lowering limits on more than 60% for its worst consumers of credit. Basically, that means even if you have a credit score of 750 they may still lower your credit limit, which might mean you might go over your limit, which means more money for them and when your other accounts that are not over the limit see that, they might just lower your limit as well, and then you will be dealing with a seriously lowered overall credit rating score for buying a Big Screen TV that you could have just gone and paid cash for. This is a game that you had better watch how it will be played from now on. It all means the vicious cycle of lousy credit scores and higher interest rates is not reserved for just the worst of consumers it is now easily available for the very best consumers who are just not paying attention. Hello? So pay attention when using your credit card in an economic environment like we have today. So please, please make major purchases with cash and if you must use a credit card for a large item, call your

company first and check your limit and document the name of the person you spoke with and the conversation.

Inactive Accounts

Marjorie, how can an inactive account hurt me? Folks it's like this, credit card issuers are looking to hurt your score. Nobody is going to tell you that in a commercial but it is how they make their money. Inactivity in an account may cause some lenders to close that account. That reduced credit limit can reduce your overall credit score, especially if it is an account with a long, positive history. So keep accounts active by using them every few months and paying the balances in full at the end of the month when you make a purchase. Try to never close long standing accounts.

Low Rates

Low rates? Fuggetaboutit! Allow credit rates is the double edged sword of personal finance. Supposedly, Congress has made credit reform a priority; after they let the village be pillaged. Consumers wanting that cheap promo balance transfer offer will be hard pressed to find them. Be wary if it seems too good to be true. A cheap intro may translate into a nearly non negotiable high rate for the long term. Your best bet is to do right with your already open accounts and just simply don't buy what you can not pay for.

Debt Negotiation

As of yet, we do not have debtors prison but I am waiting for it to come before congress. If you are in deep trouble, try to negotiate a new balance that you can pay off in an agreed upon span of time. Ask for the waiving of fees, low interest rates and work out a plan. Go up the chain and don't negotiate with the folks who answer the phone.

No Plastic Holiday Shopping Plan

How much can you afford to spend? Decide a spending amount based on what you have in cash. Food, entertaining, mailing and postage, gifts, decorations are all part of the spending plan.

Make a list of everyone getting a holiday card, tally the card cost, + postage.

Make a holiday monthly grocery budget and stick to it by putting that money in an envelope.

Make a list of everyone getting a gift. Decide the cost of each gift and write it next to the receiver's name. Keep it simple.

Decorations need a budget and do consider electric bills.

Entertaining should also be budgeted. Be sure to figure in any costs for evenings out, tickets, small home improvements for guests, liquor etc...

Add it all up, and take that cash amount and put it in its designated envelope and that is it. No credit cards. No ATM cards; not one piece of plastic can be put to use. Repeat constantly, "Just say no to a Plastic Christmas." And you will have a much happier New Year.

December/January Events and Neighborhood Meetings

Continued from page 1

Casa Manana Presents "Rudolph The Red-Nosed Reindeer"

11/21/2008 thru 12/21/2008

Casa Manana Theater

817 332-2272

<http://www.casamanana.org>

Santa in Sundance Square

12/01/2008 thru 12/21/2008

Sundance Square

817-255-5700

<http://www.sundancesquare.com>

Texas Boys Choir Holiday Concert

12/05/2008

University Baptist Church, 2720 Wabash Avenue, Fort Worth, Texas

76109

817.924.1482 x12

The Fort Worth-based Texas Boys Choir's annual Holiday Concert and is a great way to celebrate the Holiday season with some traditional carols and more classical arrangements of choral works such as Magnificat.

Tickets are \$15 for adults and \$7 for students; performance begins at 7:00 pm.

<http://www.texasboyschoir.org/content/view/45/37/>

Texas Ballet Theater Presents "The Nutcracker"

12/05/2008 thru 12/21/2008

Bass Performance Hall

1-877-828-9200

<http://www.texasballettheater.org>

A Candlelight Christmas in Ryan Place 25th Anniversary Holiday Home Tour

12/05/2008 thru 12/07/2008

Ticket & Information Porch - Elizabeth Blvd. & 6th Ave.

ccrpinfo@historicroyanplace.org

A Candlelight Christmas in Ryan Place, Inc. Your tour will include:

Five Ryan Place majestic National Registered Historic homes located in the Elizabeth Boulevard Historic District; Historic St. John's Episcopal Church tour with a Tea Room serving light snacks and refreshments, and Holiday Arts & Crafts for sale.

Friday, Dec 5th - 6 to 10 pm Saturday, Dec 6th - 2 to 10 pm

Sunday, Dec 7th - 2 to 6 pm \$20/Person day of tour Ticket &

Information Porch - Elizabeth Blvd. & 6th Ave. Note: Due to the tour homes being two stories there is limited access for the handicapped.

<http://www.historicroyanplace.org/CCRPTourInfo.html>

Historic Fort Worth, Inc. presents "Quality Hill Holidays"

12/14/2008

Thistle Hill 1509 Pennsylvania Ave. Mitchell-Schoonover House 600 8th

Avenue

817-336-2344 Ext. 102

<http://www.historicfortworth.com>

Fort Worth Symphony Orchestra presents "Carnival A Brazilian New Year's Eve"

12/31/2008 Bass Performance Hall 817-665-6000

<http://www.fwsymphony.org>

THE NEWSLETTER WILL CARRY A LIST OF MHA GENERAL MEETING DATES AND PLACES, ALONG WITH THE DATES AND PLACES OF ANNUAL MHA EVENTS FOR 2009! IF YOU HAVE AN EVENT THAT YOU WOULD LIKE FEATURED PLEASE SEND AN EMAIL TO THE EDITOR

of natural gas prices.

Gas prices on the New York Mercantile Exchange were trading above \$13 per MMBTU (Million British Thermal Units) during the summer of 2008 and are now trading below \$7 per MMBTU. Specific to the Barnett Shale, this also translates to less activity. Capital and equity markets aren't able to realize the rates of return necessary to sustain the cost of leasing, drilling and completion at current natural gas prices.

Companies that were willing to lease land for more than \$20,000 per acre are now few, if not gone. At current gas prices, which have fallen more than 45 percent, it's difficult to justify paying such bonus dollars. Quite simply, operators can't sell their gas at prices to justify lease bonuses in excess of \$20,000.

It appears that most operators will focus on drilling what acreage they've leased, but not yet developed. In other words, acreage that doesn't already contain a well will likely see priority over leases that already are held by production. I think that some leases will expire without development under the primary term. Lease bonuses will likely reflect the lower gas prices through 2009.

Thanks, James, for the information on the current state of gas drilling activity in the area.

I love my "gray Taco Bell"...

The gray mission-style bungalow on Harrison Avenue has been my home for almost 30 years. And Mistletoe Heights has always meant much more to me than just a convenient place to live.

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Mistletoe Heights
Neighborhood
Christmas
Covered Dish Party

Sunday December 14

Time 3pm-6pm

We Plan on Having a
Storyteller for
Children!

Jeff Davis' Home
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9/05

Instant Curb Appeal

If you are putting up holiday lights on your house this year, put your lights on timers. Not only will it save you money but it will be a lot less of a hassle. LED lights can reduce your energy bill, and the colored LEDs have a much warmer effect than the white LEDs. Also, solar holiday lights are available. So take a look at some of the new greener options.

Mistletoe Heights Porch Tree

A number of neighbors put out a Christmas tree on their front porch. Consider putting up a porch tree this year as a new tradition.

Neighborhood Police Officer

Mark Russell

Office 817-871-8885

Mobile 817-991-8472

Email: Markus.Russell@fortworthgov.org

Please be careful this holiday as crime is on an upswing at malls, parking lots, businesses and here at home. Be careful shopping, don't ride around with obvious packages in the back seat. Shop and then drop off your purchases. Thieves watch folks dumping items in the trunk as well. At home, don't leave items in your car to encourage break-ins. Park your car behind the façade of your home, behind a gate and best of all in your garage. Lock up your belongings, both in your car and in your home. We have had a home invasion on Rosedale during the daytime. So be sure to keep your doors and windows locked. Keep a watch out for your neighbors' homes as well as your own. Let's make Mistletoe Heights a non-welcoming place for criminal activity.

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Minutes of the Nov. 18 quarterly meeting

The year's last quarterly meeting of the Mistletoe Heights Association convened at 7:12 p.m., Nov. 18, at the home of MHA President Jeff Davis. Order of business:

ELECTION OF OFFICERS

The slate of officers to serve one-year terms was essentially the same as in the previous year. **Jeff Davis** agreed to serve another term as president; **James Huling** agreed to another year as vice president; and **Jeri Jo Blackmon** will take on another year as treasurer. **Marjorie Day**, who assumed the job as *Mistletoe Express* editor this fall from **Claudia Wilson**, will continue for a full year as newsletter editor.

Jim and Mary Ellen Peipert, who have been joint secretaries for the past four years, were agreeable to continuing in the job for another year unless a volunteer came forward. **Mecca Givens** volunteered her services and takes over as secretary.

ZOO CONTRACT

As **Jeff Davis** noted in his president's letter in the November issue of the newsletter, the Zoo Association is seeking an early renewal of its contract with the city.

"Although we recognize that the zoo is an important amenity in our city, I personally don't believe that the city departments and zoo leaders have made an effort to comprehend the scope of the tension that exists between Mistletoe Heights and Berkeley and the appetite that the zoo leaders have for expansion and control of our city parkland," Jeff wrote in the newsletter and reiterated at the Nov. 18 meeting.

District 9 City Councilman **Joel Burns**, who attended the meeting, said that talks between the zoo and the Parks and Community Services Department are in the very early stages and that the negotiations will be a "painfully public process."

He said that the zoo is seeking an annual subsidy of \$9 million from the city, but that it probably will not get that much.

The major issues between the zoo and the surrounding neighborhoods are the lack of sufficient parking space on days when the zoo is heavily used, such as during spring break, and how the zoo will use its surrounding green space. The green space known as the archery field already is used for parking on heavy-use days and there has been talk of paving the space as a permanent parking lot.

As Jeff wrote in the November newsletter, "let's not let the Thanksgiving and Christmas timing of these negotiations and meetings deter us from protecting our open space!"

"We must be vigilant," he told the Nov. 18 meeting.

NEIGHBORHOOD SECURITY

Neighborhood Police Officer **Mark Russell** provided a rundown on incidences of crime in Mistletoe Heights and the surrounding area.

He noted that an up-tick in crime has occurred because of the failing economy and that neighbors should be particularly vigilant in the period before Christmas holidays: lock your cars, don't leave valuable items in vehicles, pull vehicles into driveways, etc. Common crimes in the Police Department's Baker District, which covers much of the near south side, are burglary of buildings and vehicles, criminal mischief, public intoxication and identity theft. Despite the increase in crime, Russell said, Mistletoe Heights has fared well compared to areas east of Eighth Avenue and Interstate 35W on the near south side.

Former MHA President **Jim Bradbury** raised the prospect of sharing the cost of a private neighborhood patrol with Berkeley Place. He noted that Berkeley already has a security patrol and that several years ago the neighborhood raised the possibility of widening the coverage to Mistletoe Heights and sharing the cost. Jeff Davis said that he'll contact the Berkeley Place association to inquire about such an arrangement.

FREQUENCY OF MEETINGS

There was a discussion about whether quarterly meetings of the association are sufficient for neighbors to stay abreast of what's going on in the neighborhood. Some members suggested monthly meetings at the same place every month. Others suggested that the meetings be rotated to neighbors' homes. The upshot was that the association will stick with quarterly meetings, but be open to additional meetings as needed and announced in the newsletter and on the e-mail news group.

MISTLETOE HEIGHTS ENTRYWAY

As in previous meetings, talk turned to the unsightly entryway to Mistletoe Heights at the intersection of Forest Park Boulevard and Rosedale.

A committee was formed to improve the northern entrance to the neighborhood. Some possibilities: Working with the developers of the Midtown project and the Berkeley Place association to provide landscaping and perhaps an entryway similar to the one to Elizabeth Boulevard off Eighth Avenue, exploring ways to buy out the commercial properties on the southwest corner of the intersection, creating a park-like space or a community gathering place at the entryway.

The committee co-chairmen are **Jeff Davis** and **Martin Herring**. Members of the committee: **Rosaline Eastepp**, **Steve McReynolds**, **Marjorie Day** and **Tom Richey**.

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MISTLETOE STATION HOMES

Fran McCarthy gave a brief report on progress, or lack thereof, on the Mistletoe Station project along Jerome Street on the east side of the neighborhood.

Some neighbors have pointed out that two brick houses built as part of the project look nothing like the architectural drawings presented to the association by the developers at the onset of the project. Both of the houses are unoccupied – apparently unsold – and work on the project seems to have stalled. Forms for a sidewalk along Jerome were laid weeks ago but no concrete has been poured.

“What they put on the ground doesn’t match what they proposed,” Fran said of the developers. He said he has asked the developers for a status report on the project but that so far they haven’t gotten back to him. He said the houses still lack certificates of occupancy from the city.

Respectfully submitted,
Jim Peipert

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Yard of the Month

DECEMBER 2008



The Yard of the Month citation for December goes to John and Gay Cosby at 1134 Mistletoe Drive. Their home, built in 1991, is one of the “newer” homes in Mistletoe Heights. Obvious care was taken to save large live oaks and a red oak in the front yard.

The two-story cream brick with a red tile roof is set back from the street with a large expanse of St. Augustine grass. Ornamental ironwork on the home is repeated in a side fence.

The beds flanking the columned front porch contain crape myrtle and weeping yaupon for height, interspersed with green and variegated pittosporum, hibiscus and Japanese fringe flower. Purple Jew provides a colorful border plant, and two urns contain seasonal plantings. Two Japanese yew frame a side entry door.

The landscaping was designed and installed by Calloway’s Nursery. Thanks to the Cosbys for creating a lovely visual treat.



1633 Park Place
Fort Worth, Texas 76110

(817) 923-2282



The prairie-style bungalow at 2336 Irwin St. is the Yard of the Month for January. This is the home of Martin and Gay Herring and their daughter, Kate. They've lived here since 1990 and added a second story in 1994, taking care to match the period architecture. The covered porch wraps across the front of the home and down the east side and expands to a matching covered carport. Evergreen foliage of junipers, nandinas and holly ferns line the front beds, and a birdbath with an angel perched on it peeks out of the greenery. Seasonal flowers fill two urns on either side of the tiled porch steps. The beveled-glass door is flanked by two Arts and Crafts-style plant stands holding trailing foliage.

The porch is shaded from the west sun by a trellis with climbing roses and vines. The area between the sidewalk and curb is planted with two varieties of liriopse, interspersed with flagstones. The landscaping is appropriate to the 1918 vintage home.

The Herrings will be recipients of a gift certificate from Calloway's Nursery. Congratulation

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CRIME ALERT

Nov. 20, 2008

Door-to-Door Solicitation Scam

TCU was recently informed that two university supporters in North Texas have received door-to-door solicitations from **unauthorized** individuals asking for funds to support TCU student study abroad trips and TCU Orchestra. These individuals were fraudulently soliciting supporters. One solicitor mentioned TCU, Study Abroad and Prestige Sales during the conversation. The other solicitor mentioned TCU Orchestra and was selling cookbooks and magazines.

While this is not a widespread problem, it is important that everyone understands that **these individuals are not authorized to raise funds for TCU**. If you receive a visit from someone claiming to be a student and asking for money for a study abroad trip or selling cookbooks and magazines for TCU Orchestra, contact your local authority immediately.

The individual seeking support for study abroad also claimed to be working through Prestige Sales, with a Web site www.prestigesalesusa.com, which is nonexistent, and he provided an address of P.O. Box 82430 Phoenix, Arizona. The individual seeking support for TCU Orchestra claimed to be a TCU music student working through Expressions. The individuals are not TCU students. TCU does not endorse any agency soliciting money for its study abroad experience or TCU Orchestra.

The Federal Trade Commission's Web site offers the following advice for donating to philanthropic organizations:

- Be wary of appeals that tug at your heartstrings, especially pleas involving patriotism and current events.
- Ask for written information about the charity, including name, address, and telephone number.
- Ask for identification. The Telemarketing Sales Rule requires for-profit fundraisers to disclose the name of the charity requesting the donation.
- Call the charity (university). Find out if the organization is aware of the solicitation and has authorized the use of its name.
- Watch out for similar sounding names. Some phony charities use names that closely resemble those of respected, legitimate organizations.
- Be skeptical if someone thanks you for a pledge you don't remember making. If you have any doubts about whether you've made a pledge or previously contributed, check your records.
- Refuse high-pressure appeals. Legitimate fundraisers won't push you to give on the spot.
- Avoid cash gifts. For security and tax record purposes, it's best to pay by check, but never give a check to someone you just don't trust.



Mistletoe Kids Santa Page

Dear Santa,
I've been good! Here's my list for Christmas:

Thanks,

Signed,
