

AS I  
SEE IT

by Robert Koger

## Open The Mail

Do you live in an area that has a homeowner's association (HOA)? If you don't you might not know what it is. A HOA is an organization created by a real estate developer for the purpose of controlling the appearance, and managing any common area in the housing area during the building, managing, and selling of the homes in that residential area.

Sounds great doesn't it. However, if you live in an area with an HOA, you must join, you can't opt out. You also must abide by their rules even though in most cases you have no input into creating, changing, or managing the rules. The HOA can dictate the color of your house, the style of your house, what can be planted in your yard, and all other aspects on the outside of your home. In Texas, they can also take your house and sell it if you do not pay your annual dues or fail to follow the rules of the HOA.

If you fail to follow the rules or pay your dues, the

HOA doesn't have to call you, or talk to you at all. All they are required to do is send a certified letter. If you don't get it, you can still lose your home.

That happened recently in Frisco, Texas. A family had paid \$315 thousand to buy their house outright. The HOA sent certified letters to the homeowners, but the homeowners still neglected to pay their dues and late fees. They owed the HOA a total of \$977.55. The problem was the owner was deployed to Iraq and his wife let the mail pile up and didn't open any of the letters. She was depressed due to her husband's deployment.

After the HOA didn't get any response on the bill that was due they foreclosed on the house and sold it for \$320.1. It was then sold again by that buyer for \$135 thousand. The family didn't know their house was sold, and was no longer theirs, until the new owner came by to find out if they were renting the house. By this time the late dues had been paid, but the HOA failed to mention to the homeowners that the house had been sold.

Members of the military are protected by foreclosure actions by the Service Members Civil Relief Act, but again communication broke down when the military incorrectly stated that the individual was not in the

military. The case is in the courts but this is just one of many. In the first six months of this year, HOAs in four counties in north Texas have posted 1,625 properties for foreclosure.

A simple phone call from the HOA could have prevented all of the problems at least this family is facing. But, the HOAs don't care. They aren't accountable to the homeowners and have enough clout to ensure the laws are in their favor. They can do anything they want without any regard for common decency or common sense.

In case you don't know, there is no other organization in Texas, including the mortgage lender, who has the legal right to seize your home without due process of the law. In other words, that means without taking you to court. The HOAs have convinced the lawmakers to put them above the law.

The HOA behind the latest boondoggle is the Heritage Lakes Homeowners Association of Frisco, which is managed by Select Management. They, like the other HOAs, are out of control. They should be required to work with homeowners, not operate like greedy entities who steal homes to sell to companies so they and the buying companies can make big money on the deal. It's a shame the organizations that's there to ensure the upkeep and protect the value of the neighborhood, sees people living there as a money making opportunity.

THE IDLE  
AMERICAN

by Don Newbury

Uncle Mort, who completed 98 years on earth within hours of this writing, faced a fistful of unexpected pre-birthday decisions. Usually, his impalement is no more serious than the "horns of a dilemma." This time, it was more nearly a rack of antlers, like the points on a full-grown East Texas buck.

Learning that Sarah Palin had scheduled a stop in East Texas, Mort fretted that plans for his big birthday party would go awry.

His angst rubbed off on Aunt Maude, who made it clear from the "git-go" that she would like to go to the Palin rally at Tyler's Oil Palace....

The thicket was abuzz with the news that the political figure would include a Texas stop, sandwiched between appearances in California and Virginia in a span of 48 hours. Aunt Maude was caught up in the excitement, forgetting momentarily about a plethora of priorities for party preparation.

Sales alive, there was so much to do before Mort blew out the candles on his July 4 birthday cake.

Then she thought about logistics. Her "druthers" changed when she thought of "riding shotgun" on Mort's golf cart. She envisioned the sun beating

new tires on his golf cart.

Knowing financial arguments wouldn't sway Maude, he chose another tack, citing bad tires and the danger of antlers, like the points on a full-grown East Texas buck. Then he mumbled about the difficulty of bouncing out of bed for church the next day....

Once in the "promise mode," he vowed to make a nice sign for the Palin speech. Maude liked the wording: "I Can See November From My House," realizing that the claim was a stretch. Sometimes they can't see as far as the end of the current month.

He humored Maude with an iron-clad assurance that he'd mow the yard-front and back-and "make good" on a six-month-old promise to take down the sagging outdoor Christmas lights. The offer to buy Maude enough denim for a new skirt sealed the deal.

Truth to tell, Mort doesn't care much for crowds, particularly when they have large numbers of lawyers. "Most of 'em are politicians in the larval stage," he claims....

That night, Mort went to bed, his Big Chief tablet in hand. He fell asleep in minutes, tossing aside wadded up sheets of paper. Before "beddy-bye," Maude rounded up the trashed notes.

She knew immediately that Mort had been winnowing thoughts for his "improvised" response at the upcoming party. (His "throw-away lines" included: "standing straight at

98," "still taking nourishment," "in good shape for the shape I'm in," and finally, "over, and over, and over the hill.")

Suddenly, he sat up in bed, saying he'd thought of a great line: "I'm still vertical and ventilating!"...

Maude gave him a peck on the cheek and then shared a secret: that he'd have an unprecedented quadruple-chocolate birthday cake. Then, Mort sauntered out to the front porch, taking in a full measure of the fresh night air. He heard thicket sounds that poked holes in the darkness. On his knees by the rocking chair, he offered a prayer of thanksgiving and a plea for rain to cool the parched land.

"I always ask God not to bother with rain on both the 'just' and the 'unjust'," Uncle Mort opined. "If He favors the 'unjust' with a gullywasher, I'll make sure the 'just' get their share from Maude's teakettle." He howled with laughter at a story he'd told a thousand times. Never mind that his "audience" included only critics of the thicket. They paid him no mind, long considering him to be one of their own.

In those wee hours, a jet plane with Sarah Palin on board streaked across the black velvet sky. Upon landing, she'd hurry to her next engagement, and Mort would be sleeping in....

Dr. Newbury is a speaker in the Metroplex. Send inquiries/ comments to: newbury@speakerdoc.com. Phone: 817-447-3872. Website: www.speakerdoc.com.

## LETTERS

Have an opinion! Tell it to the editor.  
See letter policy on the bottom of page 2:

We should not raise the  
retirement age to 70

Earlier this week Representative John Boehner, the leader of the House Republicans, made big waves when he said we should raise the retirement age to 70 in order to finance the wars in Iraq and Afghanistan.

Representative, Rep. Burgess does not respond to my emails. Is he thinking the same thing??? What do the people of Sanger think about this? The Editor of the Sanger Courier?

We need our representatives in Congress to be up front with the American people. Social Security belongs to the American people who pay for it every day of their lives. Today, over 50 Million Americans-including over 9 million disabled Americans-under 65 and 36 million retired workers-already count on benefits to make ends meet. If our representative

plans to cut it, voters need to know.

Benefit cuts need to be off the table completely. Raising the retirement age to 70 is the same thing as a 19% benefit cut. Social Security benefits pay, on average, a modest \$13,000 per year. Cuts would push more people into poverty.

There is no Social Security crisis. Social Security will have a \$4.3 trillion surplus by 2025. Social Security cannot-by-law-contribute one penny to the deficit. Finally, the baby boom retirement isn't a surprise-it's why the Social Security Trust fund was created. We can strengthen Social Security simply by making sure everyone pays Social Security taxes at the same rate.

Marcia Miner - Sanger  
940.458.7322

## ANIMAL THOUGHTS...



down from a July sky on the 90-mile ride to Tyler; her make-up was bound to be a mess long before arrival. And almost surely there'd be embarrassment for the wind's re-arrangement of poses on her big straw hat....

At the same time, Mort had a smothering spell.

He learned that admission was \$35 a head; parking would set him back another \$8. He was miffed at the prospect of buying a couple of corn dogs, since the tab included no food. His eyes crossed when he calculated gasoline cost of some \$15, not to mention a critical need for

**WE'RE GETTING READY FOR BACK TO SCHOOL!**  
All summer clearance additionally reduced.

**\$2.00 tanks**  
**\$4.00 tee's & short sleeves**  
**\$6.00 denim** (excludes designer denim, 50% off)

**HURRY IN WHILE SUPPLIES LAST!**

**PLATO'S CLOSET**

1719 S. Loop 288, Ste. 150  
Denton, TX 76205  
940-568-6096  
www.platoscloset.com

better together

The Companion Discount. Combining auto and home policies is another way to lower your insurance premiums.

**John North**  
Agent  
129 N. 2nd St., Ste A  
Krum, TX 76249  
940.482.0034

"Moments worth covering are never accidents."

**FARM BUREAU**  
Auto - Home - Life  
Auto - Home - Life  
Auto - Home - Life

**CURTIS INSURANCE SERVICES**

**Pam Curtis**  
pam@curtisinsurance.com

163 S. Stemmons Fwy  
Sanger, TX 76266  
Phone: 940-458-5413  
Fax: 940-458-5876

**IES** Independent Environmental Services, Inc.

1-(800) 909-9061

**Dunn's FISH FARM**  
P.O. Box 55 Pittsboro, NC 27442  
www.dunnfishfarm.com  
(800) 433-2950

Catfish, Bass, Hybrid Bluegill, Rock Bass, Common Carp, Golden Shiner, Tilapia, Walleye, Yellow Perch, Channel Catfish, Striped Bass, Largemouth Bass, Smallmouth Bass, Bluegill, Sunfish, Crayfish, Frogs, Snakes, Turtles, Reptiles, Birds, Fish, Insects, and more.

**Wednesday, July 14<sup>th</sup>**

Argyle	Argyle Feed Store	1042 FM 407 E	11:00-12:00 AM
Pilot Point	Pilot Point Feed	1100 N Hwy 377	1:00-2:00 PM

We furnish hauling containers! - Live Delivery! - Guaranteed! - Discounted Special Deliveries on large orders! - Tackle Traps, Fish Traps, Fish Traps - Decorative Fountains, Aquariums, Whirlpool Bathtubs - Vegetation Control, Pond Fertilizers, Floating Docks!

To place an order or for more information call one of our associates Monday - Saturday at 800-433-2950, or email [info@dunnfishfarm.com](mailto:info@dunnfishfarm.com)

M-F 9am-6pm Sat 9am-5pm  
1-800-433-2950 Fax 1-800-777-3899  
[www.dunnfishfarm.com](http://www.dunnfishfarm.com)

**COUPON**

**\$500**

**DOLLARS OFF**

**towards the purchase of your next vehicle**

Offer valid only at James Wood Neighborhood Autos in downtown Denton. Coupon not valid with any other offer.

**JAMES WOOD**  
Neighborhood AUTOS  
940-243-5449  
SALES • FINANCING • SERVICE

If you are looking for a car, truck, or SUV, and a FREE warranty, I can help!  
~ Ken Smith

**BUY HERE, PAY HERE!**  
[www.buyheretopayheretexas.com](http://www.buyheretopayheretexas.com)

With currently over 4000 Buy Here, Pay Here Customers and millions to loan... Give us a chance to give YOU a chance!

**All Applications Accepted!**

**JAMES WOOD**  
940-243-5449  
DOWNTOWN LOCATION • 317 N. Locust St. • Denton