

COCHRAN HEIGHTS

WINTER 2019

CHNA DECEMBER MEETING

WHEN:
December 20, 2019

WHERE:
Candle Room
5039 Willis Avenue

TIME:
7:00 PM Social Time
8:00 PM Meeting Start

THE BOARD:

- President: Meg Moschetto
presidentchna@gmail.com
- Vice President: Sandy Garza
Sgarza0961@gmail.com
- Secretary: Sheila Chhutani
chhutani@yahoo.com
- Treasurer: Michael Hamtil
mhamtil@hotmail.com

Board Members at Large:

- Doris Clark
dv8design@aol.com
- Steve Lobo
smjlobo@gmail.com
- Christian Kelso
ckelso@christiankelso.com
- John Kresser
jkresser@gmail.com

"Deep down I'm pretty superficial."

Ava Gardner

www.cochran-heights.com

HOLIDAY PARTY

Tis the season to come together and enjoy some food and drinks with your neighbors! Once again, our CHNA Holiday Party will be at the Candle Room at 5039 Willis Avenue. Each paying member over the age of 21 will receive two drinks tickets and a raffle ticket for wonderful prizes. A short association meeting will be held during the party.

The festivities will continue with jazz music at "Our Rabbit Room" at the home of Jennifer and David Stocker, 5102 Milam Street.

ALLEY PROJECT UPDATE

The Mission Street Alley Walkway project is coming along!

The entire grant amount of \$10,000 went into the new curving concrete walkway that was poured by the city in November. The Alley Helpers are still working with the city development group towards the finished product. We're in the process of trying to get another grant to help us in endeavor, but we need help from the community!

**PLEASE DONATE TO THE ALLEY PROJECT
AT COCHRAN-HEIGHTS.COM.**

There is a button on the webpage for donations. It only takes a second but will add to the beauty of our community for years to come. Or you can let your time be your donation and join us in our soon to be announced alley outings. We'll be doing a plant swap in the spring. Thin out your own garden and populate the alley!



www.facebook.com/cochranheights

President's Year End Letter

Dear Neighbors,

As I reflect on this past year, I am reminded of how this neighborhood continues to evolve and transform. Generous time and energy have been spent to improve our neighborhood. It shows and is appreciated by all. Simple things like more people walking the neighborhood, many with dogs, kids and families playing at our park, more people sitting out front and saying hello to passersby. There's more activity on Nextdoor.com keeping each other informed, sidewalks bring repaired and trees bring planted.

And the association continued to do amazing things in 2019:

- A Vitality grant award for the CHNA Alley - the walkway is poured and plans for the next phase are well underway
- A Fund Raising Committee has started for the CHNA alley including the sale of memorial bricks and an anonymous \$1500 matching donation gift has been offered
- The Cochran Heights Second Home tour was planned and executed with fantastic feedback and fun had by all that helped
- Our National Night Out was a huge success with a new format and the largest attendance to date, including our new City Councilman David Blewett
- Friday Nights Out had more volunteers and events than ever. A special thanks to Jennifer and David Stocker for bringing music to many of our Friday Nights Out at their Rabbit Room
- Continual improvements to our newsletter content and format
- Alley cleans up were organized and executed
- The website was enhanced, updated with meeting minutes and we now have the ability to accept membership fees and donations electronically
- A new Crime Prevention Committee was formed
- The annual Holiday Party will end the year and kickoff 2020

That's some amazing results from our neighbors and the association! Yet only a very small fraction of homeowners and renters are actually paying members. We can't keep up even simple things like newsletters and holiday events without dues. So please, take a moment and join the association and pay the \$20 annual dues to help keep these results ongoing.

You can pay electronically at [Cochran Heights | Urban Neighborhood with Charming Homes](#) and please pass on this newsletter to neighbors not yet subscribed. They can ask to join the distribution at the website or just short me an email at PresidentCHNA@gmail.com

Thanks to everyone for a fantastic 2019 and I sincerely look forward to an even more eventful 2020.

Meg

CHNA Treasurers Report - 4Q 2019
 Michael Hamtil, CHNA Treasurer
 214-334-0500 mhamtil@hotmail.com

As of 12/9/19 we have in our Chase bank account: **CHNA general fund balance:** \$6,833.99
 The portion of the account that is earmarked for alley project is: \$3,056.00

This is your money, and the board appreciates everyone who pays dues and makes donations to support the improvement of the neighborhood and the special projects we host. To join, pay dues, renew your membership, or to donate to the alley project or buy an engraved brick, go online at: www.cochran-heights.com. For cash or check payments, mail to Treasurer: CHNA, 5106 Milam St., Dallas, TX 75206. Or pay in person at any CHNA event.



PETS OF THE MONTH!

Please meet Gia Garza, who lives on Lee Street with fur parents Sandy and Stephen.

EDITOR: Gia, you're a tall drink of water. Looks like life treats you well.

GIA: I have it REALLY good at home, but my life wasn't always warm and fuzzy. My mom and late sister, Gracie, came upon me in a school yard where someone had left me all alone. I was only 3 months old. I was sick, hungry and really cold. They saved my life.

E: Wow! You are lucky. Do you have any siblings now?

G: Well, he's a cat, but yeah. His name is 7. Sometimes he's Bo Bo the Kitty. I tower over him! He has it really good too.

E: How so?

G: He doesn't have to take baths. I hate baths! I hate rain and snow – anything wet!

E: I guess that takes you back to the school yard days. There's got to be things you love though, right?

G: I love going to LDU with Mom for coffee. (I get bites of energy bars when I'm there!) I've gotten good at opening the pantry door and helping myself to the people food. That's always a good time...until I'm caught.

E: Christmas is just around the corner. What are you hoping Santa will leave you?

G: I'm hoping to steal 7's cat nip when he's looking up the chimney, but I'll be okay with stuffed animals. I like to redecorate the house with the white stuff that comes out of their bodies.

E: Nice! That will make the house look festive, like white snow!

G: Uh-oh. I HATE SNOW!

Say hello to Gatsby (left) and Daisy Coats, proud owners of Kasey Coats on Pershing Street! Daisy was a birthday present and Gatsby was rescued from a gas station in Oklahoma at just two weeks old. The night they sat for their photo shoot, they were doing one of their favorite things – snuggling with Mom for a movie night. They took a few moments out to chat.

EDITOR: You guys are small! Do you ever escape and go out on the town?

Gatsby: God no! I recently snuck out the front door and once I realized Mom didn't notice I got scared and waited for her to let me back in.

Daisy: I am a lady, and ladies don't run off alone.

E: Do you two like your neighbors? Gatsby, you appear a little nervous.

G: Some are better than others. Daisy has the more active social life. I just want to be near Mommy.

E: Daisy, what do you do that makes Mommy mad?

D: Me? Nothing. I'm perfect! Well, I do have an issue with my tongue.

E: Where do you two get to sleep at night?

G: Seriously? We sleep in Mom's bed. We have our own pillows!

E: With your little size, are you any good at being guard dogs or are you the mailman's best friend?

D: We're great guard dogs! But we will get the mailman one of these days.

E: Are you getting anything special for Christmas?

G: We haven't peeked – but it better be good! We have been!



COMMUNITY INFORMATION

FRIDAY NIGHTS OUT

Please check out Facebook page, cochranheights, for information on upcoming Friday Nights Out parties! Meet your neighbors and build a sense of

BE A GOOD RECYCLER

- Look for the recycling symbol on your products. If it doesn't have a recycle symbol, don't put it in your bin.
- Wash out all your cans and bottles. The recycling companies don't want dirty containers.
- Include the screw on caps on all the bottles and cans. Rules have changed and those now go as a pair.
- Break down any cardboard boxes you put in your bin. Remove any tape and labels.
- Some plastic bottles have wrap around labels. Those have to be removed or the bottle isn't considered recyclable.
- If your pizza box has grease on the bottom, only recycle the top. If they're both greasy, they go in the trash bin.
- Pieces of paper and plastic smaller than 3"x3" are considered trash.
- Painted and powder coated metals are not recyclable.

Want to be Pet of the Month or join the Experts Corner?
Let's hear from you! Join the conversation!
CHNASuggestions@gmail.com
The board receives and reviews all emails.

CHNA is a 501c not for profit organization. Meetings take place quarterly in March, June, September, and December.

Membership: Dues of \$20.00 per year per household. Our year runs September 1 to August 31 of the following year, with board elections in September. Any member wishing to vote in the elections must have their dues paid by the start of the September meeting.

THE EXPERTS CORNER
Is Your Home Properly Insured???

By: Sandy Garza, Insurance Agent, Lee Street
Cochran Heights resident since 2014

Hi neighbors! After working with some of my clients in the aftermath of October's tornadoes, I have information that may be of benefit to you.

- When you first insured your home with your agent, it's likely a replacement cost calculator was used to determine the cost to replace your home. Unless you regularly counsel with your agent, that determined cost is probably old. You might have an endorsement called an *'Inflation Protector'* that increases the dwelling coverage annually. This endorsement may, or may not, have kept up with the cost to replace your home. Additionally, if you made improvements or upgrades to your home since you first insured it, and you have not informed your insurance agent, you may not be properly insured.
- The cost to replace your home goes up exponentially during a catastrophe. It's a supply and demand thing. Building materials and labor cost increase when there's not enough supply.
- Depending on the age of your roof, and the company you are insured with, you may not receive replacement cost for your damaged roof. Some companies depreciate the roof over time.
- In some cases, debris removal costs take away from the dwelling coverage. Some policies offer a separate limit for debris removal in the event of a total loss. Example – You have a \$200,000 home hit by a tornado and you have debris that must be removed, costing \$10,000. You will only have \$190,000 to rebuild your home.
- Wind/Hail deductibles have increased to 1% of your dwelling coverage and, in some cases more than 1%. Example – A home insured for \$200,000 Wind/Hail, a deductible of 1% would be \$2,000.

One last note, please consider what happens if you are underinsured and you have a partial loss. There's a "co-insurance clause" in your insurance contract that requires you insure your home for at least 80% of its replacement cost. As the cost of replacement increase with time and your coverage hasn't, you may find yourself underinsured. As an example, let's say your home has a replacement cost of \$100,000. You have a kitchen fire. After this fire, based on the replacement cost estimate, it shows that you are insured for under the \$80,000 that you are required to carry. In this situation, your claim payment for your kitchen fire will be reduced. Different contracts have different penalties for this situation. All this to say, it's important to know your coverage. It's even more important that you consult with your agent about the nuances of your own policy. **THEY ARE NOT ALL ALIKE!!**