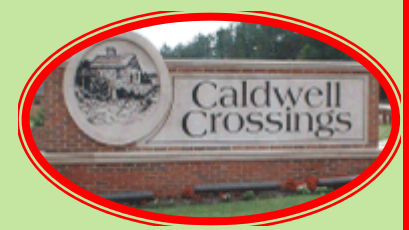




## Caldwell Crossings Home Owners Association



### News You Can Use

**T**he Board of Directors wishes all the residents the best for this holiday season. With this holiday season, we are pleased to announce that the Association dues for 2011 will be reduced from \$250.00 to \$225.00. You may have already received your annual statement and wondered if this was a mistake. So now you know the rest of the story.

Keep in mind that dues are payable by January 1, 2011 and considered past due if not paid by January 10, 2011. Fees not paid by January 31, 2011 are considered delinquent and are subject to a \$35.00 delinquency fee.

Please note that we have budgeted for 20 additional street lights. In addition there is an increase in Management Fees as a result of the change back to McKay Management but you should know that we are paying less now than when we were with McKay before..

Finally our hope for all is a prosperous , happy and healthy New Year

Visit Your website: [caldwellcrossings.org](http://caldwellcrossings.org)

### CALDWELL CROSSINGS OWNERS ASSOCIATION

#### PROCESS FOR DEALING WITH COVENANT VIOLATIONS

Effective January 1, 2011

The following process/procedure is to be followed by the management services company for following up on any Covenant Violations in order that Caldwell Crossings Owners Association (CCOA) is consistent in the application of the remedies provided for in the Covenants.

A violation is cited by the Association Manager or reported to the management company by a Board member.

**Within 5 business days** a letter is sent to the homeowner of record reminding them that their property has a violation.

**One calendar month** after sending the first letter, if the violation has not been remedied, the homeowner of record will receive a second letter, citing the section of the Covenants that is involved in the violation. The second letter will request a response from the homeowner of record **within 15 calendar days** as to their plan to correct the violation. The second letter will also contain a list of possible steps available to CCOA in the Covenants as well as an offer to meet on site to try to find a solution.

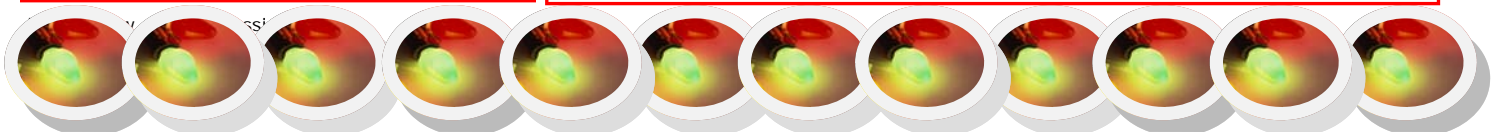
**NOTE:** At this point in the process, **less than 60 days** have elapsed from the time the violation was cited/reported until we have established that the homeowner of record has communicated no satisfactory plan to correct the violation. The CCOA Board of Directors should be informed of the details of the situation and will decide to proceed or seek an alternate solution. At some point, if appropriate, CCOA could inform the homeowner of its intent to enter the property to correct the violation.

If there has been no satisfactory response after the 15 days has passed the homeowner of record will be sent a strongly worded letter advising them that a **fine of \$50** has been levied against their property and because we have not received a response CCOA intends to begin legal action.

Fifteen days after the strongly worded letter the case should be referred to the lawyers. They will immediately notify the homeowner of record that CCOA has begun legal action and an immediate response is necessary if there is some extenuating reason for the non-compliance.

Assuming no satisfactory response, 15 days after notifying the homeowner of record of the pending legal action the CCOA attorney will file a lawsuit seeking a judgment against the homeowner of record.

**NOTE:** Total elapsed time is about 90 days if this procedure is followed.



## I Hardly Know Anyone on My Street



Have you ever said that?

When I heard one of our residents make this statement, I asked, "Do you want to know your neighbors?" The answer, of course was "yes". Then I had to say, "It will never happen if you are waiting for someone else to make the first move to meet neighbors. You will have to make the first move."

It's not a big deal to make simple invitations to neighbors up and down your street. Mail them or hand-deliver them. Invite them for coffee and donuts, covered dish meal, informal open house, or anything to get them all together. Choose a time of day convenient to you. You will never find a time when everyone can come. You may be surprised at how many other neighbors would like to know one another.

When all of you are together, you can come up with ways to meet again. Meeting on a regular basis helps foster friendships and a closer feeling of community. Supper Club for couples, Bunco, bridge, luncheons, or poker are just a few suggestions. Your neighbors may suggest other activities. Have a sign-up sheet for each activity where there is an interest. You may have to organize the first one, but that responsibility can be rotated, once the ball starts rolling.

Anyone who would like to ask questions or get some help getting things started can certainly call me. I know what getting to know my neighbors has meant to my life. I consider them not only neighbors, but friends. Caldwell Crossings is a unique neighborhood. Residents are friendly, houses are close together, and similarly built. Most of your neighbors probably want to get to know one another, also. It only takes one person to make that happen.



Ann Rowell 408-0686 or [rowellann@bellsouth.net](mailto:rowellann@bellsouth.net)

## THE GARDENER'S CORNER Jim Moon



Here are a few tips to wrap up your garden and beds for the fall and winter months. Fall is the perfect time to fill in the gaps in your garden or beds. You can see the holes in your design and move plants to fill in the spaces. You can divide overgrown perennials that will provide you with the plants to solve your design flaws. Planting and dividing in the fall gives your plants a season to become established. After a hard frost, perennial beds and borders can be cut back to a height of 6 – 8 inches using a pair of hand pruners. You can leave plants like ornamental grasses, purple coneflowers and black-eyed Susans until the spring for pruning as they provide food for wildlife and can be of winter interest. Any newly planted trees or shrubs should get a 3-inch deep layer of mulch. This is to help the soil retain moisture and protect the soil from temperature fluctuations that could expose the plant to harsh winter weather. Newly planted or shallow-rooted perennials can be mulched about 1 to 2 inches deep with preferably a leaf type mulch. It is always a good idea to mulch your beds in the fall whether you are planting or pruning. Remember to use only natural colored bark or pine straw. If you are planning to move a large or woody shrub in the spring, now is the time to prepare the shrub for moving. The technique, know as root pruning, is used to make the plant easier to dig up in the spring and encourages the plant to generate new roots. To root-prune, you use your spade to dig a circle around the base of the plant as if you were going to dig it up. The new roots put out by the plant within the circle will give it a head start when it is moved to its new location and help it get established quickly. Fall also is the time to plant your bulbs for those early spring flowers. Among the choices are alliums, crocus, grape hyacinth, daffodils and narcissus. These bulbs come in a variety of colors so that you can pick your own color scheme. When selecting bulbs, make sure that they are adaptable to planting Zones 7 and 8, otherwise they will not perform each year. When planting bulbs, remember the "pointy" end goes up. If you can't tell which is the "pointy" end, plant the bulb on its side. Generally, small bulbs should be planted about 4 inches deep. If planted deeper, they may not have enough energy to reach the surface. The larger bulbs should be planted about 6" deep. If they are planted too shallow, then the plant will probably fall over as it will not have enough base to support it. Several methods may be used to plant the bulbs and depend on what kind of display you would like. I like to dig a round hole and put 4 to 6 bulbs in at the proper depth. I make sure that none of the bulbs touch each other as they would rot and not develop. When you plant your bulbs properly, you will still be able to plant your annuals in the same spaces, as they will generally be deep enough to not interfere with the planting of the annuals.



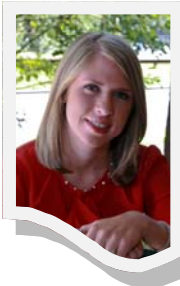
# C

omputing With A *Personal* Touch 205-937-3472 Offering in house one on one instruction on the use of software, installation and trouble shooting, home networking, Steve Goldman CWAPT@att.net

## Wi-Fi Security

Have you secured your wireless network with a password? If you haven't, you need to. Doing this keeps outsiders from accessing or using your internet connection. There are several types of Wi-Fi encryptions The most common one is WEP (Wired Equivalent Privacy) If you have already enable this , good for you. Unfortunately, WEP can be easily cracked by a determined person. The strong encryption is WPA (Wi-Fi Protection).

To change your encryption type, log into your router. Most routers allow access through Internet Explorer or Firefox. Using a specific IP address. To determine your IP address, click on Run, type CMD at the prompt and then type IPCONFIG. You will then see your router IP address which may look like 192.168.1.1 or 192.168.0.1. You can enter the IP address into the address line of your browser. Check the documentation for your specific router. If you misplaced the documentation, check on line.

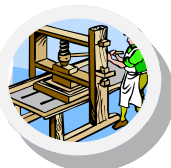


## MEET YOUR MANAGER

**B**rittany has been part of the McKay Management team since October 2007. While Brittany's position is challenging she enjoys working with people and enjoys diversity that the different Associations have for her. Brittany's portfolio consists of a seven neighborhoods in the greater Birmingham area with over 1,300 residents. Brittany's direct responsibilities are Financial Management, Covenant Enforcement, and overseeing Property Management at the direction of the Caldwell Crossing's Board of Directors.

Prior to being an Association Manager Brittany held two other positions with McKay Management. Brittany began with McKay Management as an Operations Assistant. In February 2008 Brittany became an Assistant Association Manager and worked under experienced managers learning and experiencing the ins and outs of Community Management until being promoted to an Association Manager in November 2009. Brittany is also a member of the Alabama Chapter of the Community Associations Institute® where she has earned her professional designation as a *Certified Manager of Community Associations (CMCA®)*. In 2010, Brittany received the Rising Star award from the CAI Alabama Chapter for her volunteer efforts on the Programs Committee. Brittany received her Bachelor's degree from the University of Alabama

We are still seeking articles to publish either in our newsletter or on the web site. If you want to become a published author, send us your thjoughts in writing.. You can email your articles to [communications@caldwellcrossings.org](mailto:communications@caldwellcrossings.org) or send it directly to Steve Goldman at [CWAPT@att.net](mailto:CWAPT@att.net).



Also remember that our web site, [caldwellcrossings.org](http://caldwellcrossings.org), has a message board that you can post your thoughts to.





## Board of Directors

Vern Hydorn 205-913-0414 Vernhydorn@bellsouth.net

Theresa Tkacik 205-482-5802 Tkacikt@bellsouth.net

Jim Moon 205-999-0761 jcmoonassociates@bellsouth.net

**Parking** Residents are required by the Covenants and Restrictions to park "off-street", either in the garage or the driveway. No vehicles should be parked in the yard or on the sidewalks at any time. If a resident is having guests, the homeowner should make certain that their guest's vehicles do not park in the street in such a manner that prevents access for emergency vehicles or causes any inconvenience to their neighbors.



**My name is Gail Pennington**, I live on Crossings Crest and I am a Juice Plus+ representative. My doctor told me about Juice Plus+ several years and after adding it to my diet I decided to also share information with my friends.

Juice Plus+ provides whole food based nutrition from a variety of nutritious fruits and vegetables. On your journey to better health do you eat a variety of fruits and vegetables every day to improve your health? Easy ways to add nutrition to your diet would be to eat more raw fruits and vegetables, add finely chopped zucchini to your tomato sauce when preparing pasta dishes or add black beans to salsa.

Health Tip: There are no health problems that can't be helped by good nutrition. There are none that won't get worse without it.

Please visit my website [www.gpenningtonjuiceplus.com](http://www.gpenningtonjuiceplus.com) for great information on nutrition and wellness.

**DANA JENNINGS CROSSINGS DRIVE**



**MICHELLE BUSH CROSSINGS LANE**

He spoke not a word, but went straight to his work,  
And filled all the stockings, then turned with a jerk.  
And laying his finger aside of his nose,  
And giving a nod, up the chimney he rose!

He sprang to his sleigh, to his team gave a whistle,  
And away they all flew like the down of a thistle.  
But I heard him exclaim, 'ere he drove out of sight,  
"Happy Christmas to all, and to all a good-night!"

