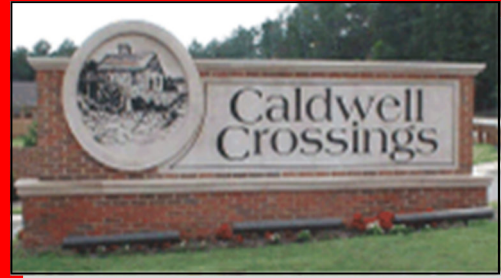




Caldwell Crossings Home Owners Association



NEWS YOU CAN USE

Visit Your website: caldwellcrossings.org

The Board of Directors, members of the ARC and RMS, our management company, wish everyone a Merry Christmas and a safe and HAPPY NEW YEAR!

Spend Time With Loved Ones...

Why should the winter holiday season be the only time to enjoy your friends and loved ones? While it's still early in the year, plan to set aside time for someone close to you, or someone you'd like to know better.

- Make a list of friends you've lost touch with over the years. Scribble a note in your planner to call one of them every other month just to catch up.
- Plan private time with your significant other. Send the kids to sleep over at a friend's house so that you can be together in the comfort of your own home.
- Make a date with each of your kids to go out where he or she chooses. Use the opportunity to have fun together, just the two of you, without mentioning schoolwork or a messy room.
- Use a special event, like a new exhibition at a museum or a craft fair, to invite a friend for a "walk and talk" afternoon.
- Keep postcards and stamps handy, so that you can drop the people you love a note whenever you think of it.

It's Another New Year...

"Happy New Year!" That greeting will be said and heard for at least the first couple of weeks as a new year gets under way. But the day celebrated as New Year's Day in modern

America was not always January 1.

ANCIENT NEW YEARS

The celebration of the new year is the oldest of all holidays. It was first observed in

ancient Babylon about 4000 years ago. In the years around 2000 BC, the Babylonian New Year began with the first New Moon (actually the first visible crescent) after the Vernal Equinox (first day of spring).

The beginning of spring is a logical time to start a new year. After all, it is the season of rebirth, of planting new crops, and of blossoming. January 1, on the other hand, has no astronomical nor agricultural significance. It is purely arbitrary.

The Babylonian new year celebration lasted for eleven days. Each day had its own particular mode of celebration, but it is safe to say that modern New Year's Eve festivities pale in comparison.

The Romans continued to observe the new year in late March, but their calendar was continually tampered with by various emperors so that the calendar soon became out of synchronization with the sun.

In order to set the calendar right, the Roman senate, in 153 BC, declared January 1 to be

the beginning of the new year. But tampering continued until Julius Caesar, in 46 BC,

established what has come to be known as the Julian Calendar. It again established January

1 as the new year. But in order to synchronize the calendar with the sun, Caesar had to let

the previous year drag on for 445 days.

THE CHURCH'S VIEW OF NEW YEAR CELEBRATIONS

Although in the first centuries AD the Romans continued celebrating the new year, the

Board Of Directors

Jim Moon **205-999-0761**

Steve Goldman **205-995-8282**

Vern Hydorn **205-913-0414**

Email the Board:

BOD@caldwellcrossings.org

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PROCESS FOR DEALING WITH COVENANT VIOLATIONS

Effective January 1, 2011

The purpose of the following is to establish a process/procedure 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

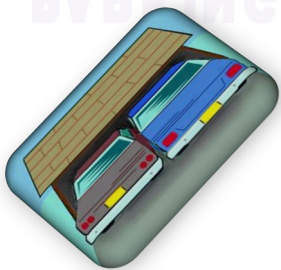
One calendar month after sending the first letter, if the violation has not been remedied, the homeowner of record will receive a second letter, citing the section of the Covenants that is involved in the violation. The second letter will request a response from the homeowner of record **within 15 calendar 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.**

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.

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.



NEXTDOOR THE PRIVATE SOCIAL

NETWORK FOR OUR NEIGHBORHOOD

The response to this new, exciting way to "speak" to your neighbors is terrific. Thus far over 130 residents have joined. We have posts regarding structural problems, invites, suggestions, for sale items. We hope that the momentum continues and that you feel comfortable posting something. With the holiday season upon us, you might want to post memories of years gone by.

(Continued from page 1)



early Catholic Church condemned the festivities as paganism. But as Christianity became more widespread, the early church began having its own religious observances concurrently with many of the pagan celebrations, and New Year's Day was no different. New Years is still observed as the Feast of Christ's Circumcision by some denominations. During the Middle Ages, the Church remained opposed to celebrating New Years.

January 1 has been celebrated as a holiday by Western nations for only about the past 400 years.

NEW YEAR TRADITIONS

Other traditions of the season include the making of New Year's resolutions. That tradition also dates back to the early Babylonians. Popular modern resolutions might include

the promise to lose weight or quit smoking. The early Babylonian's most popular resolution

was to return borrowed farm equipment.

The tradition of using a baby to signify the new year was begun in Greece around 600 BC. It was their tradition at that time to celebrate their god of wine, Dionysus, by parading a baby in a basket, representing the annual rebirth of that god as the spirit of fertility. Early Egyptians also used a baby as a symbol of rebirth.



AULD LANG SYNE

The song, "Auld Lang Syne," is sung at the stroke of midnight in almost every English-speaking country in the world to bring in the new year. At least partially written by Robert Burns in the 1700's, it was first published in 1796 after Burns' death. Early variations of the song were sung prior to 1700 and inspired Burns to produce the modern rendition. An old Scotch tune, "Auld Lang Syne" literally means "old long ago," or simply, "fondly remembered times."



Safety for the Holidays

- One of every three home Christmas tree fires are caused by electrical problems.
- Although Christmas tree fires are not common, when they do occur, they are more likely to be serious. On average, one of every 40 reported home structure Christmas tree fires results in a death compared to an average of one death per 142 total reported home structure fires.

- A heat source too close to the tree causes roughly one in every six of Christmas tree fires.
- More than half (56%) of home candle fires occur when something that can catch on fire is too close to the candle.

December is the peak time of year for home candle fires. In December, 11% of home candle fires began with decorations compared to 4% the rest of the year compared to 4% the rest of the year.

CALDWELL CROSSINGS OWNERS ASSOCIATION**2014 Budget**

	2014	2013 Actual	2013
INCOME ACCOUNT	ANNUAL BUDGET	YTD Oct	Annual Budget
Membership Assessments	\$93,600.00	\$61,006.60	\$94,275.00
Prior Year Assessments	\$1,200.00	\$450.00	\$450.00
Late Fee Income	\$350.00	\$735.00	\$0.00
Interest-Reserve Account	\$750.00	\$798.99	\$1,100.00
Other Income	\$24,000.00 *	\$30,075.00	\$0.00
TOTAL INCOME	\$119,900.00	\$93,065.59	\$95,825.00
EXPENSES			
Community Expense	\$3,000.00	\$0.00	\$3,000.00
Newsletter	\$1,000.00	\$855.58	\$440.00
Insurance (D&O, Liability)	\$2,500.00	\$1,568.00	\$2,375.00
Bank Charges	\$0.00	\$12.00	\$0.00
Office Expense/Postage	\$2,500.00	\$1,702.16	\$2,200.00
Printing Supplies	incl above	\$887.89	
Storage-Records	\$60.00	\$45.00	\$60.00
Legal/Accounting Fees	\$2,500.00	-\$46.20	\$2,500.00
Miscellaneous	\$0.00	\$100.00	
Management Fees-Base	\$25,380.00	\$19,088.00	\$26,600.00
Management Fees-Xtra	\$1,200.00	\$1,308.10	\$200.00
Property Tax	\$0.00		\$0.00
TOTAL ADMIN EXPENSE	\$38,140.00	\$25,520.53	\$37,375.00
Common Area			
Landscape Maintenance	\$12,687.60	\$10,653.00	\$12,687.60
Unsched Maint/Spec Projects	\$27,072.40 **	\$8,149.26	\$6,762.40
Electricity	\$39,000.00	\$28,941.03	\$36,000.00
Water	\$3,000.00	\$1,769.28	\$3,000.00
TOTAL COMMON AREA EXP	\$81,760.00	\$49,512.57	\$58,450.00
TOTAL EXPENSES	\$119,900.00	\$75,033.10	\$95,825.00
INCOME LESS EXPENSES	\$0.00	\$18,032.49	0.00

* The "Other Income" line represents the expected balance of the operating checking account on Jan. 1, 2014. These funds are for planned but not yet completed projects.

** Includes planned projects not yet implemented including improvements to the large empty lot on Crossings Lane, the Common Area on Crossings Cove, the entrance sign at Crossings Drive, painting of 220 mailboxes and other unscheduled maintenance.

Any questions about the budget can be addressed to Vern Hydorn vernhydorn@bellsouth.net

How to Use Your PC's Sleep Mode

Computer Corner

205-937-3472

Sleep, once known as Stand By or Suspend mode, saves energy but doesn't quite turn the PC off. In Sleep mode, Windows saves what you're doing and then puts the computer to sleep — meaning into a special low-power mode. The computer isn't exactly off, and it restores itself quickly, which makes Sleep mode more effective as a way to shut down the computer. So, put your PC to sleep:

1. Click the Start Menu Button.
 2. Start Menu opens
3. Click the Triangle in the lower right of the start menu
 4. The shutdown menu appears to the right of the icon.
5. Choose the sleep command from the shutdown menu
 6. Windows shuts down and the screen goes blank
7. To wake up the PC, wiggle the mouse or press any key on the keyboard. It may take a moment or two for sleepyhead to open its eyes



Social Security for 2014

Monthly Social Security and Supplemental Security Income (SSI) benefits for nearly 63 million Americans will increase 1.5 percent in 2014, the Social Security Administration announced. This is based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2012 through the third quarter of 2013.

The 1.5 percent cost-of-living adjustment (COLA) will begin with benefits that more than 57 million Social Security beneficiaries receive in January 2014. Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2013.

Some other changes that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$117,000 from \$113,700. Of the estimated 165 million workers who will pay Social Security taxes in 2014, about 10 million will pay higher taxes as a result of the increase in the taxable maximum.

		2013	2014
Tax Rate:	Employee	7.65%	7.65%
	Self Employed	15.30%	15.30%
<small>(The 7.65 tax rate is the combined rate for Social Security and Medicare. The Social Security portion is 6.20% on earnings up to the Applicable taxable maximum amount. The Medicare portion is 1.45% on all earnings. On 1/1/13, individuals with earned income of more than \$200,000 [\$250,000 for married couples filing jointly] pay an additional 0.9% in Medicare taxes. The tax rates shown above do not include the 0.9%.)</small>			
Maximum Taxable Earnings:	Social Security (OASDI)	\$113,700	\$117,000
	Medicare (HI only)	no limit	no limit
Quarter of Coverage:		\$1,160	\$1,200
Retirement Earnings Exempt :	Under full retirement age	\$15,120/yr (\$1,260/mo)	\$15,480/yr (\$1,290/mo)
	Year of full retirement age	\$40,080/yr (\$3,340/mo)	\$41,400/yr (\$3,450/mo)
<small>(One dollar in benefits will be withheld for every \$2 in earnings above the limit.)</small>			
Maximum Social Security Benefit:	Retiring full retirement age	\$2,533/mo	\$2,642/mo
Estimated Average Monthly SS Benefits Payable in Jan 2014:	All Retired Workers	\$1,275	\$1,294
	Aged couple, both receiving benefits	\$2,080	\$2,111
	Widowed mother plus 2 children	\$2,583	\$2,622
	Aged widow(er) alone	\$1,225	\$1,243
<small>(Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit. There is no limit on earnings beginning the month an individual attains full retirement age.)</small>			

Information about Medicare changes for 2014 is available at www.Medicare.gov.



'Twas the Night Before Christmas
 (or A Visit from St. Nicholas)
 by Clement Clarke Moore

'Twas the night before Christmas, when all through the house
 not a creature was stirring, not even a mouse.
 The stockings were hung by the chimney with care,
 in hopes that St. Nicholas soon would be there.



The children were nestled all snug in their beds,
 while visions of sugar plums danced in their heads.



And Mama in her 'kerchief, and I in my cap,
 had just settled our brains for a long winter's nap.



When out on the roof there arose such a clatter,
 I sprang from my bed to see what was the matter.
 Away to the window I flew like a flash,
 tore open the shutter, and threw up the sash



The moon on the breast of the new-fallen snow
 gave the lustre of midday to objects below,
 when, what to my wondering eyes should appear,
 but a miniature sleigh and eight tiny reindeer.
 With a little old driver, so lively and quick,
 I knew in a moment it must be St. Nick.
 More rapid than eagles, his coursers they came,
 and he whistled and shouted and called them by name:

"Now Dasher! Now Dancer!
 Now, Prancer and Vixen!
 On, Comet! On, Cupid!
 On, Donner and Blitzen!

To the top of the porch!
 To the top of the wall!
 Now dash away! Dash away!



Dash away all!"

As dry leaves that before the wild hurricane fly,
when they meet with an obstacle, mount to the sky
so up to the house-top the coursers they flew,
with the sleigh full of toys, and St. Nicholas too.



And then, in a twinkling, I heard on the roof
the prancing and pawing of each little hoof.

As I drew in my head and was turning around,
down the chimney St. Nicholas came with a bound.



He was dressed all in fur, from his head to his foot,
and his clothes were all tarnished with ashes and soot.

A bundle of toys he had flung on his back,
and he looked like a peddler just opening his pack

His eyes--how they twinkled! His dimples, how merry!
His cheeks were like roses, his nose like a cherry!

His droll little mouth was drawn up like a bow,
and the beard on his chin was as white as the snow.

The stump of a pipe he held tight in his teeth,
and the smoke it encircled his head like a wreath.

He had a broad face and a little round belly,
that shook when he laughed, like a bowl full of jelly.

.He was chubby and plump, a right jolly old elf,
and I laughed when I saw him, in spite of myself.

A wink of his eye and a twist of his head
soon gave me to know I had nothing to dread.

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.



Next Page please



***But I heard him exclaim, 'ere he drove out of sight,
"Happy Christmas to all, and to all a good night!"***

