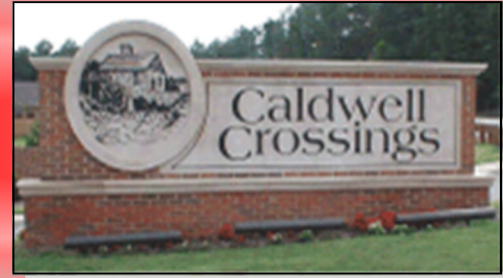




Caldwell Crossings Home Owners Association



NEWS YOU CAN USE

Visit Your website: caldwellcrossings.org

The Board of Directors wishes everyone the very best for this holiday season.

Looking ahead, our

hope is that the new year will bring joy, happiness, and good health to you and your family.

Season's Greetings
&
Happy New Year



Hanukkah 2014 begins in the evening of Tuesday, December 16 and ends on the evening of Wednesday, December 24

Chanukah celebrates two miracles:

a) The 2nd century BCE victory of a small, greatly outnumbered and out-armed army of Jews, known as the "Maccabees," over



the mighty Greek army that occupied the Holy Land. The rebellion was in response to the Greek attempt to force a Hellenistic Godless lifestyle on the Jewish inhabitants of Israel.

b) The kindling of a seven-branched Menorah (candelabra) was an important component of the daily service in the Holy Temple. When the Maccabees liberated the Temple from the hands of the Greek invaders, they found only a small cruse of pure and undefiled olive oil fit for fueling the Menorah. The problem was, it was sufficient to light the Menorah only for one day, and it would take eight days to produce

new pure oil. Miraculously, the oil burned for eight days and nights.



SAFE SHOPPING TIPS

DO YOU SHOP ONLINE? IF SO, YOU NEED TO TAKE PRECAUTIONS TO PROTECT YOURSELF FROM THE HACKERS AND IDENTITY THIEVES EVERY TIME YOU MAKE AN ONLINE PURCHASE. DON'T LET YOURSELF BECOME ANOTHER VICTIM OF CYBERCRIME THIS HOLIDAY SEASON. HERE ARE SOME TIPS TO STAY SAFE WHEN SHOPPING ONLINE:

1. Be wary of holiday gift cards and holiday coupon offers sent via e-mail—these often have malicious links within the offer which lead to downloads of info-stealing Trojans or the hackers try to scam you out of your bank account information.
2. When visiting your favorite online retailer to purchase gifts, be sure to type the actual Web site address of the retailer into your browser. Do not follow links provided by e-mail offers or pop up ads. Many times these are fraudulent sites made to look like the legitimate retail sites.
3. When making online purchases, always use a credit card that limits your fraud liability. Avoid using debit cards to do online purchases when possible so as to limit your personal exposure to any possible fraudulent transactions.
4. When making online purchases, always look at your Web browser for the https (as opposed to http) protocol that precedes a Web address. The "s" let's you know that the Web site is providing a layer of security for transmitting

(Continued on page 4)

Board of Directors

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Email Addresses

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Your Board of Directors would like to issue a friendly reminder that burning of leaves is strictly prohibited in the Caldwell Crossings neighborhood per Section 6.20(c) of our Covenants and Restrictions. The City of Hoover provides a complimentary leaf collection service four times a year during regular trash service day.

Burning Leaves May Spark Health Problems

Because of the moisture that is usually trapped within leaves, they tend to burn slowly and thus generate large amounts of airborne particulates—fine bits of dust, soot and other solid materials. According to Wisconsin's Department of Natural Resources, these particulates can reach deep into lung tissue and cause coughing, wheezing, chest pain, shortness of breath and sometimes long-term respiratory problems.



Leaf smoke may also contain hazardous chemicals such as carbon monoxide, which can bind with hemoglobin in the bloodstream and reduce the amount of oxygen in the blood and lungs. Another noxious chemical commonly present in leaf smoke is benzo(a)pyrene, which has been shown to cause cancer in animals and is believed to be a major factor in lung cancer caused by cigarette smoke. And while breathing in leaf smoke can irritate the eyes, nose and throat of healthy adults, it can really wreak havoc on small children, the elderly and people with asthma or other lung or heart diseases.

Small Leaf Fires Can Cause Big Pollution Problems

Sporadic individual leaf fires usually don't cause any major pollution, but multiple fires in one geographic area can cause concentrations of air pollutants that exceed federal air quality standards. According to the U.S. Environmental Protection Agency (EPA), several leaf and yard waste fires burning simultaneously in a particular locale can cause air pollution rivaling that from factories, motor vehicles and lawn equipment.

From a concerned neighbor I don't know what it has to take to get people to slow down in our neighborhood. I could have easily been hit by a dark colored Jeep Wrangler shortly after 8 am this morning. Reckless driving and going what I would estimate to be well above 50 mph on Crossings Crest. There was a lawn service guy on one side of the road and I was walking on the other. Most mature drivers would have slowed down... I imagine this was a kid trying to get to Spain Park on time. I wish this was the only incidence of speeding in our community but every morning cars fly by. Fortunately, they don't come so close as the Jeep did this morning.



Neighbors... PLEASE slow down and if you have children who are of driving age please talk to them and warn them of the dangers of driving irresponsibly. If someone is hit not only is that life affected but also the life of the driver.

Comments from the Board of Directors Regarding Speeding

The Board has written a letter to the City of Hoover asking for additional stop signs on Crossing Drive and additional

speed limit signs on a number of streets.

Reply from Hoover PD

I apologize for the delay in responding; I was on vacation last week. I will have the Beat officer monitor the streets you advised and address any speeding issues. I have also copied the Lieutenant over the traffic enforcement officers and they will monitor this situation as well.

If we can be of further assistance, please contact us.

D. Y. Lacey

Lieutenant

Hoover Police Operations

205.444.7533

At our request, the City of Hoover has placed four additional Stop signs at the intersections of Crossings Drive and Crossings Lane. They have also placed additional speed limit signs in the neighborhood. The Board hopes that this will cause people to slow down a bit.



CHRISTMAS TREE SAFETY TIPS

The carolers are out and the holiday decorations are everywhere. The joy of the season should not be dampened by the risk of fire. In recent years, nearly 600 fires per year have been started by ignition of Christmas trees in the United States, causing an average of 33 deaths, 112 injuries and \$21 million in direct property damage per year. Christmas trees add a special touch to the holiday season, but they also can be a fire

hazard. Here are some helpful tips to reduce the risk of fire:

- Check your tree lights for broken or frayed wires and loose connections.
- Replace non-working light bulbs.
- Avoid decorating Christmas trees with candles.
- Make sure live Christmas trees are fresh. Don't buy trees with brown needles or dry limbs.
- Consider having the tree sprayed with a Fire Marshall-approved flame retardant chemical.
- Give the tree plenty of water. Never let the base holder dry out.
- Don't place the tree near a heat source, open flames and room exits.
- Keep light strings and other electrical decorations out of children's reach.
- Always unplug the Christmas tree lights when you leave or go to bed.
- Don't burn the Christmas tree or package wrappings in a fire place or wood stove.

Keep this holiday season full of life, laughs and memories — remember to have a fun and safe time.



Kirkman Preserve

We have received some information about some changes in the plans for the Kirkman Preserve. Please see the attachment showing the property that was initially offered for sale to the Hoover School District.

Apparently the Hoover School District does not want the property and that the developer wants to add 35 additional houses. HOWEVER, please note that from Kirkman Drive, Road B will connect to Road A, and Road A then will connect to Jaguar Drive. (Road A and B will be named in the future). My information is that will be an actual street allowing traffic to flow from/to Jaguar Drive. One benefit is that they will then be able to take advantage of the stop light to turn left out of the development.

Is there anyone who attended the zoning board meeting surprised by this turn of events?

SAFE SHOPPING TIPS

(Continued from page 1)

- your personal information over the Internet.
5. Be wary of unsolicited e-mails, even from senders that you know, that include links or attachments. Before clicking on links or attachments, ALWAYS verify that the correspondent sent you the e-mail and enclosed link or attachment.
 6. Be wary of e-mails notifying you that your banking certificate or token is out of date and to download a new certificate or token. Before taking any action, verify with your financial institution by calling them on a number that is not provided in the email.
 7. Avoid using simple (weak) or default passwords for any online site.

Charles and Donna Ingram- 3724 Crossings Court
 Martha LaCroix- 3641 Crossings Crest
 Kenneth and Charlotte Coggins- 3681 Crossings Crest
 James Winter- 4168 Crossings Lane

Welcome



Neighbors enjoying each others company. Feel like sharing your photos with us? Get together, holiday decorations? Send your photos, in either JPEG or GIF format to CWAPT@att.net



Holiday Decorations

Be sure your holiday decorations are inline with the spirit of the season and each other's' goodwill. Remember that holidays come and go but we are all neighbors 365 days a year.

Simple cleaning

Clothes dryer vent. Pull the dryer out from the wall, disconnect the vent pipe, and vacuum lint out of the pipe and the place where it connects to the machine. Also, wipe lint off your exterior dryer vent so the flap opens and closes easily. (You'll need to go outside for that, but it's quick.) Remember that vents clogged with old dryer lint are a leading cause of house fires.

Parking

There has been much concern expressed from many homeowners regarding parking within Caldwell Crossings. Here are the rules that we would hope every resident would follow.: 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. Your cooperation is greatly appreciated by all.



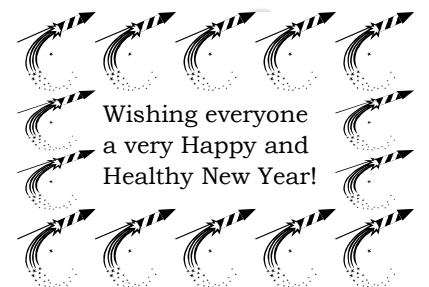
NEXDOOR THE PRIVATE SOCIAL
NETWORK OF OUR NEIGHBORHOOD

The response to this new, exciting way to "speak" to your neighbors is terrific. Thus far over 200 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 spring and summer approaching, you might want to post suggestions for shrub and lawn care and perhaps vacation spots. Signing up is simple and easy.. Just use your browser and enter NEXDOOR.COM. Enter your home address and then enter the additional information requested. That's it, you are now into our own "NEXDOOR" site.



By the time you receive this newsletter, you may already received your statement for the annual dues. If not, this years dues will return to the original amount of \$250.00.

We are always seeking articles of interest to publish in our newsletter. If you dream of being a published author, here is your chance. Submit your articles , to communications@caldwellcrossings.org.



Wishing everyone
a very Happy and
Healthy New Year!