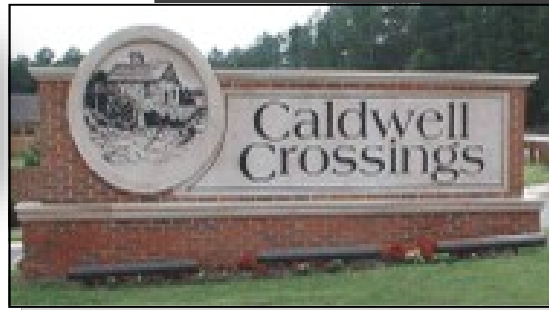


Caldwell Crossings Home Owners Association



NEWS YOU CAN USE

Visit Your website: caldwellcrossings.org

The Board of Directors wishes everyone a happy and healthy New Year.

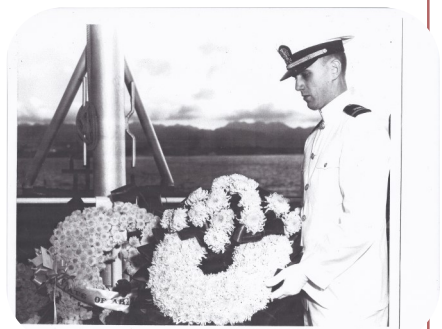
How We Can Create A Strong Community

A hive of bees is a perfect example of a community working together in harmony and for the common good of all its members. After all, a bee living alone can barely survive, let alone prosper. But in a hive made up of hundreds of other bees, each taking responsibility for the various jobs necessary for the survival of the community, the lone bee not only survives, it contributes mightily to the success of the hive. The secret of the bee's success in living together in a close-knit community is that each bee not only understands the interrelationships that exist between it and the rest of the members of its community, but is willing to accept some of the responsibility for the hive's prosperity by expanding their role in the community whenever necessary. As homeowners, we too can choose to recognize the interrelationships that exist between ourselves and our neighbors and how those interrelationships have a direct impact on our quality of life. We can also choose to take some of the responsibility upon ourselves to contribute to improving those relationships and in the process improve our community. In order for our community association to continue to protect, preserve and enhance our community assets and our property values, each member of our community has to acknowledge their role in our community and, at times, be willing to expand their role to take on some added responsibility. For example: We all must obey our governing documents, we agreed to do that when we closed escrow. By obeying community rules and regulations, we contribute to our community and accept the role of a rule abiding member. Each year we conduct an Annual Meeting at which time we elect our Board of Directors, although we don't have to participate in the election process, choosing to do so contributes to the success of our community. Our role as a rule abiding member expands to include that of a voting member. We also have the opportunity to attend our Board of Directors meetings in order to better understand the business decisions made by the Board. When we choose to attend those meetings, our role as a rule abiding, voting member now expands to include that of a participating member. And when we choose to serve on community committees or the Board of Directors, we accept another role and become a rule abiding, voting, participating and contributing member. So, let's all work at recognizing what roles we can choose to accept in our community and, like the bee, work together at making our community the best place to live that it can be!

Serving our Country

Many of you know Jim Moon as the President of the Board of Directors taking over the leadership role when we assumed management of our development. But how many know that Jim served proudly as an officer in the United States Navy.?

While serving aboard the USS Savage, DER 386, Jim, had the privilege of laying a wreath at the Arizona Memorial 56 years ago. This was before the Arizona Memorial was built as only the superstructure was present at the time. The Savage was named in honor of Ensign Walter S. Savage, Jr. who went down with the USS Arizona on December 7, 1941.



We would love to feature prior service folks. If you served in our armed forces and would like us to feature you in future additions, please contact Steve Goldman at CWAPT@att.net. While not necessary, a photo of you would be great

20 Ways to Lose Weight After the Holidays

Guilty of overeating during the holidays? Here are 20 simple ways to beat weight gain.



1. **Drink water.** People often mistake thirst for hunger, so next time you feel like noshing, reach for water first. Drinking also helps you feel full. Some experts suggest sipping water (or iced tea) just before you sit down to a meal. Continue drinking as you eat to add volume and weight to your meal.
2. **Set realistic goals.** One or two pounds a week maximum is doable. Top weight-loss programs advocate stopping after the first 10 pounds and maintaining that loss for about six months before trying to lose any more.
3. **Build in splurges.** If you allow yourself to eat whatever you want for 2 meals out of every 21, you won't inflict enough damage to subvert your weight loss. And you'll feel less deprived.
4. **Count to 10.** Studies suggest that the average craving lasts only about 10 minutes. So before caving in to your urge, set your mental timer for a 10-minute time-out. Use the time to tackle an item on your to-do list; choose one that will give you a sense of accomplishment — and get you out of the kitchen.
5. **Eat more often.** People who have kept their weight off for more than a few years tend to eat an average of five times a day. Light, frequent meals curb your appetite, boost your energy, improve your mood and even speed your metabolism, since the process of digestion itself burns calories.
6. **Make weekly resolutions.** Don't try to overhaul your diet overnight. If you make too many changes at once, chances are you'll get frustrated and throw in the towel. Instead, make one change, such as eating at least one piece of fruit daily, every week.
7. **Start with 10%.** People who start by focusing on achieving just 10% of their long-range weight-loss goal may have the best chance of ultimate success. Losing those first pounds yields the biggest health gains, too, since belly fat is usually the first to come off and is the most dangerous.
8. **Spike your meals with salsa.** This spicy condiment can stand in for mayo to deliver plenty of flavor without the fat. Mix it with a bit of low-fat yogurt to make tuna salad. Spread it on a veggie burger, or serve it with chicken or fish.
9. **Take one-third off.** When you eat dinner out, reduce the temptation to clean your plate by setting aside one-third of your meal. Ask the server for a doggie bag, and take it home for lunch the next day. Try serving yourself one-third less at home too. This simple tactic could subtract more than 500 calories a day.
10. **Go easy on the alcohol.** Remember that alcohol is a source of calories. A 12-ounce beer has 150 calories; a 3.5-ounce glass of wine, 85. A margarita packs a bigger caloric punch. Even worse offenders are creamy cocktails, such as brandy alexanders and mudslides — equivalent to drinking a rich dessert. The bottom line: If you're trying to lose weight, stick with water.
11. **Write notes to yourself.** To help you stay on track, post notes to yourself on the fridge and the pantry. Put up a little stop sign or make tags with questions like "Do you want this food enough to wear it?" and "Are the calories worth the consequences?"
12. **Stay away from sodas.** Soft drinks are a major source of empty calories in the American diet. We drink twice as much soda as milk and nearly six times more soda than fruit juice. But fluids don't satisfy your appetite as well as solids. A study at Purdue University found that when people were fed 450 calories daily as jelly beans or as soda, the soda drinkers gained a significant amount of weight, but the jelly-bean eaters compensated for the extra calories by cutting back on other food. So if you crave something sweet, you're better off chewing it than gulping it. If you're truly thirsty, reach for water or unsweetened iced tea instead of soda.
13. **Don't just eat — dine.** Eating on the run or in front of the tube invites mindless munching. Instead, set the table every time you eat. Make a conscious choice to sit down and savor every bite. Placing a portion of chips on your best china helps focus your attention so you don't eat the whole bag.
14. **Up your protein (a little).** Research suggests that protein prolongs the feeling of fullness better than carbohydrates or fats do. Studies in Scotland, Denmark, Sweden and England found that people who ate a high-protein breakfast or lunch were less hungry at their next meal. Protein also requires a few more calories to digest. Just don't go overboard. Stick to low-fat protein sources like low-fat yogurt or cottage cheese, low-fat soy drinks or snacks, or thinly sliced turkey breast.
15. **Learn how to measure.** It's easy to misjudge portion sizes. Pull out the measuring spoons and cups, especially for full-fat salad dressings, dairy foods and mayo.
16. **Make smart substitutions.** Look for nutritious low-calorie alternatives to sugary, high-fat treats. Try frozen grapes instead of candy. Use air-popped popcorn instead of oil-popped. Dip fresh strawberries in fat-free fudge sauce for a sensuous chocolatey treat.
17. **Have a "party plan."** When attending a party, offer to bring a plate. Arriving armed with chopped fresh veggies and a low-fat dip — or any other low-calorie snack — ensures that you'll have something to snack on without feeling guilty.
18. **Think positively.** Experts note that low self-esteem is a major cause of overeating. Train yourself to focus on your best points rather than your weak spots. Buy clothes that fit and flatter you at your current weight. Update your hairstyle and get a makeup consultation so you feel attractive today.
19. **Give yourself a break.** No one says you have to reach your goal without making mistakes along the way. Tell yourself you can succeed in losing weight by taking things one step at a time and starting fresh whenever you slip up. If you overeat one night, just get back on track in the morning by focusing on what's worked for you in the past.
20. **Relax!** Some people binge when they're stressed. A Yale University study found that women who secreted the most cortisol (a hormone released during stress) ate the most high-fat food after stress. The combination of cortisol and insulin prompts the body to store fat in preparation for possible starvation — just what you don't need. If stress has a stronghold on your life, try learning yoga, meditation, or simple breathing exercises.

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What You Ought To Know About Windows For Your Homes

The way they are constructed, makes double hung windows very popular. Cleaning double hung windows are easier than windows based on a spiral or string system because they won't allow the sash to drop out when you are cleaning them. Double hung windows tilt in a way that uses a flush fitting tilt release which is more attractive than screwed in tilt release systems that are more commonly used. You may find that choosing a quality window is difficult because of the overwhelming number of options. A solid warranty offered by a quality manufacturer as well as your budget should be important factors in the window decision you make. Windows are a large investment and if you pick wisely you can save money over the long run by improving your energy efficiency. Before considering replacing your windows, it is always a good idea to submit the ARC form.

Bigger is Better

New TV?



Generally speaking, bigger is always better when it comes to TVs. This isn't just TV industry hype—a giant screen pulls you into whatever you're watching, whether it's a movie, a TV show, or a championship game, and it drives up your emotional engagement and excitement factor. You get lost in the picture and the story you're watching, the way you do at the movie theater. And that's what TV viewing is all about, right? the right size for your room and application

Manufacturers offer TVs ranging in size from 22 inches all the way to 110 inches. These days, the middle range, between 50 and 70 inches (TV screen sizes refer to the distance across the screen diagonally), is the sweet spot where you get the biggest picture for your money. These are the sets that fit most readily into the average home, so TV makers get their economies of scale—and you get a great deal on a big screen flat-panel TV. Here are some things to consider as you're selecting

Location, Location, Location

Before you can determine your screen size, you've got to know where in your room your TV is being placed. Often, that's a given: the old set comes out, the new set goes in, the seating stays exactly where it's always been. But, if you have options, there are some things to consider about placement.

First, the viewing distance from the HDTV to your primary seating is a key consideration in determining your screen size. There's a general rule-of-thumb formula for this that we'll share below. But if you have options for your seating or TV placement, you'll find that screens in the popular 50- to 65-inch range are actually best viewed from fairly close, perhaps 7 to 10 feet away. Again, there's no hard and fast rule about this, but the farther away you get, the smaller the image will be and the more picture detail you'll miss. Once you've got a location in mind for your HDTV and primary seating, the next step is to assess the seating angle and lighting. Today's liquid-crystal display panels used in LED TVs, by their nature, always look their

best when viewed head-on, and will tend to lose some picture quality when watched from an off-angle position.

If possible, also avoid positioning your new TV where nearby table or floor lamps will cause distracting reflections on the screen that will be visible from the main seats. Likewise, try not to put your set directly beneath ceiling can lights that will beam down and wash out the image. You should also consider where your TV will be placed in relation to windows as the incoming sunlight may increase screen glare.

One last thing to think about is whether your new TV will be hung on the wall, or placed on or inside a piece of furniture. How you plan to support or house the TV may place some limitations on the screen size you select. One more aesthetic factor to consider is whether you hope to purchase a traditional flat-panel TV or one of the new curved-screen models appearing on the market.

How close is too close? Assuming your vision is average, for a "Full HD" set with 1080p resolution, your maximum screen size can be calculated as the viewing distance (in feet) multiplied by 7.7. For example, for a viewing distance of 8 feet, $8 \times 7.7 = 61.6$ inches, which would translate today to a 60-inch or 65-inch screen. Go too much bigger at that distance, and you'll risk starting to see the pixels.

For the new generation of 4K Ultra HDTVs, however, which have 4 times the resolution of 1080p televisions, the pixel count for any screen size goes up to about 8 million. That means the pixels are a lot smaller and tighter and you can get much closer to the screen without fear of pixilation. For 4K Ultra HD, multiply the viewing distance by 15.6 for your maximum recommended screen size. For the same seating distance of 8 feet, you could theoretically have a screen as large as 125 inches diagonal. Although you could go this big without fear of pixilation, many people would find a screen that size overwhelming

Cutting the Cable

This is an exciting time for cord cutting — dropping cable or satellite TV service in favor of online video sources. Options are expanding, with AMC, ESPN, HBO and other hot channels going online. Plus, Internet-only channels like Netflix and Amazon Prime Instant Video offer their own shows, movies and specials.

Cutting the Cable

Online doesn't mean free, though. Almost every streaming service still costs money. Hulu runs \$8 per month, Netflix is \$9 per month and Amazon is \$99 per year. The new HBO Now costs \$15 per month, and Sling TV — which has an assortment of "cable" channels, including AMC and ESPN — starts at \$20 per month. In addition, some shows aren't part of unlimited streaming plans, so you will have to pay for individual episodes or seasons.

Even if you cut cable or satellite, you still have to pay for an Internet connection — possibly a faster one, since you need a lot of bandwidth for streaming. For example, Netflix recommends 5 megabits per second for each HD stream (and 25 Mbps for Ultra HD/4K). Let's pick a baseline of at least 15 Mbps.:

WINTER HOME MAINTENANCE

In winter, enjoy energy-efficient warmth and the fruits of your home-maintenance labors. Use this time of the year to thoroughly clean and care for your home's interior while taking a few precautionary measures on the outside.



Outdoor Tasks:

- Walk around your home's exterior and see if there is anything that needs your attention for winter: i.e. hoses, water valves that need to be covered etc..
- Protect your central air conditioning unit with a cover.
- Clean and store garden tools.

Indoor Tasks:

- Change or clean furnace filters. Consult manufacturer instructions for your furnace to determine how frequently the filters should be replaced.
- Clean kitchen appliances inside and out, including refrigerator coils.
- Maintain clean drains by adding one-half-cup baking soda followed by one-half-cup white vinegar. After 10 minutes, flush with boiling water.



The Board of Directors encourages everyone to periodically review our Covenants and Restrictions. Especially if you are

planning any changes to the exterior of your home.. Our C&R is posted on our website:

<http://caldwellcrossings.org/covenants%20and%20restrictions.htm>

It is in an Adobe PDF format and there is a link to download Adobe PDF reader if you need it.

If you are new to our community, you should have received a copy of the C&R upon closing. Of course, as mentioned above a copy is available on line, however if you want a paper copy and did not get one at closing,, please let the Board know and a copy will be made available. The Boards email address is BOD@caldwellcrossings.org.

The easiest ways to donate your old tech

Charities want your old devices -- even if they're broken

[Cell Phones for Soldiers](https://www.cellphonesforsoldiers.com/volunteer-resources/find-a-drop-off-location/) link (<https://www.cellphonesforsoldiers.com/volunteer-resources/find-a-drop-off-location/>)

is a nonprofit organization that offers free communication services for deployed troops, as well as veteran assistance. This charity accepts phones, tablets and accessories in any condition. You pay for shipping (unless you're shipping 10 or more phones, in which case you can print a prepaid shipping label), and both the donation and the shipping costs are tax-deductible.

Verizon's [HopeLine](http://www.verizonwireless.com/mobile-living/network-and-plans/donate-cell-phones-domestic-violence-hopeline-mobile-app-android-iphone/) link (<http://www.verizonwireless.com/mobile-living/network-and-plans/donate-cell-phones-domestic-violence-hopeline-mobile-app-android-iphone/>)

organization helps victims and survivors of domestic violence. HopeLine accepts phones, batteries, chargers and accessories in any condition (and from any carrier). Verizon will [pay for you to ship your device](#) to HopeLine; you may also take your donation to a local Verizon store.

Recycle your Tech Products

Birmingham area: [Technical Knock Out \(TKO\)](#). The [Alabama Environmental Council \(AEC\)](#) has proudly partnered with TKO for many years by accepting electronics at the [Downtown Birmingham Recycling Center](#). TKO accepts all electronics (except televisions) and has diverted over 3 million pounds of electronics since 2008. Most items they receive are taken apart by hand and the various materials (metal, plastic, etc) are recycled locally, while other more difficult-to-recycle items are sent to larger processors that can shred the electronic products into their individual materials for recycling. One of the most impressive aspects of TKO is that the only electronic products they send overseas are computer monitors that are refurbished into televisions for people in emerging economies where purchasing a television isn't practical, but a refurbished computer monitor is affordable. They have a similar practice with cell phones. If a cell phone is found to still be operational, they donate them to be refurbished for use by battered and at-risk women. In addition to electronics, TKO and the AEC accept the following:



- Rechargeable batteries, car batteries, and battery back-ups;
- CDs, VHS, audio cassettes, and jewel cases;
- Computer monitors are accepted for a fee—\$5 for 15" or smaller & \$7.50 for anything larger.

Computer Corner (Computing With A Personal Touch..205-937-3472)

YOU HAVE A VIRUS!!! (OR DO YOU?)

It's classic scam: a fake tech support caller claims he needs access to your computer to fix a non-existent bug. But a new twist involves the caller actually installing a virus on victims' computers. How the Scam Works: You get a telephone call from someone claiming to be with tech support from a well-known software company. Microsoft is a popular choice. The callers often have strong accents but use common names such as "Adam" or "Bill." The scammers may know your name and other personal information, which they get from publicly available phone directories. They might even guess what computer operating system you're using. The caller tells you that your computer is sending error messages, and they've detected a virus on it. He says only a tech support employee can remove the virus, but first you need to grant him access to your machine. If you give the OK, the caller will run a scan of your files and actually point out how the virus has infected the computer. The scammers then offer to remove the virus.... for a fee. Of course, they need your credit card details first. Here's the twist. Those who allowed the caller remote access to their computers, whether they paid for the virus to be removed or not, reported difficulties with their computer afterwards, according to the FBI's



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Internet Crime Complaint Center. Some said their computers would not turn on or certain programs/files were inaccessible. Some victims even reported taking their computers for repair, and the technicians confirmed software had been installed.

What to do if "Tech Support" Calls?

Never give control of your computer to a third party unless you can confirm that it is a legitimate representative of a computer support team with whom you are already a customer.

- **Never provide your credit card or financial information** to someone claiming to be from tech support.

Take the caller's information down and report it to your local authorities or [the FTC](#).

- **If you did allow a caller to access your computer:**
- Change the passwords for your computer, email and online banking/credit card accounts.
- Be sure to run a virus scan
-

Consider placing a [fraud alert](#) on your credit report if you shared personal and banking information with the scammer.

Here are some of the organizations that cybercriminals claim to be from:

Windows Helpdesk
Windows Service Center
Microsoft Tech Support
Microsoft Support
Windows Technical Department Support Group
Microsoft Research and Development Team (Microsoft R & D Team)

TRASH COLLECTION

As you know, on October 1, 2015, the City of Hoover contracted with a new company to provide our trash and recycling services. The new company uses a fully automated process to collect our trash and recycling containers. This process will require some changes on the part of the homeowners in the placement of the containers as well as what the company will collect.

Here are some guidelines that need to be followed in order to have your trash and recycling containers emptied:

- * Containers must be facing the street with the arrow on the top of the can toward the street so that when emptied into the truck, trash goes into the truck bin and not on the street.
- * Containers must be at least 5 feet away from any structure or vehicle that would not permit the automated arms to grasp the container. Containers must not be next to the mailbox post.
- * Plastic trash bags should be placed in the container if at all possible. If you have a lawn maintenance contractor, they should take the clippings with them. The trash collection is for the City of Hoover residents and not contractors.
- * You must call the City of Hoover Garbage & Trash Collection Department at 444-7796 for the pick-up of tree limbs or other items too large to fit into the containers.

Please help in keeping our neighborhood clean and neat looking. Some homeowners are putting trash bags and/or trash receptacles at the curb several days prior to pickup service. **When this happens on weekends, it is particularly unsightly to neighbors and guests visiting our area.**

Pick up service days are Tuesday and Friday for trash and Wednesday for recyclables. In accordance with Section 6.20(b) of the Caldwell Crossings Covenants, “trash cans and containers shall at all times be kept at the rear or inside a dwelling and shall be screened from view from streets and adjacent lots and dwellings by appropriate landscaping or fencing approved by the ARC, unless placed at the curb on the day of pickup by the waste pickup service for the Development.” Since trash pickup comes rather early, it is permissible to place trash receptacles on the curb on the **evening (not earlier than 5:00pm)** of the day prior to the pickup service.



Finally, if you have the large blue recycle container and wish to have the smaller green one, you must call the City of Hoover Garbage and Trash Collection Department at 444-7796 to schedule an exchange.