

Caldwell Crossings Home Owners Association



NEWS YOU CAN USE

Visit Your website: caldwellcrossings.org



NEXTDOOR THE PRIVATE SOCIAL NETWORK OF OUR NEIGHBORHOOD

The response to this new, exciting way to “speak” to your neighbors is terrific. Thus far over 181 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

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An ARC Reminder

A reminder that an ARC form should be completed for any changes made to the outside of a home. Painting, landscaping, construction to any part of the outside of a home should be approved. Most of the time changes are redundant (re-painting outside the same color) but the form is required to have a record on file. The form can be printed from our website. Copy the link below and paste it into your browser



<http://caldwellcrossings.org/additional%20contacts.htm>



Be the first on your street to get your application in for election to the Board of Directors. Elections are coming up in September so don't delay. As an additional

incentive, the current **Board of Directors has voted to waive the annual assessment for Board Members beginning with the new 2014-2015 board..** See article on page 5



Be Considerate of your neighbors

Weekends are for relaxing, sleeping in, kicking back and removing the stress of the work week. However our peaceful Saturday and Sunday mornings can be shattered by the very early sound of lawn mowers, weed wackers and so on. In consideration of your neighbors the Board of Directors would ask that yard work be put off until 8:30 and preferably 9:00.



Board Of Directors

| | |
|----------------------|---------------------|
| Jim Moon | 205-999-0761 |
| Steve Goldman | 205-995-8282 |
| Vern Hydorn | 205-913-0414 |

**Email the Board:
BOD@caldwellcrossings.org**

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.

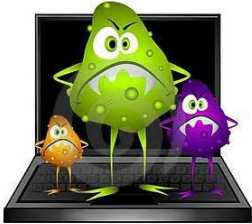


**Published and edited by Computing with A Personal Touch
cwapt@att.net**

What are deceptive downloads?

Deceptive downloads are legitimate downloadable programs (usually free) such as software, games, or music that cybercriminals bundle with malicious items.

For example, you might receive a file in email or through social networking, but when you try to open it you see a message that says you don't have the right software to open it. You do a search online and come across a free software download that claims it can help you open the file. You download that software, but you unknowingly might also be downloading malicious software (also known as "malware") with it. This malware might have the ability to access personal information on your computer or [use your computer for cybercrime](#). It could be months or even years before you notice your system has malware



Ransomware is a type of malware that stops you from using your PC until you pay a certain amount of money (the ransom).

It is often called "FBI Moneypak" or the "FBI virus" as it often uses the FBI or local police logos and asks you to pay using Green Dot MoneyPak.

There are two types of ransomware.

Lock screen ransomware - which uses a full-screen image or webpage to stop you from accessing anything on your PC.

Encryption ransomware - which locks your files with a password, stopping you from opening them.

Most ransomware shows a notification that says your local authorities have detected illegal activity

on your PC. They then demand you pay a "fine" to avoid prosecution and to get access to your files again.

Note: Microsoft doesn't recommend you pay the fine. There is no guarantee that paying the ransom will return your PC to a usable state. The threat of prosecution does not come from a legitimate authority.

Frequently asked questions: Is it true that the legal authorities in my area have detected illegal activities in my PC?

No. These warnings are fake and have no association with legitimate authorities. The operators of ransomware use the tone, images and logos of legal institutions to give their scam an air of legitimacy.

I cannot access my PC or my files. Should I just go ahead and pay to regain access? We don't recommend you pay the fine. There is no guarantee that handing over the ransom will give you access to your files again. Paying the fine could also make you a target for more malware.

What should I do if I've paid the scammers?

You should contact your bank and your local authorities, such as the police. If you paid with a credit card, your bank may be able to block the transaction and return your money.

The following government-initiated fraud and scam reporting websites may also help:

In the United States, go to the [On Guard Online](#) website

How did the scammers know my IP address? There are publicly available tools online that can check a computer's IP address. Getting IP addresses is a common behavior for malware - in the case of ransomware, it's used as another scare tactic.

How did ransomware get on my PC? Ransomware, like other malware, can arrive in a variety of ways. However, in most instances it is automatically downloaded when you visit a malicious website or a website that's been hacked.

How do I regain access to my computer or files? Ransomware have different behaviors and have to be removed in different ways. There is more help on removing an infection below. Despite its threatening nature, ransomware is still a type of malware. We recommend the same tips to help keep any malware out of your PC:

Install and use an up-to-date antivirus solution (such as [Microsoft Security Essentials](#))

- Make sure your software is up-to-date
- Don't click on links or open attachments from untrusted sources

Some ransomware may leave your PC or files in an unusable state. You might consider a regular backup of your important files. You can do this with a cloud storage service such as [Onedrive](#) or [Carbonite](#) or Drop Box.

Neighbors,

At the last board meeting , the board unanimously voted to waive the annual dues for members of the board of directors beginning with the new board to be elected at the September 2014 annual meeting. Each board member will have his or her dues waived for the year they are active board members and will continue for each year they remain on the board. Once they leave the board, the dues will be reinstated.



I walk the neighborhood most mornings and have noticed that many of our sidewalks have gotten discolored and blotchy and are in need of pressure washing. I believe the sidewalks are the property of Hoover and the City can't legislate that they be cleaned, but it sure would look better. I have a fellow who has done lots of different work for me in his spare time, including a recent pressure washing, as well as work for several of our neighbors. He is very reasonable and responsible. Feel free to mention my name if you call Ryan Kelly at 966-9152.

Ira Levine



If you have not yet signed onto NEXTDOOR.COM, you missed posts that are interesting, informative, and some that call your attention to acts by neighbors that are less than neighborly. Here is a sample

Tuesday morning, I looked to see if my trash can had been emptied before returning it to garage, and I saw a blue bag of dog poop in the bottom of my can. Interestingly enough, over the weekend I had tried to see what smelled so bad in my garage. I am a stickler for having a clean can , and I do not put food in can to sit for days warm temperatures. So my discovery explained the smell in garage, and my stinky garbage can which I had to clean out . I do not have a dog because I do not want to have to deal with dog poop, so I certainly don't expect for someone else to let his or her dog to use the bathroom in my yard , on sidewalk in front of my house, or to throw bag of dog poop into my garbage can. That is rude, inconsiderate, and downright obnoxious! Please don't do this again!

There is no reason not to cleanup after your pet and dispose of the poop properly. There is also no reason for anyone to allow their pets to urinate on someone else's lawn.

Speaking of pets, if you are a cat owner, your cat should not be allowed to roam freely around the neighborhood. Not only is it an annoyance, but there is a good chance that the cat may get hit by a car or attacked by a coyote.



Recomendations from your neighbors

Body Shops

Jim Lemonds Valleydale Terrace

Franklin Paint and Body, 10699 Old

Hwy 280. Chelsea,

Hudson's on Valleydale



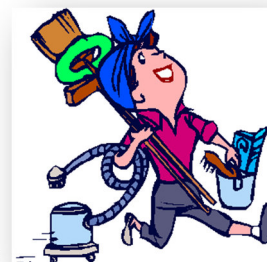
Cleaning Services

Jennie Burns

256-393-3498

Reasonable rates

and **exceptional service**. References upon request.



Air conditioning Service

Regions Heating & Air

. Daniel Whitehead @ 514-3878

Talen Heating and Air 965-8711

Brown Heating and Cooling 491.1464

Alatec Heating and Cooling

Freedom Heating & Cooling

Guin 205-595-4846



Landscape

Mike Zadroga 249-9981.

Gary Trimm 613-2923

Andy's on Morgan Rd in Vestavia



If you want to recommend an individual or firm, please send complete information to communications@caldwellcrossings.org



Janice O. Jones
3408 Crossings Way
James & Betty Miller
3790 Crossings Crest

Andreas Rauterkus
3798 Crossings Crest
Eduardo V. Calderon & Sylvia N. Perez-Casellas
3070 Crossing Drive

On Being A Board Member Dance Like Nobody's Watching

Love Like It'll Never Hurt

Each year we are faced with encouraging homeowners to consider running for the Board of Directors. Serving on the Board can be a very rewarding experience.

The person who takes on the role of a community association board member is a special individual with many different motivations. These people may be public-spirited, single-minded, power-seekers or simply there because their spouses encouraged them. While several different motivating factors exist, one trait is shared by all. It's a kind of willingness to step out there and be all you can be, to borrow a phrase or two.

Take Charge As A Board Member

Sitting on the board puts you in a position of risk, power, responsibility and visibility that singles you out as a player in this world. You're willing to take risks, action and responsibility. You see the value of being a part of what's happening rather than being a bystander; a part of the silent majority. You're willing to get out on the dance floor and do your best. When you're on the dance floor you've got to move your feet. As long as you're moving your feet, you're participating and learning and contributing. You get better as the months pass and then you begin to lead. You make a mistake or two and the passage of time makes it all right. Sometimes it takes a few more ticks of the clock than other times.

Take the lead and dance like nobody's watching. Feel the pleasure of working with a group of public-spirited neighbors trying to do the right thing for the community. Feel the pride and pleasure when things go right. Don't look for neighborly thank yous. The reward comes from inside. Nobody really is watching, just your comrades across the boardroom table who share the same risks and rewards as you.

Do The Right Thing

Put your full feelings into the job and do the right thing. Do that which will allow you to sleep at night. You're Solomon, Judge Ito and Andrew Jackson. They'll love you or hate you regardless of how careful you tread, so make your decisions and go forward. Recognize that this temporary situation in which you find yourself is a unique opportunity to significantly impact your community's lifestyle, your neighbor's well-being and, most importantly, your own sense of self-esteem and self worth. Don't leave anything on the table. Don't look back with "shoulda, coulda, woulda." Do what you believe is best and live with the consequences. You'll be right most of the time, and the miscues will resolve themselves. Love like it'll never hurt.



(Continued from page 1)

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 "NEXTDOOR" site.