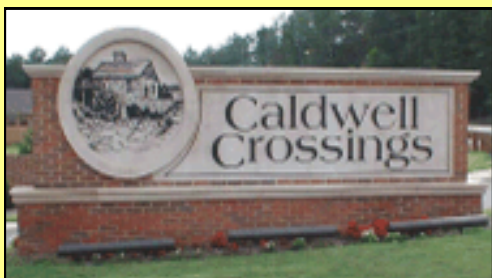




Caldwell Crossings Home Owners Association



NEWS YOU CAN USE

Visit Your website: caldwellcrossings.org

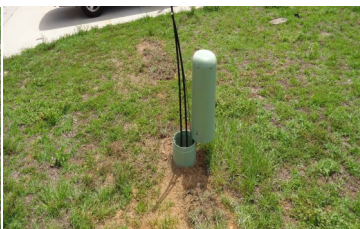


Jim Moon spoke of the landscape project, currently underway, on Crossings Lane. The lot will be filled with various shrubs and trees and enhance the area. To the left is the rendering of the lot and below is the lot as of Sept 24, under construction..



Scott Horne Vice President of Operations and General Manager for Bright House Networks, Birmingham spoke of the upcoming construction. 'Within the next month or two, you will begin to see our trucks and construction crews in the area. We'll be working as quickly as possible, but respect your time at home with friends and family, therefore, we will not be working on weekends. As we near completion of an area, we'll send out a letter letting you know your section is ready. In the meantime, if you have questions, I have listed 2 contacts below. Any questions related to

construction can be directed to **Steve Kanis, Construction Supervisor. 205-504-5169** Questions about our products and services can be directed to **Mike Finocchio 205-238-3010**. You can also visit our website at brighthouse.com and enter the zip code for your area for all of the information about what services we have available in Birmingham. We are all looking forward to meeting new friends in the months to come. As far as the timing goes, we are working on that now. If we can get more crews in, we could start in late October. If not, it may be November until we are in. **We will be starting in the Sanctuary first.** It was on our plan to begin there, we just didn't know it was separate. Once we start, it will be about a 4 month project.' When Bright House first approached us about laying cable, we quickly turned to the city of Hoover to see if they could do it and what options we had. We were told that Bright House has a franchise and is licensed as a utility by the city of Hoover and as such they could use the easements within Caldwell Crossings . Bottom line They can dig.



During Construction

After Construction

After Construction

One Year later

Computer Corner

Password You Should Never Use

The news is filled with stories about hackers cracking passwords. You can help avoid being a victim by never, ever using these passwords:

Password. Believe it or not, this is still a common password. Don't use it.

Letmein. It is recommend that you use passphrases that are memorable. Just don't use this one. It ranks high on several lists of the most-used passwords.

Monkey. This common word appears on many lists of popular passwords. It's also too short. Make passwords at least eight characters-the longer the better.

Your pet's name. While you're at it, don't use any passwords that can be easily guessed, such as the name of your spouse or partner, your nickname, birth date, address, or driver's license number.

12345678. Avoid this and other sequences or repeated characters such as 222222, abcdefg, or adjacent letters on your keyboard (such as qwerty).

A strong password:

Contains at least eight characters.

Does not contain your user name, real name, or company name.

Does not contain a complete word.

Is significantly different from previous passwords.

Is different from passwords that you've used on other websites.

Strong passwords are phrases (or sentences) at least eight characters long-longer is better-that include at least three of the following: uppercase and lowercase letters, numerals, punctuation marks, and symbols.

Give passwords the thought they deserve, and make them memorable. One way is to base them on the title of a favorite song or book, or a familiar slogan or other phrase. (Don't use the examples below!)

Example phrases: I love my new Xbox One

Example passwords: llove!mynewxbox1

Don't share passwords with others or store them on the device they're designed to protect

Passwords are the first defense against hackers. Try to create a password that is not easily cracked or guessed by the bad guys.

Microsoft Research have developed a free online tool that helps you avoid passwords that are predictable. You can check it out by going to: <https://telepathwords.research.microsoft.com/>

Thus far over 203 residents have joined Nextdoor. We have posts regarding structural problems, invites, suggestions, for sale items. We hope that the momentum continues and that you feel comfortable posting something. 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.. This site should be used for constructive purposes and not a place to vent your frustrations. Recommendations, constructive suggestions, helpful hints are always welcome. Think about what you are posting before you do it.

The annual meeting was held on September 18, 2014. Here is the agenda for the meeting:

**Owners Association
Annual Membership Meeting, September 18, 2014
AGENDA**

Call the meeting to order—6:40 PM

Introduction of Board, ARC Members , Candidates and Management Company

A Special Thank You to:

Christ Church United Methodist/ Rev. Lawler

Steve Goldman-communications (newsletter, website, email contact)

Review the evening's schedule (Agenda)

Will interrupt to announce election results

Treasurer's Report

Vern Hydorn

What's been done

Maintained annual assessment at \$225 for 2014

Continued the bi-monthly newsletter

Initiated "Good Neighbors" network that allows all to contribute and post announcements or ask questions.

Added new lighting at both entrances.

Completed this Spring, the plan to paint all mailboxes and posts over a two year period. Painted over 200 mailboxes and posts and provided new street numbers.

Completed Phase 2 for landscaping of common areas on Crossings Cove by expanding natural area, adding cherry tree, plants to screen utility site and gravel walkway for access.

Approved Phase 2 plan for Crossings Lane. Work is now underway. Plan includes over 18 trees, 20 plants to screen utility site, hedges down either side of property using 33 shrubs and trees. Over 24 colorful, flowering shrubs have been planted along the sidewalk.

What's on the "To-Do" list?

Review traffic issues and develop a plan to add additional **stop signs** at various intersections to slow traffic down .

Meet with City officials to present plan and request implementation.

8. Presentation by Bright House Networks

9. Questions, Comments and Suggestions from the Members

New Neighborhood Grief Support Group

Comfort Care Hospice is teaming up with St. Thomas Episcopal Church to provide a Neighborhood Grief Support Group.

"Our goal is to build a community to support one another in their grief," said Niecy Baker, Bereavement Coordinator at Comfort Care. "We want to help provide resources to local churches and the Altadena neighborhoods to help those who are grieving in their area."

The grief group is open to anyone who has experienced the death of a loved one. Meetings will be held on the second and fourth Tuesdays in October at the Youth House at St. Thomas located at 2870 Acton

Road. **For more information contact Niecy Baker at Comfort Care Hospice at 205.663.6887. The grief group is free of charge and is an outreach of the Comfort Care Hospice Bereavement Program.**

Have you experienced the death of a love one?

Help is available.

Neighborhood
Grief Support
Group

Join us

2nd and 4th Tuesdays in October

2:00 p.m. – 3:30 p.m.

St. Thomas Episcopal Church
Youth House
2870 Acton Road
Birmingham, AL 35243

To Register Call: Niecy Baker at 205.663.6887

Sponsored by:



Notes to Financial Report by Vern Hydorn

Comments for Financial Report-2014 Annual Meeting

This report includes all income and expenses through the end of August compared to our budget. Please don't hesitate to ask for clarification if something isn't clear.

The first column reflects the year to date, January to August, actual income and expenses.

The second (middle) column is the 2014 budget for that same January-August period.

The third or right hand column is the budget for the entire 2014 fiscal year. This is the budget used to develop the 2014 annual assessment. This was sent to the Caldwell Crossings homeowners of record in December, 2013 with the invoice for the annual assessment. Let's review the highlights.

Our year to date income is very close to the budget.

The interest income is up because the interest on the Reserve Fund CD from 2013 was reported in January rather than December, 2013. The bank being used this year is paying interest monthly rather than when the CD matures.

Other income represents the balance carried forward from 2013 and is designated to pay for the improvements to the empty lots and entrances.

In total the expenses for the year are about \$10,880 below plan.

A large portion of that is being spent in improving the empty lot on Crossings Lane. I am expecting to pay for that work in September or October.

The Landscape Maintenance category represents the cost of maintaining the common areas. It is higher than budget and next year's budget will reflect that. The company we had doing the landscaping resigned because they felt they couldn't perform the duties for the money they agreed to be paid. The new landscapers are more costly.

As I stand before you this evening I expect that the Association will finish the year pretty close to budget for both total income and total expenses.

I will be glad to answer any questions about the report. **THANK YOU**

Spruce Up Your Space With Quick Fall Fix-Ups

Carpet Clean Up:

If your carpet shows stains and dirt, consider performing a deep cleaning to enhance a room's decor. Many local hardware stores rent carpet extractors for those who don't own one. To get rid of ingrained stains from food, drinks or pets, use a heavy-duty stain remover to lift out dirt and grime while deodorizing. While it's smart to treat stains right away, many new products will even reduce the appearance of stains that have been there for some time.

Hardwood Floor Freshener:

Do your hardwood floors appear dull? Bring them back to optimal condition with a cleaner made specifically for hardwood surfaces. Use a convenient water-based, non-toxic spray designed for polyurethane finished hardwood floors that will not leave

CALDWELL CROSSINGS
OWNERS ASSOCIATION
Financial Report
through August 31,
2014

	<u>2014</u>	<u>2014</u>	<u>2014</u>
	<u>YTD ACTUAL</u>	<u>YTD Budget</u>	<u>Annual Budget</u>
<u>INCOME ACCOUNT</u>			
Membership Assessments	\$93,150.00	\$93,600.00	\$93,600.00
Prior Year Assessments	\$665.00	\$1,200.00	\$1,200.00
Late Fee Income	\$1,303.63	\$350.00	\$350.00
Interest-Reserve Account	\$1,142.08	\$0.00	\$750.00
Other Income (balance forward)	<u>\$22,932.56</u>	<u>\$24,000.00</u>	<u>\$24,000.00</u>
TOTAL INCOME	\$119,193.27	\$119,150.00	\$119,900.00
<u>EXPENSES</u>			
Community Exp (Holiday Decorations)	\$100.00	\$0.00	\$3,000.00
Newsletter	\$415.00	\$668.00	\$1,000.00
Insurance (D&O, Liability)	\$1,648.00	\$1,600.00	\$2,500.00
Bank Charges	\$0.00	\$0.00	\$0.00
Office Expense/Postage	\$605.60	\$1,709.00	\$2,500.00
Printing Supplies (incl above)	\$0.00	\$0.00	
Storage-Records	\$40.00	\$40.00	\$60.00
Legal/Accounting Fees	\$245.00	\$1,300.00	\$2,500.00
Miscellaneous	\$0.00	\$0.00	\$0.00
Management Fees-Base	\$16,955.00	\$16,920.00	\$25,380.00
Management Fees-Xtra	\$1,305.34	\$800.00	\$1,200.00
Property Tax	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>
TOTAL ADMIN EXPENSE	\$21,313.94	\$23,037.00	\$38,140.00
<u>Common Area</u>			
Landscape Maintenance	\$12,279.80	\$8,458.40	\$12,687.60
Unsched Maint/Spec Projects	\$14,975.17	\$24,600.00	\$27,072.40
Electricity	\$23,132.14	\$25,600.00	\$39,000.00
Water	<u>\$1,217.62</u>	<u>\$2,100.00</u>	<u>\$3,000.00</u>
TOTAL COMMON AREA EXP	\$51,604.73	\$60,758.40	\$81,760.00
TOTAL EXPENSES	\$72,918.67	\$83,795.40	\$119,900.00
INCOME LESS EXPENSES	\$46,274.60	\$35,354.60	\$0.00



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.

**Published and edited by Computing with A
Personal Touch**
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205-937-3472

New Board of Directors
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Jay Stone 205-475-7211
Steve Goldman 205-995-8282

Email the Board:
BOD@caldwellcrossings.org