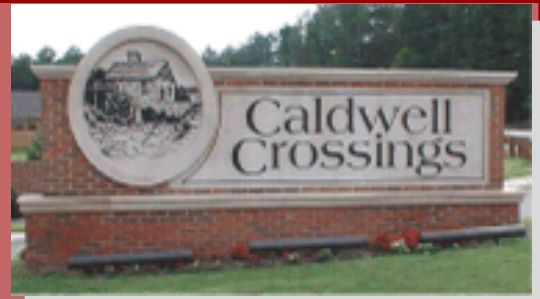




Caldwell Crossings Home Owners Association



Visit Your website: caldwellcrossings.net

The annual meeting of Caldwellcrossings Home Owners Association was held. Ballots were collected at the door and added to those sent to our management company. This year Jay Stone elected not to run for a seat on the board. We thank Jay for his service to our community. Elected to the board was Jerry Hyche a resident for 12 years, Vern Hydorn, a prior board member and a resident for 12 years and Steve Goldman, currently board member and resident for 12 year.

Vern Hydorn presented those present with the year to date finance report. He indicated that based on current income and expenses we might have a small deficit but not enough to warrant an in crease in dues. However the setting of dues for the year will be dependent upon the budget for year 2018. A copy of Vern’s financial statement is included with this news letter.

We are currently seeking bids from a number of vendors for common ground maintenance. Premier Property Management will obtain bids for the board to review.

We asked the current firm doing the maintenance to trim a number of trees and replace shrubs and bushes. We hope to have this project underway shortly.

A HOA member suggested that sidewalks and driveway be pressure washed. While there is no obligation under the C&R to do so, the thought was well received and is purely voluntary.

Our New Board of Directors:

Vern Hydorn

Jerry Hyche

Steve Goldman

To contact the board by email use the following: bod@caldwellcrossings.net

Our Management Company is **Premier Property Management**

2125 Data Office Drive, Suite 104 Birmingham, AL 35244
205) 403-8787

Contact:Rian Whalen, CMCA

rwhalen@ppm-inc.biz

PPM moved recently. The address above is their current location.



As a reminder: since this was brought up at the Annual Meeting.

Yard/Garage Sale Guidelines

In accordance with the Caldwell Crossings Covenants and Restrictions residents may hold a yard/garage sale that follows the following guidelines:

- Yard/Garage sales may be held on Friday and Saturday beginning no earlier than 7:00 AM and ending no later than 3:00 PM.
- Yard/Garage Sales may be held on Sunday beginning no earlier than 12 noon and ending no later than 3:00 PM.
- While Section 6.22 of the Covenants disallows most signage in the neighborhood, a limited number (4 or 5) signs will be allowed on the day of the sale but must be removed immediately at the conclusion of the sale.
- Approval must be granted by any homeowner on whose property a directional sign is placed.

In all cases, residents must have prior approval from the Architectural Review Committee for their planned yard/garage sale.

ARC@caldwellcrossings.net

Nomorobo

Are you tired of getting unwanted RoboCalls?

Wish you could block robocalls? Nomorobo is a free, third-party service that helps put an end to pre-recorded, automated telemarketing calls

Nomorobo is a free, third-party service that can reduce annoying ringing from unwanted calls Nomorobo identifies incoming calls from known robocallers, who often ignore the [National Do Not Call Registry](#), and hangs up the incoming call before you answer. Nomorobo allows legitimate incoming automated calls, such as school closings or doctor's appointment reminders to ring through.

Check out their website: <https://www.nomorobo.com/>

I have used NOMOROBO for over two years and the vast majority of these annoying calls get blocked.

Steve Goldman

If you own a business or provide a service and are a resident of CaldwellCrossings you can submit an article that gives helpful hints or useful information. Your name and company will be shown. Any article sent is subject to editing as needed



Architectural Review Committee

Please remember to submit an ARC request form when you wish to make changes to the exterior of your home. This might include removing trees or shrubs, exterior painting, adding a covered porch and so on.

The ARC form can be download from our website.

Emails



If you received this as a paper copy, we really need your email address so

that we can send you the newsletter and other announcements electronically.

You can send your email address to

Communications@caldwellcrossings.net or send them to sgoldman3320@att.net

Computing Corner

Phishing

Phishing scams are attempts by scammers to trick you into giving out personal information such as your bank account numbers, passwords and credit card numbers. Scammers also use phishing emails to get access to your computer or network then they install programs like ransomware that can lock you out of important files on your computer.

Be cautious about opening attachments or clicking on links in emails. Even your friend or family members' accounts could be hacked. Files and links can contain malware that can weaken your computer's security.

Do your own typing. If a company or organization you know sends you a link or phone number, don't click. Use your favorite search engine to look up the website or phone number yourself. Even though a link or phone number in an email may look like the real deal, scammers can hide the true destination.

Make the call if you're not sure. Do not respond to any emails that request personal or financial information. Phishers use pressure tactics and prey on fear. If you think a company, friend or family member really does need personal information from you, pick up the phone and call them yourself using the number on their website or in your address book, not the one in the email.

Turn on two-factor authentication. For accounts that support it, two-factor authentication requires both your password and an additional piece of information to log in to your account. The second piece could be a code sent to your phone, or a random number generated by an app or a token. This protects your account even if your password is compromised.

Back up your files to an external hard drive or cloud storage. Back up your files regularly to protect yourself against viruses or a ransomware attack.

CALDWELL CROSSINGS OWNERS ASSOCIATION FINANCIAL REPORT					
		Annual Meeting, September 28, 2017			
		Year to Date Actual			
INCOME		8/31/2017		2017 Annual Budget	
Current Year Assessment		\$105,250.00			\$103,000.00
Late Fees, Collection Fees, C&R fines		\$4,360.00			\$3,062.00
Interest - Operations		\$3.85			\$0.00
Interest - Reserves		\$26.99			\$1,000.00
Miscellaneous Income		\$97.35			\$0.00
TOTAL INCOME		\$109,738.19	(A/R - 8171.92)		\$107,062.00
EXPENSE					
Administration					
Community Expense (holiday)		\$2,504.31			\$3,000.00
Legal/Accounting Fees		\$563.00			\$1,500.00
Lien Collection/Recording Fees		\$1,150.00			\$512.00
Newsletter/Web Hosting		\$277.55			\$500.00
Printing/Office Supplies/Postage		\$1,457.03			\$2,500.00
Storage		\$40.00			\$60.00
Professional Mgmt Fee - Base		\$18,616.00			\$27,924.00 *
Professional Mgmt Fee - xtra		\$187.50			\$500.00
Insurance Liability, D&O, Prop		\$0.00			\$2,900.00
Delinquency Fees		\$2,685.00			\$700.00
	Total Administration	\$27,480.39			\$40,096.00
Common Area					
Landscape Maintenance		\$13,805.00			\$21,600.00 *
Unscheduled Maintenance		\$2,325.00			\$500.00
Fertilization & Weed Control		\$2,667.60			\$2,667.50 *
Electricity		\$26,969.47			\$41,200.00 *
Water - Common Areas		\$1,840.58			\$2,500.00
	Total Common Area	\$47,607.65			\$68,467.50
TOTAL EXPENSE		\$75,088.04			\$108,563.50
* NOTE: Electricity, Landscaping, and Management Contract represent 86% of budget					

6 HEATING MYTHS BUSTED

The mild weather has made it very comfortable outside, but winter weather is right around the corner. Below are some of the more common myths we hear while out on service calls. Let's bust these myths!

Myth #1: Closing vents in unused rooms will save money.

This is a common statement we hear from clients, and sadly, it's just not true. Closing vents and doors in unused rooms interrupts the airflow within your home. Your HVAC system was designed and installed with your whole house in mind and by cutting off airflow you are essentially keeping your system from working efficiently. So, keep those vents and doors open for maximum savings on your heating bills.

Myth #2: Setting your thermostat to a higher temperature will heat your home more quickly.

Nope. It will still take the same amount of time for your heater to warm the house to your preferred temperature whether you set the thermostat to that temperature or five degrees higher.

Myth #3: An energy-efficient heat pump or furnace will automatically save money.

Not quite. Energy-efficient systems have the potential to save you money, but only if you use them correctly. A system will not operate efficiently if you constantly change the temperature settings from high to low temperatures or don't provide proper maintenance and care. However, if you are committed to using the system properly, you will save money.

Myth #4: If my home is properly insulated, I don't have to worry about air leaks in winter.

Proper insulation sets the foundation for keeping your home at a comfortable temperature, but drafts can always cause problems. The most common draft sources are doors and windows, but we have seen drafts in basements and even electrical outlets. Too many little drafts can influence how well your system maintains a comfortable temperature in your home, so don't overlook these areas when doing routine household maintenance.

Myth #5: Maintaining a constant temperature is the most efficient way to heat your home.

This is one is a little tricky. There is nothing wrong with dropping the temperature when you are away or sleeping. The key is to only drop the temperature by 2 or 3°F.

Myth 6: Ceiling fans are only useful when it's hot outside.

False. Ceiling fans are a great way to spread the warmth around the room instead of allowing it to simply rise to the ceiling. Set you ceiling fan to spin clockwise to enjoy this energy saving tip.



BROWN
HEATING AND COOLING

Have a heating question? Give us a call at (205) 871-8111. We've been in business since 1961, so we've seen a thing or two.

Jamie and Tina White, Owners of Brown Heating and Cooling
Your neighbors on Crossings Drive

S

Swords, knives, and other costume accessories should be short, soft, and flexible.

A

Avoid trick-or-treating alone. Walk in groups or with a trusted adult.

F

Fasten reflective tape to costumes and bags to help drivers see you.

E

Examine all treats for choking hazards and tampering before eating them. Limit the amount of treats

H

Hold a flashlight while trick-or-treating to help you see and others see you. WALK and don't run from house to house.

A

Always test make-up in a small area first. Remove it before bedtime to prevent possible skin and eye irritation.

L

Look both ways before crossing the street. Use crosswalks wherever possible

L

Lower your risk for serious eye injury by not wearing [decorative contact lenses](#).

O

Only walk on sidewalks whenever possible, or on the far edge of the road facing traffic to stay safe.

W

Wear well-fitting masks, costumes, and shoes to avoid blocked vision, trips, and falls.

E

Eat only factory-wrapped treats. Avoid eating homemade treats made by strangers.

E

Enter homes only if you're with a trusted adult. Only visit well-lit houses. Never accept rides from strangers.

N

Never walk near lit candles or luminaries. Be sure to wear flame-resistant costumes.