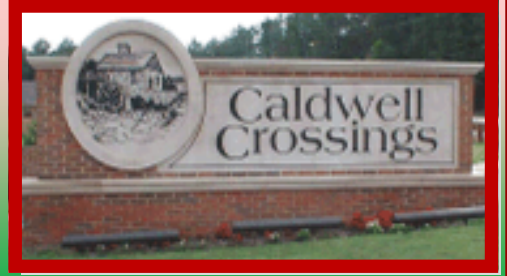




Caldwell Crossings Home Owners Association



News You Can Use

Visit Your website: caldwellcrossings.org

Don't let the rush and excitement of the holiday season make you careless in protecting your home from potential criminals. The holiday season is a time when busy people can become careless and vulnerable to theft and other holiday crime. The following tips from the Los Angeles Police Department Crime Prevention Section can help you be more careful, prepared and aware during the holiday season.

- Be extra cautious about locking doors and windows when you leave the house, even for a few minutes.
- When leaving home for an extended time, have a neighbor or family member watch your house and pick up your newspapers and mail.
- Indoor and outdoor lights should be on an automatic timer.
- Leave a radio or television on so the house looks and sounds occupied.
- Large displays of holiday gifts should not be visible through the windows and doors of your home.
- When setting up a Christmas tree or other holiday display, make sure doors and passageways are clear inside your home.
- Be sure your Christmas tree is mounted on a sturdy base so children, elderly persons or family pets cannot pull it over on themselves.
- If you use lights on your Christmas tree ensure the wiring is not damaged or frayed. Frayed or damaged wiring can cause a fire.
- Place your Christmas tree in water or wet sand to keep it green.
- Never place wrapping paper in your fireplace.

Criminals take advantage of the holiday season to prey on those who are unsuspecting and generous. Be careful when someone you do not know comes to your door during the holiday season. The holiday season is a time when busy people can become careless and vulnerable to theft and other holiday crime. The following tips from the Los Angeles Police Department Crime Prevention Section can help you be more careful, prepared and aware during the holiday season. Be aware that criminals sometimes pose as couriers delivering gifts.

- It is not uncommon for criminals to take advantage of the generosity of people during the holiday season by soliciting donations door-to-door for charitable causes although no charity is involved.
- Ask for their identification, and find out how the donated funds will be used. If you are not satisfied, do not donate.
- Donate to a recognized charitable organization.

Source: **LAPD Crime Prevention Section**



THE BOARD OF DIRECTORS EXTENDS GREETINGS FOR A HAPPY AND SAFE HOLIDAY SEASON. PRACTICE SAFE HOLIDAY BEHAVIOR AS THERE ARE PEOPLE OUT THERE WHO WOULD SPOIL YOUR HOLIDAY.

THE NIGHT BEFORE CHRISTMAS (A Visit from St. Nick)



'Twas the night before Christmas, when all through the house Not a creature was stirring, not even a mouse; The stockings were hung by the chimney with care, In hopes that St. Nicholas soon would be there; The children were

nestled all snug in their beds, While visions of sugar-plums danced in their heads; And mamma in her 'kerchief, and I in my cap, Had just settled down for a long winter's nap, When out on the lawn there arose such a clatter, I sprang from the bed to see what was the matter. Away to the window I flew like a flash, Tore open the shutters and threw up the sash. The moon on the breast of the new-fallen snow Gave the lustre of mid-day to objects below, When, what to my wondering eyes should appear, But



a miniature sleigh, and eight tiny reindeer, With a little old driver, so lively and quick, I knew in a moment it must be St. Nick. More rapid than eagles his coursers they came, And he whistled, and shouted, and called them by name; "Now, Dasher! now, Dancer! now, Prancer and Vixen! On, Comet! on Cupid! on, Donder and Blitzen! To the top of the porch! to the top of the wall! Now dash away! dash away! dash away all!" As dry leaves that before the wild hurricane fly, When they meet with an obstacle, mount to the sky, So up to the house-top the coursers they flew, With the sleigh full of toys, and St. Nicholas too. And then, in a twinkling, I heard on the roof The prancing and pawing of each little hoof. As I drew in my head, and was turning around, Down the chimney St. Nicholas came with a bound. He was dressed all in fur, from his head to his foot, And his clothes were all tarnished with ashes and soot; A bundle of toys he had flung on his back, And he looked like a peddler just opening his pack. His eyes --



how they twinkled! his dimples how merry! His cheeks were like roses, his nose like a cherry! His droll little mouth was drawn up like a bow, And the beard of his chin was as white as the snow; The stump of a pipe he held tight in his teeth, And the smoke it encircled his head like a wreath; He had a broad face and a little round belly, That shook, when he laughed like a bowlful of jelly. He was chubby and plump, a right jolly old elf, And I laughed when I saw him, in spite of myself; A wink of his eye and a twist of his head, Soon gave me to know I had nothing to dread; He spoke not a word, but went straight to his work, And filled all the stockings; then turned with a jerk, And laying his finger aside of his nose, And giving a nod, up the chimney he rose; He sprang to his sleigh, to his team gave a whistle, And away they all flew like the down of a thistle. But I heard him exclaim, ere he drove out of sight,

"Happy Christmas to all, and to all a good-night."



How depressing is this?

Buying All The Presents In The '12 Days Of Christmas' Would Cost A Record \$101,119

On the twelfth day of Christmas, my true love gave to me...

12 <u>Drummers</u> Drumming	6 <u>Geese-a-Laying</u>
11 <u>Pipers</u> Piping	5 <u>Gold Rings</u>
10 <u>Lords-a-Leaping</u>	4 <u>Colly Birds</u> [sic]
9 <u>Ladies Dancing</u>	3 <u>French Hens</u> ^[8]
8 <u>Maids-a-Milking</u>	2 <u>Turtle Doves</u>
7 <u>Swans-a-Swimming</u>	And a <u>Partridge</u> in a <u>Pear</u> Tree



If you received a paper copy of our newsletter and if you have an email address, please send it to Sgoldman3320@att.net or communications@caldwellcrossings.org. We will add you to our distribution.



Take down Halloween and fall decorations.

The Christmas season officially ends 21 days after Christmas day. Remember to take down your decorations by then.

"New Years Resolutions"

I will stop at all STOP signs.

I will clean up after my pet.

I will drive within the the speed limit (25 MPH).

I will strive to keep my property neat and clean all the time.

I will volunteer to help the Board of Directors carry out their mission to make Caldwell Crossings a neighborhood where we can all be proud to live



Defend Against Identity Thieves

1. Install anti-virus and anti-spyware software.

If you are tricked into clicking on a phishing email or otherwise leave an unprotected computer open to attack, criminals will try to download malicious software, or malware, that will track your keystrokes and use your computer as an identity -theft tool. "If your hard drive is running all the time, you probably have malware on your PC," says Tom Shaw, vice president of fraud and anti-money laundering at USAA.

2. Use credit, not debit cards.

With credit cards, you're automatically protected for everything but the first \$50 of a fraudulent charge. With debit cards, your account can be cleared out before you know something is wrong, and it can take months to get the money back. "That's why we advise people to carry an ATM card for cash and for all other things use a credit card," says Jay Foley, executive director of the Identity Theft Resource Center.

3. Check your credit report regularly.

The easiest way to monitor your credit is to visit annualcreditreport.com and get your free programs . "You can check each major bureau once a year, so with three of them you could pull your credit report every four months."

4. Change your passwords.

The best habit is to change your passwords every four months or so and use different passwords for different styles of accounts (email, social networks, banking, credit cards, etc.), . And don't keep a note of your secret codes in your phone or in other places that can be easily stolen or hacked.

5. Stay on top of your mail.

If you're leaving home for vacation, have your mail forwarded or stopped or get a trusted person to monitor and shred it. Post office boxes are also safer than mailboxes. "People love to go into your mailbox and take your bills," says Philip Blank, senior security analyst at Javelin Strategy & Research. Take the extra step: Go paperless where you can, especially for financial statements.

6. Avoid giving out your Social Security number.

Don't give it out unless you're absolutely sure about the person you're dealing with. When your doctor requests it, for example, ask if there is another ID you could use. This can be tough, but it's worth trying.

We are looking for articles, handy hints, how to for publication in our newsletter. If you would like to submit something, please contact communications@caldwellcrossings.org

Pictures are welcome as well.. In addition, if you wish to express your opinion on something. Send your written comments to the above email address



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