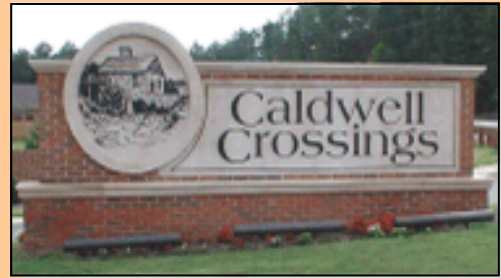




Caldwell Crossings Home Owners Association



News You Can Use

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The annual meeting of Caldwell Crossings Home Owners Association was held on Sept 13, 2012. While the turnout was small it was larger than in previous years. In all 31 residents signed in.

Meeting called to order at 6:40 PM. President, Jim Moon, appointed Ann Rowell and Vickie Oster to head up the ballot counting process. Two teams of 3 to count and record approximately half of the ballots and then swap ballots and count and record that group of ballots. Totals recorded on Tally Sheets and signed by Ann and Vickie. All ballots were in care of Vern Hydorn.

Thank you to Christ Church for allowing us to use facilities and to Mrs. Agnes Wolfe for securing key for opening and locking up the facility.

Thank you to Steve Goldman for handling communications: the Newsletter, web site and email contact point. We have 323 email addresses for residents, however, some are for the same household as husband/wife get separate copies. Currently Vern Hydorn delivers about 125 paper copies of the Newsletter. Steve mentioned that this was a burden on Vern and that we were looking into doing only electronic copies. Steve also made a request for articles for the Newsletter in order to make it interesting and informative for the residents. Articles could include anything from a birth announcement to recommendations for trades people.

The members of the Architectural Review Committee, Ann Rowell, Vickie Oster and Jim Moon, were introduced. The ARC continues to seek improved response time to all requests from our residents..

In addition, the homeowners were advised about a project on Crossings Cove in the Common Area to help control erosion on the hill. A retaining wall is to be constructed at the left rear corner of the area where no grass or other vegetation is to help control the washing away of soil and rocks and on to a homeowner's property.

At this point, Vern Hydorn brought in the results of the voting for Directors for the 2012-2013 time frame. Elected as Directors for the coming year were Steve Goldman, David Livingston and Jim Moon. Also a note of thanks to other candidates, Harriet Hyche and Frankie Latham, for their willingness to serve on the Board of Directors was given.

(Continued on page 2)

Be on the alert!



**A resident of Caldwell Crossings sent this real experience.
The name and address have been removed.**

Saturday a.m. we were expecting our friends between 8 and 8:30 so I opened the front door and had the storm door locked. I often would keep it unlocked so they could come right in but had not made it to unlock it closer to 8 yet. Our shepherd mix dog started barking and I thought they had gotten here, I peeked from the back of the living room towards the street and could not see their car so told our dog to settle down and went back to the master bedroom. 15 minutes later I was in the dining room area preparing my camera for a photo shoot when I heard the storm door try to open and our dog started barking again...thinking it was our friends I yelled at our dog to stop barking and quickly turned the corner to let them in asap.

I was shocked to see a young man running away. He must have taken off with the sound of my voice because when I turned the corner he was turning into our grass and running towards our neighbor's home. I unlocked and relocked the door to see if he was waiting around the corner. I could not see him from the front windows and went out to see if I could see him running off. I did not see him, but I did see a car at the neighborhood entrance two houses away with the driver door hanging open and not a driver in sight.

I did not linger but came in for my husband and to alert the police.

There was a female walker turning at the Phase 1 entrance that might have seen the person running across the street and into that car...she was walking when I came back out with my husband and the car was gone.

The individual was wearing jeans and a dark colored t-shirt, short hair. The car looked like a buick/oldsmobile dark colored greyish sedan with light colored interior.

This was reported to the Hoover PD Saturday a.m

Vern Hydorn discussed the Annual Budget and where we stood at the end of July, 2012-the latest date of all financial data. A copy of this report had been previously given to the members present. Vern explained several items in the budget and how they were derived. The budget income and expenditures are on track and we are in very good financial condition. Some homeowners asked if we had anyone who had not paid their dues. Vern stated that there were several, but a very low number considering the number of homes in the Association. He also stated that McKay Management had indicated that we had a very good record in comparison with other associations.

A discussion followed on the what to do items. The Board still wants to have a "Safety Committee" to address speeding, stop sign violations and on-street parking problems.

We also discussed what use and/or improvements needed to be made to the large Common Area on Crossings Lane. Feedback from previous meetings indicated that homeowners did not want to establish a "park-like" facility. Most ideas were for landscaping and probably several benches for walkers to use. The Board and the ARC will work to come up with a plan in the near future. The Board plans to get ideas from our current landscaping company as well as McKay's landscape architect.

As, there were no further items to discuss, the Annual Meeting was adjourned at approximately 7:45 P M.

YEAR TO DATE FINANCIAL REPORT
AS OF JULY 31, 2012

<u>INCOME ACCOUNT</u>	<u>2012 YTD ACTUAL</u>	<u>2012 YTD BUDGET</u>	<u>2012 Annual BUDGET</u>
Membership Assessments	\$94,449.26	\$93,375.00	\$93,825.00
Prior Year Assessments	\$125.00	\$500.00	\$900.00
Late Fee/Compliance Income	\$35.65	\$360.00	\$800.00
Interest - Operations Acct	\$181.45	\$861.00	\$1,500.00
TOTAL INCOME	\$94,791.36	\$95,096.00	\$97,025.00
 <u>ADMINISTRATIVE EXPENSES</u>			
Community(Holiday) Expense	\$0.00	\$0.00	\$3,400.00
Newsletter	\$340.08	\$600.00	\$1,200.00
D&O Ins. Plus Gen Liability Ins.	\$1,421.00	\$1,400.00	\$2,300.00
Bank Fees	\$35.00		
Printing/Supplies	\$800.16	\$1,191.00	\$3,000.00
Storage-Records	\$35.00	\$35.00	\$60.00
Legal/Accounting Fees	\$839.80	\$1,500.00	\$3,000.00
Management Fees-Base	\$15,123.00	\$15,176.00	\$26,014.50
Management Fees-Xtra	\$98.05	\$200.00	\$600.00
Property Taxes	\$0.00		\$399.00
TOTAL ADMIN EXPENSE	\$18,692.09	\$20,102.00	\$39,973.50
 <u>COMMON AREA EXPENSE</u>			
Landscape Maintenance	\$6,343.89	\$7,401.10	\$12,687.60
Unscheduled Maintenance	\$1,792.25	\$3,260.00	\$6,521.90
Electricity	\$20,107.47	\$19,742.00	\$33,842.00
Water	\$1,246.93	\$1,940.00	\$4,000.00
TOTAL COMMON AREA EXP	\$29,490.54	\$32,343.10	\$57,051.50
 TOTAL ALL EXPENSES	 \$48,182.54	 \$52,445.10	 \$97,025.00
 INCOME LESS EXPENSES	 \$46,608.82	 \$42,650.90	 \$0.00

NOTES on: FINANCIAL REPORT PRESENTED by Vern Hydorn AT THE 2012 ANNUAL MEETING

SEPTEMBER 13, 2012

The first column of the Report presents the actual revenue and expenses for Caldwell Crossings Owners Association for the period January through July, 2012.

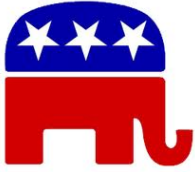
The second column is the corresponding budget for the same period.

Also included for your information (in the third column) is the budget for all of Fiscal Year 2012

Just a few comments: Total Income/Revenues are \$94,800, just about on budget so far this year. The accounts receivables (assessments and fees to be collected) amount to \$5,051.

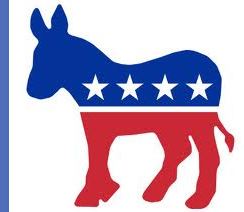
The total of all expenses through July is \$48,200. That is below budget by about \$4300. This is partially due to a monthly Landscape Maintenance bill that is late and two pending bills for unscheduled maintenance--- one for a survey of lot 15A and--- the other for the correction of an erosion problem on the lot next to the Sanctuary.

Three categories of expense make up 75% of CCOA's total expense; The Alabama Power bill for streetlights and entrance lighting, the Management Fee paid to McKay Management and The Landscape Maintenance Fee paid to Interiorscapes.



Political Signs:

Article 6.22 of the Covenants addresses Signage. It says in part "The approval of any signs or posters, including, without limitation, political campaign signs....shall be determined by the ARC." The ARC has not approved any political signs and homeowners displaying those signs should remove them.



WHY???

Reasons Your Cart May Not Have Been Emp-tied

Too Heavy....Please do not fill carts with tile, sheet rock, concrete, dirt rocks or any other material that will make the cart too heavy to lift.

Not at curb on time...Place carts at curb the night prior or by 7 AM on day of collection.

Cart too far away from curb...Place carts no further than 5' from asphalt.

Hidden from sight...Cart needs to be visible and seen when coming from either end of street. Make sure it is not hidden by mailbox, shrubs or cars.

Remember: When July 4th, Labor Day, Thanksgiving Day, Christmas Day or New Year's Day falls during the week, there will be a **24 hour** delay in garbage and recycling services the remainder of the week. If one of these holidays falls on the weekend, there will be no change in services the remainder of the week.

Do you have old paint?

You can bring old paint to solid form by adding cat litter, sand or sawdust. Leave the paint can lids off and place in cart with regular trash.

10 time-saving tips to give your backyard a head start on spring



Here are 10 tips that the professionals use to ensure a successful backyard fall clean-up effort - and to get a head start on next year's growing season.

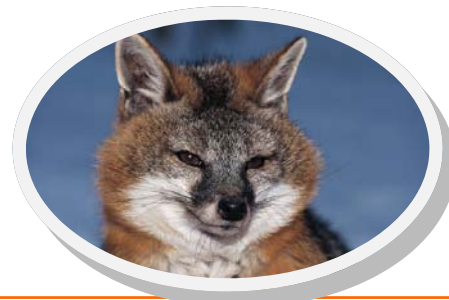
- Rake those leaves. An unraked layer of leaves can get matted down over the turf and smother it all winter long. Raking or using a mulching mower in the fall helps avoid dead patches in the spring. But don't worry about getting every last leaf, especially in the garden. They help insulate plants, and as they decompose, they provide valuable nutrients.
- Feed the grass. Fertilizing in the fall is like a day at the spa for your lawn. Using a slow-release fertilizer allows the grass to soak up nutrients and - just as important - spend the cool days and nights of autumn recovering from summer heat and stress. And building a healthy, rejuvenated lawn is one of the best ways to protect against heat, cold, drought, insects and other stresses.
- Weed all about it. Weeding in the fall is probably the most valuable thing you can do to prepare for spring, and it's one that many people overlook. The good news: Pulling weeds used to be a backbreaking chore, but tools like the Weed Hound have come a long way from the tiny weeding forks of "the good old days." There's no reason to get down on your hands and knees and gouge at the turf. All you do is place the tool over the weed, step lightly on the footrest, and pull.
- Pick up the poop. Next spring, the last thing you want to see on your lawn is pet waste. Fall is the perfect time to get out there and clean up Rover's little leftovers. Don't look forward to getting on your hands and knees? Hire a neighborhood kid to do the dirty work, or invest in a long-handled pooper scooper.
- Remove thatch build-up. A build-up of aboveground roots called thatch prevents sunlight, oxygen and moisture from getting to the nutrient-hungry soil below. But it's easy to remove, especially if you don't wait until it overwhelms the yard. Just go at the yard with a dethatching rake in early fall, or for an easier - but more expensive - option, rent a power dethatcher.
- Aerate. Heavy use throughout the summer can cause soil to become compacted. Perforating your lawn with small holes helps reduce compaction and lets water, air and fertilizer get down to the soil, which strengthens the grass plant's root structure. For smaller yards, a manual aerating tool that removes plugs from the turf while you step should be just fine. If you've got a larger yard, consider renting a power aerator.
- Water trees and shrubs. Dehydration during the colder months is an all-too-common cause of tree damage, but it's easily preventable. To sustain them over the long winter, it's important to give trees a drink before putting them to bed. After they go fully dormant - use a soaker hose or root irrigator to water them thoroughly.
- Clean out your garden. Fruits and vegetables left in the garden can rot all winter long, and provide a comfy home for insect eggs. Gross? Not as gross as they'll be in the spring. Now's the time to get rid of diseased plants, too, but keep them out of the compost pile so the problem doesn't spread to the rest of your garden next year.
- Plant spring bulbs. Fall is not all about closing up shop. It's also the perfect time to plant spring flowering bulbs like daffodils and tulips. But pay attention to the weather in your area; planting too early can cause bulbs to sprout before winter, and planting them too late can mean their roots don't have enough time to develop before the ground freezes.
- Give your tools a tune-up. When it comes time to put away the backyard tools for the season, don't just shove them into the garage or shed. Spend a few minutes wiping them down and removing debris and dirt, then apply a light layer of oil to keep them from rusting over the winter. That way they'll be all set to go again come spring.

Old Man Winter may be on his way, but with a little work now, you can lay the groundwork for a happy, healthy backyard that's ready to thrive next season



PREDATORS

Recently neighbors have reported seeing animals on their property. We urge you to be on the alert for Coyotes and or Bobcats and take appropriate action to protect your children and pets



From the Computer corner

While cloud storage sounds like it has something to do with weather fronts and storm systems, it really refers to saving data to an off-site storage system maintained by a third party. Instead of storing information to your computer's hard drive or other local storage device, you save it to a remote database. The [Internet](#) provides the connection between your computer and the database.



On the surface, cloud storage has several advantages over traditional data storage. For example, if you store your data on a cloud storage system, you'll be able to get to that data from any location that has Internet access. You wouldn't need to carry around a physical storage device or use the same computer to save and retrieve your information. With the right storage system, you could even allow other people to access the data, turning a personal project into a collaborative effort. In addition cloud storage protects your data in the event your PC/MAC crashes. Anyone who has had this happen knows what a problem and chore it can be to restore data.

There are a number of companies offering cloud storage for your data. Some are free while others have charges. Skydrive, from Microsoft, offers free storage, Google offers free storage. Carbonite and Mozy offers plans starting at \$60.00 per year.

Computing With a Personal Touch 937-3472

A few safety tips from the U.S. Consumer Product Safety Commission can protect children who plan to go trick-or-treating this Halloween.



Treats: Warn children not to eat any treats before an adult has carefully examined them for evidence of tampering.

Flame Resistant Costumes: When purchasing a costume, masks, beards, and wigs, look for the label Flame Resistant. Although this label does not mean these items won't catch fire, it does indicate the items will resist burning and should extinguish

quickly once removed from the ignition source. To minimize the risk of contact with candles or other sources of ignition, avoid costumes made with flimsy materials and outfits with big, baggy sleeves or billowing skirts.

Costume Designs: Purchase or make costumes that are light and bright enough to be clearly visible to motorists. For greater visibility during dusk and darkness, decorate or trim costumes with reflective tape that will glow in the beam of a car's headlights. Bags or sacks should also be light colored or decorated with reflective tape. Reflective tape is usually available in hardware, bicycle, and sporting goods stores. To easily see and be seen, children should also carry flashlights. □ Costumes should be short enough to prevent children from tripping and falling. □ Children should wear well-fitting, sturdy shoes. Mother's high heels are not a good idea for safe walking. □ Hats and scarfs should be tied securely to prevent them from slipping over children's eyes. □ Apply a natural mask of cosmetics rather than have a child wear a loose-fitting mask that might restrict breathing or obscure vision. If a mask is used, however, make sure it fits securely and has

eyeholes large enough to allow full vision. □ Swords, knives, and similar costume accessories should be of soft and flexible material.

Pedestrian Safety: Young children should always be accompanied by an adult or an older, responsible child. All children should WALK, not run from house to house and use the sidewalk if available, rather than walk in the street. Children should be cautioned against running out from between parked cars, or across lawns and yards where ornaments, furniture, or clotheslines present dangers.

Choosing Safe Houses: Children should go only to homes where the residents are known and have outside lights on as a sign of welcome. □ Children should not enter homes or apartments unless they are accompanied by an adult. □ People expecting trick-or-treaters should remove anything that could be an obstacle from lawns, steps and porches. Candlelit jack-o'-lanterns should be kept away from landings and doorsteps where costumes could brush against the flame. Indoor jack-o'-lanterns should be kept away from curtains, decorations, and other furnishings that could be ignited

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

Board of Directors

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Steve Goldman	205-995-8282 sgoldman3320@att.net
David Livingston	205-902-5150 dliving@bellsouth.net

General Email can be sent to :

communications@caldwellcrossings.org