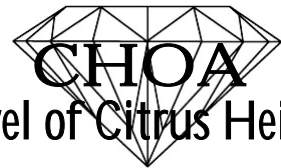




CROSSWOODS REPORTER



Newsletter Editor: Gene Schrepel

February 2008

Jewel of Citrus Heights

CROSSWOODS HOMEOWNERS ASSOCIATION

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Board of Directors

- ◆ Jodie Crandell, **President**
- ◆ Leslie Lake, **Vice President**
- ◆ Wilma White, **Secretary**
- ◆ Currently Not Filled, **CFO/Treasurer**
- ◆ Lynda Culp
- ◆ Alan Leach
- ◆ Faryn Milan
- ◆ Chuck O'Bear
- ◆ Gene Schrepel

MEETING CALENDAR

(Ordered by Meeting-Date Sequence)

Architectural Control Committee

First Tuesday at 7:00 p.m.
Bob Fisher (pro tem)

Pool Committee

First Wednesday at 10:00 a.m.
Bill Childers

Landscape Committee

Second Tuesday at 4:30 p.m.
Carolyn Brian

Finance & Insurance Committee

Third Wednesday at 5:00 p.m.
Stan Spalding

Board of Directors

Fourth Wednesday at 6:00 p.m.
Jodie Crandell

Committees meeting as needed

Neighborhood Watch – Not Filled
RV Lot – Bob Acrea

OFFICE STAFF

- Mike Wolcott — Association Manager
- Jaz Tuala — Coordinator
- Patti Wright — Controller

Vacant Board Position

Health considerations are always important in our personal lives. It was with reluctance that Wayne Wilcox has submitted his resignation from the Crosswoods Board of Directors. The Board expresses its gratitude to Wayne for his contributions and wishes Wayne all the very best. Wayne's resignation will, however, make it necessary for the Board to appoint a replacement to fill the remaining eleven months of his original three-year term.

You may refer to Board Member Qualifications on page 10.

Governing Documents

After work by dozens of homeowners over the last several years, the new version of our CC&Rs and Bylaws has been received from our legal counsel. They are being reviewed to verify inclusion of all modifications approved by the Board and then it will be your turn, as homeowners, to review, comment, question, approve, or request further changes before approval.

Vent Screens

This is the small animal mating season in Crosswoods and it is very important for vent screens to be in place and remain securely fastened. Please report to the office any problems you may notice.

Inside Article Index

Big Wind of 2008	9	Family Health Month	5
Board Meeting Report	4	Financial Planning	9
Board Member Qualifications	10	Garage Sales Not Allowed	4
Community Website Benefits	7	Lawn Debris Collection	4
Cunning Coyotes	6	Manager's Report	2
Deadlines for Change Applications	4	Pet Protocol	4
'Discrete' Garbage Cans	4	President's Report	3
Emergency Information	3	Protect Your Identity	8
Emergency Response Systems	7	Skunk Odors	8
Expense Reimbursement	6	Solar Systems	6
Exterior Maintenance to Expect	7	Television Satellite Dishes	8
Herb Garden 'Party'	3	Thank You Neighbors	6

Manager's Report

Mike Wolcott

INSURANCE RENEWAL: Our insurance coverage has been renewed for 2008. The Traveler's Insurance representative was here for their review in December and we have satisfied all their requirements with respect to our safety practices, etc.

RAIN GEAR: The rain gear purchased for both crews this year has proven to be timely and has been greatly appreciated during our very messy January weather. The cab of the Gator utility vehicle has also been enclosed and has improved its usability as was planned.

LANDSCAPING: The Landscape crew has worked steadily to clear roofs and gutters of leaves and then to handle the tree damage and debris that was blown down by the strong wind. The new wood chipper and stump grinder were put to use and found to perform wonderfully well. The operators have received prescribed safety equipment (hard hat, face screen, and ear muffs).

Problems with very large trees requiring outside tree service continue to exceed our budget and may force postponement of non-safety related tree care. Late Wednesday afternoon, January 23, we lost one of our heritage oaks at the back of units at the end of Monticello Court. The tree trunk had previously been damaged when limbs had fallen. There had been no wind on this day but it had rained steadily all day and the tree trunk simply disintegrated. Recent removal of a limb that had overhung the units proved to be an extremely good move because the remaining canopy weight pulled the tree into the common area and therefore only the back deck areas were damaged.

One nearby homeowner saw the tree coming from inside and ran towards the front of her unit. Her small dog was quite traumatized by the following very loud crash and was still quivering a day later. We are just so very glad that our tree service recommended previous removal of the overhanging limb.

Raccoons and skunks have been quite active since December and we are keeping the federal trapper busy. The flatbed truck is in very sad shape and is showing its 260,000 miles. We definitely got our money's worth but it is time to begin looking for a replacement. Deep discounts on some new vehicles may present buying opportunities. Gas consumption will be a larger consideration this time than it was in the past.

FACILITIES: Myron Taylor is continuing to fine-tune his Varsity Team with new hires to be able to handle the job in 2008. Painting of homes on Rancho Mirage will begin as soon this spring as weather will allow. Plans are being reviewed for conversion of the RV Lot covered parking structure for the crew to store building supplies and prepare materials.

JANUARY 4: What a day! Even our veteran staffers said this was the most violent weather they had seen here in Crosswoods. Arcade Creek came all the way up to the bottom of some rear deck stairs and was way above its banks. Both our crews, Landscaping and Facilities, deserve our appreciation for their tireless efforts on storm control. They cleaned storm drains, picked up fallen vegetation, cut up downed trees, cleared roofs and fixed gutters at top speed, with both

▶ See MANAGER'S REPORT, Page 3

Membership List Opt Out

You may use the following form to exclude your name from the list that must be provided to any Crosswoods homeowner upon their request.

Membership List Opt Out

As a result of legislation passed in 2006, CHOA is obligated to provide a membership list to any Crosswoods homeowner who requests it. However, if you want to opt out of the Crosswoods membership list, please complete this form, check the box, sign, date and deliver to the Crosswoods office.

Name: _____

Address: _____

City, State: _____

Please remove my name from the Crosswoods membership list that is to be provided upon request by any Crosswoods homeowner.

Signature: _____

Date: _____

Newsletter Ideas

Newsletter Article ideas are always welcome. You may call Jaz in the Office to suggest a future article or you can volunteer to research and write an article of your own interest.

**CHOA Board Meeting Minutes
are available in the Office for
homeowners to read during office**



OFFICE HOURS

Monday, Tuesday and
Thursday: 10 am–4 pm
Wednesday: 10 am–6 pm
Friday: 10 am–3 pm

President's Report

Jodie Crandell

One of our Directors, Wayne Willcox, has resigned for personal reasons. Wayne was also our Treasurer. We are looking for someone to step into the Director position for the remainder of the term, which is the end of this year. Please see the article on Board Qualifications elsewhere in the newsletter. The Treasurer does not need to be on the Board of Directors, and we certainly would not expect the new Director to step into that position. So we are also looking for a person to assume the role of Treasurer. Please call the office if you have any interest in either of these 2 positions.

The CC&Rs and By Laws have been returned to us by our attorney. Once we have verified that the changes we requested have been made, a sheet detailing the nature of the changes will be composed and the draft governing documents will be mailed to each homeowner. The mailing will come with a secret ballot, similar to the one we use to vote for Directors, and we will ask you to send in this ballot. To adopt the new documents, we need a majority of all homeowners, so your attention to these documents is critical. I thank you in advance for your attention to this important matter.

Thanks to the entire crew for their hard work and diligence in cleaning up after the storms we have had. I am sure you join me in my appreciation for their efforts.

Manager's Report

► Continued from Page 2

crews working as a true combined team.

Shari waded in nearly to her waist to get at one stubborn drain and Rob had to move his truck quickly to avoid a tree that came down suddenly right in front of him (and I was right behind Rob!). Debris was temporarily stacked into piles until the chipper could be taken around and the chips blown out into the natural areas.

IRRIGATION RENOVATION: The California-American Water project still appears to be 'live' although not moving at any great speed. We have been assured that the work will take place regardless of the grant which has supposedly made extension of the project into 2008 possible and that is very good news. The contract has been reviewed by our legal counsel and recommended changes have been sent to Cal-American. The installers have been more than cooperative and are ready to move on the project as soon as authorized by Cal-American. We will assume the very best but we are not yet ready to declare success!

SOLAR WATER HEATING: A homeowner has requested permission to install solar collectors on her roof for heating water. The Civil Code encourages such installations but also recognizes that homeowner associations can require "reasonable restrictions" to minimize unintended damages. Our legal counsel has developed an agreement for the homeowner to sign. It will protect Crosswoods from a number of potential repercussions from such roof installation where the Association is responsible for maintaining the roofs.

Please Slow Down



Please remember the 25 mph speed limit on Crosswoods Circle. We appreciate everyone who observes this speed limit and lesser speeds are appropriate for our smaller private streets!

Emergency Information

Does the Crosswoods Office know how to contact you in the event of an emergency or know whom to contact if something happens to you? It is important for you to update your emergency information on file in the office so that we can handle any emergencies efficiently.

It is also a good idea to have a friend or neighbor who knows contact information for you, particularly if you live alone. That way, if an emergency does arise, the appropriate people can be contacted for you. If your emergency notification information has changed, please contact the office so our records are up-to-date and accurate.

Herb Garden 'Party'

Our Crosswoods Herb Garden, on Crosswoods Circle across from El Porto Lane, will soon need its annual springtime cleanup. Wayne Fenton has coordinated this annual attention for the last several years and will sponsor the project again this year. You may contact the office if you would enjoy participating in this year's 'cleanup party'.

Work Order Report

Work Orders are tracked by computer as they are opened and closed. At the end of each month a recap report is created to summarize activity for the most recent month and identify the "oldest" work orders. The report for the month of December was as follows:

	<u>Landscape</u>	<u>Maintenance</u>
Beginning Open Work Orders	144	322
Opened During Month	16	24
Closed During Month	24	16
Ending Open Work Orders	136	330
Date of Oldest Open Work Order	3/31/2006	1/17/2006

Board Meeting Report

The Crosswoods Homeowners Association Board of Directors met on January 23. Some of the actions taken this month were as follow:

- ◆ A delinquent homeowner assessment was authorized to be written off due to bankruptcy
 - ◆ President Jodie discussed agreement with Manager Mike for 2008 objectives with quarterly reviews to be held
 - ◆ A replacement for Wayne Wilcox, who resigned as Director and Treasurer, was discussed. Stan Spalding will cover the Treasurer functions in the interim.
 - ◆ The current provider of Garage Keepers insurance, Great Lakes Reinsurance, was approved for renewal in 2008
 - ◆ Jeff Barnett, agent for Great Lakes, has recommended creation of a Lease/Rental Agreement form for our RV Lot renters and he will work with Manager Mike to produce an appropriate format
 - ◆ Two potential Association website proposals were discussed but more information is needed
 - ◆ Ken Lake was confirmed as a new member of the RV Lot Committee
 - ◆ A memorandum of understanding for use of the RV Lot area around the covered parking structure for Facilities material prep and storage will be produced with collaboration from the RV Lot Committee
- Board Meeting Minutes are available in the Association Office where they may be read during regular office hours.

Deadlines for Change Applications

There are deadlines each month by which applications for landscape or architectural changes must be received in the Association Office for consideration.

- ◆ For Architectural Change Applications the deadline is the last Tuesday of each month for review by the Architectural Control Committee meeting on the first Tuesday of the following month.
- ◆ For Landscape Alteration Applications the deadline is the first Tuesday of the month for the Landscape Committee meeting on the second Tuesday of the month.

Holidays in February

Valentines Day, February 14
Presidents' Day, February 18

'Discrete' Garbage Cans

Your garbage or recycling cans should never be seen until the night before garbage pick-up and they should be returned to their storage place as soon after pick-up as possible. "All rubbish, trash or garbage shall be stored entirely within the Owner's Residence." (CC&R 4.15) If you will not be at home on garbage pick-up day, consider asking a neighbor to put your garbage can out for you and bring it back in again in your absence. Recycling cans will only be emptied by Allied Waste if placed on Crosswoods Circle.

Lawn Debris Collection

Lawn debris is only collected by our Landscape crew on Mondays. You may put lawn debris out for collection on the weekend but please do not leave unsightly lawn debris out for extended periods of time.

Pet Protocol

Pets are welcome in Crosswoods. They are, however, more appreciated when their owners remember a few important matters.

Never let your pet roam free and make sure your pet does not annoy your neighbors. Always pick up after your pet and this is particularly important on our walking paths and along the grassy areas beside the paths. Please be considerate of others who walk our paths and our Landscape crewmembers.

Remember to be a Pooper Scooper!

Garage and Estate Sales Are Not Allowed

Garage sales, estate sales, or other similar sales are not allowed in Crosswoods. (CC&R Article 4.28)

Family Health Month

The following information was received from the Sacramento Metropolitan Air Quality Management District in October for our newsletter but, unfortunately, was temporarily overlooked.

Summer has come to an end and Sacramento residents can now kick back and enjoy fall's temperate weather before the wintertime chill approaches. The change in seasons presents families with the perfect opportunity to check in with one another, and that should include checking in on your family's health.

October is Family Health Month. Designated in 1995 by the American Academy of Family Physicians, people are encouraged to focus on their health and conduct a family health inventory before the year's end. The AAFP suggests that families consider the status of their nutrition, physical fitness, mental health, and hazards control during this month-long campaign.

October also marks the end of the Sacramento Metropolitan Air Quality Management District's Spare The Air season, but that doesn't mean residents should stop thinking about air quality. "Though the fall brings cooler temperatures to the region, air pollution still exists throughout the year and still can pose a threat to your family's health," said Larry Greene, executive director for the AQMD.

In the summer, many people are already aware of ozone pollution or smog, where it comes from and ways to avoid it. With the changing of the seasons comes a change in pollutants that you need to know about. The fall and winter months get people thinking about warm wood burning fires, but most people don't know how harmful wood smoke can be to your health and the environment. In fact, residential wood burning is the largest single source of Sacramento County's fine particulate matter (PM 2.5) wintertime air quality problems. Particulate matter may contain soot, smoke from any fire, metals, nitrates, sulfates and dust, none of which are healthy to breathe. These fine particles pose the greatest problems because they can get into your lungs and may even get into your bloodstream.

Air pollution inhibits your ability to stay active and physically fit, and it is hazardous to the body. The AQMD recommends families use Family Health Month to remind them to identify and monitor the effects that air pollution might have on them. Scientific studies have linked long-term particle pollution, especially fine particles, with significant health problems, including:

- Increased respiratory symptoms, such as irritation of the airways, coughing or difficulty breathing
- Decreased lung function
- Aggravated asthma
- Development of chronic respiratory disease in children

- Development of chronic bronchitis or chronic obstructive lung disease
- Irregular heartbeat
- Nonfatal heart attacks
- Premature death in people with heart or lung disease, including death from lung cancer

All people whether young or old, active or inactive, or healthy or sick-can experience the negative effects of air pollution and are at risk for increased health problems when exposed to poor air quality.

How Can You Help?

There are several things you can do to reduce wood smoke pollution and its health effects through proper fuel selection and use:

- Season wood outdoors through the hot, dry summer for at least six months before burning it. Properly seasoned wood is darker, has cracks in the end grain, and sounds hollow when smacked against another piece of wood.
- Store wood outdoors, stacked neatly off the ground with the top covered to keep it from getting wet.
- Burn only dry, well-seasoned wood which has been split.
- Start fires with dry kindling, not paper or cardboard.
- Burn hot, bright fires.
- Let the fire burn down to coals, then rake the coals toward the air inlet (and wood stove door), creating a mound. Do not spread the coals flat.
- Reload your wood stove by adding at least three pieces of wood each time, on and behind the mound of hot coals. Avoid adding one log at a time.
- Regularly remove ashes from the wood stove into a metal container with a cover and store outdoors.
- Burning of garbage is prohibited.
- Purchase a cleaner burning, low-emission hearth product.

Take care of your health this month and throughout the year. Family Health Month is the perfect time to make a commitment to healthy choices that reduce air pollution. Pay particular attention to how you can help improve our air quality - a benefit to the environment, and long-term health.

For more air quality information, please visit www.SpareTheAir.com or www.AirQuality.org.

Cunning Coyotes

Gene Schrepel

Coyotes are not common here in Crosswoods although they are reported to the office from time to time. The Metro section of The Sacramento Bee provided an interesting article about Cunning Coyotes in the January 18 issue. The Bee article describes how sightings of coyotes along the American River Parkway are becoming more common than ever. The article remarks that coyotes can sometimes do more than just watch us and pounce upon field mice. There have been reports of coyotes nipping at leashed pets and frightening walkers. The park rangers called in a trapper when a woman reported a coyote had tried to pull a small dog from her.

The Bee article notes that coyotes are skilled hunters but "when squirrels and rabbits elude them, they're apt to snatch a cat or small dog. Coyotes weigh just 20 to 45 pounds, but they have been known to take down a 100-pound sheep."

The article continues:

"Humans are to blame for much of the problem. Some people see a scrawny coyote and leave food out. Ironically, the tamer coyotes can be the most dangerous. "It's a misplaced do-gooder sort of thing," said Robert Timm, an extension wildlife specialist at Hopland Research and Extension Center."

"When coyotes associate humans with food, they become dangerous. It's a progression that leads coyotes to become progressively bold. At its worst, they start to see small children as prey items. The problem is trying to keep enough wild in [the coyotes] so they don't run into problems with people," Timm said. Says naturalist John Trochet, "All they need is to be left alone."

Please help ensure coyotes do not become a problem for us here in Crosswoods. At night you should bring in any food you may have put out for your dog during the day. And please do not actually put food out for any of our Crosswoods wild animals. KEEP 'EM WILD!

Thank You Neighbors!

James and Irene Aiello

We were recently married and had a party. We thank all our friends and neighbors who shared in our special occasion, for all the beautiful cards, special wishes and for the very unique gifts. Thank you neighbors from our little cul-de-sac.

Solar Systems

A recent homeowner inquiry about installation of solar-powered water heating panels in Crosswoods initiated research into the issue. As you may be aware, the State of California has encouraged residents to install solar systems which use solar energy to heat water and generate electricity.

Our situation here in Crosswoods as a homeowner association presents some additional issues that do not necessarily apply to homeowners in general. Rooftop installations may cause damages which will not be covered under the normal warranty provided by our roofing contractors. There will also be problems when it comes time to replace the roof itself because the solar installation must be removed and then replaced after the roofing is complete.

We have many trees in Crosswoods and falling branches can cause damage to the solar system. Last, but not least, will be the inevitable growth of our shade trees which will block the sunlight needed by the collector and branches will require pruning.

Therefore, although installations of solar collectors can be approved for Crosswoods, the homeowner will be required to sign a Release and Indemnification agreement assuming all responsibility for installing, maintaining, repairing, and replacing all components. This will include maintaining the system in a neat and orderly appearance, the cost of any repairs to the solar system, any damages to the roof from the installation, extra costs for future roof maintenance, and the cost for pruning of tree branches when necessary.

The homeowner will also be responsible for prompt removal of the system in order for the Association to perform exterior maintenance. This Release and Indemnification agreement will apply to future owners and must be disclosed at the time of sale.

You may talk to our Manager, Mike Wolcott, in the Crosswoods Office if you have questions about installation of a solar system.

Expense Reimbursement

Please note you must receive prior approval from the Crosswoods Manager if you are planning to incur expenses on your unit for which you will expect to receive reimbursement from Crosswoods.

You should also check to confirm that any contractor you are considering can present a valid contractor's license.

How Will a Community Website Benefit Our Residents?

Jodie Crandell

Websites offer residents instant access to important contact names and addresses, such as the manager and board members. CC&Rs, By-Laws, Architectural and Landscape application forms and instructions, newsletters, meeting minutes, and other official documents can be posted on a website for easy access.

Residents can easily learn about the newest developments and issues by viewing a News page, which shows a list of news stories regarding their community. A calendar of events allows community members to quickly see upcoming events during the current or future months.

A website can help reduce printing, mailing and administrative costs, plus provide residents 24/7 access to neighborhood information. For many homeowners, websites are an effective way of communicating. Not only does a website relieve much of the administrative burden on the association board members, but it can also reduce costs for copying, mailing and responding to requests.

It is necessary for a neighborhood to keep both current residents and future residents up-to-date on the latest neighborhood information, newsletters and official documents. A non-interactive informational website (i.e., no reader posting is accepted) is a great tool to disseminate this information to other people. Plus, this information is at their fingertips 24/7. A website illustrates the pride homeowners have in maintaining the quality of their neighborhood.

Some residents are unable to come to CHOA meetings. This could be because they are unable to get around or because they own the property, but live elsewhere, or are perhaps vacationing for a long period of time. The website offers a way for these people to stay current on CHOA happenings and meetings.

The Sylvan Oaks library has 15 computers that allow free internet access with a valid library card for those homeowners, friends, and relatives who might not have a computer at home.

Crosswoods Homeowners Association competes in a modern market with other communities and properties in Citrus Heights and Sacramento County at-large. A website, in today's world, provides a window from the world into our community and allows others to see the value of our community. A non-interactive website provides internal information to the residents and external visibility to future homeowners.

Emergency Response Systems

A Crosswoods resident recently brought a letter to the office with cautionary information about the 'necklace' emergency response systems. It is acknowledged that the systems can be absolute life-savers but they caution that it is very important to **BE CAREFUL ABOUT THE COMPANY WITH WHOM YOU SIGN A CONTRACT.**

The letter points out that some companies lock you into multiple-year contract. It has been reported that a handyman can be sent out to set up the equipment and the 'extra' set-up charge might be \$250 or more for a one-hour job. Cancellation of a contract can be difficult and renewal can occur without notification from the company.

It is advised to **PLEASE READ THE FINE PRINT** before signing the paperwork, no matter how long is required. It is best to have a trusted friend or relative with you and instances have been reported where you might be asked to sign the contract before procedures have been explained.

There are many reputable companies who do take the time to help and do not take advantage of an older person. Do not take the word of a well-known personality advertising on TV. They are paid for their appearance and may not be fully aware of bad circumstances.

Call several companies to compare programs. Some questions suggested for your consideration:

- ◆ What is the monthly charge?
- ◆ What is the set-up fee?
- ◆ Inspect the contract ... What is the contract period?
- ◆ What are the contract renewal procedures?
- ◆ What is the contract cancellation procedure?

You may stop in at our Crosswoods office to read the letter. It is important to be careful and become well-informed in order to save unnecessary disappointment!

Exterior Maintenance to Expect

The Association paints the homes in Crosswoods on a regular schedule, using a standard color scheme. Roofs and decks are maintained and replaced if needed. Materials used for roofs and decks are standard throughout the Association. The Association also cleans roof gutters on your home on a regular basis. If you have a problem it is always important to call the Association office.

Skunk Odors

Bea Bailey

My name is Bea Bailey and I have had the privilege of holding an International Skunk Convention under my deck for the past couple of months. Apparently there is a vent open under the deck and until all of the little darlings are caught, I have to live with it.

During the course of this convention, I have found a few tricks that will help you combat the lovely aroma. They have worked for me and I hope that they will work for you.

1) **Open all of your windows and doors.** If you have a door with a security screen this is even better. I try to keep that one LOCKED and open most of the time when the smell is pronounced. You have to keep the air moving in your home.

2) **Turn on all of your fans.** If you don't have some large ones, borrow some from a friend or two. Set them up in the hallways and aim them towards an open door or window. This will create a cross draft. Turn on all ceiling fans. If you live in one of the 2-story models, the "aroma" might travel up the stairs into your bedroom. This happened to me and I was up at 1:30 AM with my trusty bottle of Fabreeze. I found out that if I placed a fan at the top of the stairs and aimed it back downstairs, I was able to get a good night's sleep.

3) **Use air fresheners.** I have found that Renuzite and Fabreeze work exceptionally well. My preference is Fabreeze. I have used incense, sage and potpourri to no avail. You might find that the smell has entered your closets and is on your clothes. Oh Joy... Fabreeze worked like a charm on my clothes. I would take out the clothes spray them and hang them out for the day. Please note that if you have lined suits, you need to spray the inside linings as well. Your car might also be a bit odious, so don't forget to spray inside your vehicle and keep the windows shut. I have an orange citrus spray that I use for my car and like it a lot.

4) **Use ammonia and water to wash down areas where the smell is unbearable,** I did and it helped tremendously. Also, I used those mesh drawer liners in my kitchen and found out that the smell adheres to them and I had to toss them. I also squirted pure ammonia into the vents in the front of the house where the smell was coming out of. This eliminated the smell, but drove the little darlings into the center of the first floor at the base of the stairs going to my bedroom. As a result... see suggestion # 2.

Humbly Submitted

Bea Bailey

Unofficial Crosswoods Skunk Consultant



Protect Your Identity

Leslie Lake

We all know how important it now is to protect ourselves from identity theft. A recent incident here in Crosswoods serves as a timely reminder to all of us.

A young woman on a bicycle was spotted rummaging through a recycling can on Crosswoods Circle. When confronted by a homeowner, she claimed to be searching for a piece of paper and rode off.

It is a good policy to shred anything that has personal information about you before putting it in either the trash or recycling. This includes your name and address, as well as anything with account numbers on it.

In addition, it may be a good idea not to put your trash or recycling cans out any earlier than absolutely necessary. A little prevention could save you a lot of trouble.



Television Satellite Dishes

Please request approval from the office before installing a television satellite dish to ensure it will be in compliance with our Crosswoods guidelines.

March Newsletter Delay

Apologies are offered in advance for an expected delay in delivery of the March newsletter. Preparation will be delayed while your editor is traveling the last part of February.

Financial Planning

Gene Schrepel

The current issue of a Homeowner Association newsletter (Davis-Stirling.com) described problems some homeowner associations have when they need special assessments to pay for routine maintenance such as repairing roofs when they wear out.

This actually caused me to feel very good to realize that Crosswoods has not had that problem. Instead, we have had a strong Finance and Insurance Committee under the leadership of Stan Spalding. The Committee, and your Board, have insisted upon adequately budgeting for day-to-day expenses as well as setting aside money in our reserves for longer-term expenses. Our reserves will fund replacement of items such as decks, roofs, ramadas, fences, trucks, streets, computers and all the other things that will predictably wear out over time.

We have now progressed to having our reserve studies done by a professional firm. Their evaluation of our prior planning confirmed that we had done appropriate estimating to predict future expenses. Their company was essentially able to use our existing data and schedules for preparing their reserve report. We can now proceed with the assurance we will not be in the unfortunate position of requiring special assessments for any routine work.

As near as I can recall the only special assessment we have had here in Crosswoods in the last fifteen years was for replacement of the Retreat Pool Fence to provide a better installation in an effort to stop a sudden, unpredictable wave of vandalism.

The fact that we have been able to avoid special assessments here in Crosswoods should make us confident about our financial management and very glad for homeowners who contribute their time and energy to serving on our association committees and Board.

After reading about financial problems other homeowner associations have had, I realize this is a significant reason I like living in Crosswoods. OUR financials are very strong! Thank you again Stan and the F&I Committee.

Big Wind of 2008

Gene Schrepel

I know what you might be thinking in this election year but don't get ahead of me now! No electioneering this time but rather a recap of the windstorm and heavy rain that pounded us on the weekend of January 4th and 5th.

With thousands of trees here in our Crosswoods urban forest and our many private street drains, we have special maintenance challenges requiring unrelenting vigilance. We use a tree service to identify trees that appear to be in poor condition and must be removed in order to prevent damage that might otherwise have been foreseeable. Our maintenance crews have enlarged private street drains that were observed to be inadequate to handle the largest storms. Overhanging

► Continued in next column

Big Wind

(Continued)

limbs are removed when determined to pose an obvious danger. Other drainage problems are addressed as they are identified.

But even with advance planning, problems occur in the really big storms such as we had in early January. While the rain was still at its heaviest, our crews were out to identify drains that had become blocked with all the debris blown down out of the trees and to restore drainage.

The Crosswoods office reported an estimated 60-70 calls on Friday during the storm with about ten trees blown down and more fallen limbs reported than could be counted. Portions of downed trees were removed to provide access and our crews returned again on Saturday to continue the cleanup. One crew member was soaked up to the waist while re-opening a street drain and even Manager Mike was out manning a blower to clear away debris!

The good news is that meteorologists tell us that the storm was the worst in many years and it might be tens of years before we have another such miserable storm but nothing is ever guaranteed when dealing with Mother Nature! Our maintenance crews will continue to address foreseeable problems but when the weather turns really nasty we should remember that "stuff happens."

Many thanks to Manager Mike and our crews for helping us through a very bad storm. This should remind us all to be particularly careful if necessary to venture outside during high winds because heavy limbs could fall from the trees. Call the office if drains are noticed to be blocked by debris and you should take all the other storm preparedness precautions that are urged on television and radio.

BOARD MEMBER QUALIFICATIONS

A recent resignation by a Director makes it necessary for the Board to appoint a replacement to fill the remaining eleven months of the original three-year term.

The Board will be looking for interested homeowners who can enjoy this opportunity to sit on the Board for the remaining ten months of vacated term. The position will then be part of the normal election cycle again this year in November of 2008 for re-election to a full three-year period.

The following information about Crosswoods Association is provided for reference by prospective Board members:

- ◆ Crosswoods is managed by a nine-member Board of Directors with three Board members elected by a vote of homeowners each year to serve a three-year term
- Crosswoods has a staff of about twenty employees managed by a full-time professional manager and an annual budget slightly over 1-1/2 million dollars
- Our CC&Rs and Bylaws are the primary ruling documents by which the Board is guided
- Regular Board Meetings are held at 6:00 p.m. on the 4th Wednesday of each month except November and December
- Additional special Board Meetings may be called to address important issues that cannot be anticipated for regular Board Meetings
- ◆ Executive Sessions are held infrequently as needed to address specific issues such as personnel concerns. Whenever possible these Executive Sessions are scheduled to follow the Regular Board Meetings and are open to Board Members only.

The Board will appreciate homeowners who can volunteer for such a key responsibility. Being a Board member helps you become involved as a member of this community where you can help to make key decisions for the future of the Association.

YOU DO NOT HAVE TO BE RETIRED TO SERVE ON THE BOARD! A NUMBER OF OUR CURRENT BOARD MEMBERS WORK FULL TIME.

The following are thought to be desirable qualities for candidates seeking to be a member of the Board:

- ◆ Always work (without personal bias) to serve the best interests of the entire Homeowners Association and all its members
- ◆ Understand you are legally required to exercise "fiduciary responsibility" when overseeing the operations of the Association
- ◆ Be able to work cooperatively with others on the Board and understand you have a responsibility to support any position for which the majority of Board members voted
- ◆ Be willing and able to spend the time required to attend Board meetings, research and understand the Association's governing documents, and perform other duties as required
- ◆ Have the ability to listen to the concerns of any member and analyze and respond to those concerns objectively

This is your chance to volunteer for the Association

This is a unique opportunity for you, as a homeowner, to learn more about our Crosswoods business matters. We invite you to contact the Crosswoods Office for additional information.