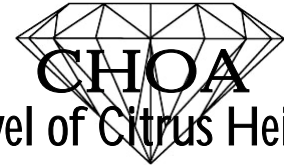




CROSSWOODS REPORTER



September/October 2008

Jewel of Citrus Heights

CROSSWOODS HOMEOWNERS ASSOCIATION

6510-B Crosswoods Circle
Citrus Heights, CA 95621
Phone: 916/723-3120
Fax: 916/723-2234

Email: Contact@Crosswoodshoa.com

Website: <http://www.Crosswoodshoa.com>

BOARD OF DIRECTORS

Jodie Crandell, **President**
Leslie Lake, **Vice President**
Gene Schrepel
Faryn Milan
Chuck O'Bear
Dee Natter
Alan Leach
Harry Archer
Jim Fuchs

MEETING CALENDAR

Architectural Control Committee:

First Tuesday at 7:00 p.m.
Bob Fisher

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.

Committees that meet only as needed:

Neighborhood Watch –
Eva Slover & Laurie Isbell
RV Lot – Bob Acrea

OFFICE STAFF

Mike Wolcott – Association Manager
Jaz Tuala – Coordinator
Patti Wright – Controllor
Sue Harris – Accounts Receivable

CC&RS & BYLAWS REDISTRIBUTED

The revised CC&Rs and Bylaws have been duplicated and re-distributed to homeowners who have not yet voted. So, if you received a packet in the mail or on your doorstep, please take a few minutes to review the contents and cast a ballot. A majority vote is needed to approve these documents. As many of you already know, there is a total of 451 homes in Crosswoods and each household is allotted one vote. To date, only 190 ballots have been received in the office. This means a significant number of homeowners have yet to cast their ballots. If you did not receive your packet or you simply need a new ballot, please contact the office. Jaz is more than willing to provide an additional ballot for those homeowners who haven't already voted. It is critical that everyone take the time to review the documents and cast a vote. Your vote does matter!

The deadline has been extended to October 15, 2008. If you have any questions, please contact the Office. There will also be a drawing for a \$100 Visa Gift Card, when a majority vote is obtained. Only homeowners who have voted will be eligible for the drawing.

INSURANCE ASSESSMENT NOTICE

By: Stan Spalding, Chair,

Finance & Insurance Committee

A GENTLE REMINDER! It won't be long before the premium on our master insurance policy must be paid again. The master policies provides fire insurance on our homes, (not the contents) insure Association vehicles and provide many other types of liability insurance for which your HOA is responsible. The office has sent out notices to each homeowner that the insurance assessment is due and payable. Our insurance policy expires and is renewed in November, so we need to collect the first of two payments in October. A \$300 payment will be due on October 1st and delinquent on the 16th. The second payment will be assessed in January 2009, when we know the exact amount of the total premiums. So, if you are a new homeowner or you just don't remember from last year, don't be surprised when the official notice of assessment arrives on your doorstep. This way you can **PLAN AHEAD!**

President's Report:

By: Jodie Crandell, Board President

Happy Fall to all of our members. I want to use this column to talk about some issues that have been in the forefront for the Board in the last few months. As a reminder, each Board member is also a homeowner – it is a requirement of holding a Director's position. As a result, each Board member is part of the Association that has the common mission (see below) always at the top of his or her priorities. We take this responsibility to the Association very seriously and are volunteering our time in support of this mission.

The purpose of a Board is control and sponsorship for a private function, in this case, Crosswoods Homeowner Association (CHOA). In most of these types of organizations, this control and sponsorship is accomplished through the selection and employment of an executive (in this case, a manager) and staff which the executive oversees. This tripartite system employs the working model:

- The work to be done – the staff
- The administration of that work – the executive
- The establishment of policies to guide the work – the Board of Directors

This system is given unity by a sense of mission that will be different for different organizations. In the case of CHOA, the mission (arguably) is:

"To protect, maintain and enhance the value of the asset (in this case, the property owned by the Association)."

There are as many opinions regarding how best to accomplish this mission as there are homeowners. This is not a problem – it is an asset of being a member of a strong and diversified organization, and we always welcome positive, constructive input into this process. At the very least, we should be able to agree on the mission, and then agree to work together, with our hired staff, to accomplish specific steps toward that mission. During our work together, it is important that we treat all of our fellow homeowners with courtesy and respect.

We need volunteers! The Board welcomes ad hoc committees for:

- Cleaning up landscape problem areas
- CC&R violation notices (neighborhood watch function)

The Annual Night Out

September 4, 2008

By: Leslie Lake

Though we didn't reach the record number of homeowners attending that we had last year, the annual Crosswoods Meet Your Neighbors Night was definitely an enjoyable evening. The potluck provided by residents proved that there are many fine cooks here. We know the crews enjoyed the leftover desserts the next day.

Thanks to Manager Mike Wolcott, Sacramento Metro Fire representatives attended with two engines, provided a brief presentation, and stayed on to talk with interested homeowners and enjoy some of the food. Laurie Isbel provided a brief overview of the efforts she and co-chair Eva Slover are making to revitalize our Neighborhood Watch program. And Heather Thompson spoke briefly about disaster preparedness and handed out packets of information to all who attended. Nomination committee chairman Alan Leach introduced those candidates who have volunteered to run for the Board of Directors openings this year.

A special thank you goes to the morning water aerobics group and their friends, who not only did all of the decorating and set up, but also stayed to help with the clean up. And finally, thank you to Jaz Tuala, who coordinated with volunteers and made sure that the sound system, tables, and other necessities were delivered.

We look forward to even more homeowners attending next year, so watch your Reporter next summer and mark the date on your calendar.

MONDAY ONLY PICK UP

Mondays are the only designated days in which the Landscaping crew drive through the property to pick up any clippings or debris that homeowners have put out into the street. It is imperative that all clippings be put out **BEFORE** the crew begins their 7:00am pickup on Mondays. **PLEASE DO NOT PUT OUT ANY CLIPPINGS DURING THE WEEK!!!** Not only is it difficult to pull our crew members off of their scheduled tasks to remove piles of debris, but it also creates an unpleasant sight if left on the street for prolonged periods. The office kindly requests your adherence to this policy in hopes of keeping Crosswoods pristine.



The Office Hours

In order for the office staff to continue to provide the best possible service, please conduct your business during the following office hours. If you have an emergency after hours, the Answering Service will contact the appropriate individual.

Mon, Tues, Thurs: 10am-4pm

Wednesday: 10am–6pm

Friday: 10am- 3pm

MANAGER'S REPORT

September 16, 2008

POOLS - The filter in the main pool developed an irreparable leak in the canister. A new filter was recently installed. The lighting at the main pool and at San Felipe has been worked on with some issues still to be completed. The water heaters at the main pool and San Felipe have failed and are to be serviced or replaced as necessary. The deck drain at the main pool by the shower was serviced by Roto Rooter as it was full of roots.

LANDSCAPING - The Oak trees were inspected by our arborist as they appeared diseased with foliage which was brown instead of green. He reported that the trees are suffering from an epidemic of a miniature wasp which causes a brightly colored bump on the leaf and subsequent leaf damage. I was assured that the trees are not in danger and the problem will go away with the leaf drop this fall. The fifth fertilization will take place in late September.

RV LOT - The RV lot gate was hit twice in one month. On one occasion the gate was pushed 10 feet in a swinging motion while closed. It is working again and we have decorated it with additional reflectors to make it even more visible. Research is underway to identify an alternative method of locking and accessing the gate.

FACILITIES - Painting is progressing at a correct pace, on track for completion of the 83 addresses by October 15.

TRAINING - The two supervisors and I attended a one day training seminar on how to effectively supervise. The lecture was interesting, I learned a lot and I believe that Rob and Phil did too.

COME MEET THE CANDIDATES

Do you find yourself unfamiliar with the individuals running for the Board of Directors? Attend the "Candidates Night," an event designed to provide Crosswoods homeowners with an opportunity to get to know those candidates a little better. As in past years, this year's event will take place:

October 17, 2008

Crosswoods Community Center
(next to the Sylvan Oaks Library)

7:00pm -8:00pm

Annual Meeting

Please show your support by attending the Annual Meeting on:

Thursday, November 13th

7:00pm

Citrus Heights Elementary School
Multi-purpose Room.

The winners of the election will be announced at the end of the Meeting.

Come Join The Landscape Committee!

The Landscape Committee is comprised of Homeowner volunteers devoted to maintaining a beautifully landscaped appearance. They review alteration applications submitted to the office and refer applications to the Board of Directors when necessary. Types of requests reviewed by the committee include: removal of trees or shrubs, planting and other landscape improvements.

The committee meets on the second Tuesday of the month at 9:00am to visit the applying homes. They then reconvene to a later session at 4:30pm to approve/disapprove applications. Homeowners are encouraged to attend the meeting if possible. The Landscape Committee welcomes any new members and currently has openings. If you are interested please contact the office.



New Website & Email

Check out the Crosswoods Website at
WWW.CROSSWOODSHOA.COM

The general office email is:
CONTACT@CROSSWOODSHOA.COM

Thank you!



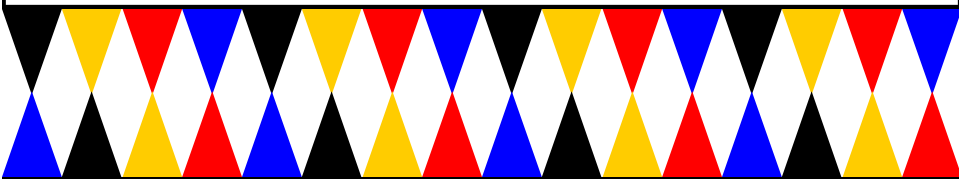
Board Meeting Report

The Crosswoods HOA Board met on July 23 & August 20 and some of the actions were as follows:

- ◆ Approved the availability of No Soliciting signs for purchase by Homeowners in the Office.
- ◆ Approved the Summit Roofing Contracts as recommended by the F&I committee.
- ◆ Approved the revised RV Lot Rules and policies Statement as recommended by the RV Lot Committee.
- ◆ Approved the revised RV Storage Area Agreement and Release as received from Crosswoods Counsel.
- ◆ Appointed Harry Archer and Jim Fuchs to the Board of Directors.
- ◆ Approved Wayne Wilcox and Mary Fenner as members of the Architectural Control Committee.

No Soliciting Signs

After several requests by concerned homeowners and many not-so-friendly vacuum salesmen, the Board, with the assistance of the Architectural Control Committee, has agreed to allow homeowners to display "No Soliciting Signs," if they so desire, on their units. The exact parameters of where they can be posted will be determined by the ACC. The signs will soon be made available for purchase, at reasonable cost, in the office. The signs are limited to only those available in the office as they have been approved by both the ACC and the Board of directors. If you wish to purchase a sign, please contact the office.



June & July 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 months of April & May are as follows:

<u>June:</u>	<u>Landscape</u>	<u>Maintenance</u>
Beginning Open Work Orders	174	282
Opened During Month	70	51
Closed During Month	50	28
Ending Open Work Orders	194	305
Date of Oldest Open Work Order	04/06/2006	1/24/2006
<u>July:</u>	<u>Landscape</u>	<u>Maintenance</u>
Beginning Open Work Orders	194	305
Opened During Month	82	43
Closed During Month	70	23
Ending Open Work Orders	206	325
Date of Oldest Open Work Order	4/06/2006	02/28/2006

Side Jobs

Leslie Lake

There have recently been complaints by some homeowners about work performed by some of the Association's employees as side jobs after their normal working hours. Crosswoods Homeowners Association is not responsible for work that employees perform for a fee for individual homeowners.

Just as if you hire a handyman or some other individual to do work on your property, Crosswoods residents are responsible for seeing that the work for which they pay any individual is done to their satisfaction. It is not up to the association to intervene, whether the person doing the work is from an outside company or is a Crosswoods employee doing side jobs after working hours.

In the Garden: Jumping galls hide harmless wasp larvae

Story appeared in LIVING HERE section, Page D1 of the Sacramento Bee

August 23, 2008 by: Pat Rubin

I've noticed numerous minute, cream-colored seeds flopping up and down on the ground under an oak tree....Do you have any idea what this might be?

Sounds like jumping galls, a very harmless and very important part of the oak ecosystem. They look like tiny yellow or brown seed-like objects that hop around. The galls are caused by a tiny wasp. It lays its egg in an oak leaf, and it causes a malformation, sometimes very pretty ones, at that spot. The gall provides a home to the wasp larvae.

In summer, they fall to the ground with the wasp larvae inside. The larvae move around, and that causes the galls to move; hence the name "jumping galls." Some experts think the movement helps drive the galls into the duff or soil so they aren't easy targets for birds.

They're actually fun to watch, and you have to admit it's an amazing adaptation of nature.

The galls and wasps are harmless to people. You've probably seen other galls: the big oak apple ones, as well as ones on leaves that look like pink starbursts or white chocolate chips.

A tip: Never spray insecticide willy-nilly. Know your pest first, so you know you're destroying something harmful rather than something beneficial, and make sure the product you're spraying is approved for that use. In this case, harmless, beneficial insects were killed.

The Benefit of Homeowners Insurance

By: Jeff Barnett of Mackie Insurance Broker

Simply said, an insurance policy serves as a risk "transfer" mechanism for the buyer in this discussion, the homeowner. For a fee (insurance premium), financial risk is "transferred" away from the policyholder to the insurance company for protection against certain perils (fire, theft, vandalism, etc.) and personal liability for an accident that may befall a homeowner while living in their unit. The current Crosswoods HOA - Conditions, Covenants & Restrictions (CC&Rs) illustrate that the unit owner is responsible for their physical property and accidents occurring on their premises. On most Homeowner (HO#6) policies Section I. Property (Coverage A - Building coverage) addresses structural coverage for the unit where the unit owner is responsible (per the CC&Rs) for damage. Insurance adjusters often handle damage claims to property deemed a part of the "original construction" under the master or association policy. Improvements and upgrades are usually seen as the responsibility of the homeowner, and, as such, makes them accountable for any damage claims for those improvements.

Where a homeowner is deemed responsible (by a claims adjuster) for damage to common area property (i.e. Sidewalk, swimming pool, etc.) the homeowner is financially responsible for payment of the deductible under that policy, whether the deductible is reimbursed by the homeowners' personal insurance or not. Damage to one's personal property caused by perils such as fire, theft, is easily insured via the homeowner's policy. Coverages and conditions deserving closer scrutiny because of the protection they extend include: loss assessments, adequacy of comprehensive personal liability limits, fine arts-jewelry - collectibles, and claim deductibles.

Banks and lenders often require evidence or proof-of-coverage for insurance when financing a loan, whether for a property with a 1st deed of trust and/or second position for a 2nd deed of trust or home loan promissory note. The insurance for the homeowner in combination with the association's master policy serve as loan collateral should a claim for damages occur to their client...the homeowner (buyer). For more information you can reach Jeff Barnett, Broker at (916) 933-9213.

GOT TIME?

By: Jaz Tuala

My name is Jaz Tuala and I am the Office Coordinator for Crosswoods Homeowners Association and I sincerely enjoy working for Crosswoods. Here's a little glimpse of what I do. On a typical day, I respond to anywhere from 20-50 phone calls from homeowners alone, regarding, accounts balances, work orders, inspections, alteration requests and other inquiries. The number of phone calls tends to fluctuate depending on the time of year and the day of the week. In addition, I devote a substantial amount of time to working with realtors, escrow agents, committee members, vendors and our own employees. I maintain the Crosswoods website, respond to hundreds of emails, organize, copy and distribute the Newsletter, and much, much more.

I am reaching out to the community in search of volunteers to help with the little office tasks that I occasionally am unable to complete because of my heavy work load. These tasks include filing, copying and collating, contacting street coordinators, and assisting with the upcoming mailings. If you are interested in becoming a volunteer, even if for only short periods of time, please contact me or send me a letter with your contact information and availability. Thank you all!

Animal Concerns

We all love our beloved wildlife and every once in a while they get into trouble and will call on mankind for assistance. Unfortunately, the office is not equipped to provide the right type of care for these animals. Here's who you could call:

Citrus Heights Animal Control:

(916)725-PETS (7387)

-OR-

Wildlife Association:

(916)965-WILD (9453)

MARK YOUR CALENDARS!!

THE ANNUAL MEMBERSHIP MEETING FOR THE ELECTION OF NEW DIRECTORS WILL BE IN :

NOVEMBER 13, 2008

Three seats on the Board of Directors will become vacant at the end of the year. The terms of the newly elected Directors will be 3 years serving over the period of 2009-2011. The Board appointed Alan Leach as this year's Nominating Committee Chairperson. The Committee members are:

Alan Leach	723-8954
Midge Ames	723-0293
Mel Powell	725-7489
Ted Swanson	721-4683
Cathy Crosby	727-3170

The Committee looks forward to meeting with prospective candidates. Interviews will be scheduled for August and September. Board member candidates will have the opportunity to address homeowners at Crosswoods' Get Together Night September 4, 2008.

Past Committees have agreed that there are certain basic values that a candidate should have to be an effective Board member. They are described below:

IMPORTANT QUALIFICATIONS FOR BOARD MEMBERS

The Committee and the Board thank each of you who considers volunteering for such a key responsibility. Being a Board member helps you become involved as a member of this community, helping 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 desirable qualities for candidates seeking election to the Board of Directors:

Always work (without personal bias) to serve the best interest of the Homeowners Association and all of its members

Understand that 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 and willingness to listen to the concerns of any member.

A large Association like Crosswoods can identify a number of people with some of those special qualities but it isn't always easy to get them to use their time and talents as a Board Member.

This is your opportunity to volunteer for the Association.