



Walnut Country - The Signal | Volume 2021, Issue 8 | Office Phone: 925-687-9961 | Email: [businessoffice@walnutcountry.com](mailto:businessoffice@walnutcountry.com)

### CHOA Annual Meeting Scheduled for 9/23

This year's Annual Meeting is scheduled for Thursday, September 23rd at 6:30pm. Because this year's Board election was determined by Acclamation (the number of nominees was less than or equal to the number of seats up for election), no ballots were sent out. Usually, ballots would be counted at the Annual Meeting and the newly elected board members would start their term at the

Board meeting that immediately follows. This year, we will announce the results and then hold our regular Board meeting at 7pm. A homeowner forum will be held at both the Annual Meeting as well as the regularly scheduled Board meeting at 7.

By now you should have received the Annual Meeting notice in the mail – please contact the General Manager if you have not. Like all regu-



lar meetings, the 9/23 Board meeting notice and agenda will be posted on the HOA website as well as at the Business Office.

### Walnut Country THE CROSSINGS

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#### Upcoming Schedule

- Board of Directors Meeting**
  - Thursday, September 23<sup>rd</sup> @ 7pm
- Architectural Committee Meeting**
  - Thursday, September 16<sup>th</sup> @ 6pm

#### Board Meeting Info

The Board of Directors meet on the fourth Thursday of every month at 7pm. Meetings are currently held via Zoom and owners are welcome to join by phone or by utilizing the Zoom app. Meeting information is included on the agenda, which is posted at the Business Office and also available online at the HOA's website.

The Architectural Committee meets on the third Thursday of every month at 6pm - please contact the Business Office for the Zoom info if you are interested in attending!

### Clubhouse Available for In-Person Voting for 9/14 Election

Like previous elections, the Clubhouse will be open and available as a polling place for in-person voting on September 14th starting bright and early at 7am. Residents will also be able to drop off their mail-in ballots at this location. If you have any questions about the election, please contact Contra Costa County Elections at 925-335-7800 or check out their website at [www.cocovote.us](http://www.cocovote.us). The HOA will not be able to answer election-related questions; those will need to go through the county.



### COVID Update - Clubhouse & Meetings

Due to the ongoing uncertainty regarding the Delta Variant of COVID-19 and increasing restrictions at the state and county levels, we are currently postponing plans to reopen the Clubhouse this fall. Previously we were working on re-hiring staff to handle day to day operations and evening rentals, but we are not comfortable bringing staff back without knowing what their schedules would be or what the next few months might look like.

This means that the clubhouse is not currently available to rent, and we are not taking reservations at this time. We sincerely apologize for the inconvenience. We were hopeful that things would return back to normal and we could reopen the clubhouse for all to use, but the uncertainty of this new

Delta Variant has put that on hold for now.

Likewise, we will continue to hold our Board and Committee meetings via Zoom for the same reason. We understand that in person meetings are no doubt more efficient, but out of concern for the health of all board members and any owner wanting to join, we are going to continue to have our meetings on Zoom through the fall and most likely into winter. While not ideal, we do hope that since it's a little easier to attend evening meetings online, that this means more owners can join and listen in! The monthly meetings are where your Board makes pretty much every single decision related to the HOA – including policies, maintenance projects, and the budget! Owners are always welcome and encouraged to attend.



If you see a blue tree tag attached to a CHOA tree, please leave it be! This is for inventory purposes, and helps us keep track of all trees and their maintenance histories.

## Treasurer's Report (Year to Date) Balance Sheet as of July 31<sup>st</sup>, 2021

### Current Assets

Cash - Operating	\$	107,591
Cash - Reserves	\$	2,433,190
Receivables	\$	60,899
Prepaid Expenses	\$	51,286
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>2,652,966</b>



### Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$	140,325
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## A LOOK at the BUDGET

### Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments as of 7/31	\$	(5,623)
Total Outstanding Fees and Fines as of 7/31	\$	(5,181)
<b>TOTAL OUTSTANDING DELINQUENCIES</b>	<b>\$</b>	<b>(10,804)</b>

### Year-To-Date Budget Report

	Actual	Budget	Variance	Monthly Actual
<b>Total Revenue (Accrued)</b>	<b>\$ 788,484</b>	<b>\$ 780,815</b>	<b>\$ 7,669</b>	<b>\$ 110,194</b>
<b>Operating Expenses (Abridged)</b>				
Insurance	\$ 33,972	\$ 34,230	\$ 258	\$ 5,005
Taxes & Permits	\$ 2,486	\$ 5,243	\$ 2,757	\$ -
Legal Fees/CPA	\$ 20,984	\$ 10,654	\$ (10,330)	\$ 59
Management & Accounting	\$ 124,625	\$ 123,669	\$ (956)	\$ 17,875
Office, Admin, & Mailing	\$ 29,718	\$ 20,279	\$ (9,439)	\$ 1,959
Staffing/Payroll	\$ 23,282	\$ 87,913	\$ 64,631	\$ 7,005
Security Patrol Service	\$ 11,949	\$ 14,000	\$ 2,051	\$ 1,668
Alarm Systems	\$ 4,604	\$ 4,956	\$ 352	\$ 483
Landscaping & Irrigation	\$ 89,693	\$ 93,660	\$ 3,967	\$ 11,063
Pest Control	\$ 7,344	\$ 5,831	\$ (1,513)	\$ 1,984
Maintenance & Janitorial	\$ 6,205	\$ 14,763	\$ 8,558	\$ 2,954
HVAC Maintenance	\$ 2,999	\$ 4,361	\$ 1,362	\$ -
Pools, Tennis Courts, & Dog Park	\$ 32,852	\$ 35,609	\$ 2,757	\$ 7,136
Utilities	\$ 69,923	\$ 90,335	\$ 20,412	\$ 18,817
Reserve Transfer	\$ 196,847	\$ 196,847	\$ -	\$ 28,121
<b>Total Operating Expense</b>	<b>\$ 716,231</b>	<b>\$ 780,815</b>	<b>\$ 64,584</b>	<b>\$ 113,950</b>

**Note regarding new categories:** Discerning readers will notice two things with this new report: 1) the categories are different from those found in previous Signals, and 2) if you manually total up all of the figures provided, it doesn't match the "Total Operating Expense" figures. Good catch! Common Interest Management recently transitioned over to a new accounting system, and as a result, some of the categories are displayed a little bit differently in the monthly financial reports. Unfortunately, some of the major categories only include one or two individual (and inconsequential) line items, with budgeted amounts so small it doesn't make much sense to report them here. Almost every major spending category is included here, but there are a small handful that were left out, so that if you manually totaled these numbers up, they would not match the "Total Operating Expense" number provided. If you would like a copy of the full budget to actual report, please contact the GM!

## President's Corner // September 2021

Hello Walnut Country, The Board and I hope that you and your family are continuing to have a great summer.

On August 26<sup>th</sup> we held our monthly Board Meeting. Below are a few of the items covered.

### Annual Meeting

On Thursday September 23<sup>rd</sup>, we will hold our Annual Meeting. The meeting will start via Zoom at 6:30pm. At the Annual Meeting, we normally tally ballots from our yearly election. As you may have read in mail you recently received from the Association, we had four persons apply for four vacant board seats. Therefore, as stated by our Association governing documents, those four applicants are seated by acclamation.

### Janitor Bill Allen

Bill Allen has worked as the Janitor for the Cowell Homeowners Association for well over 30 years. Bill has decided to retire at the end of September. We wish him well and thank him for his years of service to our Association. We will be recognizing Bill on his

last day, Wednesday September 29<sup>th</sup> at 9:30am. If you would like to join us while we wish Bill good luck in retirement, we will be gathering on the pool deck of the main pool. Coffee and snacks will be provided.

### Association 2022 Reserves and Budget

This is the time of year when the Association prepares our Annual Budget that will go into effect on January 1<sup>st</sup>. Our budget is made up of two major components. One is our Reserves Account. Our Reserves fund long term planned expenditures that repair and replace components of our Association like the Clubhouse and Pools. At our August board meeting, the board approved a funding model for what we will contribute to our Reserves Savings Account each month in 2022. Part two of our 2022 budget process occurred at our annual budget meeting on September 2<sup>nd</sup>. At this meeting, the Board went over our Operating Budget, which is used for day to day expenses, such as water, utilities, and landscaping. See details in a

future issue of the Signal for more information. All homeowners will receive a budget packet in the Fall with budget details.

### Pools

As you may remember, the Board approved a badly needed remodel and retrofit of the West pool pump room in February. Unfortunately, due to the national shortage of building materials and machine parts, many of the major components needed are still on backorder and not due to arrive until late this year. In order to expedite the retrofit of the East pool next year, the Board discussed and approved a resolution to order the components for that pool now. The Board's goal is to have both the East and West pools fully operational and upgraded prior to starting any work on the Main pool.

### Security Patrols

As I am sure you are aware, our Association has a contract with a security company that conducts patrols at our facilities during hours of darkness. The patrols center around the clubhouse and common areas

such as our pools, playgrounds, tennis and pickle ball courts. The intent of the patrols is to reduce vandalism and theft. Starting on October 1<sup>st</sup>, we will be using a new security company to conduct those patrols. Information will be published at a later time related to contact information for the new company. Please remember that if you see criminal activity in progress in the common areas you should call the Concord Police Department and report the matter at (925)671-3333.

### Clubhouse Update

With changing conditions related to COVID-19, we have decided that it is best to keep the Clubhouse closed at this time. The Clubhouse is not currently available for rentals either.

Thanks for reading. Hope to see you at our next regular Board meeting. All of our meetings are currently held on Zoom so hopefully owners are able to attend.

**Mike Kindorf**  
*CHOA President*

## Architectural Committee Chair's Corner // September 2021

As part of our efforts to streamline and simplify some of our architectural requirements, the Architectural Committee adopted guidance on replacement and installation of mailboxes and above-ground hot tubs and

spas in backyards. Yes, mailbox replacement has always been a modification that required submission and approval of an architectural application, but we've now simplified that.

If you are considering replacing your mailbox or installing a new hot tub in your backyard, please log into the CHOA website and review the architectural policies for these topics.

While we have no CHOA require-

ments for clear house numbers on our homes, we want to point out that easily read house numbers are important if there is a need for emergency response...you don't want first responders going to a wrong house because they couldn't find a number! What's yours look like?

Some things can be done without Architectural Committee approval. These include landscaping changes that do not include changes to the hardscape (driveways, walkways, etc.). So, if you just want to replace some vegeta-

tion with something that takes less water...go for it!

**Ken Dixon**  
*Arch Committee Chair*



## General Manager's Update // September 2021

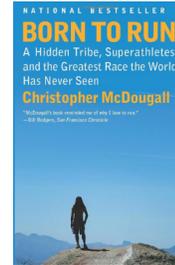
Hey CHOA! Happy almost fall, even though it seems to be getting hotter as we go along... Here's a quick update for everybody for what August looked like!

- Our distinguished janitor, maintenance man, and all-around good guy Mr. Bill Allen, has let us know that he plans on retiring at the end of this month. For those who don't know him, Bill is a CHOA icon who has been with the Association for literally decades. Bill has proven himself indispensable to the HOA over the years and is without a doubt a huge reason for CHOA's success. Unfortunately COVID has put a dent in any big retirement party plans, but we are planning to have a small outdoor ceremony to thank and congratulate Bill on **Wednesday, September 29th at 9:30am** at the Main Pool. If you see Bill out there in the mornings this month, feel free to thank him for his service and wish him the best!
- We recently had 78 new pieces of pool furniture delivered! We added a lot of "dining seats" that were a bit higher off the ground for those of us less limber folks (me included!). This new style is also MUCH easier to repair. The previous chairs had a strap system that was basically impossible to fix if a single strap broke (without replacing the whole chair). This new style makes it easy to swap out the fabric portion if it gets damaged.

- New swing sets were installed at the main playground – hope everyone is enjoying them (and the new color!)
- Until we have a better understanding of what's happening COVID-wise, both locally and around the country, we do not have a plan or ETA for reopening the clubhouse. Originally our goal was this fall, but we have put that on hold until things stabilize and we can guarantee availability to whatever staff get hired on to work the clubhouse.
- The Clubhouse will be open and available for in-person voting for the recall election on Tuesday, September 14th starting at 7am. Residents can also drop off their mail-in ballots. As a reminder, per current county requirements, face coverings must be worn when indoors, whether vaccinated or unvaccinated.
- The Board recently met in an open meeting on 9/2 and approved your 2022 CHOA budget, which determines the 2022 monthly assessments. We will be working on putting together a budget mailer that will be sent out to all homeowners around early November of this year.
- We recently received new trash and recycling bins for the upper tennis courts, and those should be installed within the next week or two. If these work well, we will get some more ordered and installed at the lower courts before the end of the year!

- We have a new page on the HOA website dedicated to our local USTA tennis teams, so all residents can quickly check the USTA practice and match schedule. It also has more information about the CHOA USTA policy and how this agreement works. Check it out at [www.walnutcountry.com/usta](http://www.walnutcountry.com/usta).
- Due to recent concerns regarding overall service and responsiveness, we have a new security patrol company starting on 10/1, and are working on taking down all existing signage with the previous security company's contact information before the end of this month. We will be sure to send out an eSignal with the new contact information and will also make sure it's posted on the HOA website.
- We expect that September and October will be busy months - new tennis benches should be coming in, along with new double concrete trash and recycling bins, the lower court practice board will be repaired and repainted, and the west and east pool pump room projects should start shortly.
- Don't forget that the Architectural Committee has approved several policies that should make it easier for owners who want to make changes to their homes, including roofing, solar panels, painting, and mailboxes! All policies are available online at [www.walnutcountry.com](http://www.walnutcountry.com) and then clicking "Policies & Info".

And as always, another book recommendation from the GM that no one asked for but you're getting anyways....



**Born to Run**  
by Christopher McDougall

*Ok, so I didn't really "like" the book itself (I thought the writing was a little on the obnoxious side), BUT I would recommend this to get some more info on the barefoot or minimalist shoe movement that's getting more and more popular and that I fully subscribe to. The idea here is that your feet are actually really good at doing what they do without needing fancy shoes or lots of cushion – we just don't let them properly develop and strengthen. The argument is that inflexible, big cushioned shoes are actually worse for us and lead to more and more injuries as a result of heel-striking when walking/running and reduced sensation (more cushion = less control/feeling). You want a thin layer of protection to help with our ever-increasing amounts of concrete and/or sharp things like rocks, but other than that, you let your foot do its thing. You'd be shocked at how quickly you start to notice how much stronger your feet get, especially your arch! And it's easier than ever now to get super thin, flexible, zero-drop (no heel lift), normal looking shoes nowadays – it's pretty much all I wear and MAN it's made a huge difference! Checkout brands like Vivo Barefoot, Feel Grounds, or Xero Shoes if you're interested in some good looking, minimalist/barefoot shoes. I can't shut up about them. Seriously, help me. My wife might kill me.*

Until next month!  
-Bill, CHOA General Manager

## HOA Helper - Automatic Payments

Earlier this summer, each homeowner received a letter from Common Interest management detailing the new accounting system and its features. As a part of this transition, each homeowner was given a new account number as well as a registration key that would allow them to create an account online at [portal.commoninterest.com](http://portal.commoninterest.com). This new portal lets owners see their bill and transaction history in real time and make monthly HOA payments. It also lets owners setup automatic payments using a bank account, debit card, or credit card (please note – fees apply depending on the method of payment).

This new automatic payment system is different from the previous system. The previous autopay was actually handled by the HOA's bank, Union Bank (and was not overseen or managed by Common Interest). This new payment system is built into the new portal system, and everything can be handled by the owners directly. One major benefit of the new system is that owners can set the payment date, change the amount or schedule (for example, you could schedule the system to pay for 3 months' worth of assessments on a quarterly basis, whereas in the past your only option was monthly), and even adjust your payment method on the fly.

**If you were on autopay with the HOA's bank before this transition, that system will continue to work and no action is needed on your end.** That will keep working as it always

It is important to note that signing up for these new automatic payments does not automatically cancel any previous autopay that may be in place. These systems are all separate and do not talk to

**turned off if you want to switch to the new autopay system using the HOA portal.** Again, you do not need to worry about this if you are happy continuing to use the old autopay system.

But this system will only work for those who are grandfathered in. **If you need to sign up for new automatic payments, or change your checking account, you will need to sign up for automatic payments at [portal.commoninterest.com](http://portal.commoninterest.com).** And if you had the previous autopay setup, you will need to contact Common Interest to cancel it at 925-743-3080. Signing up for the new automatic payment system does not cancel your old autopay!

All of these autopay options are also different from what is known as Bill Pay, where you setup recurring payments through your bank, and the bank mails a check to the HOA. Bill Pay is handled by the owner directly. So if you sign up for automatic payments using this new system, please make sure that you cancel your Bill Pay if you had one setup for your monthly assessments.

If you have any questions about this new system, please call the General Manager at 925-687-9961 for assistance. Transitions can be difficult but we are here to help you if you run into any issues or have a question.



has, and owners who are happy using that system can continue to do so. However, that previous autopay is no longer available to owners who wish to sign up – all automatic payments moving forward must be setup using the new portal system. Again, the portal can be accessed online at the following website:

[portal.commoninterest.com](http://portal.commoninterest.com)

one another, as they are managed by different companies.

This means that owners who had automatic payments setup through the HOA before this transition (meaning owners who filled out a form and mailed it along with a voided check directly to Union Bank) **will need to contact Common Interest's accounting department to have their old autopay**

## 2021 Pool Schedule Update - All 3 Pools Open Through September

We anticipate that all three pools will likely remain open into October of 2021, depending on weather. We know these last two years have been tough on everyone and want to keep the pools open and available to all residents as long as we can. We also want to give everyone

an opportunity to break in the new pool furniture before we put them away for the winter! Once the weather takes a turn and we start

seeing a good number of cold and/or rainy days, we will



look into how much longer the pools will stay open. Per the HOA Rules, the

typical swim season is Memorial Day to Labor Day, but given the impact COVID has had on everyone, plus the continuing hot weather, we'll do all we can to keep the pools open so long as it continues to make sense – both functionally and financially!

## Walnut Country Preschool News



### Walnut Country Preschool

Welcome back! We are thrilled to be welcoming our classes back to school for a happy, healthy school year. During these preschool years your child is differentiating themselves from their parent and family. They are also learning the basic principles of life around them and exploring what they can impact in their environment.

That's why we begin the school year learning about ourselves. We will encourage each student to identify observable things about themselves as well as their favorite things. This simple exercise helps your preschooler gain confidence and build positive self-esteem.

Combining this with activities that are creative and

open ended also allows them to build their mastery of the world around them. You probably didn't realize your preschooler is already mastering the basics of physics, but that's often what they are doing when they explore. At home you can ask them what they think what might happen if you push a block tower or which container has more substance. Asking questions helps your child be a more curious problem solver and with confidence comes improved leadership skills.

If you would like your current or future preschooler to join us please contact Kelly at [walnutcountrypreschooldirector@gmail.com](mailto:walnutcountrypreschooldirector@gmail.com) or (925) 798-9686. We currently have a waitlist for both age groups.

## Pesticides/Herbicides Webpage

After working with our vendors and legal counsel, the Board recently approved the new Pesticide Application & Notice Policy at their May meeting. As a result, we've been hard at work at creating a web page on the Association's website that provides owners with information about what exactly is being applied throughout the common areas, the application schedule, and what specific applications are for.

The page is now live at [www.walnutcountry.com/pesticides](http://www.walnutcountry.com/pesticides)

It's important to note that the process of using pesticides, herbicides, and gopher/

rodent abatement throughout the common area is not new, nor has it necessarily increased at this time. This policy was put in place so that residents have more information available about what is happening in and around the community.



The number of applications has not changed over the years, or likely over the decades. In fact, the Board is currently working with its vendors to reduce the overall amount of herbicides being used throughout the landscaping, for example. We are simply making this information available to interested residents.

## Walnut Country Swim Team News



Our coaches and swimmers are back in school and we wish them all a great academic year! With that, WCST is not offering a Fall Clinic this year and therefore will not be making use of the Main Pool until Spring 2022. We are nonetheless keeping ourselves busy planning for our next season. Still taking place this fall is our Halloween Boutique - a fundraising event featuring gently used costumes and Halloween accessories or decorations. You can support this event by attending and/or

donating (clean) costumes that you no longer need. Contact [wcestfundraising@gmail.com](mailto:wcestfundraising@gmail.com) if you have any questions. The details of the event are as follows:

WCST Halloween Boutique  
(A Fundraising Event)

Saturday, October 2nd, 2021

2-5pm  
Walnut Country Clubhouse  
(front lawn)

Stay safe and healthy!  
-WCST Board of Directors

## We're Impressed!

Thanks to all the owners who are spending their hard-earned time and energy keeping their properties looking great! A special shoutout to some lots that caught our attention this past month:

- 4410 Canoe Birch Ct
- 4397 N. Sweetbriar Ct
- 1310 Rising Dawn Ln
- 4393 Striped Maple Ct
- 4404 Striped Maple Ct
- 4408 Striped Maple Ct
- 4415 Striped Maple Ct
- 4425 Striped Maple Ct
- 4420 Sugar Maple Ct
- 4403 Sweetbriar Ct
- 4406 Sweetbriar Ct
- 4422 Weeping Spruce Ct
- 4411 Willow Glen Ct
- 4422 Willow Glen Ct
- 4408 Winterberry Ct

thank you

## New Architectural Policies - Mailboxes & Hot Tubs

The Architectural Committee recently approved two new policies regarding mailboxes and hot tubs. The goal of these policies was twofold: 1) to make the architectural standards clear for all residents, and 2) to make the architectural approval process as easy as possible by adding pre-approved standards.

### Mailboxes

Given the recent increase in mail theft, the Committee thought it important to focus on making it easier for owners to replace their mailboxes, especially with a locking mailbox. Previous, homeowners would have been required to get approval from the HOA to do this. The newly approved policy no longer requires association approval for a new mailbox so long as it falls within the following guidelines:

- Mailbox and post installation must comply with all USPS requirements
- Mailbox shape and design must be standard and customary, and can be either locking or non-locking

(locking mailboxes are encouraged as a criminal deterrent)

- Mailbox color must be a shade of white, grey, black, or brown
- Mailbox must be made of a rust-proof metal
- Mailbox must be attached to a standard sized post made of a rust-proof metal or wood material of a neutral color



The installation of any mailbox that complies with all guidelines listed above does not require Association approval.

Any non-standard mailbox (for example, one made of ceramic, tile, or plastic materials), or a proposed installa-

tion which deviates from any one of the guidelines above does require approval from the Association prior to installation.

### Hot Tubs & Spas

The new backyard hot tub and spa policy has provided standards that allow the General Manager to approve an application on the Architectural Committee's behalf so long as it falls within the following guidelines:

- Installation must adhere to all city and/or governmental setback requirements, which should be detailed on the application
- Hot tub or spa must be fully self-contained and located entirely within the backyard
- Hot tub or spa may not exceed four feet (4') in height or dimensions of 8' x 8'

If any part of the proposed installation falls outside of the above guidelines, the application will need to be reviewed by the Architectural



Committee at their next regularly scheduled meeting.

We hope these policies help make your life easier by clarifying the Association's standards and allowing many modifications to be pre-approved. Since these are policies and not rules, this language in no way prohibits owners from making a modification that falls outside of what is described here - instead it permits these types of applications to either be pre-approved, or removes the requirement of approval altogether. If your application differs from these guidelines, that just means it will go to the Architectural Committee for review.

As always, if you have any questions, don't hesitate to reach out to the General Manager!

## New USTA/CHOA Tennis Policy

The CHOA board recently approved a new USTA Team Policy that helps clarify and consolidate some of the historical USTA and CHOA agreements, both written and unwritten. The new policy is available to read in full on the

Association's website at [www.walnutcountry.com/usta/](http://www.walnutcountry.com/usta/).

CHOA permits up to four local USTA teams to use the Association's courts for practices and matches. USTA teams must be captained by a CHOA resident. Each team can practice once per week, Monday through Thursday between the hours of 6pm and 8:30pm. Matches typically take place on weekends, and both the practice and match schedule is posted at the upper court

bulletin boards as well as online at [www.walnutcountry.com/usta/](http://www.walnutcountry.com/usta/).

The fall USTA season is about to kick off, so we wanted all residents to be aware of the USTA practice and match schedule. Non-residents are required to pay a fee of \$40 per season for use of the CHOA courts (there is no fee for residents). If you have any questions or are interested in joining a team, reach out to the GM! We will get you in touch with some of the local USTA captains.

## Trash & Recycling Bin Reminder

Another reminder for all CHOA residents - per the Association's Rules, trash and recycling bins may only be placed out on the street or stored on a visible location the night before collection day, but otherwise must remain out of sight. Please ensure that you are storing your trash and recycling bins in a location that is not visible from the street, like the garage or side-yard. Thank you to everyone for helping in keeping the HOA looking great!



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Nicole is a Crossings resident specializing in residential real estate, working with both buyers and sellers. She is active in the community and looks forward to helping you find home!

COMPASS

Nicole Smith  
DRE#02033473  
925-588-5167  
nicole@teamantonia.com



## Advertisements

### THE CROSSINGS ANNUAL GARAGE SALE

Sponsored by Nancy Bennett of The Bennett Team  
& Greg Lartilleux of Avenir Mortgage Planners!

Are you signed up yet? Registration is FREE for this awesome community event! We always get an amazing turnout because we advertise the sale all over the area and online – from Claycord.com to Craigslist, Facebook, and many other places!

Join the fun on SATURDAY, OCTOBER 16th 8:00 AM to 1:00 PM!!

To register, email [Heidi@BennettBetter.com](mailto:Heidi@BennettBetter.com) or call 925-606-8400 for more info.



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