



Walnut Country - The Signal | Volume 2021, Issue 9 | Office Phone: 925-687-9961 | Email: [businessoffice@walnutcountry.com](mailto:businessoffice@walnutcountry.com)

### Long-time CHOA Janitor Bill Allen Retires

Our long-time and beloved CHOA janitor, Mr. Bill Allen, hung up his hat and retired from all CHOA janitorial duties at the end of September. His last day was September 29th, 2021. That morning, the Association held a small gathering at the main pool to thank Bill for all he's done for CHOA over the years and to present him with a plaque indicating our appreciation.

Bill was joined by his immediate family – his wife Betty, his son, and grandson. We had a good turnout of residents who were able to thank Bill and say their good-byes. We are so appreciative of all residents who were able to join us!

Bill worked for CHOA for more than 30 years. During that time, he was an absolute rock – reliable, consistent, and just a joy to be around. Bill is a huge reason why CHOA has been as successful as it has and it



Long-time CHOA employee Bill Allen pictured here at his retirement party with his wife, son, and grandson

wouldn't be where it is today without him.

It just won't be the same, not seeing Bill out there in the mornings in his green pickup, heading from one facility to the next. We wish him nothing

but the best moving forward and are so grateful he was a part of CHOA for all these years! Bill says he will spend his additional free time fishing with his son and grandson. Well deserved Bill!

### Are you signed up for the e-Signal?

Important CHOA property and Association updates are frequently sent out to all residents using the Association's email newsletter we call the e-Signal! Updates usually include things like changes to facility hours (pools and tennis courts, for example), board meeting no-

tices, and any other pertinent property news.

Please sign up for the HOA e-Signal email list to get all HOA/community updates! Text "WALNUTCOUNTRY" to 22828 to sign up or visit [www.walnutcountry.com](http://www.walnutcountry.com) and fill out the form at the bottom of the page. If you

aren't sure if you've signed up already, you are always welcome to email or call the General Manager to confirm!

Typically, any update sent out via e-Signal will also be posted to the HOA website under the "Community News" section. The website is [www.walnutcountry.com](http://www.walnutcountry.com).

## Walnut Country

THE CROSSINGS

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### Upcoming Schedule

#### Board of Directors Meeting

- Thursday, October 28<sup>th</sup> @ 7pm

#### Architectural Committee Meeting

- Thursday, October 21<sup>st</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!



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 August 31<sup>st</sup>, 2021

### Current Assets

Cash - Operating	\$	125,438
Cash - Reserves	\$	2,421,749
Receivables	\$	59,812
Prepaid Expenses	\$	46,775
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>2,653,774</b>



### Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	<b>\$</b>	<b>170,203</b>
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## A LOOK at the BUDGET

### Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments as of 8/31	\$	(4,640)
Total Outstanding Fees and Fines as of 8/31	\$	(5,077)
<b>TOTAL OUTSTANDING DELINQUENCIES</b>	<b>\$</b>	<b>(9,717)</b>

### Year-To-Date Budget Report

	Actual	Budget	Variance	Monthly Actual
<b>Total Revenue (Accrued)</b>	<b>\$ 901,940</b>	<b>\$ 892,360</b>	<b>\$ 9,580</b>	<b>\$ 113,456</b>
<b>Operating Expenses (Abridged)</b>				
Insurance	\$ 39,069	\$ 39,120	\$ 51	\$ 5,098
Taxes & Permits	\$ 2,486	\$ 5,992	\$ 3,506	\$ -
Legal Fees/CPA	\$ 25,047	\$ 12,176	\$ (12,871)	\$ 4,063
Management & Accounting	\$ 142,500	\$ 141,336	\$ (1,164)	\$ 17,875
Office, Admin, & Mailing	\$ 33,733	\$ 23,176	\$ (10,557)	\$ 4,014
Staffing/Payroll	\$ 29,718	\$ 100,472	\$ 70,754	\$ 6,436
Security Patrol & Gates	\$ 14,023	\$ 16,000	\$ 1,977	\$ 2,073
Alarm Systems	\$ 5,607	\$ 5,664	\$ 57	\$ 1,003
Landscaping & Irrigation	\$ 105,124	\$ 107,040	\$ 1,916	\$ 15,432
Pest Control	\$ 8,094	\$ 6,664	\$ (1,430)	\$ 750
Maintenance & Janitorial	\$ 9,953	\$ 16,872	\$ 6,919	\$ 3,748
HVAC & Plumbing	\$ 2,999	\$ 4,984	\$ 1,985	\$ -
Building Mtnc (Roof/Carpets)	\$ -	\$ 1,328	\$ 1,328	\$ -
Pools, Tennis Courts, & Dog Park	\$ 40,709	\$ 40,696	\$ (13)	\$ 7,857
Utilities	\$ 163,281	\$ 144,536	\$ (18,745)	\$ 34,612
Bad Debt (For Delinquent Owners)	-	\$ 1,336		\$ -
Reserve Transfer	\$ 224,971	\$ 224,968	\$ (3)	\$ 28,121
<b>Total Operating Expense</b>	<b>\$ 847,314</b>	<b>\$ 892,360</b>	<b>\$ 43,710</b>	<b>\$ 131,082</b>

**Note regarding new categories:** Discerning readers will notice the categories are different from those found in previous Signals. 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.



## President's Corner // October 2021

**H**ello Walnut Country, It is hard to believe that Fall is upon us. We hope that you all had a great Summer with time to enjoy yourselves as we slowly but surely get back to normal. On September 23rd, we held our Annual Board Meeting for our Association.

### Annual Meeting & Board Report

At the Annual Meeting, a report summarizing some of the year's challenges and achievements was presented to the membership. Some of the highlights for 2021:

- **Greenbelt Trees.** The Association started work on a multi-year tree plan to insure each of our mature trees are inspected and cataloged. During initial inspections, several large trees in the greenbelt were found to be unsafe and in need of removal. You will see more tree trimming over the next year followed by the planting of new trees.

- **Pickleball Courts.** The transition of one tennis court to four pickleball courts was completed at the lower courts.

- **Pools.** Inspections of the East and West pools determined that the equipment in the pump rooms were corroded and failing. Projects to overhaul each pool have been scheduled as soon as parts and new components become available.

- **Wells.** Work on the main greenbelt well pump system and controller are underway now. So far, we have doubled capacity for ground water collection helping us to use less district water for watering and lower costs.

- **Architectural Committee.** Policies related to paint colors and roofing materials were updated, as well as policies related to hot tubs, solar panel installation, and mailboxes. Many such projects like

this can now be pre-approved by the Business Office instead of having to go before the Committee for approval. See the Association website for details.

- New pool furniture was purchased and is now at all three pools.

### Janitor Bill Allen

Bill Allen has worked as the Janitor for the Cowell Homeowners Association for 32 years. Bill retired on September 29th. The Association held a retirement ceremony for Bill at the Main Pool where he was presented with a plaque honoring his service. Bill was joined by his wife, son, and grandson. We will miss Bill's big smile and friendly wave and wish him the best in retirement. It was great to have so many neighbors join us on this special day. Thanks to all who were able to attend.

### Pools

Per our Association Rules, we usually close all three of our

swimming pools sometime after the Labor Day Weekend, depending on when the weather starts getting cooler. We have had many owners who use the main pool for lap swimming request that we consider keeping it open longer. The Board approved keeping the main pool open until the December meeting. At that time, we will look at increased costs and balance those against how much use the pool gets during this period. If you have feedback or input regarding keeping the Main Pool open longer, please consider attending the December meeting or email your thoughts to the Business Office.

Thanks for reading. Hope to see you at our next regular Board meeting, currently scheduled for Thursday October 28<sup>th</sup> at 7pm. All of our meetings are currently held on Zoom so hopefully owners are able to attend. We'd love to see you there.

**Mike Kindorf**  
CHOA President

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

*The Architectural Committee did not meet this past September, so we are giving Ken the month off from having to put together a Signal update :)*



*Dry rot found on the structural wood beams at the lower practice board*



*The new trash/recycling double bins being delivered via forklift*

## General Manager's Update // October 2021

Hi everyone! I hate being that guy who's always saying stuff like "can you believe it's already October?", but can you believe it's already October? Do you think there has ever been a person in history who has ever restrained themselves and not made a comment like that? Feels like it's impossible to not say that, doesn't it? Or maybe I'm just in prime dad joke form...which is kind of sad because I don't have kids.

I looked at the weather forecast this past weekend and Monday the 4th is the last day that gets into the 90s and I got really sad thinking about how summer is basically over. Summer is 100% the best. My wife disagrees, and I'm pretty sure I have a legal obligation to say that she is right. See you next year, summer! Now we can look forward to people voicing their opinions about pumpkin-flavored things that shouldn't ever be pumpkin-flavored, and getting mentally prepped for the upcoming super relatable ads showcasing surprise purchases of cars with big bowties on them.

Just a quick rundown of some of the goings-on throughout CHOA this past month:

- Mr. Bill Allen, the CHOA janitor for the last 30+ years, retired on 9/29. We held a small ceremony for him and his family over at the main pool. Thank you to all residents who attended. Bill is a CHOA icon and we are so grateful of his service over the last three decades!
- With Bill retiring, we have a new janitorial company starting up on 10/1 to take over cleaning of the CHOA facilities.
- A new landscape company started on 10/1, replacing

Landscape Care. Landscape Care has served CHOA for decades but the Board believed it time to move on. We are thankful for all that Landscape Care, including Tom, Sam, and the whole crew have done for CHOA over the years. The new landscape company, Mike McCall Landscape, has their office right down the street on Clayton Rd and we look forward to working with them. Like any transition, there will be a learning curve for all parties involved. We kindly ask for your patience as everyone gets up to speed and familiarizes themselves with the account.

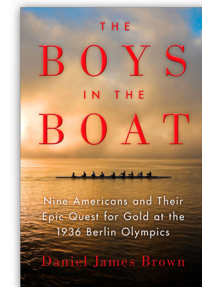
- We also have a new security patrol company starting on 10/1 called Admiral Security. The scope of work remains unchanged – they will continue to perform vehicle patrols for us on a nightly basis – but all the old security signs with the previous vendor and phone number are being taken down. Once this vendor has had time to settle in and the board is happy with their work, we will get new signs installed throughout the common areas.
- We had a plumber out to make some repairs to the toilets over at the East Pool. These, especially the women's restroom, had been giving us trouble all year. We're optimistic these repairs should do the trick!
- We replaced some broken chain link fence ties that broke off the posts over at the lower tennis courts, on the Pickleball side
- Four new double trash/recycling concrete bins were installed earlier this month in high-traffic areas. We also installed new double trash/recycling bins at the upper tennis courts. The board's goal was to make it easier for CHOA residents to recycle,

and will continue to emphasize sustainability and responsibility when looking at future projects.

- The lower tennis court practice board was repaired, and most plywood pulled off and replaced. The vendor found a significant amount of dry rot in the underlying wood beams, which were also replaced. The practice boards are scheduled to be repainted this week.
- Two new traffic mirrors were installed across from Buckthorn Ct. The previous mirrors were stained badly, making visibility difficult.
- New tennis court benches are scheduled to be installed in the next week or two. These benches are much more durable and are expected to last significantly longer than our current benches
- The padding around the main playground central sun shade poles is being replaced – new padding was ordered last week and should hopefully be delivered and installed in the coming days.
- Gutter and roof cleaning was completed at all Association buildings (including the pool pump rooms) earlier this month
- New signs were installed at the entrance to each pool which indicate the normal operating hours. This means that the Association no longer needs to have an employee open up all three pools every morning, which should result in a large cost savings compared to how this process has been handled in the past.
- The upper tennis court lights have been giving us some issues all month, either coming on when no one is using the courts, or staying on past the 10pm cutoff. We are working with an electri-

cian to look into the problem and make the necessary repairs.

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



### The Boys in the Boat

by Daniel James Brown

*Now I'm getting to the point where I can't remember if I've already recommended this book (and let's be honest, who has time to go look through every Signal we've published over the last two years to confirm?). But this one is so good, it should be in here every month. Seriously. You must read this book.*

*One of my old coworkers recommended this to me and I thought, could there be a more boring topic? Some college kids rowing crew in the Olympics? But my goodness, this turned into one of my favorite books ever. It's one of those stories where, if it wasn't totally true, you'd read it and laugh and how cliched and ridiculous the story was. But it's all true and it's amazing. Take this from a guy who doesn't care about rowing at all. One of my favorite books EVER.*

*The audiobook is fantastic as well. My wife and I were listening to it on our drive from San Diego back into the Bay Area. When we got home, we had about 2 hours of the book left. We literally parked the car, went into the house, and sat on the couch and finished the last two hours at home, in one sitting – that's how good this thing is.*

Until next month!

-Bill, CHOA General Manager



## HOA Helper - Why do we still have Pool Monitors on site?

This is a question we've received from several owners recently – why are there still CHOA monitors walking around on site if the county does not require them for pools to be open anymore?

Great question! As I'm sure most of you are aware, back in 2020, the county required all public pools to provide a pool monitor when the pools were open, to help ensure that COVID restrictions were being followed (mask wearing, capacity limits, social distancing, etc). This carried over into most of 2021. CHOA hired many pool monitors over the last two summers, stationed at the pools and helping the HOA enforce any COVID-related guidelines.

Earlier this summer, however, the county officially removed the requirement of a pool monitor at public pools. But for CHOA, it wasn't as simple as telling all the pool

monitors that they were out of a job.

We had been using the pool monitors for assistance with opening and closing the pools daily, in addition to the normal COVID-restriction enforcing. And since the clubhouse had been closed since

early 2020 and the staff furloughed, we had also been using the pool monitors as individuals who could respond to concerns reported on site. They slowly took up the position as logical replacements to both lifeguards and clubhouse staff members. Over time, this position morphed into a Facility Monitor, where each employee was being asked to patrol the CHOA common areas during peak hours, ensuring that all residents were following the HOA rules, re-

sponding to concerns from owners, and keeping their eyes out for any property issues or needed maintenance.

This has been a huge help to the HOA since the clubhouse has been closed, and something we wanted to continue doing even after the county officially removed the Pool Monitor requirement. The plan is to continue using



these Facility Monitors while the pools are open, as a replacement for lifeguards, clubhouse staff, and pool openers/closers.

We have also made a slight tweak to HOA operations where we no longer require an individual to physically be on site every morning opening up the pools and flipping the signs. This gives us more scheduling flexibility, no

longer having to make sure that we have daily morning coverage (and also saving the HOA lots of money on payroll!).

Monitors are typically on site in the afternoon and evening hours. Each monitor should be wearing an orange safety vest and a name badge at all times, and can be found walking or biking from facility to facility.

This position is a work in progress and something that the Board and General Manager will be keeping a close eye on. So far, we've loved the flexibility this position has afforded us – we have staff members on site keeping an eye on the HOA facilities, addressing concerns, and notifying management of issues they may see. We think this is a valuable tool at CHOA's disposal and think the monitor position will continue to play an important role in future years!

## 2021 Pool Schedule Update

The Board of Directors met on 9/23 and discussed the CHOA pool schedule for the rest of the swim season. Over the last several years, we have received numerous requests from residents to keep the pools open longer, even year-round, so that they are available for lap-swimming, as an example.

As you might be aware, the Board has approved a rehabilitation project for both the east and west pool pump rooms. We are hopeful that these projects can start this winter and complete before the 2022 swim season. Both pools will need to be closed once this project starts.

As of the most current information available, we are told that this project will likely

start around mid or late October. Once we have a start date, we will notify all residents of the closing date for the side pools. If the project is pushed back later into winter, then we will use the weather when deciding when to close the pools. We will close the side pools when we see consistent cold/wet weather (and a drop in pool use as a result). Last year, this was around late October/early November. If the pool pump room project is pushed back, we expect the side pools to be closed around the same time.

The Board voted to keep the main pool open into early December and to use this extension as a gauge for pool usage into the winter months. At the December meeting, the Board will review the main pool traffic and make a determination as to whether the pool will be closed for the winter, or kept open later.

As we are sure all owners are aware, it costs a significant amount of money to keep the pools heated and maintained, especially in the winter months. If the Board finds that only a very small number

of residents are using the pool, it may decide to close it for the winter as the benefit does not outweigh the associated costs.

We encourage all interested residents to join us at the December 2nd board meeting where this information will be reviewed and discussed by the Board.

As always, any new information or changes to these plans will be posted on the HOA and sent out to all residents who are signed up for the eSignal. If you haven't already, we recommend all residents sign up for the eSignal so you can get all CHOA updates delivered straight to your email inbox. Please contact the General Manager if you have any questions!

**TLDR**

*The side pools will remain open until the weather turns or the pump room project starts, whichever comes first. The Main Pool will likely remain open into early December.*

## Walnut Country Preschool News



### Walnut Country Preschool

We are already beginning our second month with our classes. As we finally start getting some more Fall-appropriate temperatures we will be talking to our students about the changes we see with the new season. You can help spark their curious minds at home by asking what colors they see in the trees. You might also ask an open-ended question like, "what do you think makes the leaves change colors?" and "why do some trees stay green?" Keep in mind that it isn't necessary to explain, (although, you can!)

The important part is to engage their imagination, verbalization and critical thinking skills.

Of course the kids are also looking forward to Halloween tricks and treats! We have lots of fun Halloween and pumpkin theme songs that they enjoy. We encourage you to have a safe and spooky October with your preschoolers. As always, if you have questions about our program, please call 925-798-9686 or email WalnutCountryPreschoolDirector@gmail.com.

## 2021 Clubhouse Update

At the September meeting, the Board discussed the Clubhouse schedule for the remainder of the year, and how it wanted to handle upcoming holiday and winter reservations that were made many months ago.

At this time, the Board has decided that it will be keeping the clubhouse closed through the winter and will continue the discussion and reevaluate this decision at the January 27th, 2022 board meeting. At that meeting, the board will discuss potentially reopening the clubhouse and making it available for reservations and parties. This means that the clubhouse will not be available for reservations, nor will residents be able to make any future reservations at this time.

We appreciate everyone's patience throughout this process. We understand that this news may be frustrating to those eager to rent out the clubhouse, but it is important to the board that the scope is fully understood before moving forward with re-hiring clubhouse staff. The Board does not want to be in a position where they hire on multiple staff members, only to furlough them again several weeks later due to increasing COVID restrictions (and that has been the case over these last few weeks, with indoor mask requirements coming back into play, along with proof of vaccination now being required at several types of facilities).

This also means that auxiliary clubhouse functions (like bridge, badges, tai-chi, etc) will also be on hold until the clubhouse is able to reopen.

As always, if you have any questions, please do not hesitate to reach out the General Manager. We also welcome and encourage homeowners to attend the January 2022 board meeting to listen in on the discussion and provide comments during the Homeowner Forum portion of the meeting.

## 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:

- 4488 Barberry Ct
- 4416 Black Walnut Ct
- 4476 Hock Maple Ct
- 4477 Leatherwood Ct
- 1310 Rising Dawn
- 4494 Silverberry Ct
- 4423 Striped Maple Ct
- 4416 Sugar Maple Ct
- 4669 Sugarland Cir
- 4405 Sweetbriar Ct
- 4425 Sweetbriar Ct
- 4424 Willow Glen Ct
- 4420 Winterberry Ct

thank you

## Mail Theft Reminder

We have received reports of some mail theft taking place around the middle of September. If you are ever the victim of mail theft, please report it to the Concord PD at 925-671-3220 so they have a record.

The Association has also approved an Architectural Policy that permits owners to replace their existing mailbox with a locking mailbox without requiring an architectural application. The goal here was to make it as easy as possible for owners to install more secure mailboxes, given the continuing rise in mail theft over the years.

So long as the locking mailbox complies with the following guidelines, it can be installed by any owner without needing to fill out an application or get approval from the HOA:

- Must comply with all USPS requirements
- Shape and design must be standard and customary
- Color must be a shade of white, gray, black, or brown
- Must be made of a rust-proof metal
- Must be attached to a standard sized post made of a rust-proof metal or wood material

If you want to install a mailbox that falls outside of these guidelines, you must submit an application for the Architectural Committee to review. As always, if you have any questions, please do not hesitate to reach out to the General Manager!

## Scouts Troop 444 - Scouting for Food

Scouting for Food, in partnership with the Food Bank of Contra Costa, is a service being provided by Scouts BSA Troop 444. Scouts will distribute door hangers on Tuesday, Nov. 9 in the Crossings neighborhood.

Scouts will return on **Saturday, November 13 at 10:00 a.m.** to pick up and deliver donations to the food bank.

Food Donation Suggestions - Non-perishable food items only. No Open or Glass Containers! Canned Goods, Canned Tuna or Chicken, Fruit, Vegetables, Dried Pasta, Peanut Butter, Cereal or Pop Tarts, Pancake Mixes, Muffin Mixes, Crackers, Cookies, Instant Soup, Rice, Beans, Pasta, Dried Fruit, etc.



## New Security Patrol Vendor Starting This Month

CHOA has long been contracted with a security patrol vendor who has provided us with nightly vehicle patrols, frequently monitoring the common areas for trespassers and suspicious activity. Our longstanding security patrol company, First Alarm Security, was purchased by a larger, national company in late 2019. Since this time, the Board has been concerned with the level of service that CHOA was receiving. Unfortunately, after several unsuccessful attempts to redress outstanding concerns, the Board has decided to contract with a new security patrol vendor starting October 1.



This new vendor is a local security company called Admiral Security Services. They will be performing nightly vehicle patrols for the Association and are also available to respond to owner calls for situations like trespassers using the CHOA pools after hours, for example.

As a reminder, please know that CHOA residents are highly encouraged to call the police if wanting to report suspicious activity anywhere on site. The police are

equipped to remove trespassers from CHOA property, and will likely be able to respond more quickly to a serious concern. Residents should call security to report concerns that are not serious or time-sensitive in nature. Please note that this security vendor, much like the previous vendor, can only respond to owner calls during the nighttime and early morning patrol hours.

All existing signs displaying the previous vendor's contact information are being taken down, as their last day of service was 9/30. If all goes well during this transition, new signs will be installed detailing this new vendor's contact information.

In the meantime, owners who want to report a concern during patrol hours may call Admiral Security at **415-854-8514**. When calling, state that you are calling for an "alarm response".

Again, please limit calls to the security patrol company to things that are not serious or time-sensitive in nature. For example, if you notice someone actively damaging or stealing HOA property or resident CHOA property, call the police immediately. If you see a group of teenagers in the CHOA pool after hours, you can call either HOA security or the police – both will be able to address this concern.

## Clubhouse/Main Pool Mainline Leak Update

Just a quick update for all homeowners on the clubhouse/main pool mainline irrigation leak we dealt with earlier this month, and some more information for those who might be interested!

Earlier this month, we noticed water bubbling up through the concrete walkway that heads from Lawson Court to the clubhouse front entrance.

The landscapers began digging around the water meters nearby – north of the walkway, hidden in the shrubs. These two water meters provide water to the clubhouse, preschool, main pool, and bathrooms connect into a single mainline after passing through two backflows. Progress was slow – water could not be turned off between 7:30am and 1pm, while the preschool was in session (their license requires running water or the class would need to be canceled). After several days of digging, the leak was located about 4' under, where

the two meters connect together to form a T.

Because of the size of this pipe and the depth, a specialty plumber was needed. We also had to coordinate repairs with the preschool to ensure that they would not have to close the school for days or weeks at a time. Ultimately we were able to schedule the repairs for a Friday, Saturday, Sunday block, only requiring the preschool to close for a single day and giving us the weekend to ensure that everything was completed. This also meant that we needed to close the main pool during these repairs, since no water could be supplied to the pool to keep it full. Luckily for us, the vendor was able to complete these repairs on Friday, and we were able to open up the main pool first thing Saturday morning.

Thanks to everyone for your patience while these repairs were completed – this turned into a huge project! Here are some pictures:

Before:



After:



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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!

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## 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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