

# CrossWinds

February, 2001

## Board Members participate in an Intensive Planning/Training Session

CROSSINGS  
HOMEOWNERS  
ASSOCIATION  
COMMUNITY  
NEWSLETTER

Committee Meeting  
Dates  
can be seen on the  
Crossings Web Site:  
[AtHomeNet.com/  
Crossings](http://AtHomeNet.com/Crossings)

MANAGEMENT'S  
**NEW NUMBER**  
Call P.S.I. at  
(847) 806-6121

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Roz Highfield.  
Material content  
provided by Crossings  
Board of Directors

On Saturday, January 6, 2001, your new Board started the New Year by giving up their Saturday to learn more about their duties and responsibilities and how to better manage the Crossings Association.

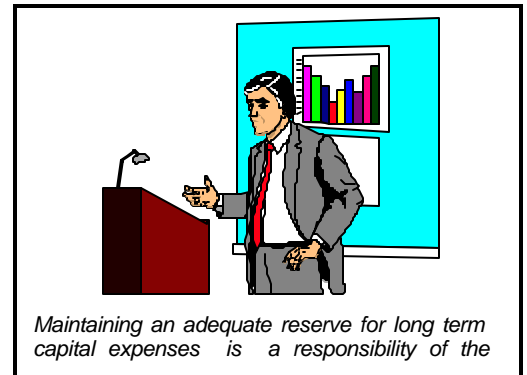
The meeting began at 7:30 AM with a continental breakfast, opening remarks by **TONY CATANIA** and an ice-breaker presentation by new board member, **JENNIFER MANSFIELD**. With everyone fired-up, **TRACY HILL** from our Management Company, PSI, began his presentation with a discussion of the history of the Crossings and ended with several PSI strategic goals that will dramatically benefit the Crossings.

The most impressive goal is the up tooling of PSI's automation capability, with the Crossings being their first property (out of 150) to be given the opportunity to access it.

Effective immediately, Crossings homeowners can contact PSI through their website located at: <http://www.propertyspecialistsinc.net> and enter requests for work orders. An advantage of this system will be the automatic documentation of requests and the Crossings will be better able to assess PSI's responsiveness.

Just at the end of Tracy's presentation, our Village President, **ELLIOTT HARTSTEIN**, stopped in to say a few words and hear questions from the board.

**BOB NESBITT**, our corporate attor-



ney was next and gave the board valuable insights into the responsibilities of board members to uphold the by laws and declaration of our Association. He also made clear our duties with respect to other owners and to the fiduciary tasks with which we are entrusted as a result of being elected to the board.

After lunch, our accountant and auditor, **MIKE COCHRANE**, explained financial statements, audit procedure and our income tax responsibilities. He also began the discussion of the importance of maintaining an adequate reserve for long term capital expenses.

Finally Tony led a discussion of the decision making process the board uses in deciding which projects are to be done and which vendor to use to do them. Next, the Board discussed long range planning, including the components of a reserve study, its funding and the need for a periodic review.

The entire Board then took a  
*(Continued on back page)*

## Board Briefs



### THE FOLLOWING ACTION WAS TAKEN BY THE

- G The minutes of the December 11th meeting were approved as amended
- G The Treasurer's Report was approved as submitted
- G Wood replacement on the Barn was referred to the Maintenance Committee for review
- G The deadline for removing outside Holiday decorations has been extended to mid February due to the inclement weather
- G Those residents who did not receive their new 2001 payment coupons in a timely manner will not be charged late fees providing the payments were received by the end of January
- G Resident Mike Fields was appointed to the Government/Hearing Committee
- G Committee Meeting Reports were accepted as presented

#### BOARD ATTENDANCE for the meeting on January 22, 2001

Astrid Hasley  
 Lou Eisenberg  
 William Bennett  
 Bruce Golovan  
 Jennifer Mansfield  
 Joe Plata  
 Mary Jo Reid  
 Noreen Travers  
 Gregory Tretyak  
 Nancy Wakeman

## TIME TO REVIEW YOUR PERSONAL PROPERTY INSURANCE

Our association has the responsibility for insuring certain types of damage to dwellings, structures, and common areas. However, a unit owner or renter is responsible for insurance on the contents of the structure. A separate homeowners policy is written for the unit owner, just as it would be for the insured contents of a conventional home.

A condominium owner's policy provides coverage for everything within your walls such as furniture and personal possessions, as well as improvements such as kitchen cabinets.

This insurance covers such hazards as fire, lightning, wind-storm, hail, explosion, collapse, smoke, theft or vandalism. This is also called "HO6" Coverage and it ensures that your dam-

aged or destroyed property is protected -- up to the amount of insurance protection you purchase.

Fortunately most of us have not had occasion to use or review our contents insurance since we purchased or rented our unit. However, the recent severe weather caused some units to have ice and water damage.

Other area Condos have experienced severe damage from fire and several owners were without adequate content insurance to cover their losses or living expenses. You may find that your insurance is no longer adequate to cover recently purchased appliances, furniture, computers, jewelry, etc.

It is important to review these benefits in relation to the value of

today's dollars. It is a good idea to list your contents along with the purchase value and date of purchase and keep a copy of this information in a location other than your home. Photos and video tapes of your contents are also helpful should you have to file a claim.

Your homeowner's insurance agent will be happy to explain your current policy and update it to meet today's needs. Information on coverage provided by the association can be obtained from our management company, P.S.I.



## YOU ALL COME

Your board of directors invites all owners and residents to attend any Board or committee meeting. Interest in the workings of your association is encouraged. When you do attend, keep in mind that a protocol is necessary to ensure that the business of the Association is completed on a timely basis.

The agenda for Board meetings is set about a week prior to the actual meeting so that advance material can be sent to all board members. The members review the material and question management and each other in advance of the meeting permitting questions and most non-policy issues to be handled outside of the meeting.

New issues that arise at the meeting are normally assigned to a committee to study and report back to the board at a future meeting. This approach is followed so that an appropriate amount of review is given to each issue and to be more certain that objective decisions are

being made in accordance with the bylaws.

The 10 minutes immediately before the Board convenes is allocated to Association owners who wish to address the board on any issue. The time is equally divided among all owners who wish to speak. This limit is strictly adhered to, except in case of emergencies. Any non-emergency issue will either be referred to management to correct or to a committee to investigate.

If an owner has a question about a maintenance, billing or other personal issue, it is best to contact management as soon as the question arises rather than waiting for a board meeting. This will allow management to begin to correct the problem as soon as possible.

If the question or comment is about a policy issue, rule or suggestion for different procedures, it is best to contact the chair of the committee assigned the to area you are concerned about. If you

**OVER THE YEARS, EXPERIENCE HAS SHOWN THAT THE GREATER THE PARTICIPATION, THE BETTER THE DECISION MAKING.**

are unsure who that is, please ask management or any board member for assistance. Committee chairs are posted on the clubhouse bulletin board and on our website

Within these parameters, owners are invited to address the board or any board committee at any meeting. Owners are also encouraged to contact any board member or management anytime you have a concern.

Owner participation is encouraged because over the years, experience has shown that the greater the participation, the better the decision making.

## UPCOMING TOPICS for Cross Winds

MARCH: *Meet your Landscaper*

APRIL: *Responsible Condo Living*

MAY: *Pool Rules*

If you have any suggestions for future CrossWinds articles, please call the Communications Chair, Mary Jo Reid @ 634-6317.



## RECENT NEWCOMERS

If you are a new resident of the Crossings but have not received a packet of information regarding condominium living, please call the Communications Chair at 634-6317.

This packet contains important information on the Crossings Declaration, By-Laws & Rules & Regulations. Also included are some forms and the most current copy of the Crossings Directory.

C/O Property Specialists, Inc.  
Suite 108  
5999 S. Wilke Rd.  
Rolling Meadows, IL 60008

Pre Sorted Standard  
U. S. Postage Paid  
Buffalo Grove, IL 60089  
Permit No. 90

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**BOARD OF DIRECTORS MEETINGS ARE ON THE 4TH MONDAY OF EVERY MONTH  
BEGINNING AT 7 PM AT THE CROSSINGS CLUBHOUSE**

**COMING UP NEXT!**

**Board Meetings on February 26 and March 26**

*All Crossings residents are encouraged to attend*

## Board Training

*continued from front page*

look at 2001 and agreed upon some specific objectives for the year. The March *Cross-Winds* will explain each of the goals and how we expect to achieve them.

The meeting adjourned at 3:00 PM and overall, the day was rated highly successful by all attendees. The newest board members gave the presentations the highest marks and felt they had gained a leg up on executing their duties.

## 1100 FRANKLIN PARKING COMMITTEE MEETING

The committee will meet during the regularly scheduled Government Committee Meeting, February 14th, at 7:30 PM

The Committee will discuss a NEW PARKING PROPOSAL from PSI and other issues the members may decide to bring up.

As with all Crossings meetings, all residents are encouraged to attend, even if you don't live on the 1100 block on Franklin!

**PARK  
AT  
YOUR  
OWN  
RISK**

**NO  
PARKING  
DAY  
OR  
NIGHT**

**DON'T  
EVEN  
THINK OF  
PARKING  
HERE**

**THOU  
SHALT  
NOT  
PARK  
HERE**

# URGENT

***Holiday Decorations must be removed no later than  
February 15, 2001***

*After that date, violation procedures be in effect.*