

MINUTES
Crescent Homeowners Association Meeting
March 8, 2007
Website: crescenthoa.com

The meeting was called to order at 7:10 p.m. by **Ryan Myers**, President, at the Church of the Nazarene. There were 12 people plus the three officers in attendance.

Secretary's Report – Lana Corneau

The previous meetings' minutes had been delivered to all Crescent homeowners and were approved as printed. Additional copies were available for anyone who had not received a copy.

Treasurer's Report – Mary Arnold

Mary Arnold reported that there are now just six outstanding dues at this time. These six delinquent homeowners will be turned over to an attorney for collection on Monday, March 12, 2007. A question was raised as to whether or not we can publish the names of the homeowners who have not paid their dues in our minutes or newsletter. Next year, we will probably do this. The penalty for late payments of HOA dues is 100% of the amount of the dues, or \$130.00, making the total payment due \$260.00.

Old Business

Security in the neighborhood was again a topic of discussion. There has been a rash of mail theft in south Tulsa recently, with several of our homeowners falling victim to this crime. It was also reported that garage doors have been left open, and several incidents of theft have occurred. We cannot stress the importance of keeping your garage door shut unless you are right there to monitor your property. Also, if you park in your driveway, be sure not to leave your garage door opener in the car as it provides easy access to your home. If you see any suspicious activity, don't jeopardize your own safety but call the police immediately. Try to be a good witness – make note of the description of the person, of their vehicle, try to get a license number, etc.

Three incidents of vandalism were reported to Ryan this week alone. One was of teenagers vandalizing a Chevy Tahoe, another resident had credit cards stolen from a purse that had been left in a vehicle in a 30-minute window of time, and a third resident reported that a gas powered scooter and bicycle were stolen out of their garage last Saturday. Another resident reported that, during the holidays, a brazen thief stole a Christmas wreath and holiday decorations right off the front porch of their home.

The Neighborhood Garage Sale will be held on April 21, 2007. We will place an ad in the Tulsa World and will have signs posted at the neighborhood entrances. This is a great time to clean out your closets and make a little money.

The Easter Egg Hunt is in jeopardy of being cancelled since there have been no volunteers to coordinate the event. We need a couple of people to agree to stuff Easter eggs with candy and

“hide” them in the park at 10am on Saturday, April 7th. Please email Ryan Myers at ryan.myers@ubtllp.com to volunteer. Updated information will be posted on the HOA website. Special activities like this only happen because of volunteers. Please volunteer.

Guest Speaker, **Dennis Hester**, was next on the Agenda. Mr. Hester is a Certified Identity Theft Risk Management Specialist, CITRMS. He told us there is nothing you can do to prevent Identity Theft but you can reduce the incidence of it. There are actually five types of Identity Theft.

1. Financial – this represents 28% of the problem of Identity Theft. To limit the risk of this, he recommends reconciling your accounts every 30-60 days. If you discover any suspicious activity on your account, report it immediately and your liability is just \$50.00.
2. Social Security theft – never carry your Social Security card in your wallet. Your SS number is also found on many other types of cards, such as health insurance or I.D. cards. It’s easy enough for a crook to obtain your SS number – don’t make it any easier for them.
3. Medical Identity theft – this is becoming more and more of a problem and it can actually reduce your maximum insurance benefit if someone uses your identity to get medical treatment.
4. Character/Criminal Identity theft
5. Driver’s License theft

Identity theft is not just about credit cards and bank accounts. Identity theft is an international crime. If it happens to you, access to an attorney may be critical. Only one in seven people are prosecuted for this type of crime, and yet 7-10 million people fall prey to Identity Theft each year. Your personal information is in many places – fishing license, marriage license, closing papers on a home purchase, rental car contracts. It is also easy to steal your identity through records at your doctor’s office, dentist’s office or accountant’s office. The average dollar amount charged to a stolen credit card is over \$92,000; the average number of checks written on a stolen account is 75 and the average number of credit card applications using your stolen information is 8.4! The thieves are not after your money or your inventory – they want your personal information.

Monitor your accounts every month. Get a copy of your credit report every four months – you can get them free, one from a different credit checking bureau each time, as they must provide one free per year, per agency. Kroll World Wide is a company that, for a fee, monitors your credit for you and helps to restore your good credit if a problem arises. Their Identity Theft service runs approximately \$12.95/month. Their service includes daily monitoring of your credit report, and they advise you of any “hits” so that you can verify if it was a legitimate inquiry. We are very grateful to Mr. Hester for his time and expertise on this matter, and we appreciate his traveling from Oklahoma City to make his presentation.

New Business

A question was raised about having an award for the best yard/landscaping, to be awarded each month during the growing season. This would be our own Neighborhood Beautification Program, and a motion was made and passed. We will order signs for this purpose.

The I.D. stickers have arrived and will be distributed to all Crescent homeowners within the next couple of weeks.

The problem of dog walkers not picking up after their pets was again discussed. If you walk your dog in the neighborhood, PLEASE PICK UP AFTER YOUR DOG! Carry a plastic bag with you and you won't even get your hands dirty.

Another problem discussed was the habit of some smokers of throwing their cigarette butts out their car windows or into the street. These butts often end up in the yards of non-smokers. Again, please be considerate and dispose of your cigarette butts in an appropriate container! You know the saying "Don't Lay Your Trash on Oklahoma" and we can add "Don't Lay Your Trash on the Crescent Neighborhood"!

The speed limit in the neighborhood is 25 miles per hour – please remember this! Now that our weather has finally warmed up, many people are out and about on bikes, walking, etc. Drive safely and obey the speed limit. Also please stop at all stop signs!

Our trash days in the neighborhood are Mondays and Thursdays. Our Covenants clearly state that trash is not to be put on the curb any more than 12 hours before the pickup. Since our trash men come around 6:00 a.m.; that means your trash should not be on the curb earlier than 6:00 p.m. the night before.

Central Nazarene Church car show May 19, 2007, 7291 East 81st.

Show web site available on left side of church home page at <http://ccnt.org>.

Show time 8:00am-4:00pm Open to the public at 9:00am, free admission.

Registration 8:00-12:00. Early registration \$12.00 - show day \$15.00

Top 30 cars awarded \$25 per car. Best of Show awarded \$50.

Best club participation \$100. Second best prize, \$75.

DJ service by Dale Turner

Tulsa ZooGrass Boys, featuring Bluegrass, 1:00-2:00pm

Live music, featuring 50/60 Rock and Roll, 2:00-3:00pm.

Burger and Dog's meals on site.

All profits will go to our teen groups trip to Nazarene Youth Congress '07,

St Louis Missouri, web site www.waterfirewind.com.

Call Jerry Argo at 749-9614 or cornstarch35@cox.net for additional information.

Let us know if you are interested in advertising or sponsoring the cost of copying the HOA meeting minutes or flyers.

The meeting was adjourned at 8:00 p.m.

Identity Theft: America's Fastest Growing Crime!

Think you're not at risk? Unfortunately you are.

Do you...

- ✓ hand your credit card to servers at restaurants?
- ✓ sign your credit cards?
- ✓ supply personal information over the internet?
- ✓ keep your Social Security number in your wallet or purse?
- ✓ leave mail at your home or business for the postal carrier to collect?
- ✓ shred unwanted mail with personal information?

Pre-Paid Legal Services, Inc. and Kroll Background America...

The experienced leaders in the field... on your side!!

When you need an attorney? Who will you call?

Have you ever...

- ✓ thought about writing or revising your will?
- ✓ been audited by the IRS?
- ✓ purchased a home?
- ✓ been a defendant in a civil lawsuit?
- ✓ signed a contract of any kind?
- ✓ paid a bill you thought was unfair?
- ✓ received an inaccurate credit report?
- ✓ received a moving traffic violation you thought was unjustified?
- ✓ had any type of legal question?

If you answered yes to even one of these questions you could benefit from a Pre-Paid Legal Family Plan and an Identity Theft Shield.

LEGAL EMPOWERMENT FOR YOUR LIFE

Your Family • Your Will • Your Money • Your Retirement • Your Car

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Take Action Now...

Step 1: Go to www.prepaidlegal.com/hub/ryanmyers

Step 2: Any Questions? Call (918) 293-2005

Ryan Myers, CITRMS
Independent Associate