CROSBY CROONER



THE CROSBY AT RANCHO SANTA FE

SPRING 2015 · ISSUE 8

Crosby HOA v. Starwood Lawsuit Settled



By Carole Hogan, Board President

The HOA's lawsuit against Starwood and others, filed in November 2011, settled earlier this month as to Starwood only. On March 2, the HOA received \$2.5 million to dismiss the litigation against the community developer.

However, potential claims against Starwood that may arise from the HOA litigation against the golf club are not waived. As well, construction defect claims against other defendants were not settled and the lawsuit continues as to them.

The principle claim against other defendants pertains to the defect and repair of the Top O' Crosby road.

The HOA's total fees and costs in the litigation were approximately \$1.1 million. A breakdown of these expenses will be provided in the near term.

The litigation mainly concerned three major construction defects – the streets, the gutters and the decomposed granite (DG) trails. At this early juncture, the Board has made no decisions on the order of repair. The Board will rely on the recommendation of the HOA's subject matter experts in the litigation in both the order and manner of repair.

The HOA membership will be apprised of developments as they occur. General meetings with expert presentations will be held. Whenever aesthetic considerations present themselves, the input of HOA members will be especially important.

The HOA's legal counsel in the litigation has and will continue to send required legal notices and updates.

The Board thanks HOA members for their support and patience during this litigation process.

CROSBY CONTACT INFORMATION:

(858) 381-5615 • www.CrosbyEstate.org

Cheryl Moulton, cmoulton@keystonepacific.com, Community Manager Sonya Pluta, Executive Assistant to the Community Manager, spluta@keystonepacific.com

COMMUNITY VOLUNTEERS

WHY JOIN A COMMITTEE?

You've probably asked yourself that question a million times. Why get involved in an Association committee?

There are several exciting reasons to sign up to help your neighbors:

- Committees serve as a training ground for future Board members.
- Committees serve as conduits through which the Board receives "grass roots" input from homeowners.
- Committees enhance the effectiveness of the Board by providing research, analysis and advice needed for policy decisions.
- Committees are vehicles through which Board actions are implemented.
- Committees are the fabric that permits the smooth operation of the Association.

In deciding which committee to join, the discriminating homeowner has several choices: the Access Control Committee, the Design Review Committee, the Finance Committee, the Landscape Committee and the Social Committee.

Please lend your experience and helping hand to your Association by volunteering to serve on a committee. The Crosby needs you!

BOARD OF DIRECTORS



Carole Hogan President



Craig Bernard Member-at-Large



Ed Sanabria Golf Club



Mick Dannin Vice President



Peter Shapiro Secretary



David Kingston Treasurer (not a Board Member)

COMMUNITY VOLUNTEERS

LANDSCAPE COMMITTEE







Craig Bernard



Don Fontana



Kristine Fulhorst



Skip Hogan

DESIGN REVIEW COMMITTEE



Carole Hogan



Jim Sweeney



Steve Jigger



Kristine Fulhorst



Rose Hawman

OPERATIONS COMMITTEE



Carole Hogan



Peter Shapiro



Namita Singh

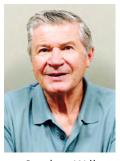
ACCESS CONTROL COMMITTEE



Peter Shapiro



Eilis McKay



Stephen Wilk



Chris Mann

FINANCE COMMITTEE (Chris Fugelsang not pictured)



David Kingston



Mick Dannin

COMMUNITY NEWS



Cheryl Moulton

On behalf of the Crosby Estate HOA Board of Directors and Keystone Pacific Property Management, Inc., we are very pleased to introduce Cheryl Moulton as our new Community Manager as of January 12, 2015.

Cheri has an extensive background in business management, community operations and is well versed in legal issues relative to the management of common interest communities. Cheri has a master's degree in business administration and is a certified paralegal. Among her accomplishments, she started, grew and sold her own business and has worked with The Crosby Estate corporate attorney for several years. In her latter role she has managed many resident matters and worked with innumerable vendors on behalf of various common interest community boards and their residents.

Cheri is also a Notary Public and is available to notarize homeowners' documents. Cheri is located in our HOA office at Cielo Village. She can be reached by email at cmoulton@keystonepacific.com or by phone at (858) 381-5615.

Please join the Board and Keystone Pacific in welcoming Cheri.

- ~ Carole Hogan, President, The Crosby Estate HOA Board of Directors
- ~ Tim Taylor, Vice President, Keystone Pacific Property Management, Inc.

Sonya Pluta

Sonya Pluta came to The Crosby this past summer from a neighboring community where she worked as the Design Review Coordinator for over nine years. While the market slowed down, Sonya was kept on to assist with community management until construction picked up again. Sonya has a Bachelor of Fine Arts degree in Interior Design and has 20 years of experience working with Architects.



Fido Faux Paws



It's hard not to be a dog lover; after all, mankind entered into a societal pact with them centuries ago. In exchange for food, our dogs will offer us unconditional affection, companionship, and play. In fact, did you know that dogs really want nothing more than to please their masters? It is an undisputed fact. Some dogs will roll over and play dead on command. Others will fetch your slippers and newspaper. Some canines have even been known to traverse incredible distances to be reunited with families who were lost in a move. However, one thing that our bowzer buddies are unable to do is to clean up after themselves. If you have a canine collaborator, please do pick up his droppings for him — remembering that he doesn't have opposing thumbs with which to handle a pooper-scooper. Failure to do so is not only inconsiderate of your neighbors, or disconcerting to the landscapers, but can you imagine the embarrassment Fido would feel if it ever got out that it was his droppings that all his puppy pals were discovering out in the open like that? Sensitivity... It's a dog thing.

To keep everyone up to date on community happenings, we would like to provide you with a summary of the most recent board meeting.

FINANCIAL

This is the financial update through February 2015. The February consolidated financial statement reflects total assets of \$5,348,431.25. Of this, \$400,921.35 is in the Operating Account, and \$2,987.871.82 is in the reserve Currently the Association is in good financial standing and continues to operate within budget. The Board continues to aggressively pursue collections on owners with past due assessments via legal firms who specialize in association debt collection.

ACCESS CONTROL

The Access Control Committee is arranging for gate repairs and obtaining proposals for long-overdue renovations of the gate houses. In addition, analysis is underway of the options for addressing intersections where potentially dangerous conditions exist, and ways of reminding drivers of the speed limit in The Crosby.

DESIGN REVIEW

New Solar Guidelines were recently adopted by the Board, after the required 30-day comment period and consideration of comments by the membership. For more information about the new Solar Guidelines, or any other DRC-related questions, please contact the Management office or email spluta@keystonepacific.com.



JOIN THE CROSBY GROUP ON FACEBOOK:

"CROSBY HOME OWNERS"

The HOA has created a private (closed) Group on Facebook which is primarily a homeowner tool for interacting with your neighbors and making announcements. The Crosby home owners' Facebook Group is a dedicated space where you can share updates, photos or videos of your achievements or the activities of your family, children or pets. You can use it to solicit suggestions from your fellow Crosby home owners for a contractor or vendor, talk about a charity event that you support, or possibly to sell something, like a dining room set or vehicle. If there are mountain lion sightings or other wildlife issues, you or the community manager may post notices here. Announcements of upcoming Crosby special events will be posted, and pictures and videos of some of the community happenings will be uploaded. Also, you can message other Group members. Group chats can be used to put together groups of homeowners who have common interests such as books, wine, poker, bridge, etc. It is hoped that the Crosby home owners Facebook Group will be a positive force in the community, and is not to be a complaint forum. The Group can only be joined by Crosby residents, and all posts will be reviewed prior to posting. You can access and join the Crosby home owners Group by logging into Facebook and entering "Crosby home owners" in the search box, and then clicking on "Join Group" in the top right corner. ~ *Craig Bernard, Board Member*



REAL ESTATE RUN DOWN





By Eilis McKay, Access Control Committee member

Since all new builder inventory was sold out in 2013, the number of home sales fell, as expected, from 67 to 24 in 2014. The good news is that the average sale price increased by 25.50 percent, and the average price per sq.ft.

increased by 9.19 percent, according to information gathered by cross-referencing 3 different data sources.

In the same period, Santaluz had 63 sales, down from 65 in 2013, an increase of 33.98 percent in average sale price, and 12.57 percent increase in average price per sq.ft. Fairbanks Ranch saw a more dramatic drop from 51 sales in 2013 to 29 in 2014. The average sales price remained almost unchanged at .83 percent, and price per sq.ft increased by 2.17 percent. The Bridges also had fewer sales in 2014, down from 28 in 2013, to 23. The average sales price reduced by -7.77 percent, and price per sq.ft. rose by 5.26 percent.

An interesting development in Crosby was that 6 of the 24 sales were to residents who simply moved within the community. Many homeowners are experiencing difficulties in finding another location that offers the amenities, beauty, and convenience of the Crosby, within the price range.

Currently, there are 21 homes actively on the market ranging in price from \$1,099,000 to \$3,595,000. Since

January 1, 2015, 7 homes have sold, and 5 are in escrow. This bodes well for the remainder of the year.

The forecast for 2015 is a positive one, if not 'rosy.' If the price of gas remains lower, the economy will see a net savings. Wages are expected to pick up as the labor market tightens. Unemployment in San Diego was 7.0 percent in December, 2013, 5.9 percent in December, 2014, and expected to go to 5.2 percent in 2015. Mortgage rates are still relatively low. Foreclosures are down.

On the other hand, the rise in student debt is keeping new home buyers out of the property market. Lack of inventory continues to be a problem with inventory in San Diego down 28 percent from January 2014, to December 2014. Lack of income growth is forcing new buyers to rent versus buy.

The National Association of Realtors in a 127-question survey based on 6500 responses, found that 79 percent of home buyers in 2014 purchased a detached, single-family home. New home purchasers bought a home to avoid renovations or problems with electrical or plumbing, and the ability to customize their home. Home buyers who bought previously-owned homes purchased for a better price and overall value. Forty percent of home sellers traded up to a larger home, 47 percent purchased a more expensive home, and 53 percent purchased a newer home. Thirty-six percent offered incentives to attract buyers, such as paying for home warranty policies and closing costs.

Let us all look forward to a very active market in 2015!

GATEHOUSE GREETINGS



By Kenneth Taylor, GMI

Tim Bolden has been promoted to a new position at GMI and will be leaving The Crosby. After four years here, Tim's last day was March 21. Please join me and the staff of the HOA in offering Tim best wishes and continued success in his career. His friendly smile and positive attitude will be greatly missed.

We also remind you that there are no vendor services allowed on Sundays or after 6 pm in the evening during the week. (Examples of vendor services are: moving companies, furniture deliveries, party rental deliveries or pick-ups, landscapers, etc.) If you need an exception to this policy, it

needs to be approved by the HOA. To request such an exception, you can contact Sonya Pluta at the manager's office. Hope you have a great spring season.





WATER PROBLEMS, SYNTHETIC SOLUTIONS

By Craig Bernard, Board Member

Most everybody in the state now knows that we are in a multi-year drought and it is showing no signs of abating. OMWD has

level 2 water restrictions in place with a strong possibility of that going to level 3 this summer. Water rate increases were just announced averaging around 8 percent for homeowners which, if this continues, will double water costs in just nine years.

Does it now make sense to replace your turf with synthetic? From a maintenance standpoint, your landscape maintenance provider mows and blows every week, and you spend money on fertilizers and weed-killers as well. With synthetic, there are no weeds and no fertilizing, so your landscaper should be able to reduce his price or spend time on other things.

Also, if you have dogs, you know what an issue urine can be. It obviously does not affect synthetic lawns.

From a conservation side, every 5,000 square feet of lawn consumes 165,097 gallons of water annually. Natural turf needs approximately 50.71 inches of rain a year on average to look healthy. The use of water for natural grass is often more than half of a homeowner's total water usage. And all of the water we put on our lawns is the same water we drink.

Fiscally speaking, the cost of a top-quality synthetic turf is in the area of \$7.50 per square foot installed. From time to time, OMWD offers rebates to replace your turf. If you have a 3,000 square foot lawn, you have a water cost of about \$700 a year.



So if you invest \$22,500 in synthetic turf, you will see greater than a 3 percent return on investment plus savings on the fertilizers, weed-killers, and labor to mow and blow. All while helping to conserve a precious natural resource.

As an additional note, OMWD offers free irrigation evaluations to help determine if you are over-watering or if there are leaks in your system.



IMPROVEMENTS ON MAIN CORRIDOR PLANNED

The Landscape Committee has approved the hiring of the original landscape architect that designed The Crosby to plan a renovation along Bing Crosby Boulevard that would include the medians and parkways, along with a few additional monument areas. The Finance Committee is reviewing the proposal, and the Board will need to approve it, but we are hopeful that the upgrading of our main corridor can get done over the next year or so. There has been a lot of inconsistent planting that has occurred along the way, with a number of areas that appear to be dead and in need of attention. We want to also be very mindful of the water requirements of all new plantings by utilizing efficient irrigation and lower water plantings. We will keep you informed, and when we have a plan put together, we will have a meeting to allow homeowners to view and comment on the planned renovation.

CROOKER YARD OF THE QUARTER



16570 ROAD TO RIO: Congratulations to the proud homeowner.

Save the Date! May 17, 2015

CROSBY HOA SPRING BBQ











Thank You, Glyndwr...

Glyndwr Smith and his wife Susan moved from Rancho Bernardo to The Crosby seven years ago. Since joining the Crosby family, Glyndwr has been very active in the operation of the Association. He was a member of the Board of Directors for two years, and served on committees for over six consecutive years. During his tenure on the Design Review Committee, he made significant improvements

to the design review process. He recently resigned from his position on the Finance Committee, and his valued contributions to that committee will be greatly missed.

Glyndwr was born in London. In his past career life, he was Assistant to Past Chairman of the Board of Vishay, Dr. Felix Zandman, and Executive VP. He reported to the President and CEO, Dr. Gerald Paul, in several marketing and sales capacities. He is Past Chairman, Board of Directors of Siliconix in Santa Clara, CA (manufacturer of Discrete Semiconductor Products, now 100 percent owned by Vishay). He currently owns a small consulting business called GLYNDWR LLC, and he can be reached at glyn2sue@yahoo.com. His company analyzes the potential of maximizing company assets of organizations in the electronics industry, by reviewing and recommending acquisitions, divestitures, and changes necessary to align a company's current marketing and sales organization with its future corporate strategic direction.

He and his wife spend time enjoying the arts and traveling, including to The Loire Valley and Paris in May, and enjoying the view of the San Diequito Valley from their rear porch and garden.

Glyndwr's vast wealth of knowledge and experience proved to be invaluable to the Board and committees on which he served. Please join the Board and committee volunteers in thanking Glyndwr Smith for his long service to The Crosby community.



CROSBY CLUB DIVOTS



By Ed Sanabria, General Manager 2014 was a great year... The club has gone through many exciting changes, including a complete remodel of the Fitness Center, several Capital Expense projects around the Clubhouse and

some personnel changes. We have created a new chapter in the Food and Beverage and Fitness Departments. Joining us at the Fitness Center is Lori Allen (and her new team). In F&B, please welcome our new Executive Chef, Chris Hartman, and of course our new F&B Director, Brian Green. Lori will be introducing new Barre and TRX conditioning and fitness classes; look for more class times and more cardio workouts (we will be moving beyond the basics with our new classes).

Brian and Chef have changed all the menus around the club and they are getting rave reviews and testimonials from our members who frequent the dining rooms. The best way to describe the new dinner menu is "plain and grilled preparations" where you choose your own protein and choice of two sides. Chef likes to call it "choose your own adventure." Chef's Signature Featured Entrees are always available. One particularly popular menu item is "Not Your Mamma's" Fried

Chicken. Our monthly wine tastings and quarterly cooking classes are well attended and are huge hits.

Also, the many from the Crosby Community enjoyed the New Years Eve Party.

Coming up, everyone is invited to our Easter Carnival, Easter Brunch and Mother's Day Brunch this year. More information is available on the following pages or look for email announcements from the HOA. The Club will be hosting several other "Member for the Day" events in the next few months to interest you in membership; be on the lookout for those.

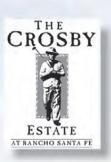
The Prospective Member Invitational is still available. The PMI offers four months of full golf level access to the club for \$4,000 and at the conclusion of those four months, if you decide to join in golf or sports categories, then that \$4,000 is applied to your initiation fee.

Please join us at one of these events to get a taste of what the club is really all about. We would like to be your social hub for the Crosby Community... For a tour of the club and a membership packet, please contact Rhonda Hill at (858) 759-3846 or rhill@thecrosbyclub.com. For more information, call (858) 759-7223 or visit www.thecrosbyclub.com.



All Crosby families are invited to join us for the 2015

EASTER CARNIVAL



SATURDAY, APRIL 4 • 12:30 - 3:30 PM • CROSBY DRIVING RANGE ADULTS, \$35 • KIDS 6-12, \$24 • KIDS 5 & UNDER, \$8

EASTER EGG HUNT · MUSIC · GAMES · FOOD



CROSBY CROONER | SPRING 2015 | PAGE 13

DID YOU KNOW?

THE EASTER BUNNY: The Easter Bunny is not a modern invention. The symbol originated with the pagan festival of Eastre. The goddess, Eastre, was worshipped by the Anglo-Saxons through her earthly symbol, the rabbit.

The Germans brought the symbol of the Easter rabbit to America. It was widely ignored by other Christians until shortly after the Civil War. In fact, Easter itself was not widely celebrated in America until after that time.

THE EASTER EGG: As with the Easter Bunny and the holiday itself, the Easter Egg predates the Christian holiday of Easter. The exchange of eggs in the springtime is a custom that was centuries old when Easter was first celebrated by Christians.

From the earliest times, the egg was a symbol of rebirth in most cultures. Eggs were often wrapped in gold leaf or, if you were a peasant, colored brightly by boiling them with the leaves or petals of certain flowers.

Today, children hunt colored eggs and place them in Easter baskets along with the modern version of real Easter eggs – those made of plastic or chocolate candy.



EASTER SUNDAY BRUNCH

at the Crosby

SUNDAY, APRIL 5 • 10 AM - 2 PM

Crosby Resident Pricing:

\$48++ per adult, \$25++ per child 6 - 12, \$12++ for kids 5 and under Dress code and 48 hour cancellation policy applies to this event

To make a reservation, call (858) 759-3850 or email concierge@thecrosbyclub.com

BREAKFAST STARTERS

Seasonal fruit, berries, granola & yogurt Mini yogurt, granola parfaits Assorted breakfast bread

BRUNCH SELECTIONS

Shrimp cocktail & crab
Cobb salad station
Mixed green & quinoa salad
Honey baked ham
Prime rib, leg of lamb
Macadamia crusted Pacific snapper

BREAKFAST STATIONS

Omelette bar • Scrambled eggs Potatoes O'Brien • Pancake station Eggs Benedict

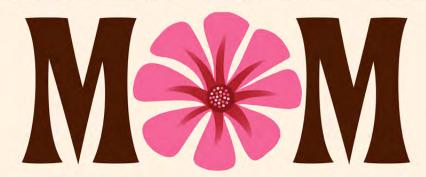
FOR THE KIDS

Mac n' cheese • Chicken nuggets Mini corn dogs • French fries

EXTRAS

Chef's desserts & sweets





Happy Mother's Day!

Mother's Day Brunch at the Crosby Sunday, May 10, 10:30 am - 1:30 pm

Crosby Resident Pricing:

\$48++ per adult, \$25++ per child 6 - 12, \$12++ for kids 5 and under

To make a reservation, call (858) 759-3850 or email concierge@thecrosbyclub.com

FRUIT & LITE BREAKFAST

Yogurt, granola bar • Seasonal fruit & berries • Hot oatmeal station Danish, scones, cinna-rolls

COLD SEAFOOD STATION

Assorted sushi • Shrimp cocktail

SALADS, SOUPS & MORE

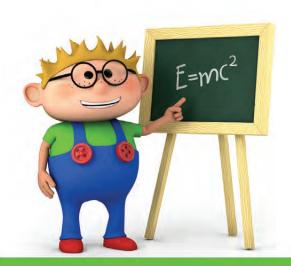
Spring strawberry & mango salad 8 Quinoa, grilled vegetable salad • Chilled vichyssoise soup • Kale, barley, asparagus feta salad • Tomato-basil soup • Mini gourmet grilled cheese

BREAKFAST STATION

Omelet bar • Scrambled eggs • Bacon, sausage, potatoes O'Brien • Stuffed French toast Lobster Benedict

BRUNCH CORNER

Carving station: New York Strip & Togarashi seared ahi tuna • Herb roasted snapper • Grilled chicken forestierre • Wild rice & roasted potatoes • Baby carrots, seasonal vegetables,



MENSA QUIZ

The following questions are similar to those administered on the Mensa Admission Test. Take the challenge and find out if you are Mensa material. ~ Dr. Abbie F. Salny

- 1. Bill climbs a two-mile hill at an uphill speed of two miles per hour, spends no time at the top, and immediately walks down at six miles per hour. What is his average speed for the up and down trips?
- 2. What is the number that is two more than one-tenth of one-fifth of one-tenth of 1,000?
- 3. Can you think of an American tree whose name contains all five vowels?
- 4. Pat likes books but not magazines, she likes going to shows but not the ballet, and she likes movies but not pictures. By the same rules, will she like videos or tapes?
- 5. Six smart people can read 12 books in six hours. How many books can three of these smart people read in nine hours?
- 6. Begin with the number of legs on a spider, add the number of stars in the U.S. flag in 1935, divide by two and add the number of leaves that enables you to distinguish poison ivy. What do you have?

- 7. If seven chocolate bars and one bag of jelly beans cost \$0.36 and 10 bags of jelly beans and one chocolate bar cost \$0.15, how much is a chocolate bar?
- 8. Of the words listed below, one is the "odd man out." This difference has nothing to do with letters, vowels, consonants or syllables. Can you find the word?

Grate Mitts Blame

- 9. In a county fair pie-eating contest, Joe ate three pies in 20 minutes. At the same speed, how long did it take to win the contest by eating twenty-one pies?
- 10. What is the 11-letter word that all smart people spell incorrectly?

The first person who replies with the correct answers to the Mensa quiz will win \$20. Send answers to spulta@keystonepacific.com