

Welcome Home!

Wynford Chace would like to extend a warm welcome to our new neighbors:

Cheri Young
Karen & Richard Ferguson
Jason L Kpish
Rolande Berlus

Congratulations! We are so excited that you have chosen our community to call home! While you are settling, if there is anything that we can help you with, please don't hesitate to contact our board members for assistance. And be sure to check out our website, it provides information regarding local schools, area shopping and restaurants, and Cobb County emergency services. If you are a new resident, and a Wynford Welcome committee member has not stopped by to welcome you and provide you with our recently updated Homeowners guide, please call or email Leigh Anne Bedingfield at 770.427.2669 or bandlb@comcast.net. For covenant information, you may contact Doris Kissell at Heritage Property. 770.451.8171.



Smile! You're On Camera!

For all those kids who thought the cameras at the pool were fake, know that there is proof now that they are not. On a September Friday night, a group of teens from the neighborhood vandalized the Wynford Chace clubhouse. For whatever reason, the kids took a pool chair to the wall of the clubhouse and beat holes in it. They also broke into the clubhouse and kicked in the bathroom wall and trashed the area. It was awful to watch the video, recognizing kids from around the subdivision doing this damage.

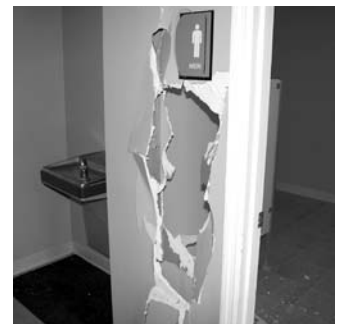
The video was given to the police and three of the teens were charged with felony breaking and entering and vandalism. Approximately \$5,000 worth of damage was done to the clubhouse. These kids use the pool. Their families pay dues for the maintenance and care of the Wynford Chace amenities. What were they thinking?

Sadly, the damage done to the pool house was done on a Friday night between 9:00pm and 1:00am. Why were 13-17 year old teens out so late? In Georgia, there is a midnight curfew for kids. How were these kids out without their parents' knowledge?

Sadly, neighbors did not call 911 when they saw all the ruckus at the pool. They didn't want to get involved.

Sadly, it costs us thousands of dollars to protect our HOA assets from our own residents.

For future reference, you do not have to call 911 for reporting suspicious events, you can call the non-emergency number and tell them what's going on. The non-emergency number is **770-499-3911**. The police will determine if it's worth investigating. **BUT**, you must be vigilant for the subdivision. If you see vandalism of our properties or your neighbor's property, you must help. If not, it will cost us all.



If you have more information on the break-ins and vandalism at the pool or anywhere else in the subdivision, please call Lt. Kurtz at the Cobb County Police Department at 770-499-4529. If your child was in on the vandalism, you should turn him/her in before he/she is identified by other methods.

So, now you know. If you walk your dog at the pool house and don't pick up the poop, you're on camera. If you do wheelies on the tennis court surface, you're on camera. If you break into the clubhouse, you're on camera. It's sad that we are reduced to surveillance to keep our property safe, but ya do what ya gotta do.

Wynford Chace

Management Agency

Heritage Property Management Services, Inc.
500 Sugar Mill Road
Building B Suite 200
Atlanta, Georgia 30350
Phone: 770.451.8171
Fax: 770.451.3919
Doris Kissell. Extension 238.
Dkissell@heritageproperty.com

Modifications & Architectural Control Committee:
Submit any request for approval of modifications to the exterior of your home at least two weeks in advance. Send 2 copies of your request to Doris Kissell, Heritage Property Management at the address above. Download a form from www.wynfordchace.com or call the management agency at 770.451-8171. Ext. 238.

Board of Directors

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President's Corner

By Cesar Perez

Another season passes and yet additional improvements have been made at Wynford Chace! Again, several homeowners have undertaken landscaping and home improvement projects. Occasionally, you may see a property that needs some attention but let me assure you that in most cases, these are being addressed by the Board through Doris Kissell, our representative from Heritage Properties. Doris has many years experience working with subdivisions such as ours and she does a great job.

Earlier this summer, the Board, with Carla Millwood's guidance, implemented a plan to progressively replace pool furniture. Over twenty commercial grade chairs, lounges, tables, etc. were purchased. This funding was approved during 2004 since funding for major projects has to be identified well in advance to insure that funds can be spent wisely! We are currently working on funding for future projects, including additional improvements to the neighborhood entrance area.

If you're going up to the tennis courts and pool area, you'll notice that the parking lot has been overlaid and re-striped. A lot of attention was paid to drainage and building a solid foundation which will last. That should make it much more attractive and long-lasting.

I would like to address an item that needs some attention—User Groups, such as Yahoo. First, some history... The Yahoo group was established several years ago at the recommendation of our Web Master, Chip, and with the support of the Board. It was agreed that providing a vehicle that would permit easier communication among homeowners was desirable. The Board still sees great value in this. I would like to ask that you keep in mind that members of the Board are not required to belong to user groups; I don't (to my knowledge!). Please do not consider news groups as vehicles to communicate with the Board. If you post something that you want the Board to address, please also follow it up with a copy to Doris at Heritage. Doris often is able to address most issues, and those that she can't, she forwards to the Board, along with recommendations, advice, background, etc. Let me assure you that the great majority of issues are resolved quickly. It is easy to get hung up on a particularly difficult issue and then have it overshadow the others that have been resolved. Make the best of these groups as they serve an invaluable purpose! The best use of the group is to share news and tips that are of immediate interest such as events in the neighborhood, meetings, and the sharing of names of vendors who have been good (or bad).

Last on my mind is to let you know that a new MACC Committee has been installed. This group will be overseeing MACC approvals, violations, common area needs, including the front entrance, and several other tasks. Approvals/decisions should move quickly now! As you may know, our previous MACC Chairperson moved away early in the summer leaving a gap that was hard to fill.

Wynford Chace remains a great place to live. I hope you'll join in and help!

CESAR

Teaching Kids about Crisis

The Crisis of Environmental Stresses

By Ken Johnson, M.A., L.P.C.

Children who experience the crisis of environmental stresses must deal with situations in their life that become crisis due to natural disasters such as fire, earthquakes, tornadoes or storms; school stress which includes competition; financial stress due to job loss, divorce or poverty; and home life tension due to uncontrolled parental anger, child abuse, spouse abuse and child neglect.

Environmental stresses can force varied reactions, but a basic one for children is helplessness. The child knows the problem exists but he has no control over the problem or its solution. Children going through environmental stress, particularly family issues, often exhibit behavior resembling shock. They become numb and unresponsive to the events going on around them. They are in emotional overload.

Children are remarkable in their ability to recover from serious short-term family problems if the parents will admit there is a problem and work together with the child in finding a solution. Remember, for children, the loss of control and feeling helpless to change the situation causes much of the problem. Children feel safe and secure in trying times if they know they can believe in their parents' honesty and ability to inform the child about what is happening. Parents should remember that all information given to a child should be age-appropriate. Teens can comprehend the gravity of a situation and help more in the solution than can younger children.

Even so, a child or teen doesn't have to know every fact and figure in order to feel safe in a crisis situation. Sometimes less information is better.

When anticipating environmental stresses, parents should decide ahead of time what to tell children. Lying to a child is never a good idea. The framework of trust can be damaged and take years to rebuild. Some crisis situations, such as death and moving, need preparation time with children before they take place. Crisis situations, such as environmental stress, do not need as much preparation unless as an adult you know for sure that the crisis will occur (earthquakes or fires in Southern California). In these situations, to talk about the problem may cause more stress than the actual crisis (parents giving a doomsday forecast).

Knowledge about environmental stresses and their effect on children place parents in a position to lead children through the process and help lower the stress that many children may experience. Honesty and support will be important for a child to feel secure with himself during a time of crisis.

(Ken Johnson is a Licensed Professional Counselor and Wynford Chace resident. He sees adults, adolescents, and children in his private practice with East-West Psychotherapy Associates located at 2655 Dallas Highway, Suite 230. He can be reached at 770-419-5657.)

F. Y. I.

Neighborhood Watch

Our quiet little neighborhood has recently seen a resurgence of nuisance vandalism. During the past month, several homes have been "egged"! We can only come up with two or three occurrences that have been actually reported by homeowners of eggs being thrown at a house or car. This is not meant to minimize the severity of these

actions, but rather, to encourage you to first file a police report, and secondly, contact Meta Ridings as she is the keeper of data such as this. She can identify trends, get advice from her contacts at the police, brief the Board, etc. Meta has more data gathered over the years than you would believe! The Board will certainly assist in identifying and bringing charges against any guilty party!

Service Your Furnace

Before those cold winter nights set in, make sure your furnace is running properly. The following conditions could mean your system is operating inefficiently or unsafely:

- Soot or carbon deposits on or around your furnace
- Build-up of dust, dirt, or scale around the burner
- A yellow rather than blue flame
- Excessive humidity or frost on windows or walls

Don't wait for symptoms to appear. Have your furnace inspected by a qualified technician every year, and replace or clean the filter monthly. If your furnace is more than 10 years old, you may want to replace it with a more energy-efficient model. For more helpful tips, visit www.georgianaturalgas.com.

Annual Homeowner Association Meeting

December 13, 2005-7:00PM

- If you have issues...
- If you want to be part of the solution...
- If you just want to meet your neighbors...

Be there!

Guard Your Credit

Credit scores range between 200 and 800. Scores above 620 are considered desirable for obtaining a mortgage. These factors will affect your score.

1. Your payment history. Whether you paid credit card obligations on time.
2. How much you owe. Owing a great deal of money on numerous accounts can indicate that you are overextended.
3. The length of your credit history. In general, the longer the better.
4. How much new credit you have. New credit, either installment payments or new credit cards, are considered more risky, even if you pay promptly.
5. The types of credit you use. Generally, it's desirable to have more than one type of credit—installment loans, credit cards, and a mortgage, for example.

Some Ways to Improve Your Credit

Credit scores, along with your overall income and debt, are a big factor in determining if you'll qualify for a loan and what loan terms you'll be able to qualify for.

1. Check for and correct errors in your credit report. Mistakes happen, and you could be paying for someone else's poor financial management.
2. Pay down credit card bills. If possible, pay off the entire balance every month. However, transferring credit card debt from one card to another could lower your score.
3. Don't charge your credit cards to the maximum limit.

4. Wait 12 months after credit difficulties to apply for a mortgage. You're penalized less for problems after a year.

5. Don't purchase big-ticket items for your new home on credit cards until after the loan is approved. The amounts will add to your debt.

6. Don't open new credit card accounts before applying for a mortgage. Having too much available credit can lower your score.

7. Shop for mortgage rates all at once. Too many credit applications can lower your score, but multiple inquiries from the same type of lender are counted as one inquiry if submitted over a short period of time.

8. Avoid finance companies. Even if you pay the loan on time, the interest is high and it will probably be considered a sign of poor credit management.

Facts & Fallacies

Fallacy: My score determines whether or not I get credit.

Fact: Lenders use a number of facts to make credit decisions, including your FICO score. Lenders look at information such as the amount of debt you can reasonably handle given your income, your employment history, and your credit history. Based on their perception of this information, as well as their specific underwriting policies, lenders may extend credit to you although your score is low, or decline your request for credit although your score is high.

Fallacy: A poor score will haunt me forever.

Fact: Just the opposite is true. A score is a "snapshot" of your risk at a particular point in time. It changes as new information is added to your bank and credit bureau files. Scores change gradually as you change the way you handle credit. For example, past credit problems impact your score less as time passes. Lenders

request a current score when you submit a credit application, so they have the most recent information available. Therefore by taking the time to improve your score, you can qualify for more favorable interest rates.

Fallacy: Credit scoring is unfair to minorities.

Fact: Scoring considers only credit-related information. Factors like gender, race, nationality and marital status are not included. In fact, the Equal Credit Opportunity Act (ECOA) prohibits lenders from considering this type of information when issuing credit. Independent research has been done to make sure that credit scoring is not unfair to minorities or people with little credit history. Scoring has proven to be an accurate and consistent measure of repayment for all people who have some credit history. In other words, at a given score, non-minority and minority applicants are equally likely to pay as agreed.

Fallacy: Credit scoring infringes on my privacy.

Fact: Credit scoring evaluates the same information lenders already look at - the credit bureau report, credit application and/or your bank file. A score is simply a numeric summary of that information. Lenders using scoring sometimes ask for less information - fewer questions on the application form, for example.

Fallacy: My score will drop if I apply for new credit.

Fact: If it does, it probably won't drop much. If you apply for several credit cards within a short period of time, multiple requests for your credit report information (called "inquiries") will appear on your report. Looking for new credit can equate with higher risk, but most credit scores are not affected by multiple inquiries from auto or mortgage lenders within a short period of time. Typically, these are treated as a single inquiry and will have little impact on the credit score.

Guard Your Credit

Continued

You should make sure the information in your credit report is correct. Not only is your credit score based on this information, but lenders also review this information in making credit decisions. Review your credit report from each credit reporting agency at least once a year and especially before making a large purchase, like a house or car. To request a copy, contact the credit reporting agencies directly:

Credit reporting bureaus

Equifax: P.O. Box 105069, Atlanta, GA 30348.
Report fraud: Call (800) 525-6285 and write to address above.
Order credit report: (800) 685-1111.
TDD: (800) 255-0056
Web: www.equifax.com

Experian (formerly TRW): P.O. Box 9532 Allen, TX 75013.
Report fraud: Call (888) EXPERIAN (888-397-3742) & write
Order credit report: (888) EXPERIAN.
TDD: Use relay to fraud number
Web: www.experian.com

TransUnion: P.O. Box 6790, Fullerton, CA 92834.
Report fraud: (800) 680-7289 and write to address above.
Order credit report: (800) 888-4213.
TDD: (877) 553-7803
E-mail (fraud victims only): fvad@transunion.com
Web: www.transunion.com

To opt out of pre-approved offers of credit for all three bureaus, call (888) 5OPTOUT (888-567-8688). You may choose a two-year opt-out period or permanent opt-out status.

Remember, you are entitled to a free credit report if you are a victim of identity theft, if you have been denied credit, if you receive government assistance benefits, or if you are unemployed.

If you find an error, the credit reporting agency must investigate and respond to you within 30 days. If you are in the process of applying for a loan, immediately notify your lender of any incorrect information in your report. Your lender will need to reorder your credit report and score once any changes have been made to your information at the credit reporting agency. Small errors may have little or no effect on your score. If there are significant errors, however, the lender may disregard the score.

Note: only the credit reporting agencies have the data from which FICO® scores are calculated. Fair Isaac can't correct data at the credit reporting agencies.

October 2005 Rezonings

These are some rezonings that are in our area. If you'd like more information, go to PLAN's website at peoplelookingafterneighborhoods.com

Z-158 to rezone 45.17 acres located on the north side of Macland Road, between Old Villa Road and Wilkins Rd (northeast corner of Macland and Villa Rica). Present zoning is R80, proposed zoning is Conservation Subdivision for a subdivision of 85 homes. . This case was continued. PLAN is working with the local residents to help oppose the proposed CS. It will be heard in November.

Z-162 to rezone 1.311 acres located at the northeast intersection of Barrett Parkway and Villa Rica Way (across from Averill Veterinarian). Present zoning General Commercial with stipulations, proposed zoning General Commercial with new stipulations that would permit a combination ten bay carwash, eight bay vacuum area and a drive through car wash tunnel. Future Land Use Map = Community Activity Center. PLAN is actively opposing this rezoning and working with local subdivisions,

e.g., Nob Ridge, to oppose this application. The applicant has Withdrawn without prejudice.

Z-167 to rezone 141.1 acres located on the east side of Lost Mountain Road, south of Dallas Highway (between Oakleigh and the gas station). Present zoning R30, proposed zoning Conservation Subdivision, with an included 42 unit Residential Senior Living - supported unit, and 279 single family detached residential lots. Future Land Use Map = Very Low Density Residential. PLAN is meeting with the attorney to determine the reasoning behind CS and to ensure the homes are consistent and compatible with the area. The new application outlines single-family residential vs. the RSL. The PC recommended approval 4-1 (Hovey opposed). PLAN is working with the adjacent subdivisions to decrease the density of this application.

z173 to rezone 6.22 acres located on the west side of Mars Hill Road at New Park Drive (across from Parkwood at Brookstone subdivision). Present zoning R-30, proposed zoning RSL-supported and unsupported combination, in a two story, 74 unit residence building restricted to Seniors over 55 years old. Future Land Use Plan = Very Low Density Residential. PLAN will alert local members to investigate this rezoning. **This case was continued.**

LUP17 a land use permit for property located at the southeast intersection of Mars Hill Road and Due West Rd. Present zoning R30, proposed permit would allow use of the existing one story brick/frame home and utility building for an "administrative office".

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1398 Wynford Gate



1080 Wynford Commons



2875 Wynford Drive



2704 Wynford Avenue

Fall Cleanup and Birds

Birds have four basic needs: food, water, shelter from predators and the elements, and safe nesting places. In addition to setting out feeders to provide food, starting this fall and winter you can help birds meet their needs in the following ways.

As you clean up, leave a brush pile that birds can use for cover. Also leave seeds and fruits on plants such as sunflowers (for jays and chickadees); cosmos, chicory and evening primrose (for goldfinches); and grapes (for cedar waxwings).

Provide fresh water in a shallow container. Water should be no more than two inches deep. In winter, it is especially important to keep the water ice-free by changing it frequently or by using an immersion-type water heater designed for outdoor use.

Landscapes with abundant trees and shrubs, and a relatively small lawn, are most attractive to birds. To enhance your fall and winter experience, make sure to choose plants for your garden that provide natural habitats.

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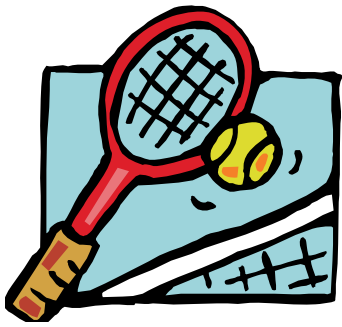
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3009 Wynford Station
Marietta, GA 30064

Scheduling:
Home - 770-427-6150
Cell - 678-793-1118



Courtside

The Men's Tennis season is underway! We'd like to extend a special welcome to one of our new neighbors, Craig Waldron, who joined up as soon as he moved in. The team has been taking coaching in the preseason and practicing every week to get ready for the season.

We're still happy to add people if any of you gentlemen out there would like to join us! Please contact me & I'll get you in touch with our Captain Peter Witkiewicz and Co-Captain Don Ridings.

It's almost time to get registered for the mixed season. As always, we are in need of ladies, but welcome all residents. As above, please contact me and I'll help you join up!

The mixed team last season advanced 2 rounds in the playoffs, losing to the eventual City Champion. Kudo's to Captain Kevin Franklin for doing a great job managing the team! If everyone comes back, we feel like we have a great shot at it this winter.

Some of you may have seen the effects from the hurricane on the courts. We had flooding like we've never had. Had it not been for the efforts of Peter Witkiewicz, John Boothby, Cesar Perez, and myself, the homeowners association would have had a rather large bill to pay for the removal of the mud that would have been left behind. These gentlemen, with only a phone call, showed up at the courts and

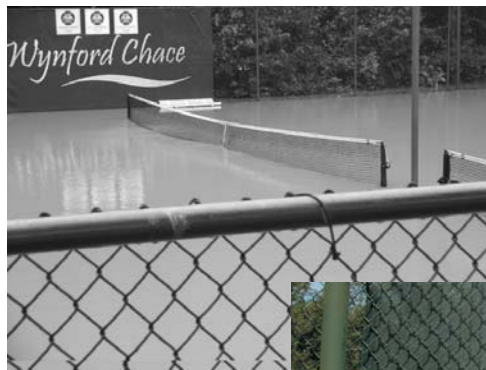
manned hoses, pressure washers, and brooms to have the courts playable less than twelve hours after it was flooded. I'm proud to have neighbors like these men.

Finally, if you've visited the courts recently, you may have noticed the renovation of the bulletin board outside the courts. It was sanded, caulked, and painted with multiple coats. A new layer of cork was added on the back and a new piece of plexiglass added to the front. The latch is on the bottom of the case and accessible to all. The times the courts are reserved for team practices and play has been posted, as well as a sheet so that residents can reserve the courts. Please feel free to make a court reservation and be respectful of other's reservations.

See you at the courts!

Herman

770-919-1141
or email me from the website:
<http://www.wynfordchace.com> or post a message in the Wynford Chace Yahoo group.



Flooded!



New Tennis Board

Language Tutor Available

Experienced language teacher available for tutoring Spanish all levels and French levels 1 through 3. Call Beatriz Alvarado-Heath at 770-425-2381 (a Wynford Chase resident at 1248 Colony.)

Do you have a child who has a musical ear? Or have you always wanted to play the piano? Now you can take **PIANO LESSONS** right in your own neighborhood! Donna Hopson (State Certified Music Teacher) 1230 Wynford Downs SW (770)-420-0546 Day and Evening times available

Wynford Chace

The Wynford Wire
Editor, Jerrie Paschal
2866 Wynford Drive
Marietta, Georgia 30064

*Annual Homeowner Meeting
December 13, 2005*

Free SAT Prep for High School Students

Governor, Superintendent Unveil Statewide Online Prep Course

Governor Sonny Perdue and Superintendent of Schools Kathy Cox today unveiled the state's new free online SAT prep class - www.satonlinecourseschool.com during a school assembly at Sprayberry High School in Cobb County. The online class is available at no cost to all high school students in Georgia.

The College Board's Official SAT Prep Course Online is the only online course developed by the test maker. The program will be integrated into classroom instruction and used for independent study. Students may access the online course 24-hours a day from school, home or online. The course features:

- 18 lessons featuring interactive activities and multimedia content;
- Three full-length, official SAT practice tests;
- Over 600 practice questions, which follow SAT specifications;
- Explanations of answers to all questions;
- Automated essay scoring; and
- Personalized score reports for students; detailed student, class, school, and district-level reports for educators.

For more information: Dana Tofig, DOE, (404) 463-1487

Cobb County School Closures

November 21-25 Thanksgiving
December 23-January 6 Christmas
January 16 – MLK Day