



# THE MAINSTREAM

THE MAINSTREAM is the official publication of Mainstreet Community Services Association, Inc.

SPRING/SUMMER ISSUE 2013



## Volunteerism in 2013!

Happy New Year to all Mainstreet Community residents. As with any new Board of Directors, or administrations, come new challenges. The challenge with the 2013

Board is attempting to get residents to take an active role through volunteerism – specifically, volunteering for Chair positions for the various committees in Mainstreet.

While in the military, I was told the very first day of boot camp, “Don’t volunteer for anything,” and I didn’t. Now, as Board President, I hope no one ever heard that statement but me! Furthermore, I hope they never thought of complying with it!

This country was founded on service by and to others. Our community is in need of your help. We need active residents to chair the different committees of Mainstreet Community. We need Chairpersons and volunteers for the following committees: Tennis, Crime Watch, Welcome, and Social Activities; we also need volunteers to serve on the Mainstreet Scholarship Committee. As you can see, we need quite a few homeowners to help out the community. In the past, Board members chaired the committees, but many hours and a great deal of time are already consumed by Board responsibilities. This is a community of homeowners, and I would like to have everybody contribute.

It has been discovered over the years that there are two main types of volunteers: those that just sit on the Board or committee, and those that serve on the Board or committee; I would like to have those that serve and not just sit.

We have an awesome community at Mainstreet, and to have residents participate is always a plus. It also provides the youth in the community with a point of reference that they carry with them throughout their lives. They see their parents volunteer now, and they may choose to do the same thing in the future. The community may not be able to participate in many activities this year unless we have volunteers. We have a lot of youth activities in the community, but no volunteers to head them up.

Volunteering is also a way to meet other homeowners and share valued ideas and secrets about homeownership. There are many opportunities to talk and you can use these opportunities to discuss ways and means of protecting our property, and give our neighbors tips on what to look out for to minimize break-ins, etc.

We are very fortunate in the Mainstreet Community to have two residents that will be teaching sewing to kids and facilitating a Toastmasters Club in Mainstreet. We hope that we can get more residents to step up to the plate and volunteer for additional beneficial activities on some of these fine committees.

In conclusion, we need everyone’s help and support in creating a volunteer attitude in Mainstreet. Find an area of interest, and contribute your time or talent. For additional information, please contact the Mainstreet Clubhouse administrative office. Have a great year.

Rick Harris, President  
MCSA, Inc. Board of Directors

### NOTICE

2012 Board of Director’s Meetings  
held March, June, September, December  
on the 3rd Tuesday at 7:30 p.m.

Keep abreast of current news and topics  
affecting the community

### MAINSTREET CONCESSION: Come One, Come All!

A Corner Store right here in Mainstreet! The Mainstreet Clubhouse Concession Stand is run by Velvet Loyal, a six-year resident of Mainstreet and an active participant and sponsor of many Mainstreet Community events. Remember, *all proceeds* from the Concession Stand benefit Children’s Programming at Mainstreet!

Concession Hours: 3PM – 6PM Tuesdays – Fridays;  
Saturdays from 12:00 Noon – 3PM



### Free Mainstreet Children’s Book Club

Every Thursday, we have a free Book Club for children grades K thru 5 from 4:00pm-5:30pm. We help them develop reading skills by reading stories and teaching “sight” words. There are also arts & crafts, fun, games, and prizes provided.

Velvet Loyal, Mainstreet Concession



## BOARD OF DIRECTORS

**Rick Harris**  
President  
disciple\_1@bellsouth.net

**Sharon Dickey**  
Vice President  
sharondickey@att.net

**Deidre Shannon**  
Secretary  
msdee115@yahoo.com

**Phaedra Brooks**  
Treasurer  
phaebrooks@aol.com

**Bishop Robert Lee**  
Member-at-Large  
bishoplee45@gmail.com

\*Board members can be reached at 770.469.7238

## MAINSTREET STAFF

**Nadine Rivers-Johnson** Association Manager  
**Velvet Loyal** Office Associate  
**Kyneisha Norman** Office Admin Asst  
**R. Carlos Junior** Maintenance  
**Charlie McCain** Maintenance  
**Roberto Suarez** Maintenance  
**MCSA, Inc. (Clubhouse)** 770.469.7238

## COMMITTEE CHAIRS

**Architectural Review Board**  
Rick Harris 770.469.6277

**Crime Watch Committee**  
Vacant 770.469.7238

**Tennis Committee**  
Vacant 770.469.7238

**Social Activities Committee**  
Nadine Rivers-Johnson 770.469.7238  
Velvet Loyal 770.469.7238

**Public Relations Committee**  
Nadine Rivers-Johnson 678.580.2762

**Landscaping Committee**  
Patrice Diamond 770.498.5911

**Gardening Committee**  
Patrice Diamond 770.498.5911

**Townhomes Committee**  
Vacant 770.469.7238

**Welcome Committee**  
Vacant 770.469.7238

**Grant Committee**  
Nadine Rivers-Johnson 678.580.2762  
Deidre Shannon 678.249.4892

**Newsletter/Web Committee**  
Mamye Britt 770.498.7589  
Nadine Rivers-Johnson 770.469.7238

## Community Management Associates (CMA)

(Accounting & Financial Services Only)  
Mail Payments to: 404.835.9100

**CMA**  
1465 Northside Drive  
Suite 128  
Atlanta, GA 30318  
www.cmacommunities.com

## IMPORTANT HOMEOWNER NOTIFICATION

ALL HOMEOWNERS PAYING THEIR HOA FEES USING BILL PAY, BANK/CREDIT UNION DRAFT, OR AUTO-DEBIT—PLEASE VERIFY THAT YOUR PAYMENTS ARE BEING SENT TO OUR CURRENT PROPERTY MANAGEMENT COMPANY, COMMUNITY MANAGEMENT ASSOCIATES (CMA) AT THE FOLLOWING ADDRESS:

MCSA C/O CMA  
P. O. BOX 65851  
PHOENIX, AZ 85082-5821

IF YOU FEEL YOU ARE AFFECTED, PLEASE CONTACT THE CLUBHOUSE ADMINISTRATIVE OFFICE. WE WILL BE HAPPY TO ASSIST YOU IN UPDATING YOUR INFORMATION PROPERLY.



Mutual of Omaha Bank now offers the ability to accept Visa payments online for HOA dues. CMA can accept payments from all major credit card providers including Visa®, MasterCard®, Discover®, and American Express®. Additionally, instead of a tiered service charge (charge based on the amount of the payment), homeowners will be charged a simple \$10 fee for all payments made. A maximum of \$3,000 per transaction also applies. E-Check transactions will continue to be available to homeowners at no cost.

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### VOLUNTEER TODAY!

MAKE A DIFFERENCE IN YOUR COMMUNITY



## Clubhouse Events

### KARATE AT MAINSTREET

Saturday Morning  
Beginners: 10:00 AM—12:00 NOON  
Thursday Evening  
Advanced: 7:00PM  
senseibrown@hotmail.com  
www.brownsdojoofkarate.com

### MAINSTREET CRIME WATCH

Block Captains Needed!  
Report crime directly and often!  
See Crime Watch "Eye On U" Signs  
www.crimewatch@mainstreetcommunity.org

### MAINSTREET TOASTMASTERS

Participants Needed!  
For more information contact  
Denise McLeod Thomas  
dmthomas524@yahoo.com

### BIBLE STUDY AT MAINSTREET

For more information contact  
Noel Tiu at (770) 630-2420  
noel\_tiu@msn.com

## Message From the Community Association Manager Nadine Rivers-Johnson



*Hello Neighbor!* Mainstreet is currently comprised of equal parts families with school-age children and an ever-expanding senior population. We aim to provide services that address our youth and seniors with information relevant to them.

In this issue, we are proud to announce that applications are currently being accepted for the 2013 Mainstreet Scholarship. Each year, a graduating senior is awarded a \$1,000 scholarship. The criteria and application are included in this newsletter on pages 14 and 15. We urge you to take advantage of this opportunity to subsidize a child's dream of a college education. With changes to the HOPE Scholarship and less federal dollars in aid available, this award can provide assistance to a needy and deserving college-bound student.

For the adult population, another area of concern to each of us is property values. While the market stabilizes and recovers, it is even more important that you consider the "curb appeal" of your property and how it helps to drive home sales. It is our responsibility, as homeowners, to keep up our property's aesthetic value. Please maintain your home's exteriors and landscaping. Park your cars in the driveway, and don't let pets run free without a tag and leash. **KNOW YOUR NEIGHBORS!** Exchange numbers in case of suspicious activity in and around the home or emergencies. Know DeKalb County's trash pickup days, and don't leave your garbage at the curb. Be mindful of the proper way to dispose of debris from trees or large trash items.

The largest growing demographic over the next decade, however, is our senior population. As your loved ones become eligible for retirement benefits, such as Medicare, they will be deluged with information concerning Parts A, B, C, and D. Finding out that a loved one may have to rely on you for their needs can be hard. Be sure to talk to them about healthcare needs now, including prescription drug needs.

Medicare Part A (Hospital Insurance) — helps to cover inpatient care in hospitals and skilled nursing facilities, hospice and home health care for people over 65, people under 65 with certain disabilities, and people any age with End-State Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

Medicare Part B (Medical Insurance) — helps cover doctor services, outpatient care and home health care. This includes preventive services to maintain health.

Medicare Part C (Medicare Advantage Plans) — these are third-party health plans run by Medicare-approved private insurance companies. It includes Part A, Part B, and usual prescription drug coverage (Part D) at an extra cost. Part C is usually for the healthy senior with very little age-related health issues.

Medicare Part D (Prescription Drug Coverage) — helps cover the cost of prescription drugs and is run by Medicare-approved private insurance companies also. It can help lower prescription drugs costs and protect against higher future costs.

Please have readily available the following information to make the process easier for family members or caregivers assisting you in this process: social security number, other insurance plans and policy numbers, history of health problems, allergies or food/diet restrictions, financial and legal information, as well as emergency

contacts (such as family, close friends, neighbors, etc). It is also important to discuss advance directives (Power of Attorney, Healthcare Proxy, and Living Will) with loved ones! If these terms are unknown to you, get familiar! They can determine the quality of life in your later years. Many seniors wait until it's too late to know what their wishes are and never discuss these things with their children or primary caregivers — don't put off these critical issues that will eventually affect us all in some way.

Before making important decisions about Medicare, get in touch with the free insurance counseling program called SHIP (State Health Insurance Assistance Program). Please be aware of your annual enrollment period each year to make changes to current Medicare coverage if your health situation changes (10/15-12/7).

Remember that our children and seniors are two of our most valuable commodities. Have a safe and Happy New Year.

**Nadine Rivers-Johnson**  
*Community Association Manager*  
*Editor-In-Chief, The Mainstream*

The following families are extended a hearty welcome and sincere appreciation for *selecting* Mainstreet as a place to call home and raise a family:

*Mitchell Austin*  
*Eucilea M Chandler*  
*Leslie C Fontenot*  
*Marcus Jackson*

*Jeff Brock*  
*Clifford D Evans*  
*Sarah P Harris*  
*Sherryl Jackson-Gill*

### Welcome New Homeowners

*Barbara Perry*  
*Thelma Tyler & Julius Mays*

*Andre S & Minette Rutenberg*

*Welcome Committee*

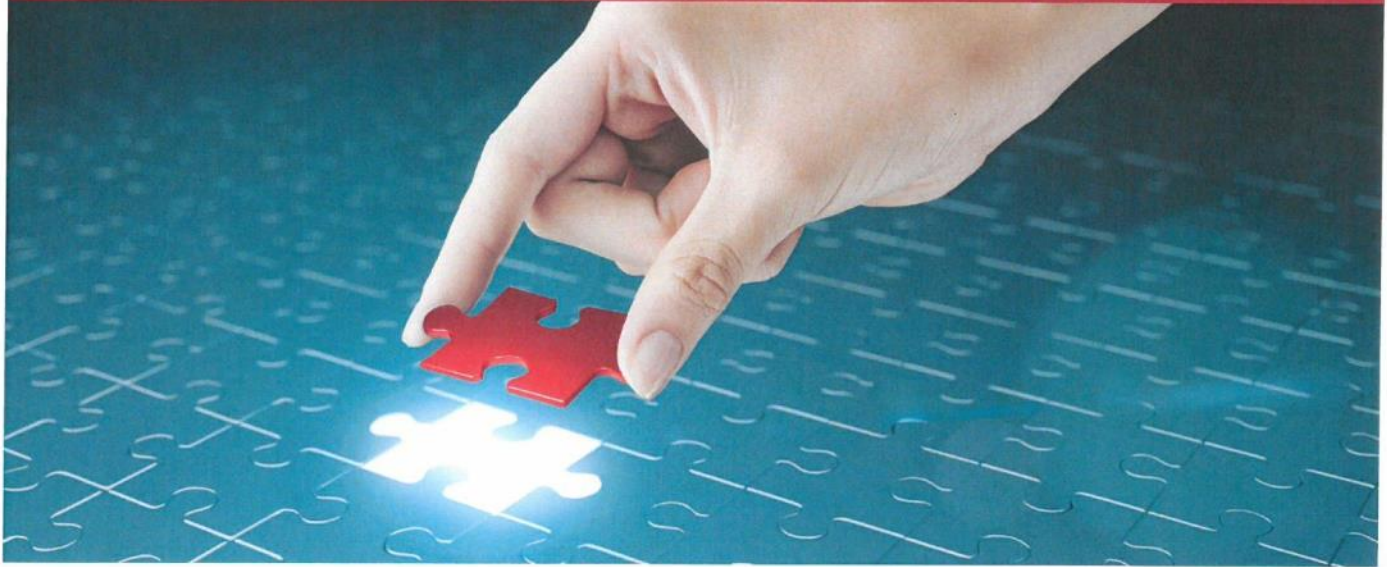
## 2013 Calendar of Events

Join us for the upcoming community events open to all Mainstreet homeowners and residents. Please be prepared to provide your Mainstreet identification.

Some Calendar of Events for 2013 To Be Determined

**Annual Children's Easter Egg Hunt**  
**Pool Memorial Day All-Free Weekend**  
**4th of July Celebration**  
**Annual Children's Halloween Party**  
**Christmas Party**

## Puzzled by Homeowner Complaints?



CMA can provide the missing piece for your Homeowners Association!

# CMA

## Our People Make the Difference

We specialize in managing Associations, large and small, mid-rise and high-rise condominiums as well as master planned communities. CMA delivers professional, effective, cost-efficient management — customized to your Association at a price you can afford.

### **CMA builds long-term relationships with Board Members and Homeowners.**

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- ◆ Timely responses on e-mail and phone calls.
- ◆ No hidden fees.
- ◆ 30-day termination clause in contract.
- ◆ Voted #1 in the industry for the last eight years.
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- ◆ 24-hour emergency support.
- ◆ Open door policy to CMA Executive Staff.
- ◆ Comprehensive Financial Management.
- ◆ Managers are strategically placed to manage in the areas in which they live.

Atlanta | Nashville | Greenville | Athens  
(800) 522-6314 | [www.cmacommunities.com](http://www.cmacommunities.com)

## Message from the Office Associate

### WHAT WE STAND FOR

- M** = **Monthly** Assessments - (HOA) fees are due the first of each month. Monthly Board of Directors meeting (held the 3<sup>rd</sup> Tuesday of each month at 7:30pm)
- A** = **Annual** Members meetings (held the 1<sup>st</sup> Thursday in December at 7:30pm)
- I** = **Integrity** – Be true to your community
- N** = **Neighbors** – Know your neighbor; you don't have to get personal, but communicate
- S** = **Services** – Clubhouse office offers fax service, notary, copying, computers, Mainstreet Concession Stand, karate, gym/weight room, seasonal pools, tennis
- T** = **Thanks!** - Together, we can keep Mainstreet as one of the best communities in DeKalb County
- R** = **Residents** – You have a responsibility to maintain curb appeal of your property
- E** = **Empowerment** – You have the power to keep your community strong
- E** = **Effort** – All of us together can make a difference
- T** = **Tennis** – Anyone? Two clean, professional courts available
- C** = **Crime Watch Committee** – Take part and report
- O** = **On Occasion** – Walk your neighborhood. See our beautiful amenities
- M** = **Mortgage** – Use all assets available to lower your payments
- M** = **Mainstream** – Published quarterly via email/website; up-to-date community news
- U** = **Unity** – It takes all of us to make a difference
- N** = **Need** – Volunteers! We need you to give a little of your time. Call today!
- I** = **Involvement** – Get involved in your neighborhood on a personal basis
- T** = **Tell** – Discuss with your Board and neighbors; voice what you want for your community
- Y** = **Youth** – Let's inspire our youth and provide constructive options for them

...and that spells Mainstreet Community!

*Velvet Loyal, Office Associate*

## GARBAGE

It becomes tiresome when neighbors put their garbage out on the wrong day; especially in bags and boxes, instead of garbage cans. Stray animals and vermin tear the bags and rummage, strewn debris all over the street, leaving our neighborhood looking less than pristine! (One neighbor put piles of garbage out after the last garbage collection before Christmas.)

Can you imagine guests coming over for the holidays and seeing garbage strewn all around our neighborhood? It gives the impression that we don't care about our property and community. Home values have dropped dramatically, and garbage-strewn streets de-value properties even more. Clean streets are a sign of well-kept properties. Well-kept properties are more valuable.

Just before a summer holiday, I witnessed a neighbor putting garbage out on the wrong day, and I spoke to her about it. She got indignant about it and denied putting it out on the wrong day again. (We had been having the problem for weeks, months, even.) Then, she said, "*Even if I did, it's not a big deal!*" Unbelievable -- I told her it is a "big deal" to her neighbors. That's like saying it's no big deal to leave your dog's poop on your neighbor's lawn.

You also can go to: [www.co.dekalb.ga.us/publicwrks/sanitation/pdf/calendar/pdf](http://www.co.dekalb.ga.us/publicwrks/sanitation/pdf/calendar/pdf) for the schedule. Contact the Clubhouse administrative office for a copy of the DeKalb County Sanitation Collection Schedule. Please be respectful of your neighbors, purchase garbage cans, and put them by the curb on the correct days. We will certainly appreciate your efforts.

*Sharon Dickey, Board Vice President*

### KEEP MAINSTREET ALIVE!

Did you know that if each of us contribute just a little bit, it will make a tremendous difference in our community? Participation in our neighborhood begins with each individual. Start contributing today by:

- \*Paying your homeowners association (HOA) fees
- \*Know your surroundings and your neighbors
- \*Keep your eyes open!
- \*Report activity to the police, if necessary
- \*Help keep your property clean
- \*Maintain your home's "curb appeal"
- \*Only put garbage out on collection days
- \*Pooper scoop after your pet
- \*Watch vacant properties, evictions, etc.
- \*Volunteer for spring neighborhood cleanups
- \*Volunteer for other projects



**NTRC @ INGLES TAX AND ACCOUNTING**

**JEROME CHAVIS, MBA,**

**404 683-9248**

Regardless of the outcome of the election, it makes sense to cut back on spending. Regardless of who wins, and because of the deficit, there is a good chance that some if not all of the tax credits a lot of taxpayers have gotten used to will not be available next year. This is unwelcome news for middle class Americans who are struggling to rebound from the financial crisis.

Given recent data by [creditydonkey.com](http://creditydonkey.com), over two thirds of Americans are living paycheck to paycheck and half don't have any more than \$500.00 in their savings.

Here are 10 ways your paycheck potentially stands to take a hit in 2013

1. Residential energy efficiency credits No breaks in 2012. More than 43.5 million Americans have filed and receive this benefit with an average benefit of \$765.00 according to HR Block
2. Cannot write off mortgage insurance premiums Congress can retro-authorize, but it would cost the government 1.3 billion over the next decade according to the LA Times
3. Taxpayers who have out-of-pocket adoption expenses or who adopt a child with special needs can only claim the adoption credit to the extent of their tax liability. While the portion of the credit not taken into account in 2012 up to 12,600 per child is carried forward to future years, the benefit is no longer fully refundable
4. If the AMT is not retroactively patched for 2012, the current law could result in an increase tax liability for up to 34 million Americans. Family making 85K with children in college could see their tax liability soar from 1056 refund to owing 1400.
5. Tuition bill will be higher starting on Jan 1 because families will lose the 2500 American Opportunity Tax credit which ends in 2012 unless Congress takes action. More than 2.4 million Americans claimed this deduction in 2009
6. Paychecks will be smaller starting Jan 1, 2013; An American making 50K for example will lose 80 in monthly pay after the credit ends. The temporary credit also has lowered the amount workers contributed to SSI by 2 percent.
7. Teachers lose their 250 maximum deduction on expenses related to buying school supplies. In 2009 more than 3.8 million teachers claimed this benefit for a combined deduction of 9.7 billion
8. Taxpayers will no longer have the option of claiming an itemized deduction for state sales tax in lieu of state income tax. This expiration has a greater impact on taxpayers who live in a state with sales tax but no income tax including Alaska, Florida, Nevada, Washington, South Dakota, and Wyoming.
9. Taxpayers over 70 ½ years of age no longer have the option of directing their income from an IRA distribution to a charitable organization. Starting this years, older taxpayers must include the distribution resulting in a potentially higher tax bracket and a need to itemize instead of claiming the standard deduction.
10. As if losing all those tax credits was not bad enough, the earliest date to file a 2012 tax return electronically has moved back to January 22nd, and could take as long as 21 days to process. A refund in January is unlikely



*...SETTING A NEW COMMUNITY STANDARD*



**NTRC INCOME TAX  
SPECIAL PRICING FOR  
MAIN STREET RESIDENTS**

CALL FOR PRICING

**NEW FOR 2011**

IF YOU PAY TO FILE YOUR TAXES,  
THE PREPARER MUST BE REGISTERED  
WITH THE IRS

YOU MUST RECEIVE A SIGNED COPY  
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Biggest Refund • Lowest Taxes • Best Price

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(CORNER OF ROCKBRIDGE AND N HAIRSTON)**

## TENNIS ANYONE?



The annual grand slam tennis season has begun for 2013 with the Australian Open which began in Melbourne, Australia January 14<sup>th</sup>. The women's draw began with 10 American women (including Venus and Serena Williams); the Men's draw began with 8 American Men.

Two young American women on the road to making tennis history stand out this year. They are Madison Keys, age 17 and Sloan Stevens, age 19.

[Madison Keys](#) - is the youngest women in the Australian Open draw. When Madison was four years old, she describes seeing Venus Williams playing Wimbledon and fell in love with her dress. She decided then that she would play tennis so she could wear one of those pretty tennis dresses! Though neither parent was involved in sports, they nurtured Madison's dream. She turned pro at on her 14<sup>th</sup> birthday. During that same year in a Fed cup match, she beat Serena Williams, who was then the reigning Wimbledon champion. In the 2011 US Open, Madison was

the youngest player and the lowest ranked at 455<sup>th</sup> in the world. This year, Madison comes into the Australian Open ranked 105<sup>th</sup> in the world and is already through to the second round, where she has already defeated a player ranked 30<sup>th</sup> in the world. She will more than likely leave the Australian Open ranked in the top 100, which is where the money in tennis is made.

[Sloane Stephens](#) - is one of the up and coming African-American women in tennis. As of January 2013, she is ranked #25 in the world which makes her the youngest women ranked in the Women's Tennis Association (WTA) top 40. In 2012, Sloane advanced to the third round of Wimbledon by upsetting the 23<sup>rd</sup> seed in the second round. Finally, in 2013 at the Brisbane International, she challenged her mentor, Serena Williams, in a tough second round match, allowing Serena a 6-4, 6-3 win. After the match, Serena said "*Stephens could be the best player in the world one day*". Both of Sloane Stephens' parents were athletes -- mother Sybil was an All American swimmer, and her father John was an American League football player. Sloane did not know her father however until she was 13. He died in an automobile accident in 2009. Sloane is currently through to the third round in the 2013 Australian Open.

Americans still have a ways to go to train and sponsor more young tennis players, since there are only 18 Americans out of a field of 164 players in the Australian Open.

*Larryette Kyle DeBose*, Author Tennis book [www.chargingthenet.com](http://www.chargingthenet.com)

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## KIDS CAN TOO SEWING WORKSHOP

Kids Can Too Inc. presents a *FREE* Introduction to Sewing and Designing Workshop/Seminar open to all ages and genders at the Mainstreet Clubhouse. It's exciting, easy, and fun to do!

Participants will learn, in a three-hour program, how to sew and design. They will work on home sewing machines provided by the program, or they can bring their own and any sewing supplies they have. (We will supply the needed materials for anyone that does not have supplies.) Share your project ideas, and we will help you achieve them. Learn how to do basic alterations by a team of expert tailors and dressmakers. Register today at [sewwiththebest@gmail.com](mailto:sewwiththebest@gmail.com) or call 404-797-4197.

Listed below are supplies to bring, if you have them. You do not have to go out and buy these items until you decide to take the workshop/seminars.

- \* Sewing machine
- \* Seam ripper
- \* Straight pins
- \* Threads
- \* Any sewing supplies you have to start your sewing kit
- \* Scissors fabric and paper
- \* Small ruler
- \* Measuring tape

So come on out and join us as we teach you how to explore and enjoy your creative side by learning the art of sewing and designing. REGISTER TODAY: [sewwiththebest@gmail.com](mailto:sewwiththebest@gmail.com) or call 404-797-4197. Thank you for your consideration,

*Darlene Jackson, Designer/CEO and Mainstreet Resident*



# Mainstreet Pet Corner



**WINTER TIPS FOR DOGS** Even in Georgia's relatively mild winters, dogs need protection from wet and cold. **DOGS CAN FREEZE!** Of course, the **BEST** place to keep your dog at any time of year is **INSIDE!** Small and short-haired dogs definitely need to be kept inside. An outside dog (which I never recommend) needs to be of good size and have a heavy winter coat of their own. Their doghouse (never leave a dog outside all the time without a proper shelter) should be dry and elevated off the ground, with clean dry bedding (a heated dog bed would be better)

and, at least some kind of flap over the opening should be present to keep out drafts. Or, consider adding a doggy door to the garage and a soft (again, preferably heated) dog bed in the warmest corner. Also, they must have fresh water (water can freeze outside), and check all the time to see that it is not frozen. You can buy heated water bowls at most Pet Stores. Dogs that stay outside also need more food in cold months

As I said before, small dogs and dogs with little or no hair should **NEVER** be kept outside. When you do take them outside, they should have a doggy sweater or coat on. Never let your dog off leash when the ground is frozen or icy. Dogs can lose their scent in these conditions and easily become lost. More dogs are lost in the winter than during any other season, so make sure your dog always wears ID tags. (That is a good idea year round). Thoroughly wipe your dog's feet, legs and stomach after coming in from a walk. He can ingest salt, other dangerous de-icing chemicals or antifreeze while licking his paws. Also, his paw pads can get cracked and even bleed from frozen ground/ice. If your dog will tolerate booties, Pet Stores have great lined, nylon boots with rubber bottoms. That would be the best for walking in the cold! **NEVER** shave your dog down in winter, as a longer coat provides more warmth. When you bathe your dog in the colder months, be sure to completely dry him before taking him out. **NEVER** leave your dog or any pet in a car during cold weather. A car can act as a refrigerator in the winter, holding the cold in and causing the animal to freeze to death. Of course, puppies and really old dogs do **NOT** tolerate the cold as well. Take them out **ONLY** to relieve themselves when the weather is very cold.

Again, I want to warn you about **ANTIFREEZE**. It is highly **TOXIC!** Pets like the taste of antifreeze. It tastes sweet to them. Even a small amount of antifreeze can **KILL** your dog, or any other pet! Keep antifreeze out of reach, and thoroughly clean up any of the fluid that spills. If you suspect your pet has had **ANY** exposure to antifreeze, get the animal to a Vet immediately. **HYPOTHERMIA** – If your dog has been out in the cold a while and begins excessively shaking or shivering, get him back into warm shelter immediately. A dog's normal temperature is around 101 degrees; if it goes below 90 degrees, he is in **DANGER!** Get him to a Vet immediately! Symptoms of Mild hypothermia are: weakness, shivering and lack of mental alertness. Moderate hypothermia are: muscle stiffness, low blood pressure, a stupor-like state and shallow slow breathing. Don't wait until it gets to that – get your dog to a Vet, as warm blankets won't work at this stage. The dog needs the Vet to infuse (warm drip by needle into the dog's vein) him, or he may die.

Remember to keep our beautiful grounds clean, and bring your poopie bags with you when you walk your dog. The Mainstreet Maintenance staff work hard to keep up our grounds, but it is **NOT** their responsibility to clean up your dogs mess! We **ALL** need to pitch in and have pride in the beautiful place we have to live in!

Questions? Email me at [angelpaw@bellsouth.net](mailto:angelpaw@bellsouth.net)  
Your... "Animal lovin' Neighbor"...Bev

## TREASURER'S REPORT

I would like to begin this article by saying I am honored to be your 2013 Board of Directors Treasurer, and I look forward to serving as with efficiency and integrity.

The last few years have been filled with uncertainty. We have been affected by social unrest, political instability and economic upheaval on a global scale. As we venture into a new year, we all have hopes for a better future. It seems everyone is struggling to survive financially—individuals, families, and businesses alike. As a community, we would like to maintain a stable, desirable neighborhood, one that affords its residents a good quality of life. One of our main goals is to remain financially solvent as well. In order to accomplish this we must have sound financial practices, maintain viable revenue sources, and ensure that we meet all our financial obligations promptly.

If a community like ours is to thrive and prosper in such unstable times, it has to have management and an executive board that understands and practices fiduciary responsibility. There is a lot that goes into managing our community. Much more than most people realize. We operate on an annual budget. We have to calculate our projected revenue and expenses for each year. We then operate according to an actual budget based on the revenue we do collect and the expenses we incur.

As Treasurer some of my duties are to review our budget, address issues that affect the community financially, organize and maintain accurate financial records, and to assist the community management, executive board and homeowners in decision making by providing correct and up to date financial information. I am currently reviewing the financial reports from last year, so that I can gain a full understanding of how we operate. I am amazed that we are able to maintain our community with such low assessments!

I want to be fully capable of fulfilling my duties as Treasurer and also be an asset to Mainstreet. I am open to learning all I can about our operations and I pledge to do everything I can to enhance community by providing you with the best service possible. As we progress into 2013, we need to not only maintain the status quo for a good lifestyle at Mainstreet we need to strive to set the standard for a great lifestyle. I look forward to performing my duties well. I have much to learn and am open for personal and professional growth in the process. I hope to exceed your expectations as Treasurer and Board member.

*Phaedra K. Brooks, MCSA Board Treasurer*

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**DeKalb County Capital Improvement Plan (CIP) Advisory Board Yearend Report:**

The DeKalb County Commission's Public Works Committee invited the CIP Advisory Board to share their work. Pauline Daily, Hidden Hills Civic Association and Sally Sears gave a 20-minute summary good enough to get a call back to present to the entire Commission in 2013. Pauline gave a presentation on anti-fats, oils and grease. Both Commissioner Watson and Commissioner Boyer hope the group can give the Commission assistance in sharing what the spending is doing to improve DeKalb County. The DeKalb County CIP Advisory Board members are responsible overseers of public interest in a whopping amount of money. Attached is an article on the county's finances that gives a clean perspective of the way ahead.

*By David Pendered Dec. 17, 2012 SaportaReport (Excerpts)*

DeKalb County is a close-to-home example of communities across the country that are in the vice grip of hard times – DeKalb's tax digest has plummeted, and the school district is on probation.

DeKalb CEO Burrell Ellis fuels a vehicle with CNG at a facility built during the economic downturn, this one built south of Decatur with assistance from Clean Cities Atlanta. File/Credit: energysystemsgroup.com...DeKalb CEO Burrell Ellis is pushing ahead with an ambitious infrastructure agenda – just a month after his uncontested reelection bid in November and five months after voters rejected a proposed regional transportation sales tax.

To DeKalb's current \$1.345 billion water and sewer program, Ellis would add roads and sidewalks; an animal shelter; and police facilities. The state Legislature will be asked to approve methods of paying for the some of the projects. In addition to the proposed roads and sidewalks, Ellis' budget proposes \$900,000 to renovate the Bobby Burgess facility on Memorial Drive for a Central Police Precinct; and \$9 million for a new facility to replace the police precinct in Lithonia and to provide space for a joint training facility. There's also up to \$7.6 million for a new animal shelter that has been in the works for several years. It's slated to open in July 2014, according to the budget proposal.



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**CUTTING TREES IN  
MAINSTREET**

Mainstreet has a strict prohibition on the cutting down of trees, which requires the approval of the Architectural Review Board (ARB) before any trees may be cut down, except in the case of an emergency, i.e., trees about to fall on their own, trees destroyed by wind or storms, or any other condition that could pose harm or injury to persons or damage to property.

In such cases, the homeowner must contact the ARB as soon as practicable after such incident to advise the reason why the tree(s) were cut down. Any person who cuts down trees without the prior expressed written approval of the Architectural Review Board will be fined \$250 per tree.

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*The Mainstreet Karate Program* is held each and every Saturday for both children and adults from 9:00 am - 10:30 am for beginners and, from 10:30 am - 12:00 noon for intermediate students. An "adults only" class is offered every Thursday from 7:00 pm - 8:30 pm. Training fees have remained the same since 2004 when the program first began. The fee is \$45.00 for 8 weeks of training, which consists of 8 to 16 class sessions depending on if students choose to participate in both classes. Each class session is geared toward developing physical abilities, stamina, personal discipline and inner peace. While developing these qualities, you will also benefit by learning how to protect yourself from harmful attacks by others. Students also have the option of taking part in local competitions and tournaments. These tournaments take place year round and are always a good measuring tool for a student's skills.

You are welcome to stop by the Mainstreet Clubhouse and visit any of the above-mentioned classes to meet the instructor and his students. Our doors are always open.



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## THE GERALD A. FERGUSON STUDENT SCHOLARSHIP CRITERIA

### Overview

The Gerald A. Ferguson Student Scholarship Program was established in order to inspire Mainstreet youth to excel academically and to take an active role in making their community a better place through community service and/or volunteerism. This year, one scholarship for \$1,000.00 will be offered to a high school senior living in the Mainstreet Community Subdivision. **The application deadline is April 9, 2013 by 6:00 p.m.** Late and/or incomplete applications will not be accepted. A scholarship certificate will be awarded to the successful applicant.

The scholarship funds will be disbursed to the successful candidate's college once the recipient has submitted verifiable proof of enrollment in a two-year or four-year post-secondary institution for summer semester 2013 or fall semester 2013. Proof of enrollment must be provided to the Scholarship Committee members or a designee before the student's first semester of enrollment begins, but no later than September 3, 2013. Failure to submit this proof by the due date will result in forfeiture of the scholarship.

Candidates applying for the Gerald A. Ferguson Student Scholarship must meet the following criteria and be able to provide documentation:

1. Applicant's parent(s)/guardian(s) must be a current resident of the Mainstreet Community for a minimum of 12 consecutive months, and parent(s)/guardian(s) must be current with their mandatory Mainstreet monthly assessment for the last 12 consecutive months and throughout the application process.
2. A 2013 high school senior who resides in Mainstreet, but attends a school other than Redan High School, can apply for this scholarship. Redan High School seniors who reside in Mainstreet automatically qualify to apply.
3. Applicant should be enrolled in a two or four-year college program for the summer semester 2013 or fall semester 2013. Proof of enrollment is required.
4. Applicant is to complete and submit the attached scholarship application form in its entirety and meet all application process deadlines.
5. At the time of completing the application, the student must have a minimum grade point average of 3.0. A current and **official** transcript is due with the application packet.
6. Applicant will submit a current letter of recommendation from his/her high school administrator, teacher or counselor.
7. Selected applicant will complete six hours of required community service or volunteer work in the Mainstreet Community upon acceptance of the scholarship award. Volunteer work could include, but is not limited to, Mainstreet event set-up and support.
8. Each applicant will complete the essay and interview steps (see below) and submit a completed application packet to the Mainstreet Clubhouse located at 5001 Mainstreet Park Drive, Stone Mountain, GA 30088, no later than 6:00 p.m. on April 9, 2013.

### Essay and Interview Process

All candidates must participate in an essay writing and interview process. The essay topic is as follows: **"How Can I Help Make the Mainstreet Community A Better Place?"** Essays must be no less than 400 words and must not exceed 410 words. All applicants will be given the same essay topic. Essays must be typed and edited prior to submission. Essays should reflect the writing style and standards of a rising college freshman. **The essay is due with the scholarship application form and other required documents no later than 6:00 p.m. on April 9, 2013.**

All applicants will undergo an oral interview with the scholarship committee at the Mainstreet Clubhouse. Applicants will be notified by telephone about their interview date and time. Professional dress is required for the interview, and applicants should arrive on time. The final candidate will be selected by April 19, 2013, and each applicant will be notified by mail of his/her status. If more details are needed and/or if you have questions, please contact Brenda E. Taylor at 770-879-1877.



This box is to be completed by the committee.

Date Received: \_\_\_\_\_

Deadline April 9, 2013 by 6:00 p.m.

Initials: \_\_\_\_\_

## The Gerald A. Ferguson Student Scholarship Application Form

Name of Student: \_\_\_\_\_

Name of Parent(s)/Guardian(s) \_\_\_\_\_

Is the Mainstreet Monthly Assessment Current for the last 12 months (circle one)?    yes                  no

Address: \_\_\_\_\_  
 \_\_\_\_\_

Home Telephone Number: \_\_\_\_\_ Cell Phone Number: \_\_\_\_\_

How long have you lived in the Mainstreet Community? \_\_\_\_\_

Name of High School: \_\_\_\_\_ GPA: \_\_\_\_\_

Favorite Subject(s): \_\_\_\_\_

Favorite Book(s): \_\_\_\_\_

Hobbies and/or Interests: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Post-Secondary Institution(s) Where You Have Applied or Have Been Accepted: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Post-Secondary Major and Career Choice: \_\_\_\_\_  
 \_\_\_\_\_

If selected, when are you available to complete your six required community volunteer hours? \_\_\_\_\_  
 \_\_\_\_\_

Completed application packets are due no later than 6:00 p.m. on April 9, 2013. Late and incomplete applications will not be accepted. Please bring completed application packets to the Mainstreet Clubhouse located at 5001 Mainstreet Park Drive, Stone Mountain, GA 30088. All completed applications must have the following documents:

Application Packet Documents	Due Date	Check if in packet
Scholarship Application Form (Place on top of application packet.)	April 9, 2013 at 6:00 p.m.	
Official Transcript Verifying a 3.0 GPA	April 9, 2013 at 6:00 p.m.	
Recommendation Letter from High School Administrator, Teacher or Counselor	April 9, 2013 at 6:00 p.m.	
Essay (Mandatory 400-410 Words; Typed)	April 9, 2013 at 6:00 p.m.	

Applicant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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## ADMINISTRATION RESOURCES FOR HOMEOWNERS

Families who find themselves in trouble, through no fault of their own, are facing foreclosure. Real progress has been made towards keeping responsible families in their homes. This article will hopefully provide homeowners with financial literacy tools needed to make responsible decisions and empower them as consumers. Please continue your efforts by researching and sharing these valuable tools.

**HOPE NOW Hotline at 1-888—995-HOPE** is open 24 hours a day, 7 days a week, 365 days a year. HUD-Approved housing counselors are available to help you understand your options, prepare your application, and work with your mortgage company. The service is *free of charge*. Expert advisors are available who speak over 170 languages, and calls are answered within seconds.

**Online Resources** are available at [www.MakingHomeAffordable.gov](http://www.MakingHomeAffordable.gov), which helps families facing foreclosure or unaffordable mortgage payments get relief, or [www.nationalmortgagesettlement.com](http://www.nationalmortgagesettlement.com), which can assist families who may be eligible for help through the settlement.

**HUD-Approved Housing Counselors:** Go to [www.HUD.gov](http://www.HUD.gov), to find a HUD-Approved housing counselor you can trust – *free of charge* – with no exceptions, among other valuable resources.

Hopefully, those who are struggling will get help that is a phone, or mouse click, away. Please use these valuable tools, or free to share them with others.

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### FACT SHEET: Senate Takes Up Refinancing Proposal

Congress has been called on to pass a plan to open up refinancing to millions of families, helping responsible homeowners seeking relief from high monthly payments, save thousands of dollars a year on their mortgages and those struggling under the weight of negative equity bring themselves back above water more quickly.

**Responsible Homeowner Refinancing Act, S.3085**, would approve and expand Home Affordable Refinance Program (HARP) by removing the barriers to competition, expanding the program to all GSE borrowers, and removing the cost of a manual appraisal.

**Expanding Refinancing Opportunities Act, S.3047**, would extend streamlined refinancing to families whose loans are not guaranteed by the government.

**Rebuilding Equity Act, S.2909**, would cover the closing costs of those underwater borrowers who make the choice to rebuild equity in their home more quickly through a shorter term loan.

These proposals would cut red tape in the mortgage market, so that responsible families who have been paying their mortgages on time can feel secure in their home by refinancing at today's lower rates.

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## New ID documents for Georgia Driver's License

As of July 1, 2012, the Georgia Department of Driver Services (DDS) changed document requirements needed for renewing and obtaining licenses. You are now required to have four documents. The new requirements follow tougher federal guidelines for security following the 9-11 terrorists attacks on the U.S. The new "high security" licenses and ID cards have a gold star in the upper right-hand corner and are being phased in to replace the old ones. Those who have a valid license that has not expired do not need to apply for the new "high security" license until the old one expires.

Applicants who are new drivers, as well as those who are renewing or re-instating a suspended license must apply in person to get their first "high-security" license or "high security" state ID. The new licenses being issued now are valid for five years. After that, renewals are permitted online, according to DDS officials. Two forms of identification are required for the new licenses and ID cards: an original or certified birth certificate or valid passport and a Social Security card, as well as two documents proving residency (a utility bill issued within the last 60 days, bank statement, rental contracts, income tax documents, etc.). Previously, these documents were only required for first-time drivers or for first-time state ID cards, but now the forms are also required for renewals.

Women should also be aware that, if they have married or divorced and their name is different than their name on their original birth certificate (maiden name), then they must also bring the marriage license or divorce decree showing their name change from their birth name. Also, those who use a Post Office Box as their address have several options to prove their residency: a cable TV, Internet, satellite, garbage collection, rental agreement or lease for a home or apartment, general lease agreement; voter registration card; gun permit, paycheck or pay stub or employer verification, which can be a letter from the company stating the residency address for the employee.

Visit the DDS web site to find out about the acceptable documents. Many online services continue to be available, including ordering a replacement for a lost license, changing an address and getting a copy of one's driving history. The document checklist to secure a new license or ID card is available at [www.dds.ga.gov/SecureID](http://www.dds.ga.gov/SecureID). For more information, call 678- 413-8400.



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# MAINSTREET COMMUNITY DESIGN STANDARDS

The following list identifies those areas most in need of enforcement, but does not preclude the Architectural Review Board (ARB) from enforcing other areas which, in their mind, require equal attention. Please adhere accordingly.

**EXTERIOR MODIFICATIONS:** All proposed additions, modifications, or alterations of lots and/or structures must be submitted in writing to the Architectural Review Board (ARB) for approval.

**FENCE:** Any fence erected on any lot will be made substantially of wood, with the design and material requiring the written approval of the ARB. Fences must not extend past the rear of the home.

**EXTERIOR COLORS:** Color choices for all exterior painting and roofs will be of those "color tones," as approved, in writing, by the ARB.

**PARKING AND GARAGES:** Vehicles including motorcycles, shall be parked only in the garages or driveways serving the Lots, Carports visible from the streets, shall not house inoperable/disabled vehicles.

a. All disabled vehicles, must be parked entirely within a garage, unless otherwise permitted by the Board of Directors. Commercial vehicles shall be permitted on the Community property during normal business hours for the purpose of serving a Lot or the Common areas

b. For the purpose of this rule, a vehicle shall be considered? If it does not have a valid license tag or is obviously inoperable, and (b) is parked on the community property for more than fourteen (14) consecutive days.

**OUTDOOR RECREATIONAL EQUIPMENT, GARBAGE CONTAINERS, TANKS, ETC.:** All outdoor recreational equipment, garbage containers, above ground tanks, has to be concealed from view. All trash and garbage shall be regularly removed from the lot. After the trash or garbage removal, the garbage/trash containers shall be removed within 8 hours.

Basketball goals and supports are permitted, but must be removed when they become unsightly.

**ANTENNA:** Satellite television dishes one meter or less in diameter may be placed on the lots in accordance with Federal Communications rules and the association's rules and regulations.

**MAILBOXES:** Mailbox posts shall be of unpainted wood with black mailboxes. Posts shall be at least 4" x 4" and all mailboxes must display the appropriate address, or the address should be a visible painted address on the curbing. However, any exception must be of a nature so that mailboxes within a specific geographic area within the community will not impose aesthetic conflicts within the community.

**NUISANCE:** No portion of the community shall be used, in whole or in part for anything, which will cause it to appear to be in unclean or untidy condition, or will be obnoxious to the eye or disturb the peace, quiet, safety, comfort, or serenity of the occupants of surrounding property.

There shall not be maintained plants, animals, device or thing of any sort whose activities are noxious, dangerous, illegal, unsightly, unpleasant, or of a nature as may diminish or destroy the enjoyment of the community.

**UNSIGHTLY OR UNKEPT CONDITIONS:** It shall be the responsibility of each homeowner to prevent the development of any unclean, unhealthy, unsightly, or unkempt condition of their lot.

**ANIMAL AND PETS:** No animals, livestock, or poultry of any kind shall be raised, bred, or kept on any portion of the community, except that of dogs, cats, or other usual and common household pets. A total not to exceed three (3) pets may be permitted per lot. Dogs, which are household pets, shall at all times be controlled. Doghouses and other pet housing, and enclosures on the lot must be located in the rear of the lot.

**LANDSCAPE CARE:** It is the responsibility of the lot owners to see that lawns, shrubs, flower beds and natural growth areas are kept in a neat, well cared for manner. All lawns must be kept free from debris.

**LANDSCAPE ORNAMENTATION:** Plastic, plaster, ceramic, wood or cast statuary, wishing wells, or birdbaths are not permitted in the front of the residences. Flower boxes, birdhouses, wind indicators, etc. must be limited in number, and must be located on the lots as to be concealed from the view of neighboring lots and streets.

**COMMERCIAL ENTERPRISES:** No commercial enterprises, which require use of traffic, human or vehicle, other than normal use thereof, are permitted on any lot within the community.

**SIGNS:** Signs advertising any property for sale or for lease are permitted without prior approval. All signs are subject to the following restrictions:

- a) No sign may be larger in area than 864 square inches (2' x 3').
- b) One sign per property, except for corner lots, which may have two signs.
- c) Signs may be placed upon the property in such areas that are visible to someone driving past.
- d) No signs of any kind, whether pointer signs, for sale or for lease signs, may be placed on property that is owned by MCSA, Inc.
- e) Signs must be neat in appearance and conform to the professional appearance of signs generally used by the real estate industry. Signs printed on cardboard with Magic Marker and similar materials are expressly forbidden in all of the Mainstreet Communities.
- f) All other signs, of whatever nature, including signs that advertise moving sales and garage sales are not permitted on community property and will be removed and destroyed.
- g) No sign, sign structure or advertising device shall be located on utility poles. No sign, sign structure, or advertising device shall be located closer than 17 feet to the edge of a public road service.
- h) County regulations require that your numerical address must be plainly visible for the purpose of fire or accident, and the delivery of mail.

**ARCHITECTURAL REVIEW BOARD (ARB):** The Architectural Review Board is the enforcement arm of the Board of Directors which addresses the appearance, maintenance and aesthetics of the Mainstreet Residences. The ARB is concerned with appearance of the community as well as the adequacy and upkeep of the community facilities. This Board is responsible for the approval of homeowner requests for modifications, and for the detection and enforcement of the Architectural Covenants. The forms for requesting modification approval or for filing a complaint for a violation are in the clubhouse office.

The following procedures address the design review function of the Architectural Review Board (ARB) and apply to all homeowners in the Mainstreet Community.

**APPLICATION FOR MODIFICATIONS TO STRUCTURES AND LOTS:** ALL modifications identified in the Community Design Standards and in the Protective Covenants pertaining to architectural control must be approved by the ARB. Plans for proposed modifications shall be submitted in writing to any current member of the ARB or to the MCSA office. Submittal shall consist of a brief, concise written description of the proposed modification(s) and a rough freehand sketch of the homeowner's lot with the proposed modification(s) clearly marked and showing approximate dimensions. Submittal for items such as a fence and a deck must show a side and elevation view with dimensions. Submittal for exterior color changes shall also be subject to approval by the ARB.

**VIOLATIONS OF ARCHITECTURAL DESIGN STANDARDS:** Any questions concerning the interpretation of the Architectural Design Standards should be addressed to any ARB member. If the ARB becomes aware of a violation of the design standards, the remedial procedure will be as follows:

1. Inspection of the alleged violation by one or more ARB member(s).
2. If it is determined by the ARB that a violation exists, a letter from the ARB will be sent to the homeowner identifying the specific violation(s) and requesting corrective action of the violation(s).
3. If no corrective action by the homeowner within 10 days of the violation notices the homeowner's file will be turned over to the Board of Directors for legal action.

**REPORTS OF VIOLATIONS:** Any homeowner wishing to report a violation of the design standards MUST FILL OUT a form. This form is available at the clubhouse office or can be obtained from website, or any ARB member.

**APPEAL OF ARB ACTION:** Any homeowner wishing to appeal any action by the ARB should appear before the Board to personally explain their reason for non-compliance.

A copy of the [Architectural Review Board Request/Complaint Form](#) is available on the Mainstreet Community website, or you can come by the Clubhouse administrative office and pick one up.

*Architectural Review Board*



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**THE MAINSTREAM** NEWSLETTER Spring 2012 Edition deadline for the submission of articles and/or vendor advertisements is Friday, April 15, 2013 by 3:00 P.M. All advertisement payments must be made by check or money order. Homeowners are encouraged to submit articles of interest to the editor of **The Mainstream**, Nadine Rivers-Johnson, at [nadine@mainstreetcommunity.org](mailto:nadine@mainstreetcommunity.org). (Editorial licensing strictly enforced.)

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