



# ASPENWOOD TIMES

Quarterly Newsletter

Fall 2009

## BECOME A MEMBER OF TOWER FEDERAL CREDIT

### The Rewards of Tower Membership

As an Aspenwood Homeowners Association member, you are eligible to become a member of Tower Federal Credit Union. Tower offers all of the benefits of a full-service financial institution, including the convenience of free online Home Banking, eStatements and free Bill Payment with three or more payments each month. Take advantage of free checking, debit card and direct deposit, plus low-rate auto, mortgage and home equity loans.

### A Tower Gold MasterCard® Gives You More Ways to Save

As a member of Tower, you save more with our Gold MasterCard. Simply transfer your high-rate loans and credit card balances to a Tower Gold Card with no annual or transfer fee. The low, FIXED 10.9% rate is the same for purchases, cash advances AND balance transfers. Plus, you receive a 1% rebate on all your purchases, unlimited, credited each month to your credit card balance. No waiting month after month for reward points to add up.

### Become a Tower Member Today

To join Tower, visit [towerfcu.org](http://towerfcu.org) and apply for membership quickly and easily online. You'll then be eligible to sign up for Home Banking. Membership questions? Call the Member Service Center at **301-497-7000** or **800-787-8328**. Visit [towerfcu.org](http://towerfcu.org) for branch and ATM locations near your home or work.

### QUORUM AGAIN

THANK YOU to all of you who attended the meeting, mailed a signed proxy, or dropped by the Fire Station to complete / turn in a proxy. Your participation and support saved the community the several hundred dollars in mailing it would have cost to reschedule the Annual Meeting.

According to Maryland law, if we do not make quorum, a second meeting must be scheduled and notices mailed to homeowners so again, Thank You!

### Board of Directors

#### President

*Eric Pellak*

#### Vice President

*Amit Sharma*

#### Treasurer

*Dave Chesno*

#### Secretary

*Thomas Mulinazzi*

#### Members-at-Large

*Tom Cheche*

*Heidi Lyons*

*Nic Oliveto*

*Justin Taillon*

### The Management Group

#### Associates, Inc. (TMGA)

20440 Century Blvd., Ste. 100

Germantown, MD 20874

301-948-6666

Or

800-536-8642

Fax: 301-963-3856

[Tmgainc@tmgainc.com](mailto:Tmgainc@tmgainc.com)

[www.aspenwoodtownhomes.org](http://www.aspenwoodtownhomes.org)

### Community Tip

There is Foreclosure Prevention Assistance in Maryland.

If you need help, go to: [www.mdhope.org](http://www.mdhope.org) for more information.



## Snow Time Approaching

Please remember that the Association does not shovel / clear snow from sidewalks in front of houses. All homeowners have the responsibility of clearing snow from the sidewalks in front of their house (and side for those with side entry houses).

Along with snow clearing, it is also each homeowner's responsibility to put down de-icing chemicals when needed. Please note however, **rock salt is harmful to sidewalks and should not be used.** Instead, please use one of the common de-icing chemicals listed below.

**Calcium Chloride** — Works to temperature of minus 25 degrees  
Advantages: Produces heat as it melts; less harmful to vegetation.  
Disadvantages: Corrosive to metal; leaves residue harmful to carpet, tile, shoes so use sparingly.

**Magnesium Chloride** — Works to temperature of minus 13 degrees  
Advantages: Attracts moisture from the air  
Disadvantages: Keeps pavement wet if it attracts too much moisture from the air; corrosive to metal.

**Potassium Acetate** — Works to temperature of minus 75 degrees  
Advantages: Safer than salt for steel structures, performs very well; noncorrosive, biodegradable  
Disadvantages: Could cause slickness on pavement if too much is used.

**Calcium Magnesium Acetate** — Works to temperature of 25 degrees  
Advantages: Won't harm environment if used sparingly; biodegradable  
Disadvantages: Subject to dilution and refreezing.

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### 34th Street in Howard County?



Well, not yet, but you can still spread holiday cheer in Aspenwood. Decorate your house for the season and enter the 2nd Annual Holiday House Contest.

All entries need to be in by **December 17 at 6 pm** and on **December 18, 2009** a panel of judges will pick a winner. The winner will receive a **\$50.00 gift card**. (Winner will be contacted, and announced at the January Board Meeting.)

Want to be a Judge? Click **Contact** and enter **Judge** in the message section to let us know.

To enter the contest, go to [www.aspenwoodtownhomes.org](http://www.aspenwoodtownhomes.org) and click **Contact**. Enter **Holiday House** in the message section. Include your name, address, e-mail address, and phone number. No internet access? Mail info to TMGA or give to a Board Member.

## Security Freeze Protection

In January 2008, Maryland passed a security freeze law, giving you a way to prevent anyone from using stolen personal information, such as your name and Social Security number, to open a new account or establish credit without authorization. Thirty-nine other states and the District of Columbia have already passed this law.

A security freeze places a restriction on your credit report and protects you against a thief opening an account in your name. Your credit report cannot be shared with potential creditors without your consent. Few businesses will open a credit account without first checking your credit history. If your credit files are frozen, even someone who had your name and Social Security number probably would not be able to obtain credit in your name.

Send a written request by certified mail to each of the three major credit reporting agencies—Equifax, Experian and TransUnion. The letter should include your full name, address, Social Security number, date of birth and a photocopy of your driver's license or other state-issued ID, or military ID. After January 1, 2010, you will be able to send requests by telephone, e-mail or through a Web site via secure connection.



### Send written requests to:

Equifax Security Freeze

P.O. Box 105788  
Atlanta, Georgia 30348

Experian Security Freeze

P.O. Box 9554  
Allen, TX 75013

TransUnion Fraud Victim Assistance  
P.O. Box 6790  
Fullerton, CA

In Maryland, each agency charges a \$5 fee for every security freeze you request. If you've been subject to ID theft, the fee will be waived—simply send each credit reporting agency a copy of your police report with each written freeze or removal request.

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## TMGA Corner

### Dumping, Dumping and More Dumping

Dumping trash, grass clippings, Christmas trees and/or tree trimmings in common/wooded areas is littering. These areas are owned by the entire community. Dumping of any kind in the wooded areas is no different than dumping it on your neighbor's lawn. We as a community must pay a contractor to clean up areas where there has been dumping, or leave them cluttered with trash. Neither option is beneficial to the community. If you witness anyone dumping in the wooded areas, please contact TMGA. All you need to do is provide a Street and house number of the offending party.

### Coupon Book

All homeowners will receive a coupon booklet prior to the end of the year. Use the coupons with each of your monthly payments.

Please note that this year the Annual Assessment is due in **12 equal installments** (prepaying is ok).



## Save Energy and Money

BGE has a Smart Energy Savers Program that can help you conserve energy, **save money**, and help the environment.

Go to: [bgesmartenergy.com](http://bgesmartenergy.com) for more information.

### Stay Safe

Smoke detectors should be cleaned regularly to ensure they are not clogged with dust or cooking grease. Also, be sure to replace batteries every 6-12 months.

Smoke detectors should be replaced every 10 years.

### Trash Reminder

Please remember that trash should not be put out until 6 PM on Wednesdays. Also, please make sure that you do not block the path to mailboxes when putting out trash.



On Monday nights, the same applies for recyclables — items should not be put out before 6 PM, and you should be sure to leave a clear walking path to the mailboxes.

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[Aspenwoodtownhomes.org](http://Aspenwoodtownhomes.org)

### Aspenwood Townhome Association

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