



# ASPENWOOD TIMES

Quarterly Newsletter

Fall 2007

## HOORAY for Quorum!

Well you did it again! You ensured there was a quorum for the 2007 Annual Meeting. To those of you who attended the meeting, mailed in a signed proxy, or dropped by the Fire Station to complete / turn in a proxy, THANK YOU!! 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!

## SNOW REMOVAL NEWS

Effective this winter, the Association will not take on the responsibility of shoveling / clearing snow from sidewalks in front of houses. What that means to all homeowners is that you will have the responsibility of clearing snow from the sidewalks in front of your house (and side for those with side entry houses).

Along with snow clearing, it will also become 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; non-corrosive, 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.

### Board of Directors

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*Delphine Matthews*

**Vice President**  
*Eric Pellak*

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*Dave Chesno*

**Secretary**  
*Thomas Mulinazzi*

**Members-at-Large**  
*Tom Cheche*  
*Joyce Covington*  
*Shawn Lamb*  
*Michael Maultsby*  
*Amit Sharma*

### 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  
www.aspenwoodtownhomes.org

### Community Tip

Some contractors will give a discount for services when there are multiple homeowners obtaining the same service (such as gutter cleaning, power washing decks, snow shoveling).



## JOIN TOWER FEDERAL CREDIT UNION

### The Benefits of Tower Membership

As an Aspenwood Townhouse Association member, you are eligible to become a member of Tower Federal Credit Union. Tower exists to provide its members with a safe and convenient place to save at higher rates and to borrow at lower rates. How is this possible? Tower is a non-profit, member-owned cooperative. There are no stockholders to pay. Earnings are returned to members in lower rates for auto, mortgage and consumer loans and higher savings rates for Share Certificates (CDs), Money Market and savings accounts.

### For Mortgages, Tower Still Offers Low Rates

Compare Tower's low mortgage rates for conventional fixed rate and Jumbo loans with local bank rates at [towerfcu.org](http://towerfcu.org). Then come to Tower for some of the lowest rates around! Whether you're a first-time home-buyer, seeking a larger home or you're looking to refinance, check with Tower first.

### With a Tower mortgage, you'll save on fees!

When you apply for a Tower mortgage through November 30, you'll receive \$100 off closing costs and \$200 off settlement fees when you choose Tower Title Services. If you have questions about mortgage loans, Tower's Loan Advisors can help you decide which type of mortgage is best for your situation.

### Become a 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.



**Divorce with dignity and discretion. As seen in Baltimore Sun, Sept. 26th: <http://www.baltimoresun.com/news/local/howard/balte.ho.divorce05oct05.0.7672629.story>.**

Divorce litigation can bring out the worst in everyone --- but there is better choice: the Collaborative Law Process. People choose this process because they want to protect their family from the emotional trauma of divorce litigation. Collaborative clients control their own outcome, save money, and in the process realize that they are can maintain civility and respect towards their former spouse in order to best parent their children or best honor their past relationship. If you would like more information on the Collaborative process visit: <http://mulinazzi.com/collaborativelaw.aspx> .

Thomas E. Mulinazzi, Esq.  
Domestic Law/Collaborative Divorce Law

**Mulinazzi Law Office, LLC.**  
Kings Contrivance, Columbia, MD; (443) 283-7820

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## **SMOKE ALARMS**

- *According to the National Fire Protection Association (NFPA), while 94 percent of American homes have smoke alarms, one-third of these alarms have dead, missing, or disconnected batteries.*
- *NFPA reports that half of the nation's fire deaths occur in the six percent of homes that do not have smoke alarms.*
- *Most fires occur between the hours of 2 and 6 am when people are sleeping. The only warning of a fire in your home may be the smoke alarm.*

### **What kind of smoke alarm should I get?**

There are two basic types of smoke alarms:

Photoelectric: designed to detect smoldering, slow burning fires

Ionization: designed to detect flaming, fast burning fires

Both types are equally effective and neither requires you to be familiar with the inner workings of the device. However, please be sure to purchase smoke detectors approved by a major testing laboratory, such as Underwriters Laboratories, Inc (UL).

### **Where should I install my smoke alarms?**

At least one smoke alarm is needed on each floor, however, one in every room is highly recommended. Smoke alarms should be able to be heard in bedrooms. Smoke alarms are best placed on ceilings since smoke rises. However, if the ceiling is below an uninsulated attic or in a mobile home, the alarm should be mounted on the wall six inches below the ceiling.

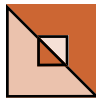
### **How should I maintain my smoke alarm?**

- Replace batteries every six months and/or when a "chirping" sound is heard.
- Replace smoke alarms every 10 years.
- Test and clean your smoke alarm monthly.
- Vacuum your smoke detector twice a year to remove any cooking grease or dust.
- Do not remove smoke alarm batteries in nuisance situations or borrow batteries for other devices. Consider buying smoke alarms with a "hush" feature instead.

*Howard County citizens who need smoke alarms but cannot afford them can obtain free smoke alarms by contacting:*

**Howard County Fire & Rescue Bureau of Life Safety  
6751 Columbia Gateway Drive  
Columbia, MD 21046  
410-313-6040**





***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 you will only have six coupons as the **Annual Assessment is due in six equal installments.**

- ◆ Keep noise levels down after 9 PM– including barking dogs.
- ◆ Remove toys and equipment from front yards when not in use.
- ◆ Wait until 6 PM before putting out trash and recyclables.
- ◆ Clean up after your dogs.

You are **NOT** like all the others –  
so why should your website be?

No cookie-cutters, just creative and effective design and development to meet your individualized goals and needs.



**Aspenwoodtownhomes.org**

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