



ASPENWOOD TIMES

Quarterly Newsletter

Fall 2008

BECOME A MEMBER OF TOWER FEDERAL CREDIT UNION

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 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 for branch and ATM locations near your home or work.



About the New Homes Project...

The Board is seeking to form an independent committee to examine and explore the new house project that will occur next to the Aspenwood Community. The committee will gather facts and determine the benefits and / or drawbacks of granting easement rights to the builder to use Aspenwood property. Once a determination is made as to the possible impact on the community, that information will be provided to homeowners.

Interested in being on the committee? Go to www.aspenwoodtownhomes.org and click **Contact**. Enter **Easement Committee** in the subject line then enter your contact information in the message

Board of Directors

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Eric Pellak

Vice President

Amit Sharma

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Dave Chesno

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Thomas Mulinazzi

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The Management Group Associates, Inc. (TMGA)

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301-948-6666

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800-536-8642

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Community Tip

BGE has a Smart Energy Savers Program that can help you conserve energy, **save money**, and help the environment. Go to: bgesmartenergy.com for more information.





BEFORE YOU VOTE...

Know the facts.....

- Factcheck.org
- CNN.com (Fact check section)
- www.lwv.org/Election2008/index.html
- www.aarp.org/makeadifference/advocacy/voters-guide/voters_guide_channel.response.362.512/
- www.aarp.org/makeadifference/politics/voters-guide/
- www.elections.state.md.us
- www.mdelections.umd.edu/voter_registration/v2/vote_prod.php
- www.maps.google.com/vote

Fact check wisdom: *If you want facts about a candidate, **don't** get them from their opponent.*

VOTE ON NOVEMBER 4th!

REMEMBER THE ARC

With any exterior changes or home improvements owners must comply with the Architectural (ARC) Guidelines. The guidelines are to ensure that the community “*looks like a community*”, and that changes do not detract from the overall community appearance. If you have made improvements in the past without ARC approval, you still need to submit the application form. In that way you can obtain the necessary approval and documentation for the files. Once an improvement has ARC approval, no future ARC Committee or Board can require a homeowner to alter that change or issue fines.

Owners must submit an ARC Request Form to the management company before making any changes. Go to www.aspenwoodtownhomes.org/worddocs.php and click **Architectural Request Form**, or contact the management company for an ARC Form.

Whenever possible, please include drawings or pictures to show color, dimensions, et cetera, of proposed changes. For windows please include a picture and color sample for the trim around the window. The color must match the trim color designated for that house. For siding, trim, or a roof, it is best to provide all colors offered by the contractor, noting your preferred color. If the contractor does not have the exact color, the ARC Committee will approve the best color match, based on the community colors.

The ARC Committee has up to 30 days from date of receipt by the management company to review all requests. If the necessary drawings, pictures, or color patterns are not included, that 30 days will be extended. Please remember this timeline when scheduling changes and improvements. Go to www.aspenwoodtownhomes.org/documents.php to review the ARC Guidelines.

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.

On **December 19, 2008** 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** 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.

HOLIDAY PARTY

Mark your calendars for the **Aspenwood Holiday Party**. It will be Thursday, **December 11, 2008** at 7 PM at the Savage Fire Hall. There will be refreshments, karaoke, and games and prizes for children and adults, including a Mini Monte Carlo section. Details will follow at **www.aspenwoodtownhomes.org**. Click **Events**.

Interested in helping to plan and organize this year's Holiday Party? Willing to use our Santa suit and play Santa for the kids? Well the Board would love to hear from you. To help organize the event, or play Santa, go to **www.aspenwoodtownhomes.org** and click **Contact**. Enter **Party, or Santa**, in the message section and enter your contact info. No internet access? Call TMGA and leave a message for our property manager, Tom Van Pelt. Be sure to include your contact info. The number is 301-948-6666.



QUORUM AGAIN!

The 2008 Annual Meeting was held in September as scheduled. We again made quorum without the need to pay the extra money it would have cost to reschedule the meeting. By making quorum the first time out, it saved the Association several hundred dollars.

Thanks to all of you who attended the meeting, mailed in a signed proxy, or dropped by the Fire Station to complete and turn in a proxy. The Board appreciates your participation and support.

TMGA Corner



Fall Clean-Up

County dumpsters were placed in Aspenwood in September. Unfortunately, this free service was not free for Aspenwood. People piled trash on the ground after one of the dumpsters was full creating a large pile of trash. This disregard for the community **cost the Association \$545.00**. The Board will assess if it makes sense to continue the free service since for Aspenwood, it was not free because of the dumping.



Remember the Sidewalks

With winter approaching, please remember that **rock salt is harmful to sidewalks and should not be used**. Instead, please use one of the following common de-icing chemicals: Calcium Chloride, Magnesium Chloride, Potassium Acetate, or Calcium Magnesium Acetate. Please be sure to clear sidewalks and apply de-icing chemicals as soon as possible after an ice or snow event.

Free Newspapers

Remember, if you are still receiving *The Baltimore Examiner* and do not want the free newspaper, call 1-800-387-6090 to stop delivery. Be persistent and call daily if necessary. Eventually they will stop delivery.

Parking, Parking, Parking

Please be considerate of your neighbors when parking. If your household has multiple vehicles, please only park one in a space directly in front of houses. It is more neighborly to park other vehicles from your household in spaces that are further from the houses.

Remember, no one has the right to tell anyone where they can and cannot park. The fact of a parking space in front a particular house does not mean that space is only for persons at that house. And, there are no exceptions.

Courtesy and consideration go a long way toward being good neighbors in any community where there is shared parking.

Aspenwoodtownhomes.org

Aspenwood Townhome Association

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