

# FREE Newsletter Articles

## Content for Homeowners

A Member Service Provided by Community Associations Institute

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### About this service:

Community Association Institute's free newsletter and website articles are written for homeowner readers. They are provided quarterly to CAI members to copy and paste into newsletters, other documents and community association websites. You may edit this copy to suit your circumstances. These articles are *not* copyrighted—you may use them as much as you want and in any way you wish.

**This is NOT a newsletter; it is a collection of generic articles you can use to fill out your newsletters, websites and other information distributed to homeowners and residents in your community.** For more information on any of these topics, please go to [www.caionline.org](http://www.caionline.org).

### These articles can be used to:

- Educate homeowners about common association functions and issues
- Support budget increases or board decisions
- Explain why a particular project is being undertaken
- Provide background information
- Augment other articles you have written or use as stand-alone stories

Visit our [online archive](#) and peruse the Content Index to access dozens of additional articles.

We hope you benefit from this CAI member service and welcome any [feedback you may have](#).

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Topic: Governance/Access to Records

Suggested title: No Secrets

Words: 240

Association members are welcome to read official association documents. There's nothing secret about the business of the association. In fact, you should already have copies of key documents like the bylaws or rules. Other common documents that are open for members to review include:

- Board meeting minutes
- Insurance policies
- Financial statements and annual audits
- Declaration and bylaws

- Rules and regulations
- Current contracts
- Leases and agreements
- Ballots and proxies

Here's how to gain access:

- Send the board a request in writing specifying exactly what records you wish to review, the date of those records and the purpose of your request.
- The board will respond to your request within 30 days. During that time the board or manager will locate the correct documents and get them ready for you.
- The records you requested will be available for your review during regular business hours at the manager's office for 30 days after we process your request.
- The association will make copies of records for a reasonable fee.

Please do not request documents that infringe on the privacy of an individual like medical or personnel records. These are not public records, and the association will not make them available. Salary information is available *in the aggregate*, but not for individuals. Some requests might also be denied if they involve ongoing legal or contractual obligations that might expose the association board or manager to liability.

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Topic:                Safety  
Suggested Title:    Maintain Your Yard Safely  
Words:                185

Properly maintaining your yard helps your home and our community look good. Just make sure that safety is a priority when undertaking your landscaping efforts:

- Clear sticks and debris before you mow. Random debris kicked up by a lawn mower can seriously injure you and those around you. Also, mowing debris shortens the life of your mower and dulls the blade.
- Replace the cord on your weed trimmer. Your trimming will be safer if you have strong trimmer cords. Always wear eye protection when using a trimmer.
- Maintain your lawnmower in top working condition. If you find yourself mowing the same areas again and again, it's time to inspect your lawnmower. Keep a maintenance checklist of important components like air filters, blades and oil.

- Keep plants and shrubs about five feet from foundation walls, and keep trees at least six to 20 feet away, depending on their size. Plant roots that are too close to the foundation not only cause damage to the structure, but may also attract bugs and mold into your home since they tend to hold moisture.

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Topic: Health  
Suggested title: Heading Off Burnout  
Words: 300

Burnout is more than just stress—it's how your mind and your body tell you a change is needed. Do you find yourself withdrawing from work and caring less about results? Are you working harder, often mechanically or to the point of exhaustion? Just going through the motions?

Try a few tips for keeping burnout at bay.

**Exercise at least three times a week.** Running, weight lifting, bike riding—anything that gets your heart and lungs working burns off stress. Exercise releases endorphins that boost your mood and it dissipates built-up stress that otherwise leads to burnout.

**Make time for a hobby.** An art class, cooking, reading, sewing—anything that's not part of the regular grind and that helps you relax will balance the things that wear you down.

**Practice breathing exercises.** “Just breathe!” Yes, it's an old cliché, but there is a grain of truth behind every cliché. Deep breathing gives your body a boost of oxygen and it releases tension in your abdomen around your heart.

**Get away.** Take a walk at lunch, and don't take work home. Leave the office at the office. At home, find a time and place where you can relax and unwind. Even 15 minutes of relaxation can relieve stress.

**Laugh.** Sometimes it helps to look at a situation and just laugh. If that fails, read the jokes that your uncle's cousin's best friend is e-mailing you three times a week. Pick a comedy next time you go to the movies or surf channels.

**Take up yoga or tai chi.** These disciplines have a restorative effect and are sure burnout busters.

Burnout can creep up on you slowly. Watch for the warning signs and stay ahead of it. Your heart, family and employer will thank you.

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Topic: Wildlife Management

Title:           Protect Your Windows from Bird Collisions  
Words:         320

Flight is a magnificent means of transportation, but not without its dangers—especially for birds. For many birds, a journey across the skies ends with a deadly collision with windows, vehicles, cell towers or high-tension wires.

If you've been startled by the dull thud of a bird smacking your window, you're not alone. Bird collisions with windows occur day and night, in all seasons, and in cities, suburbs and rural areas. Birds don't see the glass, generally because it mirrors trees, shrubs, or sky, so the transparent panes appear to offer a passageway through a building.

It's surprising how common this problem is. The National Fish and Wildlife Foundation and the U.S. Fish and Wildlife Service estimate that billions of birds die from aerial collisions each year in the U.S. And a lot of them, it seems, are colliding with our windows. Replacing glass or just cleaning it after a bird crash is a maintenance issue for the association.

Fortunately, some simple solutions can help protect our windows *and* the birds.

- Place birdfeeders either close to (within 3 feet) or far away from buildings (a minimum of 33 feet). Birds cannot build up enough momentum to injure themselves when flying to and from feeders that are very close to buildings. Conversely, when birds take flight quickly from feeders that are further from buildings, they are less likely to collide with windows.
- Hang a mobile, wind sock or strips of fabric on the outside of the window.
- Use an attractive window film, such as one that gives the appearance of glass etching or sandblasting to reduce reflections.
- Paint or stencil the window with soap or wax.
- Cover the window with garden protection netting or a screen.
- Hang multiple bird silhouettes on the outside of the window to break up the reflection.
- Replace standard windows with non-reflective glass, such as stained or frosted glass.

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Topic:           Finances/Saving Money  
Suggested title: Frugal Ways to Stay Healthy  
Words:         283

Medical costs are on everyone's mind these days with the ongoing debate about health care. Check out these tips from the Federal Citizen Information Center for easy ways you can trim the cost of medicine, fitness and more:

**Switch to generic.** Because of legal restrictions, a generic drug might not look exactly the same as the name brand, but it contains the same active ingredients and should be just as effective. Brand name drugs cost more than their generic counterparts because the makers of the original, brand name versions had to pay for the research, development and marketing of the medications. To learn more, go to <http://go.usa.gov/IWk>.

**Watch out for scams.** They keep coming back in different forms on TV and the Internet, but one thing stays the same: health scams for "miracle" cures can cost you lots of money. And the diet pills and energy products they push could be dangerous or have harmful interactions with your other medicines. Save your money for doctor-prescribed medicines. Find out more at <http://go.usa.gov/l5x>.

**Reconsider the gym.** If you aren't using your membership regularly, it could be one place where you could save some money. If you're worried about how you'll fit your exercise in without the gym, the U. S. Department of Health and Human Services suggests several alternate forms of exercise that you can fit into your everyday life in an online brochure at <http://go.usa.gov/IWB>.

You can also order printed copies of these brochures (subject to availability) by: visiting [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov) to place your order online. Or call toll-free 1-888-878-3256, weekdays 8 a.m. to 8 p.m. EST. Ask for *Health Scams* (Item 576V); *Be Active Your Way* (Item 116V); or *Generic Drugs* (Item 555V).

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Topic: Safety/Security  
Suggested title: Flooding: How to Protect Your Family & Finances  
Words 315

In many areas, flooding is the most common and costly natural disaster—and it can happen here. Just one inch of water in your home or office can cost thousands of dollars in cleanup and replacement costs, including drywall, baseboards, floor coverings and furniture. You may think you're covered, but many homeowners' insurance policies do not cover flooding.

Here are several reasons to talk to an insurance agent now about flood insurance.

- There is usually a 30-day waiting period before coverage begins.
- Coverage is relatively inexpensive.
- Renters can buy flood insurance for personal belongings or business inventory.
- Basement coverage includes cleanup expense and repair or replacement of items such as furnaces, water heaters, washers, dryers, air conditioners, freezers and pumps.
- You do not have to repay flood insurance benefits as you do with disaster-related assistance loans.

- You can receive payments for flood-related losses even if no disaster was declared.

Learn more about flood insurance at [www.floodsmart.gov](http://www.floodsmart.gov).

There are things you can do to prepare your home and family now for flash floods:

- **Make a family emergency plan.** Emergency preparedness is everyone's responsibility. Write down your plan. Decide ahead of time where you will go if you have to leave and where family members will meet up. Identify an out-of-town emergency contact.
- **Get supplies for an emergency kit.** Start with three days' water and three days' packaged and canned food. Add a battery-powered radio and extra batteries. Store in waterproof containers with wheels or that you can lift so you can take them with you. For details about preparing an emergency kit, visit [www.ready.gov/america/beinformed/floods.html](http://www.ready.gov/america/beinformed/floods.html)
- **Stay informed about what could happen.** During storm season, listen to local media for up-to-date reports on weather watches and warnings. Keep a battery-powered portable radio—with a NOAA weather band—handy in case the power goes out. Choose one.

Learn more about preparedness at [www.ready.gov/america/beinformed/floods.html](http://www.ready.gov/america/beinformed/floods.html).

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Topic: Maintenance/Household  
Suggested Title: The Care and Feeding of Your Garbage Disposal  
Words: 286

The powerful roar of your disposal's motor may convince you it can take on any garbage you throw its way, but it's important to remember that your disposal is not a trash can. Garbage disposals are designed to grind small bits of biodegradable food waste to help prevent clogged drains. Proper use and maintenance will not only extend the life of your appliance, but will also spare you unnecessary and costly service calls.

**Do:**

- Small amounts of skinless, boneless, pit-less and non-fibrous foods are safe to grind.

**Don't:**

- Shells, skins, husks, rinds and other hard or fibrous materials should not be put in the disposal (e.g., clam shells, oyster shells, corn husks, fruit pits, banana peels, avocado skins and bones).
- Large amounts of starchy foods (e.g., noodles and rice) should not be put in the disposal. Although they are easily ground, they expand in water and can clog drains.

**Always:**

- Run *cold* water when operating the disposal. Keep the water running for at least 30 seconds after you turn off the unit.

**Never:**

- Use *hot* water when operating the disposal.

- Put non-food materials through the disposal. This includes all types of glass, plastic and metals (e.g., bottle caps, aluminum foil and plastic wrap).
- Put harsh chemicals in the disposal or down the drain.

**Sometimes:**

- Occasionally grinding bits of citrus peel helps clean and freshen the disposal.
- Grinding a little ice once a month helps scrape away deposits and remove odors.
- Running small amounts of egg shells or coffee grounds through the disposal is sometimes suggested to sharpen the blades; however some sources warn against the practice. Consult your user's manual for recommendations specific to your model.

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**Topic:** Home Maintenance  
**Suggested title:** Shedding Light on New Bulbs  
**Words:** 808

Standard incandescent light bulbs may soon become a thing of the past. Under the Clean Energy Act of 2007, the sale of energy-inefficient incandescent bulbs will be phased out over a two-year period, beginning with 100-watt bulbs in January 2012. Compact fluorescent lights (CFLs) have become the most popular replacement choice. The typical CFL uses 66 percent less energy and lasts up to ten times longer than an incandescent bulb.

Making the switch to CFLs doesn't require that you throw out all your incandescent bulbs right away. Even a gradual change can result in significant savings. Just replacing your home's five most frequently used light fixtures can save you more than \$65 each year, as CFLs provide the most savings when a lighting source is used for at least two hours a day. You can continue to use incandescent bulbs for fixtures that are only on for a few minutes at a time, such as closet lights, changing to CFLs as your supply of incandescent bulbs runs out.

One important point to know about CFLs is that they contain an average of 4 milligrams of mercury (about the amount that would cover the tip of a ballpoint pen). The mercury is sealed within the bulb's glass tubing, and no mercury is released when the bulb is intact or use. Special caution must be taken when disposing of used bulbs or cleaning up broken bulbs, however. Some states require used CFL bulbs (broken and unbroken) to be taken to local recycling centers for disposal. And if a bulb breaks in your home, you should follow the Environmental Protection Agency's guidelines to clean up the debris:

**Before Clean-up: Air Out the Room**

- Have people and pets leave the room, and don't let anyone walk through the breakage area on their way out.
- Open a window and leave the room for 15 minutes or more.
- Shut off the central forced-air heating/air conditioning system, if you have one.

**Clean-Up Steps for Hard Surfaces**

- Carefully scoop up glass pieces and powder using stiff paper or cardboard and place them in a glass jar with metal lid (such as a canning jar) or in a sealed plastic bag.
- Use sticky tape, such as duct tape, to pick up any remaining small glass fragments and powder.
- Wipe the area clean with damp paper towels or disposable wet wipes. Place towels in the glass jar or plastic bag.
- Do not use a vacuum or broom to clean up the broken bulb on hard surfaces.

### **Clean-up Steps for Carpeting or Rug**

- Carefully pick up glass fragments and place them in a glass jar with metal lid (such as a canning jar) or in a sealed plastic bag.
- Use sticky tape, such as duct tape, to pick up any remaining small glass fragments and powder.
- If vacuuming is needed after all visible materials are removed, vacuum the area where the bulb was broken.
- Remove the vacuum bag (or empty and wipe the canister), and put the bag or vacuum debris in a sealed plastic bag.

### **Clean-up Steps for Clothing, Bedding and Other Soft Materials**

- If clothing or bedding materials come in direct contact with broken glass or mercury-containing powder from inside the bulb that may stick to the fabric, the clothing or bedding should be thrown away. Do not wash such clothing or bedding because mercury fragments in the clothing may contaminate the machine and/or pollute sewage.
- You can, however, wash clothing or other materials that have been exposed to the mercury vapor from a broken CFL, such as the clothing you are wearing when you cleaned up the broken CFL, as long as that clothing has not come into direct contact with the materials from the broken bulb.
- If shoes come into direct contact with broken glass or mercury-containing powder from the bulb, wipe them off with damp paper towels or disposable wet wipes. Place the towels or wipes in a glass jar or plastic bag for disposal.

### **Disposal of Clean-up Materials**

- Immediately place all clean-up materials outdoors in a trash container or protected area for the next normal trash pickup.
- Wash your hands after disposing of the jars or plastic bags containing clean-up materials.
- Check with your local or state government about disposal requirements in your specific area. Some states do not allow such trash disposal. Instead, they require that broken and unbroken mercury-containing bulbs be taken to a local recycling center.

### **Future Cleaning of Carpeting or Rug: Air Out the Room During and After Vacuuming**

- The next several times you vacuum, shut off the central forced-air heating/air conditioning system and open a window before vacuuming.

- Keep the central heating/air conditioning system shut off and the window open for at least 15 minutes after vacuuming is completed.