

# 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: Safety Online  
Suggested title: Online Shopping Safety: Credit Card, Debit Card or Check?  
Words: 280

Merchants are making online shopping increasingly convenient by accepting not just credit cards, but debit cards and checks. However, according to the Privacy Rights Clearinghouse (PRC), the safest way to shop online is with a credit card. If something goes wrong, you're protected under the federal Fair Credit Billing Act.

Here are other online shopping tips from PRC:

- Use one credit card exclusively for all your online shopping. This makes it easier to spot unauthorized charges.

- Don't pay for online purchases with a check, since checks are vulnerable to bank fraud. Even mailing a check or money order won't give you any protection if you have problems with the purchase.
- Use a true credit card—not a debit card, check card or an ATM card. A debit card exposes your bank account to thieves. Your checking account could be wiped out in minutes. Also, federal law does not protect debit and ATM cards as extensively as it does credit cards.
- Use a "virtual credit card," if possible. Some banks are now offering their credit card customers a free service called single-use card numbers. Virtual credit cards use a randomly-generated, substitute account number so you never need to give out your real credit card number online, over the phone or through the mail.

Among the card companies offering this service are Citibank, who calls its program Virtual Account Number; Bank of America's service is called ShopSafe and Discover calls its service Secure Online Account Number. You specify the expiration date and credit limit, which adds a layer of protection. Once used, the card is tied to the merchant where it was used, and cannot be used elsewhere.

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Topic: Health  
 Suggested title: Organic or Conventional? Smarter Shopping, Better Health  
 Words: 332

Until recently, organic produce was found mainly in home gardens, quaint farmers' markets and specialty health food stores. Over the past few years, however, the heightened eco-consciousness of the green movement and health concerns about chemicals used in conventional farming have led to consumer demand for fruits and vegetables grown without synthetic pesticides, artificial fertilizers, irradiation or biotechnology, making organic the fastest growing sector in the food marketplace.

In addition, research is beginning to support the contention that chemicals used in conventional farming can have a negative impact on health. The 2008-2009 annual report from the President's Cancer Panel, "Reducing Environmental Cancer Risk: What We Can Do Now," published in April 2010, encourages consumers to choose organically grown food to help decrease their exposure to environmental toxins, stating in their recommendations, "Give preference to food grown without pesticides, chemical fertilizers and growth hormones."

Despite being more widely available, the cost of organic produce can be as much as 40 percent higher than conventionally grown crops, placing it out of reach for many consumers. The good news is that choosing organic foods to improve your health doesn't have to be an all-or-nothing proposition. The Environmental Working Group (EWG) publishes an annual Shoppers Guide to Pesticides based on lab tests conducted by the USDA Pesticide Data Program. According to the EWG, you can lower your pesticide consumption by nearly 80 percent by avoiding the 12 most contaminated conventionally grown fruits and vegetables and instead eating the least contaminated produce. When you eat fresh

produce from the “Clean 15” (the least contaminated fruits and vegetables), you’ll be exposed to fewer than 2 pesticides per day, compared to as many as 67 pesticides per serving found in the “Dirty Dozen.”

**The Dirty Dozen (always buy organic)**

- Celery (most contaminated)
- Peaches
- Blueberries
- Spinach
- Potatoes
- Strawberries
- Nectarines
- Kale
- Grapes (imported)
- Apples
- Bell peppers
- Cherries

**The Clean 15**

- Onions (least contaminated)
- Avocados
- Pineapples
- Asparagus
- Cantaloupe
- Cabbage
- Sweet corn
- Mangos
- Kiwi
- Watermelon
- Sweet potatoes
- Honeydew melon
- Sweet peas
- Eggplant
- Grapefruit

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Topic: Safety-Fire  
Suggested title: Grill Safety Tips  
Words: 525

When firing up your grills this summer, the U.S. Consumer Product Safety Commission (CPSC) reminds you to barbecue safely whether you use gas or charcoal.

**Gas Grills**

Liquid petroleum (LP) gas or propane, used in gas grills, is highly flammable. Each year about 30 people are injured as a result of gas grill fires and explosions. Many of these occur when consumers first use a grill that has been left idle for a period of time or just after refilling and reattaching the grill's gas container.

To reduce the risk of fire or explosion, consumers should routinely perform the following safety checks:

- Check the tubes that lead into the burner for any blockage from insects, spiders, or food grease. Use a pipe cleaner or wire to clear blockage and push it through to the main part of the burner.
- Check grill hoses for cracking, brittleness, holes, and leaks. Make sure there are no sharp bends in the hose or tubing.
- Move gas hoses as far away as possible from hot surfaces and dripping hot grease. If you can't move the hoses, install a heat shield to protect them.
- Replace scratched or nicked connectors, which can eventually leak gas.

- Check for gas leaks, following the manufacturer's instructions, if you smell gas or when you reconnect the grill to the LP gas container. If you detect a leak, immediately turn off the gas and don't attempt to light the grill until the leak is fixed.
- Keep lighted cigarettes, matches and open flames away from a leaking grill.
- Never use a grill indoors. Use the grill at least 10 feet away from your house or any building. Do not use the grill in a garage, breezeway, carport, porch or under a surface that can catch fire.
- Do not attempt to repair the tank valve or the appliance yourself. See an LP gas dealer or a qualified appliance repair person.
- Always follow the manufacturer's instructions that accompany the grill and when connecting or disconnecting LP gas containers.
- Consumers should use caution when storing LP gas containers. Always keep containers upright. Never store a spare gas container under or near the grill or indoors. Never store or use flammable liquids, like gasoline, near the grill.

To avoid accidents while transporting LP gas containers, transport the container in a secure, upright position. Never keep a filled container in a hot car or car trunk. Heat will cause the gas pressure to increase, which may open the relief valve and allow gas to escape.

### **Charcoal Grills**

Charcoal produces carbon monoxide when burned. Carbon monoxide is a colorless, odorless gas that can accumulate to toxic levels in closed environments. Each year about 30 people die and 100 are injured as a result of carbon monoxide fumes from charcoal grills and hibachis used indoors.

To reduce carbon monoxide poisonings, never burn charcoal indoors, in vehicles, tents or campers, even if ventilated. Since charcoal produces carbon monoxide fumes until the charcoal is completely extinguished, do not store the grill indoors with freshly used coals.

For more information, visit the CPSC website at [www.cpsc.gov](http://www.cpsc.gov).

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Topic: Safety-Lead Paint  
 Suggested title: Home Renovations Can Generate Lead  
 Words: 165

Most Americans have long been aware of the dangers of lead, particularly in paints. Recognizing these dangers, the U.S. Environmental Protection Agency (EPA) recently finalized a new regulation to protect people from the lead generated by renovation activities like sanding, cutting and demolition. This work can create hazardous lead dust and chips by disturbing lead-based paint, which can be harmful to adults and children.

The new rule affects contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities and schools built before 1978. Homeowners need to ensure that contractors engaged in this kind of work have undergone training and earned their certification. For contractors, this rule means they must be certified and follow specific work practices to prevent lead contamination. Once certified, the firm can advertise that it is certified by EPA under the RRP program, and will also be given rights to use EPA's "Lead-Safe Certified Firm" logo.

Homeowners considering renovations can search for certified companies on the EPA website.

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Topic: Safety  
Suggested title: Tips for Safe Swimming  
Words: 330

Nothing says summer vacation like warm days spent at the pool or a quick weekend retreat to the beach. Whether you're jumping waves in the ocean or splashing around in a pool, these tips from the Federal Citizen Information Center will help keep you and your family safe this summer:

- Teach your kids to swim. Check for swimming lessons in your area on [USA.gov](http://USA.gov). Giving your kids the basic water skills they need will help keep them safe.
- Keep an eye on your kids. With lots of kids splashing around in public pools, it's easy for someone to get dunked by accident. Know where your kids are so if you see them go under you can make sure they come right back up.
- Check your drains. If you have your own pool, make sure your drains meet safety standards. Drains that don't could catch children's hair or limbs and pull them with great force to the pool's bottom.
- Don't panic in a rip tide. Before you or your kids go in the ocean, make sure you all know what to do if you get caught in a rip tide. Try to swim parallel to the shore. Don't fight your way directly back to the beach, but swim sideways until you are out of the current. Wave for a lifeguard to help get you back to shore safely.
- Play it safe in the lake. Lake water can be murky, making it hard to see what hides below the surface. Wear water shoes to protect your feet from sharp rocks or other debris. And don't swim too far from shore. You may not realize how far you've gone until you try to stand and can't find the bottom.

Playing in the water should be a fun family activity. With the proper safeguards, your family can stay safe while cooling off. For more ideas on water safety, visit The Federal Citizen Information Center's website at [pueblo.gsa.gov](http://pueblo.gsa.gov).

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Topic: Safety

Suggested title: Safe Summer Fun  
Words: 175

The National Center for Missing & Exploited Children recommends that parents and guardians take action to keep their children safe during both structured and unstructured summer activities. The first step is to talk to your children. Kids need to know:

- Neighborhood boundaries and whose homes they may visit.
- Whom to call and where to go in an emergency.
- Their full name, address and telephone number.
- To keep doors locked and not open the door if they are home alone.
- Not to approach a vehicle or accept a ride from anyone without your permission.
- To avoid pools and other bodies of water without adult supervision.
- Their curfew, and to call you if they will be late.

Parents also should remember to:

- Supervise children at malls, movies, arcades and parks.
- Choose and screen babysitters with care.
- Investigate day care centers and recreational camps thoroughly before enrolling your children.
- Always listen to your children.

For more information, visit The National Center for Missing & Exploited Children's website at [www.ncmec.org](http://www.ncmec.org).

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Topic: Safety-Consumer Products  
Suggested Title: Website Names Recalled Products  
Words: 190

Is your dishwasher in danger of catching fire? Do the outdoor lighting fixtures in your community pose a shock hazard? Will the peanut butter in your pantry send you to the hospital? Every year in the United States, countless products ranging from power tools to plush toys are recalled by manufacturers. In the first half of 2010, major recalls included several million vehicles and 43 over-the-counter children's medicines. In December 2009, virtually every Roman blind and roller shade on the market was recalled due to strangulation hazards posed by their cords.

To help consumers stay aware of unsafe, hazardous or defective products, six federal agencies (the Consumer Product Safety Commission, the Food and Drug Administration, the National Highway Traffic Safety Administration, the Environmental Protection Agency, the Coast Guard and the Agriculture Department) have joined to create a one-stop online resource for U.S. government recalls. The website, [www.recalls.gov](http://www.recalls.gov), offers comprehensive listings of the latest recall information, as well as a search feature that enables consumers to look up recalls by product type. Visitors to the site may also sign up for a free e-mail notification service to receive new recalls and safety information electronically.