

Copyright 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 **copyright-free** newsletter and web articles are written for homeowner readers. This is NOT a newsletter; it is a collection of generic articles for you to copy and paste into your newsletters, websites and other documents read by homeowners and residents in your community. These articles are *not* copyrighted—you may use them as much as you want and in any way you wish.

How to use this service:

1. Skim the topics and titles to **find an article** suitable for your needs.
If you don't find something in this issue, check the [index to the online archive](#) to find dozens of additional articles.
2. **Copy** the article and **paste** it in *your* document.
3. **Edit** the article to suit your circumstances.
Add specific information about your association; delete parts of the article that do not apply to your association; change the title to fit your space or customize an article by inserting the name of your association, board members or committees.
4. **Remove the headings:** "Topic:" and "Suggested title:"
5. **Take credit** for a terrific newsletter, board packet or web page!

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.

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

Topic: Maintenance/Landscaping
Suggested title: Urban Gardening Basics

As the bleak cold of winter finally breaks and signs of spring begin to pop up all around, thoughts of vibrant flowers and lush vegetables are on gardeners' minds. For those green thumbs living in tiny quarters, an impressive garden may seem unattainable. However, many are turning toward urban gardening, bringing plant life into unique spaces and growing gardens in every

nook and cranny. These miniature Edens bring great natural beauty and help reduce our carbon footprints. As more people move to urban areas, urban gardens are becoming more popular, and encouraging those who have never planted to go dig in the dirt to see what comes up. While urban gardening does have its challenges, we have a few tips on how to overcome them to bring your small garden into full bloom.

Know Your Plot

Before you go on a planting spree, take the time to plan out the logistics of your garden. Will it be in your back yard, on your porch, on the roof, on a window sill? Is your intended spot part of the association's common ground? Check with the association before you start.

How much direct or partial sunlight does that area get, and is that the right amount of sunlight for your plants? Is your space large enough to house the plants when they're full grown? And, if not, do you have a bigger space where you can relocate them? Will you be doing container gardening, or will you be planting in the ground? What steps do you need to take to get your soil ready for planting? Answering these questions is important before you begin gardening, as the different environments will affect your plant life. Having a plan can help you avoid unnecessary chaos.

Know Your Plants

All plants aren't created equal, and knowing which will best suit your urban garden is a must for robust growth. Often, urban gardeners will be restricted by space or the need to plant only in containers. They will also need compact plants that can thrive in those conditions, such as herbs, tomatoes, peppers, marigolds, zinnias and the like. And be sure to know what your plants need, such as when and how deep to plant them, as well as how much light and water they need. Also, will they need to be started as seedlings under a grow light until they're hearty enough to go outdoors, and what mixture of soil do they need to flourish? Being ready to address your plants' needs is an important step in making sure they grow to their full potential.

Know When to Transplant

Container gardeners will need to be vigilant about making sure they transplant their plants into the right containers as they grow. If your plant is in a container that's too small, the roots will become restricted, causing the soil to dry out quicker, so you'll need to move your plant to a roomier home. Be careful, though, not to use too large a container, as the roots won't be large enough to suck up all the moisture in the soil, which can lead to root rot. A good rule of thumb in choosing the right size container is to make sure your plant is neither overflowing or dwarfed by the container, and that there's a few inches of dirt that can be seen around the plant. So the next time your plants hit a growth spurt, make sure they have the right amount of space to live comfortably.

Get Creative

The best part about an urban garden is that you can set it up anywhere and make it anything you want. Your garden can be in places like your patio, your front door steps or anywhere else good sunlight hits—and the association permits.

While these tips just covered the basics, to learn more about urban garden, go to www.gardenguides.com. No matter what your living area is like, if you've got a bit of imagination you can make an urban garden that's uniquely your own.

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Topic: Safety
Suggested Title: Preventing Carbon Monoxide Poisoning

Carbon monoxide, or CO, is a poisonous gas that can be particularly dangerous because it is colorless and odorless. Headache, nausea, dizziness and even permanent brain damage or death can occur. Hundreds of people die each year from accidental CO poisoning, many of them while using portable generators during severe weather.

A byproduct of burning fuels such as gasoline, propane, kerosene, natural gas, oil, wood or coal, carbon monoxide is emitted from internal combustion made by engines, like those that power lawn mowers, portable generators, cars, power washers and many household appliances such as furnaces, ranges, fireplaces, water heaters and room heaters. To prevent CO poisoning in your home, be sure to take the following precautions:

- Educate your family about the causes of CO poisoning and how to prevent exposure to this deadly gas.
- Do not use portable generators indoors, including in garages, carports, storage sheds and the like, even with doors and windows open. CO can quickly build to lethal levels in even partially enclosed spaces.
- Do not place pressure washer engines indoors, and, when using pressure washers outdoors, keep engines away from open windows, doors or vents during use, as CO can seep inside through the openings.
- Hire qualified professionals to install new furnaces and appliances and to inspect and service your HVAC system, chimneys and flues.
- Never service fuel-burning appliances without proper knowledge, skills and tools. Always refer to the owners' manual when performing minor adjustments or performing maintenance on fuel-burning equipment.
- Never use portable fuel-burning camping equipment or burn charcoal indoors.
- Never leave a car running in a garage, even with the garage door open.
- Never use your gas oven or clothes dryer to heat your home.
- Never operate unvented fuel-burning appliances in any room where people are sleeping.
- Do not cover the bottom of natural gas or propane ovens with aluminum foil. Doing so blocks the air flow through the appliance and can produce CO.
- Install CO detectors throughout your home, especially in hallways near sleeping areas, and follow the manufacturers' instructions for testing and replacing. Keep detectors unobstructed by furniture or draperies.

For additional details about how to prevent CO poisoning, visit the Consumer Product Safety Commission's website at www.cpsc.gov/cpsc/pub/pubs/466.html or the website for the National Institute for Occupational Safety and Health of the Centers for Disease Control at www.cdc.gov/niosh/topics/co/.

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Topic: Free Stuff
Suggested Title: Free Trees for Arbor Day

As Arbor Day fast approaches, it's time to take stock of the trees around us. It's no secret that trees are an invaluable resource to the earth—they provide oxygen, remove carbon dioxide, sulfur dioxide and nitrogen dioxide, help lower temperatures, act as wind and sound barriers, help prevent soil erosion, add natural beauty to the landscape and much more. Unfortunately, the more land is developed, the more we need these amazing plants.

One of the ways you can help protect the trees is to plant new ones, and Arbor Day is the perfect time to do just that. For those who want to be environmentally-friendly on the cheap, the Arbor Day Foundation is offering 10 free trees for each household that signs up for a new membership. Membership* is \$10 for six months and \$15 for the year, and they offer a wide variety of trees to choose from: flowering trees, oaks, white pines, autumn classics and more. Shipping is free, and the trees arrive at the time they should be planted.

Before you plant your trees, be sure to check with the association about the location—especially if you're planting your trees on common areas. Also, check with the association before making your choice of trees to ensure they are compatible with the overall association landscaping plan.

You also have the option to have the Arbor Day Foundation plant 10 trees in forests across the US in your honor. And as a member, you get discounts on all of their already low-priced trees as well as access to special member promotions, such as free trees with purchases. To become a member, go to www.arborday.org and click on the Membership section to join.

Also, for almost-free trees, search the web for companies selling cheap trees, such as www.1dollartrees.com, where all trees are only a dollar plus approximately \$3.95 in shipping.

Trees give the earth so much, and it's time for you to return the favor. Plant a tree today and make a difference that can last for years to come.

**Author's note: This information is from February 2011— if you use this article at a much later date, please be sure to check at www.arborday.org to make sure the membership price hasn't changed.*

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Topic: Maintenance/Household
Suggested Title: Clutter No More

Do you have piles of clothes, papers and “stuff” collecting in your home? You’re not alone. It’s time to clean up that clutter and make your abode a more enjoyable and relaxing place to live.

- **Create a schedule.** Depending on how high those piles are, you may not be able to accomplish the task in a single weekend. So, try tackling one room at a time. It may seem like a daunting project, but it will be less scary if you break it down into segments.
- **Practice a one item in, one item out rule.** When you buy an item of clothing, for example, throw out one item of clothing. Not only will it keep down the clutter, but it will also make you rethink whether you really want to buy that new item.
- **Create a stress-free environment in the bedroom.** That means no piles of toys and no mounds of clothes. It should be a place where you can rest without worry.
- **Make cleaning up fun for kids by turning it into a game.** Kids are often the clutter culprits; involve them in the process to make things neater and more organized.
- **Know your vision for the room.** What do you want from a room? Is it a place where you work, a space where you unwind, a playroom for the little ones or something else? If you can answer that question, you’ll be able to decide what items stay and what items go.
- **Try to make decluttering a part of your everyday life.** If you do it at the same time every day—like before you go to bed—the piles won’t accumulate and you won’t have to set aside a block of time to do a major cleaning.

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Topic: General
Suggested Title: Complaining Effectively

If you are unhappy with a product or service, do you know how to express your dissatisfaction effectively to achieve the best outcome? What information should you include in a complaint letter or e-mail? What tone should you use when stating your case? Should you ask for a repair, a replacement or a refund?

The Consumer Action Website of the Federal Citizen Information Center provides clear, step-by-step guidelines for resolving product and service disputes. From advice on escalating unanswered complaints to tips on what information and documentation you should include in correspondence with company representatives, the site empowers consumers to address problems effectively.

Visit www.consumeraction.gov for sample complaint letters and e-mails, information on where to file complaints—including contact information for corporate consumer affairs offices, Better

Business Bureaus, state and local government offices and federal agencies—legal help and other useful resources to help get your complaints across more effectively.

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Topic: Resources/Websites
Suggested Title: Search Engine Basics

The internet is a goldmine of resources (and fun time-killers) just waiting for you to mine them. While it might seem a bit overwhelming to hunt down the information you want, today it's easier than ever to sort through the web and find the exact site you need, no matter how obscure your search may seem.

One of the best ways to discover all that the internet has to offer is to use search engines. These tools scan the internet for you to find web pages that are relevant to the topic you're looking up. The most-used search engine is Google (www.google.com), but other popular search engines include Yahoo (www.yahoo.com), Bing (www.bing.com), Ask (www.ask.com), and AOL Search (www.search.aol.com). While the results of your search will vary a bit depending on which search engine you use, the set-up of all five of these search engines is very similar.

To perform a search, simply go to one of the search engines listed and type what you want to search for in the search box. For example, if you wanted to do a search for information on The Beatles' *Abby Road* album, you would simply type in "beatles abby road" (search engines are not case-sensitive) in the search bar and hit the "Search" button beside the bar. You'll then receive links to web pages that are relevant to you search, and you can then click on those links to take you to those pages.

If you want to filter out the types of results you get back from your searches—such as only relevant news stories, or pictures, or videos—the top-left corner of the search engine homepage has options so you can do just that. Chose from either "Images," "Videos," "News" and "Shopping," among other options, to narrow down what the search engine will look for. Say you wanted to find pictures of sunsets. Just click on the "Images" button, type "sunset" in the search bar and hit search. The search engine will then only retrieve pictures of sunsets for you to choose from.

While knowing how to operate search engines is the first step in getting the most out of the internet, it's also important to know what words to use to make your search yield the best results. Things such as keeping your search terms simple and descriptive will be the difference between finding exactly what you need and being sent on a wild goose chase. To learn how to optimize your searches, check out www.google.com/help/customize.html.

Regardless of what you're looking for, don't be afraid to try out these search engines. They're simple to use and make navigating through the internet a joyride.

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Topic: Health
Suggested Title: Why Shop at the Farmers Market?

Our community is fortunate to have a local farmers market. If you haven't shopped there before, consider the many advantages of patronizing our local merchants.

Farmers markets have gained popularity in the last few years as more and more consumers have come to enjoy the very fresh, locally grown produce, baked goods, eggs, dairy products, poultry and meats they offer. Farmers markets provide other benefits as well—to shoppers and local economies, as well as to the environment. Locally grown produce requires less fossil fuel to transport, which reduces pollution and noise, and less packaging—thus, less trash—than what is found in most supermarkets. And more often than not, farmers markets offer organically grown or pesticide-free produce, which is better for the environment as well as better for consumers' health.

Farmers markets also stimulate local economies by providing a secure place for small-scale local producers to sell their products, and a regular cash flow to local farmers. And when local farmers and producers prosper, they are better able to support other types of local businesses. Some retailers adjacent to farmers markets have seen an increase in their own sales by as much as 30 percent on market days.

Another advantage to having a farmers market in our community is the social interaction between urban and rural residents, as well as between neighbors. A source of “information and inspiration on how to prepare fresh ingredients,” farmers markets can help consumers better understand nutrition and the value of fresh food.

The number of farmers markets in the United States has grown to more than 6,000 and has increased by 16 percent since 2009, according the National Farmers Market Directory. More than 20,000 farmers participate in farmers markets throughout the country. Most U.S. farmers markets are located in California, New York, Illinois, Michigan and Iowa, but the numbers are on the rise in other states, such as Missouri, Minnesota, Idaho, Michigan and Indiana.

To find farmers markets other than our own and specific products that are available by season and by state, visit the National Resources Defense Council's (NRDC) website at <http://www.simplesteps.org/eat-local>