

FREE Newsletter Articles

Content for Homeowners

A Member Service Provided by Community Associations Institute

Volume 14

June 2009

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.

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](#).

Topic: Contractors
Suggested Title: Call an Electrician
Words: 312

The guests are on their way, the food is cooked and suddenly the light over the dinner table goes out. A new bulb doesn't fix the problem, and neither does flipping the switch that controls the light circuit in the fuse box off and on. You know the same light has given you trouble before, and you might think you even know the difference between that green ground wire and the black hot wire. You remove the light switch from the wall and see some of the wires have apparently become disconnected. Time to just shut off the fuse and reconnect them, right?

Wrong. Each year 67,800 fires result from home electrical problems just like this one, according to the U.S. Fire Administration. Twice as many of those are due to improper wiring as appliance failures.

It's not that you don't know what you're doing or that you can't read a how-to guide—the last residents may have done it improperly themselves. They may have reversed wires, replaced the wire with wrong gauge or put too much strain on the fuse (called over lamping). The only way to know you are correctly wiring is to use a special tool called a voltage meter to check for hot wires.

The only safe bet is to consult a licensed electrician. Electricians not only have the tools you don't, like lineman's pliers and voltage meters, they have extensive internships (typically 3-7 years) under their belts. They intern for a reason—without proper training, you can seriously hurt yourself by mixing up cables or not taking the proper precautions. For your own safety, and for the safety of the community, get in touch with us about your electrical problems, however small. We can recommend some certified electricians we've worked with before. Besides, your guests would rather eat by candlelight than not eat at all!

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Topic: Conservation
Suggested Title: Tips for Keeping Water Clean
Words: 246

Keeping water clean begins with each of us—where we live, work and play, and with the simple daily actions we take. Here are a few ways you can make a difference to reduce pollution:

- Plant trees, shrubs and groundcovers, especially around surface water. Vegetation acts as a natural filter for runoff entering ponds, lakes or streams. Plants can also prevent shoreline erosion and keep soil from washing away.
- Maintain a healthy lawn. A dense, healthy lawn can be an excellent filter for pollutants. Before you apply fertilizers, test your soil so you apply only what you need. Use the right fertilizer, at the right time and in the proper amount.
- Clean up after pets. Dispose of pet waste in the garbage.
- Compost grass clippings, leaves and garden waste. When these materials are washed into streams and lakes, they decay, which in turn consumes oxygen fish and other aquatic animals need to survive.

- Practice integrated pest management (IPM) around your home and garden. IPM reduces pest problems through a variety of cultural, mechanical, biological and chemical methods. Try to eliminate chemical use or keep pesticide use to a minimum by using them only when other methods are not successful.
- Maintain your vehicles in good condition to prevent leaks such as oil or antifreeze. Spilled motor oil, gasoline and lubricants can contaminate wells and streams.

Visit www.auduboninternational.org for more conservation tips.

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Topic: Free Stuff
Suggested title: Goodbye Clip, Hello Click
Words: 360

Before you head out to the grocery store or the mall, do a little web browsing for online coupons that can save you a bundle. According to the Promotion Marketing Association Coupon Council, the average savings per coupon is \$1.15.

Most online coupon sites are searchable by brand name or product category, which allows you to find coupons quickly for the specific items on your list—a big plus for list shoppers. If you're headed to a particular store, be sure to check that store's website for special offers. Well-known product manufacturers have printable coupons listed on their websites.

Of course, you'll need to print the coupons to take with you, but the online versions are easier to find and there's no clipping involved. Some sites will require you to download software to print the coupons. This is necessary for the barcode to print correctly and scan easily at the checkout counter.

Most sites will want you to register using your e-mail address. If you're a serious coupon user, this can be good, since the sites will provide customized information and incentives based on your favorite brands.

Entering "free coupons" or "grocery coupons," in your web browser will bring up thousands of sites, all offering similar basics; and each one usually has a few extras or special features. For example, one may e-mail coupons to you for grocery stores in your neighborhood based on your zip code. Another will invite you to sign up to receive free samples of your favorite products in the mail. Websites and features seem almost endless, so it's easy to find a few you like. For example, typical sites include:

- www.ShopAtHome.com. This site lists stores alphabetically, so you can look for deals and coupons before leaving home. It offers financial incentives for joining.
- www.eBates.com. Joining this site earns you rebates when you shop at certain *online* stores.
- www.yadahome.com. This site allows you to create your grocery list online and then searches for matching coupons.

Beware of websites “selling” coupons. Some are legitimate, but many are fraudulent. Considering how many websites have free coupons, you may never face this problem.

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Topic: Maintenance
 Suggested Title: Dealing with Graffiti
 Words: 225

We’ve had several incidents of graffiti in the neighborhood recently. The association monitors and immediately removes graffiti from common areas and encourages you to do the same with your property. The association recommends these steps for dealing with graffiti:

- If you happen to see someone defacing property, don't try to stop it yourself. Call the police immediately and report a vandalism in progress. Make a mental note of as many details as possible about the perpetrators—how many, what age, male or female, distinctive clothing—that will help police.
- Encourage your neighbors to do the same—watch for and report graffiti vandals.
- When graffiti appears on your property, photograph it before removing it. Record when and where it appeared, when it was removed, the cost and other relevant information. Share your documentation with the police and insurance agent.
- Remove graffiti immediately. "Taggers" gain more notoriety the longer the graffiti remains. Removing it quickly sends a message that you care about our community.
- Install good lighting in areas vulnerable to graffiti.
- Plant shrubs or climbing vines in graffiti-prone areas. Or, replace walls with hedges.
- In problem areas where graffiti reappears regularly, try applying a layer of clear paint or silicone coating over painted surfaces. This will make cleaning future graffiti much easier.

Working together, we can reduce this problem in our community.

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Topic: Identity Theft
Suggested title: Thieves in the Waste Basket
Words: 290

Most—but not all—identity theft now occurs electronically. But your identity can still be easily scored by thieves who make use of what you toss in your waste basket, too.

Trash facilities and recycling centers can be gold mines of personal information for enterprising dumpster divers. That is, unless you shred documents that contain identifying information—charge receipts, credit applications, insurance forms, physician statements, canceled checks and bank statements and even expired charge cards.

Beware also of those bothersome credit offers you get in the mail and toss unopened into the trash—particularly the pre-approved variety. Clever scammers complete these blank applications, obtain a credit card in your name, charge it to the limit and close the account before you receive the first billing statement. To protect yourself, all you have to do is tear the unopened envelop in half once or twice before tossing it in the waste basket.

Better yet, you can eliminate these prescreened credit offers from your mailbox by calling 1-888-5-OPT-OUT (1-888-567-8688) to opt out. You'll be asked to provide your Social Security number so the consumer reporting companies can match you with your file.

Also, deposit your outgoing mail containing personally identifying information in post office collection boxes or at your local post office, rather than in an unsecured mailbox. Promptly remove mail from your mailbox. If you're planning to be away from home and can't pick up your mail, contact the U.S. Postal Service at 1-800-275-8777 or online at www.usps.gov to request a vacation hold. The Postal Service will hold your mail at your local post office until you can pick it up or are home to receive it.

The Federal Trade Commission has more information on identity theft and prevention tips at www.ftc.gov/bcp/edu/microsites/idtheft/.

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Topic: Committees
Suggested title: Volunteer for an Association Committee
Words: 312

Committees are an important part of our association operations. Committee members help keep our community vibrant; and, by augmenting paid staff, they save the association thousands of dollars each year. The association just wouldn't be what it is without our active and effective committees. They deserve our sincerest thanks.

However, to be successful, our association needs to cultivate fresh ideas and encourage additional resident involvement in our committees; so, we'd like your help on one of our committees.

Committees give the board a way to gather information, offer new ideas and opinions and provide a training ground for future board members. All committees are advisory to the board unless given specific decision-making authority by the board or CC&Rs.

The board provides each committee with a job description, goal and mission statement to help it succeed as a community resource.

Our association has three types of committees:

- Administrative committees, like our architectural control committee, are set out in our association's bylaws and CC&Rs. They are ongoing, permanent and often have clearly defined power and authority.
- Standing committees, such as our finance and facility management committees, are established by the board for an ongoing and specific purpose. These committees generally make recommendations to and act under the supervision of the board.
- Ad-hoc committees, such as our summer picnic committee, are established by the board as needed for specific projects and tasks. When the task is complete, the committee is disbanded.

So, if you're thinking about running for the board and want to learn a little more about association operations first, or if you're interested in helping improve your community or just want to get out and meet neighbors, we would be thrilled to talk to you about our committees and how you might be able to help. Contact any member of the board or call the manager for more information.

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Topic: Safety
Suggested title: Bike and Scooter Safety Tips
Words: 240

Our association wants your kids to be safe while riding their bikes and scooters in our community, and we recognize that you can't be there to watch them all the time. Here are four steps that could increase their safety when you're not around.

- Teach kids how to fall. Learning how to ride correctly is only part of what keeps a kid safe. Falls are inevitable, and teaching your children to fall correctly will prevent many serious injuries. Teach them to roll on impact, relax their body, and try to land on their padded and fleshiest parts.
- Check equipment. Check bikes and scooters for cracks or dents, sharp metal parts, jutting edges and slippery surfaces. Replace defective equipment, consult a professional for repairs and apply self-adhesive, non-slip material to slippery surfaces.
- Make a rule for your kids—one person to each piece of equipment. They might be less likely to hop on a friend's scooter if they know it's unsafe *and* that they'll have to pay for replacing it when it breaks.
- Require protective equipment. Scooters, roller blades, bikes and similar equipment cause thousands of injuries—and even some deaths—every year. Make sure your children are wearing helmets, knee pads and elbow pads, *especially* if they are just learning. Buy a helmet your kid thinks is cool and you know is safe—it's worth the extra money if your child is more likely to wear it.