

Carter's Cove Chronicle

At Home Summer The **PRESIDENT**

It has been a busy summer for your Carters Cove HOA. Summer started off with a rainy yet still well attended community picnic. The rain and storms continued with a number of storms creating tree problems in the common areas (and many homeowner yards). In the midst of all of this, your board has been reviewing safety guidelines for the playground (tot lot) on Hidden Cove. Finally, annual inspections were conducted by Tidewater (our property management company). What does this all mean for you? This means your dedicated board is looking out for the immediate and long term needs of the community.

With what we considered a good turn out for a rain filled meet and greet picnic, most attendees saw a need for a sense of community in our neighborhood. If you have ideas for ways to reach out to your neighbors and create a tighter knit place to live, please share your ideas with the board. We are always in search of fresh thoughts.

Those early storms brought to light the issues large fruit bearing trees can cause. Their branches are often not strong enough to withstand major storms. The near term fix was to remove the broken branches; the long term plan is to review our trees and try to stay ahead of future major problems.

During an inspection of our playground, it was discovered that one of the slides needed replaced. Fortunately, it was under warranty and was recently replaced. Due to revised safety standards in playground equipment, you will expect to see other changes to the area. These include the movement of the swings to meet new safety distance requirements and reinforcement of the playground surface perimeter. With these improvements, the tot lot will continue to be a safe place for your children to play (with parental supervision of course).

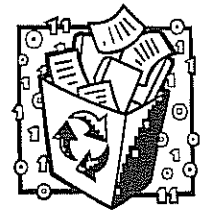
The annual inspections took place in late July and on a whole the community did not do too badly. The majority of the violations included gardening issues, repainting and staining, and planting of trees in front yards. Most of these projects can be wiped out in an afternoon or weekend. Please contact Theresa (our property manager) if you have any questions regarding your evaluation.

Mark your calendars!

The annual HOA meeting will take place on October 16, 2008 at 7:00 at the Guilford Elementary School

Going Green?

While going green seems to be a new trend in our culture, however most of the basics are ideas from the past.



Walking or taking public transportation is an age old idea before each household had two cars.

Planting a tree to provide wind and shade protection to your home reduces heating and air conditioning cost.

Using reusable tote bags for groceries and shopping, plastic shopping bags only started being used in stores in the late 1970s and 1980s. Prior to that, paper bags and tote bags were the norm.

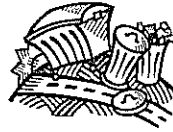
Turning off lights in your house when you are not in the room. Most would agree that their parents or grandparents often scolded them for wasting money by not turning off lights. Guess what they were right! Leaving extra lights on around the house wastes both money and energy.

Going green is not the trendy thing to do, it the right thing to do and it makes sense. Do your part for the environment and yourself! Howard County picks up recycling on Wednesday mornings. Items cannot be in black trash bags. Please use white bags, paper bags, card board boxes, or recycling bins (or Rubbermaid type containers).

MARYLAND ACCESS POINT

Maryland Access Point (MAP), part of the Howard County Department of Citizens Services, Office on Aging, is an information and assistance gateway for older adults, persons with disabilities, family members and caregivers. Types of information offered include: Respite and Home Care, Long-Term Care, Adult In-Home Evaluation, Aging in Place/ Home Modifications, Retirement, Planning for the future, Medicare and Health Insurance, Housing, Transportation and much more.

For info. Call 410-313-5980 or on line at <http://www.horizonhelp.org>



DUMPSTERS DAYS

DUMPSTER DAYS ARE SCHEDULED FOR OCTOBER 4TH

Bike Safety Tip

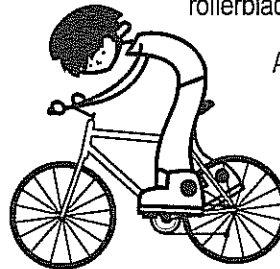
With the cost of gas - and the beautiful weather - more of us will be using our bicycles. Here are a few tips to keep in mind:

Always wear a helmet. The most serious bike injuries are a result of head injury and a helmet can help prevent this.

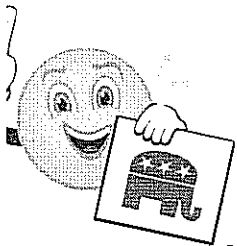
Follow all basic traffic rule - bikers must follow the same traffic rules as drivers. Teach your children to respond to traffic signs - even within our community.

Wear bright colored clothing or clothing that reflects light - especially at night or as the sun is setting.

Be aware of all other moving vehicles (skateboard, scooters, rollerbladers) in the area where you are riding.

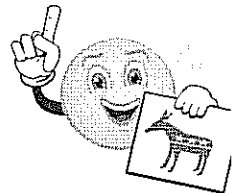


A little investment in safety adds a lot of pleasure!



Preparing to VOTE!

We live a stones' throw from our polling place, yet many of us may not be registered or up to date on key dates. **OCTOBER 14** is the deadline to register to vote in the **NOVEMBER 4** elections. Two websites are very useful in answering questions such as: Am I eligible to vote (good news for 17-year-olds!); Where and how can I register? Can I register by mail? Can I vote by mail if I am not going to be in town on November 4? Visit www.elections.state.md.us/voting/howvote.html and for more local information, visit www.co.ho.md.us/BOE. There are also opportunities to volunteer and information on candidates. Most importantly - get out to vote! Guilford Elementary School is our polling place and it will be open from 7:00 am until 8:00 pm on November 4.



CHILD SAFETY SEAT LAW HAS CHANGED

Maryland's Child Passenger Safety Law has changed. Effective June 30, 2008, every child under 8 years of age must ride in a booster seat or other appropriate child safety seat unless the child is 4 feet, 9 inches or taller, or weighs more than 65 pounds. Every child from 8 to 16 years of age who is not secured in a car seat must be secured with the vehicle's seat belt. The back seat is the safest place for children under the age of 13.

For more information about the new law, contact Maryland Kids in Safety Seats at 1-800-370-SEAT or 410-767-6016. You can visit their website, www.fha.state.md.us/ohpetup/kiss.





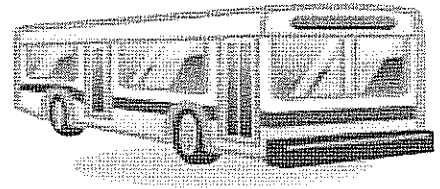
Do you have a question for the HOA?

We would like to start a new section in the newsletter called "Ask the Board." You can submit a question to the Web site (www.carterscove.info) or to Theresa at Tidewater and your question will be answered in the next newsletter. You do not have to include your name.



COMMUTER AND TRANSIT INFORMATION

Howard County is working to make commuting easier for our residents. To find out about commuter options and public transportation, you can now contact Commuter Solutions of Howard County. This office will provide free carpool/vanpool matching services and transit information to county residents as well as those who work in the county. Two new publications, A Guide to Transit Services in Howard County and a Howard County Park and Ride Map are available upon request. You can contact Commuter Solutions by calling 410-313-3130. They can also be reached by e-mail at commutersolutions@howardcountymd.gov



Treasury Report - Marcus Honarvar

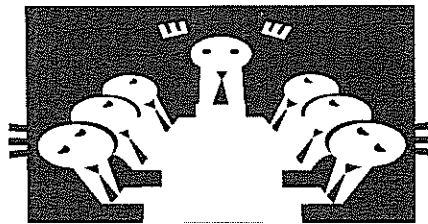
Economic times are tough. Across the country fuel costs are up, employment is down, house prices are falling and inflation is rising. Many communities are finding they don't have the money to cover their costs. They are being forced to do special assessments (on top of regular HOA dues) in order to keep up with rising costs for energy and services. At a time when consumers' budgets are being pressured, this isn't welcome news.

Carter's Cove is different. We paid to have our parking lots resurfaced when oil was still around \$60/barrel. It's now over \$110/barrel and asphalt costs are much higher. We also had funds invested to pay for that expense, and I'm happy to report that the loan used to finance the lot resurfacing will be paid off this month. We still have some reserves left and we don't anticipate a need for a special assessment anytime in the near future, either. This is a great accomplishment for a community that has had only the slightest increase in dues over the last several years.

We are not immune to these price increases though, and our costs have continued to rise for electricity to the street lights, lawn care, snow removal, etc. To that end we will be looking to raise dues moderately this year to help rebuild our reserves and prepare for rougher economic times ahead. By adjusting dues up gradually over time we hope to avoid the random, unexpected, and unpleasant special assessments that are plaguing other communities.



CORRECTION: In the last newsletter we gave an email address for Jen Terrasa, our County Council representative. The better address is: www.howardcountymd.gov/CountyCouncil/CC_DistrictThree.htm. Jen posts great resource information including some of what you read in this newsletter. She is always eager to hear from us.



Board Members

- PresidentErin Hromada
Vice President.....Darren Hogan
Treasurer.....Marcus Honarvar
Secretary.....Kim Soltysiak
Member at Large.....Donnell Miller
Member at Large.....Irfan Qayyum
Member at Large.....Tonya Taylor

This is your community newsletter and your comments and articles are welcomed. Send your material to this newsletter care of Tidewater Property Management or email the board at: <http://www.carterscove.info/site/ContactUs/tabid/171/Default.aspx>