



Annual Meetings and the Homeowner

What are annual meetings all about? The purpose of an annual meeting is for the homeowners in a community to select members of the community to serve as their "elected officials" or Board members.

The election of Directors is one power reserved solely for the owners in the community. If you ever ask yourself what you can do to correct a problem or change a policy, the answer is vote for your Board representatives at the Annual Meeting.

Prior to the annual meeting, a "call for nominations" is mailed to all homeowners. This notice makes owners aware that there will be an opening(s) on the Board. It requests all interested parties to submit a statement of candidacy detailing their goals for the association. The association's bylaws then require that a "notice of annual meeting & proxy" be mailed to each owner prior to the meeting, which states the names of candidates and the procedures for election.

At the annual meeting, a quorum must be obtained before the meeting can be called to order. The association's bylaws state what percentage of owners must be represented either in person or by proxy (on paper) to obtain the quorum. Once quorum is obtained, the meeting is called to order and the election can take place.

Not only is the election held at annual meetings, but typically an association representative will summarize what the association has accomplished in the last year and what the goals are for the coming year. Guest speakers occasionally are invited to attend to discuss issues that may affect the community.

YOUR ASSOCIATION'S ANNUAL MEETING IS JANUARY 16, 2013. Please make plans to attend, participate and play an active role in the governance of your community.



EVENTS OF INTEREST

October 31	Halloween
November 6	Presidential Election
November 11	Veteran's Day
November 22	Thanksgiving
December 9	Hanukkah
December 25	Christmas
December 31	New Year's Eve
January 16	Annual Board Meeting

Howard County Trash Services in Bowling Brook Farms

REGULAR HOUSEHOLD TRASH is picked up on Tuesdays (except for Birkenhead Court, which is picked up on Wednesdays). Please review AND remember the following guidelines regarding regular household trash disposal:

- Each household is limited to four (4) items not exceeding forty (40) pounds. The four items can include cans, bags or bundles (bundles must be less than four feet (4') in length and 1" in diameter).
- PROHIBITED ITEMS ARE:
 - Liquids such as wet paint and motor oil
 - Hazardous, toxic or flammable materials
 - Bulk items (appliances, carpets, mattresses, or large equipment or furniture)
 - Car parts – tires, wheels or batteries



It is also important to note that during the period April 1 – December 31 when yard trimming recycling is available (see below), grass, leaves and light brush WILL NOT be accepted for pickup on regular trash day.

- Trash or recycling containers should **NOT BE PLACED OUT PRIOR TO 7:00 P.M. THE DAY BEFORE COLLECTION AND MUST BE REMOVED AND STORED IN THE REAR YARD AFTER PICK-UP, OUT OF PUBLIC VIEW THE DAY OF COLLECTION.**
- Trash should be placed in “group” trash areas at curb islands for pickup.
- Trash can be put out for pickup in reusable metal or tough plastic containers with handles and watertight fitting lids or in HEAVY GAUGE plastic bags that are securely tied. NOTE: Cleanup of the common collection areas should be shared by all.

The trash that is spilled and/or spread by animals or wind is the responsibility of each resident that uses the “group” trash areas.

BULK TRASH – Household bulk items such as appliances, carpets, mattresses, large equipment, furniture, etc. are the responsibility of each homeowner to dispose. Homeowners can call for curbside pick-up at 410-313-6444 or these items can be dropped off at the Alpha Ridge Landfill Residents’ Convenience Center. Monday-Saturday 8:00 a.m.-4:00 p.m. Items should not be placed out for pick-up until the evening before your scheduled pick-up date.

HOUSEHOLD HAZARDOUS WASTE – Household hazardous waste consists of wet paint, motor oil, household chemicals or cleaners, toxic or flammable materials, car parts (i.e., tires, wheels or batteries), medical waste, coals, ashes, soil, rocks, ammunition, explosives or firearms. These items can also be dropped off at the Alpha Ridge Landfill Residents’ Convenience Center on Saturdays from 8:00 a.m. – 4:00 p.m.

For details on recycling or more information regarding the above information, visit the Howard County Website at www.co.ho.md.us or call 410-313-SORT.

MOST IMPORTANTLY – IF THE COUNTY DOES NOT PICK UP YOUR GARBAGE OR RECYCLING, IT IS YOUR RESPONSIBILITY TO FIND AN ALTERNATE METHOD OF DISPOSAL. PLEASE DO NOT LEAVE IT OUT FOR THE NEXT PICKUP. (Remember, the County will not remove your items if it is not being properly disposed.)

ALSO NOTE: The large dumpsters located at the apartments are NOT for Bowling Brook Farms’ use. These are the property of the apartment complex. The apartments may hire patrols for their property and will follow through with any violations of illegal dumping or trespassing.

Board of Directors' Meeting Dates

The Board of Directors of Bowling Brook Farms Association, Inc., hereby announces the upcoming schedule of the Board of Directors' meetings. Unless you are otherwise notified, these meetings will be held on the third Wednesday of the month, beginning at 7:00 PM. Meetings will typically be held at the Savage United Methodist Church, Faith & Ministry Building, 9050 Baltimore Street, Savage, Maryland, pending reservation confirmation. Visit the association's website, www.bowlingbrookfarms.org to confirm the meeting location, if you wish to attend a particular meeting.



October 17, 2012

November 28, 2012 *

December 2012 - No Meeting Scheduled

At the conclusion of each meeting, the Board will confirm the date, time and location of the next meeting.

If you wish to be included on the meeting agenda to address a particular issue, please submit a request in writing two weeks prior to the scheduled meeting. All owners are welcome and encouraged to take an active role in the association Board meetings.

*** The meeting for November 14, 2012 has been changed to November 28, 2012 (4th Wednesday).**

School Bus Safety Tips

Now that school is back in session, we should make ourselves aware of the safety issues involving children and the school bus.

School can be exciting but the trip there can raise safety concerns for our children. In fact, the most dangerous part of the trip is getting on and off the bus.

Be alert and slow down. Always watch for children playing, gathering, or darting into the street near bus stops.

Do not pass a school bus stopped to load or unload students. All states have laws that tell you under what circumstances you can and cannot pass a stopped school bus. Do not begin to move after a stop until the red flashing lights of the bus are turned off, the stop arm has been withdrawn, and the bus begins to move.

Know and understand traffic laws and speed limits near a school bus

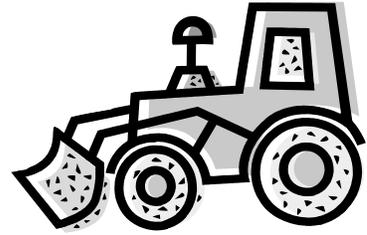
The safety of our children should be a priority.



Snow Services Fact Sheet for

Bowling Brook Farms

The winter months are almost here and with that in mind, we would like to remind owners of the association's snow plan.



Homeowners are responsible for shoveling the leadwalks and the common area sidewalks in front of their homes.

The association is responsible for clearing sidewalks that parallel the main roads of Knights Bridge, Horsham Drive, Gorman Road, Stephens Road and the asphalt path between Fens Hollow and Horsham Drive. In addition, the association will clear sidewalks on each court from the main road up to the first home in each court. Snow clearing will start within 12 hours of the end of the snowfall only when snow reaches 4" or more.

Howard County plows all of the streets (main roads first, neighborhood roads to follow; one truck route may take 12-18 hours). You may contact Howard County at 410-313-7450 regarding snow removal or visit their website to follow their 'snow plow tracker' – www.co.ho.md.us. Parking spaces will only be plowed by the association when the snow depth is 12" or more.

If It's Your Pet, It's Your Responsibility...

- to ensure that it has proper licenses and vaccines,
- to ensure that it is on a leash and under the control of a responsible person capable of immediate and effective restraint,
- to ensure the proper disposal of excrement on public and private property.



The association has specific rules pertaining to dog ownership as does Howard County. Contact Howard County Animal Control for a complete list of Laws at 410-313-2780. In addition, your community has spent a considerable amount of money to make dog walk stations with disposal bags and cans available for homeowners to pick-up after their pets. Be a responsible pet owner!



Contemplating Selling Your Home?

You may not be aware that The Maryland Homeowners' Association Act requires a homeowner (seller) to provide certain information to the purchaser of their home, PRIOR to the sale of the home. This information includes the following:

- * A statement whether the lot is located within a development
- * The current monthly fees imposed by the association
- * The total amount of fees imposed by the association during the prior fiscal year
- * A statement whether any fees against the lot are delinquent
- * The name, address and phone number of the management agent
- * A statement regarding knowledge of any pending lawsuits
- * A statement regarding any pending covenant violations actions



The resale package is available at a cost of \$175.00 – included is a financial disclosure statement, sellers statement, a copy of the current budget, audit and insurance, and a copy of the association documents (bylaws, rules & regs, policies, etc.) Please note that the purchaser should have at least 5 days to review the package prior to settlement. We also suggest that you consult with your attorney and/or real estate agent regarding correct compliance with the law.

When you determine the time is right to order your package, please contact CVI for further details. Thank you and good luck with the sale of your home.

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References
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Disclaimer: "Neither the association nor CVI endorse these contractors or guarantee their workmanship. These contractors are provided only for your convenience. Any bill incurred by the homeowner will be the responsibility of the homeowner. All arrangements are strictly between the homeowner and the contractor."

A Note from Tower Federal Credit Union

JOIN TOWER FEDERAL CREDIT UNION

Reward yourself with savings, value and superior service

All Bowling Brook Farms Association members are eligible to join Tower Federal Credit Union. Because Tower is member-owned with no stockholders to pay, members save money with FREE checking, a NO-FEE debit card and thousands of FREE ATMs.

THINKING ABOUT BUYING A NEW OR USED CAR THIS FALL?

Your best bet for auto loan savings is from Tower. Pay as little as 1.99% APR* for a 24-month new car loan, or only 2.99% APR for a used car loan for 36 to 60 months. Tower will finance up to 100% of your auto loan, and we don't charge an application fee or have a pre-payment penalty. Save time and money when you apply for a pre-approved Tower car loan. Securing your financing before you step foot in the dealership will make car buying easier, and you'll know how much you can afford. Your auto loan pre-approval is valid for 60 days.

Visit towerfcu.org to apply for Tower membership and then apply for an auto loan safely and securely online. Or stop by Tower's nearby Laurel branch at 7901 Sandy Spring Rd.

Membership questions? Call the Member Service Center at **301-497-7000** or **800-787-8328**. Visit towerfcu.org for other Tower branches and surcharge-free ATMs where you live or work.

*Rates as of Oct. 1, 2012 and do not apply to refinancing of current Tower loans. *1.99% 24-mo. rate is available on new car purchases only; not available for used car purchases or in combination with other loan discounts. This rate is not available through dealers in the Credit Union Auto Loan Network.*

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