



Summer 2004

Friends & Neighbors

A Quarterly Newsletter for Stover Mill Residents

We need
your input!!!
... Page 4

Board of Directors

Judy Winsko
President (2001-2005)

Annamarie Scarselletti
Vice President (2001-2005)

Ed Eng
Treasurer (2004-2006)

Leeon Pezok
Secretary (2004-2006)

Debbie Pyra
Director (2004-2005)

Natalie Sklar
Director (2004-2006)

Penny Vigna
Director (2003-2005)

Property Manager

Eric Lindbloom
Continental Property Mgmt
975 Easton Road
Suite 202
Warrington, PA 18976
Tel: (215) 343-1550
Fax: (215) 343-4409

Warwick Township
Municipal Building
1733 Township Greene
Jamison, PA 18929
Tel: (215) 343-6100

Warwick Police
Office (215) 343-6102

Emergency—dial 9-1-1

Non-emergency Dispatch
Tel: (215) 343-0100

2004 Annual Election Results

Just as many years prior, the Annual election was not completed at the Annual Election Meeting in April 2004—it wasn't even finished in May 2004. So few ballots were received, that the election was completed in the June meeting, where only a 12.5% quorum is required.

The Board of Directors would like to thank everyone who participated in the April meeting and sent in their proxy ballots.
Welcome to the new Members elected to the Board of Directors.

By-law Change is Almost There...

For the past three or four years, the Board of Directors has been trying to change the by-law requirement for changes from 2/3 to a "majority" vote.

Currently to change a by-law for the association, 326 votes in favor of the change have to be obtained. As demonstrated by this by-law change vote, it is practically impossible to make changes for the benefit of the association. The Board of Directors wants to change this requirement to a "majority" - or 245 votes in favor of the change.

Your vote really does count! Please participate in the annual election and any of the special votes. Get Involved—Protect your community, home, and family!

Thank You to Doris St. John, Denise Paleggi, Ed Eng, Patricia Eichelberger, Birgitta Reese, and Debbie Pyra for visiting your neighbors to help obtain additional votes for this by-law change.

More Green Means More Green

Good greenery contributes to increased property values and personal satisfaction. An aesthetically pleasing array of flowers, grass, bushes, and trees can beautify your home and provide a great place to kick back and relax.

Many of us are do-it-yourselfers and we may do-it-ourselves reasonably well, but sometimes it pays to bring in the professionals for the big landscaping projects. Although expensive in the short term, you can maintain the design and appearance yourself for a long term reward.

Make sure the paved areas (cement and asphalt) and easements have adequate clearance. All side and rear easements are required to be 10 feet wide and completely clear of trees, bushes, planters and other obstacles.

Overhanging vegetation should have at least 7 feet of clearance. Basic rule of thumb; If you can reach up and touch the branch/leaves, then it needs to be cut-back.

If you make any exterior change to your house or property without prior written Board Approval, you may be required to correct the change or to restore the change to its original condition—At Your Expense!

Do You **YAHOO!**

Don't forget about our Yahoo! Group. This group was created to allow open-forum communications for Stover Mill Homeowners.

Community announcements, including CPSC recall notices are provided to the group as they are released. This increases your awareness and notifies you earlier than regular postal mail.

To join the group point your internet browser to:
<http://groups.yahoo.com/group/stovermill>

Or send an e-mail to:
stovermill-subscribe@yahoogroups.com

The group is restricted to Stover Mill residents and homeowners. Please send your name and Stover Mill street address to stovermillboard@yahoo.com for prompt processing of your join request.

Yahoo! Logo used with permission from Yahoo! Inc.

WWW.STOVERMILL.ORG

The official Stover Mill Community Web-Site can be found at <http://www.stovermill.org> - Where you will find current events, newsletter archive, architectural change request form, color guide, and much more.

If you would like to participate on the Stover Mill web-site committee please send an e-mail with your contact information to committees@stovermill.org

Reduce Waste in Your Home

Everything you buy requires some type of disposal, be it just the container the product was sold in, the entire product, or some degree in between. According to the Pennsylvania Department of Environmental Protection, product packaging accounts for 33% of all garbage; that's 64 million tons annually.

By helping reduce waste in your home, you help our environment.

- ☒ Buy products in reusable containers—and reuse the container.
- ☒ Buy products that are recyclable in your local recycling program.
- ☒ Repair products instead of throwing them away and buying another one.
- ☒ Buy durable and reusable products instead of disposable and low-quality products.

Repaving Phase II Completed

The Board of Directors contracted Delaware Valley Paving for phase two of the repaving project.

Phase two included repaving Williams, Brighton, Clover, and Andover. The Basketball Court was also repaired and repaved. Portions of the Recycling Area, and the Connector Alley between Clover and Andover were also repaved as part of phase II.



The Board of Directors wishes to thank everyone for their understanding and cooperation during the temporary parking situation and observing the reduced speed limit.

?? Ask the Board ??

The following are recent questions received by the Board of Directors or Architectural Committee.

How long are Architectural Approvals valid?

Architectural approvals are valid for one year from date of approval. If additional time is needed, an extension can be submitted in writing care of the Property Management company.

Why hasn't the dumpster enclosure near my house been cleaned or emptied?

If there is an issue with any of the Community Areas not being properly maintained, please contact our Property Management company and follow-up with a letter. Communication is key to a better community!

Back-Yard Garden

It may be too late in the season to put new plants in the ground, but it is a good time to start thinking about next year's garden. Bulb plants need to be planted in the fall, before first frost to ensure a spring harvest.

Planting nectar and pollen-rich flowers attracts beneficial insects and birds that help protect your garden from harmful pests. A few well-chosen plants can attract and support these little helpers throughout the growing season.

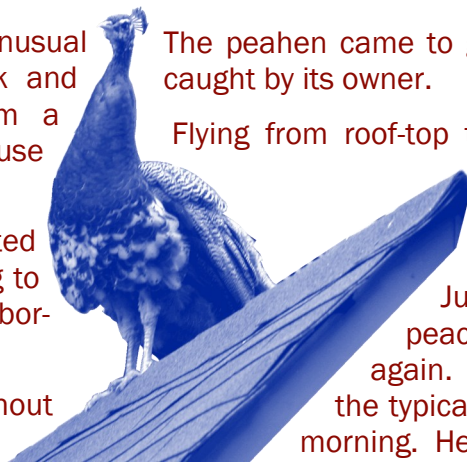
Be careful with the pesticides though—even organic pesticides can be toxic to beneficial insects and organisms. You do not need powerful pesticides to protect your garden; they may quickly eliminate attacking insects, but they have long term negative effects including to you and your family. If you have to use pesticides, do not apply them to open blooms.

June's Unusual Visitors

Earlier in June, we had a couple of unusual visitors in Stover Mill — A Peacock and Peahen flew into Stover Mill from a neighboring farm on Meeting House Road in Jamison.

These beautiful birds became separated while in Stover Mill and began calling to each other from across the neighborhood.

For several hours, residents throughout Stover Mill came out to see the birds.



The peahen came to ground level on Russett where it was caught by its owner.

Flying from roof-top to roof-top, the peacock was calling, looking for the peahen. Finally the night set in and he roosted in a big tree between Gates and Beechwood.

Just after sun up the next morning, the peacock began calling for the peahen again. The sound “Honk—Caw” is not exactly the typical chirping birds we hear at 5:30 in the morning. He was caught later that morning.

Sensible Steps to Having a Safer Home

With a small investment of money, time, and some skill your home can be safer for you and your family.

- Have an evacuation plan with at least two routes from each room for your home and practice the plan. Contact the Fire Marshall for help.
- Accumulated dust and other particles may impair older smoke detectors. Replace your smoke detectors if they are more than seven years old.
- Install a fire extinguisher (class ABC) on each level of your home. Also install a BC type fire extinguisher in the entrance of your kitchen, never near the stove.
- Make sure everyone in the house understands how to operate the Fire Extinguishers.
- Install at least two carbon-monoxide detectors; one near your furnace and one near your sleeping area.
- Install a regular corded telephone on each floor of your house to ensure you can quickly call for emergency assistance, even during a power failure.
- Replace your old light fixtures at front and back of your home with motion activated lights.
- Cut-back bushes and trees that block windows and entrances. Improving visibility makes your home less inviting to intruders.
- Get to know your neighbors better. As you get to know each other, people are more likely to be involved and call authorities if they see anything unusual.
- Do not store ladders in your yard, not only does it violate Stover Mill rules but it provides easy access to second floor windows and balconies.

School's Out—Drive Carefully!

Now that school is out for the Summer, our children will be more present in the neighborhood during the day too.

Please remember to be observant and comply with the posted 15 MPH speed limit.

Playing in the streets is dangerous and violates Stover Mill Rules and Regulations. Please remind your children not to play in the street and don't forget to look both ways before crossing the road.

Pennsylvania Law requires that all persons 12 and under wear a helmet while riding a bicycle or scooter.

Warwick Township prohibits use of gas and electric powered scooters.



What Is an Exterior Change?

In so many of the Association communications the word “change” is reflected in some fashion, most often regarding the exterior of your home—Just like at the bottom of this page.

The “exterior” part is kind of obvious, that would be an portion of your house or property that is visible from the outside, be it the street, your neighbors yard, or even your own porch.

The “change” part means anything, from applying a coat of paint to replacing or adding something—even if “like” or “approved materials.”

Don't take a chance, obtain written Board approval before making any exterior change to your home or property—it could save you time and money.

If you make any exterior change to your house or property without prior written Board Approval, you may be required to correct the change or to restore the change to its original condition—At Your Expense!

Spyware Software and ID Theft

ZD-Net, part of CNET Networks, recently published an article about new internet based programs that can easily install on your computer without you knowing.

The latest malicious program that has been identified installs a key-logger using a known vulnerability in Microsoft's Internet Explorer. A key-logger is a program that intercepts the signals from the keys on your keyboard as you type and records the information to file that is then sent to a bad actor.

This allows the programmer to obtain your username and passwords used on your computer, including when you log into your bank account.

FTC Data shows that nearly 10 Million people in the United States has been a victim of some form of identity theft. The costs of this theft to the victim and businesses being close to \$50 Billion.

Check with your bank for their policies regarding Fraud and Identify Theft. Many banks have already created special programs to help protect you and your finances.

Install Anti-virus, Firewall, and Spyware detection software on your computer. Although there are very few free anti-virus softwares on the market, there are several free firewall and Spyware detection softwares.

AVG Antivirus System (free Anti-virus)

www.grisoft.com

Lavasoft Ad-Aware (free Spyware detection)

www.lavasoft.de

Norton Anti-virus (\$\$ Anti-virus)

www.symantec.com

Norton Internet Security (\$\$ Firewall+)

www.symantec.com

Spybot S&D (free Spyware detection)

www.safer-networking.org

Stopzilla (free Spyware detection)

www.stopzilla.com

Zone Alarm (free Firewall)

www.zonelabs.com

Zone Alarm Security Suite (\$\$ Firewall+)

www.zonelabs.com

Do you have an activity or service that would be of interest to the members of our community? Send details to our Property Manager or e-mail newsletter@stovermill.org

The Bulletin Board is provided as a community service. Stover Mill Community Association neither endorses nor guarantees the products or services listed.

We Need Your Input



The Board of Directors works hard to help maintain the community and our property values. Stover Mill is a large community with nearly 500 homes.

You can make a difference in our community by notifying the Board of Directors when you see something wrong or right.

When submitting feedback to the Board of Directors, please keep the following in mind:

- Provide as much detailed information as possible to help ensure full understanding and resolution.
- Include names or addresses of related persons or areas.
- Type your feedback to improve readability.
- Provide a suggested solution.

Did you know you can e-mail the Board of Directors or any of the Committees? Although usually you should mail your feedback care of our property management company, sometimes it may be faster or more appropriate to send an e-mail directly to the Board or Committees.



architecture@stovermill.org

boardofdirectors@stovermill.org

newsletter@stovermill.org

Don't forget about our group on Yahoo! Here you can discuss your idea with other homeowners in our community.

Mortgage Funding Outlet

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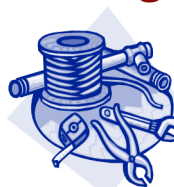
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Doors—Decks—Boardups

Frank Brexa Joe Shihadeh

Stover Mill

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& Neighbors