

HOME & GARDEN

PASADENA VOICE

SEPTEMBER 2019



LANDMARK ROOFING Page 10

While the team at Landmark Roofing is getting homeowners ready for the winter, co-owners Rob Calhan (left) and Artie Hendricks are also asking people to offer nominations for Landmark's roof giveaway.

PASADENA VOICE
PROUDLY SERVING THE COMMUNITY

OUTDOOR LIVING Page 3

Native plants, patios and fire pits can spruce up your outdoor living space.

PLUMBING Page 8

Learn how you can keep rainwater from flooding your basement.

BANKING Page 14

Do you need extra cash? Explore refinancing options that work for you.



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Now Is The Perfect Time To Take On Those Projects

Elizabeth Elliott

Himmel's
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I have always wanted to be a mountain biker, but I kept finding some excuse to put it off. That is until a few weeks ago, when I decided to stop procrastinating and give it a shot.

My first time, I was so terrified of the downhills that my hands shook, and I actually wanted to cry. But I've kept at it these past few weeks and find my confidence increasing and fear of downhills turning instead to exhilaration.

My last ride was the best. The air was noticeably cooler than it has been, and fallen leaves littered the path. Those lovely harbingers of fall had me wondering, where did the summer

go? I'm sure many of you are asking the same question!

We have all experienced the sensation of time passing quickly, while thoughts of new hobbies or projects gather dust and eventually fade in favor of more practical considerations. But people are like plants, and the excitement of trying new things is the fertilizer that keeps us growing.

Take your yard, for example. Is there a project you've been thinking about but keep putting off? Perhaps you are worried about the expense or simply don't know where to start. Maybe you are planning to sell your house in a few years and don't want to spend the time worrying about a yard you will use only for a short time. Those are good excuses, but nevertheless, they are excuses.

I encourage you to love the space you're in now and take on

the projects you've been dreaming of before time passes and leaves you wishing you had. Here are some ideas to get your creative juices flowing.

Try Native Plants

I'm certain by now you've heard about the benefits of using native plants in the landscape. Not only are natives more tolerant of local conditions, but they provide food and habitat for pollinators, birds and wildlife. Have you wanted to try some native plants in your yard? Now is the perfect time!

Freshen Your Landscape

Are you tired of looking at the same landscape year after year but haven't had the motivation or energy to act? Whether you have a blank canvas or just want to add a pop of color or architectural interest, fall is a great

time to freshen your landscape. A knowledgeable staff can help you choose the best plants and layout for your landscape.

Update Your Outdoor Living Space

Crisp autumn evenings are a wonderful time to enjoy the outdoors, especially when it's right in your own backyard! Have you dreamed of a beautiful outdoor living space but weren't sure where to begin? A new patio is easier to install and more affordable than you might think, even with the addition of a sitting wall, fire pit and other accents. Stop by Himmel's to inquire about hardscaping options for your backyard!

Enjoy a lovely fall season and remember — don't wait for tomorrow, because now is the perfect time! ■



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Managing Stormwater Near Your Home

Brian R. Fellner

Fellner Legal Services LLC



In a low-lying, coastal, developed area such as Anne Arundel County, it is vital to understand the effects, rules and rights surrounding stormwater.

Stormwater is the rain or snowmelt that flows off any hard or impermeable surface on a property. This untreated stormwater runoff ends up in nearby streams, rivers and eventually the Chesapeake Bay. Stopping polluted runoff will help to make our rivers safer for swimming and recreation. Controlling and properly accounting for stormwater can also increase the longevity and enjoyment of your home.



Runoff From Nearby Property

In Maryland, the general rule for liability from stormwater runoff states that while it is understood that higher elevation landowners will have surface water flow off their properties onto lower properties, these landowners are not permitted to increase the volume of water flowing onto lower lands. To analyze such situations, courts have adopted a “reasonableness of use” test, which considers the

benefit to the higher elevation landowner and compares it to the harm to the lower elevation landowner.

For ordinary homeowners, this creates uncertainty. Wondering whether or not a court will deem certain actions by an upstream landowner “reasonable” does not resolve the case. If they really wish to have the matter fixed, that lower owner will need to file a lawsuit. They may allege trespass, nuisance, or negligence to stop

the overflow and to recover monetary damages to compensate for any damage to property.

If a stormwater management plan involves direction of some or all runoff from the site, it is the responsibility of the developer to obtain from adjacent property owners any easements or other necessary property interests concerning flowage of water. Approval of a stormwater management plan does not create or affect any right to direct runoff onto adjacent property without that property owner’s permission. This is a widespread issue right now in our county, as affected homeowners do not understand their rights or are not properly protected.

County Responsibility

Anne Arundel County imposes a detailed approval process on all new developments. It sets forth the criteria for how storm-
» **Continued on page 19**



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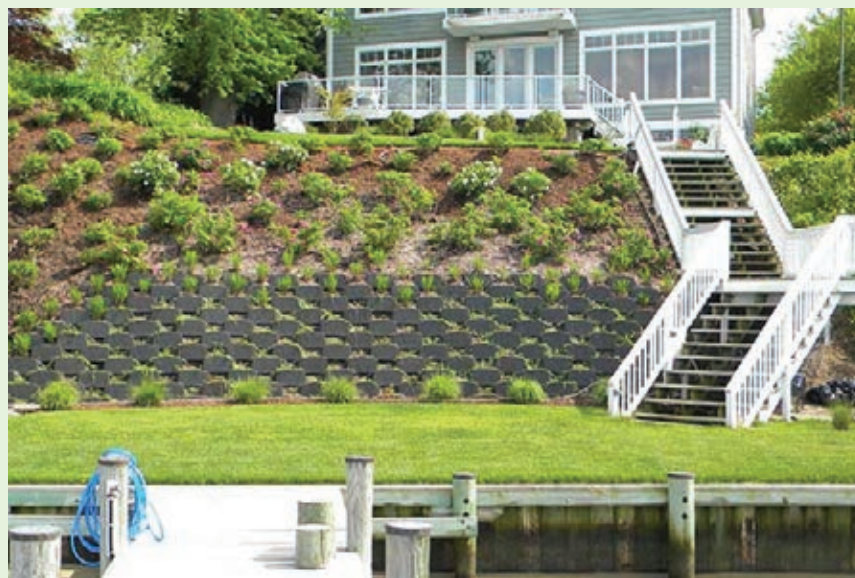
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When remodeling your outdoor living area, creating a balance between greenery and stone construction might seem difficult. By using new hardscape products and clever installation techniques, the perfect blend of a low-maintenance, functional outdoor living area with green life can be easily achieved. Here are three simple ways to do so:

A Living Wall

The search for the perfect wall solution is often accompanied by the need for a large, strong block. Most people are familiar with the standard gray,



rough-texture block. However, this product seems best suited for a wall in a commercial parking lot rather than in backyards. The latest system in the market is likely a more favorable alternative due to its aesthetic appeal. Manufactured by

Furbish Company, SmartSlope is a unique and strong retention wall system that expands what can be done when your hardscape plan calls for a retaining wall. Designed to hold pockets of soil within each block, this wall system allows

you to grow several types of plants on the face of the wall. SmartSlope has the option to integrate irrigation tubing and can grow cascading perennials, decorative grasses, or even endless varieties of herbs. SmartSlope's ability to create a fully customized vertical garden, and its durability, provide both functionality and beauty. It is no wonder why this product has become such a popular outdoor living product selection.

The Last Raised Garden Bed You'll Need to Build

The Borealis Wall system made by Techo-Bloc is a popular permanent alternative to wood ties. Made of concrete cast to resemble a wooden railroad tie, Borealis Wall can be bought individually to completely customize the design
» **Continued on page 16**

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What Should I Look For In A Roofing Contractor?

Craig E. Charpiat

President
LKC Construction
Corporation



There are some transactions where choosing the least expensive or the most readily available option is completely acceptable, but that's not the case with a roofing contractor. The person you hire to handle your roof replacement project is going to be taking care of part of your home and keeping your family and belongings safe from outside elements. Needless to say, you want that person to be trustworthy, qualified and reliable — so how can you pick out that person from all the names and phone numbers out there?

Consider the following to



be sure your contractor has the proper licensing, insurance and reputation to work on your home:

1) Seek a legitimate contractor/business that has a tax identification number, a business address, a business website and

contact number.

2) Check that the contractor has the proper business license and insurance. Different states and local areas require different business licenses, so contact the Maryland Department of Labor, Licensing and Regulation (www.dllr.state.md.us) to be sure your contractor has the one required for your area. Don't hesitate to ask for proof of insurance, including workers compensation and general liability coverage. Maryland requires a minimum \$500,000 general liability coverage, but you might want to hire someone with higher coverage.

3) Just as you would before making any other hire or big purchase, consider references and reviews. Ask your contractor for past clients you can contact to find out whether they were satisfied with their project. You
» **Continued on page 18**



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The Solution For Waterfront Property Erosion

If you are lucky enough to live on the water in our area, you may be experiencing some anxiety due to shoreline erosion.

Is your backyard getting a bit shorter every year? This can be worrisome since you own valuable land that is essentially disappearing before your eyes, and since there is little you can do to stop the damaging forces of nature.

According to the second edition of "Shore Erosion Control Guidelines for Waterfront Property Owners," published by the Maryland Department of Environment's Water Management Administration in 2008, the Chesapeake Bay, Atlantic Coastal Bays, and their tidal tributaries include 6,659 miles of shoreline. About 68% of these shorelines are eroding. They cited the Maryland Department of Natural Resources, which said that

65% of shorelines have low to moderate erosion, which is classified as 0 to 4 feet per year, and the rest experience moderate erosion at more than 4 feet per year.

If you are a homeowner, it is alarming to potentially lose up to 4 feet of your property per year. Property is no longer valuable if it has eroded and disappeared with no chance of replacing that land. The most effective plan is to halt the erosion to prevent more land loss.

In the past, it was believed that a sea wall, retaining wall or riprap was a good solution, but the Maryland Department of Natural Resources, in conjunction with other agencies such as the National Oceanic and Atmospheric Administration, have conducted studies and now feel that planting native vegetation is more effective and contributes far greater



benefits to the shoreline ecosystem.

A product called SlopeGrid can enable homeowners to

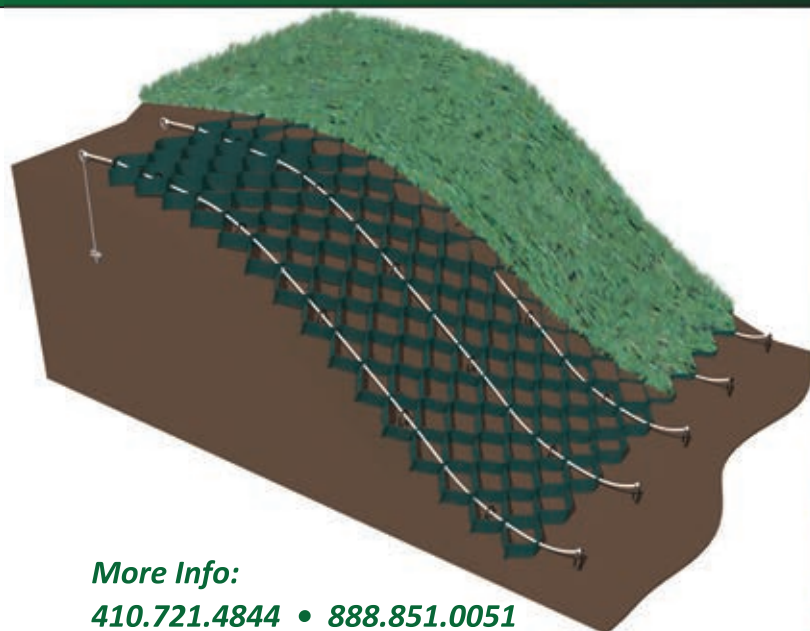
shore up their shoreline via a three-dimensional matrix of interconnected cells. This honeycomb-like blanket prevents erosion, soil migration, and damaging shifting forces caused by water and wind. Once SlopeGrid is installed, native vegetation can be planted and the root growth will fortify the earth, which is critical to preventing further erosion. The environment will be enhanced by the natural beauty of living plants.

SlopeGrid is available in 4- or 6-inch cell depths, and either size can be used to halt erosion, even on steep areas. Installation is easy and the product can be had at a fraction of the cost of traditional block walls.

First, the land is graded and prepped. SlopeGrid panels, which are 8-by-29 feet, are expanded and staked down » **Continued on page 19**

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Tired Of Your Home Getting Flooded? Water-Powered Backup Sump Pumps Are Now Available

John Taylor
Alpha Plumbing



Does rainwater keep flooding your basement? Are you tired of bailing, pumping, mopping and vacuuming? Have you lost personal treasures or endured the hassle of restoring your property? Are you facing increases in your homeowners insurance because of basement flooding? Have you finally reached the point where you can't take it anymore?

After extensive research and the approval of Anne Arundel County plumbing inspectors, the latest in backup sump pumps is now available in Anne Arundel



County. Many pumps require a battery that must be maintained and that only lasts for a limited amount of time when your electricity is out. However, this pump operates by using water power generated through your public water supply, which flows virtually without interruption even when power is out.

The Basepump water-powered backup sump pump is the finest pump of this type on the market. Compared to similar products, the Basepump is capable of pumping twice the volume of water, while using the same amount of fresh water (two gallons pumped per one gallon used).

Additionally, as the Basepump

has a built-in atmospheric vacuum breaker (AVB), it does not require an expensive reduced pressure zone backflow preventer (RPZ), which by code is required on the installation of competitors' pumps and requires annual testing by a licensed plumber.

During installation, a float is mounted in the sump pit above the normal high-water mark. Under normal conditions, your main electric-powered sump pump will handle all the pumping duties. When water rises higher than normal for any reason, the Basepump float in the sump is lifted and hydraulically activates the Basepump ejector in the ceiling through a pressurized plastic tube.

As municipal water rushes through the ejector, it creates a

» **Continued on page 19**

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Basepump is an extremely reliable, very powerful, water powered backup sump pump system. With no battery to wear out or maintain, no charger to plug in or monitor, it is designed as an automatic, independent system from the primary sump pump. Basepump is essentially in a class by itself.

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Is Your Property Prepared For Whatever Happens?

Diane Whittles

SERVPRO of
Pasadena/Gibson
Island/Lake Shore



September is National Preparedness Month, and with the horrors of Hurricane Dorian fresh on everyone's mind, SERVPRO of Pasadena/Gibson Island/Lake Shore wants to ensure you are prepared. When disaster strikes, you can be ruined or you can be ready!

Here are three tips to help you prepare:

Create an emergency kit. An emergency kit should include the following items:

- Water. One gallon of water per person per day for at least three days, for drinking and sanitation



- Food. At least a three-day supply of nonperishable food
- Battery-powered or hand-crank radio and a NOAA weather radio with tone alert
- Flashlight
- First aid kit
- Extra batteries
- Whistle to signal for help
- Dust mask to help filter con-

taminated air, plastic sheeting, and duct tape to shelter in place

- Moist towelettes, garbage bags, and plastic ties for personal sanitation
- Wrench or pliers to turn off utilities
- Manual can opener for food
- Local maps

- Cellphone with chargers and a backup battery

Make a plan for what you do in an emergency situation.

- Plan in advance what you will do, and be prepared to assess the situation when the time comes.
- Whether a disaster strikes in your home or place of business, consider developing a communications plan so you have a way to contact family members or coworkers.
- Be sure each person knows the plan and review it ahead of time.
- Depending on your circumstances and the nature of the disaster, the first important decision you will need to determine is whether you should stay in place or evacuate. It is recommended you

» Continued on page 16



September is National Preparedness Month



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Winter Is Coming: Get Assistance From



Small Business Administration
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 for the State of Maryland!

By Zach Sparks

Before winter arrives each year, people usually rush to stockpile firewood and dust off their space heaters, but what about the rest of the home? Winter can be an unforgiving season for roofs and gutters, making the fall an ideal time to consult the professionals at Landmark Roofing.

The Landmark team is led by co-owners Rob Calhan, president of sales, and Artie Hendricks, president of operations. What started as a two-man team is now a 16-employee operation specializing in roofing, gutters, windows, siding and doors.

When people with health issues procrastinate and don't



get checked, those problems tend to linger or get worse, and Calhan said the same thing happens to a home.

"It's like going to the dentist," Calhan said of replacing a roof. "People don't love to do it, but it's important. The longer you wait, the more issues you might have, such as

plywood replacement."

And as sales manager Matt Pollard explained, "An outside job could turn into an inside job."

Landmark can also install windows to seal up the house before temperatures dip too low, and insulated siding will help with the homeowner's energy bills.

When someone calls Landmark Roofing, Latonya Lucas will answer questions and schedule a time for the crew to visit the person's home for a free, no-hassle estimate.

Shannon Dee, the general manager, will schedule a time with the homeowner and send a factory-trained expert to determine the condition of the roof, whether it needs to be

repaired or replaced, or see if the homeowners might be able to file an insurance claim for wind damage.

"A lot of homeowners don't know what siding costs or what a roof costs, so we provide that service to them," Calhan said. "It's not a high-



The Reliable Team At Landmark Roofing



the annual Severna Park Voice “Best Of” contest, as well as Best Roofing Contractor in What’s Up Media’s 2019 Best Of contest.

Also taking notice was the Greater Severna Park and Arnold Chamber of Commerce, which nominated Hendricks and Calhan as the Maryland Entrepreneurial Success of the Year. The Landmark team received their award from the U.S. Small Business Administration during a ceremony in June.

“The chamber nomination was fantastic,” Calhan said. “We weren’t expecting to win. I think they saw us as an up-and-coming local company.”

The positive response has gone beyond customers. While working on a project one day, Hendricks, Calhan and Pollard walked past an elderly woman, Frankie Hall of Millersville, who mentioned a problem with her gutter. The Landmark team knocked on the door to speak with her 86-year-old husband, who could no longer do that kind of work, so the Landmark employees got their ladder and fixed the gutter for free. Hall was so appreciative that she penned a letter of thanks in a local publication.

Asked about that day, Calhan said, “It’s not just about going and doing a roof and leaving. We treat it like it’s our house.”

That’s exactly the way Annapolis resident Toni Hess felt when Landmark was working on her 21-year-old house. She chose the company after doing extensive research and narrowing down her options to three or four companies.

“At the beginning of March, we had some strong winds, and shingles were flying off the roof,” she said. “When I met Matt, there was never any pushiness. It was informative and he was pleasant to work with. Matt was very

thorough, showing me what materials they use and what other companies use. He really explained it in an easy-to-understand way.”

From start to finish, Pollard, Hendricks, Calhan and the rest of the team kept her informed of their progress and were responsive to questions. They even had onsite field supervisors Austin Dodson and Armani Craig keeping the work area clean.

“Some of my neighbors used other companies to have their roofs replaced. They said, ‘Your yard is going to be a mess. There will be nails and debris everywhere,’” Hess recalled. “But that wasn’t the case.”

That high opinion of Landmark Roofing is widespread throughout the community. Not only have they accumulated several accolades in just four years of business — a milestone they celebrated in August during a chamber-sponsored ribbon cutting — but they also have made their mark through community service.

One example is a roof giveaway. The Landmark team accepts nominations via Facebook each year and then picks the recipient of a new roof. The 2019 winner was the Keiser family, which has a daughter battling cancer.

“[The first year], I think we



were so taken aback by how happy we made them that we decided we were going to do it every year,” Calhan said of the roof giveaway.

Hendricks and Calhan were both born and raised in Annapolis. Now, Calhan lives in Arnold and Hendricks lives in Severna Park, where they are both active in coaching youth sports and serving local organizations.

Landmark Roofing will also attend the chamber’s upcoming Shoptoberfest event at the Park Plaza shopping center from 11:00am to 3:00pm on October 5. Attendees can view



materials and get more information about roofing options.

Different packages are offered for homeowners of varying needs and budgets. To get your roof or gutters inspected in time for winter, or to learn more about other services offered by Landmark Roofing, call 443-223-7453 or visit www.roofingbylandmark.com. The business is located at 540 Baltimore-Annapolis Boulevard in Severna Park. Hours of operation are 8:00am-5:00pm Monday through Friday and 8:00am-noon on Saturday.

“I compare it to a tire,” Calhan said of a roof. “Once it goes bald, it could pop. Then you have to get it towed and get a new tire. It’s best to take care of it before that happens.” ■

pressure sale; it’s a roof evaluation. If they want to use us for that work, great, but if not, that’s fine too.”

Production manager Scott Murchake is the onsite contact who ensures the job runs smoothly and answers questions. Also vital to the process are sales team members Donnie Krone, Marcus Perry, Christopher Bucci and Tim Jones.

“Everything is done with no money down,” Calhan said. “We want to earn the homeowner’s business.”

Pollard said, “They dictate when the job is done, not us.”

It’s that approach and attention to detail that earned Landmark Roofing the title of Best Home Improvement Contractor for the last two years in

Keys To Making Visitors Feel At Home

**By Sharon Naylor
Creators.com**

When guests come to visit, make them feel right at home with a well-appointed, newly designed guest room. It's become a growing trend for families and friends to stay in the homes of those they visit, rather than stay in a pricey nearby hotel, and homeowners are taking that clutter-crammed extra room and turning it into a space that welcomes all. Empty nesters say their adult children's former bedrooms, as well as craft rooms and home gyms, have long been on their transform-this-space list.

You don't need a huge budget to make a comfy, cozy guest room. With just a few new purchases and a coat of paint, your spare room can rival the nicest bed and breakfast suite. Here are the top tips for your guest room creation project:

First, clear everything out of the room. Follow professional organizer and author Julie Mor-

genstern's advice, and set up large plastic bins labeled with "donate," "recycle," and "sort" among other instructions that work for you, such as "move to the attic" or "give to my children for storage in their homes." As you're sorting through everything in the space, you might find decorative treasures to display elsewhere in your home.

Focus on the flooring. A professional carpet cleaner can steam the room's carpets, making them look like new. Or you might wish to tear up old, outdated, worn carpets to reveal the hardwood floor beneath. With a simple Murphy's Oil Soap coating, these floors can look new. An oversized area rug can be purchased new or you can use an area rug that you have in storage.

Paint the walls and ceiling. A pristine white ceiling gives a polished look to the room, as does matching white crown molding that you or a handy friend

can install. Choose a soothing wall color, such as a cappuccino, a darker pink or even a Tiffany blue, to work with your existing décor items.

Decorate your walls. Pick a few pieces of coordinating artwork, new or existing in your home, and invest in new, matching-color frames such as all white, all brushed nickel or all black. When frames match, the room looks more unified. Sabrina Soto, professional room stager and guest expert on the television show "HGTV'd," advises against wall clings for décor. Instead, she suggests simple clings, like Victorian roses in the upper corners of the room or a green garland swirl above the doorway. Less is always more.

Treat your windows. Insulation is your first task to remove drafts and keep the room warmer or cooler, depending on the season. Clean all parts of the windows, and add a modern curtain rod

with decorative finials, as well as fresh, new shades and curtains. Add the pretty touches of coordinated curtain tie-backs that hook onto hardware easily installed next to the window frame, behind the curtains.

Make a comfy bed. Guests want to sleep on a newer, supportive bed, so test yours out. Then choose stylish bed linens that coordinate with the room and curtain colors. "In the guest bedroom, be sure to use bedding that is machine-washable," Soto said. This makes for easy cleaning before and after your guests' visit.

Clear the air. Guests appreciate having clean, allergen-free air to breathe, so place a small, portable air purifier in the room a few days before their arrival. Be sure the filter is cleaned and the machine works silently. An air purifier is far preferable to scented candles, potpourri or room sprays, which can bother some guests' allergies or sensitivities. ■



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Four Ways To Turn Your Deck Into A Year-Round Escape



Sarah Ditto
*Fence & Deck
Connection*



Many homeowners predominantly use their deck during the spring and summer months and may not consider using it after the weather turns cold. However, not utilizing your deck through the offseason means you're not getting the most value from your investment.

Here are four ideas for taking advantage of your outdoor space regardless of the weather.

Add Lighting To Your Deck

During the fall, it may feel like the days are becoming shorter, but don't let that stop you from enjoying your deck to the fullest, even when it's dark outside. By adding lighting, you can maximize the value of your outdoor space.

» Continued on page 17

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Kevin O'Connor

Get Ready For The Annapolis Fall Home And Remodeling Expo

Looking for a one-stop shop that will meet all of your homeowner needs? The Annapolis Fall Home and Remodeling Expo is set for Saturday, September 21, from 10:00am-6:00pm and Sunday, September 22, from noon-5:00pm. The expo will be held at the Byzantium Event Center at 2747 Riva Road in Annapolis.

Find contractors, save with show specials and meet with representatives from companies specializing in home improvements, including kitchens, baths, counters, heating and air, gutters, doors, flooring and more.

Meet Kevin O'Connor, the star of "This Old House"

on PBS, anytime between noon and 3:00pm at the expo on September 21. Nominated for an "Outstanding Service Show Host" Emmy Award in his debut season, O'Connor has been appearing as host of "This Old House" and "Ask This Old House" since 2003. He also serves on the editorial board of This Old House magazine, and has hosted shows for the DIY Network and the History Channel's H2. In September 2011, he published his first book, "The Best Homes of This Old House."

O'Connor, along with his four brothers and two sisters, grew up on various job sites led by his father, a civil engineer. Years

later, he remains an avid home enthusiast. When O'Connor, a lifelong fan of "This Old House," and his wife, Kathleen, were fixing up their first home, they sent an email seeking help from the "Ask This Old House" experts. To the couple's surprise and delight, the house call served as his first screen test to serve as the new host (the third host in the history of the home improvement series).

Tickets to the Annapolis Fall Home and Remodeling Expo are \$5 for adults and \$3 for retired and active military members. Children under 14 gain admission for free. To learn more, visit www.midatlantic-expos.com.



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Is It Time To Refinance Your Home Mortgage?



Tina Gobble
*North Arundel
Savings Bank*

You've probably heard that mortgage interest rates have fallen to three-year-low levels recently. As of September 4, 2019, according to www.bankrate.com, the Maryland average 30-year fixed mortgage rate was 3.72% and the 15-year fixed mortgage rate was 3.02%. How does your mortgage rate compare?

Even if you participated in the refinance boom a few years ago, you might want to explore refinancing options to see if it makes sense for you to do it again. After a few years of making mortgage payments, you have probably paid

» **Continued on page 16**



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Four Ways To Turn Your Deck Into A Year-Round Escape

» Continued from page 13

Installing a mix of deck-lighting features, such as riser lights incorporated into deck stairs, and recessed deck lights — inserted directly into deck boards — your deck will feel warmer and more inviting, making it the perfect setting for evening entertaining.

Install A Cover Over Your Deck

One of the most common reasons a deck sits idle during the fall and winter months is due to rain and snow. Installing a cover on your deck means you'll not only be protecting it from the elements, but you'll also be able to sit outside regardless of the weather. There's nothing quite like sitting on the deck with a cup of hot cocoa, enjoying the serenity of falling snow.

Add Heating Elements

Falling temperatures are another reason why deck owners head indoors. By adding a few portable heat lamps to your deck, you'll be able to beat the cold in no time. If you're worried about your electricity bill, consider another popular option: the chimenea. This portable fire feature is made from either metal or clay and can be loaded with small pieces of firewood. Chimeneas also retain more heat than fire pits since they are more contained. Combine a portable heating feature with a deck cover and/or deck screen to retain the most heat.

Decorate Your Deck For The Holidays

If you decorate your house for the holidays, why not the deck? Replace your summer chimenea

with holiday string lights and add some miniature evergreen trees or a poinsettia for an extra touch of color. These small additions will make your deck a destination rather than an afterthought.

Talk To Your Contractor To Ensure Year-Round Use Of Your Deck

Before you have your deck designed, talk with your contractor about all of the options available to you, and your intentions for your deck. Tell the contractor that you want to be able to enjoy your deck all year around, not just in the spring and summer. Additionally, if you are building a multi-level deck, consider adding under-deck drainage. This will help with collecting and channeling moisture away from the living space under the second story.

Follow these tips to ensure you get the most out of your deck, even in the winter months.

Follow these tips to help ensure that you get the most out of your deck even in the winter months. Fence & Deck Connection can help you reinvent any outdoor space, big or small, while extending your usable living space. The store offers several options in composite and PVC deck materials, as well as deck lighting and can provide guidance on creating a year-round outdoor getaway for you to enjoy!

Fence & Deck Connection has two locations to serve you – Millersville (8057 Veterans Highway) and Annapolis (the showroom location - 1544 Whitehall Road). Call 410-757-5511 for a free estimate or visit www.fenceanddeckconnection.com.

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All SmartLock™ accounts have a 10-year interest-only draw period, followed by a 20-year repayment period. Your monthly payments may increase, possibly substantially, once your credit line transitions into the repayment period. For properties in Maryland, certain taxes associated with the line will be paid by us at closing; you will be responsible for reimbursement of those taxes if you close your account within the first 24 months of account opening. Maximum APR will not exceed 18.00%, or go below 4.00% at any time during the term of the plan. Minimum line amount is \$5,000. Fixed rate / fixed term advances under a SmartLock™ account are subject to different pricing. Property insurance is required. Title insurance may also be required for loans \$500,000 or greater. Other standard underwriting criteria apply. Terms and conditions of this offer are subject to change without notice. We reserve the right to withdraw this offer at any time.

What Should I Look For In A Roofing Contractor?

» **Continued from page 6**

can also research your contractor through the Maryland Home Improvement Commission (MHIC) at 410-767-2830 or your local Better Business Bureau at www.greatermd.bbb.org. Last but not least, don't forget about Angie's List at www.angieslist.com.

4) Don't think that just any contractor is qualified to install certain products. Your contractor should have certification through the manufacturer (think GAF Certified Roofing Contractor or CertainTeed Shingle Master), indicating he is approved to install those products. This is especially important because manufacturers like GAF or CertainTeed only offer warranties to homeowners if the contractor is certified to install the product.

In addition to finding the

right contractor, you want to be sure both you and your contractor have an understanding before he begins his project. Consider the following:

1) Your contractor likely won't work on the roof by himself. Find out how many people will be working on the project, who will supervise and how long the project will take.

2) Get a contract or detailed proposal from the contractor regarding the project. This proposal should include the length of the project; the daily start and end times; the materials to be installed; safety procedures; amount of payment; payment schedule; and cleanup methods.

3) Read the warranty information for your project in full, and check for understanding with the roofing contractor regarding any actions or expecta-

tions that may possibly void the manufacturer warranty.

With all this in mind, you are now ready to wisely choose a contractor. Research the services, fees and warranties provided by a few different roofing contractors before you hire, and never hire contractors based solely on the lowest priced bids. They may not provide the same value as contractors with slightly higher pricing and credentials.

LKC Construction Corporation is your local affordable contractor, offering dedicated personal service, quality materials, professional installation and project management. LKC Construction is located at 8373 Piney Orchard Parkway, Suite 200, in Odenton. For more information, call 410-672-6618 or visit www.lkcconstruction.com.

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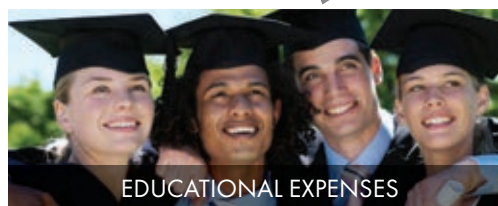


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Water-Powered Backup Sump Pumps Are Now Available

» **Continued from page 8**

powerful suction force, which causes the PVC pipe to act like a giant straw, drawing water up from the sump and ejecting it outdoors. As the water level falls, the float drops down and a preset timing control keeps the ejector running for about 30 to 45 seconds before shutting off the system. This allows a full pump-down of the sump, unlike some other pumps.

There are no impellers, turbines, motors or mechanical parts to wear out. There are no batteries, wires or chargers to monitor, tend to or replace. Ever! The operation is fully automatic. We simply recommend you test it quarterly or before a major weather event to ensure it doesn't need any adjustments. It works whether

you're home or away, for as long as it is needed.

Basepump can supplement the primary pump when water flow is excessive. It installs and performs independently from the primary sump pump system. It is reliable, heavy duty, and durable. There is no better pump!

Is this the answer to your basement flooding problems? If so, call Alpha Plumbing at 410-255-5998 or email service@alphaplumbing.biz. Alpha Plumbing is the authorized key dealer in the area, and will provide you peace of mind the next time rain pours into your neighborhood.

John Taylor has been the COO of Alpha Plumbing since 2003. ■

The Solution For Waterfront Property Erosion

» **Continued from page 7**

all throughout the slope. On steep slopes, earth anchors are installed along the crest of the slope and tendons stretch down the slope, through the cells to tether the cellular blanket to the earth. Cells can be filled with soil and then planted with native vegetation. As a final step, it is wise to cover the area with a biodegradable coconut fiber mat to keep topsoil in place until plants have a chance to take root and expand. The end result is a secure, vegetated slope.

Many people wonder, "How long will it last?" SlopeGrid is nearly indestructible because it is made of HDPE, high-density polyethylene, which is the same material used to

make plastic water and juice bottles. Some studies show that HDPE, in the form of a much thinner plastic such as a water bottle, takes about 450 years in landfills to degrade. SlopeGrid is manufactured of the same material but many times thicker than a bottle, giving it a longevity that far exceeds bottles in landfills. Therefore, HDPE is the ideal material for this application. SlopeGrid is the most durable and economical long-term solution for any slope that is experiencing erosion.

For more information, contact Cell-Tek Geosynthetics at 410-721-4844 or toll free at 888-851-0051, or visit www.celltekdirect.com. ■

Understanding And Managing Stormwater Around Your Home

» **Continued from page 4**

water and grading should be handled, what inspections will take place, and how approval can be obtained. Opinions vary widely on how effective that process currently is. Additionally, the county has a reporting and inspection procedure for violations that may occur subsequent to construction.

The stormwater efforts of the county are financed in part by the revenue from the Watershed Protection and Restoration Fund (WPRF), which is funded by taxation upon property owners. It exists to provide sufficient funding for projects needed to meet pollutant-reducing goals and to provide sufficient funding to meet the stormwater management infrastructure obligations. Some of its projects include nitrogen- and phosphorus-reducing stream/wetland restora-

tion projects; public education and outreach activities; projects to meet existing stormwater management permit obligations; and local stormwater management planning.

Many people do not know that the Bureau of Highways is responsible for inventory, inspection, and maintenance of county culverts and drain systems; construction of new drainage systems on county-maintained property; maintenance of county-owned storm drain pipes; resolving flooding or water ponding problems that are caused by storm runoff from county-maintained roadways; repair of eroded areas caused by water coming from county property; and maintenance of all county-owned stormwater management ponds. A few well-placed calls or emails — along with patience — can often resolve issues with

stormwater under the county's responsibilities.

Association Responsibility

Often after the developer has sold most or all of the lots within an association, it will transfer responsibility for stormwater facilities under its purview to the newly created homeowners association. This can be a difficult time for the association, as their untrained volunteers are taking over the management of an entity with many obligations, and they do not always receive the information, training and resources they may need. An association may hold or issue an easement or right-of-way to the county or other entities in furtherance of its stormwater maintenance obligations.

Around Your Home

Just on your own property,

you may have several options to control and manage stormwater. Rain gardens are simply low-lying, vegetated depressions that have absorbent soils that temporarily collect stormwater runoff and allow the runoff to slowly percolate into the soil. Rain barrels can also collect stormwater runoff, which may be used later to water plants. And impervious paths and driveways can often be replaced with pervious surfaces such as mulch or permeable pavers. Remember when you make any alterations to your property to check with your association guidelines to make sure you are in compliance.

Brian R. Fellner is the founding attorney of Fellner Legal Services LLC. He can be reached at bfellner@flslawyer.com or 443-906-0117. Visit www.flslawyer.com to learn more. ■

How To Take Advantage Of Today's Low Mortgage Rates

Stephanie Fountain

Mortgage Loan
Originator
Arundel Federal
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Mortgages rates are at an all-time low. Many people are pursuing refinances, but there are other options to consider if you need cash for a home improvement, college tuition or debt consolidation. If you own your home, several home loan programs may work for you.

Cash-Out Refinance

If you need cash, a cash-out refinance is the refinancing of your existing mortgage loan. The new mortgage loan is for a larger amount than the existing mortgage loan. As the borrower, you get the difference between the two loans in cash.

Basically, homeowners choose cash-out refinances so they can turn some of the equity they've built up in their home into cash.

Don't have a current mortgage on your property? Then cash-out also works if you own your home free and clear.

Be aware that there can be restrictions to cash-out refinances. A few common restrictions are a minimum credit score, a maximum loan to value, and something called a "seasoning requirement," which can mandate that you have occupied your home for a certain time period before you apply for a cash-out refinance.

Home Equity Line Of Credit (HELOC)

If cash-out refinance doesn't work for you, a home equity line of credit loan may be your answer. This product can be

a first or second lien on your home. The benefit of this type of home loan product is that cash is advanced as you need it, and you also make payments to reduce the loan. Many borrowers like having a HELOC as an emergency fund. HELOCs may also be interest-only. Interest-only may be enticing to your monthly budget, but keep in mind that if you never put a penny to the principal balance, when you are ready to refinance or sell your home, your balance will be the same as when you took out the loan. HELOCs are typically tied to an adjustable index, so be prepared for what could be a monthly rate adjustment.

Rate/Term Refinance

And if you are just looking to lower your interest rate with no cash out, then a rate/term refinance is your answer.

Rate/term basically means you are getting a lower rate and possibly revising your term. In this transaction, you will bring money to settlement or will get back minimal cash back at settlement. Rate/term refinances are a great way to take advantage of lower interest rates.

Loan Modification

Like a rate/term refinance, a loan modification won't allow for maximum cash out but can lower your interest rate with a flat rate fee rather than closing costs.

As your local community lender, Arundel Federal Savings Bank offers all these lending products. Contact Stephanie Fountain at 410-787-3851 or sfountain@arundelfederal.com to learn more. NMLS# 1079383. Equal Housing Lender.

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