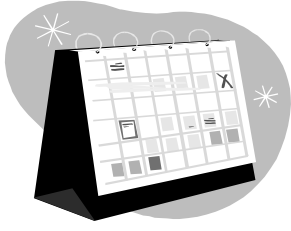


The Good Neighbor

September 2008



Calendar of Events

- ♦ Sep 20th - Community Picnic, 2pm
- ♦ Oct 6th - Board Meeting @ Town Hall, 6:30pm
- ♦ Oct 18th - Bulk Trash
- ♦ Oct 31st - Halloween Trick or Treating 6 - 8 pm
- ♦ Nov 3rd - Board Meeting @ Town Hall, 6:30pm
- ♦ Nov 4th - Election Day



ANNUAL NEIGHBORHOOD PICNIC

SATURDAY, SEP 20TH, 2pm - 6pm

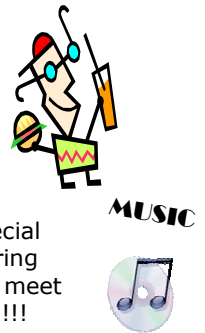
HELD IN THE COMMON AREA NEXT TO TOT LOT

MAGIC SHOW by D's *Magic* - 4pm

(our own neighbor - Mr. Dave Thomen)

MOON BOUNCE

The HOA will be supplying the hamburgers, hot dogs, and drinks. We will also be providing some special games for the kids to enjoy. We only ask that you bring either a side dish or a dessert. This is a great way to meet your neighbors and have a day of fun with your family!!!!!!



CHILDREN
ARE BACK IN
SCHOOL

PLEASE
WATCH YOUR
SPEED!!!

Inside this issue:

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Message from the VP	3
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How to protect your financial privacy	5

IMPORTANT HOA MEETING

When: Monday October 6th, 2008 at 6:30pm

Where: Hampstead Town Hall, 1034 South Carroll Street

At this meeting the Open Space Committee will be making its recommendation for the development of the common area across from the basketball courts. They have been researching building a pavilion that would include grills, horseshoe pits and a volleyball court. The HOA Board of Directors will be discussing project in detail and welcomes all NCF homeowners to come voice their opinions and concerns regarding this project. After getting the communities input the board will make their decision.

Visit www.northcarrollfarmshoa.org or email Northcarrollfarmshoa@hotmail.com for questions !

A MESSAGE FROM THE HOA PRESIDENT

Greetings Neighbors! I trust everyone had a fun enjoyable summer! Your Board of Directors and many of your neighbors have been hard at work with various projects within NCFs.

The Open Space Committee has worked very hard to come up with fantastic ideas for development of the open space area. I encourage everyone to attend our next HOA meeting to learn more and give us your input. Thanks to Ron Williams for spear heading this effort.

The Social Committee has an afternoon of fun and fellowship planned for our annual picnic on September 20th. Even if you have yet to RSVP there is still time! I am looking forward to seeing everyone there! If we have yet to meet please come up and introduce yourself. Thanks to Lisa Baker and Joyce Gober-Williams for co-chairing this event!

Unfortunately not all news is of a positive nature. We have had a few incidents of minor vandalism in our community. They range from egging of cars to stealing small objects from neighbors lawns. While we do not know the specific person or persons, we do know they are teenagers. So..... if you happen to notice eggs missing from your fridge or things around your home that you did not buy.... please have a conversation with your children.

Lastly, I'd like to thank everyone who has given their time and effort to make NCF's a even better place to live. As you know, everyone who serves on our board and on our committees are volunteers. Thanks to these individuals we are able to manage the "business" of our community without hiring a management company, thus saving every homeowner in our community hundreds of dollars a year in increased HOA dues. Volunteers are the life blood of many organizations and NCF's is no exception. We continually need help and new ideas. I don't know where this quote came from, but it still holds true today, "Many hands makes a much lighter load".

Thanks!

Ray Baker



**Westminster National
Golf Course**

410-876-4653

2158 Littlestown Pike
Westminster, MD 21158

RYAN KRAUSHOFER

Email:

westminsternationalgc@yahoo.com

RYAN -

THANK YOU FOR YOUR SUPPORT AND DONATION OF A FOURSOME OF GOLF THAT WILL BE RAFFLED OFF AT OUR COMMUNITY PICNIC !!!!!

A MESSAGE FROM THE VICE PRESIDENT...

Greetings Neighbors,

As I had mentioned in my previous message, a committee was being formed to study the suggestions submitted by you the homeowners, for use of our existing open space. Well hat's off to your neighbors! The last 2 months have been exciting. A kick-off meeting was held in June with several meetings thereafter, and all of those in attendance have gone right to work.

In summary, all of the suggestions that have been collected over the last year or so have been discussed by the committee. After lengthy review of each, it was decided by unanimous vote to further study the construction of a picnic pavilion. Once the project was selected, a smaller sub-committee went to work determining location, designing an overall layout of the space, and drafting the necessary preliminary drawings to begin the quoting process. It is also planned for the project to include bar-b-q grills, horseshoe pits, and volleyball net, to name a few. As of August 26, a request for quote submitted to a local supplier for material, is still outstanding. Once this quote is received, the committee will have a better idea as to how to proceed in terms of budget, board approval, labor contractors, permits, etc...

As with any project of this magnitude, there are still a few hurdles that we will need to get over. And, we will certainly keep you posted as significant highlights are made. Look for current updates on the website.

Your neighborhood has been well represented. It's been a pleasure working with, and meeting more of our NCF neighbors. Your NCF pavilion committee includes:

Gary Armstrong, Ray Baker, Gerry Colman, Mike Cutler, Andre Davis, Allison Edgar, Terry Farlow, Charlie Frederick, Laurie Frederick, Carl Harris, Jeff Lawson, Joyce Williams, Ron Williams

A special thanks to Matt Muller for lending his expertise in the drafting and construction fields.

See you all at the picnic!

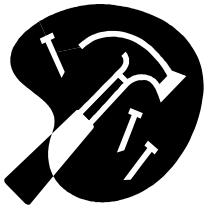
*Sincerely,
Ron Williams*



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DAVE - THANK YOU FOR VOLUNTEERING YOUR TIME TO
PERFORM YOUR SHOW AT OUR COMMUNITY PICNIC!!!!!!



ARCHITECTURAL COMMITTEE

As the chairman of the Architectural Committee I would like to thank all you for submitting your architectural requests in a timely manner. As you know, fall is a busy time with home improvement projects, therefore early submission ensures a timely response. Remember, please complete an Architectural Modification Form BEFORE you change anything external to your home**.

There has been an increase in community complaints about neighbors violating various by-laws (e.g. trash cans on the side of house, bushes overgrown, etc). Please keep in mind that your neighbor would appreciate personal communication more than a violation letter from the Architectural Committee members. Our members appreciate the value of neighborhood solidarity, therefore, we are committed to knocking on doors and attempting to resolve neighborhood violations in lieu of sending violation letters.

Talk to your neighbor first before sending your complaint to the Architectural Committee.

We are committed to keeping our community a beautiful place to visit and live.

Andre K. Davis

**See Architectural guidelines and the link to our committee on our website: northcarrollfarmshoa.org.

** FRIENDLY REMINDERS **

- Per our bylaws, trashcans may only be stored in your back yard or in your garage.
- Please mow your grass regularly and trim bushes and trees.
- Townhome owners own their parking spots, they are not assigned by the HOA. If it is unclear as to which parking spots you own, please review your property plat.
- Townhome owners are responsible for the general maintenance of their parking spots, this includes spraying for and killing weeds. Weeds will shorten the lifespan of the blacktop thus causing you to incur the expense of re-paving.
- Parking in "No Parking" zones on public streets will result in a ticket (and possible towing) by the Hampstead Police Department.
- Parking in "No Parking" zones on HOA property will result in towing of your vehicle. (See HOA website for parking policy)

FROM YOUR SOCIAL COMMITTEE

What activities would you like the HOA to sponsor?

- | | |
|-------------------------------------|--|
| • Halloween parade/party | • Progressive dinner |
| • Easter egg hunt | • End of school party |
| • Bus trips | • Outdoor movie nights |
| • Golf tournament (spring or fall?) | • Community picnic (spring, summer or fall?) |

PARENTS...could you use a night out but don't have access or funds to hire babysitters?

What about a babysitting co-op where parents can volunteer to be on a "list" to share babysitting services. Swap babysitting one night & watch someone else's children so they can go out & then reciprocate for each other. Let us know if you are interested and we will connect you to other parents interested.

EMAIL US AT NORTHCARROLLFARMSHOA@HOTMAIL.COM

How to protect your financial privacy

What steps have you taken to keep your financial information and personal records confidential? You may be surprised to learn how many honest — and dishonest — people could have access to the details of your financial life.

If you want to maintain better control over your privacy, we offer these tips on how to safeguard your information.

Fend off ‘phishing’

According to the Federal Trade Commission, identity theft is the top consumer complaint that the agency receives. One of the most common tricks that identity thieves use is “phishing.”

In a phishing scam, the criminal sends e-mails that appear to be from a financial institution, a popular online retailer or even federal agencies, such as the Internal Revenue Service. The e-mails ask the recipient to supply personal information — such as a bank account number or Social Security number — that is later used to make fraudulent transactions or commit other crimes.

It’s important to keep in mind that, as a general rule, most legitimate organizations do not ever ask you to supply personal information in e-mails. As a result, if you receive a message asking for private data, you should not reply, nor should you click on any links in the e-mail.

CPAs advise, however, that these scams are not limited to the computer. Some fraudsters pretending to be a bank or other legitimate organization may send text messages to your cell phone asking for personal information. Others call their intended victims, claiming to be a bank employee who needs to “verify” financial data.

If you are uncertain about how to respond, the best idea is to call the organization directly to find out if the request is legitimate. And if you want to learn more about identity theft, the FTC Web site has information at www.ftc.gov/idtheft.

Privacy protection

While identity theft is a serious concern, there are other issues that may threaten your financial confidentiality. Under federal law, banks, insurance companies and other financial institutions must tell you about their privacy policies. That includes revealing what kind of information they collect about their customers, how they protect that information and whether they share your data with other businesses.

The law allows these institutions to reveal or even sell your personal information to other businesses unless you “opt out,” by specifically telling the organization that you don’t want them to share your data. The information they are allowed to reveal can include your name, address and Social Security number, as well as your assets, income — including child support payments -- outstanding debt, mortgage payments and more.

Once a year, financial institutions are required to send you a notice that details their privacy policies and offers you the chance to opt out of their information-sharing practices. Be sure to review these notices when you get them, and to let the organization know that you would like to opt out if you’re uncomfortable having your personal data passed on to other businesses. If the privacy notice tells you that the organization does not share information with third parties, then you don’t have to take any steps to opt out.

NORTH CARROLL FARMS
HOMEOWNER'S ASSOCIATION
P.O. BOX 367
HAMPSTEAD, MD 21074

"Let Us Know"

How do you like to receive this newsletter?

Do you prefer email only?

Would you rather have a hard copy mailed to you?

Do you want both?

Let us know so that we can make sure we deliver the newsletter in the most convenient way for you.

www.northcarrollfarmshoa.org
Northcarrollfarmshoa@hotmail.com

Check out our website for the most up to date news, calendar of events, contact information for board members and other important things you want to know.

Please email Matt Muller, Secretary, with any suggestions for the website.



BULK TRASH - SATURDAY, OCT 18TH

REMINDER : THE ITEMS BELOW WILL NOT BE PICKED UP



- * Tires * Paint * Engines * Hazardous materials * Construction waste *
- * Any appliance that contains Freon *