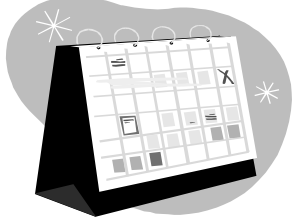


The Good Neighbor

March 2009



Calendar of Events:

- ◆ Mar 21st - Bulk trash p/u
- ◆ Apr 4th - Annual Easter Egg Hunt @ the Tot Lot
- ◆ Apr 6th - Board Meeting @ Town Hall, 6:30pm
- ◆ Apr 6th - Yard waste p/u begins every Monday
- ◆ Apr 24th - Annual golf tournament @ Oakmont Green
- ◆ May 4th - Annual Meeting @ Town Hall, 7:00pm
- ◆ Jun 1st - Board Meeting @ Town Hall, 6:30pm



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ANNUAL NCF EASTER EGG HUNT

SATURDAY, APRIL 4TH, 3 - 4:30pm

See inside for more details



HOA GOLF TOURNAMENT

Friday, April 24th

Shotgun start 7:30am

Oakmont Green Golf Course

Cost: \$55 per golfer - includes cart, greens fees, lunch & prizes

Format: 4 man teams – best ball
(we need at least 2 more teams)

RSVP by Email: NORTHCARROLLFARMSHOA@HOTMAIL.COM as soon as possible

ANNUAL HOMEOWNERS ASSOCIATION MEETING

Monday, May 4th, 7pm @ Town Hall

- ◆ *Meet your neighbors!*
- ◆ *Vote on new board members!*
- ◆ *Find out what your HOA has been up to the past year!*
- ◆ *Your opportunity to discuss questions and/or share comments with your community!*

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

A MESSAGE FROM THE HOA PRESIDENT...Ray Baker

Greetings Neighbors. I have several major issues that need to be brought to your attention. Some are positive, some are not. These issues have been brought to our attention by YOUR neighbors. If these do not apply to you, please disregard.....if they do, please take actions to correct. And I thank you in advance for your co-operation and understanding.

2009 HOA Dues: *If you have not paid your 2009 dues they are now late. The late fee is \$12.50. The total now due is \$137.50. If you have any questions or are having difficulties please contact us ASAP. On April 10th all homeowners with outstanding dues will be turned over for collection. If you have already paid.....THANK YOU!!!!*

Trash: *Over the last several weeks Mother Nature sure has had the winds ripping through our community. There has been trash all over the place. Please secure your trash when you put it out on Wednesday evenings. Please make sure your trash cans have lids on them and your recycling is secured. There is nothing more frustrating then having to pick up your neighbor's trash. Also, we suggest you place your house number on your trash cans and recycling bins to make them easier to locate.*

Dog Feces: *Dog owners, please pick up after your pets. We have had NUMEROUS complaints concerning this issue. The common grounds and your neighbor's yards are not your dogs bathroom. When walking your dog please carry a plastic bag so you may dispose things properly. As you know we are in the process of providing a nice pavilion and recreation area for your family to enjoy. Please do not ruin things because you are not cleaning up after your dog. Kids will soon be playing on these fields. If this issue continues we will be forced to take drastic actions such as prohibiting pets from our common areas and telling neighbors to report violators to the county where fines can and will be levied.*

Ownership of use-in-common driveways and townhome parking spaces:

Soon, residents of use-in-common driveways and townhome owners will be receiving a letter clarifying this issue. For everyone's convenience, this letter along with the supporting legal documentation will be posted to our website. We ask that you place this letter with your by-laws for future reference. Should you have any question please feel free to contact us.

NCFHOA Events: *We have planned two fun events for the month of April, the Easter Egg Hunt and Golf Tournament. We put these events together so members of our community can get together and enjoy one another's company. Please RSVP ASAP if you wish to participate in either event as a lot of **hard work** goes into planning these events. Currently we need two more teams for the Golf Tournament. I urge you and your families to take advantage and enjoy these fun events!*

Your Input: *This is your community. We welcome your feed back, good and bad. As HOA Board members, we understand that we will be contacted about problems and issues in the neighborhood, but would also like to receive your positive comments as well. We value your opinions and ideas.*

2009 Annual Meeting: *The 2009 NCF HOA annual meeting will be held at the Hampstead Town Hall on Monday, May 4th, 2009 at 7:00pm. This is your opportunity to meet your neighbors and discuss any issues that affect the HOA and Hampstead. We will be having several guest speakers and will be holding elections for two board positions. If you would like to help your community, please run for one of these positions. Send an email to the HOA as soon as possible. Get involved! We need your help!*

Finally I'd like to thank each and every member of the board of directors for all they have done for our community this year. As you know they are volunteers and they work tirelessly to take care of the business of our association and help make NCF's the outstanding community it has become. If it were not for these neighborhood volunteers, the association would need to be run by a management company which would result in an increase to HOA dues by at least \$200.00 each year. Our community owes them their gratitude and many thanks.....they certainly have mine.

A MESSAGE FROM THE VICE PRESIDENT...

Greetings Neighbors,

Spring is quickly approaching and very soon we'll all be back outside enjoying the weather. With that in mind, let me bring you up-to-date as to what's been going on with our new pavilion. The construction itself is complete. Over the next couple of months, we'll be installing barbeque grills, horseshoe pits, soccer goals, solar lighting and picnic tables, to name a few. A few of the remaining pavilion committee members have taken these action items and for that I extend to them my thanks!

A few of us are compiling the rules and regulations for use, as well as putting together a reservation procedure. Once these are all determined, the information will be placed to the website, signs will be placed at the pavilion, and the reservation system itself will be put into place. Details on reserving the pavilion for your use are forthcoming, but I can say that the pavilion will be available on a first come, first served basis. However, parties of 40 or more will require a reservation. Also, the pavilion is a private pavilion and is for use only by North Carroll Farms residents and their guests and intended for birthday parties, family reunions, anniversaries, etc... No business functions will be allowed.

Currently, our new pavilion will play host to our littlest residents as they gather for refreshments after searching for Easter eggs at the tot lot for our annual Easter Egg Hunt on Saturday April 4th, 2009. Further details on this event are elsewhere in this newsletter.

Lastly, please continue to recognize the "No Parking" zones on our townhouse access roads. I commend our neighbors and their guests for exercising this policy. Although parking violations have been written and issued, parking violations on the access roads overall have declined since the curb markings and signs have been installed.

We are again quickly approaching our annual election of officers and your input is needed. I encourage each and every one of you to consider HOA board membership.

Sincerely,

Ron Williams

VP NCF Homeowners' Association



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ACCOUNTING, PAYROLL & TAX SERVICES

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PRESIDENT

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WWW.SHANEYBROOKANDASSOCIATES.COM

Please support these local businesses. They have provided donations and sponsorship for HOA activities.

WORK CREW NEEDED!!!

May 9, 2009 @ 8:00 a.m. at the Pavilion

Good with a hammer? Can you site a straight line?

How about mixing concrete?

We've all seen you out there in your yards with your power saws and jigs, so we know you are out there!

We need a few good "construction-types" to assist with some of the accessory installation at the pavilion.

Signs need to be constructed and erected, concrete needs to be poured, posts need to be set.

If you can lend a hand for a half-day or so, we could use your help. Please drop me a note at rl.williams@ngc.com if you are interested in getting out of the house and helping out!

*Sincerely,
Ron Williams*

KICK BALL LEAGUE

now forming for Spring
plus End of Season
Tournament

Kids & Adults

Must have at least 1 person
from neighborhood per
team

Boy Scouts & Girl Scouts - are you
interested in doing concessions????

For more info - email
northcarrollfarmshoa@hotmail.com

NORTH CARROLL FARMS ANNUAL

EASTER EGG HUNT

SATURDAY, APRIL 4TH, 3 - 4:30pm

At the Tot Lot

(Rain Date, Sat, Apr 11th)

For all ages up through 5th grade

Refreshments will be served!

You must provide 1 DOZEN filled plastic Easter eggs for EACH child in your family that is participating – RSVP to northcarrollfarmshoa@hotmail.com

Drop off filled eggs on **Fri, April 3rd** at the following homes:

Lisa Baker	1878 Upper Forde Lane	443-291-6626
Jen Ralph	4002 Harrowsmith Drive	410-374-0416
MaryAnn Saccone	4018 Sharecropper Drive	410-239-0134

Smart retirement savings steps to take now

The recent turmoil in the financial markets has touched virtually every sector of the economy. One great source of anxiety for many people is the state of their retirement savings. Late last year, many saw the value of their retirement nest egg dwindle as stocks and stock mutual fund shares tumbled lower.

The market will always be subject to ups and downs, but the Maryland Association of CPAs advises that there are steps you can take to better protect yourself for the future.

Don't panic

It's important to make well-considered decisions about your retirement investments, even in the face of market turmoil. The financial markets typically work in cycles. That means that stock prices that slump today may well rise tomorrow or a year from now. Instead of reacting to market gyrations, it's a better idea to adjust your investment plan based on how close you are to retirement.

Starting your career

No matter what your time of life, it's best to set aside as much money as possible toward retirement. Many young people ignore this advice because retirement seems so far off. This is a mistake, however, because the more time you have, the more your savings will grow.

For a young person, then, the chief advice is to get started on saving and keep at it. CPA financial advisers also counsel that it's safest to take a little more risk with your investments when you're in your 20s and 30s. Investments like stocks are considered riskier than bonds, for example, but they often offer a better chance to increase your investment if you hold them over a long period.

However, every one has a different tolerance for risk, so you will have to decide how to invest your retirement money based on your own willingness to take risks or the current state of the market.

Moving into midcareer

If you are in your 40s and 50s, it's important to continue making contributions as you head towards retirement. If you already make the full contribution toward a 401(k) through your employer, consider, if you are eligible, contributing to an individual retirement account or Roth IRA if you have the funds to do it. Remember, too, that, for 2009, if you are 50 or older, you are allowed to contribute an additional \$5,500 toward a 401(k) (or \$5,000 for 2008) and an additional \$1,000 toward an IRA or Roth IRA.

You should also be looking to strike a balance in terms of investment allocation. On the one hand, you should be a little more cautious because you are closer to retirement. On the other hand, you will probably need to live on your retirement savings for several decades, so you want to make the most of them. CPA financial advisors suggest having about 40 percent of your assets in less volatile investments, such as bonds, and 60 percent in investments with a potential higher yield, such as stocks.

Nearing retirement

Once again, it's important to continue to contribute to your retirement savings even as you move into your 60s so that you can benefit from potential interest or earnings on every dollar you save. You'll also want to examine what percentage you have in stocks vs. bonds or money market investments and begin to move closer to 50 percent in each.



Money Management

**Monthly financial
advice
from the MACPA
For release: Febru-
ary 2009**

NORTH CARROLL FARMS
HOMEOWNER'S ASSOCIATION
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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.



BULK TRASH - SATURDAY, MARCH 21ST



REMINDER : THE ITEMS BELOW WILL NOT BE PICKED UP

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