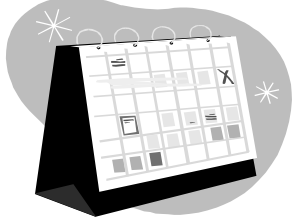


The Good Neighbor

September 2009



Calendar of Events:

- ♦ Sep 14th - Board Meeting @ Town Hall, 6:30pm
- ♦ Sep 26th - Fall Picnic @ Pavilion
- ♦ Oct 5th - Board Meeting @ Town Hall, 6:30pm
- ♦ Oct 14th - 9pm hydrant flushing
- ♦ Oct 17th - Bulk Trash P/U
- ♦ Oct 31st - Halloween Parade
- ♦ Nov 2nd - Board Meeting @ Town Hall, 6:30pm
- ♦ Dec 7th - Board Meeting @ Town Hall, 6:30pm
- ♦ Dec 20th - Holiday Decorating Contest deadline

 Please stop at all stop signs—it is for the safety of our children!

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ANNUAL NEIGHBORHOOD PICNIC

SATURDAY, SEP 26TH, 3pm til

AT THE PAVILION



MOVIE ON THE GIANT SCREEN TO FOLLOW AT 7:30pm



Come out for hamburgers, hot dogs, and drinks provided by the HOA. Please bring a side dish or a dessert to share. This is a great way to meet your neighbors and have a day of fun with your family.

**** VOLLEYBALL ** HORSESHOE TOURNAMENT ****

**** SACK RACES ** TUG OF WAR ** SOCCER ****

AND MUCH MORE.....

R.S.V.P. to northcarrollfarmshoa@hotmail.com by 9/18/09

(INCLUDE WHAT DISH YOU WILL BRING)

or mail reservation form to PO Box 367, Hampstead, MD 21074

MOON BOUNCE



MUSIC



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

A MESSAGE FROM THE HOA PRESIDENT...Ray Baker

Greetings Neighbors,

When Lisa and I were looking for our new home, one of the things that we desired most was to live in a community. We liked the idea of having neighbors and building lasting friendships. Like most of you, we did not know much about the "dreaded HOA". We only knew we had to pay annual dues of \$125.00 each year.

"What do I get for my HOA dues?"

I have been asked the question many times during my tenure on the HOA Board. My answer is always, "It depends". It depends on you. Does your family use the many amenities our community has to offer? Does your family partake in the various activities the HOA has sponsored throughout the year?

All homeowners receive the benefits mandated by our HOA by-laws. You don't have to do anything to get them. They just automatically happen. The grass in the common areas gets mowed, flowers are planted under our entrance signs, HOA owned roads are plowed and the newsletter gets sent. And behind the scenes, the Architectural Committee ensures that your neighborhood stays beautiful.

Some of us take advantage of additional activities the HOA offers. Your community association provides amenities such as the tot lot, basketball court, pavilion, and acres of open space for your enjoyment. Also, the HOA sponsors fun events such as our annual picnic, movie nights, golf tournament, Easter egg hunt, and a holiday decorating contest just to name a few. All are free of charge (with the exception of the golf tournament)! The only thing you have to do is participate. Remember, you only get out of something what you put into it.

In this fast paced world, we barely have time enough to catch our breath. So many things pull us in so many different directions that it is hard to find the time to do anything much less spend quality time with family and friends. Saturday, September 26th is our annual picnic with a movie to follow. Mark your calendar! Bring your family and enjoy a fun filled day with friends and end it while relaxing to a movie on our giant screen! The only cost to you is a covered dish to share as everything else is taken care of by the HOA. Who knows you may even make a new friend!

So.....What do you get for your HOA dues? "It depends. It depends on YOU."

Looking forward to seeing you on the 26th! Please come up and introduce yourself!

Ray

A MESSAGE FROM THE VICE PRESIDENT... Ron Williams

Greetings All,

Once again our summer is quickly coming to a close. Vacations have been taken, roller-coasters have been ridden, picnics have been had, and maybe even a few of us attended a class reunion or two.

With the completion of the pavilion I've been challenged for something to write about. Instead of the customary "do's and don'ts of the neighborhood", I thought I'd try something else, so here it goes...

As a child I remember a weekly advertisement titled "Nelsons' Interesting Facts" that appeared in the Automobile section of the local newspaper of my hometown in upstate New York. No doubt it was just a gimmick to sell cars as the last "fact" listed was always about what great a time it was to buy that new Buick! Oddly, I ended up working for this auto dealer as my first job in high school, but that's another story.

Having said all that, I thought it would be interesting to see what I could dig up about our little town of Hampstead. Allow me to present to you my inaugural installment of Ron's Interesting Facts:

** In 1786, the town is mapped out. The early settlers are disappointed to discover no iron ore which they had expected, so they became farmers instead. Hence the name "North Carroll Farms" perhaps?*

** The Town of Hampstead was originally known as the Village of Spring Garden back when the road was cut from Conewago (now Hanover, PA) to Fort Garrison in Baltimore County.*

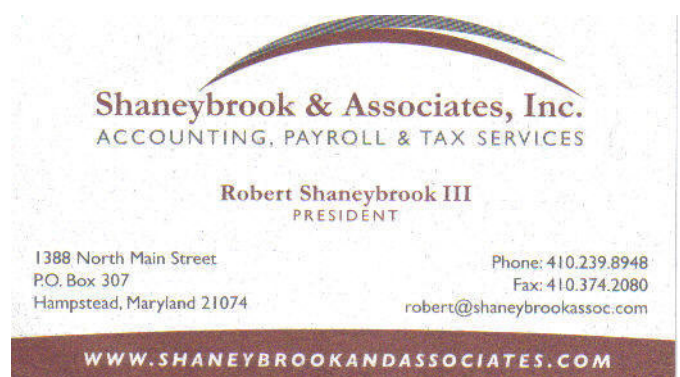
** Around 1860, many Hampstead residents were involved in the Civil war in some way. Evidence of tunnels from this era, possibly used to hide slaves or horses, exists in one of the houses on Main Street. Does anyone know which house?*

** It is believed that Abraham Lincoln traveled the railroad tracks adjacent to our neighborhood on his way to Gettysburg to deliver the "Gettysburg Address". However, dates suggest that the railroad was built after the Gettysburg address so this is somewhat unclear. But what if he really did?*

** And lastly, for all of the do-it-yourself motorheads out there, and in keeping up with "going green", did you know that the Town of Hampstead has a used motor oil collection tank located at the public works building on Gill Avenue? Make use of it at anytime to dispose of your used motor oil.*

Fall activities abound within our neighborhood and town over the next few months. I encourage you to get involved and take advantage of them.

*Sincerely,
Ron Williams*



Please support local businesses that have provided donations for HOA activities.

SOCI \triangle L NE \triangleright S....

Since our last newsletter...

Movie Night (July 25th) - Family movie night at the pavilion was a huge success. While only a small group came with a picnic dinner we were able to have a small volleyball game. We then had a crowd of more than 50 people on chairs and blankets for the movie. Families brought drinks and snacks and everyone was given a bag of popcorn. THANKS TO CARL HARRIS, KEAVY KINNA, MEGAN FRIIA, RAY BAKER, RON WILLIAMS AND ANDRE DAVIS!!!!!!

Coming Up...

Fall Picnic & Movie Night (Sept 26th) - 3pm Our annual picnic to be held at our new pavilion. Come out for hamburgers, hot dogs and a fun filled day of games (including volleyball, soccer & horseshoes). Stay for a movie starting around 7:30pm.

Halloween Parade (Oct 31st) - 2pm Starting behind the Townhomes at Upper Forde Lane continuing to the Pavilion where we will end with juice & cookies.

House Decorating Contest (Dec 20th) - It's that time of year again!!!! The HOA is looking for the 3 best decorated homes in the development. Judging to take place on Dec 20th. Look for

Architectural Committee

This quarter's article is focused on neighborhood safety through environmental design. While we enjoy the benefit of living in a community with very little crime, it is up to all of us to keep it this way. Every crime has three elements - opportunity, ability, and desire; this is commonly referred to as the **crime triangle**. The elements that we can control are opportunity and ability; we have no control over ones' desires. Shed burglaries, theft from auto's, and destruction of property are three crimes that are common to many communities. If we invest the time to trim the bushes and trees around our homes we significantly impact the opportunity for criminals to cloak themselves in the shadows of our wild shrubbery. As you all can guess, criminals love to be in places where people can not see them do their deeds. Also, investing in censored flood lights around your homes and in areas where people could lurk virtually undetected is critical to preventing burglaries and thefts. Additionally, purchasing timers for lights inside your homes are a great way to keep people guessing whether you are home or not, even when you are on vacation. The latter two suggestions would considerably reduce a criminal's ability to commit crimes in or around your house. It is essential that you do not hesitate to talk to neighbors that you trust when you are going to be traveling. You want to avoid leaving your trash cans out or having a build up of news papers in your driveway for a period of time. The placement of trash cans and news papers tends to alert everyone that you have not been home for a while. A little communication with your neighbors can significantly help reduce the chances that your house will be burglarized while you are away. Moreover, the committee would be remiss if burglar alarms were not mentioned. Burglar alarms are a great investment toward home security. Remember that your vigilance and teamwork in watching our community is the best way to keep crime to record lows. If you see something that doesn't look right, call the Police. If the majority of our community members follow these suggestions, we can target harden our community from crime and model how an ideal community practice crime prevention through environmental design. Please, let's all work together to keep our community safe.

Tips for lowering your mortgage payments

Many people are struggling to pay their home loan bills as a result of the bad economy.

Don't despair, however, if you are concerned about falling behind on payments, according to the Maryland Association of CPAs. There may be options available to you that can help make it easier to keep up with those monthly bills.

Look into refinancing...

With many interest rates at record lows in recent months, it may be possible to lower your monthly payments by refinancing your existing mortgage.

For example, a \$200,000 30-year loan with a 5.75% rate would cost you \$1,167 a month, while the same loan with a 5% rate would be \$1,074, a savings of nearly \$100 per month. If you have held your current loan for several years, you may find that rates have dropped in the meantime, offering the chance to decrease your monthly expenses.

... but watch out for fees

Be sure to check the fine print on any refinancing to see what kinds of closing costs the bank is charging. These might include not only points, but also administrative or underwriting fees and charges for the appraisal of the home.

In some cases, you may not have to pay these fees up front because the lender will simply add them to the amount being refinanced. That sounds like a good deal, but when the total loan amount goes up your monthly payments do, too. Find out exactly how much these fees will cost you on a monthly basis, then decide if the refinancing is still worth it.

You may also have to make monthly payments for private mortgage insurance if your equity in the home is less than 20 percent of its appraised value.

Ask the lender for help

It's always a good idea to call your creditors whenever you are having or expect to have problems keeping up with your payments. That's true of mortgage lenders, too, and it's especially true in a recession, when many borrowers are walking away from their debts and banks are anxious to help borrowers avoid foreclosures. Contact your mortgage lender, explain your situation and ask if they can offer you any accommodation to make it easier for you to continue making payments.

It's a good idea to decide in advance what kind of modification you would like so that you'll be prepared to make your case. You might, for example, ask for a temporary moratorium on payments, allowing you time to find a new job or catch up with debt. Extending the length of the loan, on the other hand, will require you to continue making your payments but they will be lower each month.

You can find out more about both refinancing and mortgage modifications at the federal government Web site www.makinghomeaffordable.gov.

Be alert for scams

Unfortunately, there are many con artists scheming to defraud people who are anxious to lower their mortgage payments and hold on to their homes. The federal government has made money available to lenders to help them provide mortgage modifications, but it is not necessary to pay a hefty fee to qualify for any of these programs, other than normal mortgage processing costs.

Be suspicious, too, of any company that says it will "process" your monthly payments for you. You should send your mortgage payments straight to your lender and not to a third party.

Arm yourself with information

Instead of paying a fee for counseling or negotiating help, be aware that you can receive free government help from a HUD-certified counseling agency by calling 1-888-995-HOPE. More mortgage information is also available at www.hopenow.com.

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

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.



BULK TRASH - SATURDAY, OCT 17th



REMINDER : THE ITEMS BELOW WILL NOT BE PICKED UP

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

PICNIC RESERVATION FORM

SATURDAY, SEP 26TH

(Please RSVP by 9/18/09)

NAME _____

ADDRESS _____

PHONE _____

ATTENDING ___adults___children

DISH TO BRING _____

I can help...___before___during___after

Email northcarrollfarmshoa@hotmail.com

or

Mail to NCF HOA, PO Box 367, Hampstead,
MD 21074