

# The Good Neighbor

## HAPPY HOLIDAYS!!!

### HOA BOARD MEETINGS

\*\*\*\*NEW LOCATION\*\*\*\*

Beginning January 4TH, 2010

North Carroll Senior Center

2328 Hanover Pike, Hampstead (near Genova's)

December 2009



Calendar of Events:

- ◆ Dec 19th - Holiday decorating contest
- ◆ Jan 4th - Christmas tree p/u
- ◆ Jan 4th - Board Meeting @ NC Senior Ctr, 6:30pm
- ◆ Jan 11th - Christmas tree p/u
- ◆ Jan 20th - Annual Dues notices mailed
- ◆ Feb 1st - Board Meeting @ NC Senior Ctr, 6:30pm
- ◆ Feb 28th - ANNUAL DUES PAYMENT DUE
- ◆ Mar 1st - Board Meeting @ NC Senior Ctr, 6:30pm
- ◆ Mar 20th—Bulk Trash p/u

### SNOW REMINDER



- ◆ Any time the Emergency Snow Plan is in effect, cars may not be parked on the side of the street on which blue snowflake signs are placed.
- ◆ Shovel your driveway snow into your yard, not into the roadway.
- ◆ Clear sidewalks as soon as possible.
- ◆ Private drives are the responsibility of the homeowners who live there. Our snow removal contractor will plow your driveway for a small fee. Contact our Land Use Chair for additional information.



## 2009 Holiday Contest

### BREAK OUT THE DECORATIONS!!!

We are looking for the best decorated homes in North Carroll Farms!

All neighbors are invited to cast your votes.

Send an email to [northcarrollfarmshoa@hotmail.com](mailto:northcarrollfarmshoa@hotmail.com) or mail choices to NCF HOA, PO Box 361, Hampstead, MD 21074

Select 1 from each group

Townhomes \_\_\_\_\_

Lower Forty section \_\_\_\_\_

Upper Forde section \_\_\_\_\_

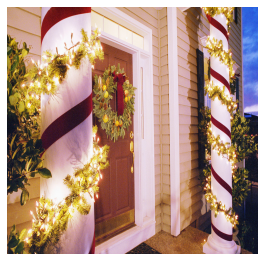
(please include shared drives)

Votes due by Dec 19th at midnight. HOA board members will tally votes by Dec 22nd - visit our website to see who the winners are!

**Visit [www.northcarrollfarmshoa.org](http://www.northcarrollfarmshoa.org) or email [Northcarrollfarmshoa@hotmail.com](mailto:northcarrollfarmshoa@hotmail.com) for questions !**

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## A MESSAGE FROM THE HOA PRESIDENT

Happy Holidays!

The holiday season is such a festive time of the year. I enjoy seeing our neighborhood abound with bright lights and holiday decorations. It is the season to celebrate and be thankful for everything we have in our lives.

When I was a child Christmas, Hanukkah and Kwanza was not as commercialized as it is today. The retail establishment has done such a good job at getting us in the buying mode that we tend to forget the real meaning of these holidays. For each and every one of us the holiday season means something very special. It is a time to spend with family and friends, where we can enjoy the special bond these relationships afford. It is also a time to take a break from our hectic lives, enjoy some much needed down time and reflect on where we have been and what direction we would like our lives to go in.

We are all part of the North Carroll Farms Family and this holiday season I ask that you think about this family also. Unfortunately we (the HOA) get emails or letters from neighbors asking for our help rectifying an issue they may have with one of their neighbors. Sometimes we can help by enforcing a bylaw and some we just can't help at all. What I would like you to do during this time of celebration and reflection is to ask yourself "What can I do to be a better neighbor? Is there anything that I can do that will make this community a better place for all of us to live? Is there something I can do that could help me get along better with my neighbors?" Just think how much stronger our community would become if each of us did something to make us a better neighbor / "family member". Please be considerate of your neighbors. Sometimes it is the little things we do that make a huge difference.

Finally I would like to say "Thank you" to the board of directors of North Carroll Farms HOA for all their hard work and dedication. I would also like to wish each and every one of you a very happy and festive holiday season and may you have healthy, happy and prosperous New Year!

Best Wishes  
Ray Baker

### *UPCOMING SOCIAL ACTIVITIES....*



#### *EASTER EGG HUNT*

**Saturday, March 27th, 3 - 4:30pm**

*At the Tot Lot*

**For all ages up through 5<sup>th</sup> grade  
Refreshments will be served!**



#### **GOLF TOURNA- MENT**

*Last year's tournament was a great success with 13 teams. Based on your feedback, we have changed the day from Friday to Saturday.*

**Saturday, April 10th  
Oakmont Green Golf Course**  
Format: 4 man teams – best ball (must have 8 teams)

*For more information email [northcarrollfarmshoa@hotmail.com](mailto:northcarrollfarmshoa@hotmail.com)*

## **A MESSAGE FROM THE VICE PRESIDENT...**

*Dear Friends,*

*Well, another year quickly comes to a close. While our younger reader's don't fully grasp that idea, I know that our more senior readers certainly do! The older you get, the faster the days go by...*

*I don't have a specific topic to discuss per say, so I am just going to ramble on about this and that, so here it goes.*

*As in previous years, a lot has happened around our neighborhood and, I am happy to say that for the most part, it has again all been good. Maintenance projects have been completed, social events have been successful, use of the pavilion is now in full swing, and the Town of Hampstead has even seen the town by-pass go from a 30-year(?) dream to reality!*

*The HOA board of directors strives to keep you abreast of these various activities through a number of means. The HOA website ([www.northcarrollfarmshoa.org](http://www.northcarrollfarmshoa.org)) and e-mail address, the monthly and annual HOA meetings, the quarterly newsletter (both in e-mail and print), and our north and south entrance message boards are all used as tools of communication to all of you. Having said all of that, how are we doing?*

*Is the website useful?*

*Have you attended a monthly HOA meeting?*

*Does the quarterly newsletter cover topics important to you?*

*Do you read the newsletter from cover-to-cover?*

*Do the message boards provide adequate reminders?*

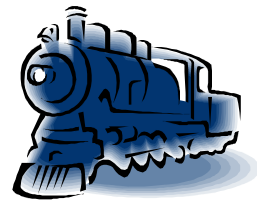
*Please let us know, good or bad. Drop us an e-mail, or attend an upcoming meeting. Just in case there is any confusion, let me clarify one point: Although our message boards typically state "HOA BRD MTG", please understand that these are **open neighborhood meetings** for **all** to attend. Your attendance and input is important to us as well as your neighbors. Besides, it's **YOUR** neighborhood.*

*In closing, allow me to say a few words about my most favorite subject. 'Tis the season to get out those dusty toy trains, or purchase a new train set for around that tree. Better yet, build yourself a layout in the basement and make some memories! Take the kids, if not yourself to one of the many train gardens around the area. If you have not done so, visit the B&O Railroad Museum in Baltimore or the Hampstead Train Station on Gill Street, right here in Hampstead. And by the way, the next time you are at the tot lot or the pavilion, make sure you give a big wave to the friendly Engineers of the CSX railroad. You never know, that one gentleman just might be Santa Claus!*

*Happy Holidays and Happy Railroading!*

*Sincerely,*

*Ron Williams  
VP NCF Homeowners' Association*



## **Land Use Committee.....**

As chairman of the Land Use Committee, I am pleased to announce that the NCF HOA has once again renewed our contract with Pine Ridge Property Maintenance for lawn services and snow removal over the next 2 years.

Also, during 2010, we will be soliciting bids for possible repainting of parking space lines and painting of directional arrows. Please watch for more information in upcoming newsletters and emails.

Regards,  
Gary W. Armstrong

## Questions to ask before you donate

Even in a bad economy, people still reach deep into their pockets to help out those who are less fortunate, especially as the holidays draw near. However, in good times or bad, it's important to know that the money you are giving to a charity is truly being put to good use. Many con artists try to cheat people out of their dollars by pretending to be involved in a legitimate charitable organization.

The Maryland Association of CPAs offers these questions to ask to ensure you are avoiding charity scams.

### Can you give me details in writing?

A reputable organization should be happy to supply you with written information that covers its address and contact details, what kinds of works it is involved in and whether your donation will be tax deductible. You can also learn more about individual organizations through the Better Business Bureau at [www.give.org](http://www.give.org).

If the group refuses to provide you with any information — or gives hazy answers about its mission or its tax-exempt status—don't turn over any money to them.

### Should I respond to this e-mail?

Many con artists use email to solicit donations for phony charities, so do some research before sending money in response to an online appeal and never reveal any personal or account information in an e-mail.

### How much of my money really goes to charity?

Ask if the person or group soliciting the donation is a paid fundraiser, and how much of your donation will actually go to those in need, rather than paying for salaries or other administrative costs. Go to [www.charitynavigator.org](http://www.charitynavigator.org) to see ratings of various organizations and a full report, including details on how their money is spent.

### How long have you been in business?

Every day the news brings compelling pictures of natural and manmade disasters and other problems that leave people in need of help. Charitable groups often seem to spring up out of nowhere to help, but even if their intentions are good, donating to a brand new group may not be the best idea. That's because the group may not have the experience necessary to get the job done.

Your charitable dollars may be better spent by an organization with a long history of responding to similar disasters or problems. Remember, too, that disasters often bring out fraudulent organizations trying to take advantage of the public's generosity, so be particularly careful when dealing with an unknown group.

### Do I have to donate to win a prize?

Some groups tell you that your donation qualifies you to enter a contest for valuable prizes. In fact, it is illegal to require you to make a donation in order to win a prize. Donations to organizations that use this come-on are probably not really going to those in need. And the "contest" is likely bogus, as well.

Find out also whether your donation is tax deductible, as it should be when made to a legitimate charitable organization.

### Can you repeat the name of your group?

Many phony operations choose names that sound just like legitimate, well-known charitable organizations in order to con people into trusting them. If you're uncertain about whom you're dealing with, contact the better-known group to see if the solicitation is really from them.



### Money Management

Monthly financial advice  
from the MACPA  
For release: November 2009



## APPROVED HOA BUDGET

JAN 1 – DEC 31, 2010



### CATEGORY/DESCRIPTION

#### *INCOME*

Current year dues (220 homes @ \$125/yr)	<u>\$27,500</u>
TOTAL Income	<u>\$27,500</u>

#### *EXPENSES*

HOA Owned Property	
Lawn Maintenance	\$13,506
Plowing-Salting	5,000
Repairs	1,500
Newsletters - Copies & Printing	200
Postage and Delivery	350
Supplies, Business	50
Insurance, Business	1,500
Professional Fees - Legal & Acctg	1,900
Taxes	300
Website renewal	50
Rent - PO Box	56
Social Events/Activities	<u>1,000</u>
TOTAL Expenses	<u>\$25,412</u>
Projected surplus**	<u>\$ 2,088</u>

\*\*Projected surplus to be moved to HOA Reserve fund for future expenses.

## North Carroll Farms Dues Policy

**Dues are payable to North Carroll Farms HOA, PO Box 367, Hampstead, MD 21074 and can be mailed to the HOA even without the invoice/stub.**

**January 20<sup>th</sup>** of each year dues notices are mailed

**February 28<sup>th</sup>** of each year payment is due

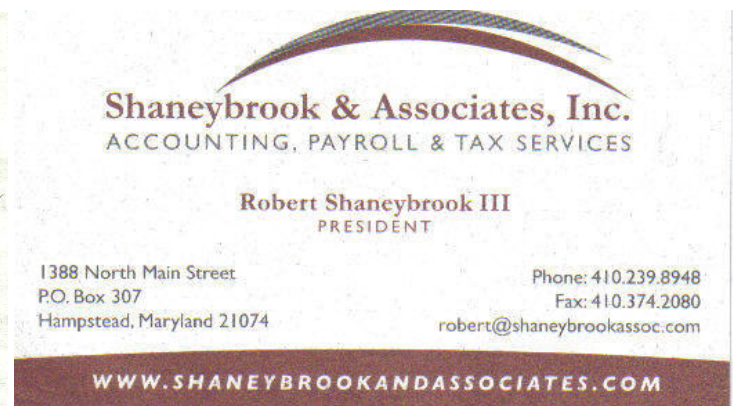
**March 15<sup>th</sup>** late fee imposed and certified letter mailed informing homeowner that dues and late fee must be paid by April 10<sup>th</sup> or it will be turned over to our attorney for collection

**April 10<sup>th</sup>** unpaid accounts turned over to attorney for collection

Note: once unpaid accounts are turned over to the attorney for collection, they must be settled with the attorney as the HOA will have already incurred fees for this

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

[www.northcarrollfarmshoa.org](http://www.northcarrollfarmshoa.org)  
[Northcarrollfarmshoa@hotmail.com](mailto:Northcarrollfarmshoa@hotmail.com)



### Friendly reminders

- ◆ **Holiday tree pickup on Monday, Jan 4th and Monday, Jan 11th only.**
- ◆ **Bulk Trash pickup on Saturday, March 20th.**
- ◆ **Please be courteous and clean up after your dogs both in the common areas and while walking.**
- ◆ **Please keep us informed of your current email address so we can keep you updated on the latest community and town news.**