



THE GOOD NEIGHBOR

January 2015



Calendar of Events

Jan 15th (Thu) - 2015 Dues Notices mailed

Feb 2nd (Mon) - HOA Meeting - NC Senior Center 6:30pm

Feb 28th (Sat) - 2015 Dues payments due

Mar 2nd (Mon) - HOA Meeting - NC Senior Center 6:30pm

Mar 21st (Sat) - Bulk Trash

Mar 28th (Sat) - Easter Egg Hunt

Apr 6th (Mon) - HOA Meeting - NC Senior Center 6:30pm

May 4th (Mon) - HOA Annual Meeting - NC Senior Center By-Law change voting

Help us keep you up to date on community news and events by sending us your updated email address!



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A Message from the HOA President

Greetings Neighbors,

Happy New Year! I hope everyone had a very happy and festivity Holiday Season!

This newsletter is one in which I urge you to read and save for future reference. Very important budget, dues and proposed bylaw changes are included. This information will affect every homeowner in the community.

2015 HOA Budget: The 2015 HOA budget as approved by the Board of Directors has been included for your review. We have done everything possible to keep out HOA dues as low as possible. Unfortunately just like most things costs have increased and so have the expenses of the HOA.

Dues Policy: The HOA's dues policy is included for your reference. This policy will be strictly followed and enforced. Please understand this policy is in place to be fair to every homeowner. If you are having financial difficulties please contact us before the February 28th 2015 to make payment arrangements.

Bylaw Changes: The board will be proposing several bylaw changes that will be voted on at our annual meeting on Monday May 4th. Please make sure you mark your calendar for this very important date as your attendance is mandatory. Changes being considered are:

- Changes to the review process for HOA financials.
- Changes to the voting process for by-law changes.
- Changes to the voting process for dues increases.
- Charging for resale packages for new purchases.

Sixty days prior to the meeting you will be receiving a letter in the mail with all of the details of these proposed changes as written by the HOA attorney.

Annual Meeting: I know this meeting is almost 4 months away but I cannot stress enough the importance of you attending the annual meeting. The meeting will be held on Monday May 4th @ 7PM at the North Carroll Senior Center. Your attendance is required as we will be voting on by-law changes that effect the entire community. Please make sure you save the date!

Regards,
Ray Baker

Visit www.northcarrollfarmshoa.org or email Northcarrollfarmshoa@gmail.com with questions !

Treasurer's Note

Happy New Year! It is hard to believe that 2015 is here! I hope that you and your family had a wonderful holiday season!

As the Board plans for the financial stability of our community, we have carefully analyzed our spending for 2014. We do our best to limit any unnecessary expenses as we know that we operate on a very tight budget. In 2014 Mother Nature was a little harsh on Maryland and thus we went significantly over our Snow Removal budget. In order to offset the expense, the Board voted to assess each home a \$20 special fee in 2015. This fee will ensure that we are able to continue to place monies aside for future repairs of our community. This \$20 special assessment will be reflected on your 2015 Homeowner's Association Dues invoice.

The 2015 Dues are \$152.00 per home. This reflects a slight increase from 2014. This will allow us to continue to provide the services to the community that are required to keep our community beautiful and safe for all who live here.

All 2015 Dues and 2015 Special Assessment are due by February 28, 2015. Please be sure to review our updated Dues Policy that outlines all late fees, interest and collection activities.

The 2015 Budget has also been included in this newsletter. Please review the information and let us know if you have any questions or concerns.

Best wishes to you and your family for a happy and healthy 2015!

Cathy Hubb

North Carroll Farms HOA Dues Policy

- HOA dues are paid annually.
- **January 15th** - Dues invoices are mailed to homeowners.
- **February 28th** - Payment is due.
- **March 30th** - Payments **received** after this date incur a \$20 late fee plus interest at the rate of 18%/year.
- **April 5th** - Certified letters are mailed to delinquent homeowner informing them they have until April 30th to make payment or payment arrangements. Cost of certified letter is added to outstanding invoice.
- **May 1st** - HOA will begin legal proceedings to file suit in Small Claims Court and secure judgment against homeowner. A lien will also be placed on the property. Both of these items are monitored by the credit bureaus and will appear on your credit report. The cost of these legal proceedings will also be added to the outstanding bill. At this time the homeowners voting rights are suspended.
- **July 15th** - If payment is still not received HOA will pursue additional legal action that may include wage garnishment and foreclosure. The cost of these legal proceedings will also be added to the outstanding bill.

For more information email northcarrollfarmshoa@gmail.com

2015 Budget
1/1/15-12/31/15

INCOME		Budget
2015 Annual Dues	\$	33,440.00
2015 Special Assessment	\$	4,400.00
Total Income	\$	37,840.00
EXPENSES		
Charitable Donations	\$	100.00
HOA Lawn Maintenance	\$	12,950.04
HOA Repairs	\$	5,000.00
HOA Snow Removal	\$	8,500.00
Insurance- Business and Liability	\$	825.00
Office Supplies	\$	100.00
P O Box Fees	\$	60.00
Postage and Delivery Fees	\$	525.00
Professional Fees (Legal Fees, Accounting Fees)	\$	3,500.00
Social Budget (Yard Sale, Halloween, Easter)	\$	200.00
Taxes/Filing Fees	\$	100.00
Website Hosting	\$	120.00
Monies to Reserve Account	\$	5,859.96
TOTAL EXPENSES	\$	37,840.00
NET INCOME TO EXPENSE	\$	-



North Carroll Farms Annual Easter Egg Hunt

Sat, March 28th 3-4:30pm

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

by March 27th (when we must have all of the eggs)



Learn To Live In The Present Moment

To a large degree, the measure of our peace of mind is determined by how much we are able to live in the present moment. Irrespective of what happened yesterday or last year, and what may or may not happen tomorrow, the present moment is where you are - always! Without question, many of us have mastered the neurotic art of spending much of our lives worrying about a variety of things - all at once. We allow past problems and future concerns to dominate our present moments, so much so that we end up anxious, frustrated, depressed, and hopeless. On the flip side, we also postpone our gratification, our stated priorities, and our happiness, often convincing ourselves that "someday" will be better than today. Unfortunately, the same mental dynamics that tell us to look toward the future will only repeat themselves so that "someday" never actually arrives. John Lennon once said, "Life is what's happening while we're busy making other plans," our children are busy growing up, the people we love are moving away and dying, our bodies are getting out of shape, and our dreams are slipping away. In short, we miss out on life. Many people live as if life were a dress rehearsal for some later date. It isn't. In fact, no one has a guarantee that he or she will be here tomorrow. Now is the only time we have, and the only time that we have any control over. When our attention is in the present moment, we push fear from our minds. Fear is the concern over events that might happen in the future - we don't have enough money, our children will get into trouble, we will get old and die, whatever. To combat fear, the best strategy is to learn to bring your attention back to the present. Mark Twain said, "I have been through some terrible things in my life, some of which actually happened." I don't think I can say it any better. Practice keeping your attention on the here and now. Your efforts will pay great dividends.

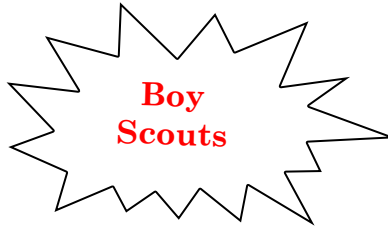
PLAYGROUND CLEANUP MARCH/APRIL 2015

LOOKING FOR VOLUNTEERS

Please contact the HOA if you would like to help with the playground cleanup this spring!!!!



- Spreading Wood Chips
- Cleaning Playground Equipment



As you are planning on your Spring projects, please be sure to submit your Architectural Request Form and receive approval prior to starting your projects.



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.



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.

North Carroll Farms HOA
PO Box 367
Hampstead, MD 21074

BULK TRASH - SATURDAY, MAR 21st

REMINDER : THE ITEMS BELOW WILL NOT BE PICKED UP

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



Hazardous waste must be disposed of privately. You may call Carroll County Landfill at 410-386-4550 or visit their website at <http://ccgovernment.carr.org/ccg/recycle/landfill.asp> for questions concerning disposal of hazardous waste.

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