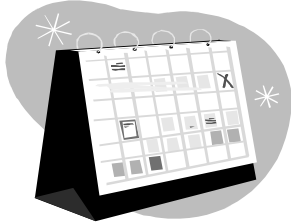


The Good Neighbor

September 2010



Calendar of Events:

- ◆ Oct 4th - Board Meeting
@ North Carroll Sr Ctr,
6:30pm
- ◆ Oct 9th - Fall Picnic
@ Pavilion
- ◆ Oct 13th - 9pm hydrant
flushing
- ◆ Oct 16th - Bulk Trash P/U
- ◆ Oct 31st - Halloween
Parade
- ◆ Nov 1st - Board Meeting
@ North Carroll Sr Ctr,
6:30pm
- ◆ Dec 6th - Board Meeting
@ North Carroll Sr Ctr,
6:30pm



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

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NEIGHBORHOOD PICNIC SATURDAY, OCT 9TH, 4pm til

AT THE PAVILION

MOVIE ON THE GIANT SCREEN TO FOLLOW



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.



- 4:00pm** Cookout & Dessert til 6pm
- 4:30pm** Volleyball Game
- 5:00pm** Adult Horseshoe Tournament
- 5:30pm** Kickball Game
- 7:30pm** Movie - The Tooth Fairy

starring Dwayne "The Rock" Johnson

MOON BOUNCE FOR ALL KIDS

R.S.V.P. to northcarrollfarmshoa@gmail.com by 10/6/10
(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@gmail.com](mailto:northcarrollfarmshoa@gmail.com) for questions !

SOCIAL NEWS....

Since our last newsletter...

Movie Night (July 23rd) - Several families braved the heat and came out for Family Movie Night at the pavilion - The Spy Next Door. Popcorn provided by the HOA.

National Night Out (Aug 3rd) - We had a fantastic turn-out for our 1st National Night Out which was sponsored by Shipley's Jewelry, Target, Wal-Mart and Weis Markets (thanks for all of their donations!). We had over 40 children fingerprinted and had McGruff the Crime Dog, a Hampstead Fire Truck, and some of our local firemen and policemen in attendance.

Coming Up...

Fall Picnic & Movie Night (Oct 9th) - 4pm Our annual picnic to be held at the pavilion. Come out for hamburgers, hot dogs and a fun filled day of games (including volleyball, horseshoes & kickball). 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.

Greeting Neighbors,

Another year is about to come to an end. I can't believe we only have a few months left in 2010. As the leaves begin to fall it is time for us to look forward and start planning for 2011. We as a HOA are constantly striving to come up with new ideas to make North Carroll Farms more of a community and neighborhood; not just a place where you live. We do our very best to plan activities that are fun, informative and foster a sense of community. Some of these events are very well attended and sadly others are not. During this planning process we need your help. We need your ideas.

What activities would you like to see your HOA sponsor in the coming year?

What activities that we are currently doing would you like to see us discontinue?

What can we do to make you want to participate in your HOA?

The November HOA board meeting is the first of a series of meeting we hold each year to plan for the upcoming year. Not only do we do budgeting but we also plan our community's calendar for all of the social events as well. This year I'd like to do something a little different.....I'd like to plan this year's HOA activities by the response we receive from the community. Below is a list of activities the HOA has held in years past:

Easter Egg Hunt	Golf Tournament
Movie Nights	Annual Picnic
National Night Out	Halloween Parade
Volleyball Games	Holiday Decorating Contest

I invite you to join us for the November meeting to help us plan for 2011. If you can't make the meeting, take 5 minutes of your time and send us an email and let us know your thoughts on these activities. Include any suggestions you have for fun, family friendly events. Remember this is your HOA and you only get out of it what you put into it.

I hope you can attend our annual picnic on Saturday October 9th. It will be a fun filled afternoon that will end by watching a very funny movie! I look forward to seeing you there!

Ray Baker
HOA President

Getting out from under debt

Money Management
Monthly financial advice from the MACPA

Are you facing problems managing a heavy debt load?

If so, you're not alone. Households with credit cards had an average of nearly \$11,000 in debt in those accounts, according to the latest figures from the Nilson Report, which follows credit card transactions. In addition, job loss or upward adjustments to mortgage payments have left many people wondering how to pay off their monthly bills. The Maryland Association of CPAs offers some tips to help you emerge from indebtedness and do a reality check on your spending.

Make a call

There are a number of steps you should take if you are unable to keep up with your payments. First, contact your creditors, whether the mortgage lender, utility company or credit card issuer, and explain your situation to them. These businesses would prefer to keep you as a paying customer, so they are often willing to work out alternative plans. These might include debt moratoriums, in which you defer paying your bills for a certain period until you're back on your feet, or payment plans, in which you lower your monthly bill by stretching out your payments. Also be sure to ask your credit card company about lowering your interest rate, a step that could also reduce your monthly outlays. No matter what kind of help you are seeking, don't be afraid to have an honest conversation with your creditor, because they may be willing to help. This simple step will also likely end calls from creditors asking about payments, which should reduce stress and make it possible for you to concentrate on getting back on your feet.

Get help

A reputable credit counselor can assist you in negotiating with your creditors or putting together a realistic budget that can bring you through your current crisis and get you on sound footing for the future. The National Foundation for Credit Counseling can help you find a reputable counselor in your community who will offer free or low-cost advice. Contact them at 800-388-2227 or learn more at www.nfcc.org. Be aware that there are many scam credit counseling operations that make unrealistic promises about lowering your interest rate or getting your debt reduced or forgiven altogether. Be very cautious if a company's offers sound too good to be true or if a hefty upfront payment is required.

Get a fresh start

Whether you are in debt because of poor spending habits or an unexpected financial crisis, this is a good time to prepare a budget that reflects your current situation. In the next month, keep a list of everything you spend each day. You may be amazed at the number of unnecessary expenses that have crept into your budget. At the end of that month, review the list and decide how you can change your habits so that you will cut back on the things you don't really need.

Get more information

The CPA profession's 360 Degrees of Financial Literacy campaign offers information to help consumers make sound financial decisions. The Web site's Life Crisis section provides a wealth of advice on job loss, bankruptcy and other troubling financial issues.

Find the site at www.360financialliteracy.org.

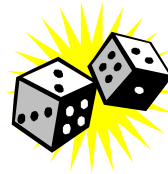
LADIES... Want a



night out? Join BUNKO



We play the 4th Tuesday each month. Call or email Lisa
if you are interested in being a regular or sub.



www.northcarrollfarmshoa.org
Northcarrollfarmshoa@gmail.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 16th



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, OCT 9TH

(Please RSVP by 10/6/10)

NAME _____

ADDRESS _____

PHONE _____

ATTENDING ___adults___children

DISH TO BRING _____

Horseshoe Tournament Team

Player 1 _____

Player 2 _____

I can help... ___before___during___after

Email northcarrollfarmshoa@gmail.com

or

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