



# Carter's Cove Chronicle

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April 2004

## *A Note From The* **PRESIDENT**

by Tonya Taylor

Greetings,

April is a very busy month for spring cleaning inside and outside your home. We have the upcoming yard sale planned as well as the dumpsters to help you sell or get rid of those items you found you no longer need. As you begin to clean the outside of your home and make repairs remember you need to complete an architecture request. This form can be obtained by calling the property management company or by downloading from our community website at [www.carterscove.info](http://www.carterscove.info).

Our community has experienced an increase of crime over the past few months. You can read more about the specifics of these events below. As a result, we are implementing a zero tolerance policy for loitering. Parents please have your children hang out in your house or your backyard. We can not determine which kids live in our neighborhood and those who don't. As a result, loitering of any kind will not be tolerated. If you have concerns about the increase in crime, neighborhood watch or the zero tolerance please join us at the HOA meeting on Thursday, April 15, 2004

## Treasure Chest

by Marcus Honarvar,  
Treasurer

Part of the Board's efforts in bringing Carter's Cove's finances in order involves an investment strategy called "laddering". This can be done in your personal life as well so I thought I'd share a philosophy for those who might be interested.



Laddering is a process where savings are invested at regular intervals into investment vehicles with short-term maturities. For example, each month a twelfth of our reserve funds are used to purchase a one-year CD. After one year we will own 12 CDs with a different one maturing each month.

There are several benefits to this. The first is that we can often get a higher rate of return than we would by leaving those funds in a standard savings account since banks usually pay higher interest on CDs. Another benefit is that every month we will have a substantial sum of money that becomes available when the CD matures in case we have any unexpected expenses. Third, we can continue to re-invest in this manner each month by adding any newly collected reserve funds to the prior CD's remaining funds and then purchase a new CD.

Cash availability; secure investments, higher interest rates ... all with a simple savings

process. I hope this information proves useful to you.



## YARD SALE!

Don't forget that Carter's Cove and Guilford Square will host a joint community yard sale on **Saturday, April 17<sup>th</sup>** from 8:00 a.m. until 1:00 p.m. The location will be in each participant's front yard.

Carter's Cove and Guilford Square will jointly advertise the yard sale in the Patuxent Publishing's classified section to be included in 8 papers published in the area the week of the sale.

Any items not successfully sold can be disposed of in the dumpster the next weekend!

## DUMPSTER DAYS: APRIL 24 AND 25

On the weekend of **April 24-25**, dumpsters will be delivered to Carter's Cove, courtesy of Howard County, to help residents dispose of items too bulky



for the weekly trash pick up.

Owners are encouraged to look around their yards, porches and decks and identify unwanted items to dispose of during this weekend.

But remember, please DO NOT dispose of anything TOXIC in the dumpster, and keep a vigilant eye out for strangers using our dumpster. Note that the adjacent community of Guilford Square will have dumpsters the same weekend.

Make sure your items are completely inside the dumpster, and are not hanging over the edges. If the dumpsters should get full, please do not pile your things on top. Overfilling the dumpster will cause the association to incur fees to have the excess debris removed.

## RESIDENTS BEWARE - CRIME UPDATE

The Board has been made aware of several instances of unacceptable behavior by teenagers loitering in the community.

There have been several break-ins that have occurred in the adjoining community of Guilford Square.

On March 25<sup>th</sup>, there was a home robbed on Connell Court. Three unknown suspects entered a residence armed with guns. One of the three victim occupants was assaulted and suffered bruising and swelling. Cash and other items were stolen.

In addition, it was noted that unknown visitors were checking to see if parked vehicles had alarms or not – seeking a potential easy theft. Make sure that you lock your vehicle at all times.

If you notice teens loitering in or around the community, please call the non-emergency number for assistance at 410-313-2200.

Please continue to keep an ever-vigilant eye on your surroundings as you come and go during the day and night. If you see anything suspicious – do not hesitate to call 911 immediately.



## Neighborhood Watch Committee

The Board has determined that it is in the best interest of all residents to institute a Neighborhood Watch Program in the community. But community participation is needed.

Carl Adolph has volunteered to chair this committee.

A meeting will be arranged with a local police representative to orient committee members on how to effectively run this program.

## Lights On for Safety

Please be sure to keep your front and back porch lights on at all times. Police say this is the single most important thing you can do to discourage unwanted visitors.

The expense to keep these lights on is minimal to your monthly electric bill.

Your neighbors will say thanks!



## Yard Waste

Unlimited quantities of grass, leaves and light brush can be put out for collection on your recycling day (April 1<sup>st</sup> – December 31<sup>st</sup>).

Set your yard trimmings out in paper or plastic bags or loose in your trashcan. Leave bags open and the lid off your trashcan.

If you have problems with collection, please call 410-313-6444.



## CURB APPEAL?

Spring has finally arrived and soon the inspection process will begin. The inspections are just a “snapshot” look on the day the inspector tours the community.

Take the time now to inspect the exterior of your home. Consider what a visitor or prospective homebuyer might think the first time they drive into the community. Stand at the front curb and look at your home with a fresh eye. How does it appear from the curb? Are there some items that may need attention?

Inspect the curb line. Remove piles of leaves and debris. These piles allow small pieces of trash to accumulate into bigger piles and slow rainwater’s travel to the sewer. This clean up takes a couple of minutes with a broom or rake.

Examine the shrubs, trees and gardens. Did your plants survive the harsh winter? Do they need to be pruned lower than the windowsill at the front or side of your house? If you have any landscaping timbers in the yard, are they still sound?

Look at your front windows. Are there any broken blinds or drooping curtains? Is the door hardware in good condition? Do the window or door trims need to be painted?

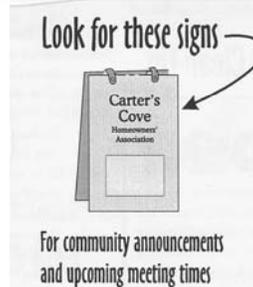
Can you easily read your house numbers from the street?

House prices are soaring in the community. An interior unit recently sold for \_\_\_\_\_. Everyone in the community benefits from a little bit of individual TLC.

## Just a few Reminders:

1. Trashcans should not be placed at the curb before 6:00 p.m. the night before scheduled pick up and must be brought back from the curb by 6:00 p.m. the day of pick up.
2. Speaking of trash, please take a few moments to pick up any trash that has blown onto the front or back of your property. It has been rather windy and the neighborhood has collected quite a bit of trash. Please take a moment to help keep our community clean!
3. Please be kind to your neighbors and always remember to pick up after your dog, especially from the sidewalks where children play and people walk!

### MARK YOUR CALENDARS:



The next Board meeting is scheduled for Thursday, April 15<sup>th</sup> at Guilford Elementary School @ 7:00 p.m.

Future dates to note are Thursday, May 20<sup>th</sup> and June 17<sup>th</sup>.

Residents are welcome to attend.

### CARTER'S COVE HOA

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### BOARD OF DIRECTORS

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This is your community newsletter and your comments and articles are welcomed. Send your material care of the Editor to Howard Property Management, Inc.