



In the Meadows

Come share the vision of a diverse community that focuses on beauty, education, safety and family values as a foundation for growth, to make McDowell Meadows, the "Gem" of Charlotte.

Spring 2005

www.neighborhoodlink.com/charlotte/mmhoa/

All About McDowell

Community Update

By now you may have heard that we gathered enough signatures to pass our speed bump petition. Soon speed bumps will be added to Gretna Green and Yorkdale. The speed bumps are great news for two reasons: not only do they slow down speeding traffic to protect pets, children, and pedestrians, but they show that we're a community who cares and is active.

This is encouraging as we begin to take back the responsibilities of the Home Owners Association from Brawley Management, who handled these duties for the last two years.

Thanks to our volunteers who helped with the petition and everyone who signed. (Also, I apologize to my neighbor George for threatening to let the air out of his motorcycle tire if he didn't sign.)

It's up to each of us to make our community a wonderful, safe, clean, and fun place to live. We have lots to do yet, and we need you. Please see the McDowell Committee section of this newsletter to find out how you can help.

Keep your eye out for some new initiatives in the community like Yard of the Month.



Mark Your Calendar

Save the following dates for important events in our community.

Home Owners Meetings:

April 26, 2005

July 14, 2005

October 13, 2005

Home Owners meetings are at 6:45 at Steele Creek AME Zion Church. The church is on Shopton Road just off Tryon.

Community Events

McDowell Dues Due (\$50): June 15

Block Party: tbd

Community Yard Sale: tbd

MORE TO COME!!!

Spring Gardening Tips

Spring is almost here. Who isn't looking forward to the perfect temperatures of Spring and the beautiful blooms?

The Victory Garden website recommends these "late winter" tasks for getting your garden in shape:



- Cut back the dead growth in your perennial beds.
- Fertilize perennials, if needed, or top-dress them with compost. It's best to do this before new growth occurs and the bulbs begin to emerge.
- Prune trees and shrubs that flower on new wood (such as Japonicas).
- Plan any new projects, addressing deficiencies in your landscape.
- Start sowing seeds indoors for your vegetable garden. There's nothing better than fresh herbs from your own summer garden and you can't beat the cost.

MM Contacts

President:

Elizabeth Stroud



Community Correspondence:

McDowell Meadows

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City Contacts

Community Police Officer:

Donna Burgess dburgess@cmpd.org

Bulk Pick Up:

704.336.2673

Donde es Translators?

Are you fluent in another language?

We are blessed to have an ethnically diverse community. Unfortunately, my limited self-study of Spanish has only ever been sufficient to get me to a servicio (and, just in time, I might add). I've never been brave enough to even attempt to learn an Asian language.

We want to be able to communicate with all our residents. Translations costs start at \$30 per page. Until more residents pay the yearly \$50 dues, we can't even approach affording such costs.

So if you're bilingual, please donate your talent to a good cause and help us by translating our

community correspondence. There's no commitment and no obligation (I know it's hard work). Please, just help when you can. We'll never reach our full potential as a community until everyone can participate. Please contact Elizabeth Stroud if you would like to help.

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\$50 for McDowell Dues?? That's OUTrageous!

Have you ever wondered what the \$50 dues are used for? When you get that invoice in the mail, do you wonder where the money goes?

As it turns out, our community really does need the money. Here's how the dues are used to maintain the entrances and for community functions, including:

- Landscaping upkeep of the entrances
- Water for the entrance landscaping
- Electricity at the entrances
- Communications from Home Owners Association (minutes and agendas)
- Repairs due to age or vandalism

If we had more money we could provide even more benefits that would help to raise the appeal of our neighborhood.

If \$50 seems like a lot of money, consider this, some subdivisions extract \$100 per month in homeowner's association fees. If you budget, you only have to save \$4.16 per month. That's less than one of those fancy concoctions at the designer coffee shop down the street, and the benefits last all year, not just the two hours it takes for your coffee buzz to wear off.

So do your part to help keep our community a nice place to live!

Making Strong Communities

We all know that we need to maintain our property inside and out in order to protect the value of our house. But, what do we do about other forces that drive down our property value?

At our last Home Owners meeting, Bill Scurry with Allen Tate Realtors, gave us some tips about how, together, we can make McDowell Meadows a place where people want to live.

In recent years our community has seen a dip in our price per square foot. Even though the convenience of recent commercial developments like Ayrslay and Whitehall would make our area more desirable, we sadly face some challenges that we must address before we will see appreciation in home prices.

First, we must help our neighbors see the value in maintaining their properties. There are lots of reasons why someone may have difficulty repairing and improving their property. Besides economic considerations, your neighbor may be facing time pressures from overwork and the responsibilities of childcare. Sometimes it's a question of lack of knowledge about what our bylaws restrict. Bill Scurry recommended getting to know our neighbors to see if we can help them address issues that may adversely affect our property values.

Second, increasing resident participation in the community is very important for it's health. The more active residents, both renters and homeowners, are in community events and committees, the more quickly issues can be addressed.

Read the McDowell Committee Section to see how you can participate.



McDowell Committees

We need you to help with keeping this a great place to live. Here's a list and description of the committees. Take a look to see where you can help:

Welcoming Committee

The Welcoming Committee greets new neighbors and gives them an orientation about McDowell Meadows. We need help not only with putting together welcome baskets, but with keeping track of which houses get sold so that we know when we have new neighbors.

Inspector

Inspectors help keep the neighborhood beautiful by making sure that all houses in the community are being maintained to the standards of our covenants and restrictions.

Block Captains

Block captains help communicate news to the residents when necessary. We have approximately 250 homes in our subdivision. Dividing responsibility among several block captains who are responsible for a small section of homes is the easiest way to communicate with our residents.



Internet Detective Pet Licensing

Does that new guy you met online seem to have a shifty edge to him? Something unsettling in how he pauses when you ask him about his past?

Set your mind at ease. Find out if he's a sex offender or a deadbeat parent by following links at <http://www.charmeck.org/Departments/MCSO/Home.htm>. The site is useful to find out other information as well. In the meantime, maybe you should keep meeting that guy in public restaurants just to be safe.

Animal control has contracted with a company called PetData for animal licenses. Get more information from PetData by visiting their website www.petdata.com or calling their customer service 1.877.835.8523.

You can also contact Animal Control at 704.336.3786.



Attic Sale Warning

In order to have a garage/yard/attic sale, you must get a permit. Having a sale without the permit is a misdemeanor that carries a \$50 fine and/or, if you can believe it, thirty (30) days in jail. You also may not post signs advertising your sale on telephone poles. The penalty is \$25 per sign.

The yard sale permit is \$5 per day. If you need more information, call 704.336.2587. Look for our community yard sale for an easier profit.

Don't shoot me, I'm just the messenger.

Dear Ms. McManners

Ms. McManners offers advice on how to deal with sticky neighbor situations. Ms. McManners answers the letters that residents have written or wanted to write, or thought about writing.

Dear Ms. McManners:

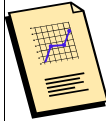
Last week, the renters who lived next door to me moved. They left a huge pile of trash in the yard. It looks like we live in the slums. I'm really angry. The garbage truck didn't even pick up the trash. I'm about to call my cousin Guido and have him handle the situation, if you catch my drift.

- Tony

Dear Tony

It is so frustrating when our neighbors aren't courteous. However, hold off on getting out the cement shoes. All your neighbors had to do, was stack the trash at the curb and call Bulk Pick-Up. Since your neighbors moved out and left behind a mess, you can still call Bulk Pick Up and they will pick up the trash. Someone will have to gather the trash at the curb though.

We appreciate you being a good neighbor. Hopefully you can get your other neighbors to help. Here's the number for Bulk Pick Up: 704.336.2673.



Credit Report Update

Ever wonder what creditors think of your credit rating? A federal law was passed last year entitles every consumer to a free credit report every year. The law is being rolled out in phases to different states so as to not bombard credit agencies. North Carolina residents are eligible to begin receiving free credit reports as of September 1, 2005.

Be aware that the credit agencies are positioning themselves to offer additional paid services such as monthly subscriptions and debt analysis. However, it is not necessary to purchase these extra services to get your free credit report.

Experts recommend that you rotate requests for your credit report from the three agencies every four months, thereby monitoring your credit over time for free. For example, you can write to Experian, then four months later to Trans Union, then four months later to Equifax.

Check out www.AnnualCreditReport.com for more information.

Get the order form online and avoid the hassle of paying for a service you don't want by sending the form through the mail to the agencies (remember, starting September 1):

Equifax Information Services, LLC
Disclosure Department
P.O. Box 740241
Atlanta, GA 30374

Experian
P.O. Box 2104
Allen, TX 75013

TransUnion LLC
P.O. Box 1000
Chester, PA 19022

Most agencies require the following information in order to issue the credit report:

- First, middle, and last name (including Jr., Sr., III)
- Current address
- Previous addresses in the past two years, if any
- Social Security number
- Date of birth
- Signature



REMINDER

Parking on Front Lawn Ordinance/ Ordenza Municipal Sobre el Estacionamiento en el Jardín Delantero

On April 1, 2004, the City ordinance banning parking on front lawns became effective. The law prohibits parking in front and side yards of corner lots.

El 1 de abril de 2004 se hizo efectiva la ordenza municipal que prohíbe el estacionamiento en los jardines delanteros. La ley prohíbe el estacionamiento en los lados delanteros y laterales de las residencias ubicadas en esquinas.



Used Oil Drive

On Saturday, April 2, 2005 from 9 am – 12:00 noon there is a used oil drive. The closest location to us is West Mecklenburg Recycling Center at 8440 Byrum Drive (see directions below).

For more information, visit stormwater.charmeck.org.

Used oil and household hazardous waste materials like oil and water based paint, antifreeze, batteries, household cleaners and yard chemicals are accepted year round at this facility.

Directions from McDowell Meadows: Take BEAM Road to YORKMONT. Make a LEFT onto YORKMONT. Turn LEFT onto BYRUM Drive. The entrance to the recycling center is on PINEY TOP, just after it intersects with Byrum Drive.



Found Money

Did you know that the North Carolina Department of Treasury holds money that is unclaimed, for example from dormant accounts in financial institutions, insurance and utility companies, safe deposit boxes and trust holdings? Check for your name by visiting: <https://www.treasurer.state.nc.us/dstmcmsweb/unclaimedproperty/search.aspx>. The main site also has links to the treasury departments in other states and the federal government. I didn't find any money, but I found some for a few friends. I won't complain if you want to share.

Stretching That Dollar

We keep hearing that the economy is improving, but until we win the Lotto or cash in on that million-dollar idea, we could all use a few money saving tips. These ideas come from the March issue of Real Simple magazine.



- Gas—The best gas prices are usually on Tuesdays. Avoid filling up on a weekend when gas stations hike up prices (since that's when most of us run errands). Check out <http://www.charlottegasprices.com/> to find the cheapest prices. Of course, having a gas efficient car is your best way to beat high gas costs.
- Groceries—By using the store's discount card, you can save up to 18%. Leave the kids at home to minimize unplanned purchases. Packaged and prepared foods are pricey. A Consumer Reports study found that a two-pound bag of carrots cost \$1.29, while two pounds of the pre-cut carrot sticks cost \$7.16.
- Consumer electronics—Manufacturers offer discounts when they need to sell a lot quickly to impress investors. To take advantage of these deals, decide what you want to buy, then wait for the best prices by using web sites that track prices.
- Books—Of course, borrowing from the library is the cheapest way to read a book (and Steele Creek Library has a beautiful new building). If you want to buy the book, check out discount web sites on the right. *Note:* The library also offers free Internet access. Call Steele Creek for more info at 704.588.4345.
- Holiday Items—We spend an average of \$64 on holiday cards and gift wrap each year. Buying items after the holiday can save you as much as 50 percent.
- Movies—If your family frequents the cinema, try bulk movie tickets. Regal Cinemas offers blocks of 50 "VIP Super Saver" tickets for \$5.50 each, good at movies that have been showing for at least 12 days. Working Advantage offers discounts of up to 40% on movie tickets and DVD rentals. The Entertainment book offers half-price coupons.
- Mortgage—By making just one extra payment a year, you can cut off almost six years from a 30-year mortgage. The easiest way? Divide the extra payment by 12, and add that small amount to each monthly payment. On a \$100,000 mortgage financed at 6.5%, you could save about \$28,000 in interest.
- Buying a New Car—Buy a new car in the Fall. Automakers release new models in September, so that's when they slash prices on the previous year's cars. You can save a lot of money by buying last year's model, especially if the car has been extensively redesigned. You can save even more money by waiting until December and buying one of the last old models on the lot.
- Change Your Oil—Change your car's oil regularly. Some experts now say that your changing oil every 5,000 miles is frequently enough. A \$20 or \$30 oil change can save you thousands of dollars in engine repairs later on.
- Contact Lenses—In November 2003, Congress passed an act that requires eye doctors to give patients copies of their prescriptions. Check out discount contact lens sites for deals.
- Know Sale Times—Certain categories of goods go on sale at specific times of the year. Furniture stores have regular sales but traditionally try to sell off their showroom stock in February and August, before the new lines come in. In January, it's easier to get discounts on jewelry, after the holidays.

Coupon Web Sites:

<http://www.couponcart.com/>
<http://www.coolsavings.com/>
<http://www.stretcher.com>

Consumer Electronic Web Sites:

<http://slickdeals.net>
<http://www.fatwallet.com>
<http://www.techbargains.com>
<http://www.bensbargains.net>

Discount Book Web Sites:

<http://www.powells.com>
<http://www.strandbooks.com>
<http://www.overstock.com>
<http://amazon.com>
<http://www.buy.com>

Discount Movie Tickets

<http://www.regalcinemas.com>
<http://www.workingadvantage.com>
<http://www.entertainment.com>

Mortgage Calculations

<http://www.bankrate.com>

Contact Lens Websites

<http://www.1800contacts.com>
<http://www.justlenses.com>

Sale Alerts

<http://www.cairo.com> - Register to get email updates.

Books On Saving Money:

Cheap Talk With the Frugal Friends: Over 500 Tips, Tricks and Creative Ideas for Saving Money by Deana Ricks (Starburst Publishers, \$10)

The Money Rules: 50 Ways Savvy Women Can Make More, Save More, and Have More! By Susan Jones (McGraw-Hill, \$13).

Strategies for Smart Car Buyers, by Phil Reed (Edmunds Publications, \$15).

Your Money or Your Life by Joe Dominguez and Vicki Robin (Penguin Books \$10.50)