

Hanover News

The results for The National Citizen Survey for Hanover County (2005) are in. When asked to rate the overall quality of life in Hanover County, 28% of respondents thought it was "excellent," with only 1% rating it as "poor." The rate of population growth in the county was viewed as "too fast" by 71% and "too slow" by 1%. The top 3 problems with the county were listed as "too much growth" (38%), "traffic congestion" (31%), and "taxes" (18%). When evaluating safety in the community, 84% felt "somewhat" or "very safe" from violent crimes in Hanover County. 64% felt the sense of community in the county was excellent, 64% felt the educational opportunities were excellent, and 41% felt job opportunities were excellent. The overall image and reputation of Hanover County was rated by 67% of the respondents to be excellent. Finally, 58% "strongly agree" with the statement that they are pleased with the overall direction Hanover County is taking.

This Month's Activity

This month, our community activity will be a "Soap Making" class. We will be using a glycerin soap base to make scented decorative soaps. The cost of the class is \$8 per person, which includes the cost of materials. The class will be held at the Community Center on Thursday, February 23rd at 7:00 p.m. This class is open to all adults and children (accompanied by an adult) who register by Thursday, February 16th. Fee must be paid at time of reservation. Space is limited, so please reserve early.

Do you have a particular talent you would like to share in a class at the Community Center? Perhaps cooking or even home repair? If you are interested in leading one of our monthly activities, please contact Nicole at 798-6689.



February 2006

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2 Groundhog Day	3	4
5	6 Community Meeting	7	8	9	10	11
12 Lincoln's B-day	13 Bible Study (7)	14 Valentine's Day	15	16	17	18
19	20 Presidents Day Bible Study (7)	21	22 Washington's B-Day	23 Soap Making Class 7 p.m.	24	25
26	27 Bible Study (7)	28				

Quote of the Month: "Experience is the name we all give to our mistakes." ~Oscar Wilde

Congratulations!

Congratulations to last month's Early Bird Contest winner at **10434 Arapaho Lane**. Don't forget to pay your rent before February 1st to be entered in the next Early Bird Contest. The drawing for the winner is done at our monthly Community meeting and he/she receives \$30 off their next month's rent.

Did you know that our office accepts credit and debit cards that display the Master Card or Visa logos for your rent payments?

Community Center

We are still in need of volunteers and materials to complete the linoleum flooring in the Community Center. We have had rolls of linoleum flooring donated for our use. We are in need of flooring adhesive (costs \$9.97/gallon at Home Depot). We also need individuals who are willing to help lay the linoleum. If we get this project finished as soon as possible, we will be able to take advantage of a donation offer of a large quantity of craft items for our use at the Community Center. So call the office today to help out with this worthy project at **YOUR** Community Center.

Management Memos

Leaf Collection Program: As we all know, this winter season has been a wet one! It has certainly made leaf collection difficult at best. The leaf vac system is not able to handle the wet leaves. Therefore, leaf collection in the park has fallen behind schedule. However, it is an ongoing process and Carper will continue to work towards collecting all of the leaf piles that were placed roadside by January 30th. No additional leaf piles placed roadside after the 30th will be collected. For those residents who have not yet raked their yards, you will be required to do so and will be responsible for bagging and disposing of the leaves on your own. They may not be put into the woods!

Game Night: We enjoyed another successful game night (our first one at our Community Center) on Friday, January 13th. We would like to thank all those who came out to participate and we look forward to scheduling another Game Night in the near future.

Thank You: We would like to extend a special thank you to those members of our community who have graciously donated the following appliances to our Community Center: stove, washer, dryer, refrigerator, and microwave.

Community/Committee Meeting: Please plan to attend our monthly Community/Committee meeting scheduled for **February 6th at 7 p.m.** We encourage all residents to attend the meetings so that they can actively help plan upcoming events in our community and discuss concerns they may have about life in Kosmo. Come let your voice be heard! All ideas and suggestions are welcome but remember to leave your "gossip" at home.

Tenant Reporting: Effective March 1st, we will begin reporting directly to a national resident reporting service those tenants who fail to pay their rent on time and/or follow the terms of their lease agreements. Unfavorable performance reports will be with a tenant for many years, as it becomes a part of their permanent tenant record that is made available to future landlords, banks, mortgage companies, and other creditors whom tenants may want to do business with in the future. Tenants will be notified in advance and given an opportunity to correct their poor performance prior to being reported to the agency. We will continue to review each tenant's overall performance at least twice a year and send out "Good Tenant" reports to those who have met their lease obligations.

REMINDER: Residents are NOT to use the campground area as a traffic thoroughfare.

Budgeting Ideas

On average, Americans spend the first 6 months of every year paying off their Christmas debt from the previous year. Falling into the buy-now-pay-later trap, many of us cringe whenever it comes time to check the mailbox for those credit card statements. With an average credit card balance of over \$5,000, we are rarely paying off the entire balance. It is so easy to save too little and spend too much.

Few of us follow the experts' advice of saving 10% of your paycheck each month but here are a few ways that can help you on the road to meeting that goal and getting out from under your debt:

- Commit to a plan that will help you curb your spending and produce positive results.
- Start by identifying your spending habits. This will enable you to track your spending each month and begin to budget.
- Record the date, item, and amount of every purchase you make. This lets you pinpoint areas where you are spending more than you want, such as on impulse items or eating out too often.
- Review your spending patterns each month and look for ways to cut costs.
- Start signing up for automatic payroll deductions to set aside a portion of your paycheck for savings. If you don't "see" the money it is easier to save it.
- Limiting credit card debt is also important. No more than 20% of your net income each month should be used to pay debts (this does not include housing and living expenses).
- Wait 24 hours before making a major purchase to avoid impulse buying.
- Avoid shopping when you are hungry, tired, or depressed and distinguish between wants and needs.
- Make a list when you shop and stick to it, carry only one major credit card, and shop around for the best prices.
- Pay more than your minimum monthly credit card payments.
- Don't get discouraged, it will take a few weeks to change your spending patterns but in the long run, you should see positive results.

Dumpster Issues

We have all worked hard to improve the appearance of our community. However, this is a never-ending task that requires everyone's contribution. One of the lingering complaints about the appearance of the park is the condition of the dumpster areas. We ask that our residents observe the following rules and regulations as it pertains to the use of the dumpsters:



- All trash must be bagged and placed inside of the dumpster. DO NOT place bags of trash on the top of the dumpster.
- If the dumpster you normally use happens to be full, place your trash in the next nearest dumpster.
- Large items MUST NOT be left beside the dumpster. If it does not fit in the dumpster without hanging out of the sides or top of the dumpster, you must take it to the landfill yourself.
- The doors and lids on the dumpsters must be closed after use. Keeping these shut helps contain the contents (and the smells) as well as the stray cats out.

The office continues to work with Waste Management to ensure that broken or rusted dumpsters are replaced or repaired in a timely manner. **If you find your dumpster is in need of care, please contact our office so that we can resolve the issue as soon as possible.**

Please note that residents who continue to place bags of trash on top of or outside of the dumpsters will be charged a maintenance fee.

WORKING TOGETHER, WE CAN CONTINUE TO IMPROVE LIFE AT KOSMO VILLAGE.



REMINDER:
Lot rent increases to **\$325** beginning **March 1, 2006.**

Yard of the Month Contest

We will resume our Yard of the Month contest for the month of March. This means our judges will be evaluating each lot in the community throughout the month of February to select the "Most Improved" Yard of the Month contest winner. The winner will receive \$30 off their next lot rent payment.



Early Bird Contest

The Early Bird contest we ran for the months of January and February seems to be a big hit with our residents. Therefore, we have decided to run this contest in the months of May and September of this year. **Each time** you pay your lot rent before the first of the month (in full), you will be entered to win in the next drawing. The drawing for the winner will be held at our monthly Community meeting and the winner will receive \$30 off their next lot rent payment.

Classifieds

FOR SALE:

- 2 Power Wheels: 1 Kawasaki 4-wheeler (green/black) with battery & charger; 1 Harley Davidson motorcycle (red/black) with battery & charger. Sold for over \$200 each brand new, willing to sell both for \$100 OBO. Call Vickie at 368-0002.
- Compact washing machine rebuilt & ready to go. \$100. Call Calvin at 307-9622.
- Sears 9 ft. John Boat, swivel seats, indoor/outdoor carpet, anchor, life jackets, and 2 paddles. Call 798-2959.

SERVICES:

- Yard work services available on week-ends. If interested, call Jim at 200-2608 or 752-6468.



News You Can Use

Hitches: Recent inspection of the park reveals that there are still a few homes within the park whose hitch remains uncovered. Section 9C of the lease states that all hitches must be skirted or removed. We will allow the hitches to be covered in lattice as long as it is appropriately and attractively installed and maintained. For those with hitches near or at ground level, we will allow these hitches to be "hidden" in flower beds or by small shrubs or plants. All hitches must be covered by March 1st. Contact the office with any questions.

Broken Windows: Residents who have broken windows are being notified that they must be replaced immediately. AC Glass located just down from the Oakwood dealership across the street does provide residential glass service including storm windows, insulated windows, storm doors, and even screens. They offer installation services or you may bring the glass into their shop and they will cut a new piece for you to install on your own. If you would like more information about their services and fees, please contact AC Glass directly at **798-7713**.



Rabies Clinic

Hanover County Animal Control will hold its final rabies vaccination clinic for the winter season at the East Hanover Volunteer

Rescue Squad in Mechanicsville on Saturday, February 4, 2006 from 1:00 p.m. to 4:00 p.m. A veterinarian will administer the vaccine for \$5 per dog or cat. All dogs or cats 4 months or older must have proof of a rabies vaccination. The vaccination is good up to 3 years. Upon your arrival at the clinic, please remember to keep all animals in your vehicle. Do not bring them into the building. Complete the registration inside the facility and return to your vehicle to drive to the area designated for the vaccination. Only healthy, non-pregnant animals will be vaccinated. No wolf hybrids or other animals will be vaccinated. Please leave the designated vaccination area as soon as you are done. Make sure to put the rabies tags on the dog's collar and keep the certificate for proof of vaccination. If you would like more information regarding the clinic, please call (804) 365-6485 or visit the following website: