

# NEWSLETTER

## HOA Board Meetings

Regular Board of Directors meetings are held from 7:00PM to 9:00PM on the following dates: Thursday, January 5 (Sager residence); Thursday, February 16 (Annual Meeting - RE/Max Realty Centre); Thursday, April 13 (O'Loughlin residence); Tuesday, June 13 (Sands residence); Thursday, September 14 (Thear residence); and Tuesday, November 14 (Milke residence). All homeowners are welcome to attend. ♦

## HOA Web Site

The Brookeville Farms HOA web site is located at [www.bfmdhoa.info](http://www.bfmdhoa.info). This site includes information pertaining to the HOA such as Architectural Review forms, minutes from previous board meetings, current and previous newsletters, as well as contact information for board members.

## Community E-Mail List

The Brookeville Farms community maintains an e-mail distribution list to make it easier to communicate with our neighbors. The e-mail address is "[bfneighbors@bfmdhoa.info](mailto:bfneighbors@bfmdhoa.info)". This list has been used to find recommendations for service providers, find carpool buddies, and to participate in group purchasing agreements (like, propane and whole-house generators). The Homeowners Association newsletter is also distributed to this list.

To add, change, or remove your e-mail address to the list do the following:

- Using your web browser, go to the HOA web site - [www.bfmdhoa.info](http://www.bfmdhoa.info).
- Select "E-mail List" from the left column.
- Fill in the form at the bottom of the page. ♦

## Virtual Credit Cards

Credit card issuers in the United States have begun phasing out credit cards with only the traditional magnetic stripe and replacing them with cards that also contain a newer technology known as an EMV chip, which makes the cards nearly impossible to counterfeit. However, as the ability to use counterfeit cards in stores dries up, fraudsters are expected to turn to other forms of fraud that prey on different

vulnerabilities. At the top of the list, payment security experts say, is using stolen card numbers to buy stuff online over the Internet.

In every country that has switched to EMV cards, online fraud has jumped, says online fraud expert Brian Krebs. "Fraud doesn't go away, it just goes somewhere else, and that somewhere else is always online," he says. "The thieves can still steal the card number and expiration date, which still can be used online. So that's generally what will happen. We'll see a pretty big uptick in card-not-present fraud."

Additionally, credit card information stored at online merchant sites may be abused, hacked, or otherwise stolen.

One way to make your online Internet shopping more secure is by using a virtual credit card number. A virtual credit card number is a randomly generated card number associated with your actual credit card. Depending on the issuer, you may be able to set a maximum charge for the virtual number, further protecting your transaction. And typically you can set it to expire in anywhere up to a year from its creation date. To the online merchant, it looks no different from any other credit card. The charges appear on your regular bill, but the merchant doesn't have your actual credit card number.

Virtual Credit Cards are available from Bank of America with its ShopSafe service and from Citibank with its Virtual Account Number service. With ShopSafe you can set a maximum credit limit and configure the card's expiration. The Virtual Account Number service also lets you set a credit limit and expiration date. ♦

## Tired of Robo Calls?

Most of us are infuriated by robocalls. The answer, for some of us, may be nomorobo.com. Nomorobo uses a feature known as "Simultaneous Ring". When simultaneous ring is enabled, your phone will ring on more than one number at the same time. The first device to pick it up gets the call and the other phones stop ringing. So, when the Nomorobo number is enabled as a simultaneous ring number it is the first number to screen the call. If it's a

legitimate call, the call goes through to your number. If the call is an illegal robocaller, Nomorobo intercepts the call and hangs up for you. Your phone will ring once letting you know that the robocall has been answered and stopped.

Nomorobo utilizes a MASSIVE database of known, illegal robocallers, compiled with the help of the FTC and user reports. If a call gets a match in the database, it is blocked. If there's no match, the call goes through. ♦

## Auto Theft

The Montgomery County Police Department has alerted all Montgomery County residents that there is a high risk of auto theft and theft from vehicle in the area. To reduce your risk of becoming a victim, police have alerted citizens to remove valuables and any spare keys from their vehicles. If a suspect is able to gain control of your personal information from items in your vehicle, you may be susceptible to identity theft.

Follow these simple rules to ensure you are safe:

- Keep your car keys with you at all times, and never leave spare keys in your car.
- Close and lock all windows and doors on your vehicle when leaving it unattended.
- Remove all items of value from your vehicle.
- Park in well-lit and well-traveled areas.
- Use a vehicle locator device.

The MCPD urges residents to call 9-1-1 if they observe any suspicious activity. If you have any questions relating to vehicle theft in Montgomery County, please call the MCPD-Centralized Auto Theft Section at 240-773-6370. ♦

## Dogs and Chocolate

Chocolate is toxic to dogs and depending on the type and amount of chocolate consumed and the weight of your dog, it could cause a serious medical emergency. That said, if your dog ate a small amount of milk chocolate, you don't necessarily need to panic. Learn how much is too much, which types of chocolate are the most dangerous, and what signs to look for that may signal your dog needs treatment.

Chocolate contains both theobromine and caffeine, both which can speed the heart rate and stimulate the nervous system of dogs, Merck Veterinary Manual ([www.merckvetmanual.com](http://www.merckvetmanual.com)) explains. The risk of your dog becoming sick from ingesting chocolate depends on the type and amount of chocolate consumed and the weight of the dog. You may use the Dog

Chocolate Toxicity Meter ([www.petmd.com/dog/chocolate-toxicity](http://www.petmd.com/dog/chocolate-toxicity)) to calculate your dog's risk.

The concentrations of these toxic substances varies among different types of chocolates. Here are a few types of chocolates listed in order of theobromine content:

- Cocoa powder (most toxic)
- Unsweetened baker's chocolate
- Semisweet chocolate
- Dark chocolate
- Milk chocolate
- White chocolate (not very toxic) ♦

## Pleasant Hill Archaeology Project

by John O'Loughlin

As previously reported, a team of volunteer archaeologists led by Robert Hines of Richard Montgomery High School are conducting an archeological dig at the historic home of the Riggs family, Pleasant Hill, the ruins of which sit within part of the common area of Brookeville Farms. Samuel Riggs built the home on the land then known as Pleasant Hill in approximately 1769. The Pleasant Hill farm remained in the Riggs family until the early 1900s. The home fell into ruins in the middle of the 20th century and was destroyed by two fires in the 1970s. All that remain today are the foundation, part of the porch and steps, and a collapsed chimney. Nearby are the ruins of outbuildings and the Riggs family cemetery.

Recently, the team discovered a fireback. A fireback is a metal plate covering the back wall of a fireplace. A cast iron fireback takes heat otherwise lost and radiates this heat into the room. A fireback thus works like a radiator and may increase the efficiency of the fire by as much as 50%. The thicker/heavier the fireback, the longer and softer this radiative effect will be. There is a possibility that this fireback could date from the time of the American Revolution. It will be restored which may reveal where and when it was forged. ♦

