

NEWSLETTER

HOA Annual Meeting

The Annual Meeting of the Brookeville Farms Homeowners will be held on Wednesday, February 15 at 7:00 PM at the Community Room in the Buffington/ReMax Building in Olney. There will be three openings on the Board of Directors to be filled. It is important for the future of the community that these positions be filled. Without your participation, the Board may be forced to hire a management firm. This will force an increase in HOA dues. If you would like to help, please plan to attend. ❖

HOA Board Meetings

Regular Board of Directors meetings are held from 7:00PM to 9:00PM on the following dates: Thursday, April 19 (Sands residence); Tuesday, June 12 (Stine residence); Wednesday, September 12 (Wesolowski residence); and Thursday, November 15 (Schmidt residence). All homeowners are welcome to attend. ❖

HOA Web Site

The Brookeville Farms HOA web site is located at <http://www.bfmdhoa.org/>. This site includes information pertaining to the HOA such as ARC 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@prstech.com".

This list has been used to find recommendations for service providers, find carpool buddies, and to participate in joint purchasing agreements (like, propane and whole-house generators). The Homeowners Association newsletter is also distributed to this list. If there is an additional e-mail address that you would like added to this list, please send the request to davids4001@gmail.com. ❖

MC311 Service

311 is Montgomery County's phone number for non-emergency government information and services. For emergency calls, residents should continue to call 911.

Features of MC311 include:

MC311 allows residents to call one easy-to-remember number to access Montgomery County information and services. For instance, to report such events as a pothole in the road, or a streetlight that does not work, or a downed street tree.

Residents can also access information and create or track service requests on the website at www.montgomerycountymd.gov/311.

Hours of operation are Monday through Friday, 7 a.m. to 5 p.m. The call center is closed on Saturdays, Sundays and holidays.

Customer service representatives and the online system use a state-of-the-art database of information and services about County government that can be continually updated so the most current facts are available. ❖

Yahoo Groups

What's a Yahoo! Group? It's where people with a shared interest meet, get to know each other, and stay informed. All Yahoo Groups may be found at: <http://groups.yahoo.com/>.

Three Yahoo Groups that you may find especially interesting are:

- 1) Olney Brookeville Exchange (OBX) — The purpose of this exchange is to cultivate a convenient way for people in the Olney/Brookeville area to share information. To join, go to: <http://groups.yahoo.com/group/olneybrookevilleexchange/>
- 2) Café Montgomery — Similar to OBX, this group is where residents of Montgomery County, MD can have a friendly chat among like-minded people. To join, go to:

<http://groups.yahoo.com/group/cafeMontgomery/>.



Tips for Safe Online Shopping

Let's face it, there's every reason in the world to shop online. The bargains are there. The selection is mind-boggling. The shopping is secure. Shipping is fast. Even returns are pretty easy, with the right e-tailers. Shopping has never been easier or more convenient for consumers.

But what about the bad guys who lay in wait? Stay calm. You simply need some common sense and practical advice. Follow these basic guidelines and you can shop online with confidence. Here are tips for staying safe online.

1. Use Familiar Websites

Start at a trusted site rather than shopping with a search engine. Search results can be rigged to lead you astray, especially when you drift past the first few pages of links. If you know the site, chances are it's less likely to be a rip off. We all know Amazon.com and that it carries everything under the sun; likewise, just about every major retail outlet has an online store, from Target to Best Buy to Home Depot. Beware of misspellings or sites using a different top-level domain (.net instead of .com, for example).

2. Look for the Lock

Never ever, ever buy anything online using your credit card from a site that doesn't have SSL (secure sockets layer) encryption installed—at the very least. You'll know if the site has SSL because the URL for the site will start with HTTPS:// (instead of just HTTP://). An icon of a locked padlock will appear, typically in the status bar at the bottom of your web browser, or right next to the URL in the address bar. It depends on your browser. Never, ever give anyone your credit card over email.

3. Don't Tell All

No online shopping store needs your social security number or your birthday to do business. However, if crooks get them, combined with your credit card number for purchases, they can do a lot of damage. The more they know, the easier it is to steal your identity. When possible, give up the least amount of information.

4. Check Statements

Don't wait for your bill to come at the end of the month. Go online regularly and look at electronic statements for your credit card, debit card, and checking accounts. Make sure you don't see any fraudulent charges, even originating from sites like

PayPal. (After all, there's more than one way to get to your money.) If you do see something wrong, pick up the phone to address the matter quickly. In the case of credit cards, pay the bill only once you know all your charges are accurate.

5. Inoculate Your PC

Swindlers don't just sit around waiting for you to give them data; sometimes they give you a little something extra to help things along. You need to protect against malware with regular updates to your anti-virus program.

6. Use Strong Passwords

We like to beat this dead horse about making sure to utilize uncrackable passwords, but it's never more important than when banking and shopping online. The easiest advice is to use a long password (10 or more characters). Unique passwords for major accounts (like your bank, and email) is critical.

7. Avoid Public Terminals

It's a bad idea to use a public computer to make purchases. If you do, just remember to log out every time you use a public terminal, even if you were just checking email. ❖

Green Tip of the Month

Illegal dumping is a serious problem in Montgomery County. Each year, the Department of Environmental Protection investigates more than 450 incidents of illegal dumping and spends over \$100,000 for cleanup and enforcement. If you see an act of illegal dumping, you can do something to help. Please record:

- The exact location where the dumping occurred
- The license plate number of the vehicle
- A description of the vehicle and person(s) involved
- The date and time of the incident

Provide this important information by call the Illegal Dumping Hotline at 311. ❖

Quote of the Month

Integrity without knowledge is weak and useless, and knowledge without integrity is dangerous and dreadful. - Samuel Johnson ❖