

NEWSLETTER

HOA Officers Elected

The homeowners association Board of Directors have elected the following officers for the 2014 calendar year:

President: David Sager

Secretary: Randy Sands

Treasurer: Russ Craig ❖

HOA Board Members

In addition to the officers listed above, the following neighbors are At-Large members of the Board of Directors:

Jim Hanson

Chris Milke

John O'Loughlin

Peter Schmidt

Bret Stine

Mark Wesolowski ❖

HOA Board Meetings

Regular Board of Directors meetings are held from 7:00PM to 9:00PM on the following dates: Tuesday, June 10 (Stine residence); Wednesday, September 10 (Hanson residence); and Thursday, November 13 (Craig residence). All homeowners are welcome to attend. ❖

HOA Web Site

The Brookeville Farms HOA web site is located at 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.

For those with a smartphone and a QR code (Quick Response code) application, you may scan the following QR code to quickly access the HOA web site.



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". 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 your e-mail address to the list do the following:

- Using your web browser, go to the HOA web site - www.bfmdhoa.info.
- Select "E-mail List" from the left column.
- Fill in the form at the bottom of the page. ❖

Smart Meters

Smart meters are digital meters that identify energy consumption in more detail than a conventional analog meter. They look much like the electric meters that are in your home now, but their technology is far more advanced. They have the ability for two-way communication via a secured network between your home and BGE.

BGE will be installing new electric meters through 2014. Several weeks before BGE begins installing smart meters, you will start seeing notifications in various forms, including ads in your local paper, materials at your neighborhood library or grocery store and booths at community festivals. A few weeks in advance of your installation, you will receive a letter informing you of when your new meter will be installed. BGE will leave behind a door hanger to confirm that a new meter was installed.

After your smart meter is installed, you will receive an information packet notifying you that you have access to BGE Smart Energy Manager, which provides you with the tools necessary to better understand how you use your energy, and how to better save energy and reduce your bills. You will be able to set a target budget every month and track how you are doing toward that budget on a daily

basis, well before your energy bill arrives. You will also see how much energy you use compared to average households that are similar to yours. This online tool will also show the pattern of how and when you use the most electricity and personalized cost-saving tips based on your very own usage data. You will also have the option to receive and print home energy reports with detailed information about your energy use. You may also participate in Smart Energy pricing programs. By making use of the new BGE Smart Energy Manager, you can reduce your monthly bill.

Opponents of smart meters offer the following objections:

- Smart meters have a switching mode power supply that operates without a filter. This unfiltered mode-switching device can deliver voltage spikes and transient currents onto the electrical wires of your home, possibly causing interference. As a result, several hundred homeowners across the U.S. have had to replace blown out appliances at their own expense.
- Following the installation of smart meters, power companies typically implement time of use rate or peak rate metering. Rates for peak time of days increase significantly compelling consumers to cut down on peak use time.
- Traditional analog (non-digital) meters:
 1. Do not need to be replaced every five years.
 2. Do not expose installers and homeowners to explosion and fire risks every five years when the smart meters need to be replaced.
 3. Do not have untold future costs associated with upgrading technology and addressing ongoing security issues.
 4. Do not easily catch on fire like smart meters do.
 5. Are not associated with appliance burnout complaints due to voltage spikes.
 6. Are not subject to reading errors as a result of temperature changes to the meter itself.
 7. Do not collect incremental, detailed usage data.
 8. Cannot be used for time of use rates.
 9. Do not emit pulsed microwave RF all day and night, possibly interfering with vital medical equipment, such as pacemakers.

BGE will allow you to opt out of installation of a smart meter. However, the Maryland Public Service Commission established fees that the power companies may charge customers who do not install

smart meters. There is a one time, initial cost of \$75 and an additional recurring monthly fee of \$11. ❖

You Are A Target

A common misconception many people have is that they are not a target for cyber crime: that they or their computers do not have any value. Nothing could be further from the truth. If you have a computer, mobile device, an online account, email address, credit card, or engage in other type of online activity, you are worth money to cyber criminals.

Crimes such as fraud, identity theft or extortion have existed for as long as there have been civilizations, they are a part of our daily lives. A criminal's goal has always been the same: to make as much money as possible, as easily as possible, and with as little risk as possible. Crime has radically changed with the advent of the Internet and online technology. Now cyber criminals can easily target almost everyone in the world, with little or no cost, and at very little risk.

Ultimately, cyber criminals know that the more credit cards they steal, the more bank accounts they hack, or the more passwords they compromise, the more money they can make. They will literally attempt to hack anyone connected to the Internet, including you. Hacking millions of people around the world may sound like a lot of work, but it is surprisingly easy as they use automated tools to do all the work for them.

When cyber criminals attempt to hack people, they are typically using relatively simple methods. Fortunately, by following some equally simple steps you can go a long way towards protecting yourself. Some recommended steps include the following:

- Ultimately, you are the first line of defense against any cyber attackers. Many attacks begin with a cyber criminal trying to trick or fool you, such as tricking you into opening an infected email attachment or fooling you into giving up your password over the phone. Common sense is your best defense: if something seems odd, suspicious or too good to be true, it is most likely an attack.
- Make sure that any computer or mobile device you use is fully updated and has all the latest patches. This is not only important for your operating system, but for any applications or plugins you are using. By always keeping your systems and applications updated, you help protect yourself against the most common attacks.
- Use a strong, unique password for each of your accounts. That way when a website you use gets hacked and all the site's passwords are compromised

(including yours) your other accounts are safe. Also ensure that all your different devices are protected by a strong, unique password, PIN or some other type of locking mechanism. To securely keep track of all your different passwords, use a Password Manager.

- Check your financial statements often - at least weekly (monthly is not enough). As soon as you see any unauthorized transactions on your credit card, report it immediately to your card issuer. If your bank allows you to set email or text message alerts for unusually large or odd transactions, use them for even faster notification of suspicious activity.
- Secure your home network Wi-Fi access point with a strong administrator password and ensure your Wi-Fi network requires a password for anyone to join it. Also ensure that that you know what devices you have connected to your home network and all those devices are updated.
- The more Information you post on online social media sites, the more likely you may put yourself at risk. Not only can any information you post make it easier for cyber criminals to target and fool or trick you, but any information you post may actually identify you as a more valuable target. ❖

Pet care for preschoolers

by Monica Garrett

Teaching preschoolers to care for pets is essential for the health and happiness of both, your preschooler and your pet. Most families do have some sort of pet. Some have several pets. Some families have cats or dogs. Some families have exotic pets, which are more difficult to care for.

Families who choose to get a pet after they have a child have more options as to choosing a pet that will get along best with preschoolers. For the families who had pets prior to having children, they must learn to interact together and be safe living in the same household.

Both children and pets need love and attention. They also need to be cared for and protected. Sometimes this means protected from each other. Both have different temperaments. Some cats will tolerate preschoolers drawing on them and driving toy cars over them while other cats will scratch or bite a child for this behavior.

Pets can be laid back or feisty. Children can be nice and loving to pets or they can be outright abusive. They may or may not know when they are hurting a pet. Pets may or may not know when they are too rough with a child.

It is the parent or caregiver who must supervise both the pets and the preschooler to ensure that they play together in a fun and safe environment. If a pet or child gets too rough, they must be separated so as not to cause harm to the other.

Teaching preschoolers how to care for pets is a great lesson for them to learn. They need to know the similarities in pets and people and they need to learn what pets need for proper care. Here are some ideas for teaching preschoolers about pet care:

- Pets need food and water, just like people do.
- Pets have feelings and can be sad if no one pays attention to them and can be happy when they feel loved.
- Pets feel pain and shouldn't be pulled, pushed or hit because it hurts just like when people get hurt.
- Pets like to have their own space and should be able to go to their bed to be left alone when they are tired of playing.
- Pets can be fun to play with if you play nice.

Parents can teach preschoolers to take a cup of water and fill their pets water bowl. Parents can teach preschoolers to feed pets. The parents should never count on the preschoolers to remember to care for pets or to do so unsupervised.

As the adult, the parent should determine if the pet's temperament allows for the preschooler to help with feeding time. If you have a dog that is aggressive about his food, you obviously don't want your preschooler handing over a bowl of food and risking a dog bite.

Common sense comes into play a lot when caring for both preschoolers and pets. Parents are supposed to be responsible and to make good decisions. Leaving children and pets unsupervised is never a good idea. Base what you allow your pets and preschoolers to do together on their individual temperaments.

The basic rule should be that if you are in doubt, you should not allow the questionable behavior to take place. If you think your dog is jealous of your child and could bite, don't allow them to be left alone. If you have a big, fat lazy cat that never has shown aggression and a preschooler who isn't hyper, then you can probably leave the two in the room watching cartoons without a problem. ❖