

NEWSLETTER

HOA Board Meetings

Regular Board of Directors meetings are held from 7:00PM to 9:00PM on the following dates: Tuesday, June 8; Thursday, September 9; and Thursday, November 4. Until the coronavirus crisis is over, these meetings will be held via teleconference. Contact the HOA president for access information. All homeowners are welcome to attend. ❖

Cicadas

2021 is the year when the cicadas are coming back to Maryland. Periodical cicadas (Magicicada species) live underground as larvae for 13 or 17 years, depending on the species. When it's time for them to produce the next generation, they emerge, molt, mate, and die within a few furious weeks. When it's their year, the trees in an area are covered in giant bugs. This year's emergence will begin when the ground warms up.

Cicadas are not dangerous. They do not bite or sting, and generally do not pose any health threats to humans. The majority of complaints related to periodical cicadas are in relation to their noisy behavior, as well as their skin shedding. Cicadas are known as the loudest insect in the U.S., as their "singing" can be heard for up to 1/2 mile away. And while it's common for cicadas to fly into a home through an open window or door, they are unable to breed indoors, so infestations in houses are unlikely. The biggest problem may be the shed cicada skins that can pile up in your yard, especially around tree trunks. So you may want to grab a rake or shovel and take care of those.

If you're concerned about the plants and young trees in your yard, there are ways to protect them:

By Hand: Picking adults and nymphs off plants by hand, if found in small enough numbers.

Garden Hose: Knocking cicadas off plants by spraying water with a gardenhose.

Foil & Barrier Tape: Wrapping tree trunks and large bushes with foil or sticky bands (barrier tape) to catch cicadas trying to move up plants to feed or lay eggs.

Netting: Protecting young or valuable plants by covering them with netting. ❖

Montgomery County Challenges Residents to Start Plogging

To celebrate the start of Earth Month, Montgomery County is kicking off a spring #PloggingChallenge from April 1 through June 30. The initiative, led by the Montgomery County Department of Environmental Protection (DEP) in partnership with Montgomery Parks and the Montgomery County Department of Transportation, challenges everyone to "plog"—pick up trash while they jog or walk.

The plogging concept asks people who regularly jog or a walk to take a trash bag and a grabber and pick up trash while they are on their route. Plogging is a worldwide trend that started in Sweden and is now a part of Montgomery County's effort to reduce litter. It also is a great way to get in extra exercise. As a workout, plogging adds bending, squatting and stretching to the main actions of jogging or walking, all while cleaning up our community.

Residents can join the #PloggingChallenge by taking a photo of themselves plogging in Montgomery County and tagging the DEP Instagram account @mygreenmc or using the hashtag #MontgomeryPlogs on Instagram. Participants also can submit photos via email to DEP.contests@montgomerycountymd.gov. Anyone who joins the #PloggingChallenge can get a free "Plog-A-Long" pack by signing up on the DEP website <https://mygreenmontgomery.org/2021/greenfest-plogging-challenge/>. Each Plog-A-Long pack contains trash and recycling bags, gloves, a one litter grabber and hand sanitizer. Those who sign up to receive a Plog-A-Long pack are committing to picking up trash, disposing of trash properly and reporting the number of bags of trash that are picked up. Students will be eligible to earn one Student Service Learning hour per day, per bag of trash picked up. Prizes and other plogging events are planned throughout the campaign. All Plog-Along

Packs must be picked up in person at a designated location. See the website for further details.

Plogging is a simple act that can really have an impact. Imagine how much trash can be collected if everyone were to plog even a little bit every day.

More campaign details can be found here: <https://mygreenmontgomery.org/2021/greenfestplogging-challenge/>. ❖

How to Recycle Shredded Paper at Home

Residents can recycle shredded paper at home. Simply place shredded paper in a paper bag, close and seal the bag. Then, place the paper bag of shredded paper into your mixed paper wheeled cart. Do NOT use plastic bags to recycle the shredded paper. ❖

What makes a good dog walk?

Making your dog's walk varied and interesting will help to stimulate them mentally as well as physically, which is important for your dog's overall health and wellbeing. Here we take a look at what makes a good dog walk.

- The route -- If you can vary where you take your dog for a walk, this can keep your dog interested on a day-to-day basis. Why not hop in the car and explore a few different walks in the area? Varying the location can make the walk more interesting for you too.
- The usual route -- If you don't have much time to explore different routes, then take steps to make their usual route as varied and interesting as possible. Follow different paths, take a circular route in the opposite direction or introduce different games along the walk.
- Play games -- Fetch, frisbee or a game of tug can break up a walk and add a bit of interest, especially if the walk includes a park where you can let your dog run long distances.
- Exploration -- Keeping your dog on a lead close to heel can be very frustrating for a dog when you are out for a walk and there are lots of interesting things for them to explore. Take your dog on a walk where it is safe to be let off the lead to interact with the world around. If your dog stops to sniff something, don't be tempted to pull away as this may be frustrating, and be sure to take the walk at your dog's pace.
- Socializing -- Taking a walk is the perfect time for your dog to socialize with other dogs as well as people. Ask other dog owners before allowing your dog to approach their dog and allow them to play together as long as the play doesn't become too rough. If your dog is happy to be approached, allow other people and children to stroke and interact with your dog. Giving your dog access to lots of different types of

people can help their social skills, especially while still a puppy.

- Running -- Pick up the pace and try running with your dog. If you have a big, active dog you could even try cycling whilst your dog runs beside you. Make sure you do this safely in a location that has a wide cycle-friendly path away from busy roads.
- Equipment -- Use a collar or harness and lead that your dog is comfortable with. If the weather is cold and your dog is prone to feeling the chill, give them a doggie jumper or coat to wear. On hot days or long walks, take a collapsible water bowl and bottle of water for your dog to keep them hydrated. If you're walking in the dark, wear bright or reflective clothing and take a flashlight with you. You could give your dog reflective clothing to wear too, or even a lighted collar. ❖

Identity Theft

What is Identity Theft?

Identity theft happens when a criminal steals information about you and uses that information to commit fraud, such as requesting unemployment benefits, tax refunds, or a new loan or credit card in your name. If you don't take precautions, you may end up paying for products or services that you didn't buy and dealing with the stress and financial heartache that follows identity theft.

Your personal information exists in numerous places all over the internet. Every time you browse or purchase something online, watch a video, buy groceries, visit your doctor, or use an app on your smartphone, information about you is being collected. That information is often legally sold or shared with other companies. Even if just one of these gets hacked, the criminals can gain access to your personal information. Assume that some information about you is already available to criminals and consider what you can do to slow down or detect the use of your information for fraud.

How to detect identity theft

- Review your financial cards and other accounts regularly for any charges or payments you did not make. An easy way to do this is to sign up for email, text messages, or phone app notifications for payments and other transactions. Monitor them for fraud.
- Investigate situations when merchants decline your credit or debit cards. Look into letters or phone calls from debt collectors for overdue payments for credit cards, medical bills, or loans that you know are not yours.
- Pay attention to letters that inform you about unemployment or other government benefit claims for which you never applied.

- Review your credit reports at least once a year. You can request free reports from annualcreditreport.com.

What to do when identity theft happens

- Contact the organization that is involved in the fraud. For example, if a criminal opened a credit card in your name, call that credit card company to notify it about the fraud. If someone filed for a tax refund or unemployment benefits in your name, contact the corresponding government organization.
- File a report with law enforcement to create an official record of identity theft. You can do this online at identitytheft.gov. Follow the site's instructions for any additional steps you may need to take.
- When responding to fraud, keep records of your interactions with your financial institutions and law enforcement, as well as the costs you incur due to identity theft in case these details will be needed later.
- Notify your insurance company; you may have identity theft protection included in one of your policies.

How to defend against identity theft

Here are some simple steps you can take to decrease the chance of identity fraud happening:

- Limit how much information you share about yourself with online services and websites.
- Use a unique strong password for all of your online accounts and enable two-factor authentication as additional protection for your most important accounts.
- Restrict who can get access to your credit reports. Freeze your credit score so that anyone who tries to get a credit card or loan in your name has to first temporarily unfreeze it.
- Consider getting insurance coverage, either through a dedicated policy or as part of your existing insurance plan, that covers the costs of dealing with identity theft. ❖

Disposing of Your Mobile Device

Mobile devices, such as smartphones, smart watches, and tablets, continue to advance and innovate at an astonishing rate. As a result, some people replace their mobile devices as frequently as every year. Unfortunately, people often do not realize how much personal data is on these devices or how to securely wipe them before disposing. If your mobile device was issued to you by your employer, or has any work data stored on it, be sure to check with your supervisor about proper backup and disposal procedures first.

Mobile devices store more sensitive data than many people realize, often far more than your computer, including:

- Where you live, work, and places you visit
- The contact details for everyone in your address book, including family, friends, and coworkers

- Phone call history, including inbound, outbound, voicemail, and missed calls
- Texting or chat sessions within applications like secure chat, games, and social media
- Web browsing history, search history, cookies, and cached pages
- Personal photos, videos, and audio recordings
- Stored passwords and access to your accounts, such as your bank, social media, or email
- Health related information, including your age, heart rate, exercise history, or blood pressure

Wiping Your Device

Regardless of how you dispose of your mobile device, such as donating it, exchanging it for a new one, giving it to another family member, reselling it, or even throwing it out, you need to be sure you first erase all that sensitive information. Simply deleting data is not enough, instead, you should securely erase all the data on your device. The easiest way to do this is to reset your device. The reset function varies among devices. Be sure to backup your device before resetting it.

- Apple iOS Devices: Settings | General | Reset | Erase All Content and Settings
- Android Devices: Settings | Privacy | Factory Data Reset

SIM & External Cards

In addition to your device, you also need to consider what to do with your SIM (Subscriber Identity Module) card. A SIM card is what a mobile device uses to make a cellular or data connection. When you wipe your device, the SIM card retains information about your account and is tied to you. If you are keeping your phone number and moving to a new device, talk to your phone service provider about transferring your SIM card. If this is not possible, keep your old SIM card and physically destroy it to prevent someone else from reusing it to impersonate you and gain access to your information or accounts. Finally, some Android mobile devices utilize a removable SD (Secure Digital) card for additional storage. Remove these external storage cards from your mobile device prior to disposal. These cards can often be reused in new mobile devices or can be used as generic storage on your computer with a USB adapter. If reusing your SD card is not possible, then just like your old SIM card, we recommend you physically destroy it.

If you are not sure about any of the steps covered above, or if your device reset options are different, take your mobile device to the store you bought it from and get help from a trained technician. Finally, if you are throwing a device away, consider donating it instead. There are many excellent charitable organizations that accept used mobile devices, and many mobile providers have drop-off bins in their stores. ❖