

**OFFUTT RIDGE HOMEOWNER'S ASSOCIATION**

Woodstock, Maryland

**HOA Spring Newsletter**

**Community Clean-Up - Saturday April 5, 2003**

**The President's Corner**

By Rodney Butler

After one of the snowiest winters on record, I would officially like to say **Happy Spring** to everyone.

This year's elected Board of Directors and appointed officers represent a refreshing mix of new and old blood in the community. We are excited and have laid out an aggressive agenda. The agenda represents ongoing items from the previous year as well as feedback brought forth at the General meeting. We encourage all members of the HOA, which is everyone who lives in Offutt Ridge, to actively participate in whatever manner possible this year. Participation could be as simple as submitting a newsletter article, attending the general meetings, pulling a weed at the tot lot, etc. With the 77 lots we have in Offutt Ridge, a small contribution by at least half goes a long way.

Speaking of going a long way, I would like to say a special thank you to members of our Board and Officers from last year who have moved on after some marvelous and dedicated service. Sheila Abrams-Jones provided immeasurable contributions throughout the year as a Board Member and was most notably effective as a written communicator, alternative voice of reason, and wonderful costume character. Sidney White, the current chairperson of the Hospitality committee, was ever so tireless as Vice-President with his many contributions including catering duties for the annual



picnic and providing all of the pizza, **at no-charge**, for the Bash-at-the-Barn. Last but certainly not least is Angela Brunner. Angela took on two positions last year, Treasurer and Secretary, and was remarkable in managing the HOA treasury and taxes. She also spent many hours in doing mailings, tot lot improvements, and providing a draft 10-year plan for on-going HOA planning.

Finally, one addition to the newsletter this year is the Special Feature Column. We are soliciting submissions from community members about topics that they have a special knowledge of or interest in. We have a diverse collection of careers and interests available throughout Offutt Ridge, which can

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be shared to teach/assist our neighbors. We have had these submissions in the past and would like to continue actively seeking more for the future. This week's message comes from J.D. Westmoreland, later in the newsletter.

Thanks again to you and keep up that community pride.

### Community Clean-Up Saturday April 5, 2003

One of our first events of the year involves the community's participation in the GPCA Annual Community Clean-Up (see March 10th GPCA Newsletter).

The nasty winter and some area litterbugs have



contributed to a smorgasbord of trash along the roadsides. We are in need of

volunteers to join us in cleaning up Offutt Road from the bend in the road at the Sauter Farm up to the Slalom Run entrance to Mardella Run. The kick-off will start at the St. Alphonsus Church on Old Court Road at 8am. Our community team will meet at the Offutt Ridge Monument at 8:30 am to start our assignment. It should take no more than an hour to an hour and a half depending upon the amount of people who participate. Many members of the community have participated as individuals in the past. We would like to coordinate our efforts and show some community strength such as our neighbors in Mardella Run and Edrich have done in recent years. So come on out for about an hour or so, up until noon and fill-up a bag. The GPCA provides orange vests and trash bags to help with the clean

up. If you plan on helping out, even if it's just for fifteen minutes, give me a call at 410-496-8107, so we can get a head count.

Also, if you have some bulk trash items lying around your house that you need to get rid of, there will be some open 30-yard containers at the Church for community members to utilize on that morning until around 12:30pm.

### Ten Year Plan

Last year, the Board and Officers began discussions on mapping out plans for the next



ten years in Offutt Ridge. The plan was mainly focused upon those items, which would necessitate an expense to the association over that time frame. This process will be on-going and is necessary to ensure that we are planning our yearly budget to address not only this years agenda, but plan out for years ahead. Doing this helps sustain our current outrageously low annual dues and helps eliminate needs for special assessments. For instance, the tennis court will need to be resurfaced in a few years. The cost to do this would totally deplete one year's budget. However, advanced planning and project-directed saving can minimize such an occurrence.

**We are thus actively soliciting thoughts and comments from the community** regarding items that should be considered for this ten-year plan. Some ideas currently under consideration include the aforementioned tennis court and tree replacements. Comments can be submitted to any Board member directly, by phone or e-mail.

## HOA Representatives

### Board of Directors

John Mackey  
Lynnette Fletcher  
John D. Westmoreland

### Officers

Rodney Butler  
**President**  
Willis Williams  
**Vice President**  
William (Bill) Heit  
**Treasurer**  
**Secretary - vacant**

### Committee Chairs

Andy Grosko  
**Architectural Review**  
Andy Grosko  
**Maintenance**  
Sidney White  
**Hospitality**  
Richard Jackson  
**Newsletter/Web Site**  
Willis Williams/ Arik Brown  
**Community Liaisons**  
Lynnette Fletcher  
**By-Laws Review**

*Please consider assisting the HOA by volunteering to be our Secretary or joining one of the committees... help is always needed.*

Save this column as a reference for contacting your HOA Representatives.

## 1<sup>st</sup> Annual Community Yard Sale

The HOA is planning to sponsor our first community-wide yard sale in late April/Early May.

The plan is for the HOA to provide advertisement through local print media outlets announcing the event. All homeowners who wish to participate would set-up a table(s) at the roadside, or in the Courts (Lemuels, Noah, and Zadoc), to show their wares. We imagine this to be a one-day event lasting about five-hours.

Suggestions, comments, or homeowners wishing to register can contact John Macke at 410 496-2687.



## 2003 HOA Calendar



Here are a few dates to place on your calendar for 2003

- Thursday May 5<sup>th</sup>, 2003**  
Board and Officer Meeting
- Thursday May 15<sup>th</sup>, 2003**  
Bi-Annual General Meeting
- Sunday September 7<sup>th</sup>, 2003**  
Annual HOA Picnic
- Thursday November 20<sup>th</sup>, 2003**  
Bi-Annual General Meeting (Board Election and Budget Approval)
- April, July, October, and January**  
Newsletter Distribution

Other events to be added as scheduled.

## Bits and Pieces

### Honor Thy Neighbor

Please remember that there is no common property in this community. Everywhere you walk, besides the named streets, belongs to a homeowner. This includes the many long private driveways, the tot lots, the tennis court, and the monument. Please remember to respect your neighbor's land. This includes if you are walking a dog **scoop your poop**. This is also a Baltimore County Law. Additionally, when using the tot lots or tennis courts, do not leave your trash behind. We would not expect someone to leave trash on our lawns, so we should not do it to these homeowners.

### Hospitality Committee Needs Your Eyes

The HOA attempts to welcome each and every new homeowner upon moving into the community. Often, the Title Company or real state company notifies us when a home has been sold. However, sometimes, this does not happen. Therefore, we are asking for your help. If you have a new neighbor, or notice someone moving in, drop a quick phone call or email to the Board to make sure we welcome our new neighbor(s) appropriately.

### How About Some Soft Water

Many homes in the community have discovered the awesome pleasure and benefits of improving the quality of the water in their homes by installing a water softener. We will have an article in the next newsletter discussing one homeowner's recent positive experience. If you can't wait until then, feel free to contact Sidney White at 410-496-6823 for more information.

## Offutt Ridge HOA 2003 Budget

Income		Cash Reserves as of 12/31/02	
2003 Dues	\$ 7,392	Tot Lot	\$ 3,600
Outstanding Dues	768	Entrance	
<b>Total Income</b>	<b>\$ 8,160</b>	Monument	1,259
<b>Expenses</b>		Tennis Court	9,000
General Meetings	\$ 150	Tree	
Operating Cost	910	Replacement	3,550
Insurance	1,200	Legal/Tax	
Social Events	1,000	Accounting	1,000
Tot Lot	500	<b>Total Reserves \$ 18,409</b>	
Entrance Monument	500		
Temmis Court Reserve	1,500	Checking	\$ 4,175
Tree Replacement	1,500	Savings	3,234
Legal Fees	0	CD	<u>11,000</u>
Accounting Fees	<u>100</u>		
<b>Total Expenses</b>	<b>\$ 8,160</b>	<b>Total</b>	<b>\$ 18,409</b>
<b>Net</b>	<b>\$ 0</b>		

## Special Feature

### Did You Pack Your Credit Card Fraud Awareness?

It is that time of the year again....VACATIONS! With Spring Break approaching and summer in the near distant future, people are thinking about where they are going and what they will need to pack. Beach towels, suntan oil, and bathing suits are a necessity, but Fraud Awareness? Who puts credit card fraud awareness on their vacation checklist?

As the use and availability of credit cards increases, so does the occurrence of credit card fraud. Credit card fraud, in its various forms, can happen to anyone at any time. However, there are some simple things you can and should do to protect yourself and decrease the risk of becoming a victim of this prevalent crime.

First, educate yourself as to what kinds of credit fraud exist. Here is a brief overview of the various fraud types:

1 Lost / Stolen: This one is pretty obvious. This fraud occurs when an individual's credit card is either lost or stolen and the person in possession of the card uses it without the consent of the cardholder.

2 Counterfeit / Skimming: This fraud type involves the production of an actual plastic without the knowledge of the cardholder and/or card issuer. Usually, the plastic is produced with a fake cardholder name and the bank name is different as well. However, the magnetic

strip on the back of the card is encoded with the actual cardholder's account information. The fraudulent charges are intermingled with the true cardholder's charges. A key indicator to this type of fraud is charges that occur in a geographic location that is different than the cardholder's. Example: The cardholder lives in Maryland and has charges posting from Europe, but the customer has never been to Europe. Skimming is a more advanced form of counterfeit fraud with one major difference. With counterfeit fraud, the point where the account number was compromised is often undetermined. With skimming, the account number information is compromised by a merchant. The fraudulent merchant will swipe the card and capture the data encoded in the magnetic strip of the card and reproduce a plastic with the copied magnetic strip.

3 Mail Intercept: This fraud occurs when a valid plastic is stolen from the mail. This can occur by removing the card from an individual's mailbox. But, more sophisticated fraud rings have been able to remove the plastics earlier in the mail process either from the postal facility or during transit to the sorting distribution centers (before it ever reaches the post office).

4 Fraud Applications / Identity Fraud: This type of fraud is on the rise. It involves credit cards being opened without the knowledge or consent of the true individual. Social Security numbers and credit bureau information are fraudulently used to open the accounts, but the address and/or names on the

account do not match the victim's. This type of fraud is often perpetrated by more sophisticated fraud rings who can illegally gain access to credit bureau information.

5 Account Takeover / Address Change: In this type of fraud, the crook contacts the issuer of an individual's credit card account and pretends to be that individual. The crook is able to change the address on the cardholder's account to a different, fraudulent address. This prevents the true customer from receiving any statements that would indicate fraudulent activity occurring on the account. The crook proceeds to order plastics, PINs (used for ATM access), and/or convenience checks.

6 Mail Order / Telephone Order: This fraud type occurs when a customer's account number and expiration date are used for non-face-to-face transactions (i.e. catalog, internet, telemarketing, etc.).

What can you do to help protect yourself?

1 Sign your new cards immediately. Did you know that merchants are supposed to verify the signature on the card against the signature on the sales draft? If they do this, some lost/stolen cases can be prevented. However, if the crook is able to steal a card that is unsigned, this measure becomes a mute point.

2 Report lost/stolen credit cards or any fraudulent activity to the issuing institution immediately. This helps to prevent higher fraud losses to the institution and

reduces/eliminates the risk of liability to the customer.

3 Treat your cards like money. Store them in a safe place.

4 Limit the number of credit cards you carry on a regular basis. If you have multiple cards, but only use one or two of them, only carry those cards in your possession. Store the others in a safe location. This way, if your wallet is lost or stolen, there is less exposure.

5 Write down the account numbers and institution contact information for all of your credit cards and keep this list in a safe place. If your cards become lost or stolen, this will assist in the notification process.

6 Do not write the personal identification number (PIN) on the back of your credit, debit and/or ATM card. This makes potential fraudulent ATM cash access very easy for a crook.

7 Shred or tear up anything with your account number before throwing it away, including pre-approved credit card offers. This will reduce the ability for some-one to go through your trash and get the necessary vehicles to open fraudulent accounts without your knowledge or takeover existing accounts.

8 Don't give your card number over the phone unless you initiate the call.

9 Remember to retrieve your card and receipt when you make purchases at a merchant and double-check the receipt.

10 If you realize you don't receive a billing statement for your credit card, notify the issuer immediately.

11 Try to perform ATM transactions during the day or in well lighted areas. Stay alert

and pay attention to the people in the area while you are using the ATM. If possible, have someone accompany you, as most ATM crimes occur when a person is alone.

12 Request a copy of your credit report annually. Reviewing your report will tell you if anyone has applied for credit in your name and if any accounts are being used without your consent. If you have old accounts listed that you are no longer using, contact the issuers and have those accounts closed. This will help reduce your exposure. Also, if you feel you have been a victim to identity fraud, alert the credit bureaus. You can have a "Consumer Statement" placed on your bureau report that will be seen by creditors before they open an account. This alerts the creditor that you have been a victim of identity fraud and any new account requests should be scrutinized for potential fraud risk.

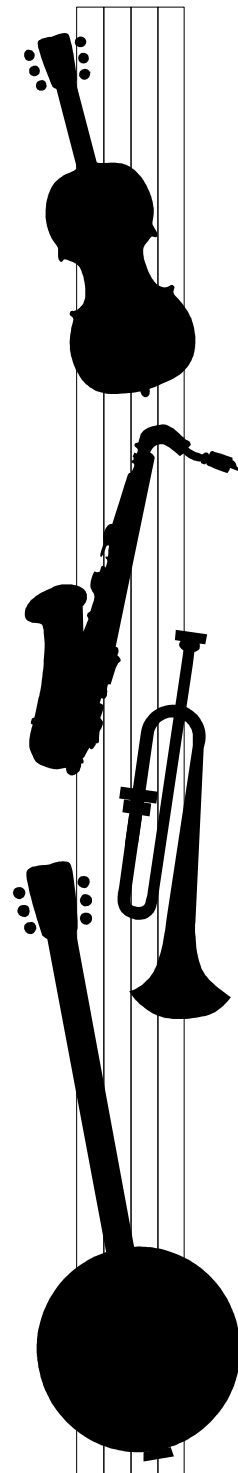
Fraud Awareness is a very useful tool in protecting yourself against becoming a victim. I served as the Fraud Prevention Manager for First Union Bank for several years. I cannot count the number of times I spoke to fraud victim and they would ask, "How could this have happened?" or "How could I have prevented this?". Protect yourself with knowledge and awareness.

If you should have any questions regarding information in this article, please feel free to call J.D. Westmoreland at (410) 655-7157.

**Quote of the Day**

You must give some time to your fellow men. Even if it's a little thing, do something for others - something for which you get no pay but the privilege of doing it.

Enjoy the Music of Life



Desktop Publisher - Rich Jackson