



Cloverfields Chronicle

MARK YOUR CALENDARS FOR 2011 - 2012 EVENTS

<i>EVENT</i>	<i>DATE</i>
2011	
Thanksgiving Day	November 24th
Christmas Day	December 25th
Community Light Contest	December 11th to 25th
2012	
New Years Day	January 1
Holiday Contest Winners	January/February Newsletter
Easter Egg Hunt	April 1st
Clean Up Day	April 21st
April General Membership Meeting	April - date TBD
Memorial Day	May 28th
Community Pool Opens	May 25th
Community Yard Sale	June 16th
4th of July Community Beach Party	July 7th
Labor Day	September 3rd
Community Pool Closing	September 3rd
September General Membership Meeting	September 16th
Community Crab Feast	September 8th
The Halloween Parade	October - date TBD
Thanksgiving Day	November 22nd
Christmas Day	December 25th
Community Light Contest	December 11th - 25th

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Approved Toll Increases & Other Changes for the William Preston Lane (Bay) Bridge (US 50/301)

Rates apply to one way toll collection.

Phased-in toll increases in 2011, 2012 and 2013

Cash/Base

	Current	11/1/2011	1/1/2012	7/1/2013
2-axle	\$2.50	\$4.00	--	\$6.00
3-axle	\$9.00	--	\$8.00	\$12.00
4-axle	\$12.00	--	\$12.00	\$18.00
5-axle	\$15.00	--	\$24.00	\$36.00
6-axle	\$18.00	--	\$30.00	\$45.00

Maryland E-ZPass

	Current	11/1/2011	7/1/2013
Commuter	\$1.00*	\$1.00*	\$2.10*
2-axle	\$2.50	\$3.60	\$5.40
3-axle	n/a	n/a	n/a
4-axle	n/a	n/a	n/a
5-axle	n/a	n/a	n/a
6-axle	n/a	n/a	n/a

* Commuter discount plans are available for customers with valid E-ZPass Maryland accounts driving two-axle vehicles. Plans for the Bay and Nice bridges are \$25 (effective November 1, 2011) and \$52.50 (effective July 1, 2013) and offer 25 trips. The Baltimore Regional Plan is \$37.50 (effective November 1, 2011) and \$70 (effective July 1, 2013) and offers 50 trips. Note: two "trips" are deducted at the Kennedy Highway and Hatem Bridge for the Baltimore Regional Plan. Plans end after 45 days or when all of the trips are used, whichever comes first.

Video

	Current	11/1/2011	1/1/2012	7/1/2013
2-axle	\$5.50	\$6.00	--	\$9.00
3-axle	\$12.00	\$13.50	\$12.00	\$18.00
4-axle	\$15.00	\$18.00	\$18.00	\$27.00
5-axle	\$18.00	\$22.50	\$36.00	\$51.00
6-axle	\$21.00	\$27.00	\$45.00	\$60.00

Commuter & Shoppers Discount Plans Breakeven Point

Dis-count Plans	Number of trips	Current			Phase 1 (11/1/2011)			Phase 2 (7/1/2013)		
		Per trip price	Price	# Trips to break-even	Per trip price	Price	# Trips to break-even	Per trip price	Price	# Trips to break-even
Bay Com-muter	25	\$1.00	\$25	10	\$1.00	\$25.00	7	\$2.10	\$52.50	9
Bay Shop-pers	10	\$1.00	\$10	4	\$2.00	\$20.00	5	\$3.00	\$30.00	5

Visit www.baybridge.com for the latest information.

CLOVERFIELDS PROPERTY OWNERS ASSOCIATION

GENERAL MEMBERSHIP MEETING

April 17, 2011

2:00 pm

MEETING MINUTES

ATTENDEES:

Bob Morelli (President)
Courtney Chambliss (2nd Vice President)
Lisa Cunningham (Financial Recorder)
Andy Hanas (Recording Secretary)
Russ Shallue (Member-At-Large I) arrived at 2:05 pm
Jim DiPietro (Member-At-Large II)
Jay Herbert (Member-At-Large III)
19 total Members in attendance (including Board Members)

I. INTRODUCTION: Bob opened the Meeting at 2:05 pm. Bob thanked everyone for coming to the Meeting, and introduced the Board and Committee Members.

II. REVIEW OF MINUTES: Andy distributed copies of the draft minutes from General Meeting of 9/19/10 to the General Membership. Andy read them at the Meeting. There were no comments. "Motion made to approve 9/19/10 Minutes as written." Motion passed 18-0-0.

III. OLD BUSINESS:

JETTY AND DREDGING: Bob said the permits for the jetty and dredging project have been secured, and said the construction should start within the next month. One owner recommended planting beach grasses once the sand is placed on the Beach to prevent the wind from blowing the sand into the channel. Jay said he would look into it. Bob mentioned that the Marina loan has been paid off, and that the jetty/dredging project will be paid in full with Marina Funds.

SIGN ON LARCH: Bob informed everyone that he is waiting on the Eagle Scout to begin working on the project to replace the Cloverfields sign on Larch as his Eagle Scout Project.

SPRING CLEAN-UP: Bob thanked everyone who volunteered for the Spring Clean-up. Bob said 25 volunteers helped. Andy thanked John and Jack Wolski for cleaning up the branches around the Clubhouse and taking them to the Fire pit, and an owner thanked the volunteers for getting the lights working.

CAMERAS AT BEACH: Bob said he is looking for volunteers to run the cables for the cameras to the Clubhouse.

IV. OFFICER/COMMITTEE REPORTS:

1. 1st Vice President: Robert not present, no report. Bob said Robert is working on a new mowing contract.

2. 2nd Vice President: POOL: Courtney said the Pool cover is off, and Gate guards have been hired and are working at the Beach this weekend due to the start of the Rockfish Season. She said pool passes will take place on Sunday, April 25th at 6:30 pm at the Clubhouse. SWIM TEAM: Court said the Swim Team sign-ups are today at 3:00 pm in the Clubhouse. WOMEN'S ASSOC.: Court mentioned that the Women's Assoc. is hosting the Easter Egg Hunt on Saturday, April 24th at 1:00 pm at the Pool.

3. Treasurer: Bob said Karen has moved out of Cloverfields and is no longer the Treasurer. The Board thanked her for her many years of service. Bob said that Meg has accepted the Treasurer position and the Board thanked her. He said Meg is not at the Meeting because she is on vacation. Bob informed the Members that the Financial Statements ending on March 31, 2011 were available as a handout. PLAYGROUND: Bob thanked Meg for working on improvements to the Playground during Spring Clean-up Day.

4. Financial Recorder: Lisa said 85% of the Owner's dues have been collected so far. Bob mentioned that \$1,500 in lien repayments have been collected during this fiscal year.

5. Corresponding Secretary: Vacant since Meg has accepted the Treasurer's position.

6. Member-At-Large I: CRIME WATCH: Russ said the Extra Security contract will be starting in June. He said several abandoned vehicles have been removed from Cloverfields, and that there was a vandalism incident on Larch.
 7. Member-At-Large II: CONSTRUCTION REVIEW: Jim said he has been working on Construction Review requests.
 8. Member-At-Large III: BEACH: Jay said the Nettle Net will be installed after the jetty/dredging project. He talked about replacing the damaged Fire pit.
 9. Member-At-Large IV: Kevin not present, no report.
 10. Recording Secretary: CLUBHOUSE: Andy said the termite damage in the Clubhouse is severe, and that is why today's Meeting is being held in the Pavilion. He said CPOA hired a Consultant Engineer to develop plans to repair the floors, and said the proposed repairs are significant. Andy said he will be getting estimates from contractors for the repair work.
- MARINA COMMITTEE: Diane said she ordered a different color for the ramp sticker to prevent old stickers from being re-used. She said that Courtney, Kelly, Robert and herself will be selling the stickers.

V. NEW BUSINESS:

CPOA WEBSITE: An owner asked if CPOA will have its own website, and Bob said he will be working on it.

LOTS ROAD SIGN: An owner asked about the vandalized Lots road sign, and Bob said he will contact the County.

ROTTING FENCES: An owner asked what can be done about fences that are rotting and falling down, and Bob said he will look into it.

BY-LAW CHANGE: Bob said that the Board is asking for a By-Law change to implement a fine for owners who do not cut their grass. The fine will be added to the violators' annual dues if they do not pay. Bob said money from our Budget has been paying for these violators. The following By-Law Change was handed out to all Members in attendance for a vote:

ARTICLE IV

MEMBERS

Section 3. In addition to keeping all lots maintained, grass must NOT exceed (6) six inches in length. If the grass reaches (6) six inches in height, a letter will be mailed to the OWNER of the lot stating a date by which the grass must be cut. If the grass is not cut by this date, CPOA will have the right to hire a grass cutting service to cut the grass. The cost of this service and an additional (\$25.00) twenty-five dollar penalty per cut will be added to the OWNER'S annual assessments.

The votes were tallied with the following results:

(16) yes (2) no

The By- Law was accepted.

Improvements in 2011

New Jetty
In-large the Beach
Fix Boat Ramp
Dredged the Channel
New Clubhouse Coming

MONTHLY EVENTS

Every 2nd Tuesday of the month - CPOA Board of Directors Meeting - starts at 7:30 pm - Clubhouse
Bi-Monthly Newsletter Distributed 6 times a year

HOLIDAY LIGHT CONTEST

It's that time of year again...Time to light up Cloverfields!

Judging will occur sometime between December 11th through December 25th evenings until 10:00 pm - So keep your lights on!

Contest Categories

MOST ORIGINAL
MOST WATTAGE
MOST COLORFUL
MOST TRADITIONAL
BEST DISPLAY
SURPRISE CATEGORY

We would like to wish you and your family all the best this Holiday Season

Merry Christmas and Happy New Years
from CPOA Board of Directors

No Board of Directors Meeting Minutes for the months of:

August
September

Around the Neighborhood

Are you looking for a night out and need a sitter - contact Laura Coslick at 410-693-2667

Do you sell Avon, crafts, cut grass, etc. please send an email to Terry Finney at tfinney@atlanticbb.net to be included in this list for future newsletters.

If you would like to receive the CPOA Bimonthly
Newsletter by e-mail please forward your address to:

tfinney@atlanticbb.net

The e-mail addresses will only be used for CPOA notices.
Hard copies of the newsletter will also be mailed to you.



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CPOA CONTACT NUMBERS

Bob Morrelli	President	410-643-7488	General Issues
Jim DiPietro	1st Vice President	410-643-9969	Grounds and Building Permits
Courtney Chambliss	2nd Vice President	410-643-7739	Pool, IDs, Women's Association, Children's Events, Swim Team, & Boat Stickers
Cindy Koene	Corresponding Secretary	cindy@stertil-koni.com	Playground & Volunteers
Andy Hanas	Recording Secretary		
Meg Walsh	Treasurer	410-829-0331	CPOA Finances, Title Transfer & Website
Lisa Cunningham	Financial Recorder	lisac@atlanticbb.net	Billing Issue & Car Permits
Russ Shallue	Member-At-Large I	410-490-9130	Crime Watch
Beth Yonts	Member-At-Large II		
Jay Herbert	Member-At-Large III	443-786-6436	Beach Issues
Kevin Finney	Member-At-Large IV	410-643-6322	Marina Cameras & Electrical Work, Boat Stickers & Rentals, & Slip Waiting List
Terry Finney	Newsletter Editor & Marina	410-643-6322	CPOA Newsletter Production, Marina Yearly Rentals, Boat Stickers
Kelly Oliver	Newsletter Advertising	410-253-7230	CPOA Advertisements & Boat Stickers

Send Newsletter Items To: tfinney@atlanticbb.net

Advertise in the Cloverfields Chronicle

BUSINESS CARD \$25

1/4 PAGE \$40

1/2 PAGE \$60

FULL PAGE \$90 (SIZE: 7 1/2 x 10)

The Cloverfields Chronicle is published on or about the 1st of the month per the discretion of the Board of Directors. Artwork is due the 15th of the month prior to publication

Send electronic files to cloverfieldsnewsletter@yahoo.com (this is the preferred method).

Hard copy artwork can be delivered to 915 May Lane, Stevensville, MD 21666

PLEASE SEND ADS IN PDF, JPEG, OR EPS FORMAT

Instructions for Cooking a Turkey

Prep time: 15 minutes

Cook time: 4 hours

INGREDIENTS

- 1 turkey, approx. 15 lbs.*
- Juice of a lemon
- Salt and pepper
- Olive oil or melted butter
- 1/2 yellow onion, peeled and quartered
- Tops and bottoms of a bunch of celery
- 2 carrots
- Parsley
- Sprigs of fresh rosemary, thyme

12-15 lb turkey for 10-12 people

15-18 lb turkey for 14-16 people

18-22 lb turkey for 20-22 people

METHOD

1 To start, if the turkey has been refrigerated, bring it to room temperature before cooking. Keep it in its plastic wrapping until you are ready to cook it. While in the refrigerator, and or while you are bringing it to room temp, have the bird resting in a pan, so that if the plastic covering leaks for any reason, you are confining the juices to the pan. If you get a frozen turkey, you will need to defrost it in the refrigerator for several days first. Allow approximately 5 hours of defrosting for every pound. So, if you have a 15 pound turkey, it will take about 75 hours to defrost it in the refrigerator, or around 3 days.

Handle a raw turkey with the same amount of caution as when you handle raw chicken - use a separate cutting board and utensils to avoid contaminating other foods. Wash your hands with soap before touching anything else in the kitchen. Use paper towels to clean up.

Remove the neck and giblets (heart, gizzard, liver). Use the heart and gizzard for making stock for the stuffing. The neck can be cooked along side the turkey or saved for turkey soup.

Note that if your turkey comes with a plastic piece holding the legs together, check the instructions on the turkey's package. Most likely you do not need to remove those plastic ties for cooking (unless you plan to cook your turkey at a very high temperature). If you remove the plastic ties, you will need to use kitchen string to tie the legs together.

2 Preheat the oven to 400 degrees F.

3 Wash out the turkey with water. Pull out any remaining feather stubs in the turkey skin. Pat the turkey dry with paper towels. Lather the inside of the cavity with the juice of half a lemon. Take a small handful of salt and rub all over the inside of the turkey.

4 In this method of cooking a turkey, we don't make the stuffing in the turkey because doing so adds too much to the cooking time. For flavor, put in inside the turkey a half a yellow onion, peeled and quartered, a bunch of parsley, a couple of carrots, and some tops and bottoms of celery. You may need to cap the body cavity with some aluminum foil so that the stuffing doesn't easily fall out. Close up the turkey cavity with either string (not nylon string!) or metal skewers. Make sure that the turkey's legs are tied together, held close to the body, and tie a string around the turkey body to hold the wings in close.

The neck cavity can be stuffed with parsley and tied closed with thin skewers and string.

5 Rub either melted butter or olive oil all over the outside of the turkey. Sprinkle salt generously all over the outside of the turkey (or have had it soaking in salt-water brine before starting this process). Sprinkle pepper over the turkey.

6 Place turkey BREAST DOWN on the bottom of a rack over a sturdy roasting pan big enough to catch all the drippings. This is the main difference between the way mom makes turkey and everyone else. Cooking the turkey breast down means the skin over the breast will not get so brown. However, all of the juices from the cooking turkey will fall down into the breast while cooking. And the resulting bird will have the most succulent turkey breast imaginable.

Add several sprigs of fresh (if possible) thyme and rosemary to the outside of the turkey.

7 Chop up the turkey giblets (gizzard, heart). Put into a small saucepan, cover with water, add salt. Bring to simmer for an hour or so to help make stock for the stuffing.

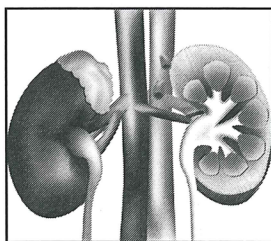
8 Put the turkey in the oven. Check the cooking directions on the turkey packaging. Gourmet turkeys often don't take as long to cook. With the turkeys mom gets, she recommends cooking time of about 15 minutes for every pound. For the 15 lb turkey, start the cooking at 400 F for the first 1/2 hour. Then reduce the heat to 350 F for the next 2 hours. Then reduce the heat further to 225 F for the next hour to hour and a half. If you want the breast to be browned as well, you can turn the bird over so that the breast is on top, and put it in a 500°F oven or under the broiler for 4-5 minutes, just enough to brown the breast. Note that if you do this, you will have a higher risk of overcooking the turkey breast.

Start taking temperature readings with a meat thermometer, inserted deep into the thickest part of the turkey breast and thigh, an hour before the turkey should be done. You want a resulting temperature of 175°F for the dark meat (thighs and legs) and 165°F for the white meat (breast). The temperature of the bird will continue to rise once you take it out of the oven, so take it out when the temperature reading for the thigh is 170°F, and for the breast 160°F. If you don't have a meat thermometer, spear the breast with a knife. The turkey juices should be clear, not pink.

9 Once you remove the turkey from the oven, let it rest for 15-20 minutes. Turn the turkey breast side up to carve it.

Website: http://simplyrecipes.com/recipes/moms_roast_turkey/

Are You At Risk For Kidney Disease?



You know when you have a headache, sore throat, or a cold. However, you may not know if you have Chronic

Kidney Disease (CKD). CKD is a potentially fatal condition that is often called "the silent disease" because it frequently isn't detected until it has reached the later stages.

According to the National Kidney Foundation, 26 million Americans (13% of the U.S. adult population) have CKD, but many don't know it. This figure is expected to rise due to high obesity rates; the link between obesity, diabetes, and high blood pressure (all risk factors); and the aging of the Baby Boom generation (because age is another risk factor for CKD). Young and middle-aged adults can also develop CKD.

The leading causes of CKD are diabetes and high blood pressure. Diabetes increases pressure inside the kidney's filters. Over a period of time, this pressure damages the filters, which then leak protein into the urine. High blood pressure, or hypertension, means that the pressure of the blood against the walls of the blood vessels increases. If left untreated, hypertension can lead to CKD, heart attacks, and strokes.

Symptoms of CKD include fatigue; poor appetite; difficulty sleeping; dry, itchy skin; muscle cramping at night; swollen feet and ankles; puffiness around the eyes, especially in the morning; frequent urination, particularly at night; and unexpected weight loss or gain.

March is National Kidney Month and the perfect time to discover your risk level by checking whether any of the statements below apply to you:

1. I have diabetes.
2. I have high blood pressure or heart disease.
3. I have a family history of chronic kidney disease.
4. I am 60 years of age or older.
5. My ethnic background is African-American, Hispanic, Asian, or Pacific Islander.

If you have any of these risk factors or any of the symptoms listed above, ask your doctor immediately to run blood and urine tests that can determine how your kidneys are functioning. If left unchecked, CKD can lead to cardiovascular disease, among other serious health problems, as well as to kidney failure. It can even be fatal. To find out more, visit the National Kidney Foundation website at www.kidney.org.

Derived from "Are You At Risk For The Silent Disease?" National Kidney Foundation website, www.kidney.org/atoz/pdf/atriskckd.pdf (accessed Dec 23, 2010).

Turkey Stuffing Recipe

- 1 loaf of day old French bread, cut into 3/4-inch cubes (about 10-12 cups)
- 1 cup walnuts
- 2 cups each, chopped onion and celery
- 6 Tbsp butter
- 1 green apple, peeled, cored, chopped
- 3/4 cup of currants or raisins
- Several (5 to 10) chopped green olives (martini olives, the ones with the pimento)
- Stock from the turkey giblets (1 cup to 2 cups) (can substitute chicken stock)
- 1/4 cup chopped fresh parsley
- 1 teaspoon poultry seasoning or ground sage (to taste)
- Salt and freshly ground pepper (to taste)

METHOD

1 If you haven't already made the stock, take the turkey giblets - heart and gizzard - and neck if you want, and put them in a small saucepan, cover with water and add a little salt. Bring to a simmer; simmer for about an hour, uncovered. Strain the stock into a container for use with the stuffing. Alternatively, you can use chicken stock or just plain water with this recipe.

2 Toast the walnuts by heating them in a frying pan on medium high heat for a few minutes, stirring until they are slightly browned (not burned) OR put them in the microwave on high until you can smell the aroma of them toasting, about a minute or two. Let them cool while you are toasting the bread, then roughly chop them.

3 Heat a large sauté pan on medium heat. Melt 3 Tbsp butter in the pan, add the bread cubes, and stir to coat the bread pieces with the melted butter. Then let them toast; only turn them when they have become a little browned on a side. *Note, if you aren't working with somewhat dried-out day-old bread, lay the cubes of bread in a baking pan and put them in a hot oven for 10 minutes to dry them out first, before toasting them in butter on the stove top. The bread should be a little dry to begin with, or you'll end up with mushy stuffing.*

4 In a large Dutch oven, sauté chopped onions and celery on medium high heat with the remaining 3 Tbsp butter until cooked through, about 5-10 minutes. Add the bread. Add cooked chopped walnuts. Add chopped green apple, currants, raisins, olives, parsley. Add one cup of the stock from cooking the turkey giblets or chicken stock (enough to keep the stuffing moist while you are cooking it). Add sage, poultry seasoning, salt & pepper.

5 Cover. Turn heat to low. Cook for an hour or until the apples are cooked through. Check every ten minutes or so and add water or stock as needed while cooking to keep the stuffing moist and keep it from sticking to the bottom of the pan.

Serves 8-10.



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