

President's Message

THE INFORMATION GAP

Last year shortly after I took office as President, I sat down to write a 'president's Message' to all lot owners and soon discovered I needed a newspaper to say all that you lot owners should know about Cloverfields. It became my opinion, and still is, that the Association has a well defined need to communicate to you lot owners information on the activities of the Association which is responsible for the supervision, operation and maintenance of the recreation facilities at Cloverfields. It has become even more apparent to me from discussions with you lot owners and also from the letters you write that the Association has not been keeping you informed of what it has been doing for you, what our mutual problems are and what Cloverfields has to offer for your enjoyment. In today's parlance; this is commonly known as the "Information Gap".

After experiencing the first six months as your president, I became convinced that this information gap is probably one of our most serious three or four problems. Your lack of information was affecting collection of recreation fees, causing misunderstanding about our purposes and objectives and reflecting adversely on the efforts of the Association's officers. These problems and attitudes did not seem to exist among informed lot owners. Also, I never met a lot owner who, after a discussion of Cloverfields, failed to agree we are doing a commendable job.

I hope that after you have read the CLOVERFIELDS NEWS you will also agree the Association is working hard and doing a commendable job in your behalf. Let me hasten to add, though, that we are not trying to paint a rosy picture. We are trying to give you the situation as we see it; it is not entirely rosy nor will it please all of you. But, I believe it will give you understanding and then maybe you will try a little harder to find time to help.

NEWS in BRIEF

FINANCES. Income is up but so are expenses. Read about the financial report beginning on page one. Complete financial report on page four.

INFORMATION GAP?! Cloverfields has one too. Read President's Message on page one.

ROAD IMPROVEMENT BEGINS. See pictures and story on page three.

WEED PROBLEM GETS CLIPPED. Cloverfields' recently purchased tractor and mower, needs volunteer operators to give lots that mowed look. Story page two.

HOW TO KEEP UP WITH THE NEWS. Cloverfields is to have a bulletin board. For what goes on it see page two.

COLLECTION POLICY REVISED. Why get so vigorous? See page two.

MORE BOAT DOCKING SPACE COMING? That's a question. Read what's happening on page two.

Improvement Association Purposes are Explained

Letters written to the Association reveal a lack of understanding of what the Cloverfields Improvement Association, Inc., is, its purposes and its objectives. Some lot owners mistakenly believe it is a developer with a developer's responsibilities for sales and lot maintenance. The Association has no authority under its charter to act as a sales agent nor any responsibility for mowing or maintaining the lots of lot owners. If you are interested in some of the history of Cloverfields and the Association, read on.

Cloverfields was originated and developed sometime around March 1959 by David M. Nichols & Company, Realtors of Baltimore, Maryland. In the late summer of 1961 there were strong rumors that Nichols & Company was going bankrupt and a small group of lot owners, fearing the recreation area would be taken by receivers and sold, formed the Cloverfields Improvement Association and incorporated it under the Laws of Maryland on September 12, 1961. The Association was formed for the purpose of taking title to and operating Cloverfields recreation facilities and is a nonprofit organization. In November 1962, Nichols & Company, design-

ated the Association to collect the \$20 per year per lot recreation fee and to maintain, supervise and operate the recreation facilities. In April 1965, under the provisions of Paragraph No. 15, Restrictions and Conditions, the Association took permanent title to the recreation facilities and the fifteen restrictions and conditions applicable to lots in Cloverfields.

When Nichols & Company went bankrupt, the unsold lots went into the hands of the receivers but the recreation facilities ended up with the lot owners' Association.

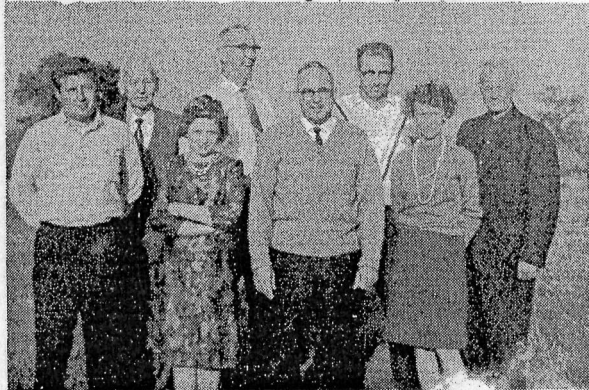
The Association has a President, a first vice-president, a second vice-president, secretary, treasurer and four chairmen of standing committees. These nine officers comprise the Board of Directors which directs the affairs of the Association and Cloverfields.

The Board holds regular meetings to transact business on the second Sunday of each month except December, January, February and May, at 2 p.m. in Cloverfields. Regular membership meetings are held in Cloverfields on the third Sunday in May and August. Election of officers takes place annually at the August meeting.

CLOVERFIELDS NEWS

Published by:
Cloverfields Improvement Ass'n., Inc.
No. 68-1 JANUARY 1, 1968

New Board of Directors Organizes



1968 BOARD OF DIRECTORS: Left to right: Darrell Russell, Chairman, Recreation Facilities Committee; Clarence Young, Chairman, Finance Committee; Claudia Angelini, second vice-president; Arthur Guertler, first vice-president; James Phillips, President; Clinton Phillips, treasurer; Janice Barnes, secretary; and George Parks, Chairman, Social Affairs Committee. Not present is Charles Weidner, Chairman, Community Betterment Committee.

FINANCIAL REPORT Income and Costs on Rise

Cloverfields collected and spent more recreation fees during fiscal year 1967 than in any previous year.

A significant factor worth noting is that despite a sharp increase in expenditures and a balance of \$335.89 in the recreation fund at the beginning of the fiscal year, the balance at the end of the fiscal year was \$1,817.01. Details are in the financial report on this page.

Most of the items in the financial report appear self-explanatory but, as in any financial report, listings and figures do not tell the whole story. Thus, the purpose of this article is to provide you, the lot owner, with some additional information which is significant to you in terms of not only how your money was spent but also to acquaint you with information about some of the thoughtfulness and care that went into money spending decisions.

When you read this article it should become apparent to you that there is a huge volume of detail connected with the management, supervision and maintenance of Cloverfields. You will see, as this fact unfolds, that the \$20 per year per lot is probably the biggest recreation bargain in existence today.

The increase in expenditures was caused not only by an increase in the cost of operating but also by a number of required maintenance repairs and improvements.

For example it was necessary to rewire the swimming pool filter and well system at a cost of \$368. This item is included in the swimming pool expenses and repairs along with the cost of draining the pool, acid cleaning the inside, painting, replacing pool vacuum equipment and providing chemicals for sani-

tation during the season.

The Association also spent a total of \$1,041.63 for furniture to improve the picnic and swimming pool areas and clubhouse. Items and their costs were: five heavy duty redwood picnic tables with benches, \$184.36; two steel patio tables with large umbrellas and eight matching steel chairs and also fourteen steel patio chairs, \$84.10; eight sets wrought iron furniture for the clubhouse (1-love seat-1 chair and 1 cocktail table per set) at a cost of \$494.72; cushions for the clubhouse furniture, \$78.45.

All of the furniture purchased by the Association was closely scrutinized and compared for appearance, potential durability and cost. The officers of the Association doing the buying shopped extensively and obtained additional in-store discounts before purchasing. All items except the cushions for the clubhouse furniture were purchased at costs below regular discount prices.

Buying of upholstered or wooden furniture for the patio and the clubhouse was deliberately avoided because of failure of all Association attempts in the past to get

(Continued on Page 4)

The Board of Directors of the Cloverfields Improvement Association for the fiscal year, beginning November 1, 1967 and ending October 31, 1968, held its first meeting November 12 in Cloverfields.

President James E. Phillips named newly elected members at large Clarence Young as Chairman, Finance Committee; and Charles C. Weidner as Chairman, Community Betterment Committee. Two members at large are elected each year for two year terms which begin on November 1.

George W. Parks and Darrell Russell, the other two members at large, will continue the remaining year of their two year terms as Chairman, Social Affairs Committee; and Chairman, Recreation Facilities Committee, respectively.

The Board voted a change in the policy for collecting past due recreation fees that will put into the hands of the Credit Bureau of Baltimore, Inc., for collection the accounts of lot owners who are one year or more in arrears. Lot owners who on January 1, 1968 have not yet paid 1967 or prior years recreation fees will be given a reasonable opportunity to pay before the more stringent action is taken.

Also discussed at the meeting were problems and progress of road improvement, the boat basin, the pros and cons of the actions of last year's Board and possible programs for next year. The Board agreed to a special meeting to be called by the President sometime in January 1968 to discuss a budget and program for the coming season.

Past and present members of the Board in a modest but sincere ceremony conducted by second vice-president Claudia Angelini presented President Phillips a silver-banded gavel inscribed with his name in appreciation for his services. President Phillips in a brief thank-you address stated a similar type of ceremony would seem appropriate for the beginning of each Cloverfields Administration.

The next regularly scheduled meeting of the Board of Directors will take place the second Sunday of March 1968, at 2 p.m. in Cloverfields.

CLOVERFIELDS IMPROVEMENT
ASSOCIATION, INC.
P.O. BOX 81-A
STEVENSVILLE, MD 21666

TO:

Finance Committee

Clarence Young, Chairman

The purpose of the Cloverfields Improvement Association is the betterment of the Community, with special accent on the management, supervision, operation and maintenance of the recreational facilities. Its assets (yours and mine) are nearly eight acres of land and the improvements thereon—Club House, Swimming Pool, Picnic Area, Play Grounds, Beach and Boat Basin. The function of the Finance Committee is to see to it that the money is available for maintaining, developing and improving these assets.

As outlined in other columns of this issue of the News, the Association has deeds for the Recreation Areas and for the roads in the development. It has also been assigned all jurisdiction for enforcement of the fifteen "Restrictions and Conditions" in the Bill of Sale that each of us signed and which are incorporated in our deeds by reference. It is evident from the letters received that a great many lot-owners have forgotten these 15 Conditions. It would save unnecessary correspondence if everyone would refresh their memories by rereading these fifteen conditions.

Particular attention is called to the following in Condition 15:

1. The lot-owner covenants to pay on January 1 each year \$20.00 for each and every lot purchased to be used for management, supervision and maintenance of the recreational facilities at Cloverfields.
 2. Each Purchaser or Owner expressly agrees to join and maintain membership in an Association of Purchasers and Owners of this subdivision.
- Most owners have paid the \$20.00 per year promptly but a number had fallen in arrears when the Association gained complete ownership and control of the recreational facilities. During the past year steps have been taken to collect these back dues. When the delinquents did not pay up in full or arrange for paying installments until they are current, we have placed their accounts with a collection agency. We do this reluctantly as it places a black mark on their credit rating. We shall continue to follow this procedure until payments on all lots are current. This must be done to comply with the Association's responsibility for enforcing the "Conditions" and in fairness to the Owners who pay promptly.

As to membership in the Association, every lot-owner has been invited a number of times to join. It is not only their obligation assumed in purchasing their lots but it is their privilege of thus having a voice in the management of the Association. Again we urge every lot owner to join the Association. Initiation Fee is \$5, Annual Dues \$3.

As the new Chairman of the Finance Committee I have been familiarizing myself with the finances of the Association. A new bookkeeping system has been installed which is just about perfect for our purposes. Treasurer Clint Philips must have spent many, many hours of hard work setting it up.

There is one financial aspect of the operation of the Association that very few people seem to realize al-

though it has been obvious in the communications sent to all lot-owners. Note this carefully—The By-Laws of the Association forbid the payment to Officers and Directors of salary or other payments for managing and supervising the affairs of the Association. They, and a few other members, work long and hard not only on managing and supervising but doing a great deal of actual maintenance work, thereby saving the Association a great many dollars. I do not believe many of the lot-owners realize and appreciate this. Another thing that few people seem to realize is that the Recreation Fees must be used entirely for the recreation area. The only money available for use outside this area is from the initiation fees and dues from members of the Association. For this reason all lot-owners should join immediately and not wait for pressure from the enforcement of Condition 15, quoted above.

Social Affairs

By George Parks, Chairman

The Social Affairs Committee Chairman has the responsibility for coming up with a complete program for the pleasure of the residents, the lot owners and their respective families.

Last year we had a complete July 4th program. We had games and races for children of all ages, from 6 to 60. We also had prizes for winners in all events and in some cases there were no losers. You should have seen the fun, the battle royal, when we threw a greased watermelon into the pool, made up teams of 5 kids each and said the team that got the melon up on the side of the pool could have it; or the time we got gooey cherry tarts, covered with whipped cream, tied the kids' hands behind their backs and then turned them loose. WOWEE!

We had a beach clean-up party on Saturday afternoon in which kids and adults worked side by side and cleared the beach of an accumulation of debris. Then, afterwards we had hot dogs and soft drinks on the house. Yes, it is possible to have a good time and at the same time get something done. I have just touched on a few of the highlights from last year. That was my first attempt as such an endeavor and I believe I can offer a more complete and varied program for next year. Please remember, though, all the work and planning that goes into a program such as I have just mentioned will all go to waste if you do not come down and avail yourself of our efforts.

Proposed events for 1968: Opening Memorial Day Program, Covered Dish Dinner, Beach Clean-up Party, July 4th Program, Crab Feast, Fishing Contest, Teen Dances, Beach Party and Labor Day Program.

These are tentative programs not necessarily to be given in the order listed.

Weed Problem 'Clipped'

During the last of the past summer months the Board of Directors voted to purchase John Deere tractor and mower in a packaged deal at a cost of \$800. The mower, however, was designed to handle grass rather than to handle heavy weeds that have grown in the area. The Board of Directors then brought forth a motion to purchase a mower

EDITORIAL

There is probably not one among us who at one time or another has not suffered the embarrassment of coming to a conclusion which was erroneous because the conclusion was based on insufficient information. Of course, this sort of occurrence is likely when we do not have sufficient time to personally research or investigate or when someone has failed to completely inform us of all circumstances.

The mail that comes to the Association from various lot owners giving reasons for not paying their recreation fees has contained such statements as, "I don't know what you are doing with the money," "I don't see where the money has been spent," or "As far as I am concerned it is just pouring money down a rat hole."

We disagree that there has been mishandling of the money that you lot owners have paid to the Association as required by the restrictions and conditions applicable to Cloverfields lots. We, who are active officers of the Association, have worked long hours and made many small personal sacrifices to supervise, operate and maintain Cloverfields as you, the lot owners, would want it. If there is something that you as lot owners believe is being neglected it is because we lack the money to do it or we do not know what you want.

It is unfair to judge on the basis of what has not been done unless you first acquaint yourself with all of the problem. It is also unfair for you to fail to make known what you expect of the Association if you are going to exercise your privilege of judging. The officers of this Association do not believe that these lot owners are unfair with malice. If they are unfair, it is because they are uninformed and not exercising their right and privilege to participate in the affairs of this Association.

The Association is trying to do its part to close this gap in communication by issuing the "Cloverfields News." Before we can attain compatibility on Association affairs, however, lot owners must do their share in correcting the communication gap by participation and articulation. A good start in this direction is to attend Board meetings and membership meetings.

Boat Basin Help Possible

One of the problem areas which the Association has been working hard to correct is the boat basin. Lot owners who have boats readily recognize the number of problems which prevent normal usage of the facilities.

The bulkhead around the boat basin is collapsing and causing a serious erosion problem threatening the picnic areas behind the beach and the access road to the boat ramp.

The Association has recognized that if the erosion problem continues unchecked we will not only lack boat basin facilities but other recreation facilities will also be curtailed.

During the 1967 legislative session the Maryland legislature passed an erosion control bill which under certain circumstances provides for up to 50% of the cost of erosion control to prevent damage such as is occurring around the edges of our boat basin. Upon inquiry, the Association determined the cost of re-bulkheading the boat basin would be about \$14,000. It then submitted a request to the State in July for help in the amount of

heavy enough to handle the problem. It purchased a bush hog capable of cutting the weeds and heavy undergrowth at an additional cost of \$484.

With this equipment original desires were to have the area cleared by spring of 1968. However, since time may not allow for all the cutting that has to be accomplished between now and then, attempts are now being made to have the areas around the beach, clubhouse and roads cleared to cut down on mosquitoes in these prime picnic areas by spring.

Since some lots are so heavily weeded and choked with undergrowth the Association will now these so lot owners will not have a hard time keeping them mowed. A discussion by the Board of Directors at several meetings brought forth the idea of asking unimproved lot owners for donations to have their property mowed,

\$7,000. In the meantime the Association was requested to raise \$7,000 in matching funds by September.

Through the cooperation of lot owners the Association borrowed \$7,000 from the Tidewater Bank through endorsement of these lot owners. The money has been put into an escrow account from which funds can be drawn only to install erosion control bulkheading into the boat basin.

If the state legislature appropriates sufficient funds for Cloverfields to obtain \$7,000 for this erosion control, the money will be available July 1, 1968. Work could be started subsequent to that time. The money to be used for this purpose is for erosion control bulkheading only and is not available to install slips for boats. However, under our plan the boat basin area would be squared off and slips to accommodate approximately 77 boats could be installed later by the Association from other funds.

Erosion control bulkheading is merely the beginning of the Association's plans for enlarging boating facilities. It will give us a modest beginning. But as everyone knows boat basins are very expensive proposition. However, this can be considered the first step in that direction.

Lot owners who would expect to use boat facilities in Cloverfields can be of help if they would write or otherwise contact their representatives in the legislature urging passage of this erosion control appropriation.

Bulletin Board Coming

The Association in March intends to erect a bulletin board next to Nichols Manor Drive near the Clubhouse to help lot owners keep abreast of events in Cloverfields.

Many lot owners drive in and out of the development without ever looking up one of the officers to find out what is going on. Consequently, they leave with very little more information than they arrived with.

Collection Policy

During the past few years a number of lot owners have ignored Association billings for recreation fees. Unless this trend is corrected, all lot owners could end up with a small piece of ground with no available recreation facilities to enhance the value of their property.

In order to correct this trend, to obtain funds past due, to get lot owners to paying again and to protect everyone's interest, the Association entered into an agreement with the Credit Bureau of Baltimore, which has nationwide affiliates, to collect these delinquent accounts. When the Credit Bureau collects past due accounts, they retain half of all that is collected and thus the lot owner gets only 50 cents value on his dollar.

Although the Association last year collected more money than ever before, there is still a backlog of past due recreation fees, particularly fees for the years 1966 and 1967. These accounts were not vigorously pursued last year because of the volume of delinquent accounts for prior years. The Association is now in a position to apply its delinquent accounts collecting policy to all delinquent accounts.

Lot owners in arrears can arrange to bring their accounts current through monthly payments by writing to the Association. This is the preferred way if you cannot pay in a lump sum—it is easier on you and more beneficial to all of us.

If you are a new lot owner you are advised that you do not have to have agreed to pay these fees before you incur the obligation. The \$20 per year per lot is a condition of ownership and in purchasing a lot from another owner you incur his obligations.

The cost of merely keeping the recreation facilities operating at Cloverfields is approximately \$7,000 per year. Capital improvements to assure continued operation are badly needed for the clubhouse (roof and heat), the swimming pool (filter), the boat basin (erosion) and the beach (water drainage). The costs of these required repairs runs into thousands of dollars.

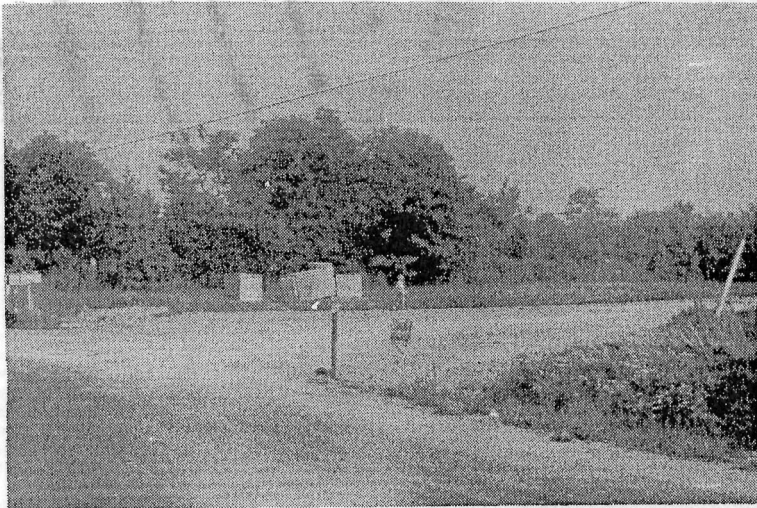
Making Cloverfields into a model recreation community is an impossible task without funds. Everyone would like to see their recreation and community needs met with their \$20 recreation fee. This possibly can be done for many years through good management and cooperation of lot owners. The cooperation needed is volunteer help and payment of fees to the Association.

The Bulletin Board will carry such items as typewritten minutes of Board and Membership meetings, monthly financial reports, correspondence about current problems, notices of coming events and other matters of information and interest.

Remember! Next Spring when you drive through Cloverfields read the Bulletin Board for matters of in-

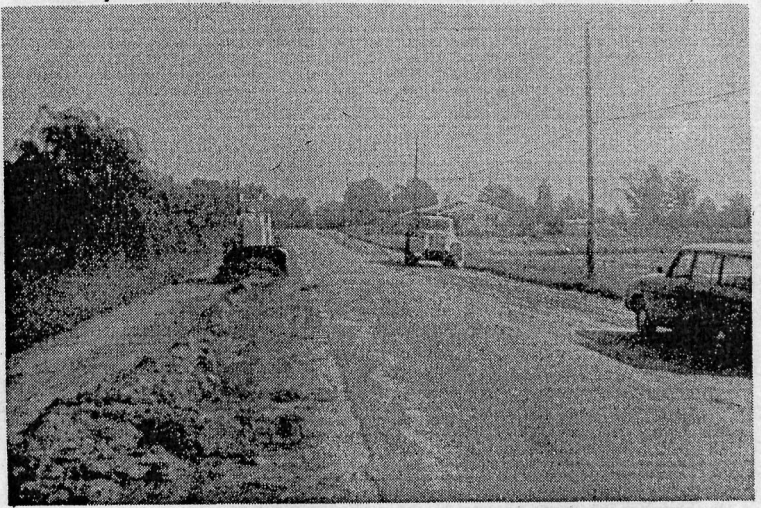
ROADS, ROADS... a big problem

LANDMARK GOES...



THOSE FAMILIAR brick pillars which so distinctly marked the entrance to Cloverfields have given away to progress. They were too close together for the width of the new road. Anyone have a suggestion for a replacement? In the meantime don't tell your guests to "turn in at the brick gate."

WIDER, PLEASE...



SHOWN HERE is the old macadam road before being replaced by gravel fill. It provides an interesting contrast in size. When "tarred and chipped" sometime next year (we hope) the new paving will provide twice the width of the old road.

GENTLY WINDING...



THIS IS Nichols Manor Drive as you approach the clubhouse. The broad vista and gentle curve add new beauty to the landscape.

ANOTHER START...



THIS SHOWS the start of grading on Monroe Manor Road looking north from the vicinity of Lot H-27. The low roof on the right is the boathouse.

The County began widening and grading Nichols Manor Drive and parts of Monroe Manor Road in October. The County has no plans to improve Petinot Place or Monroe Manor Road from Lots G-14 and H-14 to Petinot Place or from Lots B-65 and F-40 to Petinot Place even though the roads were included in an Association petition for improvement.

The current road improvement in being done at the option of the county and not because of the Association's campaign petitioning the county on Cloverfields roads.

During January 1967, the Association sent to lot owners in the F, G and H blocks and to owners of lots B-56 to 88, E-15 to 30, and J18 to 33, a petition seeking their proxies for the Association to vote for roads in a hearing being sought to require the County improve Petinot Place, Monroe Manor Road and adjacent Courts. The County Resolution under which the Association was petitioning for road improvement required owners of 75% of the adjusted foot frontage on petitioned roads to vote for improvement. Estimated cost to lot owners for roads under the petition was \$2.43 per foot front.

The Association was still 24% short of the required 75% after eight months of hard campaigning for proxies. During the campaign the Association wrote every unsigned lot owner involved at least twice and sometimes more in its efforts to obtain required signatures.

Personal contact in the form of visits or telephone calls were made to lot owners who had ignored the letters. Representatives of the receivers of the blocks of lots from Nichols & Co. bankruptcy were invited and visited Cloverfields so the Association could show and plead its case to them directly on the site. The receivers in bankruptcy represented approximately 20% of the required foot frontage.

By May the Association had obtained signature for approximately 38% of the foot frontage and began the personal contact phase. These contacts raised the percentage to about 51% by July. Continuing efforts and pressures failed to increase the percentage and gave indications of generating ill will.

During July and thereafter the Association worked closely with County Commissioner Grollman to explore alternative solutions to obtaining road improvement through the

County Resolution foot frontage method. Late in August, Commissioner Grollman advised the Association that the county may be able to make limited improvements to a portion of the roads included in the petition but only roads receiving regular use and servicing homes could be included. Nichols Manor Drive from Old Love Point Road to the boat basin was approved for improvement by the County Commissioners in 1965 and was not a consideration in the petition. This road was deeded to the County in May 1965 and funds for the work were included in the County Roads Commission Budget for the County Fiscal Year beginning July 1, 1967.

Road improvement of Monroe Manor Road, from lot B-65 northeastward to Lot G-15, and Manor and Willow Courts will be accomplished sometime in the future. There are certain details to be overcome about deeding these roads to the county which have not been completed as this article goes to press.

It is estimated by the Association that its officers who worked on this roads project gave more than 420 free manhours to the program. Also given freely was: Vacation time from work to meet with county officials and

other persons' unavailable during nonwork hours; donations of automobiles with gasoline and bridge tolls; donations of long distance phone call charges; Other expenses such as postage and stationery were paid for by the Association.

The question now arises - what about roads in the future?

The most obvious source for road improvement is the County Government. They have the know-how, equipment and manpower. They can ease the burden of payment by the lot owner through small yearly payments on his tax bill. They can force recalcitrant lot owners to pay.

County funds for roads are limited, however. It can't afford bad road investments such as roads which are used so infrequently that they soon deteriorate to no roads at all. This is also undesirable from the taxing standpoint because it raises taxes and wastes tax money.

Private contractors want their money on the line. The Association does not collect funds for roads. Neither can it force the individual lot owner to pay for paving. There are other obvious problems also such as who gets roads first and what to do about the lot owner who doesn't want paved roads,

which defy equitable solution.

The County seems to view the road problems with startling realism that appears to boil down to this: If you live in Queen Annes County and need to get in and out to make a living, the County helps - as far as the public domain extends. Thus to a large extent, County road improvements in the immediate future will depend upon the location of the homes of year-around residents in Cloverfields.

A neighboring community paves its own roads. However, its authority to collect from lot owners includes a requirement that some of the funds be spent on roads. Cloverfields would have to find some method of funding roads or forcing lot owners to pay before this could be considered practical.

These are some of the knotty roads problems the Association is trying to unravel. While the picture is bleak, it is not hopeless. The dilemma is that the County says, "Build homes and we will help you get roads." Lot owners, on the other hand, say, "We must have roads before we can build homes." The solution seems to be somewhere between accessible roads and paved roads. Hopefully, one of these days the right compromise will be reached.

Recreation Fund

INCOME AND EXPENSE STATEMENT
Fiscal Year November 1, 1966 to October 31, 1967

Cash on Hand November 1, 1966 (Per Audit)		\$ 335.89
Income - November 1, 1966 to October 31, 1967;		
Recreation Fees	\$11,184.20	
Vending Machines	165.90	
Social Affairs	42.00	
Total		
Cash on Hand plus Income		11,392.10
Expenditures:		\$11,727.99
Electricity		
Lifeguards	\$ 339.14	
Mowing and Cleaning	1,301.71	
Swimming Pool Repairs and Expenses	840.08	
Clubhouse Repairs and Expenses	899.09	
Boat Basin Repairs and Expenses	31.17	
Beach Expenses and Repairs	219.87	
Recreation Area Repairs and Expenses	112.65	
Recreation Area Equipment:	178.71	
Hecht Company Account		
Pool Balls	45.89	
5 Picnic Tables and 10 Trash Cans—	25.00	
2 Patio Table Sets and 14 Patio Chairs	204.84	
2 Horseshoe Sets	284.10	
Clubhouse Furniture	12.34	
Cushions for Furniture	494.72	
Total	76.45	
		1,145.34
Maintenance Equipment:		
Metal Tool Shed		
Gravelly Rotary Mower Head	154.49	
Mower Blade - 36"	118.62	
John Deere Tractor	7.99	
John Deere Heavy Duty Mower	800.00	
Total	484.00	
		1,565.10
Petty Cash:		
Deficit November 1, 1966	27.70	
Administration:		
Stationery	66.35	
Postage	172.80	
Supplies & Equipment	68.96	
Notarized Documents	17.25	
Total		325.36
Buildings:		
Repair Materials	28.27	
Cleaning Materials	7.48	
Furnishings (Screens, Waste Baskets)	13.56	
Total		49.31
Grounds:		
Gas & Oil For Mowers	47.60	
Repairs & Maintenance of Mowers	11.54	
Refuse Disposal		
Refuse Disposal	2.00	
"No Hunting" Signs	4.11	
Maintenance Equip't (Grease Gun, Cans)	21.65	
Total		86.90
Recreation:		
Swimming Pool Repair (Tool Rental)	7.33	
Food & Beverage	1.40	
Total		8.43
Total Petty Cash on Hand		8.43
Total Petty Cash Expenditures plus Deficit		497.70
Petty Cash on Hand October 31, 1967		57.30
Petty Cash Total		555.00
Social Affairs:		
July 4 Celebration:		
Contest Supplies & Prizes	21.28	
Music	10.00	
Total	31.28	
Covered Dish Dinner:		
Food, Beverage & Supplies	19.35	
Teen Dance:		
Orchestra	65.00	
Beach Clean-Up Party:		
Food	4.39	
Post Card Notices—	12.00	
Total Expenditures	132.02	
Less Teen Dance Admissions	42.00	
Net Expenses	90.02	
Cash on Hand October 31, 1967	36.98	
Social Affairs Account Total		127.00
Sundry Expenses:		
Real Estate Tax	6.96	
Commissions to Collection Agency	572.10	
Street Signs	93.00	
Hospital (Injury to Lifeguard)	15.00	
Reissued Check (Replace Lost Check)	24.01	
Reissued Check to Delta-Ches. Chem. Co.	193.08	
Stock for Vending Machines	47.40	
Unrecorded Expenditure	16.83	
Bonding of Officers	77.00	
Fire Insurance	312.00	
Liability Insurance	84.00	
Withholding Tax and Social Security	424.70	
Legal Services—	242.50	
Total		2,108.58
Office Equipment & Repairs		279.63
Office Supplies & Expenses		100.17
Maintenance Equipment Repairs		235.68
Total Expenditures (Deduct From Income)		\$10,005.26
Cash Balance (Tidewater Bank Checking Account)		1,722.73
Petty Cash Balance		57.30
Social Affairs Account Balance		36.98

FINANCIAL REPORT

Income and Costs on Rise

(Continued from Page 1)

persons using the furniture to not sit in it with wet bathing suits, not put wet bottles on tables and discontinue other damaging habits.

Mowing and cleaning consisted of preparations starting in April for the opening of Cloverfields on Memorial Day and continuing to October when it is necessary to close down toilet facilities in bathhouses due to freezing weather. Cleaning is a seven day a week job and there are approximately eight acres of mowing weekly in the recreation area from the beginning of May to the end of September.

The boat basin was dredged at a cost of \$206 and is the biggest item in the \$219.87 cost. We saved considerable dredging expense through a local county cooperative which we joined without cost.

Beach expenses and repairs consisted of nettle-net and pole replacement at a cost of \$112.65.

This year the Association invested heavily in maintenance equipment because it was needed and a reasonable amount of money was available near the end of the summer. It was needed because most of the equipment being used was the light, home-owner type, largely unsuitable for hard use in the area and consequently was less efficient in terms of time and labor required. Purchased items are listed under maintenance equipment in the financial report. Also included was \$154.49 for a metal storage shed to store smaller items of equipment too heavy to lift into other storage facilities.

Administration expenses have been high this year partly because of a need to replace the Association's 1930 model typewriter and to purchase an adding machine. A reconditioned typewriter, circa 1960, cost \$128.75 and a "Sears Best" adding machine cost \$128.63. We installed a more efficient bookkeeping system to avoid errors in accounting and to give us prompt answers to questions about where we stand financially. Postage was higher than normal because of our use of classified mail to reach lot owners who ignored our billings. We also purchased stencils to get the addressograph back in operation with ZIP codes and other miscellaneous items such as rubber stamps and common supplies needed for office work.

Commissions to a collection agency amounted to

\$572.10. This is the cost of collecting from lot owners who ignore our billings for recreation fees.

When the roads are completed the Association will replace the street signs with new ones. The cost of painting the names of the streets on the signs is \$93.

Insurance for the year totaled \$473 and is for the protection of Cloverfields funds and facilities for lot owners.

The withholding taxes are actually the taxes withheld from the wages of persons employed at a salary by the Association. Included in the sum of \$424.70 is also the employees' and the Association's share of Social Security taxes.

The Legal Services item of \$242.50 represents the cost of our lawyer for two lawsuits to collect past due recreation fees from lot owners and for legal advice which the Association obtains before taking actions which may have legal implications and for advice on the legal implications of actions taken by others which may affect the Association.

Income into what we call the Improvement Fund included \$139 from one of Cloverfields' neighbors who has a legal right of way to use Ackerman Road, including the bridge across the creek. The \$139 represents one-half of the Association's share of repairing the bridge. The bridge was in disrepair and dangerous. Since it is owned by the Association, the Association could be held liable for damages caused to persons through neglect and poor condition of the bridge when used by persons under terms of the right of way. Your Association furnished the material and persuaded the county to provide the labor and know-how to make the repairs. The Association accepted \$139 from the neighbor and sent a check to the county for \$278 for materials for repairing the bridge.

Mosquito control is provided on a cost sharing basis with the State through the University of Maryland. The Association collects \$15 per year from lot owners who have houses in Cloverfields to offset the cost of the program for the area around the houses. The Association pays the cost for the recreation area. House owners paid \$270 for this program (\$210 collected in fiscal year 1966) and the Association paid \$50.82 as its share for fiscal year 1966, a total of \$320.82.

Improvement Fund

Total Cash on Hand October 31, 1967	\$ 1,817.01
Cash on Hand November 1, 1966 (Per Audit)	\$ 541.57
Income to October 31, 1967	770.50
Total Cash on Hand plus Income	\$ 1,312.07
Expenditures:	
Electricity	\$ 11.61
Mosquito Control	320.82
Ackerman Road Bridge Repairs	278.00
Dr. Sattelmeier Testimonial (Contrib. to Hosp.)	25.00
Petty Cash:	
Expenditures (None)	
Balance	
Total Expenditures	100.00
Balance (Cash on Deposit)	735.43
Petty Cash Balance	576.64
Total Cash	100.00