



# Cloverfields Chronicle

## Cloverfields Community Yard Sale



We are looking for community members interested in participating in a community yard sale at the field by the horseshoe pits/pool on Saturday, June 8<sup>th</sup> (rain date will be June 15<sup>th</sup>) from 7:00 am–1:00 pm. A 16 foot area will be available for each participant to display their items. However, you will need to bring your own tables, chairs, etc.

There will be a small fee of \$5.00 per family to cover advertising cost in the Bay Times and the Star Democrat and for posting signs around the area. We will place ads in the free newspapers also.

This will be a great way to do your spring cleaning and to sell unwanted items. It is also a great way to meet new people in the community and local area. Last year, we had a really good turnout. Let's make this year even better. Our goal is to have at 20 families at the field this year – One stop shop for our customers.

To participate in the yard sale and reserve your space today please call Terry on 410-643-6322. If no one answers, please leave a message and we'll get back to you. Hope to see you their year.

4th OF JULY ANNUAL PARTY AT THE BEACH ON SATURDAY, JULY 6TH AT 2:00 PM

CPOA Board will provide hamburgers, hot dogs, water, soda, and all the condiments.  
DJ will be on hand for your entertainment.

If you would like to bring a guest the cost will be \$3.00 per person.

You will need to bring your pool pass with you to the beach in order to attend this function.  
Please bring a dish with you to share with others.

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Marina Yearly Rentals and Ramp Stickers  
THERE WILL BE NO BOAT STICKERS SOLD OVER MEMORIAL WEEKEND  
Friday, May 24th - Monday, May 27th

We will be collecting money for the boat ramp stickers on the following  
Sundays from 12:00 - 2:00 pm

May 12th and 19th

***No boat stickers will be sold during the memorial holiday weekend - please do not call***  
June 2nd and 9th - after this date - by appointment only

Please stop by 940 Kimberly Way anytime during those two hours only.

Please bring proof of payment for your CPOA yearly dues, registration of the vessel(s), and a check made out to: CPOA. If you are planning on bring cash - please bring the exact amount.

Yearly Slips - 20' - \$300 and 25' - \$375  
Ramp - \$35  
Each additional sticker - \$20

Any questions please call us at 410-643-6322

## Morning Star Home Child Care

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**CLOVERFIELDS PROPERTY OWNERS ASSOCIATION  
BOARD OF DIRECTORS MEETING**

March 12, 2013  
7:30 pm

MEETING MINUTES

ATTENDEES:

Bob Morelli (President)  
Jim DiPietro (2<sup>nd</sup> Vice President) arrived at 7:38 pm  
Courtney Chambliss (2nd Vice President)  
Andy Hanas (Recording Secretary)  
Cindy Koene (Corresponding Secretary)  
Jay Herbert (Member-At-Large III)  
Kevin Finney (Member-At-Large IV)  
Sheriff Gary Hoffmann

**I**      OPENING REMARKS/REVIEW OF MINUTES/APPROVAL:

OPENING: Bob opened the Meeting at 7:30 pm.

REVIEW OF MINUTES: Andy said the 2/12/13 Board Meeting Minutes were e-mailed to all the Board Members. He said he did not receive any comments for revisions. "Motion made to approve the 2/12/13 Board Meeting Minutes as written." Motion passed 5-0-0.

**II**      OLD BUSINESS:

CRIME WATCH: Sheriff Hoffmann attended the Meeting and asked how his office can help Cloverfields. Kevin said a few of the incidents occur after hours at the Beach. Speeding vehicles on Nichols Manor was also brought up. Sheriff said that they will increase patrols in April and May. He said that there were 10 calls for service in Cloverfields, generating 5 reports, which included a domestic and one theft. He asked Bob to explore a flat rate for the Extra Security contract. Sheriff Hoffmann said he would e-mail Cindy info on the flat rate. He also stated that his force has been instructed to make arrests at the Beach if a Community Member makes the request for an illegal activity.

NEWSLETTER: Bob said the next Newsletter should be in the mail by the end of the week.

**III**      OFFICER/COMMITTEE REPORTS:

1. 1<sup>st</sup> Vice President: CONSTRUCTION REVIEW COMMITTEE: Jim said he has been recovering from surgery and is planning to resume CRC requests in a week or two. He submitted a copy of a letter which will be mailed to the owner on Kimberly Way who has refused to remove illegal fence posts on CPOA property. Bob gave Jim a CRC request that he received for a fence.
2. 2nd Vice President: POOL: Court said she was looking into possible grants for the defibrillator at the Pool. SWIM TEAM: Court said Swim Team sign-ups will take place on 4/21/13 after the General Membership Meeting. WOMEN'S ASSOC.: Court said the Easter Egg Hunt is scheduled for 3/24/13.
3. Treasurer: Meg not present, no report. Bob handed out Financial Statements ending 2/28/13.
4. Financial Recorder: Lisa not present, no report. Bob said 72% of the dues have been paid to date.
5. Corresponding Secretary: Cindy said she has been updating information on the website, and that the summer schedule is now posted.
6. Member-At-Large I: Russ not present, no report.
7. Member-At-Large II: Beth not present, no report.
8. Member-At-Large III: Jay the shed for the Marina is now in the Pool area. He said he will screw anchor the shed when he installs it at the Marina.
9. Member-At-Large IV: Kevin said Terry has collected most of the money owed for the Newsletter ads. He said a schedule for slips and ramp stickers will be in the next Newsletter.
10. Recording Secretary: CLUBHOUSE: Jim said he has received an updated proposal from TJ Farms for the pole building exterior, and will send to Bob and Andy. Andy said a load of free sand for the Horseshoe pits will be coming in the next couple of weeks.

**IV**      NEW BUSINESS:

MEDIATOR: Bob said that House Bill 744 is at the General Assembly in Annapolis, which if passed, would require the hiring of a mediator for Community Association disputes.

**V**      ADJOURNMENT:

Meeting adjourned at 8:41 pm.

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**CLOVERFIELDS PROPERTY OWNERS ASSOCIATION  
GENERAL MEMBERSHIP MEETING**

September 16, 2012

2:00 pm

MEETING MINUTES

ATTENDEES:

Bob Morelli (President)  
Courtney Chambliss (2<sup>nd</sup> Vice President)  
Andy Hanas (Recording Secretary)  
Cindy Koene (Corresponding Secretary)  
Russ Shallue (Member-At-Large I)  
Beth Yonts (Member-At-Large II)  
Jay Herbert (Member-At-Large III)  
Kevin Finney (Member-At-Large IV)  
15 total Members in attendance.

- I. OPENING REMARKS: Bob opened the Meeting at 2:10 pm. Bob thanked everyone for attending the Meeting.
- II. REVIEW OF MINUTES: Andy distributed copies of the draft minutes from General Meeting of 4/15/12 to the General Membership. Andy read them at the meeting. There was one comment to thank Lloyd Miller for helping with the Firepit. "Motion made to approve 4/15/12 Minutes with one revision." Motion passed 15-0-0.
- III. OLD BUSINESS:  
LOTS ROAD SIGN ON ROUTE 8: Bob said the State replaced the sprayed-up sign on Route 8 once again.  
BETTERMENT COMMITTEE: Bob said that no one has yet to volunteer to serve on the Betterment Committee. He said the Board is looking for help with this Committee.  
OLD LOVE POINT ROAD: Bob said the County is working on valve covers on Old Love Point Road, and that the road is to be re-paved.  
LIENS: Bob said he recently filed 28 liens.  
NEWSLETTER: Bob and the Board thanked Terry for doing such a wonderful job on the Newsletter.
- IV. NEW BUDGET: Bob said the new CPOA Budget was handed out when Members signed-in. He said there will not be a dues increase this year, and that the next Budget is close to the same as last year. He asked the Members to look it over, and asked if they had any comments. There were no comments. "Motion made to approve the 2013 CPOA Budget as submitted." Motion passed 15-0-0.
- V. OFFICER/COMMITTEE REPORTS:
1. 1<sup>st</sup> Vice President: CONSTRUCTION REVIEW COMMITTEE: Jim not present, no report. GROUNDS: Bob said the grounds are in good shape and that he and Jay fixed sections of the split rail fence.
  2. 2<sup>nd</sup> Vice President: POOL: Courtney said that the Pool cover has been installed, and that she will be winterizing the Bathhouse soon. SWIM TEAM: Court said the Swim Team was a big success with over 100 swimmers. WOMEN'S ASSOC.: Court mentioned that a Halloween Party for the kids will be next month.
  3. Treasurer: FINANCE: Meg not present. Bob said that Financial Statements ending August 31 were available as a handout, and asked if anyone had any questions.
  4. Financial Recorder: BILLING: Lisa not present, no report. Bob said 99.5% of dues have been paid to date.
  5. Corresponding Secretary: WEBSITE: Cindy said the website has been getting more looks, and that realtors have been accessing the site. She also mentioned that CPOA documents are now posted on the site.
  6. Member-At-Large I: CRIMEWATCH: Russ said there has been some vandalism with spray-painted vehicles and tire slashed. He said it is not only in Cloverfields, but in other local communities as well. Russ mentioned that a thief was caught breaking into the Snack Shack 2 times, was arrested and charged.
  7. Member-At-Large II: PLAYGROUND: Beth said she posted a sign at the Playground on Friday, sprayed weed killer, and then re-opened the Playground on Saturday. She mentioned that mulch will be needed in the spring.
  8. Member-At-Large III: BEACH: Jay said he will be working on installing a shed at the Beach. FIREPIT: Jay thanked Lloyd Miller for donating the firebrick for the Firepit, which will be installed in the spring. NETTLE NET: Jay said he will pull the Nettle Net out of the River next weekend, weather permitting.
  9. Member-At-Large IV: MARINA: Kevin said the Marina earned several thousand more dollars this year than last. He said the trailer sticker system went well, except next year they will get better stickers for the metal trailers. Kevin mentioned that the stone jetty seems to be doing its job since the channel is holding up. ELECTRIC: Kevin said all the lights at the Marina are working.
  10. Recording Secretary: CLUBHOUSE: Andy said the building permit for the proposed new Clubhouse design is due at

- I. The end of September. Bob said the County required an architect to develop and stamp the plans since they consider the Clubhouse a commercial building. He said an architect was hired to re-design the plans and bring them up to County standards. He also said a historical restoration group asked him if they could salvage some of the brick and wood during demolition, and Bob said he told them they would need to coordinate with whoever got the demolition contract.

VI. NEW BUSINESS:

None.

VII. VOTE FOR OFFICERS:

Andy said he did not receive any requests from anyone who wanted to be on the ballot to run against those already on the ballot, and according to the By-Laws, the Recording Secretary can cast the vote for all on the ballot. Andy cast the vote, and the following became Board Members:

1<sup>st</sup> Vice President: Jim DiPietro (two year term)

Treasurer: Meg Walsh: (two year term)

Cindy Koene: Corresponding Secretary (two year term)

Recording Secretary: Andy Hanas (two year term)

Member-At-Large III: Jay Herbert (two year term)

Member-At-Large IV: Kevin Finney (two year term)

ADJOURNMENT:

Meeting was adjourned at 2:45 pm.

**Attention all homeowners and tenants of Cloverfields,**

There is going to be a special meeting to discuss the recent break ins and destruction of property. Myself and others in this community have experienced first hand the destruction of our property more then once in the last three years. Many of my neighbors have not reported these incidents to the police. I have spoken to a number of residents who are willing to come to an informational meeting to brainstorm ideas and suggestions on how we can assure the safety and peace of mind of all our residents and tenants. The vandalization and crime affects all of us. WE all work to hard to have our property destroyed. I think if we all come together we can make a difference . Thank you for your concern and I am looking forward to seeing everyone at the meeting. The time and date will be on our website - [www.cloverfields.org](http://www.cloverfields.org).

**WE ARE ALL IN THIS TOGETHER!!! Kathy Dubel**

**Winners of Easter Egg Hunt: Golden Eggs!**

0-2 years ~ Chelsea Porter

3-6 years ~ Brogan McGinty

7-9 years.~ Mackenzie Woodin

10 and up ~ Julia Fitzpatrick

Winner: "Of Guess How many Jelly Beans" was Meghan Fleegle at 302 jelly beans, Great guess!

Big Thanks to Bill Duffy at the new Walmart in Denton for the Candy! Thanks Bill!

Please visit the new Walmart in Denton, its amazing!

Big thanks to our Easter Bunny.

## **Pool Opens May 24th at 10:00 am**

Watch for signs for pool pass photo's on our website! ([www.cloverfields.org](http://www.cloverfields.org)). They will also be on all the main corners of the community and the pool sign.

**YOU MUST HAVE A POOL ID TO ENTER THE POOL AREA**

**GUESTS ARE \$3.00 PER PERSON AND MUST BE WITH A MEMBER!**

Hours: Monday - Saturday 10:00 - 8:00 pm and Sunday - 12:00 - 8:00 pm

For more information call Courtney at 410-643-7739

## **Swim Team Sign Ups**

Please Call Courtney for a swim team sign-up forms or check out the Cloverfields website ([www.cloverfields.org](http://www.cloverfields.org)) to download the forms. Please complete all the forms and drop them off at my house. Please write checks to CPOA. It must be given to Courtney so the swim team gets the money! We will have more sign ups when the pool opens! Call Courtney for more information at 410-643-7739.

## **NUTRITION BASICS**

To make informed choices about what we eat, it helps to know what constitutes a balanced diet. A balanced diet is one that includes a variety of foods that supply an adequate amount of nutrients. Proteins, carbohydrates, and fats are considered the basic building blocks.

**Protein:** Approximately 10-15% of our total calories per day should come from protein. Try to include fish, eggs, legumes, nuts, and seeds. Also, choose lean sources of meat such as white-meat poultry and lean cuts of pork. Limit the higher-fat protein sources such as fatty (highly marbled) cuts of beef and poultry with the skin on. Including a small amount of protein at each meal or snack helps us feel full and satisfied.

**Carbohydrates:** "Carbs," which include a wide range of healthy foods such as whole grains, legumes, fruits and vegetables, and low-fat milk and yogurt, should make up approximately 50-65% of our calories. Refined carbohydrates, including food made with white flour, lack the fiber and many of the vitamins, minerals, and phytochemicals you get from whole grains. Sugar also provides calories without any nutrients and tends to crowd out more nutritious choices. Both sugar and refined carbs should be eaten sparingly in favor of more nutrient-dense carbohydrate options.

**Fats:** Fat is the most calorie-dense of the three building blocks and should account for 30% or less of our daily calorie intake. The fats we consume should come from healthful sources such as olive oil, canola oil, nuts, seeds, and fatty fish. Because fat is so calorie dense, a little will go a long way. For your heart's sake, saturated fats that are found in full-fat dairy products and fatty meats should be limited and trans fats found in many baked goods and processed foods should be avoided completely. Visit [www.eatright.org](http://www.eatright.org).



With the cost of travel rapidly increasing, why not stay home and have fun this summer, while learning great skills and getting in shape?

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## **Sherman's Martial Arts**

We are offering 6 Action Packed weeks of Martial Arts Summer Camp!

**Session 1: June 17 - 21**

**Session 2: June 24 - 28**

**Session 3: July 8 - 12**

**Session 4: July 15 - 19**

**Session 5: August 5 - 9**

**Session 6: August 12 - 16**

Each day runs from 9:00am - 3:30pm.

**\*\*Non-Karate Students are welcome. \*\***

Call: 410-310-1562

Email: [staff@shermansmartialarts.com](mailto:staff@shermansmartialarts.com)

### **Mortgage Rates Are at All Time Low! Refinancing?**

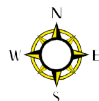
Please call to find out if refinancing makes sense for you.

- Lower your rate
- Reduce your term
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If you would like to receive the CPOA Bi-Monthly Newsletter by email please forward your address to:

[CPOAfinney@gmail.com](mailto:CPOAfinney@gmail.com)

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



## **Bay Bridge Toll Reminder**

**As of July 1st the tolls will be  
going up.**



# HEART SCREENINGS CAN SAVE YOUR LIFE!

Heart disease is one of the leading causes of death in the United States. According to the Centers for Disease Control and Prevention, about 950,000 Americans die of cardiovascular disease each year.

Although it may seem that heart issues are an inevitable part of aging, there are steps you can take to avoid heart problems. By controlling your blood pressure and blood lipids and by living a healthy lifestyle, you can reduce your risk.

Basic screenings will help you understand your specific risks and what steps you can take to improve your heart health if needed. Here are two of the most common screening tests.

**Cholesterol:** Cholesterol is a fat-like-substance that your body produces naturally and needs to function normally. However, many people produce more cholesterol than the body needs. The excess is deposited in the arteries, blocking blood flow and potentially leading to heart disease.

It is recommended that adults (age 20 and above) have their cholesterol checked at least once every 5 years. On the basis of the results of the initial test, a doctor may suggest more frequent checks. A fasting cholesterol screen typically includes the following components:

- **Total Cholesterol** - this includes low-density lipoprotein (LDL), high-density lipoprotein (HDL), and all other lipoproteins. A desirable level is less than 200 mg/dl.
- **LDL** - LDL is known as the “bad” cholesterol. An ideal LDL level is less than 100 mg/dl, 100-129 is near optimal, 130-159 mg/dl is borderline, and a level of 160 mg/dl or more is considered high.
- **HDL** - HDL is known as the “good” or “healthy” cholesterol. A desirable level for men is 40 mg/dl and for women the ideal level is 50 mg/dl. Having an HDL level above 60 mg/dl is thought to give some protection from heart disease.
- **Triglycerides** - Another type of fat, triglycerides are regulated by hormones to meet your body’s energy needs. A desirable level is less than 150 mg/dl. Levels between 150 and 199 mg/dl are borderline and a level greater than 200 mg/dl is considered high risk.

**Blood Pressure:** High blood pressure is often referred to as the silent killer because there are often no symptoms. This makes regular screenings very important.

A normal blood pressure reading is 120/80 mmHG. The first number is systolic pressure, the pressure of blood in vessels when the heart beats. The second number is diastolic pressure, the pressure between beats when the heart relaxes. A consistent blood pressure reading of 140/90 mmHg or higher is considered high blood pressure or hypertension. If your systolic reading is 120-139 mmHG, your diastolic reading is 80-89 mmHg, or both, you have what is considered prehypertension.

## ***CPOA CONTACT NUMBERS***

|                    |                            |                      |   |
|--------------------|----------------------------|----------------------|---|
| Bob Morelli        | President                  | 410-643-7488         | General Issues  |
| Jim DiPietro       | 1st Vice President         | 410-643-9969         | Grounds and Building Permits, CRC, & Legal                                    |
| Courtney Chambliss | 2nd Vice President         | 410-643-7739         | Pool, IDs, Women's Association, Children's Events, Swim Team                  |
| Cindy Koene        | Corresponding Secretary    | 410-991-8990         | Volunteers & Website  |
| Andy Hanas         | Recording Secretary        | 410-604-3885         | Clubhouse   |
| Meg Walsh          | Treasurer                  | 410-604-3227         | CPOA Finances & Title Transfer  |
| Lisa Cunningham    | Financial Recorder         | lisac@atlanticbb.net | Billing Issue & Car Permits   |
| Russ Shallue       | Member-At-Large I          | 410-490-9130         | Crime Watch   |
| Beth Youts         | Member-At-Large II         | 443-249-3466         | Playground  |
| 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 & Ads, Marina Yearly Rentals, Boat Stickers        |

Send Newsletter Items To: [CPOAFinney@gmail.com](mailto:CPOAFinney@gmail.com)

## ***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](mailto:cloverfieldsnewsletter@yahoo.com) (this is the preferred method).

Hard copy artwork can be delivered to 940 Kimberly Way, Stevensville, MD 21666

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# MEDICAL CARE FOR CHILDREN

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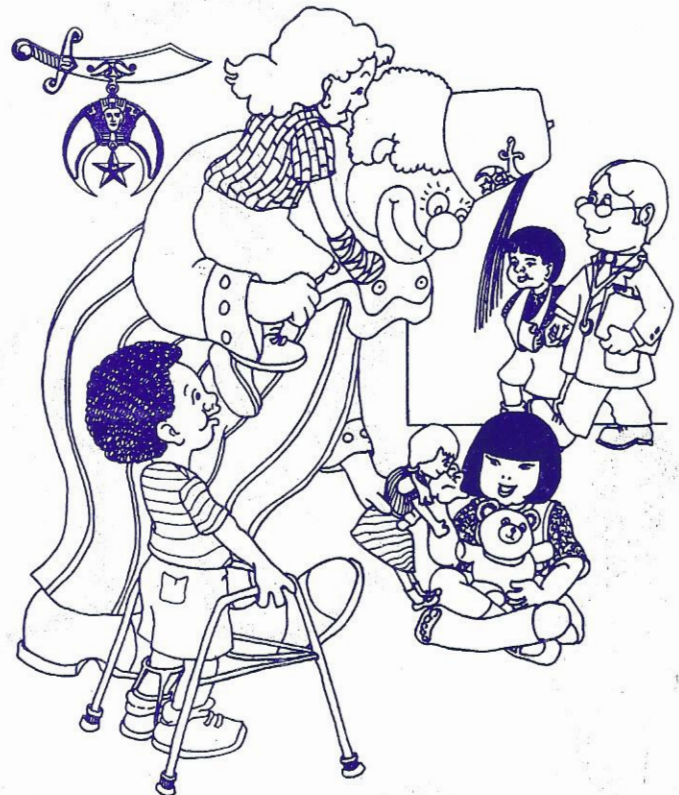
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