

Cloverfields Chronicle

New Cloverfields Signage

Thanks to Josh Rainey of Monroe Court, the Cloverfields community has a beautiful new sign at the corner of Larch and Rte. 8. The sign was Josh's Eagle Scout Service Project.



He began working on the sign on June 8th of 2010, starting with web searches, and gathering information about sign building by email. From beginning to end, Josh invested a total of 364 hours and 45 minutes to complete the project.

He said that the hardest part of the project was making the letters with each letter taking one week to complete. Also mixing the cement was a challenge because he had to stay up and keep water on the mold to keep it from cracking.

Numerous companies and people contributed materials, and time to help Josh complete the sign. The insurance replacement value to replace the sign is estimated at \$4,000 dollars. Everyone on the Board gives many thanks to Josh Rainey for this wonderful new addition to our neighborhood.

GENERAL MEMBERSHIP MEETING SEPTEMBER 16, 2012 Pavillion at 2:00 pm		COMMUNITY CRAB FEAST September 8th from 2:00 - 5:00 pm Pavillion	
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**Cloverfields Property Owners Association
General Membership Meeting
Sunday, September 16th, 2012
AGENDA**

- | | |
|--|-------------------------------|
| I. Introduction of Board and Committee Members: | Bob Morelli |
| II. Review / Approval of Minutes of April, 2012 Meeting: | Andy Hanas |
| III. Old Business: | |
| IV. New Budget: | |
| V. Officers/Committee Reports: | |
|
1st Vice-President |
Jim Dipietro |
| Grounds | |
| Legal Issues | |
| Construction Review Committee | |
|
2nd Vice-President |
Courtney Chambliss |
| Pool | |
| Swim Team | |
| Women's Assoc. | |
|
Treasurer |
Meg Walsh |
| Finance | |
| Title Transfers | |
|
Financial Recorder |
Lisa Cunningham |
| Billing | |
|
Corresponding Secretary |
Cindy Koene |
| Web Site | |
|
Member-at-Large I |
Russ Shallue |
| Crime Watch | |
|
Member-at-Large II |
Beth Yonts |
| Playground | |
|
Member-at-Large III |
Jay Herbert |
| Beach | |
|
Member-at-Large IV |
Kevin Finney |
| Marina Cameras and Electrical Work | |
|
Recording Secretary |
Andy Hanas |
| Clubhouse Maintenance | |
|
<u>Committees:</u> | |
| Marina | Terry Finney |
| Newsletter | Terry Finney |
|
VI. New Business | |
| VII. Vote for Officers | |
| VIII. Adjournment | |

2012 BUDGET			
INCOME		EXPENSES CONTINUED	
MEMBER ASSESSMENT	\$ 150,400.00	CLUBHOUSE MAINTENANCE	\$ 5,000.00
LATE CHARGES	\$ 3,500.00	BEACH MAINTENANCE	\$ 3,500.00
PRIOR YEAR FEES	\$ 1,000.00	COMMUNITY ACTIVITIES	\$ 2,000.00
VEHICLE STICKERS	\$ 500.00	YOUTH ACTIVITIES	\$ 1,000.00
ADVERTISING	\$ 2,000.00	CRIME PREVENTION (cell)	\$ 700.00
CLUBHOUSE RENTAL	\$ -	GROUNDS MAINTENANCE	\$ 6,500.00
INTEREST	\$ 1,500.00	PLAYGROUND	\$ 2,000.00
POOL INCOME	\$ 4,500.00	GENERAL COMMUNITY	\$ 20,700.00
TOTAL INCOME	\$ 163,400.00	CLUBHOUSE- INTEREST	\$ 4,200.00
		CLUBHOUSE- PRINCIPLE	\$ 11,500.00
EXPENSES		Total Clubhouse MORTGAGE	\$ 15,700.00
ELECTRIC	\$ 4,000.00	POOL MAINTENANCE CONTRACT	\$ 5,000.00
INSURANCE	\$ 6,500.00	ELECTRIC	\$ 4,500.00
ACCOUNTING	\$ 2,400.00	BATHHOUSE MAINTENANCE	\$ 1,200.00
LEGAL	\$ 5,000.00	POOL EQUIPMENT	\$ 1,000.00
SECURITY	\$ 6,000.00	POOL MAINTENANCE	\$ 2,500.00
POSTAGE	\$ 5,000.00	POOL OPERATIONS	\$ 14,200.00
PRINTING & SUPPLIES	\$ 7,000.00	CLUBHOUSE RENOVATIONS	\$ 4,400.00
TELEPHONE	\$ 1,850.00	CAPITAL IMPROVEMENTS	\$ 6,000.00
WATER & SEWAGE	\$ 3,000.00	MOSQUITO CONTROL	\$ 2,700.00
WASTE DISPOSAL	\$ 3,800.00	TOTAL EXPENSES	\$ 163,400.00
OFFICE EQUIPMENT	\$ 1,200.00	SURPLUS (DEFICIT)	\$ -
OTHER (Misc)	\$ 1,000.00	MARINA FUND	\$ -
POOL MANAGER	\$ 5,150.00	RAMP & SLIP FEES	\$ 22,000.00
ATTENDANT WAGES	\$ 8,800.00	INTEREST	\$ 400.00
LIFEGUARD WAGES	\$ 23,000.00	TOTAL INCOME	\$ 22,400.00
PAYROLL TAXES	\$ 7,500.00	MAINTENANCE	\$ 5,000.00
BEACH GATE GUARDS	\$ 3,800.00	ELECTRIC	\$ 1,500.00
BEACH LIFEGUARD WAGES	\$ 4,700.00	Snack Shack	\$ 6,000.00
GENERAL & ADMINISTRATIVE	\$ 99,700.00		

CALL TO THE CLOVERFIELDS PROPERTY
OWNERS ASSOCIATION GENERAL

MEMBERSHIP MEETING

Sunday September 16th, 2 pm at the Pool Pavilion.

Board Officers to be voted on: If you would like to run for an office please call Bob Morelli (410.643.7488) NLT 10 September 2012. Currently ALL Board members are planning on running again.

Two Year Terms:

1st Vice-President
Treasurer

Recording Secretary
Member-at-Large III
Member-at-Large IV
Corresponding Secretary

CLOVERFIELDS PROPERTY OWNER ASSOCIATION

SEPTEMBER 16, 2012

BALLOT

(PLACE AN "X" IN THE BOX)

1st Vice Present (2 year term)

Jim Dipietro

☐

Treasure (2 year term)

Meg Walsh

☐

Recording Secretary (2 year term)

Andy Hanas

☐

Member-at-Large II (2 year term)

Jay Herbert

☐

Member-at-Large IV (2 year term)

Kevin Finney

☐

Corresponding Secretary (two year term)

Cindy Koene

☐

Fill in position and name _____

☐

Fill in position and name _____

☐

Fill in position and name _____

☐

Fill in position and name _____

☐

Fill in position and name _____

☐

Fill in position and name _____

☐

CPOA Dues Notice

CPOA bills will go out quarterly in lieu of monthly starting in September for residents that are in arrear as of today for there yearly community dues.

Please contact Lisa Cunningham at:
lisac@atlanticbb.net

to set-up arrangements for payments. The Board is willing to work out arrangements if you can't afford to pay the entire cost at one time.

We know this is a hard time for everyone in this economy so please contact us.

**Any questions or comments please
contact us at:**

410-643-3707

**For more information, check out the
Cloverfields website at:**

www.cloverfields.org

The Tradition Continues
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JOHNS**
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Annual Bedding Plants
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Come Visit Us! Located Rt. 8 South: Just Past Airport

\$5 OFF

Next Produce Purchase
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Must Present Original Coupon - Expires Sept 30, 2012

BUY ONE, GET ONE

FREE

(1) Small Snowball

Must Present Original Coupon - Expires Sept 30, 2012

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**CALL TO THE CLOVERFIELDS PROPERTY OWNERS ASSOCIATION GENERAL
MEMBERSHIP MEETING**

Sunday September 16th, 2:00 pm at the Pool Pavilion

Board Officers to be voted on. If you would like to run for an office please call Bob Morelli at 410-643-7488 NLT 10 September 2012. Currently ALL Board members are planning on running again.

**1st Vice – President
(two Year term)**

**Treasurer
(two Year term)**

**Recording Secretary
(two Year term)**

**Member-at-Large III
(two Year term)**

**Member-at-Large IV
(two Year term)**

**Corresponding Secretary
(two Year term)**

CLOVERFIELDS STINGRAYS

The Stingrays had another fun filled fabulous season! The swimmers continued to work hard, have a blast, and improve their skills! Congratulations to all the swimmers who qualified for champs this year!

Logan Green
Cam Sonneveldt
Kyle Sonneveldt

The above names all earned medals at champs for their wonder efforts. We are very proud of their accomplishments! Thank you to our new assistant coaches who enthusiasm and spirit really energized the tam this season! We wish Ryan, Rachel, Holly, and Matt continued success in their collegiate endeavors. A huge thank YOU to Courtney and Bruce for your commitment to the Stingray swim team. We could not do it without you! Many thanks to all of the volunteers who help make our season run smoothly. Have a wonderful school year...I look forward to seeing you in the pool next summer.

Coach Meredith

Head Coach- Meredith Claborn; Parent Rep: Courtney Chambliss; Hytek Operator: Bruce Chambliss
Jr. Coaches: Matt Early, Holly Mahr, Rachel Abbott, and Ryan Jamar

CLOVERFIELDS PROPERTY OWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING
July 10, 2012
7:30 pm

MEETING MINUTES

ATTENDEES:

Bob Morelli (President)
Jim DiPietro (1st Vice President)
Courtney Chambliss (2nd Vice President)
Meg Walsh (Treasurer)
Andy Hanas (Recording Secretary)
Cindy Koene (Corresponding Secretary)
Jay Herbert (Member-At-Large III)
Dfc. Jeremy Davidson
Jeff Abbott
Teresa and Josh Rainey

I OPENING REMARKS/REVIEW OF MINUTES/APPROVAL:

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

REVIEW OF MINUTES: Andy thanked Cindy for documenting the Meeting with notes and tape recording while he was recovering from surgery. Andy said he wrote the 6/12/12 Board Meeting Minutes and e-mailed to all the Board Members. He said he received no comments. "Motion made to approve the 6/12/12 Board Meeting Minutes as written." Motion passed 6-0-0.

II OLD BUSINESS:

CRIME WATCH: Dfc. Davidson said there were 17 calls for service in the last 6 weeks in Cloverfields, which included 5 assaults and 1 DUI. He said that there will be a National Night Out on August 7, and said the website for the event is as follows: www.nationaltownwatch.org. He said the vandalism at the Beach is being investigated. Jim informed Dfc. Davidson that he received complaints of other vandalism in the Community.

NEWSLETTER: Bob requested items for the next Newsletter by August 20.

CLUBHOUSE: Bob said he and Jim went to the QA County Permit Office and applied for demo and building permits for the Clubhouse. He said that the County would not accept a professional civil engineer's stamp on the plans, and said they need an architect's stamp on the plans. He said we will need to hire an architect to stamp the plans.

SECURITY CAMERAS: The Board discussed the need for the security cameras to be functional to deter bad behavior at the Beach and Marina, such as the recent vandalism at the pavilion. Hiring a private contractor to make it work was mentioned.

EAGLE SCOUT SIGN: Josh Rainey asked the Board for final approval on the new Cloverfields sign at Larch. The Board thanked Josh for a wonderful job on the sign. Bob signed the approval letter for Josh.

III OFFICER/COMMITTEE REPORTS:

1. 1st Vice President: CONSTRUCTION REVIEW COMMITTEE: Jim said that an owner erected a wooden fence on the CPOA-owned property on Kimberly Way. The site is the "paper street" between Kimberly and Petinot. The owner who erected the fence claimed that CPOA gave him the property several years ago. Andy said he researched the archives and said there was no evidence of this transaction. He said records show that the owner asked the Board to take down a dead tree from the CPOA property so it would not fall on his lot. There is no evidence of any discussion regarding the transfer or sale of the land. The Board agreed with Jim that the fence needs to be removed by that owner. Dfc. Davidson said to contact him if we feel that we need their support. An adjacent owner spoke at the Meeting that the fence will restrict stormwater from flowing down the ditch thus creating a potential flooding situation. He asked that the fence be taken down. Jim said he will give the fence erector one more opportunity at the August Board Meeting to plead his case. Jim said the owner has been told that if he cannot successfully win his case, then the fence will need to come down.
2. 2nd Vice President: POOL: Courtney said the Pool is in good shape and the Swim Team is doing well. She said that guest fees are down a little from last summer. Court mentioned that she wants to have a Teen Pool Party sometime in August. Bob said that the Snack Shack is close to breaking out even so far.

Continued from page 7:

1. Treasurer: Meg gave out the Financial Statements ending 6/30/12, and said that the numbers look good.
2. Financial Recorder: Lisa not present, no report.
3. Corresponding Secretary: Cindy said there has been some more traffic on the website lately. She said she will add info on the new Clubhouse sign on the website.
4. Member-At-Large I: Russ not present, no report.
5. Member-At-Large II: Beth not present, no report.
6. Member-At-Large III: BEACH: Jay said the Nettle Net was installed and thanked Tommy, Darin, Chambers, Dave Jones and several volunteers at the Beach for helping him. Jay also thanked Rent-All for renting the tractor and trailer at HALF PRICE to CPOA. The tractor was used to clean up the Beach before the Beach Party. BEACH PARTY: Jay said the Beach Party was fun despite the heat. Bob said that there were 97 paid guests, and that \$443.00 was collected from guest fees and raffle, which went towards helping to pay for the Party. The Board thanked Jay and Tommy for setting up, cooking and clean up. They also thanked Chambers, Courtney, Darin, Jim and Sherry for helping, and Kim for running the raffle.
7. Member-At-Large IV: Kevin not present, no report.
8. Recording Secretary: Andy said he will conduct an inventory on the items in the Clubhouse requiring storage before the demolition.

IV NEW BUSINESS:

VANDALISM AT THE BEACH: Bob said that the picnic table and pavilion at the Beach was vandalized with paint and obscenities. Jay thanked Courtney, Kevin Finney, Tony O'Hare, Jean Howard, Vince and Marcy Witkowski for painting over the vandalized table and pavilion before the Beach Party.

V ADJOURNMENT:

Meeting adjourned at 9:03 pm.

MARK YOUR CALENDARS FOR 2012 EVENTS	
EVENT	DATE
Labor Day	September 3rd
Community Pool Closing	September 7th
Community Crab Feast	September 8th
September General Membership Meeting	September 16th (third Sunday of the month)
The Halloween Parade	October - date TBD
Thanksgiving Day	November 22nd

VOLUNTEERS NEEDED

The CPOA needs your help. This is a community run by volunteers which results in low property-association dues. Cloverfields board members are all residents who volunteer to work for the greater good of the community. Management of the pool, marina, club-house and crime watch is completely run by volunteers. So is the newsletter, distribution of passes and community correspondence, and the organization of community events. More volunteers are needed! Any help is appreciated, even if it's just spending an hour to pick up litter from the beach, spread mulch at the playground, or man a keg at the crab feast.

Call Cindy at 410-991-8990

HEALTH WATCH
TOPIC: IRRITABLE BOWEL SYNDROME

Irritable bowel syndrome (IBS) is a disorder that leads to abdominal pain and cramping, changes in bowel movements, and other symptoms. IBS has not been shown to lead to a serious disease and no link has been established between IBS and inflammatory bowel diseases such as Crohn's disease or ulcerative colitis. In IBS, the structure of the bowel is not abnormal. About one in six people in the US has symptoms of IBS. It is the most common intestinal problem that causes patients to be referred to a bowel specialist (gastroenterologist).

The main symptoms of IBS are abdominal pain, bloating and fullness, and gas; a diagnosis requires the presence of symptoms for at least 3 days a month for 3 months. The pain and other symptoms will often be reduced or go away after a bowel movement. People with IBS may switch between constipation and diarrhea or mostly have one or the other. Sometimes people find that their symptoms subside for a few weeks or months and then return, whereas others report that symptoms are present most of the time.

There is currently no known specific cause for IBS. One theory is that those who suffer from IBS have a colon that is particularly sensitive to certain foods and stress. Sometimes IBS occurs after an infection of the intestines. This is called post-infectious IBS. There may also be other triggers. IBS can occur at any age, but it often begins in the teens years or early adulthood. It is twice as common in women as in men.

There is no specific test to diagnose IBS. Diagnosis is typically made on the basis of a complete medical history, physical exam, and description of the symptoms. However, tests may be done to rule out other more serious problems.

No cure has been found for IBS yet, but many options are available to treat the symptoms. Lifestyle changes, including regular exercise, improve sleep habits, stress management, and dietary changes, can help in some cases.

The following dietary changes are helpful for some:

- Avoiding food and drinks that stimulate the intestines (such as caffeine, tea, or colas)
- Avoiding large meals
- Increasing fiber in the diet (this may improve constipation but make bloating worse)

Call your health care provider if you have symptoms of irritable bowel syndrome or if you notice a persistent change in your bowel habits.

To learn more about IBS, visit the International Foundation for Functional Gastrointestinal Disorders website at:

www.aboutibs.org

Derived from the International Foundation for Functional Gastrointestinal Disorders website, www.aboutibs.org
(accessed April 2, 2012)

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, Marina Yearly Rentals, Boat Stickers
Kelly Oliver	Newsletter Advertising	410-253-7230	CPOA Newsletter Advertisements

Send Newsletter Items To: 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 (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

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

cpoafinney@gmail.com

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

Would you like to share a recipe, needle point, how to, etc. please send your information to:

tfinney@atlanticbb.net

No ads please

Around the Neighborhood

Are you looking for a night out and need a sitter?

Laura Coslick at 410-693-2667

Alex or Lily Walsh at 410-604-3227
(both have completed the Red Cross Baby-Sitting course)

Jessie Abbott and Hannah Moran at 443-988-1502
(both have completed the Red Cross Certification Baby-Sitting course. Good with kids and have baby sat kids from the age of 1-4.)

Maria Moore at 410-604-0933
(completed Super Sitter Course at Anne Arundel Medical Center for Baby-Sitting course)

Maggie and Caleigh Hauser at 410-643-5988
(both have completed the Anne Arundel Medical Centers Baby-Sitting course)

AVON CALLING.....

Avon Products - call Rhonda Moore, Independent Representative at 410-604-0933. 10% off your first order!

POPULATION GROWTH, 2000 - 2012

QUEEN ANNE'S COUNTY: FROM 40,563 TO 47,798 - 18% INCREASE
CENTERVILLE: FROM 1,973 TO 4,285 - 117% INCREASE
CHURCH HILL: FROM 544 TO 745 - 37% INCREASE
QUEENSTOWN: FROM 633 TO 664 - 5% INCREASE
SUDLERVILLE: FROM 394 TO 497 - 26% INCREASE

(For comparison: during the same period, Caroline County grew 11%; Kent County grew 5%; Talbot County grew 12%; and Maryland grew 9%)

Source: www.census.maryland.gov



**P.O. Box 488
Stevensville, MD 21666**

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2012 CPOA Swim Team

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Call me to get results!



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