



EASTER EGG HUNT

Saturday, April 19th @ 2:00 pm – Playground

\$2.00 per person

Ages 0-2, 3-6, 7-9, 10 and up

Find the golden egg, photos with the Easter Bunny, prizes for each golden egg winner and goodie bags for all, guess how many jelly bean, and win them.

Call Courtney at 410-643-7739 for more information.

COMMUNITY CLEAN-UP DAY

We need you! If you can spare one hour you can make a difference in our community.
Please come out and help us.

Saturday, April 26th @ 8:00 am
(meet at the pool house)

We need volunteers to help clean-up the pool, marina, beach, and playground areas.

Bring your own rake and shovels.

Lunch will be provided at the Marina around noon.

TABLE OF CONTENTS

Marina Stickers, Pool Passes, Swim Team	2	Community Yard Sale Notice	7
Champions Improvement Advertising	3	Food Allergy Awareness	8
January 2014 Board of Directors Meeting	4	Volunteers Needed	9
General Membership Budget	5	Cancel Screening	10
General Membership Agenda	6	CPOA Contacts & Advertising	11

MARCH/APRIL 2014 BOAT STICKERS

We will be collecting yearly rentals and boat stickers every Sunday for the months of March 12 – 2:00 pm and April from 12 - 1:00 pm only. We are located at 940 Kimberly Way (please use the side door).

\$35 for the first boat, \$20 for each additional boat
\$300 for 20' slips
\$375 for 25' slips

Make sure to bring your paid membership receipt and boat registration.
We accept cash (exact amount) or check made out to CPOA.

If you are planning on keeping your slip at the Marina this year please confirm/pay by March 31st. After this date the slip will be given to the next person on the waiting list.

We are continuing the 2 sticker process for boats again this year with one change.

There will be a 2 color system: purple – trailer and green – boat (left side).

Lost Stickers: \$35 charge – no exceptions.

Any questions in reference to the boat items please contact
Kevin and Terry Finney at 410-643-6322.

Pool Passes

Because of the clubhouse being torn down in March, please watch for pool pass dates and times on signs posted in the community and on our website. The photos will be taken under the pavilion on those days. Signs will be posted earlier that day, because of the weather.

Any questions please contact Courtney at 410-643-7739.

SWIM TEAM SIGN-UPS

Swim team sign-up are Sunday April 27th from 12 – 2:00 pm at the pool pavilion. Come and meet the coaches. Metro swim will be there for all your swim team needs. (i.e. suites, goggles, caps, etc.).

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

January 14, 2014
7:30 pm

MEETING MINUTES

ATTENDEES:

Bob Morelli (President)
Jim Dipietro (1st Vice President)
Courtney Chambliss (2nd Vice President)
Cindy Koene (Corresponding Secretary)
Andy Hanas (Recording Secretary)
Russ Shallue (Member-At-Large I)
Grant Warner (Member-At-Large II)
Sgt. Duke Johnson

I OPENING REMARKS/REVIEW OF MINUTES/APPROVAL:

OPENING: Bob opened the Meeting at 7:38 pm.

REVIEW OF MINUTES: Andy said the 12/10/13 Board Meeting Minutes were e-mailed to all the Board Members. He said he received no comments. "Motion made to approve the 12/10/13 Board Meeting Minutes as written." Motion passed 6-0-0.

II OLD BUSINESS:

CRIME WATCH: Sgt. Johnson said that they have been very busy County-wide with 100 to 120 calls per day. He said there were 42 calls for service in Cloverfields generating 6 reports (3 burglaries and 1 theft). He said many communities are experiencing mailbox vandalism and vehicle window breaks with thefts, mostly cash.

CLUBHOUSE: Bob said that the builder is developing MEP plans to be submitted to the County for review. He said the schedule is to demolish the old Clubhouse in March.

DUES COLLECTION: Bob reminded the Board that Dues Collection will be next month in the Clubhouse. He said the bills have been mailed out, and that the stickers will be purple this year.

III OFFICER/COMMITTEE REPORTS:

1st Vice President: Jim present, no report.

2nd Vice President: Courtney present, no report.

Treasurer: Jeanette not present, no report. Bob handed out Financial Statements ending 12/31/13.

Financial Recorder: Lisa not present, no report.

Corresponding Secretary: Cindy said she updated the website with information on paying dues. The Board asked her to include a statement that no new pictures will be taken at the Clubhouse in February due to the lack of heat. Pre-printed photo ID cards will be handed out to paying members.

Member-At-Large I: Russ said he got a call that a house was broken into.

Member-At-Large II: Grant present, no report.

Member-At-Large III: BEACH: Jay not present, no report.

Member-At-Large IV: MARINA: Kevin not present, no report.

Recording Secretary: Andy present, no report.

IV NEW BUSINESS:

None.

V ADJOURNMENT:

Meeting adjourned at 8:25 pm

**Call to the Cloverfields Property Owners Association General
Membership Meeting**

Sunday, April 27th @ 2:00 pm at the Pool Pavilion

2014 BUDGET

<u>INCOME</u>			<u>EXPENSES (continued)</u>	
MEMBER ASSESSMENT	\$ 150,400.00		YOUTH ACTIVITIES	\$ 1,000.00
LATE CHARGES	\$ 3,500.00			
PRIOR YEAR FEES	\$ 1,000.00		CRIME PREVENTION (cell)	\$ 700.00
VEHICLE STICKERS	\$ 500.00			
ADVERTISING	\$ 2,000.00		GROUNDS MAINTENANCE	\$ 6,500.00
CLUBHOUSE RENTAL	\$ -			
INTEREST	\$ 1,500.00		PLAYGROUND	\$ 2,000.00
POOL INCOME	\$ 4,700.00		----	----
TOTAL INCOME	\$ 163,600.00		GENERAL COMMUNITY	\$ 10,200.00
			----	----
SURPLUS (DEFICIT)	\$ -		CLUBHOUSE- INTEREST	\$ 4,200.00
			CLUBHOUSE- PRINCIPLE	\$ 11,500.00
			----	----
<u>EXPENSES</u>			TOTAL C/H MORTGAGE	\$ 15,700.00
ELECTRIC	\$ 4,000.00		----	----
INSURANCE	\$ 6,500.00		POOL MAINT. CONTRACT	\$ 5,000.00
ACCOUNTING	\$ 2,500.00		ELECTRIC	\$ 4,500.00
LEGAL	\$ 5,000.00		BATHHOUSE MAINTENANCE	\$ 1,200.00
SECURITY	\$ 6,000.00		POOL EQUIPMENT	\$ 1,000.00
POSTAGE	\$ 5,000.00		POOL MAINTENANCE	\$ 2,500.00
PRINTING & SUPPLIES	\$ 7,000.00		----	----
TELEPHONE	\$ 1,850.00		POOL OPERATIONS	\$ 14,200.00
WATER & SEWAGE	\$ 3,000.00		----	----
WASTE DISPOSAL	\$ 3,800.00		CLUBHOUSE RENOVATIONS	\$ 4,400.00
OFFICE EQUIPMENT	\$ 1,200.00			
OTHER (Misc)	\$ 1,000.00		CAPITAL IMPROVEMENTS	\$ 6,000.00
POOL MANAGER	\$ 5,250.00		MOSQUITO CONTROL	\$ 2,700.00
ATTENDANT WAGES	\$ 8,800.00		TOTAL EXPENSES	\$ 163,600.00
LIFEGUARD WAGES	\$ 23,000.00			
PAYROLL TAXES	\$ 7,500.00		<u>MARINA FUND</u>	
BEACH GATE GUARDS	\$ 3,800.00		RAMP & SLIP FEES	\$ 22,000.00
BEACH LIFEGUARD WAGES	\$ 4,700.00		INTEREST	\$ 400.00
----	----		TOTAL INCOME	\$ 22,400.00
GENERAL & ADMINISTRATIVE	\$ 99,900.00			
----	----		MAINTENANCE	\$ 5,000.00
CLUBHOUSE MAINTENANCE	\$ 5,000.00		ELECTRIC	\$ 1,500.00
			JETTY	\$ 12,000.00
BEACH MAINTENANCE	\$ 3,500.00			
			SNACK SHACK	\$ 6,000.00
COMMUNITY ACTIVITIES	\$ 2,000.00			

**CLOVERFIELDS Property Owners Association
General Membership Meeting
Sunday, September 27, 2014**

AGENDA

- | | | |
|------|--|---------------------|
| I. | Introduction of Board and Committee Members | Bob Morelli |
| II. | Review Approval of Minutes of April 2013 Meeting | Andy Hanas |
| III. | Old Business | |
| IV. | New Budget | |
| V. | Officers/Committee Reports | |
| | <u>1st Vice President</u> | Jim DiPietro |
| | Grounds | |
| | Legal Issues | |
| | Construction Review Committee | |
| | <u>2nd Vice President</u> | Courtney |
| | Chambliss | |
| | Pool | |
| | Swim Pool | |
| | Women's Association | |
| | <u>Treasurer</u> | Jeannette Meinhardt |
| | Finance | |
| | Title Transfers | |
| | <u>Financial Recorder</u> | Lisa Cunningham |
| | Billing | |
| | <u>Corresponding Secretary</u> | Cindy Koene |
| | Website | |
| | <u>Member-at-Large I</u> | Russ Shallue |
| | Crime Watch | |

Member-at-Large II
Playground

Grant Warner

Member-at-Large III
Beach

Jay Herbert

Member-at-Large IV
Marina Camera
Electrical Work

Kevin Finney

Committees

Marina

Marina Yearly Rentals
Marina Ramp Stickers
Marina Waiting List
Marina Rentals (daily, weekly, monthly)

Terry Finney

Cloverfields Newsletter

Terry Finney

- VI. New Business
- VII. Adjournment

COMMUNITY YARD SALE

Saturday, June 21st @ 7:00 am

Location: Field by the Pool

It's time for spring cleaning and getting ready for our annual yard sale.

More information to come in May/June issue of the CPOA Newsletter.

FOOD ALLERGY AWARENESS

Nobody knows precisely what causes food allergies. A combination of genes – allergies run in families – and environment clearly plays a role. Food allergies can appear at any time and very suddenly, and they can often be life threatening.

One of the challenges families face is that many people don't really understand food allergies. According to a report by the Centers for Disease Control and Prevention (CDC) and The Food Allergy & Anaphylaxis Network (FAAN):

- An estimated 3 million children have a food allergy
- One in every 17 children under the age of 3 has a food allergy
- Peanut allergy doubled in children over a 5-year period (1997-2002)
- Even trace amounts of a food allergen can cause a reaction

What is the difference between a food allergy and a food intolerance?

People often confuse food allergies with food intolerance. There is a difference. Someone with an allergy must avoid the food allergen whereas someone with a food intolerance may be able to eat small quantities of the food without a problem.

Food allergies:

- Are caused by the immune system when the body mistakenly identifies a food or a component of a food as a harmful substance and causes a person's own antibodies to attack.
- Start a reaction of chemical changes that causes swelling and irritation in the body.
- Cause symptoms that may include tingling in the mouth, hives, swelling in the lips, or difficulty breathing.

Food intolerances:

- Cause problems without involving the immune system.
- Can take hours, days, or sometimes weeks to manifest as problems/discomfort.
- Cause a person's body to have problems digesting certain foods, causing symptoms that may include abdominal cramps, bloating, or diarrhea.

Remember that any food can cause a food allergy so it is important to be aware of the signs and symptoms of food allergies. There are, however, certain foods that are more likely to cause an allergic reaction. In particular, parents should be aware of the eight most common foods that can cause an allergic reaction.

The eight (8) most common foods that can cause allergic reactions include:

- Milk (dairy)
- Eggs
- Peanuts
- Soybeans
- Wheat
- Nut from trees (such as walnuts, pistachios, pecans, and almonds)
- Fish (such as salmon and tuna)
- Shellfish (such as shrimp, crab, and lobster)

If you suspect that you or your child may have food allergies or intolerances, find a specialist who can help you identify which foods you or your child has issues with. If you find that you or your child has a true food allergy, it is important to develop a food allergy action plan. For more information on food allergies, visit The Food Allergy & Anaphylaxis Network at www.foodallergy.org.

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, clubhouse, 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.

If you are interested in being a volunteer in our community please contact Cindy Koene at 410-991-8990.

CPOA CLOVERFIELDS MAILING LIST

If you would like to be placed on the CPOA mailing list please call Terry Finney at 410-643-6322 or email to: cpoaфинney@gmail.com. This list stays only with me.

CANCER SCREENINGS – EARLY DETECTION SAVES LIVES

Early detection of cancer makes healing faster and overall success rates much higher. This is especially true with a cancer diagnosis.

With advanced technology and mammogram screenings, more women are able to detect breast cancer at an early state. Most women diagnosed with breast cancer today successfully complete treatment and go on to live healthy lives. Breast self-exams are also important because you may be first to notice changes in your body.

It's all about early detection when the condition is easiest to treat. The same holds true for prostate and lung cancers. Some cancers can actually be prevented through screening. Colon, skin, and cervical cancers are among this group. Screenings help to identify abnormal cells before they have a chance to become cancer.

Once you reach the age of 40, an annual physical exam becomes a way to monitor your health. Schedule the following preventive screenings to help keep you feeling your best:

Mammogram

- Every year beginning at age 40.

Pap Test

- Every 1-2 years starting at age 21; and younger if sexually active. At age 30, a pap test is recommended every 2-3 years; sooner if you have an abnormal result.

Colorectal Cancer

- First screening at age 50.

Prostate Screening

- At age 50 talk to your doctor about screening.

These recommendations are for people with average risk – people with a family history of these diseases or other risk factors should talk to their doctor about the best screening schedule for them.

CPOA CONTACT NUMBERS			
President	Bob Morelli	410-643-7488	general issues
1st Vice President	Jim DiPietro	410-643-9969	grounds & building permits, CRC, & Legal
2nd Vice President	Courtney Chambliss	410-643-7739	pool, IDs, women's association, children's events & swim team
Corresponding Secretary	Cindy Koene	410-991-8990	volunteer & website
Recording Secretary	Andy Hanas	410-604-3885	club house
Treasurer	Jeanette Meinhardt	443-249-3880	CPOA finances & title transfers
Financial Recorder	Lisa Cunningham	lisac@atlanticbb.net	billing issues & car permits
Member-At-Large I	Russ Shallue	410-490-9130	crime watch
Member-At-Large II	Grant Warner	443-844-7348	playground
Member-At-Large III	Jay Herbert	443-786-6436	beach issues
Member-At-Large IV	Kevin Finney	410-643-6322	Marina Cameras/Electrical Work, Boat Rentals & slip waiting list
Newsletter/Marina	Terry Finney	410-643-6322	CPOA newsletter, CPOA ads, yearly rentals, & Boat stickers
send newsletter items to: cpoafinney@gmail.com			

Advertise in the Cloverfields Chronicle

Business Cards - \$25

1/4 Page - \$40

1/4 Page - \$60

Full Page - \$90

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 cpoafinney@gmail.com.

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

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