



Cloverfields Chronicle

Neighborhood Holiday Light Winners Happy New Years!

*"We loved driving through Cloverfields looking at every ones
Christmas and Holiday Lights!"*

Holiday Winners:

Most Wattage: The Fraser's @ 1016 Love Pt Rd

Most Original: The Fraser's @ 1016 Davol Rd

Most Traditional: The Breen's @ 736 Davol Rd

Most Colorful: The Fraser's @ 1016 Love Pt Rd Best

Surprise Category (Best Palm Tree) The Branning's @ 809 Monroe Manor Rd

"We would like to Thank The Fraser's, for always lighting up our Community
We all love it"!

MARK YOUR CALENDARS - ANNUAL EASTER EGG HUNT

Easter Egg Hunt \$ 2.00 per person Saturday April 19 @2 pm ages-0-2, 3-6, 7-9, 10 and up.

Find the golden egg, photo's with the Easter Bunny, Prizes for each golden egg winner and goodie bags for all, guess how many Jelly bean, and win them.

Swim team Sign ups~ TBA, watch for signs!

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Yearly Membership Dues, Boat Stickers, and Pool Passes Schedule for 2014

February Schedule

Saturday at the Clubhouse:

February 8th from 10:00 - 12:00 pm

February 22nd from 10:00 - 12:00 pm

Wednesday Night at the Clubhouse:

February 12th from 7:00 - 9:00 pm

Please do not send checks through the "pay on line" from your bank. There is not enough information on the checks to verify who they are from. These checks are set aside until they can figure the information out.

There will be no scheduled dates in March due to the Clubhouse being torn down. Please make every effort to make one of three scheduled times above or mail your paperwork in. We are sorry for any inconvenience this may cause.

March and April Schedule for Boat Stickers Only

Every Sunday from 12:00 - 2:00 pm (come only during these times) at 940 Kimberly Way.

Please make sure you bring your paid membership dues slip and boat registration. We except cash or check only made out to CPOA.

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

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 - will go on the trailer left side tongue
green - boat - left side*

Lost boat stickers: there will be a \$35 charge to replace any stickers. NO exceptions.

Any questions in reference to the boat items please contact Kevin and Terry Finney at 410-643-6322. Please leave a message and we will get back to you.

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

November 12, 2013
7:30 pm

MEETING MINUTES

ATTENDEES:

Bob Morelli (President)
Jim Dipietro (1st Vice President) arrived at 7:32 pm
Courtney Chambliss (2nd Vice President)
Jeanette Meinhardt (Treasurer)
Andy Hanas (Recording Secretary)
Russ Shallue (Member-At-Large I)
Grant Warner (Member-At-Large II)
Lt. John Hedding
1st Sgt. Adam Watkowski
1 Community Member

I OPENING REMARKS/REVIEW OF MINUTES/APPROVAL:

OPENING: Bob opened the Meeting at 7:31 pm.

REVIEW OF MINUTES: Andy said the 10/8/13 Board Meeting Minutes were e-mailed to all the Board Members. He said he received 3 comments which he revised. "Motion made to approve the 10/8/13 Board Meeting Minutes as revised." Motion passed 5-0-0.

II OLD BUSINESS:

CRIME WATCH: Lt. Hedding said there have been numerous reports of keying of vehicles and break-ins from Kent Island Estates up to Cloverfields. He said no serious incidents to report in Cloverfields except for damage to mailboxes. He mentioned that there were 23 calls for service in October, and said the police are working on a case of paintballs being fired on Halloween trick-or-treaters in our community. Lt. Hedding introduced 1st Sgt. Watkowski, Assistant Commander of the Bay Bridge for the Maryland Transportation Administration (MTA) Police. He stated that MTA Police patrol from the 301/50 split to I-97, and assist to Centreville if requested. He said Phase 3 and 4 of the painting of the Bridge is ongoing, and that reduced speed limit signs will go up on the Bridge at the curves.

SECURITY CAMERAS: Bob said he is talking to another contractor to wire and connect the cameras.

LIENS: Bob said more lien letters will be going out to delinquent owners in 2014. He said they will be given the opportunity to work out payment plans if they choose to.

FENCE VARIANCE: An owner on Nichols Manor asked the Board for a fence variance due to the construction of a house outside our Community which is very close to his house. He requested a 6-foot high privacy fence to be connected to the front corner of his house to give his young kids enough space for a yard. The Board asked him to stake out the location of the proposed fence, and Jim said he would take a look at it before a decision is made.

III OFFICER/COMMITTEE REPORTS:

1st Vice President: CONSTRUCTION REVIEW COMMITTEE: Jim said he received a request on Kimberly Way for a large garage. He said the owner is securing County permits, and the proposed construction meets our requirements. Jim also mentioned that the neighbors have no issues with it.

2nd Vice President: WOMEN'S ASSOC.: Courtney said the Halloween Parade had a small turnout.

Treasurer: Jeanette said she is catching up on her new duties as Treasurer. She handed out Financial Statements ending 10/31/13. Bob said the fiscal year ended with a balanced budget.

Corresponding Secretary: Cindy not present, no report.

Member-At-Large I: Russ said he was asked if a reward is available for turning in the culprit who is keying vehicles, and Russ told him to contact Crimestoppers.

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 said there is no more oil to heat the Clubhouse, so he has cut off the water. He also said volunteers have been meeting with a builder to finalize the building plans for a new Clubhouse. Andy also mentioned that Fred Mattes has donated very nice chairs and tables for the new Clubhouse.

IV NEW BUSINESS:

KIVFD: Bob said KIVFD has asked us for a donation. The Board agreed to send them one.

HOLIDAY LIGHTS: Bob said the Holiday Lights schedule will be in the next Newsletter.

COMPLAINT LETTER: Bob said he received a letter from several owners on Monroe Manor and Petinot complaining about the conditions of several houses with messy front yards and people working on vehicles on their properties on Monroe Manor. Bob said he will ask Cindy to send the County a letter for them to intervene and file tax liens if they don't cooperate.

V ADJOURNMENT:

Meeting adjourned at 8:58 pm.

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

December 10, 2013

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)

OPENING REMARKS/REVIEW OF MINUTES/APPROVAL:

OPENING: Bob opened the Meeting at 7:42 pm.

REVIEW OF MINUTES: Andy said the 11/12/13 Board Meeting Minutes were e-mailed to all the Board Members. He said he received 1 comment which he revised. "Motion made to approve the 11/12/13 Board Meeting Minutes as revised." Motion passed 5-0-0.

OLD BUSINESS:

CLUBHOUSE: Bob said that the County is requiring a new site plan for review because the foundation footprint has changed to avoid the old foundation walls which are not stable. He said the plan is to demolish the Clubhouse in March after winter.

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 11/30/13.

Financial Recorder: Lisa not present, no report.

Corresponding Secretary: Cindy said the website continues to function as designed.

Member-At-Large I: Russ said 2 mailboxes were damaged recently.

Member-At-Large II: Grant not 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.

NEW BUSINESS:

DUES COLLECTION: The Board decided to have dues collection at the Clubhouse on February 8 and 22 at 10:00 am to noon, and on February 12 at 7:00 pm. Bob said hopefully most owners will mail their due payments because there will be no heat in the Clubhouse.

ADJOURNMENT:

Meeting adjourned at 8:18 pm

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.

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Smoking Cessation Q&A

I've been smoking too long. What difference would it make if I stopped now?

Quitting smoking now improves your health and reduces your risk of heart disease, cancer, lung disease, and other smoking-related illnesses. In addition, you and your clothes will smell better, your skin will look healthier, you will have more energy (and definitely more money), you won't have to worry or plan where you can go to smoke, and you won't be offending others (or putting them at risk with second-hand smoke).

I've tried to stop many times before.

Why is quitting so difficult?

Smoking is both a physical and a psychological habit. The addiction to nicotine provides a temporary "high." Without nicotine, you might feel depressed, bored, or stressed. Usually smoking is associated with some of your daily rituals. When I was a smoker, I didn't answer my phone without first grabbing a cigarette, even when it was a wrong number (before caller ID)!

What is the best way to quit—cold turkey, tapering, or with medication?

It is important that you opt for the plan that you think will work best for you. Although this sounds cliché, you really must WANT to quit for yourself, as well as for your family and/or friends who are most likely nagging (encouraging) you to do so. There are several FDA-approved nicotine replacement medications, including gum, inhalers, nasal sprays, tablets, and skin patches. There are prescriptive medications available as well, and you should discuss them with your physician. These medications reduce withdrawal symptoms but do not completely stop them. It is most helpful to change some of your personal habits even when using medication.

What do you mean by changing personal habits?

Try to avoid the habits that trigger your smoking. For instance, coffee or other caffeinated products are often triggers. I chose to avoid coffee (and alcoholic beverages of any type) for the first few months. Alcohol will lower your resistance to lighting up. After a meal, I learned it helped to get right up from the table and start cleaning up, rather than ending each meal with a cigarette. I think part of the reason people gain weight when quitting smoking is that the meal never ended until after the ritual of lighting up, so they stay at the table longer and continue to nibble!

How did you get over the strong cravings to smoke?

The most effective thing I did when I really wanted a cigarette was to inhale the deepest breath I could and hold it for a few seconds. This action took care of the inhaling need. I did this a lot. The other thing I did that totally changed my life (because I worried about gaining weight) was increase my exercise. I started brisk walking; then when I became impatient and bored with walking, I started running. That led me to bicycling and meeting new friends, who led me to cross-country skiing, hiking, and other sports that I most likely would not have pursued had I continued to smoke. It took a few years before I totally stopped thinking about smoking; however, the strong cravings lasted only a few weeks. The psychological addiction was more difficult to resolve than the physical addiction.

Where can I get help?

There are multiple resources to assist you with quitting, including free coaching, a quit plan, free educational materials, and referrals to local resources. Here are some:

American Cancer Society

Toll-free hotline: 1-800-ACS-2345 (1-800-227-2345)

www.cancer.org

American Lung Association

Toll-free hotline: 1-800-LUNGUSA (1-800-586-4872)

www.lungusa.org

MedLine Plus – Local Smoking Cessation Resources

(from the National Library of Medicine and the National Institutes of Health)

<http://www.nlm.nih.gov/medlineplus/quittingsmoking.html>

National Cancer Institute

Toll-free hotline: 1-877-44U-QUIT (1-877-448-7848)

www.smokefree.gov

National Institutes of Health – Clinical Trials on Smoking Cessation

<http://clinicaltrials.gov/search/open/condition=%22Smoking+Cessation%22>

North American Quitline Consortium

Toll-free hotline: 1-800-QUITNOW (1-800-784-8669)

TTY: 1-800-332-8615

www.naquitline.org

CLOVERFIELDS MARINA RENTALS

20' Boat Slip - \$300 yearly
25' Boat Slip - \$375 yearly
Weekly Boat Slip - \$20 weekly
E SLIPS
Boat Slip E1 - 25' _____
Boat Slip E2 - 25' _____
Boat Slip E3 - 25' _____
Boat Slip E4 - 25' _____
Boat Slip E5 - 25' _____
Boat Slip E6 - 25' _____

CHANNEL

Boat Slip A1 - 25' _____
Boat Slip A2 - 25' _____
Boat Slip A3 - 25' _____
Boat Slip A4 - 25' _____
Boat Slip A5 - 25' _____
Boat Slip A6 - 25' _____
Boat Slip A7 - 25' _____
Dry Boat Slip A8 _____

A SLIPS

D ODD # SLIPS
Boat Slip D1 - 25' _____
Boat Slip D3 - 25' _____
Boat Slip D5 - 25' _____
Boat Slip D7 - 25' _____
Boat Slip D9 - 25' _____
Boat Slip D11 - 25' _____
Boat Slip D12 - 25' _____

F A R E W A Y

D EVEN # SLIPS
Boat Slip D2 - 25' _____
Boat Slip D4 - 25' _____
Boat Slip D6 - 25' _____
Boat Slip D8 - 25' _____
Boat Slip D10 - 25' _____
Boat Slip D12 - 25' _____
Boat Slip D14 - 25' _____

F A R E W A Y

Boat Slip B1 - 20' _____
Boat Slip B2 - 20' _____
Boat Slip B3 - 20' _____
Boat Slip B4 - 20' _____
Boat Slip B5 - 20' _____
Boat Slip B6 - 20' _____
Boat Slip B7 - 20' _____
Boat Slip B8 - 20' _____

L o a d i n g & U n l o a d i n g O n l y

F A R E W A Y

LAUNCH RAMP

B SLIPS

C SLIPS

Boat Slip C1 - 25' _____
Boat Slip C2 - 25' _____
Boat Slip C3 - 25' _____
Boat Slip C4 - 25' _____
Boat Slip C5 - 25' _____
Boat Slip C6 - 25' _____
Boat Slip C7 - 25' _____
Boat Slip C8 - 25' _____
Boat Slip C9 - 20' _____
Boat Slip C10 - 20' _____
Boat Slip C11 - 20' _____
Boat Slip C12 - 20' _____
Boat Slip C13 - 20' _____
Boat Slip C14 - 20' _____
Boat Slip C15 - 20' _____
Boat Slip C16 - 20' _____
Boat Slip C17 - 20' _____
Boat Slip C18 - 20' _____

Last Update: June 1, 2012

Marina Waiting List

Please advise if you would still like to remain on the list by April 1, 2014.

If someone has moved out of the area and they are still on this list please let us know we can delete them off.

If you would like to be added on the list please email me at: cpoafinney@gmail.com

Number	Last Name	First Name	Telephone Number	Boat Size
1	Dziekan	Gary	443-262-5351	21
2	Trawick	Gary	443-249-3774	21
3	Chastain	Mike	410-739-7256	21
4	Maggio	Jason	443-786-7228	22
5	Steves	Matt	410-604-3070	21
6	Pikounis	Gus	410-206-6136	23
7	Cunningham	John	410-643-7753	n/a
8	Iltu	John	410-643-5997	n/a
9	Roelik	Mike	410-604-1441	n/a
10	Catterton	Edward	410-643-7669	n/a
11	Finch	Timothy	410-991-8349	24
12	McClain	Lou	410-604-3349	16
14	Couch	Paul	410-924-2516	18
15	Imman	Cory	410-643-3158	21
16	Backman	Michael		25
17	Wooden	Spencer	410-643-4679	26
18	Callaghan	David	410-643-8014	21
19	Fugitt	Jeanette	443-694-6440	24
20	Handleman	Ericka	443-336-9398	n/a
21	Kneeland	Robert	443-249-3764	20
22	Cox	Gary	410-643-7623	24
23	Alridge	Richard	410-643-3414	22
26	Lowler	James	443-249-3759	18
27	Walzak	Jimmy	410-643-8858	21
28	Emory	Marshall	443-249-3885	21
29	Lewsi	David	410-643-7783	n/a
30	Fesz	Stefan	410-604-3284	n/a
31	Shallue	Russell	410-490-9130	n/a
32	Ludden	Brian	410-643-4732	n/a
33	Freeman	John	410-643-9130	n/a
34	Evans	Doug	443-482-6678	18
36	Eustler	Lee	443-786-7488	18
37	Murdock	Pat	410-643-3295	n/a
38	Distefano	Lugie	410-465-7724	n/a
39	Turbett	Mark	410-643-7991	n/a
40	Apsley	Bruce	410-604-3963	16/25
41	Oleisky	Jonathan	410-604-6038	n/a
42	Gendolfo	Peter	410-604-0487	n/a
43	Phillips	Craig	410-643-8355	n/a
44	Hollenezer	James	410-643-6241	n/a
45	Johns	Ken	410-490-1699	n/a
46	Nixon	John	410-643-8832	n/a
47	Motto	Dan	443-249-7693	n/a
48	Lagrossa	Charles/David	410-643-6594	n/a
49	Ward	Alan	410-643-5047	n/a
50	Reilly	Mike	443-829-7096	20

Number	Last Name	First Name	Telephone Number	Boat Size
51	Price	Patrick	202-556-1069	n/a
52	Straub	Norbert	443-249-3285 608-516-2424	16
53	Wagner	Dale	410-643-7439	24
54	Woronik	Eric	443-249-3901	22
55	Meinhardt	Kenneth	443-249-3880	16
56	Jackson	Greg	410-643-9472	18
57	Brandt	Dave	410-643-3240	21
58		Jim	410-643-8858	21
59	Nievzlelski	Mark	410-643-4835	14
60	Clark	Scott	202-361-3947	n/a
61	John	Mossdrop	202-345-5026	19
62	Kristina	Fausel	410-206-9459	n/a
63	Scott	Brian	410-310-5901	??
64	Sonneveldt	Juliet	410-643-4297 410-703-1606	22'5"
65	Thomas	Candi	410-643-8542	22'
66	Mulligan	Mike	410-643-5919	22'
67	Clarence	Greg	410-490-3385	20'
68	Cochran	Steven	443-904-7646	22'
69	Smith	Christian		21'
70	Kneeland	Wendy	443-229-7011	
71	West	Nicholas	410-570-6571	19'
72	Brown	Chris & Julie	410-977-3952	17'
73	Donahue	Darlene	410-490-1107	21'
74	Smith	Remi	443-454-4688	19"
75	Della Barba	Joseph	410-353-8394	12"
76	Dirks	Timothy	410-643-6382	22"
77	Cox	Gary	410-562-9859	21
78		Eva	410-310-7714	

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 Koene

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
Jeanette Meinhardt	Treasurer		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

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 940 Kimberly Way, Stevensville, MD 21666

PLEASE SEND ADS IN PDF, JPEG, OR EPS FORMAT

2014 Membership, Pool, and Vehicle Registration Form

If we have your digital photos on file, we will be mailing your pre-printed Membership / Pool ID's back with your receipt (or handing them out when you come to pay your Dues at the Clubhouse in February).

"Late Fees will be applied starting 1 March 2014"

Photo ID's & Dues Collection will be at the Clubhouse on:

Sat. Feb. 8th & 22nd 10AM to 12PM & Wed. Feb. 12th. 7PM

Boat Stickers : Bring your boat registration and the PAID CPOA Reciept.

Sat. Feb. 8th & 22nd 10AM to 12PM & Wed. Feb. 12th. 7PM

Fees: \$35 for the first vessel and \$20 for each additional vessel.

Any boating questions call Kevin Finney at 410-643-6322.

Also indicate if your child will be turning age 11 in 2014 (so that we can remove the yellow stripe from their card which prevented them going to the pool alone.)

"DUES MUST BE PAID TO USE THE POOL, BEACH OR MARINA AND STICKERS ON VEHICLE TO PARK IN THOSE AREAS"
You MUST have your photo taken if:

1. You are new to Cloverfields (everyone in the family)
2. You have not taken a digital photo. (on our system)
3. You have new family members (babies must have a photo ID)
4. A new photo is needed every 2 years for Children
Children under age of 5 needs a New picture yearly

Remember: RENTERS will need their own forms and pay the RENTER FEE of \$140.00

YOU MUST FILL IN YOUR NAME, ADDRESS AND TAG NUMBERS ON THIS FORM

Please list any children last names that are different from yours (so that when we look up your family name, we get everyone's card).

Membership & Pool ID:

Lot Owner (or) Renter's Names:

First _____

Last _____

First _____

Last _____

Address: _____

City/State/Zip: _____

Phone Number: (_____) _____

Other adults in resident: (Note: Indicate the relationship to owner or other proof of residence, such as "Driver's License").

Name, First & Last

Relationship & type of document showing residence

1. _____

2. _____

Children under age 18: (if turning 11.. Indicate YES only if you wish to allow them to go to the pool unattended)

Name: First & Last (if different) Birth date (Month/Date/year) Turning 11?

1 _____ / ____ / ____

2 _____ / ____ / ____

3 _____ / ____ / ____

4 _____ / ____ / ____

Vehicle Registrations: (First two vehicle stickers are included with dues payment. Additional stickers are \$5.00 each)

Vehicle Tag numbers (It is *Mandatory* this year that you MUST have the Registration card or a copy to get any parking permit)

NOTE: Mailing dues in, if you do NOT send a copy of the Registration, you will have to go to the Clubhouse with the information to get your permit. They will NOT be sent out.

Vehicle Tag Numbers: Please FILL this information in (it will save you a lot of time by doing it before hand!)

1. _____ 2. _____ 3. _____ 4. _____

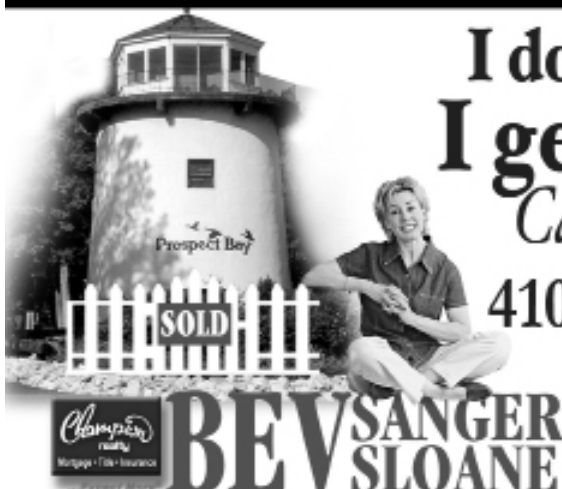


**P.O. Box 488
Stevensville, MD 21666**

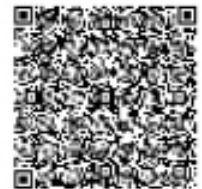
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