



# Cloverfields Chronicle

Community Yard Sale didn't go off as planned this year. Unfortunately the rain took over and we cancelled the original date. The Yard Sale was rescheduled for June 15th - we had 7 families that joined us as the field. We had a good time. Hopefully next year we will have better weather.

### ***SIGNS, SIGNS, EVERY WHERE A SIGN!***

Friendly reminder for those of you who put up signs around the neighborhood. Please remember to take the signs back down.

### ***MARINA***

Please call Kevin and Terry Finney at 410-643-6322 for any of these reasons:

If you need boat stickers. The cost is \$35.00 exact cash or check. You will need the boat registration and proof of yearly dues payment.

If your interested in test driving a boat that you may purchase - you will have to use public ramps not the Marina. The Marina is for Cloverfields residents use only.

If you are having a party at beach and someone comes in by boat - they will need to anchor outside the beach. Please do not have them dock in the Marina area. We would hate to see your friends boat towed for illegal parking.

You won't be allowed into the Marina/Beach area without the following: Boats: 2 sticker system - one on boat left side and 2nd on the trailer tong - left side. Cars - left side bottom or top of window. If you do not have the appropriate stickers on the vehicles you will not be allowed to enter in the Marina/Beach area. You car/truck could be towed if the sticker is not on your vehicle. The owner will pay for the towing charges.

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# Cloverfields' Community Crab Feast & Pool Party Saturday, September 14, 2013

Crabs will be served from 2 to 5 pm  
(the party will continue 'till 9 pm)

Come hang out with your neighbors and enjoy Crabs,  
Beer, Corn on the Cob, Hot Dogs, Chips, Nachos, and Soda  
(all are included in the cost)

Take a chance on the Money Wheel and 50/50 Drawing

Don't forget to get your groove on for the DJ spinning tunes

Adults & Children 16+: \$30 (in advance)

\$35 (at the door)

Children 8-15: \$10

Children under 7 are FREE

For tickets contact anyone on the Board or at the Snack Shack



**CALL TO THE CLOVERFIELDS PROPERTY OWNERS ASSOCIATION GENERAL MEMBERSHIP MEETING  
Sunday, September 15<sup>th</sup>, 2:00 pm at the Pool Pavilion**

Board Officers to be voted on: If you would like to run for an office please contact Bob Morelli at 410-643-7488 no later than September 10, 2013. Currently all Board members are planning on running for another term.

**Two Year Terms**

President  
Second Vice President  
Corresponding Secretary  
Financial Recorder  
Member-at-Large I  
Member-at-Large II

**CLOVERFIELDS PROPERTY OWNERS ASSOCIATION  
BALLOT – SEPTEMBER 2013**

**Write In**

President (two Year term)	<input type="checkbox"/>	Bob Morelli	<input type="checkbox"/>	_____
2nd Vice President (two Year term)	<input type="checkbox"/>	Courtney Chambliss	<input type="checkbox"/>	_____
Financial Recorder (two Year term)	<input type="checkbox"/>	Lisa Cunningham	<input type="checkbox"/>	_____
Corresponding Secretary (two Year term)	<input type="checkbox"/>	Cindy Koene	<input type="checkbox"/>	_____
Member-at-Large I (two Year term)	<input type="checkbox"/>	Russ Shallue	<input type="checkbox"/>	_____
Member-at-Large II (two Year term)	<input type="checkbox"/>		<input type="checkbox"/>	_____

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.

## 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	-----	-----
<b>TOTAL INCOME</b>	<b>\$ 163,600.00</b>	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
SECURIITY	\$ 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	<b>TOTAL EXPENSES</b>	<b>\$ 163,600.00</b>
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
-----	-----	<b>TOTAL INCOME</b>	<b>\$ 22,400.00</b>
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 15th, 2013  
**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                         |                           |
| <b>1st Vice-President</b>                             | <b>Jim DiPietro</b>       |
| Grounds   |                           |
| Legal Issues  |                           |
| Construction Review Committee                         |                           |
| <b>2nd Vice-President</b>                             | <b>Courtney Chambliss</b> |
| Pool  |                           |
| Swim Team   |                           |
| Women's Assoc.  |                           |
| <b>Treasurer</b>                                      | <b>Meg Walsh</b>          |
| Finance   |                           |
| Title Transfers                                       |                           |
| <b>Financial Recorder</b>                             | <b>Lisa Cunningham</b>    |
| Billing   |                           |
| <b>Corresponding Secretary</b>                        | <b>Cindy Koene</b>        |
| Web Site  |                           |
| <b>Member-at-Large I</b>                              | <b>Russ Shallue</b>       |
| Crime Watch   |                           |
| <b>Member-at-Large II</b>                             | <b>Beth Yonts</b>         |
| Playground  |                           |
| <b>Member-at-Large III</b>                            | <b>Jay Herbert</b>        |
| Beach   |                           |
| <b>Member-at-Large IV</b>                             | <b>Kevin Finney</b>       |
| Marina Cameras  |                           |
| Electrical Work                                       |                           |
| Marina Waiting List                                   |                           |
| Marina Boat Rentals                                   |                           |
| <b>Recording Secretary</b>                            | <b>Andy Hanas</b>         |
| Clubhouse Maintenance                                 |                           |
| <b><u>Committees:</u></b>                             |                           |
| Marina  | <b>Terry Finney</b>       |
| Newsletter  | <b>Terry Finney</b>       |
| VI. New Business                                      |                           |
| VII. Vote for Officers                                |                           |
| VIII. Adjournment                                     |                           |

## ***PROTECT YOUR VISION: GLAUCOMA AWARENESS***

Glaucoma is the number-one cause of blindness in the world and is the leading cause of blindness in African Americans. Research suggests that yearly direct medical costs resulting from the disease number \$2,86 billion each year in the United States. The most common form of the disease is chronic (or open angle) glaucoma, which affects more than 2 million Americans over the age of 40. Other common types of glaucoma include normal tension, acute (angle closure), secondary, and postsurgical glaucoma. Half of those with glaucoma are unaware that they are suffering from the condition.

Glaucoma damages the optic nerve, which is the nerve responsible for relaying information from the eye to the brain. Damage to the optic nerve results in diminished vision-typically reduced peripheral vision. If the condition is not treated, central vision may also be damaged. If a patient loses vision, treatment will not restore it.

Because treatment is less effective once symptoms are experienced and because glaucoma robs sufferers of vision slowly, with patients often unaware, it is important to understand the risk factors. Some of the risk factors for glaucoma include being of advanced age, having a family history of the disease, being nearsighted, suffering an injury to the eye, undergoing eye surgery, having diabetes, and long-term use of medications that include steroids. In addition, race is a risk factor: the National Eye Institute warns that African Americans are five times more likely to suffer from glaucoma than Caucasians and are four times more likely to lose vision as a result of the disease. In addition, Hispanics are more likely than those in other groups to develop the disease after the age of 60.

Glaucoma can be detected during a routine eye exam. If you are 55 or older, you should get an eye exam a minimum of once every 2 years. If you have diabetes or other health problems, you may require more frequent eye exams. A dilated eye exam allows an eye doctor to check for glaucoma and other diseases of the eye. The process is painless and may not always be part of an exam for a new pair of eyeglasses or contact lenses. During a dilated eye exam, the eye doctor uses eye drops to widen the eyes pupil, allowing the doctor to take a closer look at the inside of the eye, including the optic nerve at the back of the eye.

Prevent Blindness America provides free educational resources on glaucoma, including an adult vision risk assessment and details about treatment options. Visit The Glaucoma Learning Center at [222.preventblindness.org/glaucoma](http://222.preventblindness.org/glaucoma) or call (800) 331-2020. You can also request free printed materials, including the "Guide for People with Glaucoma," a detailed handbook for patients that includes information on what to expect during treatment and a list of questions to ask the eye doctor. The Glaucoma Learning Center also hosts an online forum where patients and caregivers can discuss any topic related to the disease.

Derived from the Prevent Blindness America website, [www.preventblindness.org/](http://www.preventblindness.org/).

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

May 14, 2013 @ 7:30 pm

MEETING MINUTES

ATTENDEES:

Bob Morelli (President)  
Jim DiPietro (2<sup>nd</sup> Vice President) arrived at 7:44 pm  
Courtney Chambliss (2nd Vice President)  
Meg Walsh (Treasurer) arrived at 7:49 pm  
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)  
Cpl. Brockman – Sheriff’s Department  
Michael and Laura Tillbery

I OPENING REMARKS/REVIEW OF MINUTES/APPROVAL:

OPENING: Bob opened the Meeting at 7:35 pm. Bob said he will be out of the country on business until early June.  
REVIEW OF MINUTES: Andy said the 4/9/13 Board Meeting Minutes were e-mailed to all the Board Members. He said he received 1 comment, which he said he revised. “Motion made to approve the 4/9/13 Board Meeting Minutes as revised.” Motion passed 6-0-0.

II OLD BUSINESS:

CRIME WATCH: Cpl. Brockman said there were 2 notable incidents in Cloverfields: a burglary on Cloverfields Drive and a theft on Ackerman Court. He said thefts from unlocked vehicles are increasing. He said he is aware of speeding through our neighborhood, and said that soliciting door-to-door is illegal without a permit.  
EXTRA SECURITY: Bob said he will be sending in the Extra Security schedule to the Sheriff’s Office soon.

III OFFICER/COMMITTEE REPORTS:

1. 1<sup>st</sup> Vice President: CONSTRUCTION REVIEW COMMITTEE: Jim said he is handling CRC requests for sheds and decks. He mentioned that a County permit is required for carports. He said also said the solar panels on Beech have been installed.
2. 2nd Vice President: POOL: Court said the big pump and the motor for the small pump are inoperable and need to be replaced. She said the defibulator is in and that the Pool will open on 5/24. Court said she is in the process of hiring lifeguards and Gateguards. BETTER-MENT: Court said 2 properties on May Lane have excessively high grass.
3. Treasurer: Meg handed out Financial Statements ending 4/30/13.
4. Financial Recorder: Lisa not present, no report. Bob said about 89% of the dues have been paid to date.
5. Corresponding Secretary: Cindy said that website is getting a lot of activity due to real estate actions. She said she will re-arrange Pool info on the site for clarity.
6. Member-At-Large I: Russ said more tire donuts have appeared on the Beach Parking Lot. He said he hear a guy with a Mohawk haircut was harassing young women in the neighborhood.
7. Member-At-Large II: Beth present, no report.
8. Member-At-Large III: Jay said the Nettle Net will be placed in the River when the water warms up and the nettles show up.
9. Member-At-Large IV: Kevin not present, no report.
10. Recording Secretary: CLUBHOUSE: Bob said the architect who designed the plans passed away. He said he has asked the firm who will take over as our new contact. HORSESHOE PITS: Andy said the sand for the pits has been delivered, and that he is waiting for an update from the Eagle Scout regarding the benches.

IV NEW BUSINESS: ICE MAKER: Bob said he cleaned the ice maker in the Clubhouse, and it is now on making ice for the Snack Shack.

V ADJOURNMENT: Meeting adjourned at 8:15 pm.

**CRIME WATCH**

As part of the continuing program to enhance our community and quality of life in Cloverfields, we are looking to get more community members interested in joining our Neighborhood Crime Watch Program. The Crime Watch Program will falls under our Community Security Committee headed by Russ Shaulette and will be coordinated by Kathy Dubel.

The goal of the program is to allow community members to volunteer to participate in patrols throughout the Cloverfields Community to enhance and increase the safe and secure environment we have. Whether four hours a month or even one, any time invested will help continue the high quality of life we enjoy.

Training will be provided by the Queen Annes County Sheriff’s Office and Kathy is also planning a number of other initiatives such as Drug Awareness Classes, Crime Prevention and much more. Time and dates will be on the website and in the newsletters. For additional information or to volunteer, please contact Russ [410-490-9730](tel:410-490-9730) or Kathy directly at [443-496-1355](tel:443-496-1355).

**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. 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.



1. 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.
2. 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.
3. 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.
4. 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.
5. 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.
6. Recording Secretary: CLUBHOUSE: Andy said the building permit for the proposed new Clubhouse design is due at 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.

## ***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

**PLEASE SEND ADS IN PDF, JPEG, OR EPS FORMAT**



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