

# HOT OFF THE TRACK

News and information for the Standardbred Racing Industry

Provided by the Cloverleaf Standardbred Owners' Association

**February 2007**

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## CLOVERLEAF ENTERPRISES, INC.

c/o Rosecroft Raceway  
6336 Rosecroft Drive  
Ft. Washington, MD 20744  
(301) 567-4000

January 31, 2007

Sharon L. Roberts  
Executive Secretary  
Cloverleaf Enterprises, Inc.  
6336 Rosecroft Drive  
Ft. Washington, MD

Dear Sharon:

At the January 26, 2007 Cloverleaf Enterprises, Inc. ("CEI") Board of Directors Meeting the Board unanimously voted to accept a term sheet from Mercantile-Safe Deposit and Trust Company to re-finance \$7,350,000 of debt on Rosecroft Raceway. With this action, the CEI Board of Directors has once again preserved and protected live racing at Rosecroft and enabled the horsemen that train and race at our track to continue to pursue racing as their career occupation. I want to be the first to congratulate Tom Chuckas, Rolly Lucian, and my fellow Board members for this huge accomplishment. Ensuring the financial integrity of CEI while providing as many racing opportunities as possible for our horsemen has been my personal goal since 1995 when we acquired Rosecroft and Ocean Downs. With this victory, I believe it is time to step down as President of CEI and to enable some other well-qualified individual the opportunity to be President of CEI I feel confident that with this refinancing in place the horsemen will have the opportunity to continue racing and hopefully, in the not too distant future, secure a gaming license for Rosecroft.

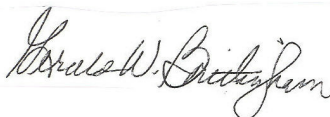
Since 1995, I have had the distinct honor of serving as CEI's president. My personal mission to preserve Rosecroft has been accomplished with the assistance of many excellent horsemen. The horsemen and their families have contributed to this success story and deserve to take a great deal of pride in this accomplishment. As the only racetrack in America owned by the men and women who race at the facility, we have operated in a very unique and successful environment. By looking out for fellow horsemen we have been able to meet our financial obligations and effectively conduct live racing. The past and current members of CEI's Board of Directors, Tom Chuckas, his management staff and all of the employees at Rosecroft, and the members of the Maryland Racing Commission deserve recognition for twelve (12) years worth of accomplishments. Their assistance has been invaluable to me as I attempted to lead and preserve Rosecroft. On more than one occasion, I truly believe it has been a miracle that we have been able to meet our goals and objectives.

Continued on next page

Effective as of the date of this letter, I am resigning as the President of CEI and my directorship on the CEI Board of Directors. For the past twelve (12) years the membership of CSOA has elected me to the Board and I want to personally thank the members for their confidence and support. I have always placed the interest of the members on the top of my priority list. Without the cooperation of the members of CSOA, we would not be racing in 2007. I encourage the members to continue to choose their leaders wisely and to choose leaders that will protect the members' interests while fostering a high degree of integrity in the operations of CEI and the racing product at Rosecroft. I have always been confident that the members will do the right thing.

On behalf of myself and my family, I would like to thank everyone associated with Rosecroft Raceway for the opportunity to serve as President. I wish all much success in the future.

Best wishes,



Gerald W. Brittingham  
President  
Cloverleaf Enterprises, Inc.

cc: CEI Board of Directors  
CSOA Board of Directors  
Thomas F. Chuckas - via fax (301) 567-7196  
John P. Davey - via fax (301) 572-6655  
Maryland Racing Commission - via fax (410) 333- 0853  
Harness Tracks of America - via fax (520) 529-3235  
Harness Horsemen International- via fax (609) 259-3778



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## **C.S.O.A. Newly Elected Officers for 2007**

**President:**

**Tom Cooke**

**1st Vice President:**

**Thomas Winbrener**

**2nd Vice President:**

**Jerry Nock**

**Treasurer:**

**Kenneth Schlotzhauer**

**Secretary:**

**William Long**

**ATTENTION:**  
**New Membership Renewal Procedures**

February 15, 2007

Dear Cloverleaf Members:

The Cloverleaf SOA Board of Directors have voted to change the dues renewal course of action from the month/day you joined anniversary renewal date to an annual renewal date.

All C.S.O.A. members renewals have been converted to a calendar year renewal. Every member will renew in January of each year.

**Members who joined or renewed their Cloverleaf membership in September, October, November or December 2006 will not have to renew until January 2008.**

Those of you that renewed in January 2007 are now on the annual schedule of renewal. Your membership will expire in January 2008.

All other members that need to renew their membership for February - August 2007 will be receiving renewal notices soon. Please return them as soon as possible.

**Please remember to completely fill out and sign your membership application.**

If you have any questions, contact Sharon Roberts at 301-567-9636; M-F 9am - 5pm.

NOTE TO TRAINERS:

Make sure that all of your owners are current members. In the event of a rolling equipment accident the owner of the equipment, the trainer and all owners or lessees of the horse involved must be current members of Cloverleaf S.O.A. or the claim will be denied.



**Be sure to stop by the C.S.O.A. Office  
and say hello to**

**Gina Maybee**

**our new Administrative Assistant**

She is ready, willing and able to assist you .

# **Health Insurance!**

## **A Right or a Privilege?**

Health insurance is a privilege that each Driver, Groom and Trainer has the option of obtaining after certain criteria is met. When the choice to exercise that option is made, then so is the acceptance of the financial obligation that is unavoidable in order to participate and they must insure that the co-payment is paid on or before the 15th of each month.

Unfortunately, there are those who fail to meet that obligation. In the past, Cloverleaf has been very lenient and sympathetic with the horsemen who have situations in which payments are late and have made every effort to arrange agreed upon payment arrangements to help them through the difficult times; while paying their full premium in good faith.

However, there are those horsemen who blatantly abuse the system and completely disregard their financial responsibilities. It is those persons whose privilege is going to be in jeopardy. Cloverleaf cannot and will not assume the financial responsibility of the insured.

Insurance companies vary in size and what they have to offer, however, they all have on common denominator: their premium statements clearly indicate a DUE DATE. In most cases there is also a clause explaining that if payment is not received on or before that specific due date, the insurance policy will be cancelled; NO EXCEPTIONS; and they rarely send a PAST DUE statement. What happens if your automobile insurance premium isn't paid by the due date? POOF! it's gone, and that insurance company is no longer liable for damages or services incurred by or against you and you will have to pay out of your pocket for all damages to persons or property, right?.

It would be great if Cloverleaf could offer free insurance to all active horsemen, but we can't. So we have to strictly enforce the co-payment obligation. Making phone calls, personally looking for and confronting the negligent insured is a daunting task, one that we would gladly avoid. It is especially unsettling when a person who fails to make their co-payment on time deliberately ignores the contact attempts and fails to contact the Cloverleaf office to inform us of the problem. This results in additional time lapse and consequently co-payments become further in arrears.

The solution to the problem: COMMUNICATION with the Cloverleaf office for whatever reason. If you choose not to contact us, you leave us no choice but to terminate your policy. If you are canceled, you will still be obligated to Cloverleaf for all co-payments in arrears.

We thank you in advance for earnestly making every effort to get your co-payments in on time.

Contact: Sharon Roberts at 301-567-9636 or 301-567-4000 x 223

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### **Start Requirements for Cloverleaf Health Benefit Fund Insured**

Effective 8/24/06

#### **Racing 2 Days:**

Two (2) pari-mutuel starts in the previous month or eight (8) starts in last three (3) months.

#### **Racing 3 Days:**

Three (3) pari-mutuel starts in the previous month or twelve (12) starts last three (3) months.

Remember that all insurance co-payments are due by the 15th of each month.