

Cape St. Claire Improvement Association, Inc. Community Newsletter

# December 2014 & January 2015

#### Quarterly Meeting Tuesday January 13th

#### PRESIDENT'S MESSAGE

Dear Fellow Capers,

I hope everyone had a wonderful Thanksgiving and enjoyed their time with family and friends. I have enjoyed my time as President of the Cape St. Claire Improvement Association, Inc. (the Association or CSCIA) in 2014 and believe we had a productive year and hope to continue to do the same in 2015. I want to recognize the other nine members of the Board in 2014 and all the work and efforts they have put into our community this past year.

Here is a brief summary of what has been accomplished and lead by the Board members and the major committees of CSCIA.

- Beaches& Parks Scott Dembowski & Jennifer Vaccaro
  - Oversaw installation of a new pervious paver walkway at the Main Beach, 10 plus work days around Lake Claire to fight invasive species and plant native species to improve the Lake's Health, planted 39 new native bushes at the Main Beach, operated and oversaw the beach attendants program through the summer, and hosted an end of year bon-fire on the beach in October.
- Budget Committee Members Michael Buchet, David Toy, Scott Nogal
  - o They are not board of governor members, but have been elected by the membership as at large budget committee members.
  - o Their work on the FY 2016 budget and counsel regarding spending projects in the future.
- Building Josephine Gardner
  - o Reviewed more than 100 building applications submitted for new homes, additions, fences, and variance requests while providing guidance on a number of legal issues throughout the year.
- Caper Mary Lamb
  - Oversaw 10 issues of the Caper distributed to more than 3,000 homes in the postal route



Sunrise at Main Beach



Calm before the storm at the little inlet to Lake Claire

## YEAR IN REVIEW



Trick or Treat!



Strawberry Festival

- Clubhouse Mary Lamb
  - o Installed new sidewalk in front of the Clubhouse, maintained facility care, responded as emergency contact for all events at the clubhouse, coordinated with Cape St. Claire recognized organizations for event's needs.
- Covenants Susan Hazen
  - o Responded to residents' complaints, coordinated with County on response to issues and started a new article in the Caper about the Covenants and how the process so residents better understand the time frame of resolution within the County Codes.
- Events Dawn Myers & Jennifer Vaccaro
  - o 4th of July Parade & Events, The CSC BBQ Championship Competition, Halloween & Holiday Decoration Contest and door hanger recognition program. All provided support to the Strawberry committee for their events.
- Piers Lou Biondi
  - o Oversaw the Piers Committee, their monthly meeting, a group of dedicated volunteers who provide support, rented more than 200 slips to residents, assessed and created a long term replacement plan for the piers, updated and improved the database system for future use.
- Security Beau Breeden & Scott Dembowski
  - Oversaw safety and security of CSCIA owned properties, coordinated with Community Watch Program Leader, worked with off-duty AAPD officers regarding security in the community and oversaw 100 plus hours of community service from violators of CSCIA policies or County & State laws.
- Strawberry Festival Committee Mary Lamb and her dedicated volunteers, Kim Pollock, Missy Morgan, Chris Nokes, Tony & Cathy Kubik & Dorene Purnell to name a few along with their family and friends.
  - Held a successful Strawberry Festival and parade, the Easter Egg Hunt at the Main Beach, Halloween Happenings and Santa Breakfast while providing support to the Events committee during their events.
- Website/Technology Frank Newman
  - o Maintained and updated website monthly with relevant community information, BOG meeting minutes, the Caper, road project updates and upgraded the computers in the office.

Personally I want to thank Executive Committee Members, Mary Lamb (VP), Dawn Myers (Treasurer) and Kipp Snow (Secretary). Each have been a valuable resource to me throughout the year as we tackle different issues as they arise. I appreciate all their work, counsel and opinions on how we should proceed and keep the Association on track. I thank Dawn for her work overseeing the budget and operating at a surplus in FY 2014. Kipp as secretary has helped with the coordination of the minutes from monthly BOG meetings and quarterly membership meetings. Mary is the jack of all trades and helps wherever needed.

A special thanks goes to the employees of the CSCIA in 2014 who do a lot of work that is unknown to many of the residents. First and foremost, Elaine Barnhart, who has been the backbone of the Association and as everyone knows retires this December 31<sup>st</sup>. We wish her well. Alongside Elaine, we have Dottie Ballard, Richard Steinbock (Steiny) and Eric Buch, who provide a variety of support to the Association both in the office, at BOG meetings and handyman work at the parks and piers on an ongoing basis. We also say goodbye to Celene Latham-Sym who has overseen our Beaches Attendants program the last few years as she leaves the Cape for North Carolina. We thank also all of our beach attendants and paid off-duty police officers who work on behalf the Association throughout the year.

It is always nice to take a moment to reflect on what has been accomplished and then turn forward and envision how we can continue to improve in 2015!

We start 2015 with our Annual Membership meeting and the ballot enclosed in this Caper issue. We need you to vote and elect new Board of Governors, members need to vote on FY2016 budget, Special Community Benefit District (SCBD) Cap raise to \$150.00 with an actual \$15.00 raise from its current level of \$125.00 to \$140.00 per tax account. Again this raise is designed to go towards the project we announced last month at the Quarterly Meeting and in November's Caper, the Capital Improvement Beach Replacement & Restoration Project and to continue the Association's core responsibilities. We also have a By-Law change to vote on regarding the Board of Governors and members of their households being restricted from being paid by the Association as employees.

We look forward to 2015, we have an aggressive number of improvements we hope to accomplish. The beginning of the Capital Improvement Beach Replacement & Restoration Project, upgrades to the interior of the clubhouse, Phase II of the Main Beach Walkway, continued work to restore Lake Claire, attacking invasive species at Deep Creek Park, the beginning of a 5 year upgrade of the piers and boat slips, a streamlining of core Association duties through technology upgrades, working with the BLOA & County to complete the water connection at the shopping center, along with maintaining our responsibilities laid out in our Covenants and By-laws.

Lastly the announcement for Elaine's replacement. We had 10 applicants respond to our job notice in September's Caper. We reduced the field to four for candidates for interviews and came to a decision to hire Leslie Coble to be the next Community Administrator of the CSCIA. Leslie and her family have lived in Cape St. Claire for 20 years. Leslie started on November 17th and will train with Elaine over a 6 week transition period. Please be patient during this transition process, we look forward to having Leslie's energy and skillset with the Association and we will keep everyone updated in 2015 as we improve our office hours and tackle a back log of technology upgrades to better serve our residents.

Take care, have a joyful holiday season and Happy New Year! Best wishes.

Beau Breeden

#### In this issue:



- President's Message
- **Board in Brief**
- CSC FY 2016 Budget & Assessment
- FY2016 Proposed Budget
- **Board of Governors Biographies**
- **Ballot**
- Year in Review Photo's
- Friends of Lake Claire
- Goshen Farm
- Garden Club
- CSC United Methodist Church
- St. Margaret's Episcopal Church
- St. Andrew's By the Bay
- Christ Our Anchor Presbyterian
- Breakfast with Santa Photo's

# Thank You For Your Referrals! Your "one of the family" style left us at ease.

First off we would like to say thank you for everything over the last few months. Everything went very well and very smooth!

It is with great appreciation of all your professionalism, knowledge, experience and most importantly a caring approach for helping us find our first home. Your "one of the family" style made us feel at ease when discussing some very big decisions and easily dispelled any concerns that we had.

We would like to also thank Beckie for the work that she helped with and taking us out on those days to look at properties as well. You have a great staff and everyone has a positive outlook and work ethic!

It's been almost a month since closing and all the madness has calmed down and it really has hit us that we are now homeowners! We will forward people we know who are looking to find new homes and will continue to spread the word about you and your staff!



Cheryl & Frank



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Merry Christmas!

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Jennifer Klug Vaccaro 410.279.1219 jennifer@livinglandscapesolutions.com





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#### BOARD IN BRIEF

November 10, 2014 - President Breeden called the meeting to order at 7:50 P.M. He remarked that the presentation of the proposed budget and beach restoration went over well at the quarterly meeting. He is still looking for one or two people to run for the Board of Governors. He thanked all our veterans for their service.

The minutes of October 13, 2014 were approved.

The Profit and Loss statement of September 30, 2014 was approved.

#### COMMITTEE REPORTS:

**Piers:** Governor Biondi reported that the piers database has been cleared up and stage 3 will be finished by year's end. Slip renter reminder letters will be sent out on December 1 and the bubbler system at Deep Creek will be installed on December 6.

**Website:** Governor Newman said that there is one person interested in taking over the website and email and that he would work with anyone during the transition.

**Erosion Control:** Governor Vaccaro said that the phragmite spraying is completed and that 200 trees and shrubs will be planted on Sunday. Some portion of the Friends of Lake Claire grant will be used to clear ivy from the hill-side along the Deep Creek bulkhead.

**Treasurer:** Governor Myers said that Piers has expended its budget for handyman wages and should make sure to reduce other expenditures to be able to cover the overage elsewhere.

The maintenance account appears to have some expenditure categories overspent, but the same accounts in SCBD are fairly underspent. She will work with Elaine and our new administrator Leslie to adjust the charging patterns to each account.

**Events:** Governor Myers reported that Halloween Happenings went smashingly and a big thank you to the Strawberry Festival for putting on such a well received event! For Halloween, the CSCIA distributed over 200 thank you hang tags to houses that decorated for the holiday. These tags were very well received and we intend to do the same for the upcoming Winter Holiday season. A very big thank you to Governors Breeden, Lamb, Dembowski, and Vaccaro, and Kathleen Mooneyhan for helping to distribute the hang tags! There were more than a few houses that were especially spooktacular and they were featured on our Facebook page.

**Buildings:** Governor Gardner had nothing new to report.

**Communications:** Governor Snow mentioned incorporating the website into an overall communications committee which would handle the website, the Caper, the Facebook page and all CSCIA social media.

**Roads:** Governor Breeden said that the new Cape St. Claire Road schedule went out today, which showed some longer days and Saturday work in the near future to wrap up before the weather changes. The recently discovered electric lines are still causing some delays.

**BLOA:** The Annual Meeting of the Business Owners will be November 11, 2014 at River Bay Roadhouse. Governor Breeden will be in attendance to update them on the Road & Water Project along with discussion of a Special Tax District for the Business Owners.

**BCC:** Governor Breeden reported that the BCC & Arnold Preservation Society hosted the October 23 candidates' forum at our Clubhouse.

**Security:** Governor Breeden reported that it has been mostly quiet after hours at the beaches and parks. The AAPD arrested two individuals for possession and distribution charges of controlled substances in the alley way behind the shopping center. The non-resident has been banned from all CSCIA property including the parking lots at the Shopping Center, which CSCIA owns and his ban is indefinite. Anytime he is on Community owned property, he is to be arrested and cited for trespassing. The resident may be reinstated for use of the CSCIA property including the shopping center, after at least 1 year, 16 hours of community service and a letter and appearance at a Board meeting asking for reinstatement privileges.

The CSCIA Security Committee worked with the CSCIA off-duty officers we employ, along with the BLOA off-duty officers employed by the BLOA and the AAPD to ensure all groups have the letters and proper notification so we can enforce this ban to the fullest extent of the law when/if necessary in the future.

board in brief continued.....

**Beaches and Parks:** Governor Dembowski said that the first "bonfire on the beach" was a success with about 70 people attending. The shrubs planted at the main beach to comply with the county's permit to place the paver sidewalk all appear healthy and likely to survive. At the bonfire, several kids asked about new playground equipment. He suggested they research some things they might like and contact him via email to discuss further.

**Caper:** Governor Lamb said the Caper continues to struggles with timely submissions.

**Clubhouse:** Governor Lamb said rentals continue to be average, and we will be exploring new flooring after the electrical work is complete.

**Strawberry Festival:** Governor Lamb said the Halloween Happenings and the Trick-or-Treating at the Shopping Center were a huge success. A big thank you is being sent to all who helped out. We are looking forward to our next event, Breakfast with Santa.

#### **OLD BUSINESS:**

Governor Breeden said that the County will come out with an updated schedule for the entire Cape St. Claire Road work schedule in the next week or two. Governor Gardener said the County should be responsible for clearing leaves and debris from its side of the silt fences. She also mentioned that she will be helping with the transition to the new Building Committee chairperson.

#### **NEW BUSINESS:**

Governor Biondi brought up the issue of using credit cards to pay for slip rentals, noting that we should not accept payment until all the proper rental paperwork is completed. There was also discussion of payment of the credit card convenience fee.

Governor Breeden noted that the new administrative assistant will be starting next Monday, November 17, to train with Elaine for the job.

Governor Breeden said that the tree outside the Clubhouse on St. Catherines is dying, with fungal growth and bark peeling off, and will need to come down. The Board concurred and the maintenance crew will make the necessary arrangements to get the job done.

Governor Breeden noted that we will need a motion to go from a 12 member board back down to a 9 member board. It was agreed that the motion will be made at the next regular Board meeting.

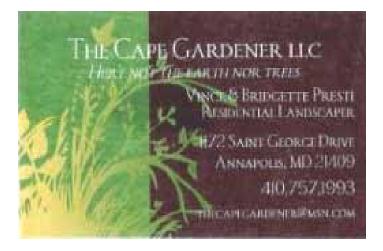
Governor Breeden said he'd gotten a letter from a resident as well as a number of phone calls with positive feedback about the President's Message in the last Caper.

#### ADJOURNMENT:

The meeting was adjourned at 8:24 P.M.

#### MEMBERS PRESENT:

Governors Biondi, Breeden, Gardner, Myers, Newman, Snow, and Vaccaro were present. Governors Dembowski, Hazen, and Lamb were absent.





# CAPE ST. CLAIRE IMPROVEMENT ASSOCIATION FY 2016 BUDGET AND ASSESSMENT CAP

Each year the Cape St. Claire Improvement Association, Inc. (CSCIA) Budget Committee develops a proposed consolidated budget for the community. The Committee is composed of up to three members elected by the community at large and two members appointed by vote of the CSCIA Board of Governors (BOG). This year the BOG assigned the Treasurer and President to the Budget Committee. We appreciate the insights of President Beau Breeden and Treasurer, Dawn Myers. We continue to appreciate Lou Biondi's perspectives and contributions. The Committee gives BOG the proposed budget summary for review, comment, modification and recommendation. BOG asks CSCIA members to approve the proposed budget for submission to the County government. The BOG has reviewed and recommends the enclosed consolidated budget summary and assessment increases for CSCIA membership approval at the January 2015 membership meeting.

The consolidated summary includes SCBD and two non-SCBD budgets. SCBD revenues are from tax fees collected, appropriated and remitted to CSCIA by the County. The County retains a \$2,000 processing fee and an annual \$18-20,000 bulkhead loan repayment, paid off in FY 2015. CSCIA collects non-SCBD revenues from Maintenance (including Caper advertising and Clubhouse rental) and Pier slip rentals. Each year, the community votes to approve the SCBD budget, while the Board of Governors approves the Maintenance and Piers budgets. At the January membership meeting CSCIA members can vote to modify both budgets.

The consolidated budget summary enclosed in this Caper shows SCBD and non-SCBD revenues, expenses and totals by line item and percent change. It shows FY 15, 14, and 13 for comparison.

The budget summary for FY 2016 includes line item increases made necessary by rising costs and new line items.

The current SCBD assessment cap, voted by CSCIA members for FY 14-15 is \$125 per lot. The Board of Governors recommends raising the cap to \$150 for FY 16-17. It can only be raised every two years. Additionally, the BOG recommends budgeting only \$140 per lot to balance the FY 2016 budget. The \$150 cap allows flexibility to budget for contingencies in FY 2017.

Your vote for or against the SCBD budget is by ballot. **For your convenience a Ballot is enclosed in the Caper's Dec/Jan Issue**. Under rules for an SCBD and if Cape St. Claire lot owners fail to approve the FY 2016 budget, CSCIA is required to operate at the previously approved level. Using FY 15 levels for FY 16 could result in cuts and might jeopardize insurance coverage and other service levels.

Please plan on attending the January 2015 CSCIA Membership meeting. Your presence, comments, and votes for our **FY 2016 budget** count. They are vitally important to **Cape St. Claire**.

**BACKGROUND:** Community members may petition county government to form an SCBD. The County approves an SCBD and annually the SCBD budget. An SCBD provides community approved services, which are paid for collectively by community approved assessments. The benefits are NOT available to the County at large. Furthermore, Cape St. Claire SCBD funds may only be spent on the four major purposes approved by the County for our SCBD. The purposes are:

- Maintenance of community property (Like: Beaches and Parks, Playground equipment, Fishing pier, Deep Creek bulkhead, and many CSCIA owned parcels of land.);
- Special security for community property (Off duty police security patrols, and Beach attendants);
- Acquisition, improvement and construction of real and personal property (Like: the Clubhouse, Its roof, Chairs and Tables, Sidewalk, CSCIA Office and Office Equipment); and
- Administrative expenses for these purposes (Like: Wages, Utilities, Sewer, Insurance, Legal fees).



# PROPOSED BUDGET FOR THE CAPE ST. CLAIRE IMPROVEMENT ASSOCIATION FOR FY 2016

		FY 2016			SCBD		Membership/Maintenance						:
			SCBD		SCBD	Club, Piers			Proposed	FY 15	FY 14	FY 13	70 Change From Fy 14
Ordin	ary Inc	come/Expense	Line	Regular	Total	Total	Piers	Maintenance	Budget Totals	Budget	Actuals	Actuals	Actual
INCON													
CA		Caper Advertising	14	\$0	\$0	\$30,000	\$0	\$30,000	\$30,000	\$31,500	\$31,026	\$30,001	97%
$\overline{}$		BLOA Contribution (Taxes & Security)	14	\$0	\$0	\$5,079	\$0	\$5,079	\$5,079	\$2,500	\$2,500	\$2,500	203%
$\boldsymbol{\longmapsto}$		CSSC Contribution (Taxes, Rent, & Security)		\$0	\$0	\$3,052	\$0	\$3,052	\$3,052	\$0	\$0	\$0	NONE
Ш	3	SCBD Revenue / Maintenance Fees	15	\$322,000	\$322,000	\$23,000	\$0	\$23,000	\$345,000	\$310,095	\$261,164	\$219,878	132%
$\Box$		HOA Packets	14	\$0	\$0	\$9,750	\$0	\$9,750	\$9,750	\$7,500	\$6,700	\$6,570	146%
$\vdash$	5	Interest Income - SCBD, Maintenance/Piers	14	\$50	\$50	\$50	\$0	\$50	\$100	\$400	\$119	\$208	84%
$oldsymbol{\sqcup}$		Late Fees Income - Maintenance/Piers	14	\$0	\$0	\$6,300	\$300	\$6,000	\$6,300	\$3,300	\$4,230	\$3,280	149%
$\longrightarrow$		Misc. Income - SCBD, Maintenance/Piers	14	\$200	\$200	\$1,975	\$100	\$1,875	\$2,175	\$2,175	\$2,475	\$1,979	88%
CL	8	Clubhouse - Rental Income Piers - Slip Fees Income/Assessment From Slips	14	\$0	\$0	\$30,000	\$0	\$30,000	\$30,000	\$32,250	\$30,925	\$30,640	97%
Р		Rented		\$0	\$0	\$77,000	\$77,000	\$0	\$77,000	\$83,000	\$80,987	\$75,750	95%
		Piers -Capital Replacement Assessment 213 Slips x \$55.00 each											
Р		FY 2016 - FY 2021		\$0	\$0	\$11,715	\$11,715	\$0	\$11,715				NONE
	9	Fund Balance from FY2014 as of 6/27/14	16	\$8,893	\$8,893	\$0	\$0	\$0	\$8,893	\$5,191	\$8,893	\$0	100%
$\neg$			10					-				-	
${oldsymbol{ o}}$		Stickers - Additional Parking Sticker Fees		\$0 \$331,143	\$0 \$331,143	\$1,250 \$199,171	\$0 \$89,115	\$1,250 \$110,056	\$1,250 \$530,314	\$1,395 \$479,306	\$1,478 \$430,498	\$1,423 \$372,227	85% 123%
EXPE				Ç301,143	\$301,1 <b>4</b> 0	Ģ135,171	Ç00,110	\$1.10,030	<del>4000,014</del>	747 3,300	3.53,100	401 L,LL1	12.370
	al and	d Administrative											
s	_	Accounting Fees	11	\$6,120	\$6,120	\$2,880	\$1,280	\$1,600	\$9,000	\$9,000	\$7,558	\$8,725	119%
<u>ة</u>	2	Audit Expenses Bank Charges	11	\$5,300 \$0	\$5,300	\$2,700 \$0	\$1,200 \$0	\$1,500 \$0	\$8,000 \$0	\$6,000 \$0	\$3,000 \$60	\$3,000 \$292	<u>267%</u> 0%
	_	•											
CA	3	Caper Postage / Distribution - Remove Caper Editing / Printing / Distribution / Postage	8	\$0	\$0	\$0	\$0	\$0	\$0	\$5,200	\$4,875	\$4,866	0%
CA	-	(All in 1 Contract)	8	\$25,500	\$25,500	\$15,000	\$0	\$15,000	\$40,500	\$34,150	\$30,526	\$32,996	133%
CA	_	Caper - Editor Contract - Remove	8	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$600	NONE
AA P		Collection Fees - AA Co. Front Foot Assessments	13	\$2,000 \$0	\$2,000 \$0	\$0 \$1,170	\$0 \$1,170	\$0 \$0	\$2,000 \$1,170	\$2,000 \$1,170	\$2,000 \$1,170	\$0 \$1,170	<u>100%</u>
s	_	Insurance	11	\$18,029	\$18,029	\$14,751	\$5,409	\$9,342	\$32,780	\$50,000	\$19,918	\$11,485	165%
s	9	Legal Services	11	\$5,700	\$5,700	\$5,800	\$4,000	\$1,800	\$11,500	\$10,300	\$5,307	\$15,124	217%
BP	10	Membership (Dues & Fees) Miscellaneous (Events, Refresh, Volunteer	7	\$0	\$0	\$650	\$150	\$500	\$650	\$500	\$525	\$525	124%
s	11	Appreciation, etc)	1	\$900	\$900	\$1,400	\$500	\$900	\$2,300	\$1,500	\$1,193	\$70	193%
BP		Mowing (Contracted Services)	1	\$9,000	\$9,000	\$0	\$0	\$0	\$9,000	\$8,500	\$8,405	\$7,962	107%
CL		Clubhouse Custodial Svcs (Contract)	1	\$0	\$0	\$13,000	\$0	\$13,000	\$13,000	\$12,000	\$13,271	\$11,329	98%
s c		Office Supplies/Expense Payroll Expenses	7	\$6,000 \$9,500	\$6,000 \$9,500	\$3,000 \$3,500	\$1,500 \$1,000	\$1,500 \$2,500	\$9,000 \$13,000	\$7,500 \$12,474	\$5,250 \$10,739	\$7,361 \$10,620	171%
<del>*  </del>	15	Penalties and Interest	9	\$9,500	\$9,500	\$3,500	\$1,000	\$2,500	\$13,000	\$12,474	\$10,739	\$10,620	121% NONE
s	16	Permits	9	\$500	\$500	\$1,900	\$900	\$1,000	\$2,400	\$800	\$0	\$100	NONE
s		Postage	7	\$1,000	\$1,000	\$1,600	\$500	\$1,100	\$2,600	\$2,300	\$2,251	\$5,467	116%
s	_	Printing	7	\$1,000 \$7,400	\$1,000 \$7,400	\$3,500 \$1,200	\$100 \$1,100	\$3,400 \$100	\$4,500 \$8,600	\$4,000 \$4,750	\$2,320 \$3,907	\$2,296 \$2,570	194%
ŝ		Property Taxes Refreshments	7	\$7,400	\$7,400	\$1,200	\$1,100	\$100	\$200	\$4,750 \$450	\$3,907	\$2,570 \$148	<u>220%</u> 50%
s	_	Repairs/Maintenance	1	\$20,000	\$20,000	\$15,000	\$12,500	\$2,500	\$35,000	\$34,520	\$33,958	\$27,414	103%
$\Box$		Sanitary Services	1	\$7,000	\$7,000	\$1,800	\$1,800	\$0	\$8,800	\$6,000	\$6,782	\$5,132	130%
s		Sewer	9								\$355		211%
s		Signage Telecommunication	2	\$1,000 \$1,800	\$1,000 \$1,800	\$1,700 \$700	\$200 \$400	\$1,500 \$300	\$2,700 \$2,500	\$300 \$2,200	\$0 \$2,588	\$0 \$2,200	NONE 97%
Ĭ	_	Trash Collection	1	\$6,000	\$6,000	\$1,100	\$1,100	\$0	\$7,100	\$6,000	\$4,457	\$5,087	159%
s		Utilities	2	\$10,000	\$10,000	\$13,200	\$13,000	\$200	\$23,200	\$23,900	\$22,130	\$23,981	NONE
$\Box$		Volunteer Appreciation	1	\$0	\$0	\$0	\$0	\$0	\$0	\$250	\$0	\$0	NONE
s S		Wages - Administrator Wages - Asst. Administrator	10 10	\$34,000 \$3,500	\$34,000 \$3,500	\$17,000 \$9,000	\$8,500 \$1,100	\$8,500 \$7,900	\$51,000 \$12,500	\$52,000 \$6,700	\$50,305 \$2,443	\$47,390 \$1,913	101% 512%
$\vdash$		Wages - Asst. Administrator (Mtg. Spt.)	10	\$2,400	\$2,400	\$0 \$500	90	\$0	\$2,400	\$2,400	\$2,250	\$2,400	107%
BP		Wages-Code Enf./Permit Acquistion Wages - Groundskeeping	10	\$0 \$18,000	\$0 \$18,000	\$500 \$0	\$0 \$0	\$500 \$0	\$500 \$18,000	\$3,500 \$18,000	\$0 \$9,810	\$0 \$12,592	NONE 183%
CL		Wages - Custodial Svcs	1	\$2,000	\$2,000	\$0	\$0 \$0		\$2,000	\$2,000	\$1,022	\$1,691	196%
Р	35	Wages - Handyman for piers		\$0	\$0	\$3,500	\$3,500	\$0	\$3,500	\$3,000	\$3,418	\$2,262	102%
Р		Wages - Pump-out attendant		\$0		\$500	\$500	\$0	\$500	\$500	\$0	\$0	NONE 104%
$\vdash$		Wages - Security Patrol Security Milege Reimbursment	3	\$41,500 \$1,000	\$41,500 \$1,000	\$3,500 \$0	\$0 \$0		\$45,000 \$1,000	\$40,500 \$1,000	\$43,446 \$912	\$39,675 \$443	
$\vdash$	36	Subcontractors	3	\$1,000	\$1,000	\$0 \$0	\$0 \$0		\$1,000	\$1,000	\$912	\$443	NONE
ВР		Wages - Beach Attendant	17	\$7,000	\$7,000	\$7,500	\$0	\$7,500	\$14,500	\$12,000	\$9,049	\$9,637	160%
$\Box$	40	Technology/ Website	7	\$2,400	\$2,400	\$0	\$0	\$0	\$2,400	\$1,500	\$1,797	\$1,666	134% 127%
Capit		Total General and Administrative enditures		\$256,049	\$256,049	\$147,501	\$61,859	\$85,642	\$403,550	\$389,514	\$317,400	\$310,850	127%
BP	42	Beaches and Parks Improvements	5	\$18,250	\$18,250	\$13,000	\$0		\$31,250	\$29,497	\$34,951	\$2,228	89%
$\Box$		Clubhouse Improvements Piers Improvments/Walkways	4	\$15,750 \$0		\$11,000 \$15,500	\$0 \$15,500		\$26,750 \$15,500		\$12,540 \$24,386	\$12,574 \$19,520	213% 64%
P		Piers Replacement Project (New)		\$0 \$0	\$0 \$0			\$0 \$0	\$15,500 \$11,715		\$24,386	\$19,520 \$0	NONE 64%
П		Debt Retirement - Total Cap Imp Plan (New)		\$41,000			\$0	\$0	\$41,000	\$18,408	\$0	\$0	NONE
┌─┤		Total Capital Expenditures			\$41,000		\$27,215		\$41,000 \$126,215		\$71,870	\$0 \$34,322	NONE 175%
		nditures			\$331,049 \$94						\$389,276 \$41,221	\$345,172 \$27,055	136% 1%

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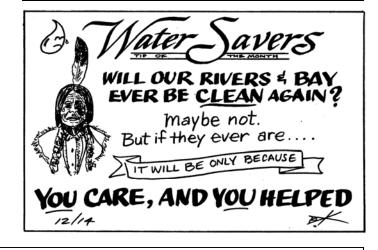
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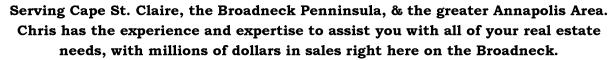




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#### DAWN GOUGH MYERS

For the last three years, I have been privileged to serve the residents of Cape St. Claire as your Treasurer and for the past two years, your Events Co-Chair. Our books are balanced, our budget is more transparent, our 4th of July Event has turned into quite a spectacular affair, and we are starting to roll out some spirit initiatives aimed at thanking our neighbors for decorating their yards and houses for the various holiday seasons. It's been an amazing three years. I would truly appreciate your vote to make it three more.

For those who don't know me, I grew up in Cape St. Claire and graduated from Broadneck High School. I received my undergraduate degree from the University of Maryland, College Park and my MBA and law degree (JD) from Tulane University. My husband and I moved here with our kids in 2005. I am currently the Director of Business and Finance for the Physics Department at the University of Maryland. My kids are in our local schools and play basketball for Cape Sports.

I am running again because I love this neighborhood and am happy to work with our amazing board members to do the community's work. I truly believe the mission of the Cape St. Claire Improvement Association should be to improve the community. I would be honored to again be part of the Board and help make improvements happen.

#### BILL SZCZYTKO

I often joke with my wife that Cape St. Claire reminds me of Mayberry. I can't go anywhere in the Cape without running into someone I know. We smile and wave. That's the kind of amazing town it is.

I only wish I'd known about this town sooner.

In 1996, when I graduated from York College of Pennsylvania with a degree in Marketing, I moved to Maryland. I've called this great state home since then. In 2009, my wife and I wanted to move to a better educational district for our two children and so we relocated to Cape St. Claire. In many ways, I feel like I've always lived here. The local businesses thrive, the beaches, which are in desperate need of fixing, are positive places to come and spend quality family time. It has the small town feel of America only minutes from government and tourists and families speeding through to get to Ocean City.

I've spent the last 13 years of my life working for a great Property Management company as the Director of IT or Champion of All Things Nerdy or just Bill to some. I have many responsibilities, from Technology to Marketing. More than anything else, I want to be useful wherever I work or volunteer. Ask those on the Cape St. Claire Parent Teacher Organization or Pack 2214 or Daisy Troop 2175 or several community members whom I've volunteered to help, if I've been useful to them.

The bottom line is I want to be on the board to make a difference – be useful, wherever I can. I'd love to start by upgrading the community's online presence. I applaud the efforts of Frank Newman and those before him but I'd love to take things to a new level. For everyone who takes the time to read the paper Caper and then grabs their smartphone after, I'm hoping you'll give me the opportunity to try to do that.

But all that's only the beginning. Vote for me in January and let's see where technology and hard work can take this great town I've grown to love.

Late fee for Annual
Maintenance fee will
increase from
\$5 to \$10 in 2015.

Homeowner Seller Packets will increase from \$100 to \$150 in July 2015 at the beginning of FY 2016.



#### IIM SMALL

Hello to all! I am a 20 year resident of Cape St. Claire and my wife Michelle is a 40 year resident. I have raised three kids in this neighborhood and two of which have graduated from Broadneck and the third is currently a sophomore there and plays on the Varsity Soccer team. My wife and I are Class of 1985 graduates from Broadneck as well. My oldest daughter has recently purchased a home in Cape and her son is attending Cape St Claire Elementary. As you can tell we really love this place and I feel that it's time for me to give something back to the community.

I was involved with the Broadneck Select Baseball program as a coach in the early 2000's with my son's team and have coached many Cape kids who are now grown adults. I am currently enrolled in the 7<sup>th</sup> Watershed Stewards class at Arlington Echo and am pursuing that to be a Master Watershed Steward. My hobbies all consist of the outdoors either through sports with my youngest daughter or out on the Chesapeake Bay in my boat fishing or just cruising around. I am an avid Environmentalist who loves the Bay and believes that to save it we need to start with our own properties and those around us. We can make a huge difference by doing small things.

I would like to see improvements made to the Storm Water discharging sites throughout the Cape and through some team work and cooperation with the Anne Arundel County Government get some results that will benefit us all.

I am currently employed with Anne Arundel County Department of Public Works and am the area Supervisor for the Broadneck Peninsula. I have spent time as an Environmental Controls Inspector and am now with the Bureau of Highways. I take my environmental background and try to apply that to my current work practices when it comes to critical area work sites.

I feel that I am very qualified to run for the Board of Governors and would like to become an active member with the Piers Committee. I believe that with some diligence and active participation we can improve on the past and hopefully set up for the future. Thank you for your consideration.





## BALLOT



All property owners may vote, up to two per household. Ballots cast by mail must be signed and legible, or you must cast a ballot in person at the Clubhouse. In order to be counted, the ballot must be received no later than **Friday, January 2, 2015** in the CSCIA Office; 1223River Bay Road, Annapolis, MD 21409. Unsigned ballots will be disqualified.

Board Of Governors - Please Vote For Up To 3 (* Incumbent)	Board Of Governors - Please Vote For Up To 3 (* Incumbent)
Dawn Myers *	Dawn Myers *
Bill Szczytko	Bill Szczytko
Jim Small	Jim Small
Write-In	Write-In
<u>SCBD Budget Committee</u> – Please Vote/ write in up to 3 people at this time:	SCBD Budget Committee – Please Vote/ write in up to 3 people at this time:
1). Michael Buchet*	1). Michael Buchet*
2)	2)
3)	3)
Please check one box below each question	Please check one box below each question
Approval of the FY 2016 SCBD Budget	Approval of the FY 2016 SCBD Budget
FOR AGAINST	FOR AGAINST
• Increase the annual tax cap for taxes paid to the SCBD from \$125.00 to \$150.00.	Increase the annual tax cap for taxes paid to the SCBD from \$125.00 to \$150.00.
FOR AGAINST	FOR AGAINST
<ul> <li>Increase annual tax account paid to SCBD from \$125.00 to \$140.00 a year to address the Capital Approvement Project in the FY 2016 Budget</li> </ul>	Increase annual tax account paid to SCBD from \$125.00 to \$140.00 a year to address the Capital Approvement Project in the FY 2016 Budget
FOR AGAINST	FOR AGAINST
• Amend the CSCIA Bylaws as follows: Section 15, Other Ethical and Conduct Considerations as "f. members of a Governor's immediate family may not hold a paid position with the Association."	Amend the CSCIA Bylaws as follows:  Section 15, Other Ethical and Conduct Considerations as  "f. members of a Governor's immediate family may not hold a paid position with the Association."
FOR AGAINST	FOR AGAINST
Signature –	Signature -
Print Name –	Print Name -
Print Address –	Print Address -

#### YEAR IN REVIEW



Midshipmen of the MAG helped shaped & fence around the Soil Health Pit



Lettuce plants growing in the new High Tunnel/Greenhouse for



Lou Biondi presents a plaque to Barbara Gallagher form Sam's, her husband, service to GFPS (posthumously)



Preservationist from the "Lost Towns Project" working a dig within a section of the 1783 Goshen Farm House



North end of Sharing Garden with new High Tunnel/Greenhouse



十二年 建二十二年



Volunteers Eric Wasiuta helping to place



Volunteers cleaning at Lake Claire



Construction of phase 1 of the beach sidewalk



Goats clearing invasive plants at Lake Claire



 ${\it Controlled \ burn \ at \ Lake \ Claire \ to \ eradicate \ Phragmites}$ 



Controlled burn at Lake Claire to eradicate Phragmites

## YEAR IN REVIEW





#### **Progress in the Reforestation Area**

Volunteers from Braodneck High School joined with community members to plant over 200 trees and shrubs in two hours on November 9th! We are grateful to all of the BHS volunteers that came out from the National Honor Society and the Broadneck Environmental Club. Special thanks to Michelle Weisgerber for publicizing our project to the students.

We will reach out via email and facebook with dates for our next activity: planting live stakes along the creek banks in the various ravines. This is an easy family friendly activity! If you do not currently receive emails regarding our work, please send an email to lakeclaire@comcast.net and request to be added to the email list.

#### **Phragmites**

Join us Saturday, January 10th from noon to 2:00pm as we cut down the phragmites that was sprayed this fall. We will need gas-powered trimmers and rakes. We have a supply of grass whips for people to use. Be sure to wear old shoes/boots that can get wet and muddy!

#### **Planning for the Future**

As we continue to see our efforts succeed and grow, it is time to consider creating a legal entity for the Friends of Lake Claire. This would mean filing paperwork to become a 501c3 non-profit, creating by-laws and electing officers. For those of you who are encouraged by the work that we are doing, but unable to come out and volunteer this is your opportunity to help further our mission! If you are interested in participating on a steering committee to guide the organization forward, or in the process of creating a legal entity for friends of Lake Claire, please contact me!

If you would like more information about any of our projects, or have a question/suggestion, please contact Jennifer Vaccaro: Lakeclaire@comcast.net

Join our group on Facebook: Friends of Lake Claire



# **Upcoming Events**

## Save the date!

#### <u>January 14th 6:30–9pm Long-Term Care -Flexibility</u> <u>and control for your future</u>

Presentation by Lincoln Variable Annuities

<u>February 11th 6:30 – 9pm Tax Tactics– Strategies to</u> <u>help reach your financial goals</u>

Presentation by Jackson National Life

\_\_\_\_\_

# March 18th 6:30 – 9pm Women and Money—Taking charge of Your Financial Future

Presentation by Forefield & Elizabeth Lyons Bennett, MBA CERTIFIED FINANCIAL PLANNER ™

(Please RSVP at least 3 days prior to each event) All events will be held at: The Cape St. Clair Club House 1223 River Bay Road Cape St. Claire, MD Refreshments will be served Helping Cape residents for over 24 years Locally owned and operated

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# COMMUNITY SIGNBOARD

# HOW CAN I POST SOMETHING TO THE COMMUNITY SIGNBOARD?

The signboard can be rented for \$25.00 for 3 days or \$50.00 for a week. Email Mary at signboard@cscia.org with your date and message after checking the online calendar for availability <a href="http://www.cscia.org/d/signboard.cfm">http://www.cscia.org/d/signboard.cfm</a>. Once your reservation is confirmed please forward a check and a printed copy of your message to Elaine at the clubhouse. Message will be posted after 5pm on the first day of your reservation. All checks should be made payable to CSCIA. If you need further information please call Mary at 410-757-0593.

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#### GOSHEN FARM PRESERVATION SOCIETY

#### NEWS FROM GOSHEN FARM - A TIME TO BE THANKFUL

#### **Corporate Sponsors**

Having just celebrated Thanksgiving and as we head toward the end of the year, the Board of Directors of the Goshen Farm Preservation Society would like to express its thanks to all of our loyal members and supporters who attended our fall fundraisers, who sent checks to cover the damage done to the roof of the house, and who have helped us in so many other ways.

But a lot of what we have done and what we have accomplished would not have been possible without the extra help provided by our Corporate and Event Sponsors. In addition, we also thank the many area businesses that contributed silent auction items to our biggest fund raiser of the year – the Halloween Ball.

We will start with our Corporate Sponsors in alphabetical order in each category. Donations were made in cash, services, or products.

Platinum Level – Donations Valued over \$1,000
American Cedar & Millwork, Dave Baldwin
Annapolis Exteriors, Jason Brown
Bella's Liquors, Valerie Sullivan
Cape Ace Hardware, Melissa Wade, Owner
Connect Electrical Services, LLC, Dave Sloskey, Owner
Culinary Art, Art Lewis and George Lewis, Owners
MJM Construction & Repair, LLC, Michael Maggio, Owner

Richard's Tree Care, Richard and Christina Folderauer, Owners

<u>Gold Level</u> – Donations Valued over \$750 CSC Garden Club, Rose Mary Stocker, President

Silver level – Donations Valued over \$500

Annapolis Accounting, Chris Battista, Owner

Annapolis Pest Control, Inc., Jan Schroeder, Owner

Severn River Carpentry and Woodworks, Skip Doda, Commercial Sales Mgr.

Superior Distribution, Kirk Young

Bronze level - Donations Valued over \$250

Delmarva Financial Group, Beau Breeden, Financial Advisor

Maryland Paint & Decorating, Mark Coale

Spectrum Management, LLC and Forthought Properties, Ty Simpson

Next we thank our Halloween Ball and Harvest Dinner Sponsors: G. Bailey and Associates, Connect Electric, Davy Dance Studio, Delmarva Financial Group, Quality Care Automotive, Barefoot Photography, The Cape Gardener, Broadneck Grill, Bella's Liquors, Outback Steakhouse, and Safeway.

And last but not least, the business that provided items for our silent auction at the Halloween Ball:

The Artist's Flat, Bella's Liquors, Bergman's Cleaners, Blue Rooster Cafe, Broadneck Grill, Cantler's Riverside Restaurant, Cape Ace Hardware, Cape Auto, The Living Room, Cape Hair Scene, Chesapeake Holistic Health, Cleo's Fine Oils & Vinegars, Crush Kitchen & Wine House, Culinary Arts Catering,

Discount Tobacco, Dunkin' Donuts, First National Bank, Franklin's Toys, LLC, Froyo House, Gordon Biersch Restaurant, Graul's Market, Healing Hands Massage Therapy, The Jenkins Family, Jing Ying Institute of Kung Fu, Michael Buchet & Linda Beck, Main Street Salon, North Sails, Middleton's Tavern, O'Brien's Oyster Bar & Restaurant, O'Loughlin's Restaurant, Pizza Hut, PNC Bank, Port Tack Liquors Ltd., Red Hot & Blue, Richard's Tree Service, River Bay Road House, The Great American Car Wash, TNT, Valentine Bauer, D.D.S., P.A., Vizzini's Pizza 'n Subs, Whimsicality, Loews Annapolis Hotel, Mercado Jewelers, The Colonial Players, Inc., Spizzico Italian Kitchen, and Blue Dolphin Seafood Bar & Grill.

These individuals and businesses made the Halloween Ball our most successful fund raising event of the year. THANK YOU ALL!

May all of our friends and neighbors have a safe and merry holiday season.

#### GARDEN CLUB

Well, Ace Hardware, you had better stock up. At our November meeting, our members learned of a tool we simply cannot live without. Do I hear 'stocking stuffer'? The tool is a manual Sawzall and our guest speaker, Maggie Wiles, demonstrated how handy it is when dividing our plants. Maggie is the Nursery Manager at Greenstreet Gardens in Lothian and she shared fall garden preparation secrets with us. After four years in the Navy, Maggie came to Maryland (or, 'Zone 7 Heaven', as she calls it), received her Horticulture degree and spent the next 20 years as a landscaper and garden designer in the Metro area. Later, she worked as the Perennial Manager and Buyer at Homestead Gardens before moving on to Greenstreet. A few items on her list of Fall chores include:

- -clean all beds of leaves and debris; these can cause disease if left all winter
- add compost or manure but work it in to expose insects and weed seeds
- -mulch perennials, shrubs and trees with compost, straw, pine bark or aged hardwood chips
- -gently prune dead or damaged branches on rose bushes to no more than 12 inches and mulch
- -bring in houseplants; gather and spray with a hose to wash off insects; leave in the shade for a few days to acclimate them to lower light levels indoors
- -be sure to visit Greenstreet Gardens to experience the holidays and say 'hi' to her assistant, Patsy, who was also on hand at our meeting

Our December meeting is always lots of fun; we have gift exchange and assemble two wreaths which may be seen on Lawyers Mall over the holidays. Go check them out!

Our first meeting of the new year is on Tuesday, January 6<sup>th</sup> at 7:00. We invite everyone to attend. We will be making mini-greenhouses from plastic containers and planting seeds and cuttings that are provided by the club. It's surprising how well this works and I can't say this enough: it's fun and our members are all quite knowledgeable about all aspects of gardening. Why, many of them routinely use the Latin names of plants! Please come – and join us. It's a whopping \$3.00 per year. What a deal.

And remember....Sawzall!

Submitted by Jeanne Klingler





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#### **Sunday Worship Service -** 9:00 AM in the Sanctuary

**Children's Sunday School** - Kindergarten through 5th grade. Children leave regular church after the Children's Message and attend their classes in the Education Wing for Bible stories, crafts and songs.

Adult Sunday School - follows worship

We'd like to invite you to be a part of our church family as we journey through Advent and the Christmas season.

Our Advent Sermon Series will be based on Adam Hamilton's study, "Not a Silent Night - looking back at

Bethlehem through Mary" and will end on December 28th."

#### **CHRISTMAS CANTATA**

December 7th, 9 am - church Sanctuary "Emmanuel - God With Us"

#### **CHRISTMAS EVE SERVICES**

11:30 am - A Blue Christmas Service of Healing 5:30 pm - Family Christmas Service 8:00 pm - Traditional Candlelight Service

#### Blessings to you this Christmas!

#### January Winter Relief



CSCUMC and Broadneck Baptist will be working together Monday January 19th to Monday January 26th to host homeless guests at the Broadneck Baptist Church. If you are interested in helping set up, making a meal, doing a load of laundry, or visiting with the guests, please contact Mia Riser (mlriser serves@aol.com).

This is a most humbling experience and makes you realize how truly blessed we are!

**Cape Kids Corner** - has preschool openings, before and after care; as well as slots available for kindergarteners for before and after school care. Contact information: call Dawn Wade: 410-757-2271 or email: <a href="mailto:capekidscorner@gmail.com">capekidscorner@gmail.com</a>



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- Tue Italian Night \$3.00 Off All Pastas
- Wed \$6 Burgers
- Thu \$10 Deals \$10 Rack of Baby Back Ribs & Fries, or \$10 for 10 Fried Shrimp & Fries, or \$10 for 1/2 Rack of Ribs & 5 Fried Shrimp & Fries
- Fri Fish Fry 9oz Battered Cod, Cole Slaw & Fries \$9.99
- Sat Steak Night, different steak special every Saturday
- Sun Spanish Menu

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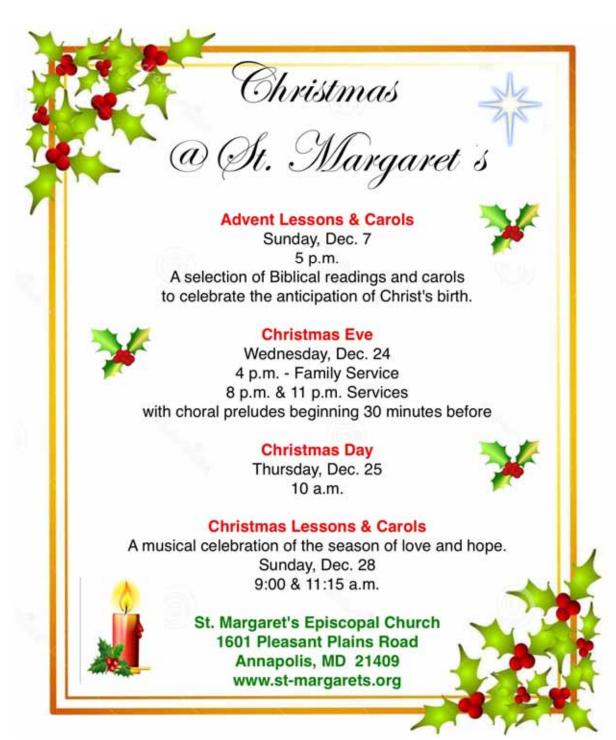
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# Advent Offerings at St. Andrew By The Bay



#### Sunday - December 7th - 6:30pm

"O Come Let Us Adore Him"

Eucharistic Adoration and Night Prayer

#### Saturday - December 13th - 7:30pm

"Christmas By The Bay"

A Christmas concert with

Zack Stachowski & Natalie Spehar featuring favorite Christmas songs

Sunday - December 21st - 6:30

"We Wait in Joyful Hope"

Taizé prayer

All events followed by an afterglow reception of hot chocolate and Christmas cookies

#### **CHRISTMAS MASS SCHEDULE**

December 24th – Christmas Eve:

4:00 p.m. (Upper Hall and Church – 2 masses) 6:00 p.m. Church-----8:00 p.m. Church-----10:00 p.m. Church

December 25<sup>th</sup> – Christmas Day: 10:00 a.m. – Church

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"And the angel answered her, "The Holy Spirit will come upon you, and the power of the Most High will overshadow you; Therefore the child to be born will be called holy--the Son of God." [Luke 1:35]

#### REGULAR SUNDAY WORSHIP SERVICES

9:30 a.m. Traditional Worship

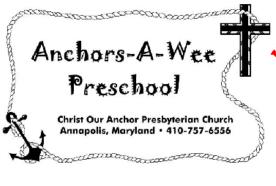
11: 00 a.m. Contemporary Worship

6:00 pm Youth Group Worship

Sunday School for Children, 3 years old to 4th grade Sunday School for Children 3 years old to 5th grade with Nursery available for ages 0-2 years For Youth entering 6<sup>th</sup> grade through 12<sup>th</sup> grade

#### ADVENT AND CHRISTMAS SCHEDULE

<u>DATE</u>	<u>TIME</u>	
December 13	9:00 a.m. – 12 Noon	Children's Advent Fair \$10.00 per Child, (Family Discount Available)
December 14	7:00 p.m.	Blue Christmas Service
December 21	10:00 a.m.	Cantata Sunday
December 24	5:00 p.m. 8:00 p.m. 11:00 p.m.	Christmas Pageant-Story of Christmas with Music Christmas Eve Service Christmas Eve Service
December 28	10:00 a.m.	Potluck Christmas Brunch & Worship



No try Christ

Laura Carty, Director

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1281 Green Holly Drive, Annapolis, MD 21409
(410) 974-1713



**January 14 REMNANT**, of Annapolis, Maryland is a family group that was organized in 1998 by brothers Chianti and David Stansbury. The group is comprised of seven dynamic vocalist and musicians: Jasmine White, Jonathan Crutchfield, Donald Hunt Junior, David Stansbury, Steven George, Sean Hunt and Alvin Stansbury. Remnants vision is to encourage and bring souls to Christ around the world through od and dvd projects, concept videos, live concerts, and community outreach initiatives. The group's ministry goes beyond the four walls of the church, which includes, a memorial for 9/11,that was held at Quiet Waters Park, Summer Concert Series, Praise in the park at Six Flags, Fairs and a host of banquets and weddings. The Remnants are currently working on their highly anticipated debut recording project to be released this year. The Remnants have a sound admired by people of all ages and ethnic backgrounds; they bring excitement to the stage with their vocal style and divine spirit, which consequently leaves a lasting impression wherever they may appear.

#### January 28 Epiphany (Lite)

Epiphany (Lite) comprised of John Ware (guitar and vocal), the Contemporary Music Director of Saint David's Episcopal Church, Ashburn, VA and singer, songwriter (and improve comedienne) CeCi Sigmund.









#### February 11 Doug Farris and JC Mason

Doug Farris and JC Mason are Contemporary Christian Music Artist/Songwriters. Doug has toured Europe and the United States sharing stages with CCM's top artists: Petra, Natalie Grant and Sonic Flood and is worship leader at Bowling Green Baptist Church. JC is founder of Psalm 108 Ministries and worship leader at Ni River Community Church. Their latest joint iTunes release is "Even Now".

- Concerts are open to all and admission is free (donations will be accepted)
- Baked goods and refreshments will be on sale to benefit toe COA Youth 2015 Summer Mission Trip
- For more information call COA at (410) 974-1713



If you are in the pits, stop in for a concert to recharge the rest of the week!

#### Breakfast with Santa





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All submissions for *The Caper* must be received by the editor on the 12th of the month prior. Text ads should be submitted in Microsoft Word format (PC only), and image ads should be submitted in Jpeg or TIFF format with a resolution of 300 dpi or greater. All articles/ads must be submitted electronically to caper@minutemanpress.com. DO NOT submit as inline text of email. All articles should be clearly labeled with the 1) submitter's name, 2) phone number and 3) article filename (s). Please keep a backup copy of each file. *The Caper* Staff and the Cape St. Claire Improvement Association reserve the right to refuse any article, letter or advertising that it deems inflammatory, in poor taste or inappropriate.

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www.cscia.org
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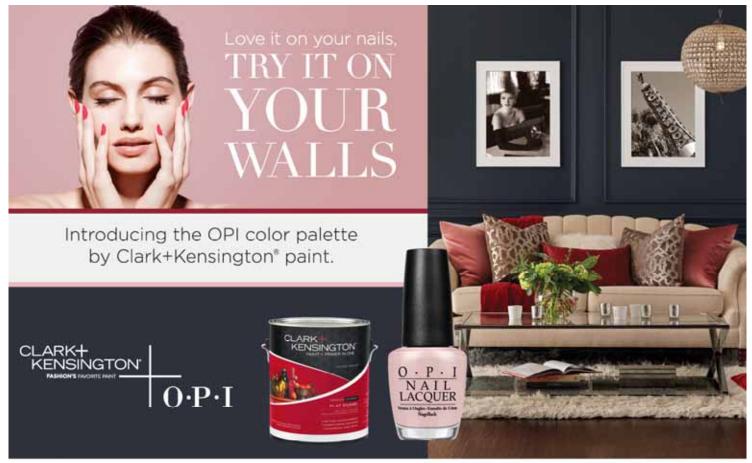
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