



Cape St. Claire Improvement Association, Inc. Community Newsletter

## NOVEMBER 2014

### PRESIDENT'S MESSAGE

Dear Fellow Capers,

After what seemed an all too quick October, we move into November, a month where we begin that transition from the season of fall into winter and the holiday season beyond that. It is also a month to be "Thankful" for all that we have. We have a lot to be thankful for here in Cape St. Claire. We have a great community, comprised of good people, good schools, beautiful beaches and parks, good volunteers, a shopping center with business owners that support the community and all its events, good sports programs and the extra circular activities, whether through the schools or afterhours. All these things help make living in Cape such a pleasure! It is also why I chose to volunteer, and ran for the Board of Governors so to help ensure we keep this a great community, not only today but in the future.

Cape St. Claire was established in June of 1949 by being platted and with the creation of the Covenants by the River Bay Company. They created the Cape St. Claire Club, later changing its name to the Cape St. Claire Improvement Association (CSCIA) to manage the affairs of the Community. This past year we celebrated 65 years as a community in Anne Arundel County. One of the many duties of those that volunteer and serve on behalf of the Board of Governors is to make sure that amenities owned by the Cape St. Claire Improvement Association continue to be maintained and try to improve our properties, not just when needed but to think as to future needs and how to plan for such events. We do this all within a budget and we strive to be efficient as possible with the funds we collect for these purposes. These past couple years you have seen maintenance to the Clubhouse, with it being painted, a new roof, replacing damaged sidewalks. At the Main Beach we completed Phase One of a Main Beach Park upgrade. Around Lake Claire we have ongoing efforts to restore the health of the Lake and our waterways, while beautifying the land surrounding the Lake with native plants and the beginning of a walking path. There is one area that has yet to be tackled in the last 65 years and that is the health of our beaches with regard to long term erosion and its effects on our community property.

I first moved to Cape in 1978 and grew up here in Cape in the 80's and 90's, I remember when the fishing pier at Lake Claire Beach (Little Beach) was built. The pier is the most eye opening spot to see the effects erosion has had at both Lake Claire and the Main Beach. If you go to the pier you will see a faded sign on the 6<sup>th</sup> or 7<sup>th</sup> piling out into the water. This pier was constructed in the late 80's. That post used to be where the pier and beach met. This simple visual measure shows that we have lost 40-50ft of beach across an almost 1200 linear foot beach front. Those prior to the 1980's and back to the 1950's when Cape St. Claire was a summer beach and waterfront community remember broad beaches where many families could enjoy time together. Severe storms and normal erosion have brought us to the point where we have very little beach left at Lake Claire Beach. At the Main Beach the last remnants of the two original wooden Jetties stand at the shoreline, no longer providing the

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*president's message continued.....*

protection needed to retain sand along our 1,800 linear beach front. Thus we have severe erosion and loss of beach front community property that all should be able to enjoy.

Now is the time to address this issue, not with stop gap measures, but a comprehensive plan to attempt to restore the beaches to known historical levels, seen just 15-20 years ago. We have to be realistic, the beach won't be returned to the way it was in 1950, or even 1980, but we can look to restore the beach and fight what has been an increasing erosion rate and give us 15-20 years of beach back.

This project will be a long and tedious process that will include navigating between multiple County and State Agencies along the way. We as a Board feel that if we don't begin now, when would the next Board address this issue, and will it be too late to do anything at all? This to us would be the worst situation of all, losing our Community Beaches in their entirety.

We passed a measure at the October Board meeting to begin the process, based on the new Budget (see inside the Caper for proposed Fiscal Year 2016 Budget) that you will have a chance to vote on and hopefully pass in January 2015 at our annual meeting or by ballot ahead of time. We will be meeting with the banks to determine the amount of funding we can secure using a portion of the Special Community Benefit District (SCBD) funds we collect from your Real Estate Taxes every year as part of a Capital Improvement Project to ensure the health and viability of our Beaches by restoring and adding protective erosion control measures for better management in the future.

Currently you pay \$125.00 per tax account annually in Cape St. Claire through the SCBD. We are asking to increase this to \$140.00 per tax account annually or what breaks down to an additional \$1.25 per month per tax account. This \$1.25 monthly increase dedicates about \$0.84 monthly toward the Capital Improvement Project mentioned above and the remaining \$0.41 monthly cost towards increasing funds for upkeep and improvement of existing properties, the general affairs of the CSCIA along with additional funds for Security within the Community as a whole.

If you look for the line item in the proposed Fiscal Year 2016 Budget in this month's Caper, you will notice a line item named "Debt Retirement – Capital Improvement Plan (New)". This \$41,000 line item will be funds dedicated for use with the bank towards the new Capital Improvement Project. Just so you know, the bulkhead loan we took in 2009 will be paid off by the end of this year and we will dedicate those funds, about \$18,000, and the increase to the SCBD funds about \$23,000 towards this Capital Improvement Project for Beach Restoration. We do plan to go after Grants and Special Funding available for these projects, but many want to see that we as a Community are committed to solving the problem ourselves and this is the first big step in this process. We as a Community should look to pass the recommended budget so we can move forward from here.

I realize this is a big deal and probably the largest endeavor ever taken on by the CSCIA in its 65 year history. We are fully aware of this fact and we will work diligently in implementing this major improvement for the Community. I know there are questions, we are at the beginning stages of the planning process and we don't have all the answers today, but this step forward will help give us a scope and commitment of the Community to Improve and Restore our most treasured resource within Cape St. Claire, our beaches! I will write more next month on the project as a whole so that you have additional information prior to voting in January! Feel free to contact me at [President@CSCIA.org](mailto:President@CSCIA.org) so we can address any questions or concerns prior to the January Annual Meeting.

Have a Happy Thanksgiving with your family and friends,

Beau Breeden  
President CSCIA



## BOARD IN BRIEF

**October 13, 2014** President Breeden called the meeting to order at 7:30 P.M. He thanked all for a great job on candidates' night and said that the candidates thought it was a good event. He will thank all the candidates for appearing, as well as those local businesses who donated food. He also thanked Craig Madden for his work on obtaining a storm water rebate. He also mentioned a problem with installing water lines near electric lines on Cape St. Claire Road that will be delaying the work. And lastly, he said that he needed to know which board members are running for re-election and noted that bios for all potential candidates need to be in to the Capers by mid-November for December-January publication.

The minutes of September 8, 2014 were approved with one change.

The Profit and Loss final statement of August 31, 2014 was approved.

### COMMITTEE REPORTS:

**Treasurer:** Governor Myers said the budget committee will be presenting the upcoming budget for consideration tonight. Additionally, expenditures are proceeding as expected. Reports for September and August appear on track without any unanticipated expenses.

**Events:** Governor Myers said we are gearing up for Fall Activities. The Strawberry Festival is throwing its annual Halloween Happenings on October 25th at the Clubhouse. We'll also be acknowledging all the great Halloween House Decorations in the neighborhood with hang tags for the doors and acknowledgement of the best decorated 3 or 4 homes.

**Beaches and Parks:** Governor Dembowski reported that the port-a-potties have been removed from all locations. He has started soliciting quotes for several projects, including the continuation of the main beach sidewalk and design ideas to replace the existing block wall and concreted gutters on the hill separating the beach from the park. Deep Creek's parking lot will need repairs in the next several years, so RFP's are being sent out for repair and sealcoating. He is working on a formal job description for the beach attendants and welcomes any input from the board regarding qualifications and/or training for the beach attendants.

Thank You For Your Referrals!

# MY First Choice to Sell My Home

My first choice for selling my home in Cape St. Claire was Mona LaCovey. Mona was the listing agent when I bought the home in August 2011 and had been keeping me informed with Real Estate news and advice ever since. Her professionalism and caring ensured that my home was photographed properly, plus re-photographed later at my request after some positive changes were made. She kept me informed of any feedback submitted by showing agents and always returned my calls. It has been as painless as it could be when selling a home.

*Roland*



  
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This is not a solicitation for currently listed properties.



*board in brief continued.....*

**Clubhouse:** Governor Lamb said forms for 2015 usage are being returned by Cape Recognized Organizations. She is still working with the electrician on outside lighting.

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

**Covenants:** Governor Hazen said the column in the Caper is getting positive feedback, and that the next one will deal with the process.

**Piers:** Governor Biondi reported the following: Replacement of the roof on the pump house has been completed, as has replacement of the electrical system at the Little Magothy Pier. He met with the programmer and Phase One of the redesign of the Pier/Boat Owner database has been completed. We will start replacing bad planks at all of the piers next week, and repairs to the piping for the bubbler system at Deep Creek Piers are scheduled.

**Buildings:** Governor Gardner has a fence variance pending and the homeowner may be coming tonight.

**Website:** Governor Newman is looking for fall or Halloween photos for the website.

**Erosion Control:** Governor Vaccaro said invasive species control is ongoing. We hired PDK Horticultural to spray the phragmites around Lake Claire from multiple entry points. Eradication of the "bushkiller" vine has been difficult. Continued vigilance by the CSCIA to eliminate this vine and keep it from spreading to other properties will be necessary. She met with Michelle Weisgerber, the Environmental Literacy coordinator for the Broadneck feeder system, who is interested in locating additional properties in Cape St. Claire for tree planting by BHS students.

**Security:** Governor Breeden said things have been quiet overall in the last month. We did get a guilty verdict in a Court Case involving a minor for repeated Trespassing on CSCIA owned properties this past spring and summer. The sentence was a continuation of previous sentencing that is being overseen by the Juvenile System.

**BLOA:** Governor Breeden said the next Meeting is November 11th, 2014 at River Bay Roadhouse. It is their annual meeting. We are still waiting on the County to make a determination in the Special Tax District.

**BLOA/ CSCSC:** Governor Breeden worked with Craig Madden, President of the Swim Club, on the Swim Club Lot. Craig took the lead to apply for the Storm Water Management Tax Credit. We applied for a 50% credit and were approved. Also, we came up with a new sharing arrangement regarding the fees for the Swim Club Lot. He thanked Craig Madden for his efforts and Fred Graul and the BLOA for their cooperation in the matter.

**BCC:** Governor Breeden said the monthly BCC meeting is being held 10/14/2014. They are also conducting a Candidates' Forum on October 23rd at 7:30pm for State District 30A, County Executives, Council District 5 and the State's Attorney Position. This will be held at the CSC Clubhouse and we will help advertise. The BCC is continuing to deal with traffic problems at the new day care center on College Parkway and at the right turn from College Parkway onto Route 2.

#### **OLD BUSINESS:**

Governor Breeden said there is a meeting on October 20, 2014 at 6:15 P.M. at the Broadneck Library regarding site development and the granting of exemptions by the County for a Hillendale property. After some discussion a motion was made and passed that a member of the Board would attend the meeting and testify to the County that its own process should be followed.

The homeowner seeking a variance for a fence arrived. After he made his presentation and discussion by the Board, it was decided that the variance be granted.

Governor Hazen brought up the issue of residents conducting an illegal business from their home, with loud noise at night and truck traffic. County resources have been exhausted and, as the business is a violation of our covenants, we will need to deal with situation by legal means.

Governor Hazen also brought up the issue of unmerging merged lots. She showed maps and charts documenting the long term impact this activity could have on the community. Governor Biondi thought the Board should oppose any separation of merged lots. There was discussion of property rights of not only owners, but those of neighbors affected by such changes, as well as our role and rules and the County rules. The idea of adding a statement regarding unmerging to the covenants also came up.

*board in brief continued.....*

**BUDGET:**

Budget Committee chairman Buchet passed around the proposed FY16 budget and a letter to go in the Caper explaining it. The draft budget was developed by the Committee and Governors Breeden and Myers. Most of the discussion centered around the fact that the bulkhead debt is being retired and we need to start thinking about long term funding for beach restoration and preservation. Governor Breeden will explain the necessity of funding this project in his next two Caper President's Messages.

A motion was made, seconded, and passed to approve the proposed budget and accompanying letter.

**NEW BUSINESS:**

Entries for the Cape calendar cover photo were judged and a winner was chosen.

**ADJOURNMENT:**

The October 13 regular meeting of the Board of Governors was adjourned to move into a closed session at 9:08 P.M.

**CLOSED SESSION:**

A closed session of the Board of Governors was convened at 9:08 P.M. and adjourned at 9:27 P.M.

**MEMBERS PRESENT:**

Governors Biondi, Breeden, Dembowski, Gardner, Hazen, Lamb, Myers, Newman, and Vaccaro were present. Governor Snow was absent. Also present were Budget Committee chairman Buchet and member Toy.



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New construction? Has the county required a mitigation planting or Vegetation Management Plan? I can help!

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# 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).

**Interested in helping Cape St. Claire  
continue to improve in the future?**

**Consider running for the Board of Governors this upcoming January.**

**Contact our nominating committee for further information at [nominating@cscia.org](mailto:nominating@cscia.org)**

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

FY 2016				SCBD		Membership/Maintenance							
Ordinary Income/Expense			SCBD Line	Regular	SCBD Total	Club, Piers Total	Piers	Maintenance	FY 16 Proposed Budget Totals	FY 15 Budget	FY 14 Actuals	FY 13 Actuals	% Change From FY 14 Actual
INCOME													
CA	1	Caper Advertising	14	\$0	\$0	\$30,000	\$0	\$30,000	\$30,000	\$31,500	\$31,026	\$30,001	97%
	2	BLOA Contribution (Taxes & Security)	14	\$0	\$0	\$5,079	\$0	\$5,079	\$5,079	\$2,500	\$2,500	\$2,500	203%
		CSSC Contribution (Taxes, Rent, & Security)		\$0	\$0	\$3,052	\$0	\$3,052	\$3,052	\$0	\$0	\$0	NONE
	3	SCBD Revenue / Maintenance Fees	15	\$322,000	\$322,000	\$23,000	\$0	\$23,000	\$345,000	\$310,095	\$261,164	\$219,878	132%
	4	HOA Packets	14	\$0	\$0	\$9,750	\$0	\$9,750	\$9,750	\$7,500	\$6,700	\$6,570	146%
	5	Interest Income - SCBD, Maintenance/Piers	14	\$50	\$50	\$50	\$0	\$50	\$100	\$400	\$119	\$208	84%
	6	Late Fees Income - Maintenance/Piers	14	\$0	\$0	\$6,300	\$300	\$6,000	\$6,300	\$3,300	\$4,230	\$3,280	149%
	7	Misc. Income - SCBD, Maintenance/Piers	14	\$200	\$200	\$1,875	\$100	\$1,875	\$2,175	\$2,175	\$2,475	\$1,979	88%
CL	8	Clubhouse - Rental Income	14	\$0	\$0	\$30,000	\$0	\$30,000	\$30,000	\$32,250	\$30,925	\$30,640	97%
P		Piers - Slip Fees Income/Assessment From Slips Rented		\$0	\$0	\$77,000	\$77,000	\$0	\$77,000	\$83,000	\$80,987	\$75,750	95%
P		Piers -Capital Replacement Assessment 213 Slips x \$55.00 each 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%
	10	Stickers - Additional Parking Sticker Fees		\$0	\$0	\$1,250	\$0	\$1,250	\$1,250	\$1,395	\$1,478	\$1,423	85%
	11	Total Income		\$331,143	\$331,143	\$199,171	\$89,115	\$110,056	\$530,314	\$479,306	\$430,498	\$372,227	123%
EXPENSES													
General and Administrative													
S	1	Accounting Fees	11	\$6,120	\$6,120	\$2,880	\$1,280	\$1,600	\$9,000	\$9,000	\$7,558	\$8,725	119%
S	2	Audit Expenses	11	\$5,300	\$5,300	\$2,700	\$1,200	\$1,500	\$8,000	\$6,000	\$3,000	\$3,000	267%
		Bank Charges		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$60	\$292	0%
CA	3	Caper Postage / Distribution - Remove	8	\$0	\$0	\$0	\$0	\$0	\$0	\$5,200	\$4,875	\$4,866	0%
CA	4	Caper Editing / Printing / Distribution / Postage (All in 1 Contract)	8	\$25,500	\$25,500	\$15,000	\$0	\$15,000	\$40,500	\$34,150	\$30,526	\$32,996	133%
CA	5	Caper - Editor Contract - Remove	8	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$600	NONE
AA	6	Collection Fees - AA Co.	13	\$2,000	\$2,000	\$0	\$0	\$0	\$2,000	\$2,000	\$2,000	\$0	100%
P	7	Front Foot Assessments	9	\$0	\$0	\$1,170	\$1,170	\$0	\$1,170	\$1,170	\$1,170	\$1,170	100%
S	8	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)	7	\$0	\$0	\$650	\$150	\$500	\$650	\$500	\$525	\$525	124%
S	11	Miscellaneous (Events, Refresh, Volunteer Appreciation, etc)	1	\$900	\$900	\$1,400	\$500	\$900	\$2,300	\$1,500	\$1,193	\$70	193%
BP	12	Mowing (Contracted Services)	1	\$9,000	\$9,000	\$0	\$0	\$0	\$9,000	\$8,500	\$8,405	\$7,962	107%
CL	13	Clubhouse Custodial Svcs (Contract)	1	\$0	\$0	\$13,000	\$0	\$13,000	\$13,000	\$12,000	\$13,271	\$11,329	98%
S	14	Office Supplies/Expense	7	\$6,000	\$6,000	\$3,000	\$1,500	\$1,500	\$9,000	\$7,500	\$5,250	\$7,361	171%
S	15	Payroll Expenses	9	\$9,500	\$9,500	\$3,500	\$1,000	\$2,500	\$13,000	\$12,474	\$10,739	\$10,620	121%
		Penalties and Interest		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$38	NONE
S	16	Permits	9	\$500	\$500	\$1,900	\$900	\$1,000	\$2,400	\$800	\$0	\$100	NONE
S	17	Postage	7	\$1,000	\$1,000	\$1,600	\$500	\$1,100	\$2,600	\$2,300	\$2,251	\$5,467	116%
S	18	Printing	7	\$1,000	\$1,000	\$3,500	\$100	\$3,400	\$4,500	\$4,000	\$2,320	\$2,296	194%
S	19	Property Taxes	9	\$7,400	\$7,400	\$1,200	\$1,100	\$100	\$8,600	\$4,750	\$3,907	\$2,570	220%
S	20	Refreshments	7	\$0	\$0	\$200	\$200	\$0	\$200	\$450	\$403	\$148	50%
S	21	Repairs/Maintenance	1	\$20,000	\$20,000	\$15,000	\$12,500	\$2,500	\$35,000	\$34,520	\$33,958	\$27,414	103%
S	22	Sanitary Services	1	\$7,000	\$7,000	\$1,800	\$1,800	\$0	\$8,800	\$6,000	\$6,782	\$5,132	130%
S	23	Sewer	9	\$500	\$500	\$250	\$250	\$0	\$750	\$650	\$355	\$624	211%
	24	Signage	1	\$1,000	\$1,000	\$1,700	\$200	\$1,500	\$2,700	\$300	\$0	\$0	NONE
S	25	Telecommunication	2	\$1,800	\$1,800	\$700	\$400	\$300	\$2,500	\$2,200	\$2,588	\$2,200	97%
	26	Trash Collection	1	\$6,000	\$6,000	\$1,100	\$1,100	\$0	\$7,100	\$6,000	\$4,457	\$5,087	159%
S	27	Utilities	2	\$10,000	\$10,000	\$13,200	\$13,000	\$200	\$23,200	\$23,900	\$22,130	\$23,981	NONE
	28	Volunteer Appreciation	1	\$0	\$0	\$0	\$0	\$0	\$0	\$250	\$0	\$0	NONE
S	29	Wages - Administrator	10	\$34,000	\$34,000	\$17,000	\$8,500	\$8,500	\$51,000	\$52,000	\$50,305	\$47,390	101%
S	30	Wages - Asst. Administrator	10	\$3,500	\$3,500	\$9,000	\$1,100	\$7,900	\$12,500	\$6,700	\$2,443	\$1,913	512%
	31	Wages - Asst. Administrator (Mtg. Spt.)	10	\$2,400	\$2,400	\$0	\$0	\$0	\$2,400	\$2,400	\$2,250	\$2,400	107%
	32	Wages-Code Enf./Permit Acquisition	10	\$0	\$0	\$500	\$0	\$500	\$500	\$3,500	\$0	\$0	NONE
BP	33	Wages - Groundskeeping	1	\$18,000	\$18,000	\$0	\$0	\$0	\$18,000	\$18,000	\$9,810	\$12,592	183%
CL	34	Wages - Custodial Svcs	1	\$2,000	\$2,000	\$0	\$0	\$0	\$2,000	\$2,000	\$1,022	\$1,691	196%
P	35	Wages - Handyman for piers		\$0	\$0	\$3,500	\$3,500	\$0	\$3,500	\$3,000	\$3,418	\$2,262	102%
P	36	Wages - Pump-out attendant		\$0	\$0	\$500	\$500	\$0	\$500	\$500	\$0	\$0	NONE
	37	Wages - Security Patrol	3	\$41,500	\$41,500	\$3,500	\$0	\$3,500	\$45,000	\$40,500	\$43,446	\$39,675	104%
	38	Security Milege Reimbursment	3	\$1,000	\$1,000	\$0	\$0	\$0	\$1,000	\$1,000	\$912	\$443	110%
		Subcontractors		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	NONE
BP	39	Wages - Beach Attendant	17	\$7,000	\$7,000	\$7,500	\$0	\$7,500	\$14,500	\$12,000	\$9,049	\$9,637	160%
	40	Technology/ Website	7	\$2,400	\$2,400	\$0	\$0	\$0	\$2,400	\$1,500	\$1,797	\$1,666	134%
	41	Total General and Administrative		\$256,049	\$256,049	\$147,501	\$61,859	\$85,642	\$403,550	\$389,514	\$317,400	\$310,850	127%
Capital Expenditures													
BP	42	Beaches and Parks Improvements	5	\$18,250	\$18,250	\$13,000	\$0	\$13,000	\$31,250	\$29,497	\$34,951	\$2,228	89%
	43	Clubhouse Improvements	4	\$15,750	\$15,750	\$11,000	\$0	\$11,000	\$26,750	\$12,850	\$12,540	\$12,574	213%
P	45	Piers Improvements/Walkways		\$0	\$0	\$15,500	\$15,500	\$0	\$15,500	\$29,000	\$24,386	\$19,520	64%
P	46	Piers Replacement Project (New)		\$0	\$0	\$11,715	\$11,715	\$0	\$11,715	\$0	\$0	\$0	NONE
	47	Debt Retirement - Total Cap Imp Plan (New)	5	\$41,000	\$41,000	\$0	\$0	\$0	\$41,000	\$18,408	\$0	\$0	NONE
	48	Total Capital Expenditures		\$75,000	\$75,000	\$51,215	\$27,215	\$24,000	\$126,215	\$89,755	\$71,679	\$34,322	176%
Total Expenditures				\$331,049	\$331,049	\$198,716	\$89,074	\$109,642	\$529,765	\$479,306	\$389,276	\$345,172	136%
Net Income (Loss)				\$94	\$94	\$455	\$41	\$414	\$549	\$0	\$41,221	\$27,055	1%

## BARBARA D'AGOSTINO WINS 2015 CSC COMMUNITY CALENDAR PHOTO CONTEST

Congratulations to Barbara D'Agostino for winning the grand prize in the 2015 Cape St. Claire Community Calendar Photo Contest with her photograph titled "Lake Claire Dock At Dusk". You'll find Barbara's photo printed on the front of the 2015 Cape Calendar. She received a \$100.00 cash prize.

Honorable mentions go to Steven Bavis, Jane Elkin, Lou Ellen Hazel, Kathi Cowdery and Janelle Dionne.

Many thanks to Cape Ace Hardware who graciously offered their store as the photo contest collection and pickup point.

Expect copies of the 2015 Community Calendar to arrive in mailboxes in December. Extra copies will be available at the Cape St. Claire Improvement Association office. Take special note of the last two inside calendar pages that contain important telephone numbers for community organizations, government agencies, schools, Cape St. Claire Shopping Center merchants, *The Caper*, calendar advertisers, and more!

Amy Podd  
Advertising Director  
2015 CSC Community Calendar

## OYSTER NEWS

The Cape Oyster Team is very happy to announce that one of our volunteers, Brad Knopf was selected as the top Watershed Steward for 2013. The award was given at Glen Echo Park.

To become a watershed steward you have to attend a ten week class with the Watershed Stewards Academy of Anne Arundel County. He was in the first graduating class.

Congratulations Brad, the Cape Oyster Team is proud of you.

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Phone: 410-757-4896 • Website - [capeumc.org](http://capeumc.org)

Pastor - Rev. Lys Cockrell



**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

With open arms, CSC United Methodist Church would like to extend a warm invitation to all to be a part of our church family as we begin Advent on November 23rd and to join us in our journey through the Christmas Season. Our Advent Sermon Series will be based on Adam Hamilton's study, "Not a Silent Night."

## **Studies Being Offered**

--"This Holy Mystery" - Communion study - Sunday - time TBA

--"Growing Older and Wiser" - Monday - 11am

--Men's Study Group - Monday evening - 7:30pm

--"The Shack" -based upon the Powder Room Study - Thursday, 1pm.

Another time will be offered if there is interest

--Men's Bible Study for Dummies - 2nd Saturday of every month - 7:30am Fellowship Hall

--Women's Study of Philippians - 3rd Saturday of every month - 7:30am Fellowship Hall

## **Winter Relief Program**

**November 16 - November 23**

CSCUMC will be participating in Winter Relief this year from Sunday 11/16 through Sunday 11/23 by hosting homeless guests in our 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](mailto:mlriser_serves@aol.com)).

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

## **COMMUNITY THANKSGIVING SERVICE**

On November 23rd, Sunday at 5:00 p.m., St. Margaret's Episcopal Church will host this year's Ecumenical Thanksgiving Service of the Broadneck Peninsula churches. A pot luck dinner will follow the service.

## **Coffee at the Point**

Wednesday mornings' (as weather permits) at Chestnut Tree and Blue Ridge Drive

Caring conversations and refreshments for the Broadneck High School students who walk to school.

Anyone interested in participating in this meaningful outreach to our youth or donating refreshments, please call the church office.

## **Christmas Cantata**

Sunday, December 7th

"Emmanuel - God With Us" will be presented in the church Sanctuary at 9am



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**SUMMER Mass Schedule:** Saturday 5:00 PM, Sunday 8:30 and 10:30 AM

**ADVENT EVENT**

**Sunday November 30 – 12:30 – 2:00 PM**

**Parish Center**

**Make an Advent Wreath for your household!**

**We will supply candles, fresh greens, forms and directions**

**Please bring pruning shears as well as items to personalize your wreath such as berries, ribbons, special greens!**

***Special children's activities. Child-care for the little ones (6 mos to 3 years).***

***Register by November 13 so we have enough supplies and pizza!***

***Requested Donation is \$15.00 per wreath***

Email [scrane@standrewbythebay.org](mailto:scrane@standrewbythebay.org) Call the parish office 410 974-4366.

Or sign up electronically on the home page of our website: [www.standrewbythebay.org](http://www.standrewbythebay.org)

Please let us know how many how many you'll be bringing in each of these age ranges:

Adults and youth

Children 7 to 12

Children 3 to 5

ages 6 mos to 3 years.



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# GOSHEN FARM PRESERVATION SOCIETY

## NEWS FROM GOSHEN FARM – BUSY FALL SEASON COMING TO A CLOSE

### Building Chair Needed

The Goshen Farm Preservation Society is losing its long time Chair of the Building Committee. Stu Bailey, who has previously served as GFPS Vice President for seven years and as Chair of the Building Committee for the last two years, is stepping down from the Board of Directors. Stu's supervision of the work done under the grant from the State of Maryland we received was amazing. He and his Assistant to the Building Chair, Michael Maggio, have gotten us to the place where we can actually start the renovation of the interior of the house. Stu did not have a background in construction. However, he has a lot of common sense and works well with those who have been helping us on a regular basis. The position will require attending a monthly Board of Directors meeting on the third Wednesday of the month, which seldom run beyond two hours, submitting a brief monthly report on committee activities, coordinating and approving the work of contractors and volunteers working in the house, and working with other members of the Board in developing a long term plan for renovations. If you are interested, please contact the president of Goshen Farm at [president@goshenfarm.org](mailto:president@goshenfarm.org) and you will be sent a full description of responsibilities and duties.

### Harvest Dinner

The Harvest Dinner, which was held on October 4<sup>th</sup>, was a huge success. Over 120 guests feasted on pasta, meatballs, homemade organic spaghetti sauce, salad, and spaghetti squash. Many hands made light work and our volunteers were marvelous at what they did. A special thanks to Gloria Dei! for the use of the hall, which is a beautiful facility. We thank all those who attended and the many who flattered our sauce makers with comments like, "That is the best spaghetti sauce I've ever had." Rumor has it that next year's Harvest Dinner will feature hand-made genuine Italian meatballs from a member's secret recipe!

### Wine Tasting

Neither rain nor dark of night kept about 80 true wine aficionados from attending our wine tasting on October 11<sup>th</sup>. Val Sullivan, our hostess and benefactor, had her yard set up for the chance of inclement weather and it was a good thing. A light rain punctuated the start of the event, but eventually stopped. Val had several canopies set up with fire pits under each to keep the tasters warm and toasty. The pool house accommodated those who did not want to wander far from the wine and the food. The generosity of Bella's Liquors over the last several years has been appreciated by Goshen Farm and those who have attended this event.

These two events raised over two-thousand dollars for Goshen Farm and we thank those that attended either or both.

As our fund raising events season comes to a close, future articles will focus on the history of Goshen Farm, our plans for preservation and restoration, and our efforts at educational outreach. Stay tuned because there are exciting times ahead and we hope you will be part of them.

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## ST. MARGARET'S CHURCH HOLIDAY BAZAAR

St. Margaret's Church on the Broadneck Peninsula (1601 Pleasant Plains Rd.) will host its annual bazaar from 9:30 to 2:00 in the Parish Hall on Saturday November 22. There will be local crafters and vendors with door prizes provided. Come and shop for gifts including, jewelry, baskets, home decorative items, photography, hand painted plates and glassware, hand made knitted items and much much more. The women's guild will be selling morning refreshments and lunch. There will be a baked goods table and items to be raffled. Door prizes and table fees will be donated by each vendor to benefit the YWCA battered women program, the Ministries to the youth for camp scholarships and as Santa's helpers for local children. Free admission. Call 410-974-0200 for information. Directions available at [www.st-margarets.org](http://www.st-margarets.org).



# St. Margaret's

## EPISCOPAL CHURCH

Annapolis, Maryland • Established 1692

1601 Pleasant Plains Road  
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(P) 410.974.0200 • (F) 410.757.5334

[st-margarets.org](http://st-margarets.org)

Service Times

Sundays - 7:30, 9, 11:15 a.m.

Saturdays - 5 p.m. Wednesdays - 7:30 a.m.



**FREE CONCERT**

**Sunday, Nov. 9 \* 4 p.m.**

# HOLIDAY & Bazaar

**Saturday, Nov. 22**  
**9:30 a.m. to 2 p.m.**



**Family Advent Wreathmaking**

**Sunday, Nov. 30**

**10:15 a.m.**



Andie Youngk and her daughter Anna spread a riparian seed mix in a wet area near the stream

Mark your calendar for upcoming volunteer opportunities:

**Sunday, Nov 9: Noon - 2pm**

Meet in the ravine across from 1035 Lake Claire Drive. We will be planting trees. Volunteers of all ages are welcome!

### Progress in the Reforestation Area

Volunteers gathered on October 11th and 12th, planting seeds and pulling weeds. Two special ecological seed mixes were scattered throughout the site: one made up of woodland plants and the other containing seeds of plants that like to grow near streams. Thanks to all of our volunteers who came out to help!

### Phragmites Update

PDK Horticultural has been spraying the phragmites around Lake Claire via multiple access points. We look forward to seeing a lot of dead brown phragmites! Once the reeds have died off we will begin the process of cutting them down over the winter months.

### 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](mailto:LakeClaire@comcast.net)

Join our group on Facebook: Friends of Lake Claire

# Water Savers

TIP OF THE MONTH

## "FRACKING"

OR HYDRAULIC FRACTURE DRILLING IS A VERY CONTROVERSIAL METHOD OF USING VERY HIGH PRESSURE AND A MIX OF TOXIC CHEMICALS TO BREAK UP DEEP LAYERS OF ROCK TO FREE-UP GAS & OIL DEPOSITS. OFTEN, BILLIONS OF GALLONS OF TOXIC SOUP ARE DISPOSED OF UNDERGROUND.

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## ***All Are Welcome In The Lord's House***

### **SUNDAY WORSHIP**

- |          |  |
|----------|--|
| 9:30 am  | Traditional Worship<br><i>Sunday School for Children, 3 years old to 4<sup>th</sup> Grade</i>                                |
| 11:00 am | Contemporary Worship<br><i>Sunday School for Children 3 years old to 5th grade with Nursery available for ages 0-2 years</i> |
| 6:00 pm  | Youth Group for youth entering 6th grade through 12th grade.<br><i>Stop By And Hear How Awesome Our God Is!</i>              |

### **Upcoming Events**

#### **PANCAKE BREAKFAST**

The COA Prayer Group is holding a pancake breakfast on **Saturday, November 15th from 8:30-11am** to raise funds to use to help those in need in our church and surrounding community. We hope you will stop by and enjoy some Saturday morning fellowship. For more information please contact Lawrie Gardner at 410-544-4471 or [alg280@comcast.net](mailto:alg280@comcast.net).

#### **ADVENT FAIR**

Christ Our Anchor Advent Fair Saturday, **December 13, 2014, Hours 9 a.m. to 12 p.m.** Price per Child is \$10.00 which will support the Youth Group Mission. There will be plenty of activities for the children (Up to 3<sup>rd</sup> grade+) to do, crafts, games, snack and more Christmas fun! To reserve your child's spot or for information please call Paula Gardner at 410-974-1713 [CongregationCC@verizon.net](mailto:CongregationCC@verizon.net)



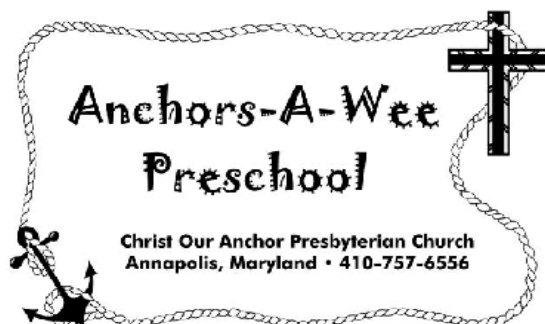
**December 21, 2014, 10:00 am - Cantata Sunday**

**December 24, 2014, 5:00 pm - Christmas Pageant**

**8:00 pm - Christmas Eve Service**

**11:00 pm - Christmas Eve Service**

**December 28, 2014, 10:00 am - Brunch Service**



Laura Carty, Director

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Fax: 410-349-2240

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# **SANTA IS COMING TO CAPE ST. CLAIRE FOR BREAKFAST**

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CLUBHOUSE**

**SATURDAY, DECEMBER 13, 2014  
8:30 AM AND 10:30 AM**

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**\$5.00 FOR CHILDREN AND \$6.00 FOR ADULTS**

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## **CAPE NUTRITION & FITNESS**



Get ready for the holidays - lose those extra pounds so you can enjoy them to their fullest! We meet every Thursday morning at 10 am at the Cape St. Claire Clubhouse (in the Cox meeting room) and discuss nutrition topics. All are welcome to join at any time. Please contact Laura McIntyre at (443) 569-9082 or (410) 757-1354 for more information. We look forward to seeing you soon.

## **EPIPHANY COMMUNITY**

Catholic Mass is celebrated every Sunday morning at 9:30am at the Cape St. Claire Clubhouse. We are starting to collect for Thanksgiving baskets for local needy families. Our Day of Reflection held last month was well-attended and enjoyed by all in attendance. Hope to see you next Sunday!



## Steak & Seafood Family Restaurant

### Weekly Dinner Specials after 4 pm

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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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## COMMUNITY SIGNBOARD

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SOMETHING TO THE  
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# GARDEN CLUB

Hello, Fellow Capers!

This month's Garden Club feature is all about starting your own Oak Tree farm. After all, if your yard is like mine, you already have TEN THOUSAND free acorns...! But, seriously, all those acorns are a reminder that fall is really here. That and all the beautiful trees in the Cape are beginning to show their fall colors. It's time to begin cleaning up the summer gardens and for raking leaves. Consider shredding those leaves and using them for mulch or compost – that's what Nature does, after all. At our last garden club meeting, we heard about other natural ways to work your garden. Dr. Christopher Puttock from *Chesapeake Natives* in Rosaryville gave a wonderful presentation about plants native not only to Maryland, but specifically to Anne Arundel and neighboring counties. He discussed why natives are so important and shared slides of some truly lovely plants that thrive around here. I'm sure many of our members will be making the trek to his nursery to get our hands on some of them. If you are curious, you can check out [chesapeake natives.org](http://chesapeake natives.org) for photos and information. Also, be sure to check out the Alan and Edie Segree Memorial Park along the bike trail near the library; the dedication was this month and it's a lovely space to rest and think. The Garden Club will be maintaining the area. A reminder that our meetings are the first Tuesday of the month at 7:00 pm at the clubhouse. All are welcome; we hope to see you there!

Submitted by Jeanne Klingler

Interested in helping Cape St. Claire  
continue to improve in the future?

Consider running for the Board of Governors this upcoming January.

Contact our nominating committee for further information at [nominating@cscia.org](mailto:nominating@cscia.org)



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## Changing Jobs? Take Your 401(k) and Roll It!

If you've lost your job, or are changing jobs, you may be wondering what to do with your 401(k) plan account. It's important to understand your options.

### What will I be entitled to?

If you leave your job (voluntarily or involuntarily), you'll be entitled to a distribution of your vested balance. Your vested balance always includes your own contributions (pretax, after-tax, and Roth) and typically any investment earnings on those amounts. It also includes employer contributions (and earnings) that have satisfied your plan's vesting schedule.

In general, you must be 100% vested in your employer's contributions after 3 years of service ("cliff vesting"), or you must vest gradually, 20% per year until you're fully vested after 6 years ("graded vesting"). Plans can have faster vesting schedules, and some even have 100% immediate vesting. You'll also be 100% vested once you've reached your plan's normal retirement age.

It's important for you to understand how your particular plan's vesting schedule works, because you'll forfeit any employer contributions that haven't vested by the time you leave your job. Your summary plan description (SPD) will spell out how the vesting schedule for your particular plan works. If you don't have one, ask your plan administrator for it. If you're on the cusp of vesting, it may make sense to wait a bit before leaving, if you have that luxury.

### Don't spend it, roll it!

While this pool of dollars may look attractive, don't spend it unless you absolutely need to. If you take a distribution you'll be taxed, at ordinary income tax rates, on the entire value of your account except for any after-tax or Roth 401(k) contributions you've made. And, if you're not yet age 55, an additional 10% penalty may apply to the taxable portion of your payout. (Special rules may apply if you receive a lump-sum distribution and you were born before 1936, or if the lump-sum includes employer stock.)

If your vested balance is more than \$5,000, you can leave your money in your employer's plan until you reach normal retirement age. But your employer must also allow you to make a direct rollover to an IRA or to another employer's 401(k) plan. As the name suggests, in a direct rollover the money passes directly from your 401(k) plan account to the IRA or other plan. This is preferable to a "60-day rollover," where you get the check and then roll the money over yourself, because your employer has to withhold 20% of the taxable portion of a 60-day rollover. You can still roll over the entire amount of your distribution, but you'll need to come up with the 20% that's been withheld until you recapture that amount when you file your income tax return.

### What about outstanding plan loans?

In general, if you have an outstanding plan loan, you'll need to pay it back, or the outstanding balance will be taxed as if it had been distributed to you in cash. If you can't pay the loan back before you leave, you'll still have 60 days to roll over the amount that's been treated as a distribution to your IRA. Of course, you'll need to come up with the dollars from other sources.

**Please Note: Everyone's situation is different. The information here is intended as general guidance only. It isn't meant to provide a full description of all 401(k)/IRA Rollover Programs or to tell you whether you qualify. To understand how this information applies to your situation, please contact our office or your Financial Professional.**

### *Want to find out more? Contact us!*

Norma E Finkner\*, CFP, EA  
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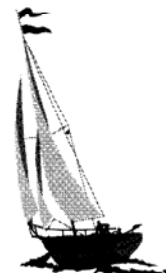
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# Halloween Happenings



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Childs Full Name \_\_\_\_\_ Age \_\_\_\_\_ Boy / Girl \_\_\_\_\_  
PLEASE INDICATE A SPECIAL GIFT FOR CHILD'S SANTA LETTER

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Childs Full Name \_\_\_\_\_ Age \_\_\_\_\_ Boy / Girl \_\_\_\_\_  
PLEASE INDICATE A SPECIAL GIFT FOR CHILD'S SANTA LETTER

---

***For additional children please indicate necessary info on reverse side***

NUMBER OF ADULTS ATTENDING \_\_\_\_\_  
TIME REQUESTED - 8:30 AM \_\_\_\_\_ 10:30 AM \_\_\_\_\_  
# ADULTS X \$6.00 = \_\_\_\_\_ # CHILDREN X \$5.00 = \_\_\_\_\_  
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***Founded March 1955 - Circulation 3,030 - In Our 56<sup>th</sup> Year***

***Published by:***

The Cape St. Claire Improvement Association, Inc.

1223 River Bay Road, Annapolis, MD 21409

Hours: Mon/Wed/Fri 7:30 a.m. to 1 p.m.

(410) 757-1223 CSCIA Office / (410) 757-1697 FAX / Office@cscia.org

**Caper Manger:**

Mary Lamb / 410-757-0593 / capermanager@cscia.org

*The Caper* is published ten months a year and sent bulk rate to all residents of Cape St. Claire, all nonresident lot owners, local government officials and advertisers. Copies are also available in CSCIA Office, Broadneck Library and local stores.

**POLICY FOR ARTICLE SUBMISSIONS**

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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