

The Caper



Cape St. Claire Improvement Association, Inc. Community Newsletter

OCTOBER 2013

CSCIA MEMBERSHIP MEETING • TUES OCTOBER 22 • 7:30PM AT THE CLUBHOUSE

PRESIDENT'S MESSAGE

Time sure is flying by this year. It has been a full year since we started working on the Lake Claire beach and park. We have gained an incredible amount of knowledge about our environment, and we will continue to learn as we progress through the restoration of the lake, beach and surrounding area. Three things are especially noteworthy; the Friends of Lake Claire group has been awarded a \$98,000 (yes, that's THREE zeros on there!) grant for environmental restoration of the lake area and the surrounding feeder streams. The now famous Eco-goats helped us clear some of the area of invasive species that have been destroying the natural plants and wildlife habitat. Thus improving access to the lake and remote parts of the beach. And lastly, we have reached an agreement to have the Lake Claire beach restored. Certainly most people have noticed the huge loss in beachfront over the years. While this part of the project will likely provide only temporary relief, it is important to maintain the beach in a condition that will prevent us from losing it completely. Hopefully this will buy us a few years while the board continues working on permanent erosion control solutions.

As the year comes to an end, it is important that the community continue to be engaged in the governance of CSCIA owned properties. Consider running for the board of governors, or volunteering on one of the committees. Certainly the piers committee and the beaches and parks committee are always in need of helping hands.

Also, the community will need to vote on the annual budget soon. Your input is requested, and your vote for or against the proposed budget is needed. After reviewing the draft budget, you can send questions to budget@cscia.org, or treasurer@cscia.org.

Scott Dembowski
President

BOARD IN BRIEF

September 9, 2013

President Dembowski called the meeting to order at 7:37 P.M.

President Dembowski remarked that there were important issues to deal with, notably the proposal from the Little Magothy River Association and budget issues.

Governor Gardner moved to suspend the agenda for special circumstances. The motion was seconded by Governor Breeden and passed unanimously.

COMMITTEE REPORTS:

Covenants: Governor Breeden reported that there were 25 outstanding issues, and that progress was being made on 2 of the larger ones involving problems with 2 houses.

In this issue:

- ◆ *President's Message*
- ◆ *Board in Brief*
- ◆ *CSC Proposed FY 2015 Budget*
- ◆ *CSC Volunteer Fire Company*
- ◆ *Garden Club*
- ◆ *Halloween Happening*
- ◆ *Councilman Dick Ladd*
- ◆ *CSC United Methodist Church*
- ◆ *St. Andrew's By the Bay*
- ◆ *Friends of Lake Claire*
- ◆ *Goshen Farm*
- ◆ *Holiday Craft Show*

board in brief continued.....

Security: Governor Breeden commented that there have been no major problems and that he will be out and about during Broadneck homecoming on October 19. He reported that arrests have been made for breaking into unlocked cars and again stressed the need for people to lock their vehicles.

Beaches and Parks: Governor Dembowski commented that trash has been minimal between the Main Beach and the inlet and noted that there seems to be a lot of volunteers cleaning up as they walk, for which he is grateful. He is looking at options to replace a piece of broken playground equipment. He reported that towing of illegal vehicles has been minimal lately.

Clubhouse: Governor Lamb reported that the new roof is on the Clubhouse and the new vanity has been installed in the men's room.

Caper: Governor Lamb commented that contracts are being returned and that the Caper is doing well.

Roads: Governor Veno commented that all members of the BOG should have received electronic copies of the final plans for Cape St. Claire Road. In addition, Chestnut Tree Drive paving is near completion.

Treasurer: Governor Myers reported that the budget proposal is ready for presentation to the BOG.

Buildings: Governor Gardner commented that she is inundated with permits, most of them for large projects.

Membership: Governor Snow had nothing new to report.

Minutes and Profit and Loss Statements (P&Ls):

July 8, 2013 and August 12, 2013 Monthly BOG meeting minutes: Governor Breeden made a motion that both sets of minutes be approved. The motion was seconded by Governor Veno and passed unanimously.

June 30, 2013 and July 31, 2013 Profit and Loss Statements: Governor Breeden made a motion to approve both sets of P&L Statements. The motion was seconded by Governor Veno and passed unanimously.

OLD BUSINESS:

President Dembowski expressed the opinion that, between the last meeting and the emails, the issues regarding the transfer of Little Magothy River Dredged Material to Lake Claire have been addressed. He thinks the BOG has done a good job of asking questions, commenting, and voicing concerns.

Governor Veno made a motion that the BOG move forward with the proposal presented by the LMRA. The motion was seconded by Governor Snow and passed with 4 votes for and 2 against.

NEW BUSINESS:

There was no new business.

BUDGET DISCUSSION:

Budget Committee Chairman Buchet presented the budget proposal to the BOG. There was discussions relative to; the Swim Club and BLOA contributions, the presentation of the budget regarding its layout and content, and publication in the Caper. It was noted that it is important to get the information out to the residents so they can look it over and get back to the BOG with comments and questions well before the Annual Meeting in January. Governor Veno made a motion that the budget proposal, with the changes, be approved for publication in the Caper. Governor Gardner seconded the motion and it passed unanimously.

It was also agreed that the same screen presentation would be a good way to present the budget at the Annual Meeting.

ADJOURNMENT:

Governor Veno moved that the Board adjourn into a closed session. The motion was seconded by Governor Gardner and approved unanimously. The September 9, 2013 regular monthly meeting of the Board of Governors was adjourned at 8:51 P.M.

A Closed Session was convened at 8:52 P.M. and adjourned at 9:00 P.M.

ATTENDANCE:

Governors Breeden, Dembowski, Gardner, Lamb, Myers, Snow, and Veno were present. Also present were Budget Committee Chairman Buchet and Budget Committee member Toy.

Thank You for Your Referrals

I used Mona's Cutting Edge Technology

Cutting Edge—that's what I and my sister consider our experience with Mona and her team. The entire team was responsive, pleasant to work with, and Mona's hard negotiation on our behalf helped us meet our goals. You can count on Mona's savvy approach to the current real estate market!

Mona made a clean cut in this transaction and I would call her again whenever I need to slice a real estate deal!



Polly in Atlantis



MONA
LaCovey & Associates
Associate Broker
CRB ABR CRS



www.MonaLaCovey.com

Direct Line:

410-757-7080

Mona@MonaLaCovey.com

<http://>



*Advantage
Realty*

410-224-4400

Independently Owned & Operated

This is not a solicitation for currently listed properties.

CAPE CLEAN-UP

**Friday, October 4th & Saturday, October 5th
Corner of Broadview and Cape St. Claire Road**

Anne Arundel County Waste Management has graciously offered Cape Residents a weekend in October for our 2013 Clean-Up. The Clean-Up will begin as soon as the County arrives on Friday (before Noon). We will make every effort to operate the Clean-Up until 4:30 PM on Friday, space permitting. On Saturday the 5th the Clean-up will begin at 7:30 AM and continue until approximately 2:00 PM, space permitting. In an effort to protect our environment and dispose of our trash properly, Anne Arundel County will be providing the clean-up with cans for recycling and 2 on-site Anne Arundel County Employees to assist the residents with the proper disposal of their TRASH. When you arrive at the clean-up you will be asked to dispose of your TRASH in the proper cans. Please keep this in mind as you load your vehicles. Try to keep your recyclables together (Glass, Cardboard, Paper, Metals etc...).

The following is a list of unacceptable materials:

- Junk Automobiles
- Trailers
- Gas and Propane Tanks
- Tree Trunks
- Oil Drums or Tanks
- Liquids
- Hazardous Waste
- Boats
- Tires
- Logs
- Paints
- Refrigerators
- Air Conditioners

**If you should have any questions about the clean-up please
contact Mary Lamb at 410-757-0593.**

CAPE ST. CLAIRE FY 2015 BUDGET

Neighbors,

Each year the Cape St. Claire Improvement Association, Inc. (CSCIA) Budget Committee develops a budget for the community, as required by our covenants and the County. The Budget Committee has included here the most recent draft of our FY 15 budget for your review. All budgets need CSCIA membership approval. The enclosed proposed Special Community Benefit District (SCBD) and consolidated CSCIA budget have been reviewed by the BOG and recommended for CSCIA member approval. The enclosed consolidated budget sheet in the Caper show revenues and expenses for your information and comment prior to voting.

Funding Sources

Currently, the majority of us contribute to the operations of our community through the SCBD tax and the \$10 maintenance fee. As you are likely aware, the SCBD tax fees are collected by the County as part of your real estate taxes and paid to CSCIA by the County. The \$10 maintenance fee is collected by the CSCIA every Spring. Other sources of funding for community operations include Caper Advertising Revenues, Club House Rental Revenues. Pier rental revenues are used to support the continuing operations and maintenance of the Piers.

Budget Format and Clarification

To respond to some of the issues our membership had at the last budget review meeting, we have changed the format of our budget presentation. In this draft, you will see what the community spent on various activities in previous years so that you can get a sense of revenue and expenditure trends. One aspect of this reconfiguration that may lead to some confusion is the SCBD revenues. On first glance, it appears that in FY 15 there will be a large budgeted increase in revenues, when the SCBD figure is compared to FY 13 actuals. The revenues in our budget projections are required by the County to be overstated. The community several years ago took a large loan out to re-bulkhead around the Deep Creek area. The repayment of this loan needs to be budgeted for, however, the County removes that revenue from our total revenues "off the top" to repay the loan. So, we budget for the payment (about \$19,000), but don't receive it. The other item that is removed from our revenue is a \$2,000 collection fee the county imposes on us to compensate them for collecting the SCBD fee. As a result, our budgeted revenues are overstated by about \$21,000. Once this is accounted for, our revenue projections are not so grossly out of line with prior years' actuals.

Special Community Benefits District Background

The county allows the Community to spend our SCBD money "for the purpose of maintenance of community property, including lawn care, trash removal, repair, lighting, paving, and erosion prevention; special security for community property; acquisition, improvement, and construction of real and personal community property; and funding administrative expenses incidental to carrying out these purposes, including mailing, secretarial, auditing, insurance, and legal costs." The county also allows SCBD funds to be used for pest and insect control.

The FY 15 Budget

Unfortunately, the biggest driver of the FY 15 budget is the cost of insurance. In the wake of Katrina, Isabel and Superstorm Sandy, waterfront communities like ours are finding it extremely difficult to find reasonable insurance coverage. We were informed this year that our current insurance carrier, State Farm, will no longer be insuring the communities like ours. As a result, we have had to shop for insurance this summer. The increase we are facing is staggering, as you can see from the chart, our estimate is a nearly \$40,000 increase. As a result, we need to budget the full, current SCBD assessment of \$125 a lot to cover the increase and preserve the services we currently provide the community. We are currently assessed \$110, so this would be a \$15 increase. Other significant, proposed increases to expenditures in the budget are personnel costs (administration, beach attendants, and security patrols) and repairs and maintenance.

FY 15 Budget Approval

Your vote for or against the SCBD budget is through paper ballot. **For Your Convenience the Ballot Will Be Enclosed In Dec/Jan Issue Of The Caper.** Under the rules for SCBDs, if Cape St. Claire lot owners fail to approve the FY 2015 budget, the Cape will be forced to operate at the previous budgeted level. Unfortunately, should this come to pass, the insurance increase will devour the funding we currently apportion to items like security patrols, beach attendants, and maintenance.

Please plan on attending the January 2014 Membership meeting. Your presence, comments, and votes count!!

CAPE ST. CLAIRE IMPROVEMENT ASSOCIATION

Proposed FY 2015 Budget			SCBD	Non-SCBD			SCBD and Non-SCBD Membership/Maintenance				
Ordinary Income/Expense			Regular Totals	Membership Maintenance (Beaches Parks Caper Clubhouse)	Piers	Member Maintenance and Piers Totals	Totals FY 15 Proposed Budget	FY 14 Budget	FY 13 Actuals	FY 12 Actuals	Dollar Increase or (Decrease) FY 13 to FY15
INCOME											
CA	1	Caper Advertising	\$0	\$31,500	\$0	\$31,500	\$31,500	\$26,000	\$30,001	\$27,938	\$1,499
	2	BLOA Contribution (Security)	\$0	\$2,500	\$0	\$2,500	\$2,500	\$3,000	\$2,500	\$2,500	\$0
	3	SCBD Revenue / Maintenance Fees, Note: 1	\$287,125	\$22,970	\$0	\$22,970	\$310,095	\$277,670	\$219,878	\$220,324	\$90,217
	4	HOA Packets	\$0	\$7,500	\$0	\$7,500	\$7,500	\$6,000	\$6,570	\$7,010	\$930
	5	Interest Income - SCBD, Maintenance/Piers	\$100	\$200	\$100	\$300	\$400	\$550	\$208	\$585	\$192
	6	Late Fees Income - Maintenance/Piers	\$0	\$3,200	\$100	\$3,300	\$3,300	\$3,600	\$3,280	\$3,913	\$20
	7	Misc. Income - SCGD, Maintenance/Piers	\$200	\$1,875	\$100	\$1,975	\$2,175	\$1,075	\$1,979	\$1,300	\$196
CL	8	Clubhouse - Rental Income	\$0	\$32,250	\$0	\$32,250	\$32,250	\$34,000	\$30,640	\$35,374	\$1,610
P		Piers - Slip Fees Income	\$0	\$0	\$83,000	\$83,000	\$83,000	\$75,000	\$75,750	\$74,089	\$7,251
	9	Fund Balance from FY13	\$5,191	\$0	\$0	\$5,191	\$31,886	\$0	\$0	\$0	\$5,191
	10	Stickers - Additional Parking Sticker Fees	\$0	\$1,395	\$0	\$1,395	\$1,395	\$1,200	\$1,423	\$1,365	(\$28)
	11	Total Income	\$292,616	\$103,390	\$83,300	\$186,690	\$479,306	\$459,981	\$372,227	\$374,397	\$107,079
EXPENSES											
General and Administrative											
S	1	Accounting Fees	\$6,000	\$1,550	\$1,450	\$3,000	\$9,000	\$7,800	\$8,725	\$8,087	\$276
S	2	Audit Expenses	\$3,500	\$1,500	\$1,000	\$2,500	\$6,000	\$4,040	\$3,000	\$2,950	\$3,000
		Bank Charges	\$0	\$0	\$0	\$0	\$0	\$100	\$292	\$201	(\$292)
CA	3	Caper Postage / Distribution	\$5,200	\$0	\$0	\$0	\$5,200	\$8,500	\$4,866	\$8,022	\$334
CA	4	Caper Printing / Editor Contract	\$20,500	\$13,650	\$0	\$13,650	\$34,150	\$19,000	\$32,996	\$18,526	\$1,154
AA	6	Collection Fee - AA County, Note 2	\$2,000	\$0	\$0	\$0	\$2,000	\$2,000	\$0	\$0	\$2,000
P	7	Front Foot Assessments	\$0	\$0	\$1,170	\$1,170	\$1,170	\$1,170	\$1,170	\$1,170	\$0
S	8	Insurance	\$30,000	\$17,000	\$3,000	\$20,000	\$50,000	\$9,500	\$11,485	\$10,627	\$38,515
S	9	Legal Services	\$4,500	\$1,800	\$4,000	\$5,800	\$10,300	\$16,000	\$15,124	\$2,753	(\$4,824)
BP	10	Membership (Dues & Fees)	\$0	\$500	\$0	\$500	\$500	\$500	\$525	\$525	(\$25)
S	11	Miscellaneous	\$500	\$500	\$500	\$1,000	\$1,500	\$1,700	\$70	\$1,120	\$1,430
BP	12	Mowing (Contracted Services)	\$8,500	\$0	\$0	\$0	\$8,500	\$8,755	\$7,962	\$7,450	\$538
CL	13	Clubhouse Custodial Svcs (Contract)	\$0	\$12,000	\$0	\$12,000	\$12,000	\$13,500	\$11,329	\$11,944	\$671
S	14	Office Supplies/Expense	\$5,000	\$1,500	\$1,000	\$2,500	\$7,500	\$7,000	\$7,361	\$5,174	\$139
S	15	Payroll Expenses	\$9,500	\$2,974	\$0	\$2,974	\$12,474	\$11,892	\$10,620	\$11,992	\$1,854
		Penalties and Interest	\$0	\$0	\$0	\$0	\$0	\$0	\$38	\$0	(\$38)
S	16	Permits	\$100	\$200	\$500	\$700	\$800	\$750	\$100	\$400	\$700
S	17	Postage	\$700	\$1,100	\$500	\$1,600	\$2,300	\$3,550	\$5,467	\$1,876	(\$3,167)
S	18	Printing	\$500	\$3,400	\$100	\$3,500	\$4,000	\$4,700	\$2,296	\$2,513	\$1,704
S	19	Property Taxes	\$4,350	\$100	\$300	\$400	\$4,750	\$3,600	\$2,570	\$2,405	\$2,180
S	20	Refreshments	\$150	\$100	\$200	\$300	\$450	\$600	\$148	\$174	\$302
S	21	Repairs/Maintenance	\$19,520	\$2,500	\$12,500	\$15,000	\$34,520	\$43,620	\$27,414	\$33,924	\$7,106
	22	Sanitary Services	\$6,000	\$0	\$0	\$0	\$6,000	\$7,000	\$5,132	\$6,511	\$868
S	23	Sewer	\$400	\$0	\$250	\$250	\$650	\$250	\$624	\$286	\$26
	24	Signage	\$300	\$0	\$0	\$0	\$300	\$700	\$0	\$0	\$300
S	25	Telecommunication (Telephone/DSL)	\$1,500	\$300	\$400	\$700	\$2,200	\$2,100	\$2,200	\$2,264	\$0
	26	Trash Collection	\$6,000	\$0	\$0	\$0	\$6,000	\$12,200	\$5,087	\$11,774	\$913
S	27	Utilities	\$9,100	\$400	\$14,400	\$14,800	\$23,900	\$24,950	\$23,981	\$22,437	(\$81)
	28	Volunteer Appreciation	\$250	\$0	\$0	\$0	\$250	\$250	\$0	\$0	\$250
S	29	Wages - Administrator	\$31,000	\$12,000	\$9,000	\$21,000	\$52,000	\$52,000	\$47,390	\$47,962	\$4,610
S	30	Wages - Asst. Administrator	\$4,000	\$2,200	\$500	\$2,700	\$6,700	\$6,700	\$1,913	\$4,268	\$4,788
	31	Wages - Asst. Administrator (Mtg. Spt.)	\$2,400	\$0	\$0	\$0	\$2,400	\$2,400	\$2,400	\$2,400	\$0
	32	Wages-Code Enf./Permit Acquisition	\$500	\$3,000	\$0	\$3,000	\$3,500	\$5,100	\$0	\$0	\$3,500
BP	33	Wages - Groundskeeping	\$18,000	\$0	\$0	\$0	\$18,000	\$20,100	\$12,592	\$16,935	\$5,408
CL	34	Wages - Custodial Svcs	\$2,000	\$0	\$0	\$0	\$2,000	\$1,000	\$1,691	\$926	\$309
P	35	Wages - Handyman for piers	\$0	\$0	\$3,000	\$3,000	\$3,000	\$3,500	\$2,262	\$3,096	\$738
P	36	Wages - Pump-out attendant	\$0	\$0	\$500	\$500	\$500	\$1,500	\$0	\$0	\$500
	37	Wages - Security Patrol	\$37,000	\$3,500	\$0	\$3,500	\$40,500	\$41,500	\$39,675	\$38,720	\$825
	38	Security Milege Reimbursment	\$1,000	\$0	\$0	\$0	\$1,000	\$1,000	\$443	\$939	\$557
		Subcontractors	\$0	\$0	\$0	\$0	\$0	\$600		\$450	\$0
BP	39	Wages - Beach Attendant	\$7,000	\$5,000	\$0	\$5,000	\$12,000	\$13,000	\$9,637	\$9,386	\$2,363
	40	Technology/ Website	\$1,500	\$0	\$0	\$0	\$1,500	\$1,800	\$1,666	\$1,429	(\$166)
	41	Total General and Administrative	\$248,470	\$86,774	\$54,270	\$141,044	\$389,514	\$365,927	\$310,250	\$301,616	\$79,264
Capital Expenditures											
BP	42	Beaches and Parks Improvements	\$19,238	\$10,259	\$0	\$10,259	\$29,497	\$33,421	\$2,228	\$1,915	\$27,269
CL	43	Clubhouse Improvements	\$6,500	\$6,350	\$0	\$6,350	\$12,850	\$17,478	\$12,574	\$4,445	\$276
P	44	Piers Improvments/Walkways	\$0	\$0	\$29,000	\$29,000	\$29,000	\$18,145	\$19,520	\$28,015	\$9,480
	45	Debt Retirement - Bulkhead, Note: 2	\$18,408	\$0	\$0	\$0	\$18,408	\$21,000	\$0	\$0	\$18,408
	46	Total Capital Expenditures	\$44,146	\$16,609	\$29,000	\$45,609	\$89,755	\$90,044	\$34,322	\$34,375	\$55,433
Total Expenditures			\$292,616	\$103,383	\$83,270	\$186,653	\$479,269	\$455,971	\$344,572	\$335,991	\$134,697
Net Income (Loss)			\$0	\$7	\$30	\$37	\$37		\$27,655	\$38,406	(\$27,618)

BP= Beaches and Parks, CA = Caper, CL = Clubhouse, P = Piers, S = Split

Note 1: SCBD Revenue based on 2297 tax lots in Cape that are assessed at \$125 per lot.

Note 2: Collection Fee and Debt Retirement Payment deducted before tax revenues remitted to CSCIA by Anne Arundel County.

CAPE ST. CLAIRE VOLUNTEER FIRE COMPANY



UPCOMING EVENTS:

Fire Prevention Open House

October 12th from 10am-2pm.

- Safety Trailer (Mock house for kids to walk through and learn how to recognize fire safety hazards as well as how to react if a fire were to start while they are in their bedroom)
- Ambulance and Fire Engine tours
- Arts and Crafts
- Firefighter putting on his/ her gear (so children won't be afraid)
- Free hot dogs, chips, and soda/water.

As summer turns to fall, it's a good idea to refresh your memory on fall fire safety tips. Some safety tips are the same regardless of the time of year, but many safety concerns are seasonal, particularly those that involve keeping your home warm.

Daylight Saving Time ends on November 3, 2013 and that means it's time to change the batteries in your smoke detectors and carbon monoxide detectors. It is also a good idea to make it standard procedure in your household to verify that all fire extinguishers are fully charged and in working order.

No matter what type of device you use to heat your home, making sure your heating devices and/or systems are in good working order is an important part of learning some fall fire safety tips. Many things can go wrong with heating equipment during the spring and summer months. Verify that everything you need to keep your home warm throughout fall and winter is in good working order before you experience the first cold snap of the season.

Central Heating System Safety Tips:

- Get your central heating system cleaned, inspected and serviced by a certified HVAC (heating, venting and air conditioning) contractor every year before using it.
- If you have a gas heater, make sure that you have a sufficient quantity of fully functioning carbon monoxide detectors installed in your home.

Space Heater Safety Tips:

- Make sure that any space heaters are surrounded by at least three feet of empty space. Never place clothing or any other objects on a space heater to dry.
- Do not place space heaters near furniture or drapery.
- Turn space heaters off when you leave the house or go to bed.
- Avoid storing any combustible items near heaters.

Fireplace Safety Tips

- Get your chimney inspected each year to make sure that it is safe.
- Hire a chimney sweep to clean out your chimney every fall.
- Repair any cracks in fireplaces.
- Use fireplace screens to keep sparks and fire debris inside the fireplace.
- Do not ever use gasoline to start a fire in the fireplace.
- Never leave a fire unattended.
- Make sure that combustible materials are not stored within three feet of your fireplace.
- For natural gas fireplaces, get all connections and lines inspected before use each season.

There is nothing more important than the safety of your family. Everyone in your home needs to know how to behave responsibly to reduce the likelihood of experiencing a fire. However, because fires can start at any time without warning, it is also very important that the members of your household know how to react in the event of a fire. It's a good idea to review fire prevention and safety tips with your family every fall, and several other times throughout the year.

Questions, Concerns, Interested in Joining? Email questions@cscvfc.org- or visit www.cscvfc.org



FLIPS, FRIENDSHIPS & FUN!



**Severna Park
Gymnastics**

www.severnaparkgymnastics.com



*NEW Classes this
Fall for children
6 months to 3 1/2
years old!*

*Call to schedule your
FREE trial class today!
410-709-8130*

Now Serving 2 Locations: 1244 Ritchie Hwy in Arnold & the Severna Park Community Center
5 levels of Recreational Gymnastics • Tumbling Classes • Dance/Gym Combo • Open Gyms • Birthday Parties

Annapolis Premier Restaurant Group



presents: **Date Night**

AT MIDDLETON'S, O'BRIEN'S AND OB'S PRIME



Bring your better half for
a romantic night on the town
at any of our 3 restaurants...
Wednesday at Middleton's,
Thursday at O'Brien's,
and Friday at OB's Prime!

featuring selected bottles of
Wine at 1/3 Off

3 Course Dinner
Choice of appetizer,
soup or salad,
4 selections of entrées
and dessert du jour
\$23⁹⁹
per person

2 Market Space | 410.263.3323
Middletontavern.com

113 Main Street | 410.268.6288
Obriensoysterbar.com

563956



Lisa Hoffman, DVM
Liesl Wheeler, DVM
Bethany Falter, DVM
Jennifer Greenwood, DVM

410.757.3566 www.HoffmanAH.com

15 Old Mill Bottom Road North
Annapolis, Maryland 21409

**Committed to
Caring and
Connecting with
your Pet**

Complete Animal Care
Also offering
• Boarding/Daycare
• In-house
Lab Screening
• Geriatric Care
• Wellness Packages
for Pups & Kittens,
and more



558743

TNT HAIR SALON, LTD.
CREATE YOUR STYLE WITH US

A HAIR SALON
& BARBER SHOP



Fall Into a New Style this Season!

Call 410-757-0698 for an appointment

tnthairstalon@gmail.com
tnthairstalonltd.com

GARDEN CLUB

Happy October, Capers!

The crepe myrtles wind down, the sedums turn pink, and October is here with the colorful mums, abundant squash harvests, and the last tomatoes of the summer. We hope you are enjoying your harvest!

Congratulations to our September Yard of the Month winners:

- Area 1: Mr. & Mrs. Oliver Malone, 1062 Park Circle
- Area 2: Mr. & Mrs. David Manning, 1062 Sun Valley Drive
- Area 3: Mr. & Mrs. Greg Hogan, 1173 Hampton Drive
- Area 4: Mr. & Mrs. Ronald Ladue, 905 Blue Ridge Drive
- Area 5: Mr. & Mrs. Burton Walsh, 1164 Gateway Drive

The Garden Club met in September, where we heard all about members' summer garden challenges and successes and saw the lovely commemorative bricks the club purchased for our founders, Doris Clair and Kitty Donovan, a third one of which will also be part of the new playground opening soon at Broadneck Park. We also discussed helping maintain the beds at the Broadneck Library, and possibly with assistance from the abundant muscle of girl scouts, boy scouts, or other teens seeking volunteer hours. If you or someone you know would like to help our members edge and weed the beds there once this autumn, or starting again in the spring of 2014, please contact Laura at 410-349-3390 or flokell@verizon.net -- we'd love to have your help!

By the time this goes to press, we will have met on Tuesday, October 1st, for our seed and cutting exchange, where members swap and trade cuttings of coleus, sweet potato vine, bloodleaf, begonia, and other tender plants, and seeds from columbine, moneyplant, love-in-the-mist, bachelor's button, four-o'clocks, and other annuals. It's a super way to get some new plants, so we hope you'll join us next October for this annual event.

All of the Yard of the Month winners will be invited to join us on Sunday, October 20th, for our annual Harvest Dinner and Plant Raffle. We hope you can attend and celebrate with us your lovely contributions to our beautiful community. As we did last year, we will have a slide show of your winning yards going through the dinner hour.

Upcoming gatherings:

- ♦ **Sunday, October 20th: Harvest Dinner Potluck at 5pm**
- ♦ **Tuesday, November 5th: Flower arranging centerpieces** (Club will provide foam, members will bring a vase or container, and flowers, berries, & foliage from their gardens, and we'll have plenty extra on hand for any guests – please join us!)
- ♦ **Tuesday, December 3rd: Evergreen wreath-making and gift exchange** (please bring garden gloves, a pair of pruning shears, and a wrapped gift valued around \$5, members will also bring evergreen clippings soaked overnight in water, with plenty to share with guests – please join us!)

We hope to see you there – new faces are always welcome and we always have a lot of fun together.

More information about the club and lots of fun gardening links are available anytime at our blog, capegardenclub.wordpress.com – check it out! In our “What’s in the Garden” section, you can learn that fall is a great time to transplant or divide perennials like irises and peonies, among many others, and a great time to get late-season bargains from local nurseries. It's also a great time to find bargain bags of bulbs, which you can continue planting even into December in our lovely mid-Atlantic climate. Happy planting!

Submitted by Audrey Lengbeyer

Quarterly Membership Meeting

Mark Your Calendar for October 22nd at 7:30 p.m. We are excited to have our State's Attorney for Anne Arundel County, Anne Colt Leites, as our guest speaker. She is the County's first female top prosecutor. She was an assistant state's attorney for 23 years in that office.

We are calling for anyone that can volunteer that evening. We need help setting up for the meeting and for sign-in. Please, let us know right away if you are able to help. e-mail membershsip@cscia.org. Thanks in advance!



HALLOWEEN HAPPENINGS



SATURDAY, OCTOBER 26, 2013
10AM UNTIL 3PM

IN RESPONSE TO MANY REQUESTS THE STRAWBERRY FESTIVAL COMMITTEE IS SPONSORING OUR 5th ANNUAL HALLOWEEN EVENT IN THE CORRAL AREA OF THE CLUBHOUSE ON SATURDAY, OCTOBER 26, 2013. WE WILL BE HOSTING CRAFTS, A MOONBOUNCE, HAYRIDES, SCARECROW MAKING AND A PUMPKIN PATCH. FOOD AND CRAFTS WILL BE AVAILABLE TO PURCHASE. ADVANCED REGISTRATION IS REQUIRED AND SPACES WILL BE LIMITED. SEND YOUR REGISTRATIONS IN EARLY!!

TRICK OR TREAT AT THE SHOPPING CENTER

ON WEDNESDAY, OCTOBER 30, 2013 JOIN YOUR FRIENDS AND NEIGHBORS AS THEY DRESS UP AND TRICK-OR-TREAT AT THE CAPE ST. CLAIRE SHOPPING CENTER. TRICK-OR-TREATING WILL BEGIN AT 5PM AND LAST UNTIL 6:30 PM OR UNTIL THE CANDY IS GONE!!! LOOK FOR THE SIGNS IN THE WINDOWS OF THE LOCAL MERCHANTS TO IDENTIFY THOSE PARTICIPATING. AS ALWAYS DO NOT FORGET TO SAY THANK YOU!!!!



COUNCILMAN DICK LADD

Anne Arundel County Council Fifth District

The Council's first "summer legislative break" has come and gone with surprising speed, and now the school year has begun with a new "interim" Superintendent - Ms. Mamie Perkins. I had the pleasure of joining Ms. Perkins at Jones Elementary on the first day of school where she began her initial round of "get-acquainted" visits to her sprawling school system. She could not have picked a better place to start.

Our visit was delightful: the children were filled with excitement for the first day of school; the new Principal, Pat Keffer, was warmly greeting new students and teachers alike; and our new Superintendent was fully engaged in meeting the children. The "teacher" in her showed through brilliantly.

The parental support and effort common to District 5 schools was very evident. As your representative, I must say that you would have been similarly impressed and pleased to see how our community schools combine the wonderful foundation of family support and caring faculties to nurture our children – our future.

Now that school is back in session, please drive extra cautiously in neighborhoods and near school zones and remember to STOP for all school buses with red flashing lights indicating that children are getting on or off of the bus.

This month we have seen some upgrades to our playgrounds. Kinder Park now has an awning to shade much of its playground equipment and work has begun at our Broadneck Park playground to replace the old equipment. We are excitedly awaiting the completion of the new pirate ship playground scheduled for the end of September.

The County recently broke ground for our new Eastern District Police Station on Pasadena Avenue, just off Ritchie Highway. This site is more centrally located within the Eastern District and much closer to Severna Park and the Broadneck Peninsula. This \$9.1 million, 20,000 square foot project will complete the modernization of the County's district police stations and will be ready for use late next year.

The County Executive will be hosting an Open House on Wednesday, September 18, 2013, from 4:00 to 6:00 p.m. and invites everyone to tour the Arundel Center (44 Calvert Street, Annapolis), and meet her executive cabinet. The County Council Chambers will also be open to the public. Unfortunately, I will not be available that evening, but feel free to stop by and say hello to my legislative assistant, Diane, and share any comments or concerns you may have with her.

I am pleased to note that County Executive Neuman selected Chris Phipps as the new Director of Public Works. Chris was previously named acting Director after the retirement of Ron Bowen. Chris served as Director of Engineering for many years, is an accomplished engineer very familiar with the infrastructure needs of District 5, and will maintain the Department of Public Works' high professional standards. Congratulations Chris!

The Maryland Department of Transportation will be holding their annual Consolidated Transportation meeting in the Council Chamber on September 16, 2013 at 3:00 p.m. At this meeting, MDOT will present the draft of their Consolidated Transportation Plan and solicit input from the Council as well as the public. Everyone is invited to attend.

Finally, my office is in the process of updating our community association database and would welcome current contact information for our communities. Please telephone my office at 410-222-1401 or e-mail Diane Jennings at d.jennings@aacounty.org and provide her with this information so we can get in touch with you on matters important to your community. Thank you!

24/7
EMERGENCY
SERVICE
AT
NO EXTRA
CHARGE

**L & M**

LICENSED
BONDED
INSURED

1-877-WELLGUY
410-757-3333

No water
Low Pressure
Well pumps
Pressure Tanks
Well line repair

LICENSED WELL
EXPERT ON EVERY
JOB

MENTION THE CAPER 10% DISCOUNT

CAPE ST. CLAIRE UNITED METHODIST CHURCH

855 Chestnut Tree Drive Annapolis, Maryland 21409

Phone: 410-757-4896 • Website - 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

Youth Activities Group - Sunday evenings in the Fellowship Hall from 6:30 to 8:00 pm - grades 8-12

Adult Bible Studies Available - All are warmly invited to participate

Women's Breakfast Bible Study - 3rd Saturday of every month at 7:30 am in our Fellowship Hall.

Companions in Christ Bible Study - every Thursday at 7:00 pm in the Church Library

Women's Monday Morning Bible Study - 11:00 am in the Church Library

Men's Evening Bible Study - every Monday at 7:30 pm

OKTOBERFEST - Sunday, October 27th, 5pm. Fellowship Hall. Special German cuisine for adults. American menu for children. Dessert buffet, coffee and iced tea are included. Advance tickets only. Please call the church office 410-757-4896 for further details and ticket purchase.

Please Join Cape St. Claire UMC at our

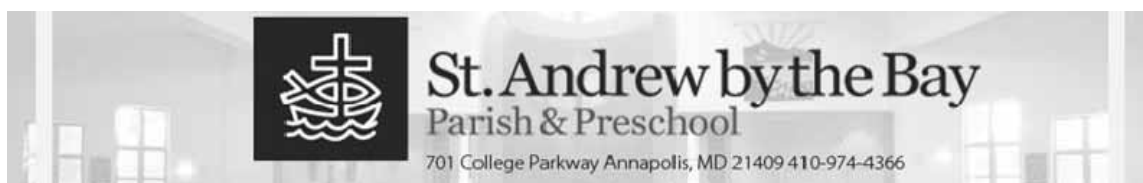
Trunk or Treat Event

October 31st • 6:30 - 8

Cape St. Claire UMC Parking Lot (855 Chestnut Tree)

While the children run from one creatively decorated car to another with trunks filled with goodies, parents can rest because they've walked so far. We'll have hot coffee for those that need a pick me up, or perhaps hot cider is what you prefer in your cup? We would love to see you!

COFFEE AT THE POINT - Wednesday mornings - Reaching out to high school youth on their way to school with morning coffee, hot chocolate, breakfast snacks, goodies, and caring conversations.



A ROMAN CATHOLIC COMMUNITY OF FAITH

www.standrewbythebay.org Email: SAABanna@archbalt.org

Regular Mass Schedule: Saturday 5:00 PM, Sunday 8:00, 9:30 and 11:30 AM

You're invited to come and learn a little more about St. Andrew by the Bay.
Ministry Fair to be held after Masses on the weekend of October 19th and 20th
Tables will be set up with information on the Ministries at St. Andrew.
Refreshments will be served along with a gathering of community.

Ministries

Adult Faith Ministries	Liturgical Ministries	Music Ministries
Justice and Life Ministries	Knights of Columbus	Social Ministries

For additional information please contact Stephany Crane at the parish office or
scrane@standrewbythebay.org

GOSHEN FARM PRESERVATION SOCIETY

This fall has been very exciting for us at Goshen Farm. We have partnered with USDA and NRSC to have the soil at Goshen Farm studied. Most prevalent is Sassafras soil, which is the Maryland State Soil and was the first named soil back in 1901.

With this partnership came the benefit of having all of our open space scanned by Ground Penetrating Radar. The NRSC will provide us with satellite maps of their findings. The remaining property will be scanned when the leaves have fallen.

We also held our Annual Fall Open House at which guests had the opportunity to walk the property and through a few of the rooms in the house. Our Annual Harvest Spaghetti Dinner was held at Gloria Dei Church – for \$8 you got Spaghetti with sauce made from fresh vegetables right out of the Goshen Farm Sharing Garden, Salad, Bread, sides and dessert. In October we had our 2nd Wine Pairing sponsored by Bella's Liquors. We would like to thank all of the wonderful sponsors to these events. We couldn't do this without you!

Our next and biggest fundraiser is our 5th Annual Halloween Ball. This fundraiser gets bigger every year. Please join us on October 26th from 7-11pm at the Cape St. Claire Clubhouse. Tickets are \$20 for GFPS members and \$25 for non-members. Costumes are fun but not required. With your ticket you get: 1 free drink (beer/wine/soda) with more available for purchase and delicious Hors D'oeuvres. Come enjoy the DJ, dancing, door prizes, Silent Auction, Cake/Prize wheel and 50/50. Tickets can be purchased by contacting a Board member – please see our contact information and more information on these events at www.goshenfarm.org. All proceeds from these events go towards maintaining the 22 acres of open space and the restoration of the historic farm house.

CSCIA MEMBERSHIP MEETING • TUES OCTOBER 22 • 7:30PM AT THE CLUBHOUSE



CM Cathy Mohler
Committed to Your Dream

Service, Integrity, Knowledge
Put Cathy's Commitment to Work for You!

Cathy Mohler, REALTOR
GRI, CRS, SFR, ePRO

See the Next
Yellow Paper
in the
November Caper



443-223-1570 cell
410-544-4000 office
Cathy.Mohler@LNF.com
www.CathyMohler.com

See what is selling in Cape
and at what price here:
[http://bit.ly/](http://bit.ly/CapeMarketSnapshot)
CapeMarketSnapshot



2013

Halloween Happenings

HAY RIDES, PUMPKINS, FACE PAINTING,
MOON BOUNCE, SCARECROW MAKING,
CRAFTS AND MORE.....

SATURDAY, OCTOBER 26th

JOIN YOUR FRIENDS AND NEIGHBORS FOR A HALLOWEEN EVENT
IN THE CLUBHOUSE CORRAL (next to the clubhouse)
FROM 10 AM UNTIL 3 PM.

\$5.00 PER CHILD (*PRICE INCLUDES ACTIVITIES, HAYRIDE AND 1 PUMPKIN*)

\$6.00 ADDITIONAL FOR SCARECROW MAKING SUPPLIES

ADVANCED REGISTRATION IS REQUIRED

FAMILY NAME _____ PHONE # _____

ADDRESS _____

CHILDS
NAME _____ AGE _____

CHILDS
NAME _____ AGE _____

CHILDS
NAME _____ AGE _____

CHILDREN ATTENDING _____ X \$5.00 = _____

NUMBER OF SCARECROWS TO BE MADE X\$6.00 = _____

*SUPPLIES INCLUDED FOR SCARECROW- STRAW, PANTS, SHIRT, TWINE, GLUE, FACE MAKING
MATERIALS ETC... (YOU MAY BRING YOUR OWN STRAW HAT IF DESIRED)*

**CHECKS SHOULD BE MADE PAYABLE TO STRAWBERRY FESTIVAL
AND RETURNED WITH REGISTRATION ASAP AS SPACE IS LIMITED!!**

*PLEASE COMPLETE THE ABOVE REGISTRATION FORM AND RETURN WITH
PAYMENT TO HALLOWEEN HAPPENINGS -1180 SUMMIT DRIVE - ANNAPOLIS,
MD 21409 (410-757-0593)*



Our church has a little over 200 members and families. We offer many worship, fellowship, mission and learning opportunities throughout the year.

We have a family-friendly congregation with a very large number of children and youth so know that your small children are welcome in worship -- wiggles, noises and all! COA welcomes visitors. You do not have to be a member of this church or denomination to participate in worship, communion, or activities.

As always, all are welcomed into our church and into our many activities!

**Sunday Worship – 9:30 am – Traditional Worship with Sunday School;
11:00 am – Contemporary Worship with Sunday School**

Anchors-A-Wee Preschool is an outreach of Christ Our Anchor Presbyterian Church. Our mission is to provide a nurturing, stimulating and creative learning environment for young children. Our goal is to provide a developmentally appropriate preschool that helps children develop their minds and bodies in a safe and healthy place. We are currently home to 130 preschoolers this year, but we still have room for a few more. We are open daily from 9:00-3:00. If interested in our preschool please call 410-757-6556.

*www.christouranchorpc.org • coachurch@verizon.net
1281 Green Holly Drive, Cape St. Claire
410-974-1713*

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 <http://www.cscia.org/d/signboard.cfm>. 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.



David M. Foxwell, Inc.

(410) 224-7010

Visit our Showroom at 1977 WEST ST
www.foxwellfloors.com

ALL TYPES OF FLOORING
Carpet* Ceramic Tile* Vinyl
Hardwoods* Sand & Finishing

Designers on Staff * Evening
appointments available

Financing Available!

MHIC #50685

Annapolitan for over 50 years



If you have been down to the Lake Claire beach toward the end of summer, you might have thought that we let the phragmites get the best of us. Not so fast!! We let the phragmites grow during July and August, generating more leaf surface to absorb more herbicide. On September 14 a licensed professional applied herbicide to the phragmites, which should be starting to yellow and die.

We will cut the phragmites down over the fall and winter and have another controlled burn in the spring. Typically, about 10% of the phragmites will return in the spring and we will take steps to eliminate it. We will monitor for the return of native marsh plants, and install additional plants if needed.

The Eco-Goats returned in mid-August to re-graze the area along the Lake Claire beach. We intend to plant that area in the spring. The goats will return to the Cape the first week of October, and will be here for about two weeks clearing the ravines around the lake in preparation for our spring tree planting project. Stay tuned for more information!

We will be in need of a lot of volunteer power over the coming months. If you would like to join our efforts please send an email to LakeClaire@comcast.net or join our Facebook group: Friends of Lake Claire.

Upcoming work dates are:

October 12 8am - 10am
November 9 10am - noon

CSCIA MEMBERSHIP MEETING • TUES OCTOBER 22 • 7:30PM AT THE CLUBHOUSE




CREATIVE CONTRACTORS
Quality Work with a Creative Touch
Brian J. Hogan
President/Owner

Custom Cabinetry Work
Custom Built Inns & Bookshelves
Kitchens & Bathrooms

Interior Trim Work
Interior & Exterior Work
Doors/Windows/Siding
Renovations/Additions/Basements

Office: 410-757-2098
Cell: 443-569-2441
Fax: 410-757-2935
brian@creativecontractorsmd.com
www.creativecontractorsmd.com
CSC resident for 43 years

MHIC #89822
Licensed & Insured



Water Savers

TIP OF THE MONTH

TEAM UP

*Every leave you take
Every (FUNDRAISER)
Chance you take
Helps us all!*

10/13

HELP OUT YOUR NEIGHBORHOOD!

- COMMUNITY CLEAN-UP DAYS
- SPONSOR CHILDREN'S PROJECTS
- VOLUNTEER TO ASSIST THE IMPROVEMENT ASSOCIATION
- START OR JOIN IN A LOCAL BEAUTIFICATION PROJECT

PROBLEM WATER?

Hard Water • Foul Odor • Iron/Rust or Blue/Green Stains • Acid Water • Unpleasant Taste • Lead • Bacteria

Call For A FREE Water Analysis
1-888-84-WATER
410-757-2992

Only \$4.95/mo. during a special three-month introductory offer.



TRY FIRST
Just \$4.95 per month

WATERMAX
Customizable To Treat Multiple Water Problems
"World's most advanced problem water system."
SELL • RENT • LEASE • SERVICE
(Certain restrictions apply. Not all water qualifies for this offer.)

FREE REVERSE OSMOSIS
With any full house water system.
Cannot be combined with any other offer. Expires 11/15/13

\$200⁰⁰ OFF
Hague WaterMax® Whole-House System
Limit to one per customer. Cannot be combined with any other offer. Expires 11/15/13



THE RIGHT SOLUTION

BELLA'S LIQUORS



IS PROUD TO SPONSOR A

WINE TASTING

TO BENEFIT THE

GOSHEN FARM

PRESERVATION SOCIETY

Come join us Saturday, October 5, 2013 at
1504 Stacey Lane, Annapolis, Md. 21409
4:00 p.m. until 7:00 p.m.
RAIN OR SHINE

No advanced ticket purchase is necessary. Just show up and enjoy a hand-picked selection of three red and three white wines as well some tasty hors d'oeuvres prepared by Chef Art Lewis of Culinary Art.



The suggested donation is \$15.00 per person and checks may be made payable to GFPS, Inc. Receipts provided for cash donations. We are a registered 501c3 corporation so your donation is tax deductible and we will take more than \$15.00 per person if you are feeling generous.

- GFPS has successfully obtained a matching grant from the State of Maryland to preserve this piece of local history, and the dollars earned last year were matched dollar for dollar. The renovations to the house will begin soon and we are very excited, but we still really need your support.
- If you want to see what we are working toward, please come to our Open House on September 14, 2013, 1-4 PM. Visit our site www.goshenfarm.org for details on this and other events.

PLEASE SUPPORT OUR CORPORATE SPONSORS!

Annapolis Exteriors, Inc.
Superior Distribution, Inc.
Annapolis Pest Control, Inc
Frame Wright
Mona LaCovey & Associates
Delmarva Financial Group

Richard's Tree Care
Sherwin Williams, Store #3335
Annapolis Accounting Services
Cape St. Claire Garden Club
Spectrum Management Group.
Improvement Zone, LLC

\$\$\$\$ 50.00 COUPON \$\$\$\$
JP PLUMBING

410-757-8157 410-224-4820
 Serving Cape St. Claire for 25 years

- Plumbing repairs
- Sewer repairs & Replacements
- Goulds well pumps
- Well tank replacements
- Sewer & drain cleaning
- Gas lines
- Bath Remodeling
- Video inspect sewer lines
- Ruud water heaters
- Schuco Solar Water heaters
- Polybutylene Water Service Replacements

Saturday Service Available
Jim Phaneuf- Md # 6700
www.jpplumbinginc.net



EXPIRES 6-30-2012



Steak & Seafood Family Restaurant

Weekly Dinner Specials after 4 pm

Dine in Only • With Purchase of a Beverage

- **Mon - Kids Eat Free (one kids meal per adult meal purchased)**
- **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 - Prime Rib Night, 12oz Cut with 2 Sides \$14.99**

Happy Hour Monday-Friday 4-7pm

Bar Only-Happy Hour Specials on selected appetizers, domestic pints, rail drinks & glass of house wines.

Open everyday at 11 am for lunch, dinner and late night. Live Entertainment Fri & Sat 12 TVs in bar

LOCAL CRABS

1374 Cape St. Claire Road
 Cape St. Claire Shopping Center
 410-757-2919
 www.riverbayroadhouse.com



House Huntress BREAKING NEWS



**Inventory is low....home prices are up
 buyers are looking for homes now and
 they need more choices...how about yours?**

Call The House Huntress Today

cell: 410-353-2123

Amy Juras



WWW.HOUSEHUNTRESS.COM

EMAIL: AMY@HOUSEHUNTRESS.COM

OFFICE: 410-224-0600



STRAWBERRY FESTIVAL HOLIDAY CRAFT SHOW

SUPPORTS THE SPCA

As summer has ended all eyes begin to focus on Fall and the Holidays Ahead. The Strawberry Festival Committee will host, what we hope will be, the 1st Annual Holiday Craft Show at the Cape St. Claire Clubhouse on Saturday, November 2nd. There will be Crafters, Vendors, Give-Aways, Baked Goods and Food offered by local scout troops. Local Crafters are sure to have a gift for everyone on your list. The Craft Show will open at 9:00 AM on Saturday, November 2nd and run until 2 PM.

Admission to the craft show will be an item donation to the SPCA. No item is too small or too large. Please see the AA County Wish List in this edition of the Caper.

CRAFTER SPACES ARE STILL AVAILABLE. REGISTRATION FORM SHOULD BE COMPLETED AND RETURNED ASAP AS SPACE IS LIMITED!!!!!!

Please join us as we begin to celebrate the Holidays and Help a PET IN NEED!!!!



1388 Cape St. Claire Rd.

410-974-0737

*Serving Cape St. Claire
since 1958*

Visa, Mastercard, American Express, Discover
and Debit Cards accepted.
www.graulsmarket.com

Easy
Come
CLEANERS

Easy
Smile
TAILORS

INTERNATIONAL FIBRACARE INSTITUTE
PLANT MEMBER
BERGMAN

We are your true neighbor.
EVERYDAY SAME DAY SERVICE
www.bergmancleaners.com
1340 Cape St. Claire Shopping Center
Mon.-Fri. 7:00am-7:00pm • Sat. 8:00am-5:00pm
410-757-7570

CAPE CLEAN-UP!

Fri, October 4th & Sat, October 5th

*Corner of
Broadview & Cape St. Claire Road*

If you should have any questions
contact Mary Lamb at 410-757-0593

See Page 19 for more details

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 23. 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 provide 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 work of the Guild and their outreach programs. Free admission. Call 410-974-0200 for information. Directions available at www.st-margarets.org.



**HOLIDAY CRAFT SHOW
AT THE CAPE ST. CLAIRE CLUBHOUSE
SATURDAY, NOVEMBER 2, 2013
9:00 AM UNTIL 2:00 PM**

NAME _____

ADDRESS _____

EMAIL _____

PHONE _____

CRAFT _____

PRODUCT TO BE DISPLAYED _____

CRAFT SPACES WILL BE SET-UP INSIDE OF THE CLUBHOUSE. *Setup begins at 7am.* THERE WILL BE A \$40.00 SPACE FEE FOR INSIDE SPACES. THIS FEE SHOULD ACCOMPANY YOUR REGISTRATION. CRAFTERS ARE REQUIRED TO PROVIDE THEIR OWN TABLE UNLESS A RENTAL IS REQUESTED. *PLEASE INDICATE DESIRE BELOW:*

INSIDE SPACES \$40.00 _____

TABLE RENTALS \$10.00 _____

CHECKS SHOULD BE MADE PAYABLE TO THE STRAWBERRY FESTIVAL
SEND PAYMENT TO : STRAWBERRY FESTIVAL , 1180 SUMMIT DRIVE,
ANNAPOLIS, MD 21409
FOR FURTHER INFORMATION PLEASE CALL MARY AT 410-757-0593

Ways YOU Can Help

The SPCA of Anne Arundel County's Wish List

The SPCA of Anne Arundel County is a private, non-profit organization. We are not affiliated with, or supported by any other SPCA or humane organization; therefore we **do not** receive funding from organizations like the ASPCA or MD SPCA. Instead, we rely on the generosity of individuals and businesses in our community to ensure that our adoptable animals receive the best possible care until they are adopted into loving homes.

<p><u>Monetary Donations</u></p> <p>Monetary donations are our greatest need. Checks may be made payable to SPCA of Anne Arundel County</p> <p><u>Dogs and Puppies</u></p> <p><i>Premium Brands of DRY Food we like:</i> Adults - Purina Pro Plan or IAMS Puppies - Purina Pro Puppy Chow or IAMS</p> <p><i>Premium Brands of CANNED food we like:</i> Adults - Purina One Dog, IAMS or Merrick Puppies - Purina One Healthy Puppy, IAMS or Merrick (Please no food with red dye) 6 foot nylon and leather leashes Adjustable nylon puppy and adult collars Towels, blankets and sheets (washable, not fiber-filled) Non-medicated dog/puppy shampoo Toys</p>	<p><u>Cats and Kittens</u></p> <p><i>Premium Brands of DRY food we like:</i> Adults - Purina Cat Chow, Purina One Indoor Lite Cat or IAMS Kittens - Purina Kitten Chow, Purina One Kitten, or IAMS</p> <p><i>Premium Brands of CANNED food we like:</i> Adults and Kittens - Friskies Mixed Grill and other Friskies flavors or Fancy Feast (Please no food with red dye) Small bath mats/rugs with rubber on bottom Covered cat beds (<i>no foam please</i>) Cat Litter (any type -- clay, clumping and non- clumping) Non-medicated cat/kitten shampoo Cat scratching posts Toys</p>	<p><u>Small Animals</u></p> <p>Rabbit Food Small Rodent Food Chew Sticks</p> <p><u>Miscellaneous</u></p> <p>Gift certificates to PetSmart, PETCO, Pet Valu, Pet Barn, and Crunchies, Walmart, etc. are always helpful.</p> <p><u>General Shelter Supplies</u></p> <p><u>We can really use:</u> Toilet paper rolls Papertowel rolls Hand sanitizer Tissues Bleach Dishwashing detergent Laundry detergent Towels, sheets, washcloths Blankets and pillows</p> <p>Help by making COLOR copies of event flyers - contact our Fundraising & Event Coordinator at 410-268-4388, Ext. 142</p>
---	--	--

Donation items may be dropped off at: **The SPCA of Anne Arundel County**
1815 Bay Ridge Avenue
Annapolis, MD 21403

Checks may be made payable and mailed to: **SPCA of Anne Arundel County**
P.O. Box 3471
Annapolis, MD 21403

Adopt the friend of a lifetime at the SPCA of Anne Arundel County.



Be sure to "Like" us on FACEBOOK

410-268-4388

aacspca.org

D.K. MILLER PLUMBING

Master Plumber - Insured and Bonded
Quality Work At A Reasonable Price



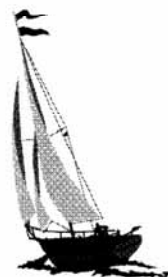
Specializing in Kitchen & Bath Remodeling
Well Pumps • Tanks • New Homes • Service
SENIOR DISCOUNT

DANIEL MILLER, Owner
LOCAL RESIDENT 35 YEARS
19 YEARS EXPERIENCE

(410) 757-5770

Cape St. Claire Clubhouse

Come
enjoy
the Cape !



Weekend
rates as low
as \$275

Parties, Anniversaries, Weddings, Reunions, Meetings
Call (410) 757 - 1223 for viewing or reservations



Our mission is to provide quality dance instruction in a fun learning environment.

Jump into Dance this Fall!

New Classes:

Belly Dancing, WERQ Dance Fitness, Adult Tap,
Zumba Gold and KinderMusik

Take **15% off Adult Classes**, when you register by October 31st.

Register today!

www.davydanceacademy.com

1358 Cape St. Claire Road • Annapolis, Maryland 21409 • (240) 476-6145
Facebook: www.facebook.com/davydanceacademy

Retired? Let's talk about rolling over your 401k.



Chad M Miller, AAMS®

Financial Advisor

1390 Cape St Claire Rd
Annapolis, MD 21409
410-757-1374

Member SIPC
www.edwardjones.com

Edward Jones®
MAKING SENSE OF INVESTING

CHESAPEAKE FINANCIAL PLANNING & TAX SERVICES, INC.

Helping Cape residents for over 20 years
Locally owned and operated

Specializing in

Retirement Planning/ 401k Rollovers

College Planning / 529 Plans

Income Tax Preparation

IRS Tax Notices

Investment Advisory Services

Initial consultation always FREE

Norma E Finkner*, CFP, EA
Melissa L. Casto*, Registered Representative

Located in the College Parkway Office Center

588 Bellerive Rd #1C

Annapolis, MD 21409

410-974-0410

www.Chesapeake-Financial.com

*Securities offered through SagePoint Financial Inc., member FINRA/SIPC. Advisory, insurance and tax services offered through Chesapeake Financial Planning & Tax Services, Inc. a registered investment advisor not affiliated with SagePoint Financial, Inc.

Bella's Liquors

Our Business is Keeping You in the Best of Spirits!

CAPE ST. CLAIRE SHOPPING CENTER



410-757-0019



OPEN 9 AM - 10 PM DAILY



Maryland
Lottery

• **Every Monday is Senior Citizen Day**
10% OFF on Entire Purchase for Persons 65 or Older
(except sale items)

• **Every Tuesday is Wine Day**
10% OFF on Wine Purchase (except sale items)

• **All Sales begin on Wednesday**

*We have the finest selection of wines,
spirits, microbrews and cigars!*



**Sign up for wine tastings by
emailing vsannapolis@verizon.net**



Find us on
Facebook

**For information on Friday night
Beer tastings and other special
events.**



**Sunday, October 20
5-7 PM**



**Chili Cookoff
@5:00pm**

**All-Ages Interactive
Concert with
Canadian Singer/Songwriter
Bryan Moyer Suderman
@5:30pm**



**FREE for the whole community!
Broadneck Baptist Church
1257 Hilltop Drive
(beside Graul's Shopping Center)
www.broadneckbaptistchurch.org**

Dates to Remember:

- | | | | |
|---------------------------------------|------------------------|---------------------------------------|--------------|
| ♦ Cape Clean Up | 10/4 & 10/5 | ♦ Goshen Farm - Halloween Ball | 10/26 |
| ♦ Fire Prevention Open House | 10/12 | ♦ United Methodist Church | |
| ♦ Lake Clarie - Work Date | 10/12 | ♦ Oktoberfest | |
| ♦ Garden Club - Harvest Dinner | 10/20 | ♦ Trick or Treat | 10/30 |
| ♦ CSCIA Membership Meeting | 10/22 | ♦ Holiday Craft Show | 11/2 |
| ♦ Halloween Happenings | 10/26 | | |



Founded March 1955 - Circulation 3,030 - In Our 56th 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 Manager:

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.

CAPE ST. CLAIRE IMPROVEMENT ASSOCIATION

www.cscia.org

The Board of Governors

Committee:

Beaches & Parks - Scott Dembowski

Building - Josephine Gardner

Covenants - Beau Breeden

Caper - Mary Lamb

Clubhouse - Mary Lamb

Events - Kathleen Mooneyhan &
Dawn Gough Myers

Membership - Melanie Norris &
Kip Snow

Nominating - Josephine Gardner

Personnel - Kathleen Mooneyhan

Piers - Lou Biondi

Roads - Bruce Campbell &
Richard Veno

Security - Beau Breeden &
Scott Dembowski

Website - Frank Newman

Office:

President - Scott Dembowski

Vice-President - Lou Biondi

Secretary - Mary Lamb

Treasurer - Dawn Gough Myers

Budget Committee:

Michael Buchet

David Toy

Scott Nogal

Beau Breeden

Cape St. Claire Improvement Association
1223 River Bay Road
Annapolis, MD 21409-4999

POST OFFICE: DO NOT DELAY
- TIME DATED MATERIAL -

PRST— STD
US Postage Paid
Annap, MD 21403
Permit No. 224

For Advertising Information Email,
capermanger@cscia.org



Have you heard?
CAPE TRUE VALUE
is now
CAPE ACE
HARDWARE!

Cape Ace Hardware
1320 Cape St. Claire Road
Annapolis, MD 21409
(410) 757-0797

Same people,
same place,
now ACE.

