

Check out the Candidate profiles on pages 6 and 7

PRESIDENT'S PERSPECTIVE

Deep Creek Village – As reported in the last issue of The Caper, a special exception hearing, Case no. 2009-0044-S (AD 3,CD 5), for KHI - Deep Creek Village was scheduled for Thursday, September 24, 2009. Base on a letter filed by the CSCIA Board of Governors and the Broadneck Council of Communities, the Administrative Hearing Officer (AHO) cancelled the meeting. The letter detailed many violations of county code by the Department of Planning and Zoning in notifying affected homeowners and organizations.

Specifically County Code § 18-16-202(a) requires that the Office of Planning and Zoning transmit its written position on the application to the AHO at least seven business days before the hearing. The purpose of this requirement is to permit both the applicant and citizens interested in the matter to have an opportunity to review the Office's recommendations in sufficient time to prepare to address them at the hearing. In addition, County Code §18-16-203 requires that the applicant send copies of its application to the Critical Area Commission at least 30 days prior to the date of the hearing. Neither requirement was fulfilled and, therefore, neither the affected citizens nor the Critical Area Commission had time to prepare for the hearing. The hearing was rescheduled for November 5, 2009. More in the next issue.

2010 Budget – Elsewhere in this issue of The Caper is the draft budget for fiscal year 2011 for the Cape St. Claire Improvement Association, Inc. (CSCIA). It was presented at the October 27, 2009 quarterly meeting for discussion and input from the community. If you have comments, questions, or suggestions on the budget, they may be addressed to the CSCIA Treasurer at treasurer at treasurer. The final

budget and ballot will be in the December/January issue and the final budget vote will be held at the Annual Membership Meeting in January 2010.

Capital Improvements at Deep Creek – The Request for Proposals for the renovation of a portion of the bulkhead at Deep Creek was issued. The committee is waiting on responses to the RFP so that the selection process can begin. We anticipate the work will be completed prior to the next boating season.

Special Ballot – The Board of Governors voted to include a special ballot with the 2011 maintenance bills. The purpose of the ballot is to allow the CSCIA to removed restrictive language from the covenants of the CSCIA which have been ruled illegal. The language prohibits certain groups of individuals from purchasing and owning homes in Cape St. Claire. Please help the BOG change this language, which is not reflective of the open and diverse community into which we have grown.

Dates to Remember:

Nov. 6 Holiday Shopping Fair

Nov. 17 Blood Drive

Nov. 21 Holiday Shopping Bazaar

Dec. 12 Breakfast with Santa

In This Issue

President's Perspective	1
Blood Drive	2
Goshen Farm	3
Budget Article	4
Budget Request	5
Candidate Profiles	6, 7
Garden Club	8
Breakfast with Santa	9
Calendar Photo winner	10
Holiday Shopping Fair	10
Holiday Shopping Bazaar	11



Founded March 1955 •Circulation
3,030
•In Our 54th 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.
CSCIA Office & FAX
(410) 757-1223
(410) 757-1697
Office2009@cscia.org

Caper Staff:

Manager: Kari Maltz capermanager@cscia.org 301-651-4103

Editor: Barbara Morgan capereditor@cscia.org

The deadline for articles and ads is the 12th of the month.

The Caper is published monthly 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 by the 12th of the prior month. Submissions should be emailed as Microsoft Word attachments (PC only) to: capereditor@cscia.org, or dropped off (on disc or CD) at the Clubhouse. Articles must be submitted electronically. DO NOT submit as inline text of email. All articles should be clearly labeled with the 1) submitter's name, 2) phone number, 3) article filename (s), 4) software product and 5) version used. Please keep a backup copy of each file and do not submit disks containing extraneous files. After The Caper processes each article, the submitter's disk can be picked up at the CSCIA office during regular hours. 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.

Blood Drive Hosted by Christ Our Anchor Church and Anne Arundel Medical Center

When: Tuesday, November

17th

Time: 2:00 p.m.– 7:00 p.m. Location: 1281 Green Holly Dr.

AAMC Mobile will be parked in the parking lot
To reserve a spot: Contact Pastor Steve or Gloria Traum at
410-974-1713 or email
coachurch@verizon.net
Appointments are highly encouraged but walks-ins are welcome

Make a Difference in Some ones's Life. Give Blood.

Cape St. Claire Improvement Association www.cscia.org

The Board of Governors

Office:Officers:PresidentLou BiondiVice-PresidentJosephine GardnerSecretaryFrank NewmanTreasurerJohn Berley

Committee: **Chair:** Beaches & Parks Frank Newman Building Joe Daly Caper Kari Maltz Clubhouse Mary Lamb Covenants Joe Daly Membership/ Kathleen Nominating Mooneyham Personnel Josephine Gardner Piers & History Sam Gallagher

Roads

Website

Budget Committee:

Bruce Campbell

Frank Newman

Chuck Ritenour Michael Buchet

CSC Halloween Happenings













We would like to thank all of our neighbors and friends who attended the Ball and spent their hard earned money. All proceeds will go towards our Capital Campaign of which we are trying to match \$150,000.

We had a great turn out for our first event and wonderful community support. I would like to thank Chris Timko of CJ's DJ's for providing the lighting for the band as well as Freak N Fuzz for providing the tunes. We would also like to thank the following businesses and individuals for their donations: Bank Annapolis, Bay Hills Deli, Bella's Liquors, Buck Distributing, Bergmann's Cleaners, Cakes & Confections, Cantler's, Cape Exchange, Culinary Arts Catering, Curves, Graul's, Great Clips, Hallmark Bay Hills, Kim's Critter Care, Main Street Hair Salon, Pizza Hut, Port Tack, Spa Nails, TNT Hair Salon, Vizzini's, Wild Goose, Subway, Chesapeake Plastic Surgery, Richard's Tree Care, Red Hot & Blue, Silpada Jewlery- by Brenda Hall, Super Fresh, Cape True Value, Water To Go, CSC Youth Sailing, Pete & Suzanne Berger, NextCar All Vehicle Rentals in Annapolis. As well as some awesome Cape residents who stepped up to donate their time including Karen & Stu Bailey, Lou & Sharon Biondi, Diane Jennings, Vicky Jenkins, Kelly Sloskey, Patty Feldt, Karen Boyle, Jenn Crews-Carey and

Elizabeth Takesian.

We would also like to thank those of you who staved after the event ended to break down the tables and put away the chairs- we really do live in a great community.

For more information on our efforts please visit www.goshenfarm.org.

Submitted by Barbara Morgan **GFPS President**

Someone You Know, Trusts Mona!

Outstanding Professionalism

I'd like to take this opportunity to thank you and Steve Longcrier for your outstanding support and professionalism. As a member of the United States Air Force assigned as an Assistant Professor to the US Naval Academy, I rarely get to choose the best time to move. You gave advice not only on price, but the little things I could do to keep it visible while showing well. In understanding how people get loans, you were able to pinpoint a very accurate price point. Additionally, you suggested small improvements that greatly added to the value of the house, and ensured that it passed home inspection and appraisals. I would (and will) highly recommend you and your company to any of my family, friends, colleagues or others interested in great service and experience in the best and worst of market conditions. Thank you very much for your professionalism.

Thomas A. Augustine, Lt Col, USAF







Go To: http://WhyUseMona.AnnapolisHomeInfo.com

LACOVEY & ASSOCIATES ABR CRS GRI ASSOCIATE BROKER

410-757-7080

Mona@MonaLaCovey.com http://www.MonaLaCovey.com



Independently Owned & Operated

This is not a solicitation for currently listed properties

Need a babysitter?

Find a babysitter among our local youth all living here in the cape at http://www.cscia.org/
Caper/BabySitters.cfm

Want to be added to (or deleted from) the Cape Babysitter Contact list? Email:

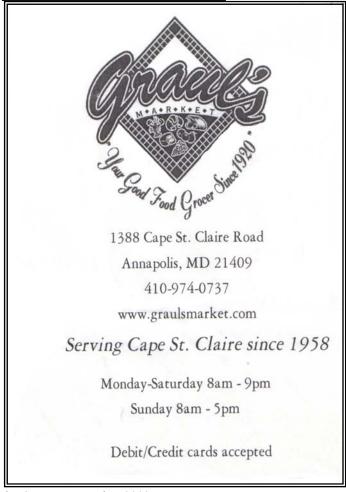
capereditor@cscial.org

HAPPY
THANKSGIVING
FROM
THE
CAPE ST. CLAIRE
IMPROVEMENT
ASSOCIATION

2011 CSCIA Budget Information

The entire community votes annually on the budget for the Cape St. Claire Improvement Association (CSCIA), which is responsible for the funds received from our three major revenue sources: the Special Community Benefit District (SCBD), the Piers, and the ten dollar general maintenance fee. The budget is developed by the Budget Committee, which is composed of the CSCIA President and Treasurer and three committee members elected by the community. The draft of the Fiscal Year 2011 proposed budget is included in this issue of The Caper.

The final budget proposal will appear in the next issue of The Caper along with the ballot for Board of Governors candidates and the proposed budget. The purpose of including this draft is to allow residents sufficient time to review the budget and provide the Budget Committee their comments. Comments can be sent to the CSCIA office or to the Treasurer at Treasurer2009@cscia.org.







2011 Cape St. Claire Improvement Association Draft Budget

	-				8D	-	Johnson		гап виод					
Ordinary I	Income/Expense	Reg	ular -	945	00									
			iget	Clubi	10068	0	Caper	8	CBD Total		Maint.		Piers	Totals
INCOME		_		_		_		_		_		_		
	Caper Advertising BLOA Contribution (Security)	S	-	Ş S		\$ 5	5,000	:	6,000	Ş S	3.658	Ş 5	- :	5,000 3.858
	8CBD @ \$86 / lot [2297]			-		5	4,364	i	218.216	4	3,000	5		
	Maintenance Fees	* -		•	1 Sydes	7	7,207	*	210,210	s	25.000	-		25,000
	HOA Packets	5	_	5	_	5			_	š	5.250	5	- 3	5.250
	Interest Income - SCBD	5		Š		\$	-	i	1,813	ş	-	Š	- :	1,813
	- Piers and Maint	_	-						_	Ş	500	Ş	1,185	1,685
	Late Fees	5	-	Ş		ş	-		•	ş		ş	450 3	3,628
	Miso. Income	\$	600	Ş	200	\$	-		800	ş	800	ş	100 :	1,700
	- Piers and Maint Rentals		_		27.522	5	_		67.000		_			
	Slips	à	_	\$	37,632	÷	-	*	37,632	ş	-	5	68,000 :	37,632 88,000
	Fund Balance from FY10	5	_	S		5	_		-	5	-	š	- 3	1 .
	Stickers	5	-	5		š	-	i	-	š	970	š	- :	970
	Total Income	\$ 2	93,171	1	50,825	•		-	263,460	1	38,264	1	69,736	372,449
	% of Total Income		54.6%		13.7%		2.5%		70.7%		10.5%		18.7%	100.0%
	% of SCBD Revenues		77.1%		19.3%		3.0%							
	% of Piers and Maintenance Rever	oures									35.0%		64.0%	
evee														
EXPENSE General as	8 nd Administrative													
	Accounting Fees	S	4.819	S	1.263	5	-		6.082	5	986	5	1.583	8.662
	Audit Expenses	Š	1.450	Š		5	_	i	1.981	т.		5	1.040	
	Caper Postage / Distribution	S	-	Š		\$	2,742	i	2,742	Ş	-	š	- 1	2,742
	Caper Printing	5	-	Ş	-	\$	4,854		4,884	Ş	-	\$	- :	4,864
	Caper - Editor Contract	5	-	Ş		\$	1,600		1,800					1,600
	Collection Fees - AA Co.	5	2,000	5		5	-	!	2,000	ş	-	ş	- :	2,000
	Front Foot Assessments	5	2,304	\$		\$	-		2,592	ş	-	\$	1,170 3	-,
	Incurance	5	8,149	5		5	-		10,288	ş	1,668	ş	2,677	n nakana n
	Legal Services Membership (Dues & Fees)	5	4,500	5 5		5 5	-	:	4,500	\$ 5	3,000 350	Ş 5	1,200 ÷ 150 ÷	-,
		3		-		-		-	-	-		-		
	Missellaneous Mowing (Confracted Services)	s	500 8.755	5 5		\$ 5	-	:	500 8.765	\$ 5	500	5	500 :	1,600 8,766
	Clubhouse Custodial Syos (Contri		0,733	-		5	-	ı	14,000	Š	-	\$ \$		14,000
	Office Supplie 8.240	S	4,919	š		Š	_	i	6.793	Š	939	5	1.508	8,240
	Payroll Expenses	5	-	Š		S	158	i	906	Š	750		1,237	
	Permits	5	200	š		S	-	i	260	Š	200	5	250 3	
	Postage	5	655	5		š	-	i	764	š		Š	436	3,055
	Printing	5	2,500	\$	-	\$	-	ŧ	2,500	\$	3,500	\$	100 3	8,100
	Property Taxes	\$	2,350	\$		\$	-		2,350	Ş	200	\$	300 3	2,850
	Refreshments	5	300	5		Ş	-		300	ş	300		250 3	
	Repairs/Maintenance	_	11,454	5	-,	5	-		20,724	ş	11,330	-	12,875	
	Sanitary Services	5	4,400	5		5	-	!	4,400	т.	-	ş	2,000 3	-,
	Sewer Signage	S	- 650	S S		\$ 5	-	:	400 650	т.	-	\$ 5	250 ÷	850 850
	Telecommunication (Telephone/Di			Š		5	-	i	1.303		211		339	
	Trach Collection	5		Š		5	-	ĭ	6,760			5	2,295	9,045
	Utilities	5		Š		\$	-	ě	13,000		500	-	17,000	
	Volunteer Appreciation	5		\$		\$	-		250		-	\$	- :	250
	Perconnel Expenses			\$	9,507				74,822	-	10,280		15,074	100,178
	Security Patrol	-		Ş		5	-		37,385		2,683		- :	40,048
	Security Milege Reimburgment Web Site	ş	1,854			ş	-	!	1,864		-	ş	- :	1,854
Total Ges	wee site eral and Administrative	\$	1,500 78,471		47,925	5	9,364	۰	1,500 286,781		39.264	\$	62.236	1,600 337,250
TULAI CON	erai anu Auminisuauve	*	7.0/47.1	*	47,020	*	0,004	•	200,701	*	00,204	+	92,200	001,200
	Beaches and Parks Improvements		\$1,500	S	_	5	_		1,500	5	-	5	- :	1,500
	Clubhouse improvements	S		š		5	-	Ĭ	6,200		-	š		5,200
	Piers improvments/Walkways	S	-	Ş		\$	-			Ş	-	ş	7,500	7,500
	Debt Retirement - Bulkhead		21,000			ş	-		21,000		-			21,000
Total Capi	ital Expenditures	*	24,700		3,000	1	-		27,700	*		7	7,500	35,200
						_				_		_		
	penditures	7 2			60,925	7	9,384		283,461	_	39,254	ŧ	69,735	
Net Incor	me (Loss)		(\$1)		(\$0)		\$0		(\$1)		(\$0)		\$0	(\$1)

Candidates for BOG

Charles Ritenour

I've been a member of the Cape St. Claire community since June 2004; I'd been visiting the area for a year and was already a member of the Cape St. Claire yacht club in 2003 when we decided we liked the community enough to buy a home and move. Since then I've been involved with the Yacht Club, serving as Secretary, Vice Commodore for 2 years, and I've just finished a two year period as Commodore.

Prior to moving her I lived pretty much all over the eastern seaboard and overseas while I served for 22 years in the military, USMC, USAF and finally retiring in 2000 as a Chief Petty Officer from the United States Navy. Since entering the civilian workforce I've earned my keep in the technology world, primarily as a database consultant in both commercial and government endeavors. My degree studies are in Organizational Leadership and Development (Psychology), the blend of that and decades of experience in I.T. have made for a good understanding of what makes things work.

During the past year I've also served as a member of the Budget Committee for the BOG. I wanted to get a better perspective of what it means to be a member of the BOG as well as gain an understanding of what makes it work and what our community needs. I don't have a lot of experience

I don't have a lot of experience in community management,

what I do bring is energy, a fresh look, a questioning mind, a genuine need to serve and a newfound love for my community. I look forward to serving on the CSCIA Board of Governors and hope you see fit to select me.







Matt Hetrick

Dear Fellow 'Capers', My name is Matt Hetrick and I'm pleased to offer myself as a candidate or the CSCIA Board of Governors

I'm Maryland born and raised, a product of DeMatha and the University of Maryland, and a combat veteran of the Iraq war. In late 2008, after returning from a 15 month tour in Baghdad as part of 'the surge,' I left my position as an Infantry Sergeant in the Army and returned home to Maryland as an accountant. Upon our return to the area, my wife and I began an exhaustive search of the communities in the DC Metropolitan area. We fell in love with the Cape, which seemed exactly the kind of neighborhood that we wanted for our infant daughter, Sadie. We've been pleased to find that the promises of Cape St. Claire – a family friendly, 'small town' community with outstanding amenities and a tradition of dedicated public service by community members – are a reality, not just an idea.

I look forward to a long, bright future in Cape St. Claire and hope

that you'll give me the opportunity to serve you and to work to improve the community for all residents.

Regards, Matt Hetrick

Michele Cesare

My family moved to "The Cape" about 3 years ago although we are not unfamiliar with Annapolis, we have lived in town for over a decade (moving from Eastport). Upon moving here we noticed and appreciated the sense of community which can be accredited to the Improvement Associations, that's why I'd like assist the Board.

My work experience is in Marketing and Accounting and currently I work as a Consultant in Annapolis.

We love the variety of activities and services available on our peninsular home.

Michele R. Cesare

Off Duty Firefighter



Certified Insured

THE CHIMNEY GUY

Scott & Heather Kilpatrick 1127 Skyway Drive Annapolis, MD 21401

(301) 858-7222 (443) 336-5677



Cape Kids' Corner 857 Chestnut Tree Drive Annapolis, MD 21409 has Open Enrollments

Christian Preschool of Cape St Claire UMC

3 and 4 year old preschool program and extended care available Call Director Ruth Lake—410-757-2271 lakecapeumc@verizon.net

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



Sales, Service and Supplies

FREE Water Analysis New Customers Only 410-757-2992

Your local water treatment company

Showroom and service office located at 1344 Cape Shopping Center

Garden Club

Congratulations to our Yard of the Month winners for the month of October!

Area 1: Mr / Mrs. John Redmond, 1154 Riverview Drive Area 2: Mr./ Mrs. Dennis Lengyel, 1058 Sun Valley Drive

Area 3: Mr./ Mrs. Ron Middleton, 1101 River Bay Road Area 4: Mr./ Mrs. Daryl Ziemer, 967 Mt. Holly Drive Area 5: Mr./ Mrs. Richard Farrell, 1291 Seabright Drive

Thanks to all our judges, and to all our winners this season who worked so hard to contribute to making the Cape beautiful. (And to all those aspiring winners out there who worked just

as hard.)

Another special thank you this month goes out to Ken Ropp and his family. For many years now. Ken and his family have graciously and generously mowed and helped maintain the Green Holly sign and knoll. The Garden Club is so grateful for their help. What a contribution the Ropps make to our beautiful community!

The Garden Club had another successful and productive evening at our October meeting. Each of us went home with new varieties of tender plants to try next spring. Some other plants traded were a pussywillow cutting, a rabbit's foot fern, and even ever-bearing strawberries! We will host our annual Harvest Dinner later this month, on

Sunday, October 25th. The Yard of the Month winners will be our honored guests. Please RSVP to Laura at 410-349-3390

On Tuesday, December 1st, at 7pm, the Garden Club will meet for our annual wreath-making. Each year the Cape St. Claire Garden Club joins many other local garden clubs and contributes 2 large evergreen wreaths for display in downtown Annapolis. We are proud to be part of beautifying our larger community, and we have a wonderful time doing it too. Join us, and learn how to make your own evergreen wreath for your home.

Happy autumn, all. Submitted by Audrey Lengbeyer

REPLACEMENT WINDOWS by DHI Window Company

- **♦** Factory Direct
- ♦ Very Fair Pricing
- ♦ Good, Quality Energy Star-rated Windows
- ◆ Lifetime/Transferable Warranty
- ♦ No Pressure/
 - No Sales Pitch
- ♦ No Subcontractors
- ♦ Local Resident in Business since 1987
- Excellent Cape References

410.757.9644



MHIC #78991

COMPLETE TREE & SHRUB CARE



Lightning Protection

- Cabling ♦ 15 yd. Roll-off Dumpsters
- Pruning, Take Down & Removal
- Pre-Construction Consultation
- Fertilization

Licensed Tree Expert No. 534

MDA License No. 24222

Member of the Maryland Arborist Association & Tree Care Industry Association

FREE ESTIMATES

410-757-5793

Disease Control/Monitoring

Programs

Optometric Care for the Entire Family Since 1983

Drs. Ray M. Atcherson & Jill B. Florenz **Optometrists**

- Laser Vision Consultation -Complete Confact Lens Care -Fashion Eye Wear and Sunglasses



-New Optomap Exam Without **Dilation Props!** -Most Insurance Accepted -Open Evenings

410-757-1350

1294 Bay Dale Drive, Arnold MD. 21012

bayhillseyecare.com

SANTA IS COMING TO CAPE ST. CLAIRE FOR BREAKFAST

MAKE YOUR RESERVATIONS EARLY YOU ARE ALL INVITED

TO
BREAKFAST WITH SANTA AT CAPE ST. CLAIRE CLUBHOUSE
SATURDAY, DECEMBER 12, 2009
8:30 AM AND 10:30 AM



CONTINENTAL BREAKFAST

FRUIT, DONUTS
BAGELS AND CREAM CHEESE
CEREAL, JUICE, COFFEE, TEA AND HOT CHOCOLATE

\$5.50 FOR CHILDREN AND \$6.50 FOR ADULTS

PLEASE BRING YOUR OWN CAMERA!!!

SEATING WILL BE LIMITED. RESERVATIONS ARE REQUIRED. EACH
CHILD WILL RECEIVE A GIFT AND A LETTER FROM SANTA. PLEASE DETACH THE
FORM BELOW AND RETURN IT WITH PAYMENT TO

MARY LAMB, 1180 SUMMIT DRIVE, ANNAPOLIS, MD 21409.

ALL CHECKS SHOULD BE MADE PAYABLE TO "CSC STRAWBERRY FESTIVAL". CALL MARY LAMB AT (410) 757-0593 FOR MORE INFO							
Family NameAddress							
Childs Full NamePLEASE INDICATE A SPECIAL GIFT FOR (Age CHILD'S SANTA LET	Boy / Girl					
Childs Full Name	AgeGIFT FOR CHILD'S	Boy / Girl SANTA LETTER					
For additional children please in	dicate necessary i	nfo on reverse side					
NUMBER OF ADULTS A TIME REQUESTED - 8:30 # ADULTS X \$6.50 =# C TOTAL ENCLOSED _ PLEASE MAKE ALL CHECKS PAYA	0 AM 10:30 AI CHILDREN X \$5.50 =	M					

2010 CSC Community Calendar Photo **Contest Winner**

Congratulations to Ty Grossman for winning the grand prize in the 2010 Cape St. Claire Community Calendar Photo Contest with his photograph titled "Chillin". You'll find Ty's photo printed on the front of the 2010 Cape calendar. He received a \$100 cash prize.

Honorable mentions go to Helen Bragaw, Becky Haywood, Sandy Herrman, Nora Keenan, Helen Van Gelder, Dot Cutsail, Deborah Miller, Louise Zeitlin, Dan Zeitin, Edy Seyfferth, Linda Miller, James Miller, John Williams, Marilyn Williams, Sonja Hollerman, Caitlin Allen, Dale

Pumphrey and Richards Stein-

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

Expect copies of the 2010 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 CSC Community Calendar

Holiday Shopping Fair

Got pre-holiday shopping fatigue? Relax, enjoy some wine and cheese with your neighbors at a Holiday Shopping Fair on Friday evening, November 6th from 7 until 9 p.m. Solve your seasonal gifting challenges at a convenient, non-mall shopping opportunity that supports local, home-based businesses from nearby communities.

This Shopping Fair is being held at Broadneck Baptist Church at 1257 Hilltop Drive in Cape St. Claire (across the street from Rita's). Entry fee: non-perishable food items for My Brothers Pantry. The pantry shelves are at the lowest we've seen them, so bring whatever you can to fill them up for

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 44 Years 28 Years Experience

(410) 757-5770



Remodeling Contractor 410-757-1388

Renovations • Additions • Bathrooms • Kitchens

O. Glenn Malone 1062 Park Circle Drive Annapolis, MD 21409

M.H.I.C # 72975 Fax 410-349-1977 www.glbuildingdesign.com

FREE INVESTMENT REVIEW

Investments and Services:

- Certificates of Deposit
- Stocks & Mutual Funds
- Retirement Planning
- Tax Advantaged Investments
 Annuities
- IRAs
- Long Term Care
- Life Insurance

Edward **Iones** MAKING SENSE OF INVESTING

www.edwardjones.com chad.miller@edwardjones.com

Chad Miller, AAMS® Financial Advisor 1390 Cape St. Claire Rd. Annapolis, MD 410-757-1374





our neighbors in need.

Vendors include The Herbal Touch, Tupperware, Premier Jewelry Designs, Silpada Jewelry Designs, Cosmic Coffee, Mary Kay Cosmetics, Biscotti by Leigh Ann, Tastefully Simple, Serenity Therapeutic Massage, Sheri's Sweets, Mr B's Apiaries, Heidi Brotherton, Folk Artist & Charity Isaac Beading Designs. While some of these brands are familiar, you are supporting individuals from the greater Annapolis area who sell these nationally known items. As a socially conscious consumer, you may choose to support a child's education in Zimbabwe through purchase of hand made "Jewels of Hope" jewelry.

There will be something for

everyone on your gift list, **plus FREE massages**, **door prizes**, and more.

For more information about the church and directions, visit us online at

www.broadneckbaptistchurch.o rg at 410-757-8583

Holiday Bazaar

St. Margaret's Church on Broadneck Peninsula (1601 Pleasant Plains Rd.) will host it's annual bazaar from 10:00 till 3:00 in the Parish Hall on Saturday., Nov. 21. There will be local crafters and vendors with door prizes provided. Come and shop for gifts including pottery, fused glass, jewelry, home decorative items, wooden accessories, photography, hand painted plates and glassware.

The Youth group will provide morning refreshments and lunch. The Women's Guild will offer baked goods and desserts from their newly published cookbook which will be for sale.

Door prizes and table fees will be donated by each vendor to benefit the work of the Youth Group as they plan for their pilgrimage journey.

Free admission
Call 410-974-0200 or visit
www.st-margarets.org for more information.





(410) 224-7010 Visit our Showroom at 1977 WEST ST www.foxwellfloors.com

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

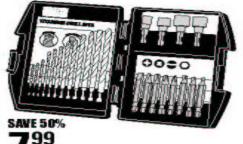
Designers on Staff * Evening appointments available

Financing Available!

MHIC #50685

Annapolitan for over 50 years

Get outstanding low prices on quality products.



reg. 15.99

24-Pc. Titanium Drill & Drive Set Includes polyvinyl case with tiltable inserts for easy access. R 647 372 B8 While supplies last.



reg. 12.99 70-Ct. String Light Set Chose multi color

or bright white bulbs. 20-year/100,000 hour life. T 749 236, 257 B12 White supplies last.



Polyne Save 50%
999
reg. 19.99
Deluxe Hi-Back
Folding Chair
34%"H unfolded.
For indoor/oudgor
use. W 104 035 B4
While supplies last.



Find the right supplies for your projects, plus expert advice.

1320 Cape St. Claire Rd. 410-757-0797

True Value.
START RIGHT. START HERE.

Sale ends 11/30/09

©2009 True Value Company. All rights reserved.

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 21409 Permit No. 224

BOX OFFICE HOLDER—LOCAL

Or Current Resident Rt. Cape St. Claire Annapolis, MD 21409

For Advertising Information, Call 301-651-4103