

Our 53rd Year

Cape St. Claire Improvement Association, Inc. Community Newsletter

September 2008

Security Gates at Lake Claire Beach– let your voice be heard– Vote Now!!

President's Perspective

History of Community Defense Fund

At the July 22, 2008, quarterly membership meeting there was a long and informative discussion about the proposed security gates for our beaches and parks. The Beaches and Parks Chair, Frank Newman, requested that funding for a pilot project come from the Community Defense Fund. Because there was some confusion over the origins of the fund, and what it has been used for, I gave a brief history of the money that has been deposited in that account over the years. The membership asked that I submit this article outlining that information for the benefit of the community in deciding whether to use money from the fund to finance the security gate pilot project.

Originally the account was for miscellaneous funds that came to the CSCIA from various sources. This was before the formation of the Special Community Benefit District (SCBD). Our accounting methods at that time were far simpler and allowed us to have an account we could use for any expenditure for which we did not

have a budgeted line item. What follows is the history of the deposits and withdraws from the account.

1988 - \$10,000 for sale of land that had accrued through erosion over the years at a waterfront home on the Little Magoghy River. The owners had built a swimming pool, a pier, and a pump house on this accumulated land. When they put the property up for sale it was discovered that their property line fell far short of what they had developed. Since the CSCIA owned the riparian rights beyond their property line, the land was ours. We sold it to them but still retained the riparian rights beyond the new property line as before.

1989 - \$7,519.25 for sale of land to AA county for sewer trunk lines at Lake Claire.

1990 - \$1,000 to Potomac Telephone for right of way for a telephone pole at the back of the shopping center.

1990 - It was around this time that the CSCIA refurbished the clubhouse and \$15,000 was withdrawn from this fund for that purpose.

1994 - \$10,000 settlement from a lawsuit involving riparian rights at Deep Creek. Several property owners claimed the riparian rights because they had maintained the strip of land in

on the waterfront side of their homes for a period of years. By this time we were bound by SCBD rules and a different accounting that didn't allow us a discretionary fund, so we called it the Community Defense Fund for want of a better designation. This would allow us to draw on the fund for excessive legal fees if we were sued, and for whatever would be considered a defense of our community properties.

2007- \$25,000 sale of a parcel of land at Lake Claire on which the original owner had built a swimming pool in 1950. It had literally gone unnoticed as being on community property for over 50 years, conveniently hidden in the cove of Lake Claire. Rather than pursue a protracted

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**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

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court battle, on the advice of our attorney, we sold the portion of the lot for \$25,000.

Since then, minor legal expenses have come from the fund even though we maintain other line items in our budget for legal matters. Today the fund stands at over \$30,000.

In my opinion it was never the intent of the Board of Governors (BOG) at the time the fund was created that it be for legal expenses only, but for the defense of the community properties in a much broader sense. I have served on the BOG for almost 30 years, and this is the history of this fund from my personal experience and best recollection.

Josephine Gardner

**Cape St. Claire Improvement
Association**

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Mary Lamb

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Dan Wolin

Kimberly Pollock

Josephine Gardner

Sam Gallagher

Bruce Campbell

Frank Newman

Mary Lamb

Budget Committee:

John Berley, Wayne Morrison,

Jack Savage

BOARD IN BRIEF

The CSCIA Board of Governors met for its monthly meeting on July 14, 2008 at the Cape St. Claire Clubhouse at 7:30 p.m. in the Cox Meeting Room. President Josephine Gardner provided opening remarks and presented the agenda for the meeting.

Attendance: Governors Biondi, Campbell, Daly, Gallagher, Gardner, Lamb, Maltz, Newman, Pollock and Wolin were in attendance.

President's Remarks: President Josephine Gardner reported:

A resident reported some problems with his boat slip usage. Unauthorized boats were found moored in his slip at least twice. A car without a Cape sticker or guest pass was towed from a Cape beach parking area. Board member, Barbara Morgan, had to resign due to a very busy personal schedule.

Minutes and Financials:

Motions were made to approve the June 9, 2008 Monthly BOG Meeting Minutes, the April 30, 2008 Financials and the May 31, 2008 Financials. All three motions were seconded and unanimously approved.

Agenda Item: Ms. Joannie Coleman-Casey, County Zoning Department Supervisor

Ms. Casey described the procedures the County Zoning Department goes through to in-

spect properties reported to be in violation of County zoning codes and the actions taken on property owners. Her comments included:

Among many others, zoning violations include illegal apartments; untagged vehicles and trailers; running a car repair business; and large amounts of trash strewn about. Upon receiving a Zoning Violation report, she assigns it to an inspector who tries to visit the property within 10 days. If the inspector verifies the violations, an initial "Violation Letter" is sent to the offending property owner directing the violations be cleared within a stated time period. Non-compliance with the "Violation Letter" process results in the County issuing one

or more citations. Continued non-compliance results in a court order. Contempt of court could lead to jail time.

Committee Reports:

Beaches and Parks – Governor Newman discussed some safety issues associated with using the "guard shack" as a storage area for the community signboard equipment.

Clubhouse – Governor Lamb is getting updated estimates to install siding on the clubhouse.

Piers – Governor Gallagher reported that 100-feet of the Lake Claire piers was re-planked.

Building Committee – After giving a resident an opportunity

to address the Board concerning his recently submitted request for a Building Permit variance, Governor Daly presented the variance request to the Board for discussion. After reviewing some of the complexities involved in the request, the Board made and approved a motion to table this request until the next BOG meeting.

Old Business:

The Board made and approved a motion that the CSCIA will honor the Boy Scout Troop 707's use of clubhouse as a CSCIA recognized organization, but declined to renew its sponsorship of the troop.

Adjournment: The regular July 14, 2008 BOG Monthly meeting ended at 10:35 PM. The next monthly Board of Governors meeting is scheduled for August 11, 2008 at 7:30 PM.

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Thanks so much for helping us sell our place! We really enjoyed working with you, and we feel fortunate to have been able to sell our home in a very challenging market. We keep reading items that suggest that the real estate market is going to get even worse, much worse in some places, before it gets better. Good thing we had you on our side to improve the odds for us!



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Notice
MEMBERSHIP MEETING
October 28th, 7:30 pm
Clubhouse

At all meetings of the Association, the presence of 25 members shall be necessary to constitute a quorum. If there are insufficient members present to establish a quorum at the time a membership meeting is to be held, a substitute meeting may be called under the following procedure:

- A. A majority of the members present calls for the substitute meeting. Then,
- B. The presiding officer shall set a date falling within 30 days for a substitute meeting of members; and
- C. Notice of this substitute meeting shall be given 10 days or more in advance to all members of the Association, and shall include the following information;
 1. the time, place and purpose of the meeting; and
 2. A statement explaining that at the substitute meeting the members present constitute a quorum.
- D. All absentee published ballots not counted for lack of a quorum at a membership meeting shall be counted at the substitute meeting.

Security Problems Facing CSC Beaches

Every summer residents complain about non-residents monopolizing the beaches, loitering in parking lots, littering and partying late into the night.

Vandals start fires, spray paint graffiti and steal property. Free parking spots and picnic tables can be difficult to find for residents and non-residents tie up the Deep Creek launch ramp.

What can be done about these problems?

The short answer is we have tried lots of things. This year we have contracted a towing company to pick up cars and trucks without CSC stickers. For sev-

eral years we have paid beach attendants to turn cars away that attempt to illegally park in our lots during the summer months. We have increased police presence, but none of these solutions are a panacea. Recently, several board members have been promoting the idea of automated access gates as yet another mechanism to ensure that CSC beaches and parks are preserved for resident use.

Why are access gates a good solution?

Because they address two of our most stubborn problems, non-resident use, and vandalism. Non-residents simply wouldn't be able to use parking lots without an access card and vandals would have to walk, not drive, to make mischief. Gates would provide 24 hour coverage and would be significantly less expensive than having a human presence.

Wouldn't the gates be vandalized?

It's possible, however they are made of concrete, steel and aluminum, so they are fairly vandal resistant. A motion activated camera could be added to deter vandalism.

How would the access gate idea be implemented?

A pilot project would prove the effectiveness of the idea. The first access gate would be installed at Lake Claire at a cost of approximately \$19,000. Once the access gates have proved effective, additional locations could be phased

in for about \$10,000 each.

How would they work?

Residents would receive an access card that they wave in front of a sensor, the gate goes up and the vehicle enters, just like a parking garage gate. When exiting the gates open automatically.

Where is the money going to come from?

The community defense fund has approximately \$30,000 in it right now and that money could be spent to launch the pilot project. The community defense money is currently not spoken for, but some board members are not supportive of spending it on this project.

How long would it take to Install the gates?

A contractor has been chosen and permits have been approved, the only obstacle now is community consensus and funding, once these are sorted out the project could be started immediately.

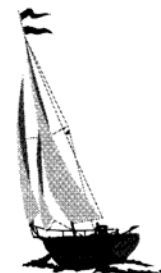
How can I support the idea?

Watch for a ballot in the September edition of "The Caper", which will allow you to vote on this project.

Submitted by Frank Newman
Beaches & Parks Chair

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Summary of Opposition to Auto- mated Parking Gates at CSCIA Parks

As a long time CSCIA Board member, and an opponent of automated parking gates anywhere in the Cape, I have been asked to outline an opposing view on the CSCIA BOG regarding automated parking gates. Some background:

1) The idea of restricted access to CSCIA beaches and parks has been long discussed on the BOG. We currently pay a beach attendant to keep unauthorized people from the Main Beach, and have used towing services (at no cost to the CSCIA) to tow non-residents from the Deep Creek and Lake Claire lots. We do not tow from the Clubhouse lot due to rentals, and the difficulty of sorting out non-residents who have rented the clubhouse, vice trespassers.

2) In the Fall/Winter 08 there was some discussion that the towing company was going out of business and that "no one will tow anymore" and that there was a move to look at other solutions including gates.

3) Gates were discussed in the

BOG on and off as an idea, but were not proposed in the CSCIA budget, nor was any money identified to pay for them. At the April 14th BOG meeting it was discussed that they were to be installed at Deep Creek for a cost of approximately \$20,000.00. At the 22 April CSCIA Membership meeting a motion was made to have the BOG vote on the gates and expenditure of funds for them, as until then no vote had been held on this project. The CSCIA President referred the matter to the July 22nd CSCIA Membership meeting as the BOG and community were divided on the subject.

4) At the July 22nd CSCIA Membership meeting the project was presented as a "Pilot Project" at Lake Claire only, not Deep Creek as previously proposed. While much of the discussion at the two Membership meetings and BOG meetings in between centered around the problems of the Main Beach, that area is not in the scope of this proposed project in either of its two forms: Deep creek or now, Lake Claire.

In response to the pro/con "point paper" submitted by the Beaches and Parks Chair (also

published in this Caper) I made the following points in opposition (quoted from the minutes): "Governor Daly commented on the project:

- He is not in favor of the project. He applauded Governor Newman for his efforts, but feels he overstate the vandalism deterrence of gates, the costs involved and inconvenience to residents.

- There are added administrative burdens; lost cards; and more realistic minimum operational and maintenance costs of approximately 20%, or about \$5K-\$6K per year between administrative efforts and card replacement/vandalism.

- Security patrols and the towing efforts are working and cost nothing additional. The CDF is for CSCIA legal defense efforts, not capital improvements. This project is a capital improvement and should be handled as a capital improvement by the normal Cape budgeting process and SCDB or other budget sources."

At the July Membership meeting it was voted to have a formal Caper mail-in ballot on the issue.

Continued on Pg 6




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I stand by my comments made at the July Membership meeting. I would also like to add the following additional comments:

- The object is to put gates at Deep Creek and Lake Claire, and possibly the Main Beach. Calling it a "Pilot Project" does not change that the original proposal was for Deep Creek. This will be a major inconvenience for boat slip renters, as well as launch ramp boat users.

This project has changed in scope and type several times, from a Deep Creek and Lake Claire project for \$30K, to a "Pilot Project" at Lake Claire only for \$19K, with all funds to be obtained outside the normal Beaches and Parks Committee budget, but all details at the Committee Chair's discretion. No CSCIA BOG vote, or formal budget process was proposed for this project, that would involve tens of thousands of dollars.

We do not need to spend large amounts of unbudgeted money, outside normal budgetary controls, on an emergency basis, to put up an attractive nuisance

for vandals and a money sink for the community. If the "pilot project" fails we will have wasted \$20K of our money. If it succeeds, we will be pressured to spend another \$10K per location to put them in elsewhere. If any are vandalized we will be responsible for 100% of the replacement cost. Once they are up we will have to keep them operating or risk "wasting" the money we used to put them in the first place. These are large capitol improvements, and towing has a minimal cost (we were able to find a new company to tow for free) and attendants are costs we pay every week/month we can stop at any time we have a fiscal problem. We do not need to take on this financial burden and risk to the community.

Cost for ongoing maintenance and operation including administrative costs for issuing cards etc are, in my opinion, un-

derestimated by the advocates of these gates. I do not think the Cape residents are going to want to move from the passive system we have now, (of putting a sticker on a car) to having to carry a card at all times to open a gate, and especially at Deep Creek with boat trailers. (Have you ever been behind someone in a parking garage who forgot their card?)

The source of the money proposed for this project, was the Community Defense Fund. The money in it has come primarily from legal action won by the CSCIA or settled (adverse property claims settled by selling land). In my 10 + years on the CSCIA Board I have been under no misunderstanding of what the fund is for: The CSCIA Community Defense Fund, exactly what the name says. This is a self-insurance fund for legal



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challenges to the CSCIA that we can not pay for with SCBD funds. If money in the past has been used for other purposes, I was not asked to vote on it in any CSCIA meeting that I am aware of.

This project is a MAJOR capitol improvement, not a security service or community legal defense. It should be vetted through the normal CSCIA Budget Committee process and brought to a vote with every other budget item. It is NOT an emergency that requires extraordinary funding measures and expedited approval. We have towing that works, and none of the money or projects proposed for the 1st \$30K of this effort will help the problem at Main Beach and the Clubhouse parking lot, where the real problem is and what is used primarily to justify this project.

While I appreciate the efforts of those supporting this secu-

rity gates effort to improve our community, I think they are going about it in the wrong way. I don't think automated gates "fit" in our small-town community. Why?

I do not want to have automated gates in our community that we have to pay for when we could use the money for other, more important improvements.

I do not want to have to try to find someone to help on a weekend when my car is stuck inside or outside the gates when it malfunctions.

I do not want to have to buy cards (other than the one I am issued) so I can have an extra one in each car I own, in order to prevent being stuck in an automated gate when I launch or visit my boat.

I don't want to be stuck behind the guy who realizes he can't get in and needs to back up his trailer.

I don't want to pay a lot of money for a system that has minimal prospect of solving the key problems we claim to want to address: vandal-

ism and trespassing.

In the past, we couldn't keep pay phones from being vandalized in these

l o c a t i o n s !
Neighbors to Deep Creek or Lake Claire who will have to put up with people turning around on their lawn or driveway, and trespassers now parking on their lawns instead of the parking lot. But my largest concern is that I have a fiscal responsibility to be a good steward of CSCIA money and this is not a good use of it.

Submitted by
Joe Daly
Secretary
Covenants Chair



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MAIL BALLOT

All property owners may vote, up to two per household. Ballots cast by mail must be signed and legible, or you must cast a ballot in person at the Clubhouse. In order to be counted, the ballot must be received no later than **Friday, October 24, 2008** in the CSCIA Office, 1223 River Bay Road, Annapolis, MD 21409. Unsigned ballots will be disqualified.

I support a one year pilot project to implement a controlled access parking gate at Lake Claire.

For _____ Against _____

I support using money from the Community Defense Fund to finance the pilot controlled access parking gate project at Lake Claire.

For _____ Against _____

Signature _____

Print Name _____

Print Address _____

Garden Club

The Cape St. Claire Garden Club does not hold monthly meetings during the summer, but at the end of June, some members took a break from their own planting, watering and weeding to tour six beautiful Cape gardens, some of our own members and some of Yard of the Month winners. While renewing our friendships, we explored these fantastic gardens, and were rewarded with so many original ideas of color, texture and design. It was candy for the eyes! Seeing a beautiful garden always inspires a gardener to dream big and make plans for his or her own. And while we were learning, we had a wonderful day together!

Thanks to the gardeners

who so generously welcomed us into their beautiful yards: Steve Bavis, Catherine Salam, Penney Babich, Kari Banares, Tish Iorio and the Pumphreys. Cape St. Claire is so fortunate to have so many gardeners who are willing to share their knowledge and ideas with the rest of us, and all with such good humor!

If you're interested in participating in our activities, we would love to have you! Our next meeting will be Tuesday, September 2nd, where our returning co-president Audrey Lengbeyer will share slides about her adventures last year in Haifa, Israel, including what she learned about gardening in that hot, dry landscape. Then our following meeting will be Tuesday, October 7th, at 7 p.m. at the Clubhouse. Please phone Laura at 410-349-3390 if you have

any questions.

It's hard to believe summer is drawing to a close already – how time flies! Remember that fall is a wonderful time to do some planting. Many nurseries deeply discount their plants, and plants acclimate well in the cooler weather to the soil, with plenty of time to grow new roots before the ground freezes. Happy planting, all!

Submitted by
Audrey Lengbeyer, with help
from Laura Kellman and Carol
Collison

RIVER BAY ROAD TRAFFIC CALMING DEVICES

Several Cape residents are requesting that AA County investigate the use of traffic calming devices. Traffic frequently travels at high rates of speed on River Bay Road which has a very high volume of PEDESTRIAN traffic. Residents all over the Cape use River Bay Rd to travel to the wonderful beach, jog, walk the dog, bicycle, walking strollers, etc... If you would like to comment and/or support this effort and possibly join us for a meeting with the County to voice your concerns please contact Gregg at (gbk70@comcast.net)



Enter the Cape St. Claire CALENDAR PHOTO CONTEST

Recently taken a great photo of Cape St. Claire or the Chesapeake Bay? The 2009 Cape St. Claire Community Calendar is sponsoring a photo contest. The winning photo will be published on the front page of the 2009 calendar. A \$100.00 cash prize will also be awarded.

The photo contest is limited to Cape St. Claire residents, lot owners, and Cape St. Claire Shopping Center business employees or owners. There is no age limitation. Previous calendar contest winners may also enter photographs. Photos submitted for the previous contest may also be reentered.

To enter, drop off your photos at *Cape True Value Hardware* in the Cape St. Claire Shopping Center.

Photo submission deadline is Thursday, October 9, 2008.

Photos must be submitted in a horizontal 8" x 10" (or larger) format in either color or black and white. The subject matter must pertain to the Cape St.

Claire area or the Chesapeake Bay. The winning photo will be selected by the CSCIA board of governors. The winner will be announced in a following issue of *The Caper*. Photos that were not selected can be picked up at *Cape True Value Hardware* three weeks after the contest deadline. For questions, call Amy Podd at 410-757-7295.

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Please tape this coupon to the back of each photo submitted. You may submit as many as 5 entries.

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I give permission to the 2009 CSC Community Calendar to publish my photo on the front page of the calendar if it is chosen as the winning photograph. I acknowledge that the CSCIA, A.P. Business Solutions, the 2009 CSC Community Calendar or Cape True Value will not be held liable for any damage, theft or loss of any photos I enter in the contest.

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RAVEN'S FAN CLUB AND CHARITY EVENT

Well, it's that time a year again. Time for school, and with that, FOOTBALL SEASON. So, all of you Capers, did you know that we have a Baltimore Raven Fan Club right here in Cape St. Claire? The fan club is Raven's Roost #66 and meetings are held on the last Monday of each month at 8 p.m. at Bella's Seafood Restaurant and Sports Bar. The Raven's Roost is a non-profit charity organization, and besides just loving football, they are responsible for raising thousands of dollars each year for charity, scholarships, and community members in need of assistance. Raven's Roost #66 is just one chapter of the Council of the Baltimore Ravens for-

merly the old Colts Coral with approximately 5000 members. Have you plunged yet? If not, it's time to start preparing for this year Special Olympics Polar Bear Plunge.

During the football games, come rediscover Bella's and it's new family atmosphere, big screen TV's and wonderful food. All football fans are welcome. (even if it's not the Raven's).

Raven's Roost #66 next charity event is on September 26, 2008, from 4 p.m. until 8 p.m. at Bella's. The event is a fundraiser for one of our community members whose 19 year old daughter, Jessica Moreland, was recently diagnosed with leukemia. Unfortunately, she does not have health insurance for some life saving procedure

that is needed. The cost is \$10.00 per person, which includes reduced drink prices and a buffet. We will be having a silent auction with some great items like signed football memorabilia, gift certificates, one hour massage sessions and more. All of the proceeds will be donated to the Jessica Moreland Life Fund. This is the perfect time to come check out the Roost and bid on some great items. For those who are not able to attend, direct contributions can to be made to Thomas Moreland c/o Jessica's Life Fund 421 Master Derby Court, Annapolis, MD 21409. For silent auction items and food donations, please contact Dawn Roberts, (410) 757-1146, to arrange for pick up. Any membership questions can be directed to the Roost #66 Presi-

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- ~proper mulching
- ~deep root fertilization which provides proper nutrients
- ~install cable supports in the tree to aid mechanical support
- ~guy back trees to aid stabilization and support
- ~monthly disease/insect control

also:

- ~take down and removal
- ~pre-construction /consultation
- ~15yd roll-off dumpster

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dent, Ken Lipinski, at (443) 745-2557. We look forward to meeting everyone there and hopefully the growing membership of this wonderful organization.

Submitted by
Dawn Roberts



Did You Know...

That the little brick house that sits on the side of the road at the corner of CSC Rd and Hilltop was once a Guard House? The structure, called the "Gate House" back then, was built in the early 1950s, and existed because Cape St. Claire was a private beach community. Residents were given a windshield sticker and with this, the guard would wave drivers through

"without inspection". Cars requesting information about property would receive a large windshield sign that said "Property Information". Cars that were entering the Cape to go to the shopping area would have their license tag noted and all other vehicles, except emergency and commercial vehicles would be required to show a Cape St. Claire invitation card. Each household would get 20 cards, or more if requested in writing to the secretary. Anyone else would not gain admittance to the Cape. At that time Green Holly did not continue all the way to College Parkway so there was only one road into the Cape. Goshen Farm Preservation Society member, Jane Witherite Barss remembers as a school girl storing her jeans in the gate house while they road

the bus to school in their uniform skirts. The girls would then put their jeans back on (under their skirts) to walk home in the very cold winters from the bus stop. Jane grew up on River Bay. In the 1960's the little house was manned only on the weekends and holidays to keep non-residents from using the Cape's beaches and boat ramps. Cars would be lined up to get in. By the 1970's the guard house was no longer manned. This little house has been a comforting structure to those of us that grew up here and then left only to return to raise our own families in the Cape.

Submitted by
Barbara Morgan
GFPS President

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Cape St. Claire's Biggest Loser Challenge

To quote my husband, we're "making the Cape a lighter place to live."

August 2nd was the kickoff to the First Annual Cape St. Claire Biggest Loser Challenge. You may have seen the signs around town, inviting residents with 10+ pounds to lose to join us. This 12 week challenge is inspired by NBC's "Biggest Loser", with one male and one female Grand Prize Winner on October 25th.

Like the show, the winners will be decided by percentage of total body weight lost rather than pounds. Unlike the show, no

one will be voted off and we're all sharing tips and supporting each other along the way.

After months of talking about getting together for neighborhood walks, and never actually doing it, Cheryl Gorman and I decided it was time to toss the excuse of being too busy, and get busy – by starting our own challenge right here in the Cape!

Just one week into the challenge we've lost 26 pounds as a group! Cheryl and Rob Stojakovich were the first week's biggest winners, I mean "Losers", with each losing 2.6% total bodyweight. Cheryl said, "The group is a great support and motivator to start a healthier lifestyle. I am eating better and exercising on a more regu-

lar basis."

With all 19 like-minded group members so motivated, it's hard to say who will walk away the big winners in the end, but we will all feel stronger, healthier and a little lighter for participating. If you want more information on how to start your own challenge, I'd be happy to share! Just contact me at daris@success-inmind.com

I want to thank Curves, Water to Go, Graul's Market and the Cape St. Claire Clubhouse for posting our signs. I also want to thank Spa Nails in the Cape St. Claire Shopping Center for donating a Free Manicure for our August Monthly Challenge Winner!

Submitted by
Daris Stojakovich

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Cape Clean-up

Friday, October 17 &
Saturday, October 18
Corner of Broadview and
Cape St. Claire Road

Anne Arundel County Waste Management has graciously offered Cape Residents a weekend in October for our 2008 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 p.m. on Friday, space permitting. On Saturday the 18th, the

Clean-up will begin at 7:30 a.m. and continue until approximately 4:30 p.m., 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 United Methodist Women's Meeting

Rev. Brought of Calvary Methodist Church will be the guest speaker at the Cape St. Claire United Methodist Women's meeting on September 23rd at 7:30 p.m. His message will regard the November referendum on slots.

The Cape St. Claire Church is located at the corner of Summit and Chestnut Tree Drive. The meeting will be held in the fellowship hall and the public is welcome and encouraged to attend.

Submitted by
Edie Becker



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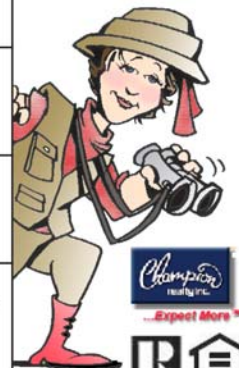
Hello, I am Amy Juras, Champion Realty agent, and the champion of sellers in a tight market.

I have some good news for you! You can SELL your house and, with the right perspective and winning strategy, you can get through the process with a smile on your face! I have helped dozens of Sellers find their way through the Real Estate jungle of 2007 with my common sense **SMART SELL** approach to the market.

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\$	Select the RIGHT Realtor®. Base your selection on reputation and your experience with the agents you interview. Choose a person with a realistic approach who will be honest with you NOT a yes-person to your hopes and desires just to get the deal.
M	Market to a target audience. Ask your agent who the most likely buyers are for your home: singles, young families, retirees, etc. A good agent will create marketing strategies that address the needs of your target.
A	Always be open to feedback from your agent, other agents and potential Buyers even if you don't like what they say. Don't take it personally. They are talking about a house - not you or "your home."
R	Realistic expectations will get you through the process faster and with less stress than hanging on to timing and pricing targets based on the Sellers market of 2003-2006.
T	Think like a business person. Businesses look at both costs and sales revenues when they determine true profit. You may not sell your house at the top of the market, but consider your gains based on both your home's appreciation since you purchased it and the lower cost of buying your next home, you will see that Sellers can win in a Buyers' Market.
	
\$	Stage your home to accentuate it's beauty in a way that is appealing to the most people. Your personal treasures (e.g., knick knacks & pictures,) may not be as appealing to others as they are to you. Get professional advice and minimize clutter.
E	Educate yourself. Tour as many homes FOR SALE in your neighborhood as possible. Pay attention to what appraisers value, e.g., square footage, acreage, structural condition and components, updates, location and setting. Then REVIEW comparable home sales in the last 3 to 6 months before setting your price.
L	Lowest Price/Best Value is the strategy to employ if you really want to SELL your home. Set your price below the best comparable on the market and in line with what has sold recently. You won't get many showings if you overprice your property, because Buyers' Agents want realistic, motivated Sellers for their clients.
L	Leverage the current reality to your benefit. Reality means market conditions, potential Buyers, available Agents, financing options, sales strategies and the bottom line. Stay mentally and emotionally in the present by working with a realistic Real Estate professional who will tell you what you NEED to know— <i>not just what you want to hear!</i>

* The average number of days on the market for homes sold in April 2008 in AA County: **138 Days**



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