



Cape St. Claire Improvement Association, Inc. Community Newsletter

NOVEMBER 2015

President's Message

NOVEMBER 2015

• • • • •

Capers,

Fall is upon us and October was a busy month that seemed to go by very quickly! I want to use this message as an opportunity to give updates on the work we completed at Lake Claire, the recent updates for Cape St. Claire Road Construction and some basic housekeeping items.

Lake Claire (aka Little Beach) Recapture and Stabilization Project:

Due to the Low Pressure System that produced sustained strong NNE winds which punished our shorelines the weekend of October 2nd – October 5th, we basically lost our beach (what remained of it). Much of our sand was swept and deposited into the Fairwinds Marina, as is natural over time, but was extreme from this storm. The Board of Governors of the CSCIA used the opportunity to obtain grading permits to recapture our lost shoreline, in which a State of Emergency was declared by the Governor of Maryland and Anne Arundel County remained within a State of Emergency through the evening of Sunday October 4th.

We have worked in conjunction with owners of Fairwinds Marina and Anne Arundel Department of Inspections and Permits to line everything up to recapture lost sand and to stabilize our shoreline in a very short time frame.

We had to close the beach to complete this work from October 15th – October 20th this

past month. The park is open again to residents and their guests. I would like to thank first and foremost the Board of Governors who acted quickly under the declared State of Emergency by the Governor of Maryland. The questions asked and process to formulate a plan of action was key in getting the first ever Beach Recapture/Stabilization completed in 66 years as an organization. Next, I would like to thank Larry Goldberg of Fairwinds Marina for helping us and allowing us to dredge and reclaim our sand. The first such time a partnership utilized between our organizations in more than 5 decades, from my understanding. We appreciate the support he has shown for the community since taking over the Fairwinds two years ago.

CONTINUED ON PAGE 2

IN THIS ISSUE:

- President's Message
- Board In Brief
- FY 2017 Budget, Assessment and Cap
- Goshen Farm Historical Society
- 2015 Halloween Happenings Pictures
- Cape'ness Nutrition & Fitness
- Cape Conservation Corps
- Santa Claus is Coming to Cape St. Claire
- Classic Capers

President's Message, continued from page 1

I would like to extend a warm thanks to Anne Arundel County Department of Inspections and Permits who worked swiftly on our behalf to secure the proper grading Permits for such an undertaking. I also appreciate their inspectors checking and working with our contractor to ensure our plan of action was in order. Lastly I want to acknowledge, B&S Marine Construction who came on short notice given our limited window of opportunity and provided design guidance and performed the work in efficient and diligent manner. We really enjoyed working with the owners and employees on this project.

I urge caution while the settling of the sand occurs over the course of the next few month, but encourage you to stop by and see what work was completed. We have pictures on our CSCIA Facebook Page for those interested.

This was and is a stop gap measure to be able to survive the winter. The Board of Governors continues working on a larger Capital Improvement Plan for the replenishment of both Lake Claire and the Main Beaches. A brief update on this is we have done site visits to other projects around the state, we have reached out to engineers, marine construction companies and have started site visits with them in Cape St. Claire at our various properties to develop concept and designs for these projects. You will see and hear more about this in 2016.

Cape St. Claire Road Construction:

This remains as very fluid and long ongoing project that will not end until sometime in 2016. I can do nothing other than continue weekly conversations with the County and its contractor to continue explain our frustrations. We have worked with the County Executive Office, notified our Councilman with our displeasures and continue to push for timely and efficient work. I ask for people to remain patient, don't let road rage get the best of you.

The big push is to have a "plowable" road surface for the winter. The hope is the intersection at the shopping

center of Hilltop, Little Magothy and CSC Road, will be entirely completed this year and the focus will remain to the southern end of the project back towards Woodland Circle and Forest Terrace. The key to paving is to see the Guard House move, it must be moved for the final curbing to be put in place before paving. You will hopefully see it move mid-November and paving occur after that.

Please visit our webpage at www.cscia.org and look to our Road Project Tab for regular updates for the road project. Also if you have concerns feel free to email me at President@cscia.org or Kathy Sharp at sharp@aacounty.org

In this issue of the Caper, you will find the proposed FY 2017 budget to begin reviewing, which we will be voting on in January via ballot at our Annual Membership Meeting. Please read the Budget Committee letter before looking at the budget as to some of the thoughts and reasons behind this proposed budget. If you have questions regarding the proposed budget, feel free to contact me and we can discuss any concerns.

I want to wish you all a wonderful Thanksgiving with your family and friends!

Sincerely,
Beau Breeden
President CSCIA

Board In Brief *CSCIA Board Of Governors Monthly Meeting*

OCTOBER 12, 2015

President Breeden called the meeting to order at 7:31 P.M.

He noted that the recent storm caused minimal damage to the piers but a lot to the Lake Claire beach. He asked Board members to think about which committees they would like to chair next year. He said the Cape Clean Up has been rescheduled to December 11 and 12 and noted that Governor Myers is getting hang tags for Halloween decoration recognition. The quarterly meeting is October 27 and County Executive Steve Schuh will be the guest speaker.

The minutes of September 14, 2015 were approved with one correction.

The Profit and Loss statement of August 31, 2015 was approved.

COMMITTEE REPORTS:

Beaches and Parks: Governor Dembowski noted that the flagpole top pulley needs to be replaced and he thanked Mike Robinson for taking care of the flag during the storm. He has met with a contractor regarding phase three of the Main Beach walkway and is working on a temporary fix to the recent beach damage.

Technology: Governor Szczytko is updating the website regarding road work and working on a piers program. There was discussion of registering domain names and creating boat slip forms as a PDF.

Clubhouse: Governor Lamb said rentals continue to be steady. She is in the process of securing prices for a generator and still getting estimates for the flooring.

CONTINUED ON PAGE 4

Thank You For Your Referrals!

Mona's Listings - Thank You!



MONA

LaCovey & Associates
CRB, ABR, CRS, CNE
Certified Negotiation Expert
Associate Broker

This is not a solicitation for currently listed properties.

Direct Connect!

410-757-7080

Mona@MonaLaCovey.com

<http://www.MonaLaCovey.com>

Happy Thanksgiving!

RE/MAX
HomeTown Realty

Office: 410-544-8800
Independently Owned & Operated



Board In Brief, continued from page 3

Caper: Governor Lamb said there is lots of interest in advertising from local businesses. At this time we are not accepting new ads unless they are inserts. She is still struggling with deadlines.

We may have to increase the number of Capers printed due to the new homes being built within our bulk route.

Cape Clean Up: Governor Lamb said it has been moved to December 11th and 12th.

Halloween Happenings: Governor Lamb said registrations are still coming in and that there is no charge this year. There will be an inflatable slide, scarecrow making, hayride, pumpkin patch, face painting, cotton candy, guess the weight of the pumpkin, crafts, pumpkin toss and bowling.

She noted that 80% of the businesses are participating in Trick or Treat at the shopping center, which will run from 5:30 to 6:30 P.M. on Thursday, October 29th.

Breakfast with Santa: Governor Lamb said planning has begun for Breakfast with Santa. Notification and reservation forms will be in the November Caper. The date is Saturday, December 12th.

Treasurer: Governor Myers said revenues are good.

Events: Governor Myers mentioned dividing up the hang tags for Halloween distribution.

Erosion Control: Governor Vaccaro said that 250 to 300 trees were planted last weekend and she has more students scheduled to plant on October 28th and November 2nd. The ivy will be removed ahead of planting. She would like the BOG to look at options of creating offshore oyster reefs that will also function as groins to reduce beach erosion. She noted that all of the phragmite spraying is done for the year.

BCC: Governor Breeden said we continue to work with BCC regarding broader issues on the Broadneck Peninsula, including input on potential zoning and inspection and permit code amendments being proposed by Growth Action Network in AACO, also providing input on the Annapolis Regional Transportations Management Association meeting regarding transportation and infrastructure plans for the region. The next general quarterly meeting will be November 12th, 2015 at the Cape Clubhouse.

BLOA: Governor Breeden said that we continue to update the Business Owners on; the CSC Road Work ,Water Main Installation and coordinate between our attorney, the County DPW, Law Office and Office of Budget regarding a business tax district.

Building Committee: Governor Breeden said we have had 5 building applications this month and 39 year to date, including additions, fences, and new home construction. We have also worked on the updating of the building codes. The building committee is submitting the suggested updates to the BOG for review. The intentions are to provide this at the quarterly meeting and online for comments or questions so the BOG can approve a policy change at the December BOG meeting for an effective change of January 1st, 2016.

Covenants: Governor Breeden said there are 51 officially logged complaints year to date, half of which are closed and half which remain open and at varying levels of investigation.

Security: Governor Breeden said it has been relatively quiet this past month.

Roads: Governor Breeden said we continue to work with AACO DPW relative to weekly updates for the CSC Road Project. The final paving of the north end of CSC Road near the guard shack, Hilltop and Little Magothy View are to be completed by the end of October 2015. The focus then will shift south to a drivable and plowable road for winter. The completion of the project is estimated to be sometime in 2016.

Piers: Governor Breeden said all slips are rented. We rode out the storm, suffering minor damage at Lake Claire Piers and minimal damage at Deep Creek. We continue to work towards the Deep Creek Large Pier Project this fall/winter. We are preparing to shut all water down at Deep Creek no later than November 15th, 2015 to ensure proper winter preparation. We are also working on winter slip accommodations given that the work at Deep Creek will create some challenges.

Membership: Governor Lamb will get refreshments for the quarterly meeting. Governor Breeden went over the agenda for the meeting.

OLD BUSINESS:

There was no old business.

CONTINUED ON PAGE 5

NEW BUSINESS:

Budget Committee Chairman Buchet passed out budget sheets along with the explanatory Caper article for all to look over. There was discussion regarding the assessment, increases and changes to several items, including minor corrections. The proposed FY 2017 Budget was approved with the changes. Chairman Buchet will make the changes to the budget and the article for submission to the Caper.

Governor Breeden thanked Chuck Hawley and George Hazen for helping him and Governor Lamb rework the building code. He will put the issue on the meeting agenda so residents can review and comment.

Governor Breeden noted that we need to vote at the membership meeting to change the April Membership Meeting from the 26th to the 19th, as the clubhouse will be in use for primary election on the 26th .

There was discussion of amending portions of the By-Laws to take electronic communication into account when notifying BOG members and residents. The changes were approved by the BOG and will be put on the ballot to be voted on at the January Annual Meeting.

Submissions for the Cape calendar photo contest were reviewed and the photo chosen was "Silent Pier", by Sophia Lodico. The BOG thanks all who submitted entries.

Governor Lamb reported getting a call regarding inappropriate graffiti painted on signs in the Cape. She said AACo responded immediately to remove the graffiti..

ADJOURNMENT:

The meeting was adjourned to a Closed Session to deal with a variance request at 8:48 P.M.

CLOSED SESSION:

A Closed Session was convened at 8:55 P.M. and was adjourned at 9:15 P.M.

MEMBERS PRESENT:

Governors Breeden, Dembowski, Lamb, Myers, Szczytko and Vaccaro were present, as were Budget Committee chairman Buchet and Administrative Assistant Coble. Governors Small and Snow were absent.

Financial Planning: Helping You See the Big Picture

Do you picture yourself owning a new home, starting a business, or retiring comfortably? These are a few of the financial goals that may be important to you, and each comes with a price tag attached. That's where financial planning comes in. Financial planning is a process that can help you target your goals by evaluating your whole financial picture, then outlining strategies that are tailored to your individual needs and available resources.

Why is financial planning important?

A comprehensive financial plan serves as a framework for organizing the pieces of your financial picture. With a financial plan in place, you'll be better able to focus on your goals and understand what it will take to reach them.

One of the main benefits of having a financial plan is that it can help you balance competing financial priorities. A financial plan will clearly show you how your financial goals are related- for example, how saving for your children's college education might impact your ability to save for retirement. Then you can use the

information you've gleaned to decide how to prioritize your goals, implement specific strategies, and choose suitable products or services. Best of all, you'll know that your financial life is headed in the right direction.

The financial planning process:

Creating and implementing a comprehensive financial plan generally involves working with financial professionals to:

- Develop a clear picture of your current financial situation, by reviewing your income, assets, and liabilities, and evaluating your insurance coverage, your investment portfolio, your tax exposure, and your estate plan
- Establish and prioritize financial goals and time frames for achieving these goals
- Implement strategies that address your current financial weaknesses and build on your financial strengths
- Choose specific products and services that are tailored to help meet your financial objectives**
- Monitor your plan, making adjustments as your goals, time frames, or circumstances change



Investment Planning Retirement Planning
Tax Planning Education Planning
Estate Planning Insurance Planning

Are you prepared?

A Financial Plan will show you where you are and what you can improve on to reach your retirement goals.

Contact us today for a complimentary consult.

Norma E Finkner*, CFP, EA
Elizabeth Bennett *, CFP, EA
Melissa L. Casto*, RR
588 Bellerive Rd #1C
Annapolis, MD 21409
410-974-0410

www.Chesapeake-Financial.com
Facebook.com/ChesapeakeFinancialPlanning

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

**There is no assurance that working with a financial professional will improve investment results.

Reference: FR2015-0518-0294/E Org Id :114212 Prepared by Broadridge Investor Communication Solutions, Inc. Copyright 2015.

CAPE ST. CLAIRE IMPROVEMENT ASSOCIATION

FY 2017 BUDGET, ASSESSMENT AND CAP

Each year the Cape St. Claire Improvement Association, Inc. (CSCIA) Budget Committee develops a proposed consolidated budget for the community. The Committee is composed of up to three members elected by the community at large and two members appointed by vote of the CSCIA Board of Governors (BOG). This year the BOG assigned the Treasurer and President to the Budget Committee. We appreciate the insights of President Beau Breeden and Treasurer, Dawn Myers. We continue to appreciate input from other Board members with budget line item responsibilities and discussion from the Board as a whole. Input from Community members is always welcome. The Committee presents a proposed draft budget to the BOG for review, comment, modification and recommendation. BOG presents the draft to CSCIA members for approval. Once approved the proposed budget is submitted to the County government. The BOG has reviewed and recommends the enclosed consolidated FY 2017 budget summary for CSCIA membership approval at the January 2016 membership meeting.

The consolidated summary includes SCBD and two non-SCBD budgets. SCBD revenues are from tax fees collected, appropriated and remitted to CSCIA by the County. The County retains a \$2000 processing fee and an annual amount necessary for loan repayment. The loan is for CSCIA's beachfront erosion restoration project. CSCIA collects non-SCBD revenues from Maintenance (including Caper advertising and Clubhouse rental) and Pier slip rentals. Each year, the community votes to approve the SCBD budget, while the Board of Governors approves the Maintenance and Piers budgets. At the January membership meeting CSCIA members can vote to modify both budgets.

The consolidated budget summary enclosed in this Caper shows SCBD and non-SCBD revenues, expenses and totals by line item and dollar change. It shows FY 15, and 16 for comparison. The FY 2017 budget summary columns show the proposed consolidated budget reviewed by the Board.

The current SCBD assessment cap, voted by CSCIA members for FY 16-17 is \$150 per lot. The Board of Governors recommends only assessing \$145 per lot to balance the FY 2017 budget. Additionally this proposed budget considers temporary assessments for slip rental, major repair/upgrades, and a onetime slip waitlist fee, which goes towards first rental, at CSCIA Marina Piers.

Your vote for or against the SCBD budget is by ballot. For your convenience a Ballot is enclosed in the Caper's Dec/Jan Issue. Under rules for an SCBD and if Cape St. Claire lot owners fail to approve the propose FY 2017 budget, CSCIA is required to operate at the previously approved level. Using FY 16 levels for FY 17 could result in cuts and might jeopardize overall service levels.

Please plan on attending the January 2016 CSCIA Membership meeting. Your presence, comments, and votes for our FY 2017 budget count. They are vitally important to Cape St. Claire.

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

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

CAPE ST. CLAIRE IMPROVEMENT ASSOCIATION

Proposed FY 2017 Budget				SCBD Regular		Non-SCBD			SCBD and Non-SCBD			
Ordinary Income/Expense				Line#	Total	Mmbj-Maint Beach Parks Caper Club House (BLOA / CSCSC passthru)	Piers	Mmbj-Maint Beach Parks Caper Club House (BLOA / CSCSC passthru) Piers	Totals FY 17 Proposed Budget	FY 16 Budget	FY 15 Actual	Dollar Increase or (Decrease) FY 15 to FY 17
INCOME												
CA	1	Caper Advertising	14	\$0	\$32,000	\$0	\$32,000	\$32,000	\$30,000	\$31,500	\$500	
	2	BLOA Contribution (Security and Taxes)	14	\$0	\$5,079	\$0	\$5,079	\$5,079	\$5,079	\$2,500	\$2,579	
		CSCSC Contribution (Taxes, Rent & Security)			\$3,052		\$3,052	\$3,052	\$3,052	\$0	\$3,052	
	3	SCBD Revenue / Membership Fees Note 1	15	\$333,790	\$23,020	\$0	\$23,020	\$356,810	\$322,000	\$312,217	\$44,593	
	4	HOA Packets	14	\$0	\$7,000	\$0	\$7,000	\$7,000	\$9,750	\$7,100	(\$100)	
	5	Interest Income - SCBD, Maintenance-Piers	14	\$20	\$50	\$0	\$50	\$70	\$100	\$150	(\$80)	
	6	Late Fees Income - Maintenance/Piers	14	\$0	\$4,500	\$100	\$4,600	\$4,600	\$6,300	\$6,370	(\$1,770)	
	7	Misc. Income - SCBD, Maintenance/Piers	14	\$200	\$2,500	\$100	\$2,600	\$2,800	\$2,175	\$2,914	(\$110)	
CL	8	Clubhouse - Rental Income	14	\$0	\$33,000	\$0	\$33,000	\$33,000	\$30,000	\$36,415	(\$3,415)	
PM		Piers - Slip Rental Fees for 225		\$0	\$0	\$79,000	\$79,000	\$79,000	\$77,000	\$92,390	(\$13,390)	
		Piers - Capital Replacement Assessment (225 Slips at (\$55 for FY16-21)										
PM				\$0	\$0	\$12,375	\$12,375	\$12,375	\$11,715	\$0	\$12,375	
PM		Piers Waitlist Fee (One Time \$100 applied to First Slip Rental)		\$0	\$0	\$9,000	\$9,000	\$9,000	\$0	\$0	\$9,000	
	9	Fund Balance from FY15 as of June 22, 2015	16	\$7,118	\$0	\$0	\$0	\$7,118	\$8,893	\$8,893	(\$1,775)	
	10	Stickers - Additional Parking Sticker Fees		\$0	\$1,300	\$0	\$1,300	\$1,300	\$1,250	\$2,550	(\$1,250)	
	11	Total Income		\$341,128	\$111,505	\$100,575	\$212,080	\$553,207	\$530,314	\$502,998	\$50,209	
EXPENSES												
General and Administrative												
S	1	Accounting Fees	11	\$5,500	\$2,000	\$1,500	\$3,500	\$9,000	\$9,000	\$8,350	\$650	
S	2	Audit Expenses	11	\$5,300	\$1,500	\$1,500	\$3,000	\$8,300	\$8,000	\$5,800	\$2,500	
		Bank Charges			\$10		\$20	\$35	\$90	\$15	\$20	
CA	3	Caper Edit/Print/Distribute/Mail (1 contract)	8	\$26,000	\$16,000	\$0	\$16,000	\$42,000	\$40,500	\$37,503	\$4,497	
AA	6	Collection Fee - AA County, Note 2	13	\$2,000	\$0	\$0	\$0	\$2,000	\$2,000	\$2,000	\$0	
P	7	Front Foot Assessments	9	\$0	\$0	\$1,170	\$1,170	\$1,170	\$1,170	\$1,170	\$0	
S	8	Insurance	11	\$15,000	\$10,000	\$7,500	\$17,500	\$32,500	\$32,780	\$19,095	\$13,405	
S	9	Legal Services	11	\$5,000	\$2,000	\$4,000	\$6,000	\$11,000	\$11,500	\$9,362	\$1,638	
BP	10	Membership (Dues & Fees)	7	\$0	\$650	\$150	\$800	\$800	\$650	\$600	\$200	
		Miscellaneous (Events, Refreshments, Volunteer Appreciation, CSCIA Mileage, etc.)	1	\$1,500	\$600	\$500	\$1,100	\$2,600	\$2,300	\$1,763	\$837	
BP	12	Mowing (Contracted Services)	1	\$12,000	\$4,000	\$0	\$4,000	\$13,000	\$9,000	\$12,370	\$630	
CL	13	Clubhouse Custodial Svcs (Contract)	1	\$0	\$14,000	\$0	\$14,000	\$14,000	\$13,000	\$13,304	\$696	
S	14	Office Supplies/Expense	7	\$5,000	\$1,500	\$1,000	\$2,500	\$7,500	\$9,000	\$4,831	\$2,669	
S	15	Payroll Expenses	9	\$10,000	\$4,000	\$1,000	\$5,000	\$15,000	\$12,500	\$10,710	\$4,290	
		Penalties and Interest		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
S	16	Permits	9	\$500	\$900	\$900	\$1,400	\$1,900	\$2,400	\$185	\$1,715	
S	17	Postage	7	\$1,200	\$1,100	\$500	\$4,600	\$2,800	\$2,800	\$2,559	\$241	
S	18	Printing	7	\$700	\$3,200	\$100	\$3,300	\$4,000	\$4,500	\$2,859	\$1,141	
S	19	Property Taxes	9	\$4,350	\$100	\$1,900	\$2,000	\$6,350	\$8,600	\$4,616	\$1,734	
S	20	Refreshments (Moved to Misc. Expense Line 11)	7	\$0	\$0	\$0	\$0	\$0	\$200	\$837	(\$837)	
S	21	Repairs/Maintenance	1	\$20,000	\$2,500	\$13,000	\$15,500	\$35,500	\$35,000	\$25,842	\$9,658	
	22	Sanitary Services	1	\$7,000	\$500	\$500	\$1,000	\$8,000	\$8,800	\$6,031	\$1,970	
S	23	Sewer	9	\$500	\$0	\$250	\$250	\$750	\$750	\$460	\$290	
	24	Signage	1	\$1,000	\$500	\$200	\$700	\$1,700	\$2,700	\$0	\$1,700	
S	25	Telecommunication (Telephone/DSL)	2	\$1,900	\$350	\$400	\$750	\$2,650	\$2,500	\$2,717	(\$67)	
S	26	Trash Collection	1	\$6,000	\$0	\$250	\$250	\$6,250	\$7,100	\$4,344	\$1,906	
S	27	Utilities	2	\$10,000	\$200	\$14,000	\$14,200	\$24,200	\$23,200	\$31,750	(\$7,550)	
	28	Volunteer Appreciation (Moved to Misc. Expense Line 11)	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
S	29	Wages - Administrator	10	\$32,000	\$9,000	\$8,000	\$17,000	\$49,000	\$51,000	\$49,397	(\$397)	
S	30	Wages - Asst. Administrator	10	\$3,000	\$2,500	\$250	\$2,750	\$5,750	\$12,900	\$3,185	\$2,566	
	31	Wages - Asst. Administrator (Mtg. Spt.)	10	\$2,400	\$0	\$0	\$0	\$2,400	\$2,400	\$0	\$2,400	
	32	Wages - Code Enf./Permit Acquisition	10	\$500	\$2,000	\$0	\$2,000	\$2,500	\$500	\$99	\$2,401	
BP	33	Wages - Groundskeeping / Handyman	1	\$15,000	\$1,000	\$0	\$1,000	\$16,000	\$21,500	\$14,722	\$1,278	
CL	34	Wages - Custodial Svcs	1	\$2,000	\$0	\$0	\$0	\$2,000	\$2,000	\$1,534	\$466	
P	35	Wages - Handyman for piers		\$0	\$0	\$3,500	\$3,500	\$3,500	\$3,500	\$4,950	(\$1,450)	
P	36	Wages - Pump-out attendant		\$0	\$0	\$500	\$500	\$500	\$500	\$0	\$500	
	37	Wages - Security Patrol	3	\$42,000	\$4,000	\$0	\$4,000	\$46,000	\$45,000	\$39,436	\$6,564	
BP	39	Wages - Beach Attendants	17	\$9,000	\$6,000	\$0	\$6,000	\$15,000	\$14,500	\$9,379	\$5,621	
	38	Security Milege Reimbursement	3	\$1,000	\$0	\$0	\$0	\$1,000	\$0	\$0	\$1,000	
		Subcontractors		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	40	Technology/ Website	7	\$2,400	\$0	\$0	\$0	\$2,200	\$2,400	\$739	\$1,462	
	41	Total General and Administrative		\$249,765	\$86,710	\$62,580	\$149,290	\$398,855	\$403,950	\$362,600	\$36,255	
Capital Expenditures												
BP	42	Beaches and Parks Improvements	5	\$19,000	\$13,000	\$0	\$13,000	\$32,000	\$31,250	\$30,515	\$1,485	
CL	43	Clubhouse Improvements	4	\$30,000	\$13,000	\$0	\$13,000	\$43,000	\$26,750	\$12,850	\$30,150	
PM	44	Piers Improvments		\$0	\$0	\$25,625	\$25,625	\$25,625	\$15,500	\$0	\$25,625	
PM		Piers Replacement/Repair (FY 16-21)		\$0	\$0	\$12,375	\$12,375	\$12,375	\$11,715	\$0	\$12,375	
	45	Debt Retirement - Beach Erosion Restoration	5	\$41,000	\$0	\$0	\$0	\$41,000	\$41,000	\$18,408	\$22,592	
	46	Total Capital Expenditures		\$90,000	\$26,000	\$38,000	\$64,000	\$154,000	\$126,215	\$72,395	\$81,605	
Total Expenditures				\$339,765	\$112,710	\$100,580	\$213,290	\$552,855	\$529,765	\$434,995	\$117,860	
Net Income (Loss)				\$1,363	(\$1,205)	(\$5)	(\$1,210)	\$352	\$549	\$68,726	(\$68,374)	

BP= Beaches, Parks, Fish Pier; CA = Caper; CL = Clubhouse; PM = Marina Piers; S = Split

Note 1: SCBD Revenue based on 2302 tax lots in Cape that are assessed at \$145 per lot. Membership Maintenance Fee Revenues at \$10.00 per lot.

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

New Look! New Menu! New O'Brien's

Brunch @ O'BRIEN'S

Annapolis'
Original Steakhouse



Casual Dining
Steak, Seafood, Oyster & Raw Bar
www.obriensoysterbar.com

112 MAIN STREET • ANNAPOLIS, MD 21401

410.268.6288

\$\$\$\$ 50.00 COUPON \$\$\$\$

JP PLUMBING

410-757-8157 410-224-4820

Serving Cape St. Claire for 25 years

- Plumbing repairs
- Sewer repairs & Replacements
- Goods 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

**Easy
Come
CLEANERS**



**Easy
Smile
TAILORS**

INTERNATIONAL FABRICARE 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



LOCAL EATS.

**FOLLOW US ON FACEBOOK TO SEE
DAILY FOOD AND DRINK SPECIALS**

**1/2 PRICE BOTTLED WINES ON
SUNDAYS 5 P.M. - 9 P.M.**

**MON - TUES 6 A.M. - 3 P.M.
WED - SAT 6 A.M. - 9 P.M.
SUNDAY 7 A.M. - 9 P.M.**

1372 CAPE ST. CLAIRE ROAD • 410-757-5232
GOTOROOSTERS.COM

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 50 YEARS
AND 32 YEARS EXPERIENCE

(410) 757-5770



Lake Claire Reforestation Project

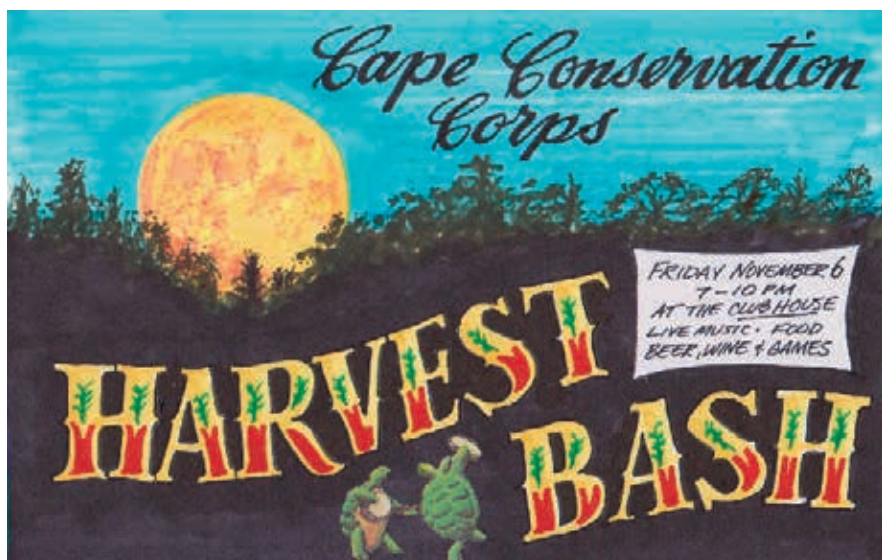
Volunteers gathered on October 10th to plant trees and shrubs in the ravine between 1048 and 1050 Lake Claire Drive. We had a great group of volunteers, and we planted about 250 trees and shrubs! The BHS Environmental Science students will be helping us plant on October 28th.

Lake Claire Wetland

The phragmites has been sprayed from land and sea, and we are watching the kill-zone die with glee.



Announcing the First Ever HARVEST BASH!



Join us Friday, November 6th from 7pm - 10pm at the CSC Clubhouse for live music, corn hole, beer, wine and delicious food.

Tickets are \$25 each and will be available for purchase on our website soon! All proceeds benefit the CCC's restoration efforts right here in your community!

No Time to Volunteer?

There are other ways you can make a difference and support the CCC's efforts. You are invited to join our organization as a dues-paying member. Your \$20 annual dues is a tax-deductible donation to this non-profit organization, and will help fund the work that we are doing in the neighborhood. Investing in our efforts demonstrates to potential grant funders that we have the full backing of the community in our efforts. Please join the cause to **preserve and protect our beautiful Cape.**

To donate by credit card: visit www.capeconservationcorps.org and click the "Join" link at the top.

You may also choose to mail a check payable to: Cape Conservation Corps, 1223 River Bay Road

For more information please contact Jennifer Vaccaro: info@capeconservationcorps.org

OR join our group on Facebook: Cape Conservation Corps



NEWS FROM GOSHEN FARM PRESERVATION SOCIETY

The Goshen Farm Preservation Society, Inc. held its Annual Harvest Dinner on September 19th at Gloria Dei! Lutheran Church on College Parkway. The Society had the largest turnout ever for this event – almost 200 people. Reviews ran from “very good” to “fabulous” for both the homemade organic spaghetti sauce and genuine handmade Italian meatballs. The event was sponsored by the Irish Restaurant Group who provided the rolls, salad fixings, shredded Parmesan cheese, and pasta.

As part of the festivities, Certificates of Appreciation were present to Alden Bogley, Jeffery Bailey, and Lyle Wallace for choosing Goshen Farm for their Eagle Scout projects. Alden constructed the tool shed for the Sharing Garden, Jeffery designed and constructed a combination bulletin board and sheltered bench along the Goshen Farm Walking Trail, and Lyle placed and fenced in four bee hives, a truly unique environmental project. Also receiving certi-

ficates were Corrine Bailey who researched, planned, designed and constructed the Walking Trail and the guide for walkers, Brownie Troop 4870 for planting a butterfly garden, and Brownie Troop 10465 for building and placing blue bird house around the Goshen Farm property. It was a pleasure to recognize this great group of Scouts.

On October 10, 2015 Goshen Farm held its Fall Open House drawing almost 200 visitors. Children were treated to sitting on the new tractor and having their picture taken and making their own butter with Sharon Biondi and Laura Murray. Tours of the house were changed from previous Open Houses. They started with a very well-designed Power Point® presentation on the history of the house by Michael Buchet. That was followed by a tour lead by the very knowledgeable Roy Benner whose banter was entertaining, interesting and informative.



The newest addition to the Open House activities was a historical re-enactment entitled, "A Day in the Life of Margaret Stinchcom Tydings." Tydings live at Goshen Farm with her husband and four children in the 1860's. The script was written and delivered by Victoria Garbesi, an Annapolis High School Performing and Visual Arts student working with Goshen Farm mentors as an intern. She also designed and sewed her costume. Victoria, I mean Margaret, lead visitors around the grounds giving historic and cultural information as she stopped at places of interest. One of the best parts of her performance was her ability to stay in character and ad lib responses to questions from the audience. Her banter showed the depth of her research as she flawlessly fielded those ques-

tions. Members and guests gave the performance rave reviews and most said the hope this will become a permanent addition to the Open House activities.

The final event of the day was the dedication of a tree in the Goshen Farm Memorial Grove in memory of Samuel R. Gallagher. Sam was a former President of the Cape St. Claire Improvement Association and was recognized as Volunteer of the Year by the County Council. He was also among the earliest supporters in the efforts to save Goshen Farm from demolition.

By the time the Open House ended, all of the food had been sold out. For those who missed, we will make more pulled pork next year!



Dog Walking, Exercising, Pet Sitting



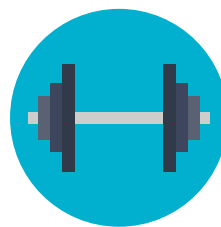
Local, Certified, Insured, Recommended

www.priorityonepetservices.com

Shari Medina 443.223.9549

EPIPHANY COMMUNITY

We meet every Sunday at 9:30am at the Cape St. Claire Clubhouse. This month we are collecting and distributing Thanksgiving baskets of food to local families in need. We will be delivering the goodies on November 22nd. We are still in need of an accompanist for our chorus group, which sings half the Sundays. Please join us Sundays at 9:30am.



CAPE'NESS NUTRITION & FITNESS

We meet Thursday mornings at 10am and Wednesday evenings at 6pm to discuss topics related to health. Our next session begins Dec 2nd and 3rd. All are welcome to join at any time. The biggest losers win cash prizes. Let's get ready for the holidays! **Call Laura at (443) 569-9082 or (410) 757-1354 for more information.**



Happy Thanksgiving

Chris Fuller, REALTOR®

Long & Foster Real Estate, Inc.

410-757-3142—Direct

410-263-3400—Main Office

chris.fuller@LNF.com

www.AnnapolisHomesForYou.com

I will be working and available throughout the upcoming holiday season feel free to contact me with any real estate concerns.





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

Don't wait for the first storm to realize your generator or snow blower needs service.

The Lawn Mower Guys, LLC will service and/or repair your mower, generator, snow blower, etc.
Pick up and delivery available.



410-757-6210 *please leave a message*
thelawnmowerguys@gmail.com

Owned and operated by CSC residents

Magothy Windows

We Do Our Own Work

Very Reasonable Pricing

Cape References Available

No Subs - NO Salesmen – No Pressure

Free Estimates... 410-353-8375



**24/7
EMERGENCY
SERVICE
AT
NO EXTRA
CHARGE**



**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 Clubhouse

**Come
enjoy
the Cape !**



**Weekend
rates as low
as \$275**

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

COMMUNITY SIGNBOARD

HOW CAN I POST SOMETHING TO THE COMMUNITY SIGNBOARD?

The signboard can be rented for \$25 for 3 days or \$50.00 for a week. Check availability online at <http://cacia.org.cacia-services/community-signboard> and reserve your message by using the NEW online reservation form. Once your reservation is confirmed, please forward a check and a printed copy of your message to Leslie 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.*

Water Savers
TIP OF THE MONTH
IT'S BEST TO USE ONLY
**NATURAL
HARDWOOD
MULCH**
DYED MULCH CONTAINS
CHROMATED COPPER ARSENATE
A KNOWN CARCINOGEN, THIS WOOD PRESERVATIVE
LEACHES ARSENIC INTO THE SOIL! RED OR BLACK MULCH
IS MADE OF WASTE & WOOD BY PRODUCTS - IT DOES NOT
PROVIDE THE SAME BENEFIT, AND MAY EVEN CAUSE
DAMAGE TO BIRDS, BEES, FRUITS & VEGGIES! *11/15/15*

*TIP OF THE
MONTH TO
SAVE
GUILLET!*



2015 HALLOWEEN HAPPENINGS





2015 HALLOWEEN HAPPENINGS



SANTA IS COMING TO CAPE ST. CLAIRE FOR BREAKFAST

MAKE YOUR RESERVATIONS EARLY FOR

**Breakfast With Santa At
Cape St. Claire Clubhouse
Saturday, December 12th, 2015
8:30AM & 10:30 AM**

**CONTINENTAL BREAKFAST • BAGELS AND CREAM CHEESE • FRUIT
DONUTS • CEREAL • JUICE • COFFEE • TEA AND HOT CHOCOLATE**

\$5.00 FOR CHILDREN AND \$6.00 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 Name _____ Phone # _____

Address _____

Childs Full Name _____ Age _____ Boy / Girl _____

Please Indicate A Special Gift To Be Mentioned In The Santa Letter

Childs Full Name _____ Age _____ Boy / Girl _____

Please Indicate A Special Gift To Be Mentioned In The Santa Letter

For Additional Children Please Indicate Necessary Info On Reverse Side

Number Of Adults Attending _____ Time Requested : ☐ 8:30 AM ☐ 10:30 AM

Adults X \$6.00 = _____ # Children X \$5.00 = _____ Total Enclosed = _____

**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, 2015

8:30 AM AND 10:30 AM

CONTINENTAL BREAKFAST

FRUIT, DONUTS

BAGELS AND CREAM CHEESE

CEREAL, JUICE, COFFEE, TEA AND HOT CHOCOLATE

\$5.00 FOR CHILDREN AND \$6.00 FOR ADULTS

PLEASE BRING YOUR OWN CAMERA!!!

SEATING WILL BE LIMITED. RESERVATIONS ARE REQUIRED.

**PLEASE SEE REGISTRATION FORM IN THIS ISSUE OR CALL MARY LAMB
WITH QUESTIONS.**

THIS EVENT IS BROUGHT TO YOU BY THE STRAWBERRY FESTIVAL COMMITTEE.



Broadneck Baptist Church

Worship—Every Sunday at 10:00am (childcare provided)

Broadneck Baptist Church is a unique progressive Baptist community made up of people of all ages, ethnicities, backgrounds, and perspectives.

This is a place where all are welcome! Pastor: Abby Thornton Hailey.

Location in the Cape: 1257 Hilltop Drive, around the corner from Graul's.

Church website: www.broadneckbaptistchurch.org

WHAT'S HAPPENING ?

- **We are reading: "We Make the Road By Walking" by Brian McLaren**
This guides us through the story of scripture in 4 arcs—The current one: "Alive in the Story of Creation." In monthly Learning Circles we have the opportunity to talk about and reflect on these readings.
- **We regularly join Christians of a different European country in prayer**
and catch a glimpse of their challenges and worries. Some of our members have personal connections to ministries around the world. Praying with these amazing people and their churches gives us a broader perspective of what it means to follow Christ.
- **Last Sunday of the month: Be our guest at potluck lunch after worship.**





Cape St. Claire United Methodist Church

855 Chestnut Tree Drive

Annapolis, Maryland 21409

Phone: 410-757-4896

Website - capeumc.org

Email: capeumc@verizon.net

Pastor - Rev. Lys Cockrell

Worship Service - 9:00 AM on Sundays in the Sanctuary

Children's Sunday School - 9:00 AM Sundays. Kindergarten through 5th grade. After the Children's message in our worship service, the teachers take the students to their classroom. There they learn the stories of the Bible and participate in fun activities and create crafts that reinforce the lessons.

With open arms, CSC United Methodist Church would like to extend a warm invitation to all to be a part of our church family as we celebrate Thanksgiving, begin Advent, and make our spiritual journey through the Christmas season.



Men's Retreat

November 6th through November 8th

Manidokan Retreat Center near Harper's Ferry

For further details, call the church office: 410-757-4896

Winter Relief Program

CSCUMC will be participating in Winter Relief from Monday 11/9 through Monday 11/16 by hosting homeless guests in our church. If you are interested in helping set up, making a meal, doing a load of laundry, or visiting with the guests, please contact Mia Riser (mlriser_serves@aol.com).

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



Community Thanksgiving Mission Service

The Broadneck Ministerial Alliance Group has planned a very different Thanksgiving Service for November 22 at 4PM when we will gather at Asbury UMC in Arnold to package freeze-dried meals to be distributed across the country to the needy. Following the packaging we will have a brief worship service at which time we will bless the meals to be sent to those who are without food. As a Ministerial Alliance Group we are always looking for ways that we as a community can serve others. We welcome anyone and everyone from the Broadneck Peninsula to be a part of this meaningful service.

CONTINUED ON PAGE 19



Hanging of the Greens Service

November 29th, 9 AM in the Sanctuary

This is the service in which we explain and celebrate the signs and symbols of the season of the birth of our Savior. This is a season of anxious waiting and preparation of the heart when we remember those who were touched by his birth in the beginning and we who are touched today by his life, death, and resurrection.

Come and experience the joy of the Christmas season!



Christmas Cantata

Sunday, December 20th, 9 AM

"Let there be Christmas" by Joseph Martin will be presented by our church choir in the sanctuary.



Christmas Eve Services

11:30 AM - A Blue Christmas Service of Healing

5:30 PM - Family Christmas Service

8:00 PM - Traditional Candlelight Service

Blessings to you this Christmas!

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.



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

CLASSIC CAPERS REUNION

idea how to get in touch with them or where they were living now and after trying to locate them gave up, But thanks to social media she invited few friends and within a few days went from 17 friends to over 373 friends in the group so many old friends that haven't seen or heard from in years.

It was great to reconnect, catch up & reminisce about old times said one friend. The smiles and hugs that day I will cherish said another.

We put on a Silent auction for two baskets a Baltimore Orioles Cal Ripken sports memorabilia basket and a Maryland seafood basket with all proceeds going to Cancer research. We also had a 50/50 in which Beau Breeden, who is our Cape Saint Claire president of our Community Association won in which he then graciously donated his winnings back. (A little birdie told us it was also his Birthday)... We raised \$1,280.00 and will be donating it to the Cancer Research Fund Supporting the fighters, admiring the survivors, honoring the taken, and never ever giving up Hope.



Pictured front L-R Committee members Linda Staut-Roe, Jim Watkins, Donna Darling, Kathy Baron- King, Karen Seibel Schrieffer **Back Row L-R** Susan Woodruff- Basil, Alicia Dellies -Hogan, Jerry Polk, Barbara Wilson- Lester, Sharon Habel -Jernigan, Elizabeth Seibel- Brown... (Not pictured) Valerie Jean Sullivan.

Recently 210 friends came from as far away as CA,DE, NV, FL, LA, WV, VA, PA, and IN to be a part of this 1st annual Classic Capers Reunion. Friends who hadn't seen each other in over 30- 40 years gathered together with some parents at (The Thunderdome) home of Valerie Sullivan and the Smith Family in Annapolis Maryland to reminisce, socialize, share food, dance to some great music played by Jerry Polk, David Howard and their Jam Band, take some funny pictures in the photo booth with props from the 60's and 70's, enjoy a bbq catered meal and other activities, and to give thanks to our special relationships they all shared back then. And although a school reunion might attract some of the same people - this Classic Capers Reunion attracted more of the same people who used to socialize with one another, outside of school hours and even though things are different, they are the same. Barbara (Wilson) Lester decided to start a private group giving it a name Classic Capers Group on Face book. This group was to locate and find old neighborhood friends that grew up here our Cape St. Claire Community in the 50's through 70's because it seemed that the only time any of even the friends who still live in the neighborhood would see one another is at a friend's funeral, or one of their friends was trying to get in touch with or find another friend that they had not heard from in years and had no



A Special thank you to our Silent Auction Donors, Ace Hardware, Kent Island Seafood and Security and Ornamental Design and to our Door Prize Donors: Ace Hardware, Security and Ornamental Design, Alicia and Greg Hogan, Mane Effects Hair Salon, Fairway Drywall and Painting...

To our vendors: Andrew Remenapp Photography. Bob and Nancy Johnson (Breakneck Hundred)

Cape St. Claire Fire Department (for our ice)

Corporate Sports; owned by Chris King and Steve Voelkel, Edie's Carolina Cooking , catering Fancy Stitches Christina Nokes designed t-shirts and sweatshirts that were sold to members.

Smith Landing Photo booth and our guy volunteers who

help set up: Randy Lester, Greg Hogan, Harry Schneider, Jerry Polk, Steve Brown, Mark Purner, and Mark Donaldson and Robert Wood.

Thank you to the committee members Kathy King-Barron, Susan Basil, Elizabeth Seibel- Brown , Donna Darling, Alicia Dellies -Hogan ,Sharon Habel Jernigan, Karen Seibel Schriefer, Linda Stauts, and Jim Watkins for their patience, guidance and good humor during the planning stages ... You all are AWESOME!



Puddle Ducks Family Daycare

Located in Cape St. Claire
Ages: 0-5 • Infant space available

Hours:
6am - 3pm



443-808-8196

Cell: 401-855-2928

License No. 251060

J.M. MULLEN
ELECTRICAL SERVICES



Your Local Electrician

10% Senior Discount

410.266.6316 • JMMullenElectric.com

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

ST. MARGARET'S CHURCH
 ANNAPOLIS • MARYLAND • ESTABLISHED 1692
 1601 Pleasant Plains Rd, Annapolis, MD 21409
 (410) 974-0200 www.st-margarets.org

Holiday Bazaar
 Saturday, Nov. 7, 2015
 9:30 a.m. to 2 p.m.

*Sponsored by
 St. Margaret's Guild
 with the help of our youth groups*




 Peggy Bair


 Gary Kirkeby

Bair-Kirkeby Duo
 in concert
 Sunday, Nov. 15
 4 p.m.
 Tickets \$20

Family Advent Wreathmaking
 Sunday, Nov. 29
 Parish Hall
 10:20 to 11 a.m.

Regular Sunday Services
 7:30 a.m., 9:00 a.m., 11:15 a.m.

BUYING OR SELLING A HOME? I WOULD LOVE TO HELP.

Niki O'Herlihy, Esquire
ASSOCIATE BROKER
 COLDWELL BANKER RESIDENTIAL BROKERAGE



443-618-5420
 DIRECT
 OFFICE 410-263-8686
 NIKI.OHERLIHY@CBMOVE.COM

COLDWELL BANKER

4 Church Circle
 Annapolis MD 21401

"I'm a **lifelong Annapolitan**, **Cape resident for over 12 years**, and have **practiced law** in AA County for over **20 years.**"

Hang Around With New Friends This Fall!




Sign Up for a Morning or Early Afternoon Class and Enjoy FREE Open Gyms while you are enrolled!

Severna Park Gymnastics

SEPTEMBER CLASSES REGISTERING NOW!
Call to schedule a Trial Class TODAY!!!!
410-709-8130

WWW.SEVERNAPARKGYMNASTICS.COM
 Serving 2 locations: 1244 Ritchie Hwy in Arnold
 & the Severna Park Community Center



Lisa Hoffman, DVM
Liesl Wheeler, 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

- Boarding/Daycare
- In-house Lab Screening
- Geriatric Care
- Wellness Packages for Pups & Kittens
- Acupuncture, Laser Therapy



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.



Customizable To Treat Multiple Water Problems
"World's most advanced problem water system."
SELL • RENT • LEASE • SERVICE

FREE
REVERSE OSMOSIS
With any full house water system.

\$200⁰⁰ OFF
Hague WaterMax®
Whole-House System

House Huntress BREAKING NEWS



Amy Juras

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



WWW.HOUSEHUNTRESS.COM

EMAIL: AMY@HOUSEHUNTRESS.COM

OFFICE: 410-224-0600



CHRIST OUR ANCHOR

PRESBYTERIAN CHURCH

1281 Green Holly Drive
Annapolis, Maryland 21409

Phone: 410-974-1713
coachurch@verizon.net

SUNDAY SCHEDULE

9:30 a.m. Traditional Worship
11:00 a.m. Contemporary Worship
10:30 a.m. Adult Sunday School
11:00 a.m. Sunday School for Children
3 years old to 5th grade
Nursery available
for ages 0-2 years
6:00 p.m. Youth group for Youth from
6th grade through 12th grade

Clarinet

from the
USNA
Band will
perform
at COA



**Sunday,
November
1,**

Saturday, November 28, 5–8 p.m.

Hanging of the Greens/~~Chili Supper~~ Feast



All our neighbors are invited to join us at COA for our traditional informal gathering to decorate the sanctuary for the Christmas season. Events include:

- ☐ a hot chili supper with dozens of varieties
- ☐ arts and crafts for the kids
- ☐ decorating the COA Christmas tree
- ☐ closing with Christmas carols around the piano

Vision: To share the love of Christ within our community through action, fellowship, and worship

NEED HELP WITH CAPE CLEANUP?

Cape Cleanup is now scheduled for 11 and 12 December and is a fundraising opportunity for **Boy Scout Troop 783 of Cape St. Claire**. The troop supports a number of Cape St. Claire community activities throughout the year. The proceeds of this fundraiser help the boys with camping and other scouting activities. **For \$40 per truck load, the boys will take your junk to the dumpsters for you.** All loads must be easily accessible or curbside. No junk automobiles, trailers, gas or propane tanks, tree trunks, old drums or tanks, liquids, hazardous waste, boats, tires, logs, paints, refrigerators, or air conditioners. **Please let us know if you need special assistance to prepare your pickup.**

To schedule a pickup, please email us at capeclean783@gmail.com or call 757-375-7948.
Thank you for supporting your Cape St. Claire
Boy Scout Troop!



Bruce Brewster Painting

25 YEAR RESIDENT OF CAPE ST. CLAIRE

C 443.254.0155
O 410.757.0633

- Interior/exterior painting
- Staining power washing
- Wallpaper removal
- Prep work included in pricing

1225 Hilltop Drive
Annapolis, MD 21409

brewster1225@comcast.net



MHIC #21775

Kathryn Mikulski Child Care

TEL: 443 994 3878

Private Child Care Provider
Cape Saint Claire

Child Care License #02-50962

Infant & pre-school care for over 18 years



KathyKare@usa.net

CHESAPEAKE FINANCIAL PLANNING & INVESTMENT 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

National F. Finkner, CFP, FA
Melissa L. Casto, Registered Representative

Located in the College Parkway Office Center
588 Hollister Rd #10
Annapolis, MD 21409
410-974-0410
www.Chesapeake-Financial.com

*Member of the Financial Planning Institute (FPI) and the Investment Council of the United States (ICUS). FPI is a registered investment advisor and is not affiliated with Chesapeake Financial.



Founded March 1955 - Circulation 3,030 - In Our 60th Year

Published by:

The Cape St. Claire Improvement Association, Inc.
1223 River Bay Road, Annapolis, MD 21409
Hours: Monday - Friday 8:00 a.m. to 2 p.m.
(410) 757-1223 CSCIA Office / (410) 757-1697 FAX / Office@cscia.org

Caper Manger:

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

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

POLICY FOR ARTICLE SUBMISSIONS

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

Cape St. Claire Improvement Association

www.cscia.org

Office:

President - Beau Breeden
Vice-President - Scott Dembowski
Secretary - Mary Lamb
Treasurer - Dawn Myers

Budget Committee:

Michael Buchet & David Toy

The Board of Governors Committees:

BCC, BLOA Liaison - Governor Breeden

Beaches & Parks - Governor Dembowski

Building - Governor Breeden & Lamb

Caper - Governor Lamb

Clubhouse - Governor Lamb

Communications & Technology - Governors Snow & Szczytko

Covenants - Governor Snow with help from Richard Steinbock

Erosion Control - Governor Vaccaro

Events - Governors Myers & Vaccaro

Goshen Farm Liaison - Lou Biondi &

The Executive Committee

Legislative - The Executive Committee

Membership - Governor Szczytko

Mosquito Control - The Executive Committee

Personnel - Governors Breeden & Dembowski

Piers - Governors Breeden and Small

Roads - The Executive Committee

Security - Governors Breeden & Dembowski

SOPHIA LODICO WINS 2016 CSC COMMUNITY CALENDAR PHOTO CONTEST

Congratulations to Sophia Lodico for winning the grand prize in the 2016 Cape St. Claire Community Calendar Photo Contest with her photograph titled "Silent Pier". You'll find Sophia's photo printed on the front of the 2016 Cape Calendar. She received a \$100.00 cash prize.

Honorable mentions go to Doug Norton, Keith Chapman, Patricia Seal, JT Torres, Cindi Edelschein, Dave Motel, Janelle Dionne, Amy Quick, LouEllen Hazel, Jane Elkin and August King, Jr..

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

Expect copies of the 2016 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 Capers, calendar advertisers, and more!

Amy Podd

Advertising Director

2016 CSC Community Calendar



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*)
10% Discount for Seniors (*65 and over, on food items only*)
- **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

Happy Hour Monday-Friday 4-7pm

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

Open every day at 8am for
Breakfast, Lunch & Dinner
Live Entertainment Fri & Sat
14 TVs in Bar

**LOCAL
CRABS**

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



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

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
Millersville, MD
Permit No. 22

*****ECRWSS****

LOCAL POSTAL CUSTOMER

**For Advertising Information,
Email capermanager@cscia.org**

Love it on your nails,
**TRY IT ON
YOUR
WALLS**

Introducing the OPI color palette
by Clark+Kensington® paint.

CLARK+
KENSINGTON
PAINTS & FINISHES
O·P·I

CLARK+
KENSINGTON
PAINTS & FINISHES

O·P·I
NAIL
LACQUER
Inspired by Clark+Kensington's 1991
Flagship



Cape Ace Hardware
1320 Cape St Claire Rd • Annapolis, MD 214095216
(410) 757-0797
www.acehardware.com

Store Hours:

Mon-Fri 8-8, Sat 8-6, Sun 8-5



Visa, MasterCard, Discover and American Express
honored at Participating Ace Stores