

The Caper



Cape St. Claire Improvement Association, Inc. Community Newsletter

DECEMBER 2015/ JANUARY 2016

QUARTERLY MEETING TUESDAY JANUARY 12TH AT 7:30 PM

President's Message

DECEMBER 2015/JANUARY 2016

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Capers,

I hope you all had a wonderful Thanksgiving celebration with your family and friends and have returned home safely if you were traveling! I want to use my last President's Message to update you on some business items regarding the Association here at the end of the year and important information to find in this Caper edition. I would also like to share a little of the experience I have had the last two years serving as the President of the Cape St. Claire Improvement Association.

First to the business of the CSCIA and this Caper edition. You will find your ballots in this Caper to vote either prior to or at our Annual Meeting which will be held Tuesday, January 12th, 2016 at 7:30pm. It is important we hear from the members of the Association. On the ballot you will find you are voting for candidates for the Board of Governors for four openings. Also the budget committee has two available slots with two nominees who have decided to run. You will also be voting for \$5.00 increase in the SCBD Fee as explained in the October and November Capers and at our presentation of the budget at the October General Membership Meeting. A vote on the budget for fiscal year 2017, which starts July 1st, 2016 is included. Lastly, you will see a proposed change to the by-laws to allow for electronic notification of meetings along with traditional mailing methods, this requires a majority vote of the membership to change our by-laws.

We as a Board believe you should vote in favor of these measures on the ballot. We hopefully will restore the Board with four openings and four candidates back to full strength of nine Governors. Any questions you can email me at president@cscia.org

Another piece of business that we announced back at the October Membership Meeting was proposed updates to the Building Code of the CSCIA. They can be found

on our website and comments will be accepted until the end of the year. The Board of Governors (BOG) will consider comments and suggestion as part of the final edition, which would be up for vote at our monthly BOG meeting on January 11th, 2016. These codes would be effective January 1st, 2016 and beyond. You can find the link here: <https://cscia.org/cape-st-claire/building-codes-revision-for-january-2016-vote/>

Lastly, regarding business items, in early January you will be receiving your annual lot maintenance bill. This is the \$10.00 fee you pay per lot. This is due March 1st every year! Please be on the lookout for your card with your balance due, which if you haven't paid in past years includes late fees, which as a reminder are \$5.00 prior to 2015 and \$10.00 after for 2015 and beyond. Questions should be directed to the office at 410-757-1223, or you can visit M-F from 0830-1430 daily or email at office@cscia.org.

Now that I have highlighted the important business that is ongoing, I want to share some thought with you regarding my personal experience and serving as the President of the Cape St. Claire Improvement Association for the last two years. My term will end after the annual meeting on January 12th, 2016. It has been an interesting and personally rewarding experience to serve as the President of the Association.

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- 2015 Breakfast with Santa Pictures
- Cape'ness Nutrition & Fitness
- Cape St. Claire Garden Club
- 2015 Ballot

President's Message, continued from page 1

When serving on the Board of Governors and President in particular, it dawns on you how big the Cape is, our Community or Neighborhood as we all like to call it is more like a small town. We have more than 2,300 homes, nearly 8,000 residents, we manage more than 30 acres of community beaches, parks, piers, clubhouse, etc. There are decisions to be made regarding big and little things. We have a numerous committees and associated organizations that we run, work with or provide for over the course of the year. We have a small fulltime staff of 1, but a regular part-time staff of 6 that during the summer beach season grows to closer to 20 employees. We act as liaison to the County for many residents who we may assist with zoning enforcement, permitting, environmental, traffic, building, etc. In the case of Cape St. Claire Road Construction, holding Candidates Nights, working with the Broadneck Council of Communities, or coordinating with the Police Department regarding problems in our community, we become the advocate of our nearly 8,000 Capers. We take on the role of communicating with both State and County Agencies who quite often have the final say in how rulings, enforcement and projects proceed on State and County property and roads. The best we can do is stay active, keep advocating for the residents and hopefully communicate in a clear fashion, important information in a timely manner, while hopefully extracting better outcomes than if the State or County is left to their own decisions.

Then comes the reminder that the 8 Board of Governors (hopefully 9 next year) who do this work are volunteers. They sacrifice time from their family, friends and sometimes even work to help provide for the residents of the community. The group that served this past few years, has done great work, from little and big projects around the community, continually improving our beaches and parks, providing a voice to residents, technology upgrades, pier upgrades, while hosting multiple events to benefit our sense of community.

I personally have learned a lot. I am small business owner, so making decisions and carrying them out is what I do daily. The consequences of a poor decision is usually felt most by me and my bottom-line. One of the best learning experiences of the last three years on the BOG and as President is having to work and consider a variety of opinions from a variety of residents and the governors, who may not agree. I do this while considering the big picture and try to make sure as an organization we are doing the best thing for the majority while attempting to be considerate of all, while keeping the fiduciary responsibility of the organization in focus. In the end, the art of compromise is probably the hardest things for anyone to do, but often is the right decision. Nobody has all the answers and sitting with a Board of bright, caring

and dedicated individuals makes me excited that as a group we will come up with good solutions that benefit the community as a whole. The hope is we all have a better Cape because of it!

I want to take a moment to personally thank my seven other governors for the work, time, effort and patience in working with me these last two years. In particular I would like to thank Scott Dembowski, Dawn Myers and Mary Lamb as my Executive Committee who have answered my numerous calls and emails and provided good, concrete advice and recommendations the last two years. I would like to thank Elaine Barnhart, Josephine Gardner and Lou Biondi who all retired this past year after decades of service to the community for their advice, guidance, and institutional knowledge of our organization. I want to thank Leslie Coble, Dottie Ballard and Richards Steinbock for their work with the Association. Lastly, I want to acknowledge the Off-Duty Officers who work for our Association, in particular Det. Morgan, that help provide a local contact in helping solve issues in the community, while working with on-duty officers and helping us navigate the department so we get the best Anne Arundel Police Department has to offer our community.

I thank all you Capers who stop and thank me, give me words of encouragement and constructive criticism, who come to volunteers days and do volunteer work with the schools, sports, dance, and music programs in our community! All these reasons listed reinforce my declaration at the age of 12, I made to my parents, and "that I would live in Cape the rest of my life and one day be the Mayor". I thank all of you for the opportunity to serve the community that I truly love and cherish. I hope you know I gave it all I had the last two years and look forward to seeing the Cape continue to be "small slice of paradise" in an ever changing world, where I can sit on the dock, go swimming or fishing while enjoying the calm of the beautiful sunrises and sunsets living on the Chesapeake provide us, amongst some of the best people around.

Have a wonderful holiday season and Happy New Year!

Sincerely,
Beau Breedon
President CSCIA

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.

Thank You For Your Referrals!

Merry Christmas & Happy New Year!



Looking Forward to Hearing from You in 2016

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2015 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 Tuesday, January 5th 2016

in the CSCIA Office, 1223 River Bay Road, Annapolis, MD 21409. Unsigned ballots will be disqualified.

<p><u>Board Of Governors</u></p> <p>Please Vote For Up To 4</p> <p>See Biographies Pg5-6 (* Incumbent)</p> <p>Beau Breeden * _____</p> <p>Mary Lamb * _____</p> <p>George Young _____</p> <p>Jerome Zadera _____</p> <p><u>SCBD Budget Committee</u> – Please Vote/ write in up to 3 people at this time:</p> <p>1). David Toy* _____</p> <p>2). Russ Harada _____</p> <p>Please check one box below each question</p> <p><u>\$5.00 increase in the SCBD Fee</u></p> <p>FOR _____ AGAINST _____</p> <p><u>FY 2017 Budget (see page 8-9)</u></p> <p>FOR _____ AGAINST _____</p> <p>Amended the CSCIA By-Laws, Article 2, Section 6 and Article 3, Section 5 to add “electronic notification” as method of notification for Membership Meetings and Board of Governors Meetings.</p> <p>FOR _____ AGAINST _____</p>	<p><u>Board Of Governors</u></p> <p>Please Vote For Up To 4</p> <p>See Biographies Pg5-6 (* Incumbent)</p> <p>Beau Breeden * _____</p> <p>Mary Lamb * _____</p> <p>George Young _____</p> <p>Jerome Zadera _____</p> <p><u>SCBD Budget Committee</u> – Please Vote/ write in up to 3 people at this time:</p> <p>1). David Toy* _____</p> <p>2). Russ Harada _____</p> <p><i>Please check one box below each question</i></p> <p><u>\$5.00 increase in the SCBD Fee</u></p> <p>FOR _____ AGAINST _____</p> <p><u>FY 2016 Budget (see page 8-9)</u></p> <p>FOR _____ AGAINST _____</p> <p>Amended the CSCIA By-Laws, Article 2, Section 6 and Article 3, Section 5 to add “electronic notification” as method of notification for Membership Meetings and Board of Governors Meetings.</p> <p>FOR _____ AGAINST _____</p>
<p>Signature - _____</p>	<p>Signature - _____</p>
<p>Print Name - _____</p>	<p>Print Name - _____</p>
<p>Print Address - _____</p>	<p>Print Address - _____</p>

ELECTION BIOGRAPHIES

"Beau" George B. Breeden II

I have lived most of my 38 years in Cape St. Claire. As the son of a retired Navy Commander, we moved often in my youth, living in Cape the first time from 1978-81 and settling here a second time in 1986. I attended the Naval Academy Primary School, Magothy Middle, Severn River Junior High and Broadneck Senior High. Growing up here, I was active in youth activities including Cape Sports, St. Margaret's Episcopal Church and Boy Scout Troop 783, attaining the rank of Eagle Scout in 1995. I played sports at Broadneck and also worked at Graul's during high school and college. After high school, I graduated from UMBC, earning a bachelor's degree in Economics and Finance. I returned to the Broadneck Peninsula, where I have lived since 2000 and have been a resident of Cape St. Claire since 2007. I began a career as a Financial Advisor and currently am the owner of several small businesses, the primary business being Delmarva Financial Group.

Aside from running my own business and assisting clients in planning for their futures the last 15 years. I have spent the last 3 years on the Board of Governors (BOG). I have served or chaired the following committees: Budget, Broadneck Council of Communities Liaison, Business Lot Owners Association Liaison, Building, Covenants, Legislative, Mosquito Control, Personnel, Piers, Roads, and Security. I have also served the last 2 years as President of the CSCIA.

While involved with BOG, I have also served the last two and half years as Secretary of the Eastern District Police Community Relations Council. As food committee chair, helped organize the first National Night Out Event for Safety Awareness in Eastern District this past August. The last two years also served as a Board Member of the BCC dealing with greater planning and zoning issues on the Peninsula.

I love living in Cape and I would welcome another opportunity to serve on the BOG. This would provide me an opportunity to continue to give back to the community and to help keep and make Cape a great place to live!

Russell Harada

Hello fellow Capers. My wife and I have been proud residents of the Cape for over 10 years. We have two sons who currently attend Cape St. Claire elementary school. I work as a Certified Financial Planner for Ameriprise Financial and have worked in that capacity for over 25 years. Due to my familiarity with budgeting and financial forecasting, I believe that I am an ideal candidate for the CSCIA budget committee. I think that almost everyone who lives here would agree that the CSCIA Board of Governors and the other committee members do a great job of helping

residents in many ways, both big and small. Without the hard work of these volunteers, it is hard to imagine the Cape maintaining its strong sense of community. Thus, I am running for the budget committee as I would like to do my part in helping to support the board and give back to the community which is truly one of the best places to live and raise a family here in Anne Arundel County.

Mary Elizabeth Lamb

My name is Mary Elizabeth Lamb, my family and I are 30 year residents of Cape St. Claire. I hold an MBA, a MSHCAD and a BSS from the University of Maryland. I have been employed by Anne Arundel County Traffic Engineering for 30 years in various positions and now hold the title of Traffic Engineer III - Street Lights and Capital Projects. With the support of my husband Jimmy and my daughter Shelby I have chaired the Strawberry Festival Committee for the past 20 years. In addition to the Strawberry Festival, my devoted committee and I organize the Easter Egg Hunt, Halloween Happenings, Trick or Treating at the Shopping Center and Breakfast with Santa. I have proudly served on the Board for the past 12 years holding the titles of Vice President and Secretary. I have chaired Membership, Clubhouse and the Caper during my terms. For the past 2 years I have served as secretary for the CSCIA while continuing to chair the Clubhouse and the Caper. I also serve on the Building Committee. During my time on the Board I have successfully reorganized the community cleanup, brought bulk recycling to the Cape, initiated cosmetic and essential repairs to the clubhouse (Siding, Dumpster Fence, Roof and HVAC system) and reorganized the Caper. If I am re-elected to the board I hope to remain as chair of the Clubhouse and the Caper in order to continue to improve our community assets. Thank you for considering me as your representative on the board.

David Toy

Born in Norfolk VA, I'm a former Navy brat who has had the opportunity to live in many states here in the US, as well as having attended boarding school in England when my father was the US Navy Liaison to NATO in the mid 1950's. After a brief college encounter, I enlisted in the Navy and served 4 years as a Radioman on nuclear missile submarines. I relocated to the Washington DC area in 1972 and worked as a Senior Engineer reviewing new ship designs and training programs.

As a resident of Cape St. Claire since 1980, I am now the proud owner of an auto repair shop specializing in BMW, Audi and VW automobiles located in Rockville. Were it

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not for the waterfront and the amenities offered in this wonderful community of Cape Saint Claire, I likely would have shortened my commute by moving closer to work years ago.

I have served on the Budget Committee for CSCIA for the past two years. It has been a rewarding experience learning about how the Association works, and all it does on behalf of all the residents. I would like to be considered to serve on the Budget Committee again for one more year.

George Young

If there's one thing in life I have come to know beyond any level of doubt, it's the simple fact that you just never know. I grew up in nearby Bowie, MD, but I never expected to ultimately live "way out" by the Bay Bridge in Cape Saint Claire. I also never expected to marry a girl who was my first kiss in 1983 (during a neighborhood birthday party in South Bowie on the day of the MTV world premier of Michael Jackson's "Thriller" video), but I did (we got married on 07/07/07 at 7:07am!). And, among dozens upon dozens of other things that didn't turn out the way I planned or go as I expected, including never expecting to leave Lower Manhattan with all my stuff on 9/10/2001 after just moving there on 9/7/2001 because I told my roommate "I think something bad is going to happen" AND never expecting to be in a house with three other humans and two dogs when a set of stupidly large trees would unexpectedly fall on the house and somehow miss ALL of us, remarkably sparing us from any harm...I also never, ever expected I would be interested in being part of a community governance organization like the CSC Board of Governors. But I am. And I actually think I'm qualified, too! On top of a B.A. in Marketing and most of a MBA (pMBA!) and a MAEd (moved home for the Y2K job craze), I have a 20-year professional background rooted in managing and developing organizations from the ground up in small- and medium-sized private businesses (0-500 employees, \$1-\$250mm in revenue) with a heavy focus on project management, organizational development, strategic planning, forecasting and budgeting, IT consulting, and so

on. So Now after 13 years here in the neighborhood, I've definitely come to love Cape Saint Claire and couldn't think of a better way to pay it all back then in a way that works for the community, as I can appreciate it – and Life – from a standpoint of safety, stability, amenities and community. That much I know to be true.

Jerome Sidney Zadera III

Fellow Capers- It's a pleasure to formally introduce myself to you, the community members of this great neighborhood we get to call home. I am a born and raised Annapolitan and take great pride in that. I went to West Annapolis Elementary, Bates Middle and Annapolis High. I attended West Virginia University after high school where I recieved a Bachelor of Science degree in Economics with a minor in Communication Studies. During college I was the President of the biggest fraternity on campus (Sigma Chi) and my senior year we received the award of best fraternity on campus. During that time I devoted a lot of time to the Children's Miracle Network and received extensive leadership training.

After college graduation I came back to Annapolis and started a career in hospitality construction. For the past 10 years I have traveled the country taking on exciting and challenging projects. I also chose to be an on-site supervisor, living in amazing places such as Columbia South Carolina, Tampa Florida, Denver Colorado and Northern Virginia.

I still travel the country but manage now from our corporate office in Eastport. I have two beautiful girls and I am married to my best friend. She is the glue which allows me to do what I do. My father and step-mother also call the Cape their home so we have a great love for this neighborhood.

I would be absolutely honored to serve as a Board Member. I am young, energetic, smart and have a lot of local connections. The current Board Members have started a fantastic buzz around the neighborhood with their great leadership and with your support I would love to be a part of it.





GARDEN CLUB



Well, the holidays are over! Members of the Cape St Claire Garden Club hope you and yours had a wonderful time with family, friends and food. Now we are settling into the cold winter months. Time to start dreaming about the gardens of Spring! If you want some ideas about planting and planning, take a look at our garden blog at capegardenclub.wordpress.com. You can see what others have done by looking at past Yard of the Month winners at <https://cscia.org/yard-of-the-month/>. Or you can always look online or in your local library. There are tons of good places to "dream your dream."

The Garden Club had a fun time at our December meeting. We held a gift exchange and wreath-making. Each year, our two wreaths hang near Lawyer's Mall in downtown Annapolis. The greens come from our own yards! The gift exchange is always a riot, with thievery and fun. We also celebrated the birthday of one of our founding members, Miss Kitty Donovan, who always honchos the wreath-making. She is a treasure!

About thirty members also took a road trip to Killarney House, followed by an evening visit to Homestead Gardens. This little journey has become very popular, year after year. January's meeting will bring the creation of individual mini-greenhouses. Members bring plastic containers which they will fill with soil and seeds of their choice. Members nurse their little greenhouses though the winter until the seedlings can be planted in the springtime. A little sign of hope to get you through the chilly days!

The Garden Club meets the first Tuesday of every month at the clubhouse. Meeting time is 7 p.m. and the dues are an astounding \$3.00 per year. That is the best deal you will ever get for the fun and fellowship you will find when you join. Come on down!

Submitted by Jeanne Klingler

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



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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			Dollar Increase or (Decrease) FY 15 to FY 17
Ordinary Income/Expense				Line#	Total	Mmbri-Maint Beach Parks Caper Club House (BLOA / CSCSC passthru)	Piers	Mmbri-Maint Beach Parks Caper Club House (BLOA / CSCSC passthru) Piers	Totals FY 17 Proposed Budget	FY 16 Budget	FY 15 Actual	
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	\$9,079	\$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	\$2,504	\$100	\$2,604	\$2,804	\$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	\$0	\$20	\$35	\$0	\$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	\$850	\$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	\$1,000	\$0	\$1,000	\$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	\$12,900	\$10,710	\$4,290	
		Penalties and Interest		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
S	16	Permits	9	\$500	\$500	\$900	\$1,400	\$1,900	\$2,400	\$185	\$1,715	
S	17	Postage	7	\$1,200	\$1,100	\$500	\$1,600	\$2,800	\$2,600	\$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	\$2,400	\$2,400	\$739	\$1,462	
	41	Total General and Administrative		\$249,765	\$86,710	\$62,580	\$149,290	\$398,855	\$403,450	\$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 Improvements		\$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.



NEWS FROM GOSHEN FARM PRESERVATION SOCIETY

The Board of Directors would like to thank all of the many members and friends who made 2015 an outstanding year. Our events were well attended and the generosity exhibited was truly gratifying. We were able to realize a long term goal of purchasing a tractor so that many of the areas inhabited by invasive vines and brambles can be brought under control. We had a very successful visit by the Superintendent of the Anne Arundel County Public Schools (AACPS) and have maintained a very constructive dialogue about how we can work together. We have expanded our support of programs with AACPS including Environment Literacy, Performing and Visual Arts, and Special Education. The County Executive and our State Senator also took the time to see what the Society has accomplished. Both left very impressed.

The following is a continuation of Elisabeth Sloane's history of Goshen Farm and its residents. We hope you are enjoying this series and may you all have a Merry Christmas and Happy New Year.

Goshen Farm in the mid-1800s

As a piece of living history, Goshen Farm has witnessed the American story from humble beginnings to modern world power. By the 1850s, America was on the brink of civil war. What had begun as thirteen separate colonies following the surrender of the British at Yorktown in 1781 some seventy years earlier was now a rapidly expanding nation. Bold pioneers forged their way west and new states were forming at breathtaking speed. But beneath the surface, deep rifts had formed between North and South that would soon threaten to tear the young nation apart. Rapidly rising tensions permeated every level of society, leaving discord and glaring contrast in its wake.

Thomas Jefferson Hall, himself a slave owner, acquired Goshen Farm after the death of Richard Gardiner, Jr. But his ownership was short lived. Following an incident involving two Annapolis merchants, Hall lost the farm in 1852 when it was seized by the county. It was then put up for an auction, presided over by Sheriff Nicholas Worthington, where it was purchased by Henry Tydings and his wife Margaret.

Henry Tydings and Margaret Stinchcomb were married on January 30th, 1849, a few days before her twenty second birthday. Margaret was a local girl, the daughter of William Henry Stinchcomb and Sarah Adams. She was born on February 1, 1827 and the Stinchcomb house where she passed her childhood still stands in Cape St Claire on Persimmon Point. Henry and Margaret had four children. Their first child, a girl named Sarah, was born in 1849 and her brother Henry was born in 1851. In 1852, Tydings purchased Goshen Farm at the county auction. Their third child, a girl named Emma, was born in 1856, followed by their youngest son, Oliver, who was born in 1858. Henry and Margaret's younger two children, born after the purchase of Goshen Farm, were probably born in the house still standing on the Goshen Farm property today.

Like previous owners of Goshen Farm, Henry Tydings was an interesting character. Unlike his predecessor, Thomas Jefferson Hall, Tydings was a long time, committed member of the Sons of Temperance. From its beginnings in the early 1800s, the Temperance Movement was experienced rapid growth. Followers sought prohibition, or a ban of consumption of alcohol, seeing alcohol as the root of many of society's problems. The Sons of Temperance, a society formed to support the movement, eventually spread to England, Canada and Australia.

Local groups held weekly meetings for members and also provided an early form of insurance by providing benefits to members who became ill or otherwise unable to work.

As the 1850s drew to a close, tensions were rising throughout the nation and sentiments ran deep. Despite officially siding with the Union, Maryland rode the line between northern and southern sympathies. In fact it was often referred to as "Maryland in the middle." While not a plantation, slaves lived at Goshen Farm through the 1850's. After marrying Margaret Stinchcomb, it is believed that Henry jointly shared ownership of his slaves with his Stinchcomb relatives. In a surviving letter, Henry complains about a group of black soldiers who were violently taking local slaves and freemen and pressing them into service. Interestingly, only a few months after the letter was written, an amendment to the Maryland constitution finally outlawed slavery on November 1, 1864.



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Saturday, February 27, 2016

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Information available by telephone or e-mail

(443) 994-3878 Kathykare@usa.net

EPIPHANY COMMUNITY



We meet for Catholic mass every Sunday at 9:30am at the Cape St. Claire Clubhouse. On November 22nd, we delivered Thanksgiving baskets of food to eight local families in need. Christmas is just around the corner. Our Christmas Eve mass will be held at 8pm with carols beginning at 7:30pm and refreshments after mass. We are still in need of an accompanist for our chorus group, which sings half the Sundays. Please join us Sundays at 9:30am. Epiphany will be celebrated on January 3, 2016 with brunch following mass. All are invited to join us.

Dog Walking, Exercising, Pet Sitting

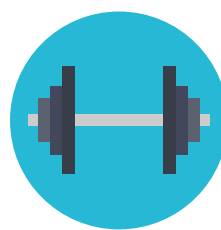


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CAPE'NESS NUTRITION & FITNESS

We hope you all had a wonderful Thanksgiving and didn't put on too many pounds, but if you did we have the perfect session for you to lose weight, gain muscle and have fun! We meet Thursday mornings at 10am and Wednesday evenings at 6pm in the Cox meeting Room of the Cape St. Claire Clubhouse to discuss topics related to health.



Our four biggest losers this past session were Rachel, Colleen, Joann, and Elizabeth. Congratulations to all who participated as everyone lost pounds and/or inches. Our next session begins Dec 2nd and 3rd and will go through the tough holiday season. The following session will begin on January 6th and 7th of 2016. All are welcome to join at any time. The biggest losers win cash prizes. Let's get ready for the holidays and begin those New Year's Resolutions! Call Laura at (443) 569-9082 or (410) 757-1354 for more information. **Call Laura at (443) 569-9082 or (410) 757-1354 for more information.**



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1/16



2015 Breakfast with Santa





2015 Breakfast with Santa





Please join us

Christmas @ St. Margaret's

A Quiet Christmas

Thursday, December 17, 3 p.m.

This service, open to all, is especially designed to offer a prayerful atmosphere of peaceful, calm reflection, with a message of hope and healing.

Christmas Eve

Thursday, Dec. 24

Traditional Services at 4, 8 & 11 p.m.

(Childcare provided for the 4 & 8 p.m. services.)

Choral Preludes at 7:30 & 10:30 p.m.

Christmas Day

Friday, Dec. 25, 10 a.m.

Christmas Lessons & Carols

Sunday, Dec. 27

9 & 11:15 a.m. services (Childcare provided.)

Children's Epiphany Pageant

Rehearsal in Parish Hall at 9 a.m. on January 2

Performance in Parish Hall at 10:20 a.m. on January 3

St. Margaret's Episcopal Church * 1601 Pleasant Plains Rd * Annapolis, Maryland 21409
www.st-margarets.org (410) 974-0200



WATER VIEW

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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! While our pastor Abby Thornton Hailey is on maternity leave, our pastoral care team is happy to listen and help.

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 Adventure of Jesus." In monthly learning circles we have the opportunity to talk about and reflect on these readings.
- **Join us for Christmas Eve or on a Sunday**
Dec. 24, Christmas Eve Service (lay-led candlelight service) at 6:00pm
Let us welcome the light that has come into our world!
Dec. 27, Sunday Service at 10:00am: Lessons and Carols
- **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.

We'd like to invite you to be a part of our church family as we journey through Advent and the Christmas season. The messages of Advent will focus on the glad sounds of the season, "Hark the Glad Sound." In this season, we are filled with music all around us. Pastor Lys will preach on the praise offered by Zechariah, Mary, the Angels, and the church today, and talk about songs of repentance, remembrance, rejoicing, and reconciliation as we celebrate the coming of the infant Jesus our Lord and Savior.



Christmas Cantata

Sunday, December 20th, 9 AM

"Let there be Christmas" by Joseph Martin will be presented by our church choir in the sanctuary. If the spirit of the true meaning of Christmas has not moved you yet, come join us as we worship in song and let God touch our hearts.



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!

CONTINUED ON PAGE 19



Cape Kids' Corner

will be starting summer and fall enrollment for 2016. For further information, please give us a call at 410-7577-2271 or email at capekidscorner@gmail.com

Cape UMC Office and Cape Kids Corner Preschool will be closed the week between Christmas and New Year's. Both will reopen January 4th. If you have an emergency and need the pastor, please call 318-372-3454, Thank you!

Winter Relief Program



CSCUMC will be hosting another Winter Relief week from Sunday January 17th through Monday January 25th. We will be co-hosting with Broadneck Baptist Church & taking care of 25+ 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!

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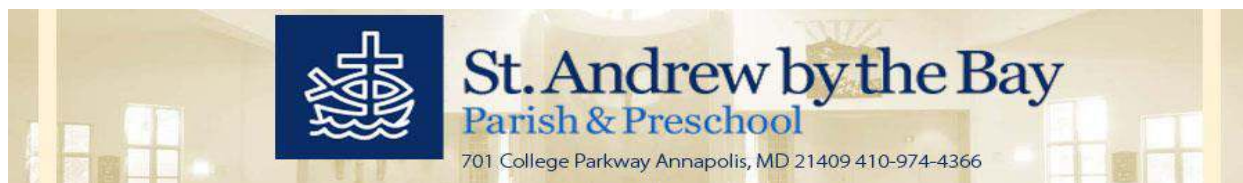
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Advent and Christmas Schedule 2015-2016

SOLEMNITY OF THE IMMACULATE CONCEPTION

Year of Mercy Begins

Tuesday, December 8, 2015

9:00 a.m. (including Preschoolers) and 7:00 p.m.

SACRAMENT OF RECONCILIATION

Saturday, November 28, 2015 – 3:30-4:30 p.m.

Saturday, December 5, 12, and 19, 2015 – 3:30-4:30 p.m.

ADVENT PRAYER

Sunday, December 6, 2015 – Taizé Reconciliation Prayer Service – 7:30-8:30 p.m.

CHRISTMAS MASSES

Thursday, Christmas Eve, December 24, 2015

3:10 p.m. – Children's Christmas Play in Upper Hall

3:30 p.m. – Children's Liturgy in Upper Hall

3:30 p.m. – Mass in Church

6:00 p.m. – Mass in Church

8:00 p.m. – Contemporary Music Mass in Church (Music begins at 7:30 p.m.)

10:00 p.m. – Mass with Chorale in Church (Music begins at 9:30 p.m.)

Friday, Christmas Day, December 25, 2015

10:00 a.m. – Mass with Carols in Church

THE FEAST OF THE HOLY FAMILY

Saturday, December 26, 2015

5:00 p.m. Sunday, December 27, 2015

8:00 a.m., 9:30 a.m. and 11:30 a.m.

HOLY INNOCENTS

Monday, December 28, 2015

Prayer Service for those who have lost a child – 7:00 p.m.

SOLEMNITY OF MARY, THE MOTHER OF GOD

Friday, January 1, 2016, 10:00 a.m.

SOLEMNITY OF THE EPIPHANY

Saturday, January 2, 2016 5:00 p.m.

Sunday, January 3, 2016 8:00 a.m., 9:30 a.m. and 11:30 a.m.

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Whitehall Creek

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Almanac 2016

COMING BEFORE CHRISTMAS!

We don't know the exact date when printed books will be available, but we're expecting them on or before December 15th.

If you want us to contact you the day that they are delivered to us, please email Bob Johnson at rbowiej@comcast.net or call Nancy at 410 - 279 - 5651.

If you haven't heard about this fascinating book, you can read excerpts from 25 of the history articles and synopses of all of Penrod Waterman's Broadneck Tales at:

broadneckhundred.com

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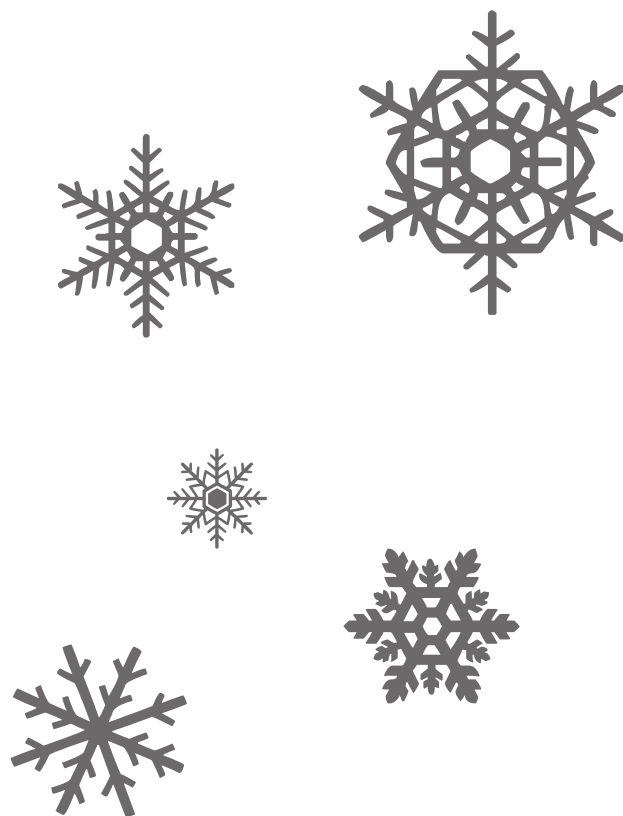
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 Christmas Service
 Thursday, 12/24, 7pm
 Christmas Eve Service

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CHRIST OUR ANCHOR

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*"And the angel answered her, 'The Holy Spirit will come upon you,
and the power of the Most High will overshadow you;
Therefore the child to be born will be called holy-- the Son of God.'" Luke 1:35*

REGULAR SUNDAY WORSHIP SERVICES

9:30 a.m. Traditional Worship

11: 00 a.m. Contemporary Worship

6:00 pm Youth Group Worship

*Sunday School for Children 3 years old
to 5th grade with Nursery available for
ages 0-2 years*

*For Youth entering 6th grade
through 12th grade*

HOPE, PEACE, JOY, LOVE: ADVENT FAIR

Our **Advent Fair** will be **Saturday, December 5, 2015, Hours 9 a.m. to 12 p.m.** Price per Child is \$10.00 which will support the Youth Group Mission. There will be plenty of activities for the children (Up to 3rd grade+) to do, crafts, games, snack and more Christmas fun! While your children are learning about Advent, you can do Christmas shopping or wrap gifts. **To reserve your child's spot please call: (410) 974-1713 or email: coachurch@verizon.net.**

BLUE CHRISTMAS SERVICE OF WORSHIP

BLUE Christmas Service is for those who are having difficulty facing the joy of the Christmas season due to the loss of a loved one, the discovery of a physical ailment, mental health issues, unemployment, divorce or any number of reasons. It is a service of healing and reflection. You are invited to come and/or support those who are there even if you are not feeling blue on **Sunday, December 20, 2015 at 7:00 p.m.**

CHRISTMAS HOLIDAY SCHEDULE

<u>DATE</u>	<u>TIME</u>	<u>EVENT</u>
Saturday, December 5	9:00 a.m. – 12 Noon	Advent Fair \$10.00 per Child
Sunday, December 20	10:00 a.m. One Morning Service	Cantata Sunday
Sunday, December 20	7:00 p.m.	BLUE CHRISTMAS Service
Thursday, December 24	5:00 p.m.	Christmas Pageant <i>Story of Christmas with Music</i>
	8:00 p.m.	Christmas Eve Service
	11:00 p.m.	Christmas Eve Service
Sunday, December 27	10:00 a.m. One Morning Service	Potluck Christmas Brunch following Worship Service



Coffee House Concert Series

Join Us on Wednesdays at 7 p.m.
JANUARY 2016



For a spiritual refueling with uplifting music, Please Join Us Starting on Wednesday, January 6th at 7 pm. This series will continue through the month of January. For information about the artists that will be performing, Please contact us at (410) 974-1713 or coachurch@verizon.net.

You can also find updated information about our church on our Facebook page .



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- **Fri** - Fish Fry - 9oz Battered Cod, Cole Slaw & Fries \$10.49
- **Sat** - Steak Night, different steak special every Saturday
- **Sun** - Featuring our German Specials

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SUNDAY 7 A.M. - 9 P.M.**

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POLICY FOR ARTICLE SUBMISSIONS

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

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www.cscia.org

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