



Cape St. Claire Improvement Association, Inc. Community Newsletter

NOVEMBER 2017

President's Message

NOVEMBER 2017



Capers,

After what seemed an all too quick October, we move into November, a month where we begin that transition from the season of fall into winter and the holiday season beyond that. It is also a month to be "Thankful" for all that we have. We have a lot to be thankful for here in Cape St. Claire. We have a great community, comprised of good people, beautiful beaches and parks, superb volunteers, a shopping center with business owners that support the community and all its events, good schools, sports programs and extra circular activities, whether through the schools or afterhours programs. All these things help make living in Cape such a treat! I continue to volunteer and serve the Board of Governors so we can continue making Cape St. Claire a great place to live, but hopefully make it better in the future too!

The Board of Governors has been busy, and as I have described, the last few months we continue to look towards the future. This month, you will find our proposed budget and a letter from the Budget Committee, which was presented on October 24th at our Quarterly Membership Meeting within this issue. The budget continues to be forward looking in planning and with a strong focus on capital improvements, but also personnel. We continue to tackle the community's long deferred maintenance issues. We continue to develop priorities to maintain existing assets, while looking at cost effective measures to upgrade our buildings, piers, beaches and parks so that they provide practical, accessible, safety and esthetics benefits to our community.

The big take away from this year's budget remains a realistic assessment of the community needs going forward. Here are the highlights of projects

- Beach Restoration & Erosion Improvements: This was a measure that was approved in January 2015 by the

membership, for Fiscal Year (FY) 2016. We took the first step this year in hiring Biohabitats, Inc. creating a seven-site assessment of our properties, prioritizing what needs to be done over the next 5 to 10 years, but not just for this Board of Governors (BOG), but for future BOG's. We will be focusing on the Main Beach and Lake Claire Beach as our top priority, but are actively pursuing a variety of funding options for any and all of the 7 sites we have studied thus far in the community. As you should know, we entered into another contract with Biohabitats, Inc to continue the design and permit submission phase for Main Beach & Lake Claire Beach. This process can take a year or longer. This is underway currently, we are awaiting the engineering, hydrology and mapping GIS reports due later this month. Look for more information regarding this project in the December monthly President's message.

- Clubhouse: Mary Lamb continues overhauling the Clubhouse, making it more attractive and easier to maintain. In the last 6 years or so, we have upgraded the exterior shingles, put on a 30-year roof that is also attractive, repainted the interior and upgraded the floor tiles. The maintenance savings on the floor alone will pay for itself within about three years, giving us a low maintenance, attractive flooring for the next 20-25 years.

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Board In Brief *CSCIA Board Of Governors Monthly Meeting*

OCTOBER 9, 2017

President Breeden called the meeting to order at 7:31 P.M. He noted it's been a busy month with a lot of activities at the Beach and the Clubhouse. He welcomed guests Becky Benner and Bob Bishop.

The minutes of September 9, 2017 were approved unanimously.

The P&L statement of August 31, 2017 was approved unanimously.

COMMITTEE REPORTS

Treasurer: Governor Myers said that things looked good for the beginning of the fiscal year.

Technology: Governor Szczytko finally got all of the hacking pop-ups and nonsense off of the website and posted the latest Caper.

Events: Governor Fairchild had nothing new to report.

Membership: Governor Fairchild wants to remind everyone of the upcoming quarterly membership meeting on October 24 at the Clubhouse.

Beaches and Parks: Governor Macindoe met with an Eagle Scout candidate regarding clearing and replanting several areas.

Cape Clean-up: Governor Lamb said it is scheduled for Friday, October 20 from 9 A.M. until 3:30 P.M. and Saturday October 21 from 7 A.M. until 2 P.M. Volunteers to help out will be appreciated.

Halloween Happenings: Governor Lamb said the event is scheduled for October 28th. Details and registration forms were published in the September and October Caper. Trick or Treating at the Shopping Center has been scheduled for October 26th - 5:30 pm. Paperwork and signs have been distributed to all CSC merchants.

Breakfast with Santa: Governor Lamb said it is scheduled for December 16th. Details and Registration Forms will be published in the October and November Caper.

Signboard: Governor Lamb is still working with Mealey Signs and hopes to have a diagram to share with the board by next meeting.

Caper: Governor Lamb is still struggling with timely submittals and is trying to enforce an absolute cut-off date of the 15th.

Clubhouse: Governor Lamb said that rentals are steady. The second half of November has been blocked off for the renovations.

Budget: Committee Chairman Buchet thanked Governor Breeden for his work on the budget.

Covenants: Governor Roche said things have been quiet. He noted that complaints are still going to Governor Breeden rather than to covenants@cscia.org or the website. It was mentioned that he should publicize the way to submit complaints both in the Caper and on the website. It was also mentioned that something should go in the Caper reminding candidates for office to submit their bios.

Buildings: Governor Breeden noted from Governor Zadera's submitted report that there have been 52 applications to date, and he went over some of the properties that have put in recent applications, waiting for permits, or have begun work.

BCC: Governor Breeden said there will be a meeting at the high school on October 17 from 6 to 8 P.M. It will be a comprehensive listening event dealing with the General Development Plan, which outlines plans for the next 20 years, and is very important with regards to the Broadneck Peninsula. The BCC meeting at the Clubhouse on October 19 will probably feature a presentation by the developer who wanted a variance for an area between Log Inn and Yorktown Roads. He has decided not to apply and plans to build according to current zoning, which could still have a major impact on our schools. Governor Breeden also attended a meeting of a coalition of peninsula groups where infrastructure was discussed. And he noted that Pat Lynch is now president of the BCC while he has become vice-president.

BLOA: Governor Breeden noted that they have sent us their check for property tax for the year and continue working on hooking up water.

Security: Governor Breeden said he was in court several times this past month and that we have some community service coming our way.

Piers: Governor Breeden said the committee will be meeting the first Tuesday in November. WE are submitting permits for the planned work at Lake Claire and Little Magothy. The wait list is down to 71 people.

OLD BUSINESS

Governor Breeden talked with Biohabitats and said they should have plans to us in 6 weeks. He also discussed ongoing research into financing options. He added that we will be submitting a bond bill request to the Legislature again this year and noted that our attorney continues discussing the SECD issue with the state.

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Board in Brief, continued from page 2

Governor Breeden has reached out to several "head hunting" firms regarding our search for town manager candidates

Governor Macindoe mentioned that the tree by the signboard seem to be dying. Governor Breeden will contact the county.

Speed cameras on the Severn River Bridge were noted.

The proposed budget and explanatory letter were discussed, with many changes and corrections made to both. After the discussion, a motion was made and passed to approve both with the changes. They will be presented at the quarterly meeting and also be published in the Caper.

Several Eagle Scout projects, proposed and in progress, were discussed.

Governor Lamb noted that coyotes have been seen on River Bay Road. Governor Breeden suggested we ask DNR to check it out.

NEW BUSINESS

The photos for the front of next year's Cape calendar were looked over. There were far fewer entries than last year. It was moved and approved that the photo to be chosen was one taken by Sophia Lodico. It was suggested that next

year's contest be promoted in the Caper and on the I Live in Cape St. Claire Facebook page.

COMMENTS

Becky Benner noted that the 6th annual Goshen farm Harvest Dinner will be Saturday evening at Gloria Dei church. She said that the Garden Club Harvest Dinner will be held on October 22, with Yard of The Month winners as guests. And she thanked Governors Lamb and Szczytko for helping her with putting signboard reservations online.

ADJOURNMENT

The meeting was adjourned to a Closed Session at 8:32 P.M.

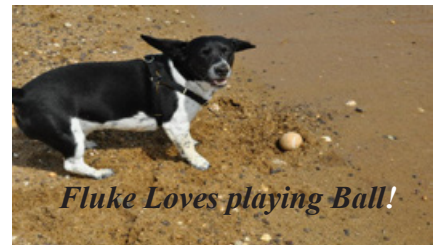
MEMBERS PRESENT

Governors Breeden, Fairchild, Lamb, Macindoe, Myers, Roche, and Szczytko were present, as were Budget Committee Chair Buchet and Member Toy, along with Administrative Assistant Coble. Governor Zadera and Budget Committee member Facciponti were absent.

WE ♥ your Referrals

Want to Play Ball?

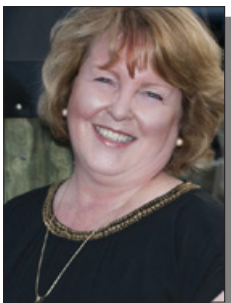
Selling your home takes planning. The first step is working with someone who has done it successfully in the Cape for 30 years. When it comes to your biggest investment, you want experience you can trust on your side. Like Fluke playing ball, you too will enjoy the results. She doesn't just sell your home, she embraces your dreams!



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CAPE ST. CLAIRE IMPROVEMENT ASSOCIATION

FY 2019 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. 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 2019 budget summary for CSCIA membership approval at the January 2018 membership meeting.

The consolidated summary includes Special Community Benefit District (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 \$2,000 processing fee and an annual amount necessary for any loan repayment. The CSCIA collects non-SCBD revenues from Maintenance (including Caper advertising and Clubhouse rental, other misc. revenue sources) and Pier slips. 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 accept, modify, reject or do nothing for both budgets.

This attached consolidated budget summary shows SCBD and non-SCBD revenues, expenses and totals by line item and dollar change. The Revenues & Expense sections of the Budget have been separated to make it easier to read, based on residents' suggestions in the past. The spread sheet also references in separate columns FY 2016, and 2017 actual amounts for comparison as well as the county approved consolidated FY 2018 for July 1, 2017 through June 30, 2018.

The current SCBD assessment cap, voted by CSCIA members for FY18 is \$200 per tax account. Based on an estimated 2,309 tax accounts in Cape St. Claire, the Board of Governors recommends maintaining \$200 per tax account assessment cap for future planning needs of the Association as discussed and passed in January 2017 by the membership. The Board of Governors also recommends maintaining the assessment of \$175 per account for the FY 2019 budget. The Budget Committee and Board of Governors have worked hard to find savings, addressing priorities, and to maintain our current funding and cap levels so not to burden the resident with additional fees in FY 2019.

SCBD Caps can only be raised every two years and this past annual meeting we raised the SCBD assessment cap to a level we believe the Association can work within for years to combat increasing costs, while maintaining or improving the Association's assets. The proposed budget fully funds the Town Manager position in FY 19 while it continues temporary assessments for pier slip lease and major piers repairs/upgrades, piers onetime waitlist fee, credited towards first slip rental along with sensible projections for other revenues & expenses.

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 the CSCIA Bylaws and SCBD Rules if lot owners fail to approve the proposed FY 2019 budget, CSCIA is required to operate at the previously approved level. Using FY 2018 levels for FY 2019 could result in cuts and might jeopardize overall service levels.

Please plan on attending the January 2018 CSCIA Membership meeting. Your presence, comments, and votes for our FY 2019 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 the 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, Sidewalk); and
- Administrative expenses for these purposes (Like: Wages, Benefits, Utilities, Sewer, Insurance, Legal fees)

Cape St. Claire Improvement Association Proposed Fiscal Year Budget											
Fiscal Year 2019 (July 1, 2018 thru June 30, 2019)			SCBD	Non-SCBD		SCBD and Non-SCBD					
Ordinary Income/Expense Using projected 2309 tax lots @ \$175.00 assessment each. Using xxxx platted or fractional lots up to \$10 maintenace fee each. See Note 1			Regular Totals	Mmbr- Maint Beach- Parks Caper Club- House, Lake Claire (BLOA / CSCSC passthru)	Piers	Mmbr- Maint Beach- Parks Caper Club- House Lake Claire (BLOA / CSCSC passthru) + Piers Totals	FY 19 Proposed Budget	FY 18 Budget	FY 17 Budget (actual)	FY 16 Actual	Dollar Change FY 17 To FY 19
INCOME											
	1	Caper Advertising	0	34,175	0	34,175	34,175	32,000	34,834	33,508	(659)
	2	BLOA Contribution (Security and Taxes)	0	5,079	0	5,079	5,079	2,500	2,500	2,500	2,579
		CSCSC Contribution (Taxes, Rent & Security)		3,052	0	3,052	3,052	3,052	0	0	3,052
Note 1		Maintenance Fees		25,000	0	25,000	25,000	23,020	25,008		(8)
Note 1	3	SCBD Revenue	404,075	0	0	0	404,075	404,075	332,382	344,686	71,693
	4	HOA Packets	0	10,500	0	10,500	10,500	10,000	15,300	13,660	(4,800)
	5	Interest Income - SCBD, Maintenance-Piers	20	100	0	100	120	100	107	204	13
	6	Late Fees Income - Maintenance/Piers	0	5,500	100	5,600	5,600	5,000	6,368	5,842	(768)
	7	Misc. Income - SCBD, Maint./Piers+Signboard	0	4,000	100	4,100	4,100	3,500	3,746	4,196	355
CL	8	Clubhouse - Rental Income	0	35,000	0	35,000	35,000	33,000	37,338	37,380	(2,338)
PM		Piers - Slip Rental Fees for 225	0	0	81,560	81,560	81,560	79,000	73,483	90,860	8,077
PM		Piers - Capital Replacement Assessment (225 Slips at (\$55 for FY16-21)	0	0	12,375	12,375	12,375	12,375	12,375	0	0
PM		Piers Waitlist Fee (One Time \$100 applied to First Slip Rental)	0	0	1,500	1,500	1,500	3,000	2,400	0	(900)
	9	Fund Balance from FY17	27,153	31,394	4,500	35,894	63,047	19,465	0	0	63,047
	10	Stickers - Additional Parking Sticker Fees	0	2,000	0	2,000	2,000	1,300	2,102	2,018	(102)
	11	Total Income	431,248	155,800	100,135	255,935	687,183	631,387	547,943	534,854	

EXPENSES			SCBD	Non-SCBD		SCBD and Non-SCBD					
			Regular Totals	Mmbr- Maint Beach-Parks Caper Club-House, Lake Claire (BLOA / CSCSC passthru)	Piers	Mmbr- Maint Beach-Parks Caper Club-House Lake Claire (BLOA / CSCSC passthru) + Piers Totals	FY 19 Proposed Budget	FY 18 Budget	FY 17 Budget (actual)	FY 16 Actual	Dollar Change FY 17 To FY 19
General and Administrative											
S	1	Accounting Fees	5,500	2,000	1,500	3,500	9,000	9,000	7,144	8,165	1,856
S	2	Audit Expenses	5,300	1,500	1,500	3,000	8,300	8,300	5,617	6,300	2,683
		Bank Charges	0	50	0	50	50	50	25	0	25
CA	3	Caper Edit/Print/Distribute/Mail (30,000	12,000	0	12,000	42,000	42,000	45,801	38,971	(3,801)
Note 2	6	Collection Fee - AA County,	2,000	0	0	0	2,000	2,000	2,000	2,000	0
PM	7	Front Foot Assessments	0	0	1,700	1,700	1,700	1,700	1,170	1,170	530
S	8	Insurance	16,000	10,000	6,000	16,000	32,000	32,000	17,786	24,042	14,244
S	9	Legal Services	5,000	2,000	3,000	5,000	10,000	10,000	5,845	2,410	4,155
BP	10	Membership (Dues & Fees)	0	650	150	800	800	800	10	450	790
		Refreshments, Volunteer Appreciation, CSCIA Mileage, Penalties/Interest, etc.)									
S	11		1,500	600	500	1,100	2,600	2,600	2,287	2,334	313
BP	12	Mowing (Contracted Services)	14,000	1,000	0	1,000	15,000	15,000	13,125	12,725	1,875
CL	13	Clubhouse Custodial Svcs (Contr	0	14,000	0	14,000	14,000	14,000	13,731	14,406	269
S	14	Office Supplies/Expense and Scar	5,000	1,500	500	2,000	7,000	7,000	2,759	3,973	4,241
S	15	Payroll Expenses and Benefits	16,314	5,000	500	5,500	21,814	18,846	14,599	9,799	7,215
S		Penalties/Interest to Misc.	0	0	0	0	0	0	0	0	0
S	16	Permits	500	500	250	750	1,250	1,500	200	407	1,050
S	17	Postage	1,500	1,000	500	1,500	3,000	3,000	2,461	2,469	539
S	18	Printing	3,000	1,900	100	2,000	5,000	5,000	2,601	2,923	2,399
S	19	Property Taxes	4,350	100	1,900	2,000	6,350	6,350	4,685	4,497	1,665
S	21	Repairs/Maintenance	30,000	10,000	15,000	25,000	55,000	50,000	64,543	52,355	(9,543)
	22	Sanitary Services	7,000	500	250	750	7,750	7,750	6,854	6,658	896
S	23	Sewer	500	0	250	250	750	750	462	553	288
	24	Signage	600	10,300	200	10,500	11,100	1,000	27	0	11,073
S	25	Telecommunication (Telephone/D	1,900	350	7,600	7,950	9,850	6,650	1,557	2,100	8,293
S	26	Trash Collection	6,000	0	250	250	6,250	6,250	4,096	4,233	2,154
S	27	Utilities	10,000	200	14,000	14,200	24,200	20,200	21,262	17,678	2,938
	28	Wages-Town Manager	56,250	14,250	4,800	18,750	75,000	37,500	0	0	75,000
S	29	Wages - Administrator	34,000	9,000	5,000	14,000	48,000	46,000	46,294	42,785	1,706
S	30	Wages - Asst. Administrator	3,000	2,500	6,000	8,500	11,500	11,500	3,116	1,287	8,384
	31	Wages - Asst. Administrator (Mtg	2,400	0	0	0	2,400	2,400	2,100	2,100	300
	32	Wages - Code Enf./Permit Acquis	500	2,000	0	2,000	2,500	2,400	0	0	2,500
BP	33	Wages - Groundskeepers	18,000	3,000	0	3,000	18,000	18,000	16,374	14,211	1,626
CL	34	Wages - Custodial Svcs	2,000	0	0	0	2,000	2,000	1,615	2,736	385
PM	35	Wages - Handyman for piers	0	0	3,500	3,500	3,500	3,500	1,766	986	1,734
PM	36	Wages - Pump-out attendant	0	0	500	500	500	500	0	0	500
	37	Wages - Security Patrol	42,000	2,000	0	2,000	44,000	44,000	45,357	36,551	(1,357)
BP	39	Wages - Beach Attendants	10,000	7,000	0	7,000	17,000	17,000	15,280	12,360	1,720
	38	Vehicle Fuel & Maintenance	2,000	2,000	0	2,000	4,000	4,000	0	0	4,000
		Subcontractors: Remove for FY2	0	0	0	0	0	0	0	600	0
	40	Technology/ Website	2,134	3,900	0	3,900	6,034	3,400	1,439	2,017	4,595
	41	Total General and Administrative	335,248	120,800	75,150	195,950	531,198	463,946	373,988	336,249	

			Regular Totals	Mmbr- Maint Beach- Parks Caper Club- House, Lake Claire (BLOA / CSCSC passthru)	Piers	Mmbr- Maint Beach- Parks Caper Club-House Lake Claire (BLOA / CSCSC passthru) + Piers Totals	FY 19 Proposed Budget	FY 18 Budget	FY 17 Budget (actual)	FY 16 Actual	Dollar Change FY 17 To FY 19
Capital Expenditures											
BP	42	Beaches and Parks Improvements	25,000	35,000	0	35,000	60,000	35,000	0	31,250	3,750
CL	43	Clubhouse Improvements	30,000	0	0	0	30,000	50,000	42,750	21,630	28,370
PM	44	Piers Improvements	0	0	12,610	12,610	12,610	30,000	0	43,679	(13,679)
PM		Piers Replacement Repair (FY 16-21)	0	0	12,375	12,375	12,375	12,375	12,375	11,715	660
	45	Debt Retirement - Beach Erosion	41,000	0	0	0	41,000	41,000	41,000	38,717	2,283
	46	Total Capital Expenditures	96,000	35,000	24,985	59,985	155,985	168,375	96,125	146,991	21,384
Total Expenditures			431,248	155,800	100,135	255,935	687,183	632,321	470,113	483,240	21,384
Net Income (Loss)			0	0	0	0	0	(934)	77,830	51,614	

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

Note 1: SCBD Revenue based on 2309 taxed lots in Cape that are assessed at \$ 175 per lot. Membership Maintenance Fee Revenues at \$ 10.00 per platted lot.

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

President's Message, continued from page 1

We have replaced the windows in the clubhouse with newer, energy efficient windows, which will help with ongoing electric costs savings.

In November our long-awaited kitchen renovation begins. We will be updating our storage spaces, creating more countertop friendly spaces, improving esthetics and upgrading our appliances which have been in service for several decades.

- Piers: While the Piers remain nearly cost contained within the rental revenues from the 225 slips we maintain, we have embarked starting last 2015 on a pier replacement and safety upgrades that are long overdue. We held up some our project slated for fall 2016 until this year for a few reasons, but we do hope to proceed with two projects this winter.
 - Renew Lake Claire Boating Pier, with new pilings, due to long term rot, and raise the height of the pier as we continue to have tides and storms that put strain on the electrical and water systems.
 - We hope to tackle Little Magothy Pier, which has a host of issues due to rising tides, regarding low pier height and electrical complications.
- Then we will circle back to address issues at Deep Creek and likely will have to have better maintenance plans at the all piers going forward.
- Beaches and Parks: With the Main Beach Walking & Sitting Wall complete, we turned our attention to other areas of maintenance and improvements.

We are gathering bids for both Main Beach and Deep Creek Park to replace one or both sets of playground equipment in the next year or two. The existing equipment is nearing its repairable and safety lifespan, especially at Main Beach. We have set aside \$60,000 in FY 2019 to replace Main Beach playground. We hopefully will find attractive equipment to replace what has been in place for nearly 20 years.

You will be seeing incremental improvements to a variety of drainage, parking lot and erosion control matters over the next year and beyond. Continue to follow our monthly updates for more information as they become a reality.

- Lastly, the community last year approved the addition of creating a position for a Town Manager. The money for about 6 months of salary and benefits was included in the FY 2018 budget we are currently operating under. We have, for FY 2019, fully funded this position and did so without raising any fees, whether it be SCBD, clubhouse rentals, pier slip rentals, etc. We knew that we would not need to spend as much on Capital Improvements to the Clubhouse, and given we have had positive net income each of the last 4 years, we will use some accumulated reserves to offset any costs going forward in the near term.

You will see much more on this through the winter, but we are entertaining proposals from executive search firms to find us the right candidates for the job. This position is for a paid professional who can help the community properly maintain our properties while planning for future issues in addition to managing contracts, overseeing bidding, permitting and compliance with County & State Codes going forward. This will help the community bridge a glaring issue over the history of the Board of Governors, the peaks and valleys of the participation by the community. One way to reduce the inconsistencies is to have paid staff that are there to carry out what the Board has approved, but does not have the time to implement as all current Governors have day jobs and families. Much of the work for the planning and implementation of projects requires time off work to complete the tasks to move forward.

We could say, well let's just not improve our properties and we will live with the consequences. This goes directly against the primary purpose of the Board of Governors who oversee the Improvement Association and as group we feel the best way forward at this time to promote, develop and maintain a cooperative community is to bring on additional staff, a professional, with a background in public administration and management to help maintain and improve the community in the future.

I thank you for taking the time to read through this longer than usual President's message, but I feel as though it's important to relay not only my thoughts, but the general thoughts of the Board of Governors on so many important issues that affect our community, the future budget and ultimately your finances.

The reality of this budget is that it will remain constant in the fees you already pay. The total of \$175.00 SCBD Fee per tax account and a \$10.00 per lot fee will leave most Capers paying \$185.00 for access to community beaches, parks, boat ramp, while having the right to rent the clubhouse and a slip at the community piers. This breaks down to \$15.42 per month which I believe remains one of the best bargains for a waterfront community on the Chesapeake Bay!

I hope all of you have a wonderful Thanksgiving Holiday with family and friends whether here at home or while you travel. I remain thankful that I am a member of this community and have the opportunity to live among so many great community members!

Best Wishes,
Beau Breeden
President CSCIA

So, fall has finally arrived – along with much-needed rain! I don't know about you, but digging a hole to plant something was getting to be a challenge. Not to mention the mini dust storms swirling in the backyard as I made my way to the shed!! Also, watch out for those pesky yellow jackets which seem to abound this time of year; they are beneficial insects, but they can really pack a wallop when they sting.

Since we had such warm weather, unexpected flowers and other plants lingered well into October and it's always a pleasure to enjoy them as long as possible. Folks are getting busy in their yards, preparing for the winter months and our friendly neighborhood squirrels are doing something similar – acorns abound! I'm surprised I don't have a thick oak forest in the yard, as I watch the squirrels digging and burying every day. I'll be getting out the mower at some point to mow my leaves and use them as compost in my garden. I'll leave quite a few on the lawn, as well, to help get organic material into the soil and to allow insects to overwinter. I lugged some years-old leaves out of my woods and spread them around one of my beds and they looked pretty good, if I do say so myself!

At our last meeting, Dr. Gary Van Velsir gave us a fascinating lecture about *Native Maryland Orchids*. I have to admit I was only moderately interested in the topic, yet I was captivated by his beautiful photographs of the great variety of orchids that can be found in Maryland and right around our area – many of which I would never have recognized as such. We learned about the anatomy of orchids: 3 sepals and 3 petals (one of which is enlarged greatly and called the lip), and how the lip and colorful beards attract pollinators to transport the orchid pollen from flower to flower. Most importantly to us gardeners, we learned that native orchids depend on a mix of *mycorrhizal fungi* on their roots and cannot be transplanted to a new site unless it has exactly the right conditions for growing the fungi. These plants are pretty unique and amazing – like just about everything in nature. Dr. Van Velsir also explained that some native orchids are *extirpated*, no longer known to exist in Maryland, and he encouraged Members to go out looking for them because sometimes they're found again by an observant hiker. Our meetings are open to everyone, so please join us. You might learn something, as I did!

The Garden Club meets the **first Tuesday of every month** at 7 p.m. at the Clubhouse. On **Tuesday, November 7th**, we will have a workshop on Arranging Garden Materials: flowers, foliage, seed heads, & berries. Members and guests, please bring materials from your garden and a bowl for your arrangement. Then **Tuesday, November 29th**, we'll have our annual wreath-making workshop and gift exchange, where we create evergreen wreaths for display in downtown Annapolis and right here in our beloved Cape, made from evergreens cut from our gardens. Then, on **Tuesday January 2nd**, we'll have our popular Winter Seed-Sowing Workshop. Bring a translucent container along, and come try this fun way to germinate seeds *outside* in the dead of winter, for a pleasing flash of new green growth as early as February. Please join us – we always welcome guests and new members! Check out our blog at capegardenclub.wordpress.com for more information about our activities.

– Submitted by Jeanne Klingler



The Cape St. Claire Garden Club last autumn: evergreen wreaths ready for display, just about to start our white elephant gift exchange!



NEWS FROM **HISTORIC GOSHEN FARM AND EDUCATIONAL CENTER**

November is the month we celebrate Thanksgiving and we at Historic Goshen Farm and Educational Center have a lot for which we are thankful. Our Annual Harvest Pasta & Meatball Dinner held last month was a great success and it was our final fundraising event of the year. Almost 150 friends and neighbors came out to enjoy homemade pasta sauce, meatballs, and an incredible array of desserts made by our members. In all, we held five events and over 1,000 people came out to support Goshen Farm. Now, that is something for which we are thankful!

Fall Open House

With regard to ambiance, activity, and sense of community it would be hard to match the Fall Open House. Almost 600 people came out to experience our hands-on reef ball building demonstration sponsored by the Coastal Conservation Association – Maryland. Almost 80 adults and students helped build reef balls that were placed in the bay to serve as oyster habitat. CCA-MD is the leading organization supporting the sustainable growth and harvesting of oysters in the Chesapeake Bay. The oysters served by the Honga Oyster Company were marvelous – big and juicy!

Liz Owens of Raptor's Eye will be presented her magnificent Birds of Prey. Visitors were able to see close up owls, falcons, hawks and more! Ms. Owens provided information on why birds of prey are important to humans and the environment.

The docent-led tours of the farm were also something new and were enjoyed by many of the visitors.

Music provided by Dirk and Stephanie Schwenk provided the visitors one more thing to enjoy.

Educational Activities

With the start of fall and the changing of the leaves, Goshen Farm shifted gears and began its work with a variety of students and teachers. Once again will be working with Liza Wolmendorf and Liz Guidry's students from the Enclave Program, Michelle Weisgerber and Christina Sipe with the Environmental Literacy Signature Program, Matthew Bem and Advanced Placement students in the sciences at Broadneck High School. We are also proud to sit on the Integrated Community Stakeholders Team at Broadneck, which was recognized as a National Blue

Ribbon School. It is an honor and privilege to have input through the team.

We are also working with Diane Velozo at Cape St. Claire Elementary School who always makes sure her first grade students have a plot in the Sharing Garden and brings them to Goshen Farm to learn about soil health, composting, and a little history. Last spring, the third grade teachers brought every third grader to Goshen Farm to learn about soil health and what "organic" gardening means.

It should also be noted that both schools have been certified as Green Schools for their efforts in promoting recycling and preservation of the environment. We are thankful for our extraordinary working relationship with these schools and their teachers.

We are also thankful for Dean Cowherd, Assistant State Soil Scientist, Natural Resources Conservation Service. Dean has given generously of his time, holding soil health lectures for students and guiding Goshen Farm to resources available for enhancing and protecting its 22 acres.



**God loves you.
No exceptions.**

The Episcopal Church Welcomes You.



ST. MARGARET'S CHURCH

ANNAPOLIS • MARYLAND • ESTABLISHED 1692

Sunday Services

7:30, (no music)

9:00, 11:15 a.m. (with music)

Sunday School

10:15 to 11 a.m.

Upcoming Events

ALL SAINTS SUNDAY **DIXIELAND**

MASS

November 5, 2017
9:00 & 11:15 a.m. services

Featuring members of the Peabody Ragtime Ensemble



HOLIDAY BAZAAR

SATURDAY, NOVEMBER 18

9 A.M. TO 2 P.M.

PARISH HALL

VENDORS — CRAFTERS — FOOD — RAFFLES



ADVENT

Lessons & Carols

Sunday, December 3

5:00 p.m.

Prepare for the wonder of the coming Christmas season
with scripture and carols from the St. Margaret's choirs.

1601 Pleasant Plains Road
at the corner of Pleasant Plains & St. Margaret's roads
Annapolis, Maryland 21409
(410) 974-0200 info@st-margarets.org

St. Margaret's Church Holiday Bazaar

**The Women's Guild at St. Margaret's Church
on the Broadneck Peninsula
(1601 Pleasant Plains Rd.)
will host its annual Holiday Bazaar
from 9:00 to 2:00
in both the Parish
and Fellowship Halls on Sat., Nov. 18th.**

There will be local crafters and vendors with door prizes provided.
Get a jump start on your holiday shopping. Items include jewelry,
baskets, home decorative items, photography, hand painted plates
and glassware,

hand made knitted items and much, much more.

There will also be an "Up-Scale White Elephant Sale".

There will be morning refreshments as well as lunch for sale.
The ladies will have baked goods for sale and items to be raffled.

*The proceeds will help with the missions of St. Margaret's
Women's Guild
such as Santa's helpers (the purchase of gifts) for local children,
YMCA's Battered Women's Program, as well as other community
outreach programs.*

Free admission.

Call Judy Hall at 410-757-4137 for more information.

Directions available at www.st-margarets.org.



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A joyful sign of God's reign.

All are Welcome to Join us for Mass!

Saturdays at 5:00 p.m.

Sundays at 8:00, 9:30 & 11:30 a.m.

*Lite Lunch
Childcare*



*Children's
Activities*

ADVENT EVENT

Sunday, December 3

12:30-2:30 p.m.

**Make an Advent Wreath
& Shop the Fair Trade**

Suggested Donation:

\$15 per family

Sign-up by

November 20

on our parish website

or email

scrane@standrewbythebay.org



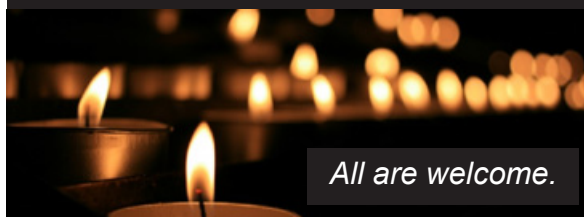
Service of Prayer and Remembrance

Sunday, November 5

7:00-8:00 p.m.

In the Church

Join us as we support and pray for one another, and remember and celebrate the lives of our deceased loved ones. Their names will be read aloud during the prayer service. In addition, we will lovingly display photos and mementos of them in the sanctuary. You are invited to bring a photo or memento with you on the evening of the service. It will be suitably cared for and returned to you before you leave.



**Come, join us at Mass this weekend!
Stop by our new WELCOME CENTER
in the lobby of our church building.**

CALENDAR PHOTO CONTEST WINNER

Sophia Lodico

Sophia Lodico Wins 2018 CSC Community Calendar Photo Contest

Congratulations to Sophia Lodico for winning the grand prize in the 2018 Cape St. Claire Community Calendar Photo Contest with his photograph titled "The Little Moments". You'll find Sophia's photo printed on the front of the 2018 Cape Calendar. She received a \$100.00 cash prize.

Thank you to all who submitted photos for the contest.

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

Expect copies of the 2018 Community Calendar to arrive in mailboxes in December. Extra copies will be available at the Cape St. Claire Improvement Association office. Take special note of the last two inside calendar pages that contain important telephone numbers for community organizations, government agencies, schools, Cape St. Claire Shopping Center merchants, The Caper, calendar advertisers, and more!

Anne Arundel County Launches 3-1-1 Customer Service Program - Call or Click for Quick Response

Citizens can access the new system by simply dialing 3-1-1 for all municipal services. Operators are available from 8 a.m. to 4:30 p.m., Monday through Friday. Please dial 9-1-1 for emergencies and medical assistance.

Citizens can also download the mobile app through the App Store (iPhone) and Google Play (Android). Only a simple signup process is required. Just hit the magnifying glass and search for "Arundel 311."

The mobile platform, through the See-Click-Fix application, allows citizens to report a lost pet, a pothole, a missed trash collection, traffic signs, illegal signs, and many other issues. Using your mobile device, you can take a picture, set a location, and receive updates on the response to your issue.



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.*



\$10.00 Off New Client Color Services

\$20.00 Off New Client Color AND Cut Services

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Offers Valid 'Til December 31st 2017

**Monday - Friday: 8am to 6:30pm
Saturday: 7am to 2:30pm**



CAPE'NESS NUTRITION & FITNESS

We just started our Get Ready for the Holidays session. We meet at the Broadneck Baptist church every Thursday morning at 10am. We discuss a different topic on nutrition and fitness each week and have a friendly competition to lose the most weight. The biggest losers win cash prizes. With Halloween's happenings and the holidays coming up, our recent class was on sugar. It is recommended that we should consume less than 24 grams (or 6 teaspoons) of added sugar daily – that's less than three of those little Snickers bars your kids brought home in their Trick or Treat bags! Wow, am I the only one in trouble here?! Stop by and learn new ways to keep the temptation away!

Our current session will end Nov. 16th, just before Thanksgiving and the next session will begin the following Thursday, Nov. 30th. All are welcome to join in at any time. Please call Laura at (443) 569-9082 for more information on the weight loss challenge, walking programs or getting healthy.



EPIPHANY COMMUNITY

Epiphany Community celebrates Catholic mass every Sunday morning at 9:30am in the Cape St. Claire Clubhouse. All are welcome to attend. We will be collecting donations toward Thanksgiving meals for local families in need in the next few Sundays and delivering the food the Sunday before Thanksgiving. Last year we raised about \$700 and were able to provide food for a week to eight families. We look forward to seeing you this Sunday and always. Happy Thanksgiving!



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www.gloriadei.org
Pastor Shawn Brandon

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Sunday School - 9:45 a.m.

Wednesday Night Service at 7 p.m.
Candlelight, Communion, Contemplation

COFFEE
with the pastor

Thursdays - 11 a.m. to 2 p.m.
@ City Dock, Bay Hills



November 12 -
Consecration Sunday -
10:00 a.m. only service

November 19
Thanks & Giving Meal Packing
4:00 p.m.



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Upcoming Events

November 3rd: Harvest Bash
 7pm - 10pm at the CSC Clubhouse
 Join us for our third annual **FUNdraiser!**

LIVE MUSIC
 GREAT FOOD
 CRAFT BEER AND WINE

all included for \$25.00 (\$30 at the door)

Tickets are limited: visit our website to purchase!

Fall Chores To-Do List

By: Stacey Wildberger

1. Leave the leaves
2. Plant stalks left standing
3. Wait for Winter -interest!

It's as simple as that. By leaving the leaves, not cutting down the perennial stems and waiting for winter I am promoting a healthy ecosystem! Besides the fact that I am tired from gardening all summer and there are so many wonderful activities to do on a crisp autumn day—bike rides, kid's soccer games, long hikes in nature, and apple picking!!

1. **Leave the leaves** for the insects, frogs, spiders, and many other hibernating critters that are overwintering in your leaves and even the top layer of soil. When you rake, blow, and bag away all those leaves from your gardens you are destroying next year's beneficial bugs, butterflies, moths, even amphibians like frogs, toads, salamanders. These creatures are hibernating and need your help by leaving the leaves in place. Many bees spend the winter as an egg or larvae under those leaves, while certain butterflies such as the morning cloak, the question mark and the comma overwinter as adults under the leaves as well. Other butterflies overwinter as chrysalis waiting to emerge in the warmth of spring. The birds benefit from this buffet of bugs that hibernate in your landscape because 96% of terrestrial birds feed insects to their young. It also helps to have the predatory or beneficial bugs such as lacewings, assassin bugs and ground beetles in your yard in early spring so they can get an early start controlling the pests in your yard.
2. **Stalks left standing** offers many of the same benefits as leaving the leaves. There are also many beneficial bugs that will overwinter in the plant stalks of your perennials. By chopping them down you may kill swallowtail butterflies or destroy a mantis egg case. Leaving the stalks of perennials standing can also protect them in the dead cold of winter by gathering snow to insulate the roots and add moisture to the soil.
3. And finally **wait for winter** (interest)-author, gardener, blogger Benjamin Vogt tells us "...that a winter garden is a feast for the senses". Vogt says winter is the beginning of the garden season, when life is thriving, decay- a natural process -is happening, and we should be celebrating the negative

spaces in the winter landscape. There is so much beauty in the winter landscape -known as winter interest. If you have left the stalks standing you can enjoy how the snow gathers on the many beautiful seed heads from the umbels of Tall boneset, the thin spikes of *Liatris* to ornamental pods of *Pentstemon* and *Baptisia*. You can observe berries on a bare branch, ice reflecting off the blades of native sedges, the goldfinches balancing on the *Echinacea* looking for the last of the seeds.



Allow yourself to walk the garden or your landscape in the dead of winter and take in account all the beauty around you. Learn to appreciate brown as a color, the resiliency of this landscape, and enjoy the new found beauty of a winter landscape.

This hands-off approach to fall clean-up will support a biodiverse, ecologically friendly landscape that supports many types of wildlife in your own backyard while freeing up your time to appreciate the nature in our own hometown habitats.

If you would like to read more about Benjamin Vogt's garden ethics he just released a book called "A New Garden Ethic: Cultivating Defiant Compassion for an Uncertain Future" or check out his website www.deepmiddle.blogspot.com for blogs, articles, or his online courses (including one on Winter Interest) at www.monarchgard.com.

For more information about Cape Conservation Corps:
visit www.capeconservationcorps.org OR join our group on Facebook: Cape Conservation Corps

CAPE COLLEGE COUNSELING

Anyone counting on merit aid--on grants and scholarships awarded regardless of need-- should take the following to heart.

- Grades matter most. And though high school may look like 8 semesters spread over 4 years, for the college-bound it's more like 6 semesters over 3. Think of our rising seniors who'll be applying early in the fall. First-semester grades won't appear on their transcripts until next February, well after the Early-Action notification date. Second-semester results won't be posted until well after the admissions deposit deadline of May 1. So the grades juniors are earning right now could well be the last set an admissions committee will see before deciding their fate. By this timetable, a sophomore's college transcript will be 2/3 complete come June, not 1/2. Now is the time, kids!
- Flexibility is key in the search for merit aid. "We're looking for a generous scholarship" and "We're not applying to any school more than 2 hours from our house," are inconsistent statements. Don't work against yourself by being arbitrary.
- Don't hem yourself in geographically. The Midwest is dotted with colleges that will start you off with a smaller price tag than their coastal competitors. So is the South. A reputable college counselor can help you find such places. Why not take a look and see what's out there?
- In the quest for merit aid, stay flexible on matters of size, make a visit, and see for yourself if the school could work. (You'd be surprised how a nice scholarship can shrink a school that seemed to big, or expand one that looked too small!)
- The reality is that financial aid works in ways that are counterintuitive. What looks more expensive may well turn out not to be so. What's the cost differential between a state school that runs 25K a year and makes no award, and a private college that costs 50K but comes up with 25K in aid? Suggestion: Try both types and see how you do.
- We may "know what we like", but it's also true that we like what we already know. There are fine schools out there you may not have heard of. Don't dismiss. Be open to possibility!
- College lists consisting of a bunch of hyper-selective schools accompanied by a single unwanted "safety" aren't helpful. Reach, don't flail. That ugly duckling you have no intention of attending provides no safety at all. In the end, Teddy Roosevelt had it right: "Keep your eyes on the stars, and your feet on the ground."
- Find some joy in the process. There are awesome schools out there that are relative "bargains" in this crazy market. Please let me know if I can help you find one!

A retired AACPS teacher, Phil Greenfield is a college counselor based in Cape St. Claire. The Annapolis High School College Career Center was named in his honor. He can be contacted at 410-757-3583, or at jobcap@hotmail.com. Phil's website may be found at philip-greenfield.squarespace.com



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SATURDAY, DECEMBER 16TH, 2017

8:30 AM AND 10:30 AM

CONTINENTAL BREAKFAST

FRUIT, DONUTS

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CEREAL, JUICE, COFFEE, TEA AND HOT CHOCOLATE

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CHILD WILL RECEIVE A GIFT AND A LETTER FROM SANTA. PLEASE
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**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

TIME REQUESTED - 8:30 AM _____ 10:30 AM _____

ADULTS X \$6.00 = _____

CHILDREN X \$5.00 = _____

Total Enclosed \$ _____



Cape St. Claire United Methodist Church

855 Chestnut Tree Drive

Annapolis, Maryland 21409

Phone: 410-757-4896

Website: capeumc.org

Facebook: facebook.com/cscumc

Email: office@capeumc.org

Pastor: Chris Broadwell

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.



Join us as we decorate our Sanctuary during the Hanging of the Greens Service at our 9am Worship Service on Sunday, November 26. The Advent season runs from December 3 through Christmas Eve.

We will celebrate love, hope and joy all through the month of December.

May your holidays be blessed and may you be a blessing to others.

Pastor Chris

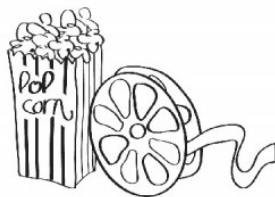


Christmas Eve Services

9am - 4th Sunday of Advent

7pm - child-friendly candlelight communion

10pm - candlelight service



Family Movie Night

Bring the whole family and join your neighbors each month for a free family movie, drinks, and popcorn. We start the movie at 6:30 pm!

Fall Schedule

November 10: Captain Underpants
December 8: Mickey Mouse Christmas Carol

Winter Relief Program

Nov. 13th to Nov. 20th

CSCUMC will once again be participating in Winter Relief from Monday 11/13 through Monday 11/20 by hosting homeless guests in our church. We could use help of all kinds from doing laundry loads in your own home to making a meal to serve and eat with our guests.

Helping in this way makes for a good Girl/Boy Scout Troop Service Project or for service hours for BHS National Honor Society students.

Consider getting your book club, or other group, together to host a meal.

Please contact Mia Riser if you would be willing to assist at 410-693-5120 or mlriser_serves@aol.com



Backpack Buddies



Cape Backpack Buddies is a mission program sponsored by Cape St. Claire United Methodist Church right here in Cape St. Claire. The mission program is supported by donations of food and monetary funds from the congregation Cape UMC, from friends of the program in the community-at-large and several local organizations.

We are supporting children at 3 local schools this year – Cape Elementary, Broadneck Elementary and Belvedere Elementary schools.

Because of the continued generosity of people right here in the community, Backpack Buddies has been able to provide needed assistance to local children and their families over the past three years.

What a great way to impact the lives of our children!

For more information and to make donations, please contact the office at Cape St. Claire United Methodist Church at 410-757-4896, by email at office@capeumc.org or on the web at www.capeumc.org.

We'd Love to See You...

at Christ Our Anchor Presbyterian Church

WORSHIP SERVICE TIMES

9:30 am Traditional Service

11:00 am Contemporary Service

~Nursery services are offered during the 9:30 am Service of Worship

~Children's Sunday School is offered following
the children's message during the 11:00 am Service of Worship.

Christ Our Anchor Presbyterian Church offers many educational, spiritual and musical opportunities.

Please contact the church office at 410-974-1713 or at coa21409@gmail.com for more information.

- Children's Sunday School
- Youth Group
- Adult Sunday School
- Tea and Theology
- Mission Opportunities
- Women's and Men's Book Club
- Musical Opportunities including Adult Traditional and Contemporary Music Choirs and Handbell Choir
- God's Gardeners Garden Club

Parents of Young Children Group

Bring your little one and come enjoy the company of other parents seeking spiritual growth.

Where: Christ Our Anchor Presbyterian Church

When: Wednesday, November 15th, from 9:15 - 10:45 am (More Dates in the New Year)

For more information, please contact the church office at 410-974-1713/coa21409@gmail.com.



Pastor Jessie Lowry

1281 Green Holly Drive
Annapolis, MD 21409
Phone: 410-974-1713

www.christouranchorpc.org
Email: COA21409@gmail.com



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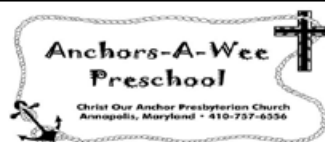
Sunday 11/5: **All Saints Sunday**

Sunday 11/12: **Veterans Day** - Reception After Service

Sunday 11/26: **Christ the King Sunday**

Sunday 12/3: **Advent Week Begins**

Saturday 12/9: **Advent Fair 9:00 AM-12:00 PM**



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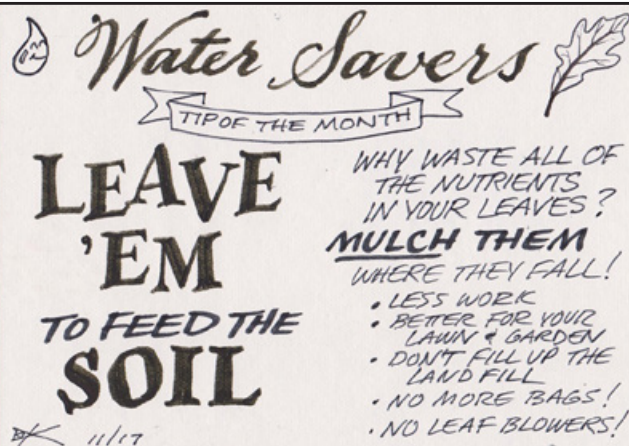
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The Cape St. Claire Improvement Association, Inc.
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Hours - Monday - Friday 8:30 a.m. to 2:30 p.m.
(410) 757-1223 CSCIA Office / (410) 757-1697 FAX / Office@cscia.org

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.

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