



Cape St. Claire Improvement Association, Inc. Community Newsletter

DECEMBER 2017/JANUARY 2018

QUARTERLY MEETING TUESDAY JANUARY 9TH AT 7:30 PM

President's Message

DECEMBER 2017/JANUARY 2018



Capers,

I hope you all had a wonderful Thanksgiving celebration with your family and friends and used the time to relax and prepare for the holiday season. Can you believe this year has flown by so quickly? Or believe that we are preparing to enter the year 2018!

First to the business of the Association 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 9th, 2018 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 three openings on our nine person Board. Also the budget committee has three available slots if anyone is interested.

You also have the opportunity to vote on Fiscal Year 2019 budget, which will run from July 1st, 2018 – June 30th, 2019. We are not proposing raising any fees at this time as part of this budget. As a reminder the annual Special Community Benefit District (SCBD) fee is currently \$175.00 per tax account as per the affirmative vote held in January 2017. The SCBD Cap will also remain at \$200.00 per tax account and was voted on also in January of 2017. This gives the community the future option of raising the fee in the future, but we did not feel it was necessary at this time and reprioritized our spending to fit the communities' needs in the upcoming budget.

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 for those that may have missed what we have been doing to IMPROVE the Cape as the Cape St. Claire Improvement Association.

- **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 last 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 continue our focus 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 and we are slowly winding through it now.
- **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 along with pay for itself within about three years, giving us a low maintenance, attractive flooring for the next 20-25 years. We have installed newer, energy efficient windows in the clubhouse, which

CONTINUED ON PAGE 10

IN THIS ISSUE:

- Board in Brief
- 2017-2018 Ballot
- FY 2019 Budget
- Garden Club
- Goshen Farm News
- Cape Conservation Corps
- History of the Candy Cane
- Year In Review

Board In Brief *CSCIA Board Of Governors Monthly Meeting*

NOVEMBER 13, 2017

President Breeden called the meeting to order at 7:31 P.M. He noted it's been a busy month with another busy month ahead of us. He mentioned the good turnout at the October quarterly meeting. He welcomed guests Roy Benner, James Bourne, Doug Norton and Bob Bishop.

The minutes of October 9, 2017 were approved unanimously with two corrections

The P&L statement of September 30 was approved unanimously.

COMMITTEE REPORTS

Events: Governor Fairchild had nothing new to report.

Building: Governor Zadera said there are 55 applications in, and he has a variance request to take up in New Business.

Covenants: Governor Roche said it's been quiet, with 2 new complaints this month.

Budget: Chairman Buchet is thinking about a party in January.

Treasurer: Governor Myers noted that a couple of items have gone over budget, notably Beach Attendants. She added that spending needs to be watched to make sure there is money for May and June expenses.

Breakfast with Santa: Governor Breeden said Breakfast with Santa is scheduled for December 16. Details and Registration Forms have been published in the October and November Caper and are also available online. Registrations are being submitted daily.

Clubhouse: Governor Breeden reported that rentals are steady. He said Governor Lamb met with the contractor and reviewed the rental schedule, and it looks like renovations will begin around the 20th of November. The main hall will be available for the Garden Club event on the 28th.

Caper: Governor Breeden noted that Governor Lamb said the November Caper submissions were more timely, and she hopes it continues to get better. He added that the December/January issue will feature budget, bios, ballots, and the year in review pictures. If you have pictures you would like to include please forward them as soon as possible. The absolute cut-off date is the 23rd of November.

Signboard: Governor Breeden said that Governor Lamb is still working with Mealey Signs to have the signboard replaced and the entrance sign repaired or possibly replaced. There are many options for the entrance sign but the signboard options are minimal. She will be visiting a few more sites to review possibilities.

Beaches and Parks: Governor Breeden noted that a recent Eagle Scout project involved clearing brush and invasives

from an area of the Main Beach, replanting 300 native plants, and adding wood chip mulch. The area is cordoned off to protect the plantings. He also added that the recycling bin holders will be done and in place by the spring. And there is a volunteer work day on December 2 (rain date December 3) to clear bamboo at Lake Claire.

Piers: Governor Breeden said the Piers Committee had its last meeting of the year last week. He said that everyone will need to move their boats from Little Magothy and Lake Claire piers for the work this fall and winter. He said there were two pipe breaks at Deep Creek, one of which went unnoticed and burnt out a 23 year old well pump. The ice eaters are in at Deep Creek and there are 160 to 200 oyster recovery cages under our piers.

Roads: Governor Breeden said replacement of the Cape St. Claire Rd. stop ponds will begin this month. The stop sign at Lake Claire and Latrobe will be changed so that traffic coming down Latrobe will stop.

BCC: Governor Breeden said they had a good quarterly meeting in October. On November 15 there will be a Bay Bridge study meeting at 6 P.M. at Broadneck High School. People can participate online. The County will be holding 2 more GDP listening sessions this year and 4 more next year. People are encouraged to attend and get involved.

BLOA: Governor Breeden had nothing new to report.

Security: Governor Breeden made several court appearances on our behalf. He added that a resident who has been tampering with cars on our parking lots has been banned, and he urged residents to keep their cars and homes locked.

OLD BUSINESS

Governor Breeden said that he and Governor Myers will begin finalizing the bond bill submittal for \$100,000 to help reimburse us for Biohabitat contracts. We have been invited to a November 28 pre-discussion process. This is our first try for money in our 67 years of existence.

Governor Breeden led a discussion of the benefits of working with Greenvest, along with Biohabitats, on our site restoration projects. We have 7 sites that are project-ready and would be paid for by the county. Biohabitats hydrology reports are due around Thanksgiving and we hope to be able to update the community on all of this at the January Annual meeting.

Governor Breeden led a discussion on the hiring process in our search for a town manager. There was a question of whether the Budget Committee would be involved in the

continued on page 3

process, which the Board will discuss. It was moved and passed that we continue to work with Aerotech Services in our search.

NEW BUSINESS

Governor Zadera brought up a variance request from Governor Fairchild, regarding a setback variance for a new addition from 10 feet to 8 feet, to match the existing setback. The Board will vote on the matter in closed session.

No Parking signs along River Bay, on the water side of the street, from the Main Beach to our lot on the street, between 1222 1st 1242 River Bay, were brought up. There was a petition from all of the residents on that side to have the signs removed, and to not replace the missing ones. A motion was made and passed that we relay the Board's support of this to the county.

COMMENTS

The volunteer work party removing bamboo at Lake Claire was mentioned again. The work will begin at 9 A.M. on December 2. Information about it will be put on our website and Facebook page.

The Garden Club will be meeting on the 28th to make wreaths for the Clubhouse and for Lawyer's Square.

ADJOURNMENT

The meeting was adjourned to a Closed Session at 8:34 P.M.

CLOSED SESSION

A Closed Session was convened at 8:38 P.M. and was adjourned at 8:50 P.M.

MEMBERS PRESENT

Governors Breeden, Fairchild, Myers, Roche, Szczytko, and Zadera were present, as were Budget Committee chair Buchet and member Toy. Governors Lamb and Macindoe were absent, as was Administrative Assistant Coble.

WE ♥ your Referrals

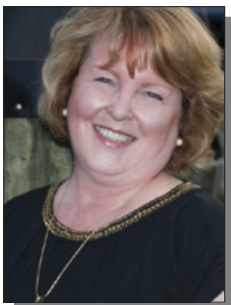


It was a Pleasure!



"It was a pleasure to have Mona as our real estate agent. We would highly recommend her. She offered excellent advice, answered every question and helped us make informed decisions. Mona is very professional, attentive to detail and has extensive knowledge of the local real estate. We are very happy with our home and couldn't have been more pleased with the service."

Alberto & Rosaly



Merry Christmas & Happy New Year!

MONA

LaCovey & Associates
Associate Broker
CRB ABR CRS CNE



Direct Line:

410-757-7080

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

RE/MAX
One

410-224-4400

Independently Owned & Operated

This is not a solicitation for currently listed properties.

2017 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 Wednesday, January 3rd 2018

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

<u>Board Of Governors</u>	<u>Board Of Governors</u>
Please Vote for up to 3	Please Vote for up to 3
Biographies on pg 5 (*Incumbent)	Biographies on pg 5 (*Incumbent)
*Bill Szczytko _____	*Bill Szczytko _____
Matthew Layman _____	Matthew Layman _____
Lisa Schmidt _____	Lisa Schmidt _____
<u>SCBD Budget Committee</u>	<u>SCBD Budget Committee</u>
Please write-in up to 3	Please write-in up to 3
_____	_____
_____	_____
Please check one box below each question	Please check one box below each question
<u>FY 2018 Budget (see page 6-7)</u>	<u>FY 2018 Budget (see page 6-7)</u>
FOR _____ AGAINST _____	FOR _____ AGAINST _____
Signature -	Signature -
Print Name -	Print Name -
Print Address -	Print Address -

ELECTION BIOGRAPHIES

Bill Szczytko

I often joke with my wife that Cape St. Claire reminds me of Mayberry. I can't go anywhere in the Cape without running into someone I know. We smile and wave and gossip. That's the kind of amazing town it is.

I only wish I'd known about this town sooner.

In 1996, when I graduated from York College of Pennsylvania with a degree in Marketing, I moved to Maryland. I've called this great state home since then. In 2009, my wife and I wanted to move to a better educational district for our two children and so we relocated to Cape St. Claire. In many ways, I feel like I've always lived here. It's comfortable. The local businesses thrive, the beaches, which are in desperate need of fixing, are positive places to come and spend quality family time. It has the small town feel of America only minutes from government and tourists and families speeding through to get to Ocean City.

I've spent the last 16 years of my life working for two great Property Management companies as the Director of IT or Champion of All Things Nerdy or Director of Leasing Operations or just Bill to some. I have many responsibilities, from Data to Technology to Marketing. More than anything else, I want to be useful wherever I work or volunteer. I've spent the last 3 years serving you, fellow Capers, and improved our technology but there's still more work to do.

I'm asking you to renew my term so I can be on the board to continue making a difference. Vote for me in January and let's continue to see where technology and hard work can take this great town I've grown to love.

Matt Layman

Hello neighbors! Three years ago my wife and I were expecting our first child and looking for a place to live in hopes of evenly splitting our respective work commutes to Baltimore and D.C. Today, I marvel at the luck we had in finding Cape Saint Claire. CSC truly is a unique community that manages to successfully balance the quaintness of a small town with the hustle and bustle of the surrounding metropolitan areas. From Main Beach and Goshen Farms to Sandy Point and Downtown Annapolis, we truly have the best of both worlds. Understanding this invaluable community dynamic and recognizing the contributions and achievements of previous volunteers; it is my hope to be elected to the Board of Governors and continue the effort of making Cape Saint Claire a wonderful place to live.

I am a graduate of the United States Coast Guard Academy where I received a B.S. in Marine and Environmental Science. I served ten honorable years as a commissioned officer in the United States Coast Guard where I specialized

in the maritime safety and stewardship missions. After leaving active duty service, I have continued working for the Coast Guard in a civilian capacity as a Project Manager and Environmental Protection Specialist. I recently completed my graduate degree in National Security and Strategic Studies from the Naval War College.

My beautiful wife, Sarah, our two-year old daughter, Lucy, and our 11-year old chocolate lab, Maggie, spend the majority of our time parading around the neighborhood's beautiful parks and out on the Magothy aboard our little tugboat trawler. I am confident that I have the leadership experience, personality, temperament, and perhaps most importantly, desire, to make significant contributions to the CSCIA and our community. Please consider me for your vote.

Lisa Schmidt

Hi Capers,

Our family made the great decision to move to the neighborhood 2 years ago. I love how engaged and supportive our community is, and would like to do my part in making our neighborhood run smoothly. Since moving here, I have been a leader in Cape Tots and the MOMS Club of Annapolis. Last year I was a special education teacher at Cape St. Clare Elementary and had the opportunity to meet many families from the neighborhood. Prior to moving to the Area, I was a special education teacher for Fairfax County after making a career change from working as a senior financial analyst for Deloitte.

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	344,636	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	14,214
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
S	11	Refreshments, Volunteer Appreciation, CSCIA Mileage, Penalties/Interest, etc.)	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

will help with ongoing electric costs savings. We have begun our long-awaited kitchen renovation. 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 in 2015 on a pier replacement and safety upgrades that are long overdue. We held up some of our projects slated for fall 2016 until this year for a few reasons, but we do hope to proceed with two projects this winter.
 - 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 host of issues with due to rising tides, regarding low pier height and electrical complications.
 - We will then 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 playgrounds 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 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, have created savings and given we have had positive net income each of the last 4 years, will use some accumulated reserves to offset any costs going forward in the near term.

We will be using an 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 helping planning for future issues. The managing of 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.

We as a Board believe you should vote in favor of these measures on the ballot by voting FOR the proposed Fiscal Year 2019 Budget on the ballot.

Other Business Items:

- In early January you will be receiving your annual lot maintenance bill. This is the \$10.00 fee you pay per lot, it comes on a yellow card via the mail. 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. We are not responsible for the mail losing the post cards, so please if you do not receive your card in the first two weeks of January, please be proactive and inquire with the office. 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.
- The alternative funding solutions search for our Beach Capital Improvement Projects has brought a potentially unique opportunity in late October to our table. Due to the previous leg work we have done the last several years, we have been presented as a possible candidate to fund many of our living shoreline, stream restoration and habitat stabilization projects on our community assessment wish list.

CONTINUED ON PAGE 11

President's Message, continued from page 10

This opportunity is possible by being a candidate for a private/public partnership paid for with County Funding via the \$85.00 Storm Water Management Fees we all pay on our Real Estate Taxes each year. In the Cape alone, with more than 2,300 homes, we as a community contribute more than \$195,000 annually to the County Budget for Watershed Protection and Restoration Program (WPRP) Division. The WPRP is responsible for the environmental assessment, restoration implementation, and ecological evaluation work associated with the County's clean water obligations under its Municipal Separate Storm Sewer System (MS4) permit and the Chesapeake Bay Total Maximum Daily Load (TMDL).

The County is behind their targets of achieving their 2020 goals for the required renewal credits to maintain these necessary and vital permits. Rather than County WPRP continue to attempt to procure and lead every contract through its standard process, they are taking a page out what other jurisdictions have done to find projects that would be ideal by maximizing the money available, time and possible eligible credit projects to close the gap by 2020.

Biohabitats informed us of this opportunity introduced us to another partner firm, GreenVest, LLC. They are local firm and provide similar Mitigation Credit Banking Services in Maryland and the East Coast jurisdictions. This is a definition pulled from the GreenVest, LLC. website:

"Wetland Mitigation Banking is a market-based approach established by Federal and State regulators. These regulations allow a public or private entity, called a bank sponsor, to restore and preserve wetlands, streams, habitat and other natural resources in order to provide compensatory mitigation for both authorized impacts as well as negligent and intentional activities involving impacts to the environment. The purchase of mitigation bank credits offers the following strong benefits: Greatly reducing and fixing the cost of mitigation. Eliminating the time lag associated with acquiring, designing, constructing, and maintaining/monitoring a client's own mitigation site. Improving overall project cost and schedule performance."

We have met several times, presented to the membership at our October Meeting as the Board after our first meeting with the initial concept. There is much to come on this, but Board of Governors unanimously agreed that we should participate to see if we become eligible for this funding and partnership opportunity. Once proposals are submitted in about 90 days and the County selects projects to award in the spring of 2018 likely, we will know more and must make further decision as we whether we want to continue. At this stage we feel this makes sense to participate in the opportunity to return your money paid annually to the County to the community directly to help improve our community property and local waterways.

I want to take a moment to personally thank my seven other governors for their time, effort and patience in working with me this past year. I want to thank Leslie Coble, Dottie Ballard and Richards Steinbock for their work with the Association along with other groundskeepers and beach attendants this past year. Lastly, I want to acknowledge the Off-Duty Officers who work for our Association, in particular Det. Morgan, who has retired this past year and has handed our Off-Duty Officer Team to Cpl. Connell of the Anne Arundel Police Department, who has a vested in our communities' safety and well-being.

We give thanks for the resource that Det. Morgan was to our community for nearly twenty years. He helped establish our Off-Duty Officer Team, was 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 of you for the opportunity to serve the community that I truly love and cherish. I 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! I look forward to big things happening in 2018 as we continue to transition and improve the community of Cape St. Claire!

**Best Wishes,
Beau Breeden**
President CSCIA





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

Educational Center

We are about a third of the way through the school year, and Goshen Farm's Educational Center is going full tilt! Several times a week, students from the Anne Arundel County Schools' Enclave Training Program come to Goshen Farm. The Enclave Training Program provides students with non-paid work experience at various community businesses and organizations. This program helps students develop job-related skills needed to successfully maintain a job such as social skills, problem solving, and safety awareness. Depending on the weather, the students work in the Sharing Garden and around the grounds or in the high tunnel (green house). Occasionally, the students spend time learning about the history of Goshen Farm and what it was like to live before people had modern conveniences.

Goshen Farm Grounds Chair, Roy Benner, assisted Michelle Weisgerber, Signature Program Facilitator, Environmental Literacy at Broadneck High School, with a "Treasure Hunt" for 20 AVID Students. The hunt involved Goshen Farm House History. AVID is an elective program that helps students achieve the necessary skills required to be eligible for university acceptance. The AVID program is designed for motivated students who have a grade point average above a 2.0, are currently enrolled in or will attempt to enroll in Honors and Advanced Placement courses, and have a strong work ethic necessary for individual success.

Goshen Farm frequently hosts students from the Environmental Literacy Program and the Ecology Club at Broadneck High School as they undertake a variety of projects and learning experiences. We have also hosted field trips from the third and fourth grade students at Cape St. Claire Elementary School.

This school year we are again working with students from the AACPS Performing and Visual Arts Internship Program.

2018 Event Schedule – Save the Dates!

Java&Jazz/Tea&Tunes – March 11, 2018, 3:00 until 5:00 PM. We are planning a fun couple of hours to kick back, relax (of dance if you wish), listen to smooth sounds of the Jazz Perpetrators. This event is held annually at the

Cape St. Claire Clubhouse to thank our members and supporters and it's free. Donations are welcomed. There will be light fare and assorted sweet treats along with fabulous specialty coffees made with locally sourced ingredients.

Spring Open House – April 21, 2018, (the day before Earth Day). Times and special attractions to be announced. Our Open Houses are a wonderful family outing that always includes tours of the house and tours of the grounds. In the past we have had special activities like reef ball making, birds of prey exhibits, and historic reenactments. Check our web site or our Face Book page for updates.

Cape St. Claire Strawberry Festival – June 2, 2018. As usual, we will have a booth at the festival. Stop by and get your Kayak Raffle tickets, learn about the Society's plans and accomplishments, and see our photo exhibits.

Wine Tasting/Silent Auction – August 18, 2018. Traditionally this has been our biggest fund raiser of the year. Sponsored by Bella's Liquors and held at the home of Valerie Sullivan, you will be able to sample a wonderful selection of wines, snack on some very tasty hors d'oeuvres provided by Chef Art Lewis and listen to some great music.

Fall Open House – September 15, 2018 (Hours and attractions to be announced.)

Harvest Pasta Dinner – October 13, 2018. This event will be held at Gloria Dei! Lutheran Church Fellowship Hall on College Parkway. It features homemade sauce and meatballs, homemade desserts, and lots of good company. Don't miss this culinary feast!

Cape St. Claire Garden Club

Well, I'm sure I am not the only person in Cape St. Claire whose impatiens, coleus and sweet potato vines suddenly resemble squished, colorful plastic bags. I admit that I didn't manage to get all of things in the house that I had intended to bring in with the first major freeze. Sadly, the lustrous vine on Cape St Claire Road has met its doom. Not unexpected, but always somewhat bittersweet. That beauty started out as a four-inch pot! So I know I can plant one in the late spring and it will once again brighten the area with its electric green foliage and this is the wonder of plants and gardening. Plants die off and are renewed every year, sometimes returning stronger and healthier than ever. It's instructive to walk around the neighborhood this time of year and appreciate how the landscape changes with the seasons. As the leaves turn and fall, there are colorful berries and branches to be found all around. It's easier to see the birds as they move from plant to feeder to plant gathering food for the winter. And you can really see the structure of trees and shrubs and how they fit into the grand scheme of landscape. Every season brings something different and equally valuable! For example, check out the evolution of the clubhouse plantings for the story of a garden; there's much to see there. ☺

The Cape St Claire Garden Club stays busy throughout the fall and winter months. During our November meeting, members shared photos of *Autumn Interest in the Garden*, from their yards or their travels, and had fun learning the names of different autumn-blooming plants and the names of the many insects that visit them for that last autumn nectar. You can see the slide show photos yourself online at our blog, capegardenclub.wordpress.com, as well as photos of our members, who brought flowers, foliage, seed heads, and berries from their gardens to arrange into lovely centerpieces in preparation for the holidays.



The Garden Club devotes our December meeting to creating fresh evergreen wreaths that will be hung in downtown Annapolis, around the State House, over the holidays, along with wreaths from many other area garden clubs. We also make 2 wreaths for display right here in Cape, at the Guard House, and for those hardworking folks in the CSCIA to hang on their office door. It's always a fun event for members as we chat and bundle greens together – often while caroling as well! After wreath-making, we always have a fun White Elephant gift exchange, with lots of gift-stealing and laughter.

In 2018, our **January 2nd** meeting is our popular **Winter-Sowing Workshop**. Members bring clear plastic containers and the club provides soil, seed, and expertise. These containers, placed outside in the dead of winter, act as mini-greenhouses that will sprout tiny seedlings, sometimes as early as February! Collect your plastic containers, bring a friend, and come join the fun – guests and new members are always welcome!

Then on **February 6th**, we'll have a **speaker on Bay-wise Gardening**. Learn all about the many, varied measures that any homeowner can implement to benefit the Chesapeake Bay Watershed as we garden.

The Garden Club meets the first Tuesday of the month at **7:00pm at the Cape Clubhouse**. You can always learn more about our goings-on and upcoming events at capegardenclub.wordpress.com.

As we all count our blessings this autumn, the Garden Club remembers *you*, our neighbors, who kindly cheer & support our activities year after year. Thank you again, fellow Capers, and Happy Holidays, all!

-- Submitted by Jeanne Klingler

**FEAR NOT
FOR I AM
WITH YOU
ISAIAH 41:10**

Our mission is to reach our community with Christ's truth and love, and this is an opportunity for us to show in one small way, how God has loved us far more than we could ever imagine. Wanna hear more about this God we love so much? Come join us on Sunday morning, or for that fact, any time!

Pastor Brian, Adrienne and the March kids



Sunday Worship Service 9:30am

childcare provided

Women meet every Wednesday 10am

Men meet every Thursday 6am

Students meet Sundays 6:30pm & Wednesdays at 7pm

Children meet once a month for Fantastic Fridays

all regular weekly meetings held at the church



Senior Pastor Brian March | Ass't Pastor to Youth Jon Pickens
Children's Director Heather Deterding

235 Bay Dale Drive | Arnold MD 21012 | 410.626.8122 | broadneckep.org

FindThatFord.com

with Mike Robinson



Koons Ford Lincoln of Annapolis



Call or Text Mike 443.758.3355

Mary's Canvas Creations

Custom Made
Boat Covers and Cushions

Mary Lamb

410-757-0593

Off Duty Firefighter

Insured
Certified



The Chimney Guy

Scott & Heather Kilpatrick
1127 Skyway Drive
Annapolis, MD 21409

301-858-7222
443-336-5677

History of the Candy Cane

The origin of the candy cane goes back over 350 years, when candy-makers both professional and amateur were making hard sugar sticks. The original candy was straight and completely white in color.

Birth of the Candy Cane

Around the seventeenth century, European-Christians began to adopt the use of Christmas trees as part of their Christmas celebrations. They made special decorations for their trees from foods like cookies and sugar-stick candy. The first historical reference to the familiar cane shape goes back to 1670, when the choirmaster at the Cologne Cathedral in Germany, bent the sugar-sticks into canes to represent a shepherd's staff. The all-white candy canes were given out to children during the nativity services.

The clergymen's custom of handing out candy canes during Christmas services spread throughout Europe and later to America. The canes were still white, but sometimes the candy-makers would add sugar-roses to decorate the canes further.

The first historical reference to the candy cane being in America goes back to 1847, when a German immigrant called August Imgard decorated the Christmas tree in his Wooster, Ohio home with candy canes.

The Stripes

About fifty years later the first red-and-white striped candy canes appeared. No one knows who exactly invented the stripes, but Christmas cards prior to the year 1900 showed only all-white candy canes. Christmas cards after 1900 showed illustrations of striped candy canes. Around the same time, candy-makers added peppermint and wintergreen flavors to their candy canes and those flavors then became the traditional favorites.

Sweet Secrets of the Candy Cane

There are many other legends and beliefs surrounding the humble candy cane. Many of them depict the candy cane as a secret symbol for Christianity used during the times when Christians were living under more oppressive circumstances. It was said that the cane was shaped like a "J" for Jesus. The red-and-white stripes represented Christ's blood and purity. The three red stripes symbolized the Holy Trinity. The hardness of the candy represented the Church's foundation on solid rock and the peppermint flavor represented the use of hyssop, an herb referred to in the Old Testament.

Gregory Keller

A Catholic priest called Gregory Keller invented a machine to automate candy cane production during the 1950's.



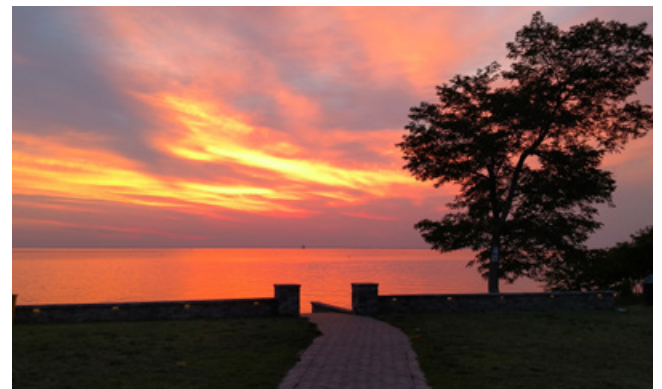
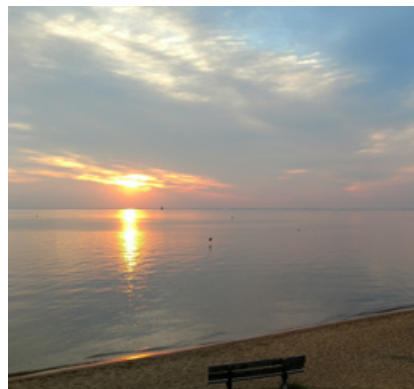
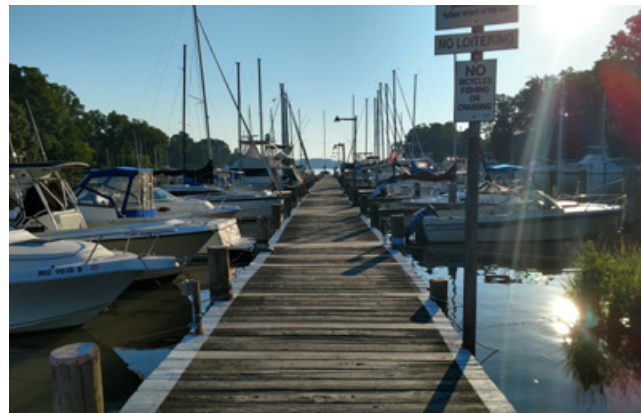
Year in Review



Year in Review



Year in Review





St. Andrew by the Bay

A Faith Community in the Roman Catholic Tradition

701 College Parkway • 410-974-4366 • www.standrewbythebay.org



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



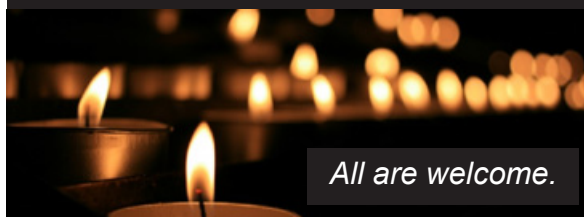
Service of Prayer and Remembrance

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.**



Upcoming Events

December 2nd: Bamboo Cutting

10am at Lake Claire Beach

Join us as we chop down the invasive bamboo at Lake Claire and make room for a better screen of native plants. Dress to get dirty and bring a hand-saw, chain saw, loppers or other weapon of bamboo destruction.

February 9th: Nancy Lawson Book Signing and Presentation

7:00pm CSC Clubhouse

Join us for refreshments, a free talk and book signing with the author of *The Humane Gardener*. Why do we call some insects “beneficial” while others are “pests”? Why are some plants considered “desirable” while others are “weeds”? In this myth-busting talk, learn how common growing methods divide the natural world into false dichotomies and perpetuate

misperceptions about the wild species living among us. Discover practical ways to put humane gardening philosophies into action by protecting wild nurseries of animals large and small, eliminating unintended hazards to wildlife, nurturing plants that provide food and shelter, and humanely resolving conflicts with mammals and other commonly misunderstood creatures.

Native Maryland Orchids

By: Stacey Wildberger

When we hear the term orchid we typically think of exotics growing far off in the tropics and hard to reach places, but we actually have as many as 48 native Maryland species of Orchids. They range from the coastal plains to the piedmont all the way to the mountain regions in Western Maryland. Unlike the tropical orchids that typically dangle from trees as they grow, our Maryland Orchids are terrestrial. They can be found growing in meadows, wetlands, and woodlands across the state. They can be quite showy to tiny and inconspicuous and easily overlooked.

All orchids have the same basic parts petals, sepals, and the column. There are 3 petals and 3 corresponding sepals; however 1 of the 3 lips is vastly different from the other 2. Known as the lip or pouch it is the most showy and distinct of the 3 petals. The lip attracts the pollinator in and directs them to the pollen that will transfer onto the pollinator’s body and spread to the next plant it visits

The Cape St Claire Garden recently hosted Dr. Gary van Velsir as their guest speaker on Maryland Native Orchids. The stunning slide show showed the many orchids that can be found in Maryland as well as some endangered, rare or extirpated. There are many reasons for the loss of an orchid species including loss of habitat. Where once a population existed in Glen Burnie at the turn of the 19th century now sits apartments or the building of the Capital Beltway that wiped out another population. Other threats to native orchids are spread of disease, over collection of a population, pests and decline in the health of the soil. Disturbance of the soil can result in a disruption the symbiotic relationship between the orchids and their soil fungi. This relationship is crucial to their survival through the production of nutrients. Because of the showy nature of many of the orchids they are easily found and poached by unscrupulous collectors. Another factor contributing to their decline is pests and pest management—including spraying to control gypsy moths that can wipe out populations of beneficial insects that pollinate the orchids. All of these factors have contributed to the serious decline of our Maryland orchids. An example is the yellow lady’s slipper that was once widely found has all but disappeared in Frederick County due to poaching.

The news is not all bad on these declining populations. There are still some success stories, like a newly found population that was thought to be extirpated is newly discovered. Such was the case of the nodding

pegonia that had not been seen in over 50 years but was recently found to at Great Falls in Montgomery County, as well as a significant population discovered on Queen Ann's County. The yellow fringed orchids are making a comeback at a managed site in Frederick County despite the less than suitable habitat. These and other stories give us hope that the loss of these Maryland beauties is not irreversible. You could be the one to find a rare or endangered species -sometimes it is just being aware of the surroundings. The Maryland Biodiversity would love for you to report any findings of orchid to them for tracking—you may discover a long ago lost orchid!

There are lots of things we can do to help preserve the remaining orchids as well as rejuvenate the failing populations by protecting the areas- forests and wetlands in particular where they grow, refrain from collecting, picking and digging them up. Please report rare, threatened and endangered populations so the site can be protected. By joining or forming local groups you can help to preserve large tracts of orchid habitat. We as citizens have a responsibility to protect the wild areas near us!

For more information about Cape Conservation Corps:

visit www.capeconservationcorps.org OR join our group on Facebook: Cape Conservation Corps



TIL NEXT TIME
HAIR SALON
410-757-0698

\$10.00 Off New Client Color Services

\$20.00 Off New Client Color AND Cut Services

10% Off All Products

Offers Valid 'Til December 31st 2017

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

ST. MARGARET'S CHURCH
ANNAPOLIS • MARYLAND • ESTABLISHED 1692

**God loves you.
No exceptions.**

The Episcopal Church Welcomes You.



Find your joy with us this Christmas...

A Blue Christmas Service w/ tea reception
Wednesday, Dec. 20 — 3:00 p.m.
For those experiencing illness, loss, or other challenges

Fourth Sunday of Advent—Dec. 24
10:00 a.m. morning service

Christmas Eve Services
4:00 p.m.
7:30 p.m. with choral prelude
10:30 p.m. with choral prelude

Christmas Day Service
10:00 a.m.

New Years Eve Services
7:30 a.m., 9:00 a.m., 11:15 a.m.
Brunch at 10:15 a.m.

Children's Epiphany Pageant
Sunday, January 7 — 10:30 a.m.



1601 Pleasant Plains Road, Annapolis, MD 21409 * (410) 974-0200 * www.st-margarets.org



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.



*Merry Christmas
and
Happy New Year*

As we make our way into the New Year, we'd like to warmly invite you to worship with us on Sundays to praise God for our many blessings and to fellowship in His Name. Join us as we discover God's presence in our lives.

We wish you love, hope, joy, and peace for the Holiday Season and the upcoming New Year.

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



Winter Relief

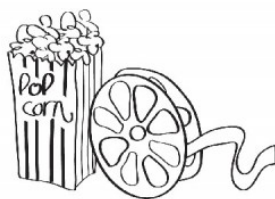
January 15th to January 22nd

CSCUMC will be co-hosting our next Winter Relief with Broadneck Baptist 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



Family Movie Night

Bring the whole family and join your neighbors each month for a free family movie, drinks, and popcorn.

January's movie will be "Inside Out"

The date and time can be found at our website - www.capeumc.org

or on

Facebook - facebook.com/cscumc

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.

The following items would be greatly appreciated:

individually packaged cereal, oatmeal, breakfast bars, granola bars, peanut butter, family size mac & cheese, peanut butter crackers, dried fruits, raisins, nuts, pudding, Jell-o, fruit, applesauce, pretzels and/or cookies.

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 including:

- Children's Sunday School
- Youth Group
- Adult Sunday School
- Tea and Theology
- Mission Opportunities

- Women's and Men's Book Club
- Pray & Play: Parents and Young Children's Group
- Musical Opportunities including Adult Traditional and Contemporary Music and Handbell Choir
- God's Gardeners Garden Club

For more information contact the church office at 410-974-1713 or at by email coa21409@gmail.com.

Christmas Season Services of Worship



Christmas Cantata, Combined Service

December 17th, 10:00 am

All join together to celebrate the season with wonderful music!



Time of Meditation for Blue Christmas

December 21st, 8:00 am - 2:00 pm

The Sanctuary will be open for private, quiet meditation.

Prayers and scripture readings will be available for your use.

Christmas Pageant - December 24th, 10:00 am

A very child friendly service telling the story of Christmas.

Combined Service of Worship.



Christmas Eve Candlelight Services

December 24th, 8:00 pm and 11:00 pm

Candlelight Services of Lessons and Carols.

The Sacrament of the Lord's Supper will be served at the 8:00 pm service.



If you are in the pits,
stop in for a concert
to recharge for the
rest of the week!

PITS Stop Coffee House Concert Series

7 p.m.

at Christ Our Anchor
Presbyterian Church

**Free
Admission**

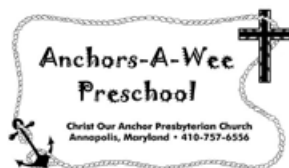
- Wednesday, Jan 10th, 2017

Remnant

- Wednesday, Jan 17th 2017

Deaconess Juanita Williams

Contact the church at 410-974-1713
or look on our website for more information



Anchors-A-Wee Preschool

Mikaely Hentnick, Director

Hours: Monday - Friday 9 am - 3 pm

Office: 410.757.6556 | Fax: 410.349.2240

aawpreschool@gmail.com

www.aawpreschool.com

**CHRIST OUR
ANCHOR**
PRESBYTERIAN CHURCH
Annapolis, MD

Pastor Jessie Lowry

1281 Green Holly Drive

Annapolis, MD 21409

Phone: 410-974-1713

www.christouranchorpc.org

Email: COA21409@gmail.com



Find us on
Facebook

Join us at **O'Brien's** for Sunday Brunch

11am-1pm

Sidewalk Café with views of Docks

Nightly Entertainment

Monday Night Poker

Visit our website for menus

www.obriensoysterbar.com

113 Main Street

410-268-6288



O'BRIEN'S

Annapolis's Original Steakhouse



Join us at **Middleton Tavern** for Sunday Brunch
10am-1pm Featuring Crab Benedict, Steak & Eggs,
Country Breakfast and more.

Outdoor Café with water view

Visit our website for menus

www.middletontavern.com

On the city dock 410-263-3323



Erin Pumphrey

Realtor

EXIT LANDMARK REALTY

Brokerage, Independently Owned and Operated

Office: 301-934-2022

Cell: 410-507-6586

erinpumphreyrealtor@gmail.com

www.exitlandmarkmd.com

"Call for all your real estate needs!"



"Now serving Cape St. Claire!"



PHIL GREENFIELD
COLLEGE COUNSELING

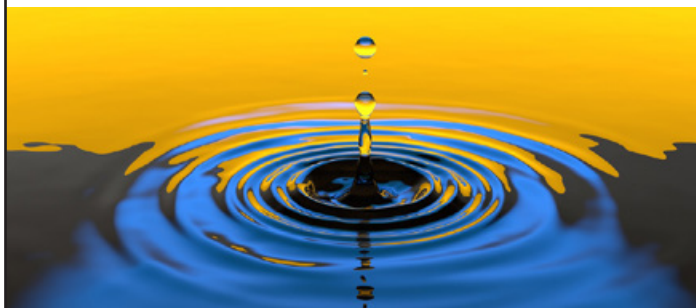
philip-greenfield.squarespace.com

Email: jobcap@hotmail.com

Phone: (410) 757-3583

HAGUE
Quality Water®
OF MARYLAND
HagueWaterofMD.com

♥ Your Water ♥ Your Plumber



Plumbing • Water Softening • Water Filtration

Awesome customer
service. Excellent quality
work. Quick scheduling.
- Jason K.

814 East College Parkway
Annapolis, MD 21409
info@haguewaterofmd.com

Call (410) 757-2992 For A **FREE**
Plumbing Estimate Or Water Analysis.

what if
YOU COULD
roll back
TIME?



what if
YOU GOT THE LASHES YOU
long for?

Real Results!



SOAK it up



life-changing SKINCARE®
RODAN+FIELDS

Preferred Customers
Get Perks!

- ★ 10% OFF DISCOUNT
- ★ FREE SHIPPING
- ★ SPECIAL PROMOTIONS
- ★ 60-DAY GUARANTEE

SIGN UP FOR
**FREE
SPECIAL**

PIC•COLLAGE

You have a nail girl.
You have a hair girl.
Let ME be your skincare girl!

Jszaidera1381@verizon.net
Jszaidera.myrandf.com

House Huntress **BREAKING NEWS**



Amy Juras

Inventory is low....home **prices** are up
buyers are looking for homes **now** and
they need more **choices**...how about yours?

Call **The House Huntress Today**

cell: 410-353-2123



WWW.HOUSEHUNTRESS.COM

EMAIL: AMY@HOUSEHUNTRESS.COM

OFFICE: 410-224-0600



Dog Walking, Exercising, Pet Sitting



**PRIORITY ONE
PET SERVICES**

Local, Certified, Insured, Recommended

www.priorityonepetservices.com

Shari Medina 443.223.9549

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



**LICENSED
BONDED
INSURED**

**1-877-WELLGUY
410-757-3333**

**No water
Low Pressure
Well pumps
Pressure Tanks
Well line repair**

**LICENSED WELL
EXPERT ON EVERY
JOB**

MENTION THE CAPER 10% DISCOUNT

**Retired? Let's talk about
rolling over your 401k.**



Chad M Miller, AAMS®
Financial Advisor
1390 Cape St Claire Rd
Annapolis, MD 21409
410-757-1374

Member SIPC
www.edwardjones.com

Edward Jones®
MAKING SENSE OF INVESTING

J.M. MULLEN
ELECTRICAL SERVICES



Your Local Electrician

10% Senior Discount

410.266.6316 • JMMullenElectric.com



To all my friends & neighbors
on
the Broadneck Peninsula



Happy Holidays



Chris Fuller, REALTOR®

Long & Foster Real Estate, Inc.

Direct - 410-757-3142 • Main Office - 410-263-3400

chris.fuller@LNF.com

www.AnnapolisHomesForYou.com



Chesapeake
Financial Planning
& TAX SERVICES

Helping Cape Residents for over 30 Years
Locally Owned and Operated

Specializing In

Retirement Planning / 401K / TSP Rollovers
Investment Advisory Services / Wealth Management
Estate & Special Needs Planning / College Planning 529 Plans
Income Tax Preparation / IRS Tax Notices



✦ **ANCHOR YOUR FINANCIAL FUTURE** ✦

Call for Your Complimentary Consult

Elizabeth M. Bennett, MBA Certified Financial Planner™

Located in the High Tide Offices of Annapolis off of Route 50
71 Old Mill Bottom Road N - Suite 201 - Annapolis, MD 21409

P (410) 974-0410 • F (410) 974-0614

www.Chesapeake-Financial.com

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



Water Savers



Christmas Trees

ARE AVAILABLE
IN MANY STYLES
AND MATERIALS



LIVE w/ ROOT BALL

- LOWER FIRE RISK
- GREAT AROMA
- BEST FOR THE ENVIRONMENT
- BEAUTIFUL ADDITION TO YOUR YARD
- SUPPORT FARMERS



LIVE CUT

- HIGH FIRE RISK
- GREAT AROMA
- IF RECYCLED OR COMPOSTED, LOW ENVIR. IMPACT
- ONE & DONE
- SUPPORT FARMERS



ARTIFICIAL

- LOW FIRE RISK
- NO AROMA
- PLASTICS FROM PETROLEUM
- MINIMAL AUTHENTICITY
- SUPPORT CHEAP IMPORTS

12/17

I know that Buying and Selling can be a complicated matter... Let me be your trusted advisor. Consult me first!



Karen Parsons

Direct: 410-353-3459

Main Office: 410-260-2800

Karen.Parsons@longandfoster.com

LONG & FOSTER
REAL ESTATE

CHRISTIE'S
INTERNATIONAL REAL ESTATE





Lisa Hoffman, DVM
Liesl Wheeler, DVM
Jennifer Greenwood, DVM

410.757.3566 www.HoffmanAH.com

15 Old Mill Bottom Road North
Annapolis, Maryland 21409

**Committed to Caring
and Connecting
with your Pet**

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



Cape Landscape Contractors

443-926-6494

Cape Landscape is your local, full service landscaping company.

Landscaping Service:

Seasonal Clean-ups Sod
Installation Garden Design
Installation-Top Soil
Mulching-Planting-Leaf
Removal
Weekly/Bi-weekly Mowing
Edge Trimming
And more....

Hardscaping Service

Design Installation
Brick Paving
Patios
Retaining Walls
Paver Driveways
Steps/ Landings
Sitting Walls
Walkways
Fire Pits

**10% OFF your 1st service
Call today for a free estimate!**

jandb@capecontractorsco.com - www.capecontractorsco.com

MHIC# 104608 LICENSED AND INSURED



CREATIVE CONTRACTORS

Quality Work with a Creative Touch

Brian J. Hogan
President/Owner

Custom Cabinetry Work
Custom Built Inns &
Bookshelves
Kitchens & Bathrooms

Interior Trim Work
Interior & Exterior Work
Doors/Windows/Siding
Renovations/Additions/Basements

Office: 410-757-2098

Cell: 443-569-2441

Fax: 410-757-2935

brian@creativecontractorsmd.com

www.creativecontractorsmd.com

MHIC #89822

Licensed & Insured

CSC resident for 43 years

Bella's Liquors

Our Business is Keeping You in the Best of Spirits!

CAPE ST. CLAIRE SHOPPING CENTER

410-757-0019



OPEN 9 AM - 10 PM DAILY



Maryland
Lottery

• Every Monday is Senior Citizen Day

10% OFF on Entire Purchase for Persons 65 or Older
(except sale items)

• Every Tuesday is Wine Day

10% OFF on Wine Purchase (except sale items)

• All Sales begin on Wednesday

*We have the finest selection of wines,
spirits, microbrews and cigars!*



**Sign up for wine tastings by
emailing vsannapolis@verizon.net**



Find us on
Facebook

For information on Friday night
Beer tastings and other special
events.



David M. Foxwell, Inc.

(410) 224-7010

Visit our Showroom at 1977 WEST ST

www.foxwellfloors.com

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

Designers on Staff * Evening
appointments available

Financing Available!

MHIC #50685

Annapolitan for over 50 years



Steak & Seafood Family Restaurant

Weekly Dinner Specials after 4 pm

Dine in Only • With Purchase of a Beverage

**Open Mon.-Fri. 11am for lunch; Sat.-Sun. 8am for Breakfast
and live entertainment Thur., Fri., Sat.**

- **Mon** - Homemade Meatloaf \$10.75
- **Tues** - Fajita Night: Chicken \$11.50, Shrimp \$13.75, Steak \$14.75
- **Wed** - \$6, \$7, \$8 Burgers
- **Thu** - Rib Night: full rack w fries \$17.00
1/2 Rack/fries \$9.00
1/2 rack & fried shrimp/fries, \$14.00
- **Fri** - Beer battered Fresh Cod/slaw&fries \$11.00
- **Sat & Sun** - Chef Specials

Happy Hour Monday-Friday 4-7pm

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

**LOCAL
CRABS**

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



1388 Cape St. Claire Rd.

410-974-0737

*Serving Cape St. Claire
since 1958*

Visa, Mastercard, American Express, Discover
and Debit Cards accepted.

www.graulsmarket.com

Bruce Brewster Painting

25 YEAR RESIDENT OF CAPE ST. CLAIRE

C 443.254.0155
O 410.757.0633

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

1225 Hilltop Drive
Annapolis, MD 21409

brewster1225@comcast.net



Mention this Ad and receive
\$500 off your roof replacement

Gutters
and Gutter Guards
available as well



MHIC License #111287

Our Services

- Full Roof Replacement
- Gutter Replacement
- Gutter Guards
- Roof Tune-Up
- Power Washing
- Window Replacement

FREE Estimates

**Licensed and Insured • Over 20 years experience
Family owned and operated**

443-949-5038

www.myroofexperts.com

Kathryn Mikulski Child Care

TEL: 443 994 3878

Private Child Care Provider
Cape Saint Claire
Child Care License #02-50962
Infant & pre-school, 20+ years of care

KathyKare@usa.net



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

Brunch @ O'BRIEN'S

Annapolis'
Original Steakhouse



Casual Dining
Steak, Seafood, Oyster & Raw Bar
www.obriensoysterbar.com
113 MAIN STREET • ANNAPOLIS, MD 21401
410.268.6288

\$\$\$ 50.00 COUPON \$\$\$ JP PLUMBING

410-757-8157 410-224-4820

Serving Cape St. Claire for 25 years

- Plumbing repairs
- Sewer repairs & Replacements
- Goulds well pumps
- Well tank replacements
- Sewer & drain cleaning
- Gas lines
- Bath Remodeling
- Video inspect sewer lines
- Ruud water heaters
- Schuco Solar Water heaters
- Polybutylene Water Service Replacements

Saturday Service Available

Jim Phaneuf- Md # 6700

www.jpplumbinginc.net



EXPIRES 6-30-2012



BERGMAN
We are your true neighbor.
EVERYDAY SAME DAY SERVICE
www.bergmancleaners.com

1340 Cape St. Claire Shopping Center
Mon.-Fri. 7:00am-7:00pm • Sat. 8:00am-5:00pm
410-757-7570

New Pools • Renovations • Service • Chemicals
Openings • Closings



www.sunrisepremierpoolbuilders.com

410-349-3852

Cape St. Claire Shopping Center

D.K. MILLER PLUMBING

Master Plumber - Insured and Bonded
Quality Work At A Reasonable Price

Specializing in Kitchen & Bath Remodeling
Well Pumps • Tanks • New Homes • Service
SENIOR DISCOUNT



DANIEL MILLER, Owner
**LOCAL RESIDENT 50 YEARS
AND 32 YEARS EXPERIENCE**

(410) 757-5770

Anne Arundel Home Improvement, LLC

Specializing in Pella, Anderson & Vinyl Windows Since 1982



- Vinyl Siding
- Roofing
- Doors
- Decks
- Gutters
- Additions
- Kitchens
- & much more!

*Serving
Anne Arundel County
for Over*
30 Years

MHIC# 129014

Call for a Free Estimate Today!
President Edward A. Grabarski

410-757-8043 • 410-570-5905



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

Published by:

The Cape St. Claire Improvement Association, Inc.
1223 River Bay Road, Annapolis, MD 21409
Hours - Monday - Friday 8:30 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.

POLICY FOR ARTICLE SUBMISSIONS

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

Cape St. Claire Improvement Association

www.cscia.org

Office:

President - Governor Breeden
Vice-President - Governor Lamb
Secretary - Governor Szczytko
Treasurer - Governor Myers

Budget Committee:

Michael Buchet & David Toy

Webmaster:

Bill Szczytko

The Board of Governors Committees:

Caper - Governor Lamb
Clubhouse - Governor Lamb
Strawberry Festival - Governor Lamb
Events - Dawn Myers & Jennifer Vaccaro & Cheri Fairchild
Erosion Control - Jennifer Vaccaro
Piers - Governor Breeden
Membership - Governor Szczytko & Cheri Fairchild
Technology and Communications - Governor Szczytko
Covenants - Governors Breeden and Jeffrey Roche
Building - Governor Zadera
BLOA - Governor Breeden

BCC - Governor Breeden
Personnel - Governor Breeden
Security - Governors Breeden & Neil Macindoe
Mosquito Control - The Executive Committee
Legislative - The Executive Committee
(Pres., Vice-Pres., Secretary, Treasurer)
Roads - The Executive Committee
Beaches and Parks - Governor Breeden & Neil Macindoe
Goshen Farm Liaison - The Executive Committee
Budget Committee - Governors Breeden and Myers

Cape St. Claire Improvement Association

1223 River Bay Road
Annapolis, MD 21409-4999

**POST OFFICE: DO NOT DELAY
- TIME DATED MATERIAL -**

PRST— STD
US Postage Paid
Millersville, MD
Permit No. 22

*****ECRWSS****

LOCAL POSTAL CUSTOMER

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



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

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

Store Hours:
Mon-Fri 8-8, Sat 8-6, Sun 8-5

CHOOSING THE RIGHT AGENT IS CRITICAL TO YOUR SUCCESS.

You owe it to yourself to have every advantage in getting your home sold. It's important to work with an agent with the market knowledge and experience to position your home effectively. There is no agent who knows the Cape St. Claire market better. In addition to my knowledge and expertise, my respect and appreciation for our community runs deep. I've been a Cape St. Claire resident for over 25 years. My sons attended the Broadneck schools, played ball on the ball fields, and sailed with the youth sailing camp. Perhaps you've seen me each year at my booth at the Strawberry Festival. I imagine you chose the Cape for many of the same reasons I did — for its beautiful beaches, water privileges, top notch schools, and its convenient shopping and commuting. When it comes to selling your Cape St. Claire home — you deserve an agent who appreciates the value of your home and can get it sold quickly and for top dollar.

If you or someone you know is thinking of
selling their Cape St. Claire home

Call *Cathy* to get started: 443-223-1570

What do Cathy's Clients Say:

"In the past two years Cathy helped us sell three homes and buy another. You never know what the other side is going to throw at you and Cathy handled it all in stride. Our needs were Cathy's top priority, and we'd call her again in a heartbeat."

~John & Chacea Duerr

Cathy Gazzo
Agent. Advocate. Friend.

YOUR AGENT You owe it to yourself to get your house sold quickly and for top dollar. Stack the odds in your favor with the kind of expert it takes to make it happen.

YOUR ADVOCATE Because in the complicated world of real estate you need an agent whose top priority is looking out for your best interests.

YOUR FRIEND Because your agent must be someone who you are comfortable confiding in, someone who truly understands your unique situation, and someone who cares that your needs are met.

SNEAK PEEK

Cape St Claire Waterfront
<https://vimeo.com/244654033>



AGENT • ADVOCATE • FRIEND

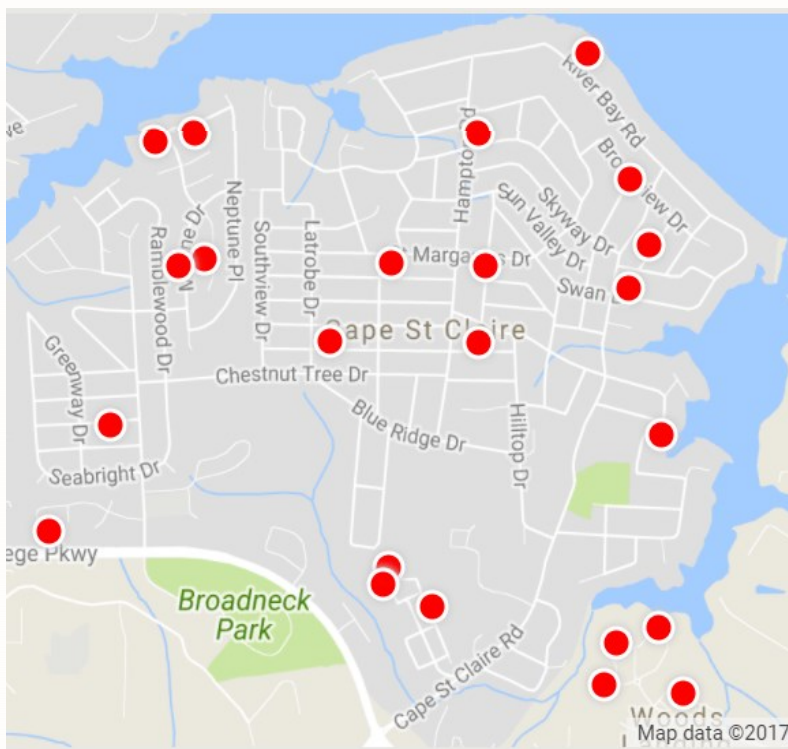
LONG & FOSTER®
REAL ESTATE

CHRISTIE'S
INTERNATIONAL REAL ESTATE

Office: 410-544-4000 • Cathy.Gazzo@LNF.com • CathyGazzo.com

CAPE ST. CLAIRE MARKET UPDATE

Cape St Claire Real Estate Sales October - November 2017*



<u>Street Address</u>	<u>Sold Price</u>
1076 Little Magothy View	\$690,000
1144 Saint Catherine Drive	\$269,000
1154 River Bay Road	\$1,320,000
929 Barracuda Cove Court	\$475,000
933 Marine Drive	\$429,000
1183 Summit Drive	\$515,000
1153 Bayview Vista	\$375,000
1295 Swan Drive	\$300,000
721 Hillcrest Drive	\$550,000
966 Mount Holly Drive	\$420,000
1004 Mount Holly Drive	\$257,800
943 Starfish Court	\$375,000
1141 Hampton Road	\$415,000
1179 Saint George Drive	\$400,000

* All information, taken from the Multiple List Service, is believed to be accurate but should not be relied upon without verification. This list consists of listings from various brokers, not intended to make the representation that all of the listings belong to Long & Foster Real Estate, Inc.

Would you like the Cape St. Claire real estate
market data delivered directly to your inbox?

[Subscribe to Neighborhood News](#)

It's the best way to stay up connected to what's
happening in the real estate market in your area.



Call *Cathy* for more information: 443-223-1570



AGENT • ADVOCATE • FRIEND

LONG & FOSTER®
REAL ESTATE

CHRISTIE'S
INTERNATIONAL REAL ESTATE

Office: 410-544-4000 • Cathy.Gazzo@LNF.com • CathyGazzo.com