Cape St. Claire Improvement Association, Inc. Community Newsletter

NOVEMBER 2018

President's Message

NOVEMBER 2018

Dear Capers,

After what seemed like 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 on the Board of Governors so we can continue making Cape St. Claire a great place to live, and hopefully make it better in the future too!

The Board of Governors has been busy, as I have described the last few months, as we continue to look towards the future. Within this issue you will find our proposed budget and a letter from the Budget Committee, which was presented on October 23rd at our Quarterly Membership Meeting. The budget continues to be forward-looking in planning, with its focus on personnel, infrastructure and Capital Improvements.

We continue to tackle the community's long deferred maintenance issues. We continue to develop priorities in maintaining existing assets, while looking at cost effective measures to upgrade our buildings, piers, beaches and parks so that they provide practical, accessible, safe and esthetic benefits to our community.

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

1. 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, not just for this Board of Governors (BOG) but for future BOG's.

- We are in the permitting process through the Maryland Department of the Environment, Department of Natural Resources and Army Corps of Engineering. This began in late August and will last a minimum of 240 days. Our top two priorities remain the Main Beach and Lake Claire. We have applied for a variety of funding opportunities and will continue to do so as we work to be shovel ready hopefully sometime in 2019.
- 2. 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 floors, ceiling and renovated the kitchen. We have put in newer, energy efficient windows in the clubhouse and LED lighting, which will help with ongoing electric costs savings.
 - Our focus right now is updating our bathrooms to bring the building into compliance with current ADA access laws. We are planning to make three bathrooms out of the two current bathrooms. We will have a Family/ADA bathroom along with a Men's and Women's Bathroom. All three will be individual spaces with upgraded vanity, sink and toilets.
- 3. Piers: The Piers remain cost-contained within the rental revenues from the 225 slips we maintain. In 2015 the slip holders embarked on pier replacement and safety

CONTINUED ON PAGE 4

IN THIS ISSUE:

- Board in Brief
- Message from The Town Manager
- FY2020 Budget
- Upcoming Election Biographies
- Calendar Photo Contest Winner
- Garden Club
- Goshen Farm News
- Cape Conservation Corps
- Santa Claus Breakfast Information

upgrade projects via a special assessment of \$55.00. During this time fees have remained constant and we have done a lot.

- We completed an upgrade of a 175ft section of the Lake Claire Pier this year along with a total replacement of the Little Magothy Pier for the first time in 40 years or more. We have improved fire and safety devices on the piers. Since 2015, we have invested almost \$200,000 between our three marinas, all paid from cash flow using no debt in the process.
- We are now assessing the next round of projects on our Piers at the Deep Creek Main Pier, the Deep Creek Small Pier and the outer 175ft T on the Lake Claire Pier that will need work in the next 5-10 years.
- The Piers Committee approved an increase in the slip fees by 12.5% for fiscal year 2020, specifically the piers contracts that run from February 2020-January 2021. This would be the first time since February 2015 that fees have increased, but still keeps the average slip affordable at less than \$500 annually, which is about 70% below comparable market prices at private commercial marinas.
- 4. Beaches and Parks: With the Main Beach Walking & Sitting Wall complete in 2016, we turned our attention to other areas of maintenance and improvements.
 - Our focus is the playgrounds at the Main Beach & Deep Creek. The existing equipment is nearing its repairable and safety lifespan, especially at the Main Beach. We gathered bids for both the Main Beach and Deep Creek Park to replace one or both sets of playgrounds and have signed a contract. We will move forward sometime this winter with replacement of both playgrounds, which will bring their access up to date with ADA laws, while remaining within the budget we laid out in Fiscal Year 2019.

- You will be seeing incremental improvements to a variety of drainage, parking lot and erosion control matters over the next year and beyond while looking at a comprehensive project to improve drainage at our Lake Claire parking area.
- 5. Lastly, in January 2017 the community approved the creation of a position for a Town Manager. The money for about 6 months of salary and benefits was included in the FY 2018 budget, and we hired Ryan Anderson in May 2018 after an extensive executive search, with the intent of having the position budgeted full-time going forward. We have fully funded this position for FY 2020 and have focused our attention on properly budgeting for our community Town Manager, Administrators, Groundskeepers, Beach Attendants and Secondary Police Program.

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

The reality of this budget is that after not raising fees in FY2019, we are advocating for an increase of the SCBD fee per tax account from \$175.00 to \$190.00. The total of \$190.00 SCBD Fee per tax account and a \$10.00 per lot fee will leave most Capers paying \$200.00 annually 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 just \$16.67 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

CALENDAR PHOTO CONTEST WINNER Jessica Lombardi

Jessica Lombardi Wins 2019 CSC Community Calendar Photo Contest

Congratulations to Jessica Lombardi for winning the grand prize in the 2019 Cape St. Claire Community Calendar Photo Contest with her photograph titled "Sunset Over Cape". You'll find Jessica's photo printed on the front of the 2019 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 2019 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!

Amy Podd

Advertising Director, 2019 CSC Community Calendar

A Message from The Town Manager



Capers,

It's that time of year and the leaves are falling.

As beautiful as they look, the falling leaves are a large source of water pollution to our Magothy River Watershed and the Chesapeake Bay. Please do your part and take the time to pick up and properly dispose of the falling leaves. Don't forget to check your closest storm drain for any blockages. For those of you lucky enough to have a sidewalk, please clear the walkway and any leaves stockpiled at the curb. Remember the county will no longer accept leaves and yard waste is plastic garbage bags. Use larger paper bags or cans clearly marked with an "X."

https://www.aacounty.org/departments/public-works/highways/road-maintenance/Roadside_Maintenance/leaf-removalrecycling

https://www.mswmag.com/online_exclusives/2018/10/fall-foliage-fouls-stormwater-runoff_sc_00125

The new signboard should be finished soon and the old one will be removed shortly after that.

Vegetation will be planted in our Regenerative Step Pool Storm Conveyance Systems to complete both county stormwater outfall restoration management projects behind the Firehouse and Cape St Claire Park.

Little Magothy and Lake Claire Piers are all complete and have had security gates installed. Water lines at Deep Creek and Lake Claire will be shut off and winterized on 11/30.

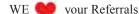
We are working through critical area permitting for the playgrounds that have caused a delay in out installation timeline. We are pursuing a couple different options to push the permit through and get them installed as soon as possible.

Don't forget to mark you calendars for the Tuesday, January 8th Quarterly Membership meeting. Come out and vote on issues regarding the annual budget, bylaw reviews, and the Board of Governors.

Cheers,

Ryan Anderson

Cape St Claire Town Manager TownManager@cscia.org 443.510.3116

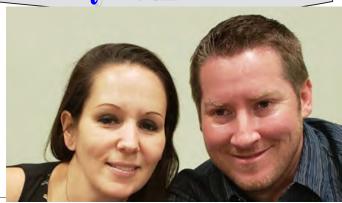


Mona moved our family four times!

Pleased to Refer Mona!

We were referred to Mona by my dad who had worked with Mona . Mona sold his house in less than two weeks. After putting our house on the market, Mona also sold ours in two weeks. During the search for a new home, Mona was right there with us during the entire process and made us feel like family. Mona's experience and skills really shined during the negotiation process with the purchase of our new home. We are pleased to refer Mona to all of our friends and family.

Laura &Scott Nicolaisen





LaCovey & Associates Associate Broker CRB ABR CRS CNE

EQUAL HOUSEN

Direct Line:

410-757-7080 410-703-4411

Mona Moves You!



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

This is not a solicitation for currently listed properties.



410-224-4400 Independently Owned & Operated

Health Notes: Hypertension

Health Notes is a new monthly article intended to inform readers about important health related topics. This month, the subject is hypertension.

Just what is hypertension?

Hypertension (high blood pressure) is a condition that puts you at risk for heart attack, stroke, and kidney disease. It does not usually cause symptoms. But it can be serious. Someone is generally thought to have high blood pressure if their BP reading is > 130/80 on a regular basis.

What are the symptoms of high blood pressure?

Most people have no symptoms when their blood pressure is high. That's why high blood pressure is called "The Silent Killer". However, some people may have headaches, dizziness or nervousness.

How can I lower my blood pressure?

If your health care provider has prescribed blood pressure medicine, the most important thing you can do is to take it. If it causes you side effects, do not just stop taking it. What you should do is tell your provider about your symptoms. They may lower your dose or switch you to another medicine. If cost is a problem, mention that too. They might be able to put you on a less expensive medicine. Taking your blood pressure medicine can prevent you from having a heart attack or stroke, and it can save your life! It's also a good idea to get a home blood pressure meter. People who check their own blood pressure at home do better at keeping it low and can sometimes even reduce the amount of medicine they take. Make sure that you keep a record of your BP readings and show them to your doctor.

What else can I do by myself to help lower my BP? You can have a lot of control over your blood pressure. To help lower your BP:

- Lose weight (if you are overweight). Even losing as little as 5% of your body weight can make a big difference.
- Eat foods low in fat and rich in fruits, vegetables, low-fat dairy products and less red meat.
- Reduce the amount of salt you eat. The most important thing you can do to cut down on salt is to eat less processed food. That means that you should avoid most foods that are sold in cans, boxes, jars, and bags. Learn to use herbs to flavor foods. You should also eat in restaurants less often.
- Be active for at least 30 minutes a day for at least 5 days per week.
- Drink less alcohol (if you drink more than 2 alcoholic drinks per day).

You need to take an active role in improving your health. You are your own best advocate.

By Deborah Campbell CRNP, a local Nurse Practitioner who makes home visits in the Cape area for a nominal fee. Call Annapolis Health 443-362-2400 for more information.

CAPE ST. CLAIRE IMPROVEMENT ASSOCIATION FY 2020 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. The committee appreciates President Beau Breeden's and Treasurer Jerome Zadera's insights as well as those from other Board members. 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 their approval. Once approved the budget is submitted to the County government. The BOG has reviewed and recommends the enclosed consolidated FY 2020 budget summary for CSCIA membership approval at the January 2019 annual membership meeting.

This summary includes the Cape Special Community Benefit District (SCBD) budget and two other budgets. SCBD revenues are from tax fees collected, appropriated and remitted to CSCIA by the County. The County retains an annual \$2,000 processing fee and monthly amounts for loan repayments. The CSCIA collects non-SCBD revenues from Maintenance (including Caper advertising and Clubhouse rental, other miscellaneous revenue sources) and Pier slip and other fees. Each year, the community votes to approve these budgets. Non-SCBD budget approval is not required but has been for years as a best practice for transparency. At the annual January membership meeting Cape members can vote for, modify, reject or do nothing for all the budgets.

This attached consolidated budget summary shows SCBD and non-SCBD revenues, expenses and totals by line item amount and dollar amount 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 2017, and 2018 actual amounts for comparison as well as the county approved FY 2019 budget.

The current SCBD assessment cap is \$200 per tax account. Based on an estimated 2,309 tax accounts in Cape St. Claire, the Board of Governors recommends maintaining the assessment cap. However, the Board recommends increasing the assessment, itself, from \$175 to \$190 for the FY 2020 budget year. The Budget Committee and Board of Governors have worked diligently to keep the assessment increase to \$15 by finding savings, addressing cost increases and priorities, while maintaining service levels. Cape members can only raise the SCBD Cap every two years. Raising the cap provides the flexibility to address increases in costs and improvement to assets and services.

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 2020 budget, CSCIA will be required to operate at the previous level. Using approved FY 2019 levels for FY 2020 could result in cuts as well as jeopardize assets and overall service levels.

Please plan on attending the January 2019 CSCIA Membership meeting. Your comments are welcomed. **Vote for your Board of Governors recommended FY 2020 budget; it is vitally important**.

BACKGROUND: Community members may petition their 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 (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, main beach walkway/steps)
- Administrative expenses for these purposes (Wages, Benefits, Utilities, Sewer, Insurance, Legal fees)

Cape St. Claire I	mprovement Association Proposed Fiscal Year Budget			
Fiscal Year 2020 (July 1, 2019 thru June 30, 2020)		SCBD		Non-SCBD
Ordinary Income/Expenses		SCBD-Regular	Mmbr-Maint, Beach-Parks, Caper, Club-House, Lake Claire,	
		Totals	BLOA/CSCSC (passthru)	Piers
INCOME				
	Caper Advertising	0.00	,	0.00
	BLOA Contribution (Security and Taxes)	0.00	,	0.00
	CSCSC Contribution (Taxes, Rent & Security)	0.00	3,052.00	0.00
Note 1	Maintenance Fees	0.00	25,000.00	0.00
Note 2	SCBD Revenue	438,710.00	0.00	0.00
	HOA Packets	0.00	10,500.00	0.00
	Interest Income - SCBD, Maintenance-Piers	20.00	100.00	0.00
	Late Fees Income - Maintenance/Piers	0.00	5,500.00	100.00
	Misc. Income - SCBD, Maint./Piers+Signboard	0.00	4,000.00	100.00
CL	Clubhouse - Rental Income	0.00	38,500.00	0.00
PM	Piers - Slip Rental Fees for 237	0.00	0.00	99,040.00
	Piers - Capital Assessment \$55 237 slips	0.00	0.00	13,035.00
PM	Piers Waitlist Fee (One Time \$100 applied to First S	0.00	0.00	1,500.00
	Fund Balance from Two-years Previous or Reserves	11,333.90	0.00	0.00
	Additional Parking Sticker Fees	0.00	2,000.00	0.00
	Total Income	450,063.90	133,731.00	113,775.00
EXPENSES		,	,	,
General and Ad	ministrative			
S	Accounting Fees	5,500.00	2,000.00	1,500.00
S	Audit Expenses	5,300.00		1,500.00
	Bank Charges	0.00		0.00
Note 3	Caper Print/Edit/ Contract&Postage	30,000.00		0.00
Note 4	Collection Fee - AA County,	2,000.00		0.00
PM	Front Foot Assessments Until FY 2029	0.00		1,700.00
S	Insurance	17,600.00		7,200.00
S	Legal Services	10,000.00		3,000.00
BP	Membership/Conference/Training (Dues & Fees)	1,300.00		150.00
	Miscellaneous			
S	(Refreshments,	500.00	100.00	500.00
	Events	1,525.00		0.00
ВР	Mowing Contract	14,000.00		0.00
CL	Clubhouse Custodial Svcs (Contract)	2,500.00		0.00
	Contract Labor (Special Event Public Security)	1500	, , , , , , , , , , , , , , , , , , ,	0.00
S	Office Supplies/Expense and Scanning Files	5,000.00		500.00
S	Payroll Expenses and Benefits	22,991.80		2,600.00
<u> </u>	Permits	500.00		250.00
<u> </u>	Postage	2,500.00		500.00
ς ς	Printing	4,000.00		100.00
c	3			
s c	Property Taxes	4,350.00		1,900.00
s c	Repairs/Maintenance	37,500.00		15,590.00
>	Sanitary Services	8,000.00	1,000.00	250.00

	SCBD Plus Non-SCBD				
Mmbr-Maint, Beach-					
Parks, Caper,					Dollar Change
Club-House, Lake Claire,					FY 18
BLOA/CSCSC (passthru)	FY 20	FY 19	FY 18	FY 17	То
+ Piers Totals	Proposed Budget	Approved Budget	Budget Actual	Budget Actual	FY 20
There is to take	. reposed Budget	, , , , , , , , , , , , , , , , , , , ,	2 auget / tetau.	2 daget / tetaa.	20
40,000.00	40,000.00	34,175.00	36,592.68	34,834.00	3,407.32
5,079.00	5,079.00	5,079.00	2,500.00	2,500.00	2,579.00
3,052.00	3,052.00	3,052.00	3,052.00	0.00	0.00
25,000.00	25,000.00	25,000.00	25,023.30	25,008.00	-23.30
0.00	438,710.00	404,075.00	403,000.90	332,382.00	35,709.10
10,500.00	10,500.00	10,500.00	11,100.00	15,300.00	-600.00
100.00	120.00	120.00	194.67	107.00	-74.67
5,600.00	5,600.00	5,600.00	6,570.33	6,368.00	-970.33
4,100.00	4,100.00	4,100.00	4,517.00	3,746.00	-417.00
38,500.00	38,500.00	35,000.00	39,292.31	37,338.00	-792.31
99,040.00	99,040.00	81,560.00	85,481.25	73,483.00	13,558.75
13,035.00	13,035.00	12,375.00	0.00	12,375.00	13,035.00
1,500.00	1,500.00	1,500.00	6,300.00	2,400.00	-4,800.00
0.00	11,333.90	63,047.00	19,465.00	0.00	-8,131.10
2,000.00	2,000.00	2,000.00	2,046.67	2,102.00	-46.67
247,506.00	697,569.90	687,183.00	622,619.11	547,943.00	74,950.79
2 17 /200100	53.7563.55	667,1263.66	012/013:11	3 17/3 13:33	7 1,5561.75
3,500.00	9,000.00	9,000.00	10,176.35	7,144.00	-1,176.35
3,000.00	8,300.00	8,300.00	3,750.00	5,617.00	4,550.00
50.00	50.00	50.00	8.85	25.00	41.15
20,000.00	50,000.00	42,000.00	48,169.67	45,801.00	1,830.33
0.00	2,000.00	2,000.00	0.00	0.00	2,000.00
1,700.00	1,700.00	1,700.00	1,170.00	1,170.00	530.00
18,200.00	35,800.00	32,000.00	30,935.36	17,786.00	4,864.64
5,000.00	15,000.00	10,000.00	14,118.18	5,845.00	881.82
800.00	2,100.00	800.00	400.00	10.00	1,700.00
330.00	2,200.00	000.00	.00.00	20.00	2). 00.00
600.00	1,100.00	2,600.00	3,031.77	2,287.00	-1,931.77
500.00	2,025.00	0.00	0.00	0.00	2,025.00
1,000.00	15,000.00	15,000.00	11,250.00	13,125.00	3,750.00
11,500.00	14,000.00	14,000.00	14,205.87	13,731.00	-205.87
0.00	1,500.00	0.00	1,500.00	1,500.00	0.00
2,000.00	7,000.00	7,000.00	3,354.96	2,759.00	3,645.04
9,248.20	32,240.00	21,814.00	14,847.11	14,599.00	17,392.89
750.00	1,250.00	1,250.00	892.00	200.00	358.00
1,500.00	4,000.00	3,000.00	4,895.40	2,461.00	-895.40
2,100.00	6,100.00	5,000.00	3,100.14	2,601.00	2,999.86
2,000.00	6,350.00	6,350.00	4,638.34	4,685.00	1,711.66
28,090.00	65,590.00	55,000.00	62,380.09	64,543.00	3,209.91
					871.96
1,250.00	9,250.00	7,750.00	8,378.04	6,854.00	871.96

Ordinary Incom	re/Expenses	SCBD-Regular Totals	Mmbr-Maint, Beach-Parks, Caper, Club-House, Lake Claire, BLOA/CSCSC (passthru)	Piers
S	Sewer	500.00	0.00	250.00
S	Signage	600.00	500.00	1,000.00
S	Telecommunication & Internet	3,700.00	350.00	8,000.00
S	Trash Collection	5,000.00	0.00	250.00
S	Utilities	10,000.00	200.00	14,000.00
Note 5	Wages-Town Manager	58,500.00	14,500.00	5,000.00
S	Wages - Administrator	35,360.00	9,560.00	5,000.00
S	Wages - Asst. Administrator	3,000.00	2,500.00	6,000.00
	Wages - Asst. Administrator (Mtg. Spt.)	2,400.00	0.00	0.00
	Wages - Code Enf./Permit Acquistion	520.00	2,080.00	0.00
ВР	Wages - Grounds Keepers/Keeping	15,500.00	9,500.00	0.00
CL	Wages - Custodial Svcs	2,080.00	0.00	0.00
PM	Wages - Handyman for piers	0.00	0.00	3,500.00
PM	Wages - Pump-out attendant	0.00	0.00	500.00
	Wages - Security Patrol	46,000.00	0.00	0.00
BP	Wages - Beach Attendants	13,500.00	13,000.00	0.00
	Vehicle Fuel & Maintanence	2,000.00	2,000.00	0.00
	Technology/ Website	6,100.00	3,900.00	0.00
Total Gnrl & Ad	min Expns Total General and Admin	381,326.80	133,638.20	80,740.00
Capital Expendi	tures			
ВР	Beaches and Parks Improvements	12,500.00		0.00
CL	Clubhouse Improvements	15,000.00	0.00	0.00
PM	Piers Improvments	0.00	0.00	20,000.00
PM	Piers Replacement Repair (FY 16-21) Capital Reserv	0.00	0.00	13,035.00
Note 6	Shoreline Erosion Restoration	41,000.00	0.00	0.00
Total Capital Expenditure Total Capital Expenditures		68,500.00	0.00	33,035.00
Total Expenditures		449,826.80	133,638.20	113,775.00
Net Income (Loss)		237.10	92.80	0.00

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

Note 1: Membership Maintenance Fee Revenues up to \$10.00 per platted or fractional lot.

Note 2: SCBD Revenue for 2309 taxed lots in Cape that are assessed at \$190 per lot.

Note3: Contract to Edit/Print/Distribute/Mail Caper.

Note 4: AA County Tax Collection Fee. Deducted before moneys remitted to CSCIA.

Note 5: Town Manager partial first year.

Note 6: Membership approved dedicated annual shoreline restoration assessment.



Mmbr-Maint, Beach-					5 11 61
Parks, Caper,					Dollar Change
Club-House, Lake Claire,					FY 18
BLOA/CSCSC (passthru)	FY 20	FY 19	FY 18	FY 17	То
+ Piers Totals	Proposed Budget	Approved Budget	Budget Actual	Budget Actual	FY 20
250.00	750.00	750.00	225.60	462.00	524.40
1,500.00	2,100.00	11,100.00	1,533.29	27.00	566.71
8,350.00	12,050.00	9,850.00	2,817.32	1,557.00	9,232.68
250.00	5,250.00	6,250.00	4,663.40	4,096.00	586.60
14,200.00	24,200.00	24,200.00	22,153.90	21,262.00	2,046.10
19,500.00	78,000.00	75,000.00	23,750.00	0.00	54,250.00
14,560.00	49,920.00	48,000.00	49,655.76	46,294.00	264.24
8,500.00	11,500.00	11,500.00	4,995.11	3,116.00	6,504.89
0.00	2,400.00	2,400.00	2,251.25	2,100.00	148.75
2,080.00	2,600.00	2,500.00	0.00	0.00	2,600.00
9,500.00	25,000.00	18,000.00	22,428.90	16,374.00	2,571.10
0.00	2,080.00	2,000.00	1,102.37	1,615.00	977.63
3,500.00	3,500.00	3,500.00	2,739.75	1,766.00	760.25
500.00	500.00	500.00	0.00	0.00	500.00
0.00	46,000.00	44,000.00	43,509.25	45,357.00	2,490.75
13,000.00	26,500.00	17,000.00	27,104.64	15,280.00	-604.64
2,000.00	4,000.00	4,000.00	0.00	0.00	4,000.00
3,900.00	10,000.00	6,034.00	2,215.26	1,439.00	7,784.74
214,378.20	595,705.00	531,198.00	452,347.93	373,988.00	143,357.07
0.00	12,500.00	60,000.00	35,000.00	0.00	-22,500.00
0.00	15,000.00	30,000.00	50,000.00	42,750.00	-35,000.00
20,000.00	20,000.00	12,610.00	0.00	0.00	20,000.00
13,035.00	13,035.00	12,375.00	138,444.00	12,375.00	-125,409.00
0.00	41,000.00	41,000.00	41,000.00	41,000.00	0.00
33,035.00	101,535.00	155,985.00	264,444.00	96,125.00	-162,909.00
247,413.20	697,240.00	687,183.00	716,791.93	470,113.00	-19,551.93
92.80	329.90	0.00	-94,172.82	161,273.00	94,502.72



19.10.2018

Board In Brief CSCIA Board Of Governors Monthly Meeting OCTOBER 8, 2018

President Breeden called the meeting to order at 7:32 P.M. He thanked all for coming and noted that this was a month of transition. He said tonight we would be reviewing the 2020 budget and budget letter and bylaw changes. He noted that the recent candidates' night was a success with over 100 people attending, and thanked Governors Szczytko and Schmidt for moderating. He said that October 18 will be a candidates' night for state delegates in districts 33, 30, and 30A; October 15 will be a meet and greet with Board of Education candidates; and October 23 is our Quarterly Meeting where we will present the proposed budget and bylaw changes.

Guests were Becky Benner and Bob Bishop.

The minutes of September 10, 2018 were approved with one abstention.

The Profit & Loss Statement of August 31, 2018 was approved unanimously.

COMMITTEE REPORTS

Treasurer: Governor Zadera said the September 18 Budget Committee went well, and we will discuss the issues later tonight.

Technology: Governor Szczytko is still looking for a vendor to enable us to set up online payments and he performed the routine updates.

Covenants: Governor Layman said there is one issue outstanding.

Events: Governor Schmidt said they are looking at dates for a community sing along and a kids' art show.

Membership: Governor Fairchild reminded all of the Quarterly Meeting at 7:30 on October 23.

Budget: Chairman Buchet said there will be a meeting tomorrow night if needed.

Building: Governor Roche said there have been 43 applications this year with a few outstanding.

Beaches and Parks: Governor Macindoe said we need to plant a number of trees to get our mitigation bond back and he is working with the CCC on purchasing.

Town Manager: Ryan Anderson said there have been a few delays in getting the new pier gates installed. He noted that the old floor cleaner is now gone. A new pump out machine for Deep Creek is on order. The signboard installation is moving along, and we might put the old signboard at Deep Creek. There are permit issues with the new playground which may delay installation. There will be new vegetation going in at the Main Beach. Water at the piers will be going off at the end of November and porta pots will be going soon. He is working on insurance updates.

Clubhouse: Governor Lamb said that, due to scheduling conflicts, the bathroom renovations are not likely to be completed before the holidays.

Caper: Governor Lamb continues to struggle with timely submissions and is trying to balance articles and ads.

Signboard: Governor Lamb said construction is progressing.

Halloween Happenings: Governor Lamb said trick or treating at the shopping center is October 25 from 5:30 to 6:30 P.M. Halloween Happenings will take place on Saturday, October 27 beginning at 10 A.M. Further details will be in the October Caper.

Breakfast with Santa: Governor Lamb said it is scheduled for December 8. Details will be in the November Caper.

Roads: Governor Breeden said the speed limit blinkers are now installed on Blue Ridge by the elementary school.

Piers: Governor Breeden said the season is wrapping up, and many boats went out for the possible hurricane. All inspections at Lake Claire and Little Magothy have passed and we are waiting on the gates. Piers fees will be going up 12 1/2% for FY 20, and there will be slips opening up next year. He thanked Jenn Williams for doing a great job handling the piers data.

Security: Governor Breeden stressed locking your doors at home and your car doors, especially at the Clubhouse. He said that if you see something, call the police and not the BOG members. He mentioned a recent incident at the shopping center.

OLD BUSINESS

Governor Breeden said letters have gone out to abutters of the Biohabitats projects and he and the Town Manager will be meeting with the project managers tomorrow for updates.

Budget chairman Buchet thanked Governors Breeden and Zadera, and committee members Toy and Moore for their work on the proposed FY20 budget.

Governor Breeden explained how the budget was laid out, comparing proposed figures with past figures. He noted that the original requests led to an \$80,000 deficit but that with shifting some expenses between accounts and raising some fees, that was dealt with. He noted that the assessment was proposed to be raised from \$175 to \$190, still under the \$200 cap, and that Caper and Clubhouse fees would go up, along with the 12 1/2% piers increase.

There was discussion of the SCBD income and expenses, including transfer of funds from the FY18 excess. Governor Breeden said we would be cutting back on major projects, having done a lot in the past few years. He noted that insurance increases are mostly due to additional coverage to include all our buildings, our new truck, and piers. There was further discussion of non-SCBD income and expenses, along with Piers income and expenses. Repair of the boat ramp at Deep Creek was mentioned. There was more discussion regarding mowing and custodial services and costs, along with setting aside dedicated amounts for future projects.

The bottom line is the expected FY20 income from all sources is \$697,569.90 and the proposed expenditures are \$697,240, leaving a surplus of \$329.90.

It was moved and approved unanimously that the proposed FY20 budget be accepted and presented to the membership at the October Quarterly Meeting, as required by our bylaws.

The budget explanation letter to be published in the November Caper was approved unanimously after several changes and corrections were made.

The Budget Committee decided that a meeting tomorrow night was not necessary and the next meeting would be in January.

NEW BUSINESS

Governors Breeden, Lamb, and Zadera need to submit biographies to the Caper for re-election to the Board. Governor Breeden said he has not heard from anyone else wanting to run for the Board. He added that the Budget Committee candidates may submit bios if they desire, and said that 2 more people may be interested in running for that committee.

Proposed changes to our bylaws were discussed. It was noted that they were written in 1959 and have been updated in piecemeal fashion over the years. The changes, as submitted by our attorney, would be a major rewrite of certain sections, and would need to be submitted to the membership 120 days prior to any vote. After much discussion, it was decided that we should deal with this after the budget meeting, and plan to announce in the November or December Caper that we will planning a vote for either the April or July Quarterly Meeting. Meanwhile, Governor Breeden appointed a standing committee of Governors Fairchild, Layman and Roche to go over the proposed changes and make recommendations to the full Board.

The selection of the cover photo for the 2019 Cape calendar resulted in "Sunset over Cape", by Jess Lombardi, being selected as the winner.

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

Citizens can access the 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.

There was discussion of a possible fall bonfire on the beach.

Governor Lamb said flashers may go on the traffic islands in a week or two.

COMMENTS

Becky Benner noted the Goshen Farm Harvest Dinner at Gloria Dei on Saturday, October 13 from 5 to 7:30 P.M., at a cost of \$10 for adults and \$5 for children 10 and under. She also noted the garden Club Yard of the Month winners' dinner on October 21, and said the Garden Club was going to meet on November 27 to make wreaths for Lawyers' Mall, the Clubhouse and the Guardhouse.

ADJOURNMENT

The meeting was adjourned at 9:55 P.M.

MEMBERS PRESENT

Governors Breeden, Fairchild, Lamb, Layman, Macindoe, Roche, Schmidt. Szczytko, and Zadera were present, as was Town Manager Anderson and Budget Committee chair Buchet and member Moore.





ELECTION BIOGRAPHIES

BOARD OF GOVERNORS

"Beau" George B. Breeden II

In 2013, I was elected to serve on the Board of Governors for the Association, not really fully knowing what I was getting myself into. I was re-elected again in 2016 and my 3 year term is coming to an end.

I have enjoyed serving on the Board of Governors for the last six years. I have served as President of the Association for the last five years. During this time I also led a number of the committees as either Chair or Co-Chair since 2013. The committees are Beaches & Parks, Building, Covenants, Personnel, Piers, Roads, Security, having also served on the Budget Committee since 2013. I have served as the Association's liaison for both Broadneck Council of Communities & Business Lot Owners Association since 2014. There are a number of other smaller committees that I have also chaired during this time and through my work with Association have represented the Cape on the Eastern District Police Community Relations Council, serving as Secretary.

I love living in the Cape and I would welcome another opportunity to serve on the Board of Governors. I feel as though there is unfinished work for me to help with, in particular the Capital Improvement Project of Beach Restoration & Stabilization of our Main & Lake Claire Beaches. I hope to continue as Piers Chair and helping the continued progress of maintaining and improving piers for our slip holders and residents.

I believe I can continue to bring value and experience of the last six years to help the Association work on behalf of the residents of Cape St. Claire.

Mary Elizabeth Lamb

My name is Mary Elizabeth Lamb, my family and I have been residents of Cape St. Claire for 33 years. I hold a B. Soc. Sci. an MBA, and a MSHCAD from the University of Maryland. I have been employed by Anne Arundel County Traffic Engineering for 33 years in various positions and now hold the title of Urban Roads Superintendent, Traffic Engineering. With the support of my husband Jimmy and my daughter Shelby I have chaired the Strawberry Festival Committee for the past 20+ years. In addition to the Strawberry Festival, my devoted committee and I organize the Easter Egg Hunt, Halloween Happenings, Trick or Treating at the Shopping Center and Breakfast with Santa. I have proudly served on the Board for the past 15 years holding the titles of Vice President and Secretary. I have chaired Membership, Clubhouse and the Caper during my terms. For the past 2 years I have served as Vice President for the CSCIA while continuing to chair the Clubhouse and the Caper. During my time on the Board I have successfully reorganized the community cleanup, brought bulk recycling to the Cape, initiated cosmetic and essential repairs to the clubhouse (Siding, Dumpster Fence, Roof, Kitchen Renovations, Main Hall Upgrade and HVAC system), reorganized the Caper and I am currently working on the new signboard replacement project. If I am re-elected to the board I hope to remain as chair of the Clubhouse and the Caper in order to continue to improve our community assets. Thank you for considering me as your representative on the board.

Jerome S. Zadera III

As I started my last bio off 3 years ago, I will begin with the same and say hello to my fellow Capers!

I ran the first time around with the mindset of creating a better community for my family, which evolved into helping create a better community for everyone. I am a born and raised Annapolitan and take great pride in helping preserve the culture this great area produces. I went to West Annapolis Elementary, Bates Middle and Annapolis High. I attended West Virginia University after high school where I received a Bachelor of Science degree in Economics with a minor in Communication Studies. I have two little girls, one attends PASA and the other is a kindergartener at Cape St. Claire Elementary. My wife, Jessica, currently helps with the PTO, is a room mom and volunteers for numerous different events throughout the year. My stepmother Debbie and father Jerry (Jerome Jr.) also live in this community and he is always getting confused with me, which is fine since I tend to try to stay under the radar.

I currently hold the position of Treasurer and have enjoyed working with the Budget Committee and the current BOG to establish a balanced budget to further fund community projects that set us apart from other communities in the Annapolis area. I also held the position of the Building Chair where we worked to digitize forms to help lower printing costs, time spent to hand write forms and faster turnaround times on pending submittals.

During this short time, I have learned a lot and gained a great deal of respect for the work needed to keep this community running and I feel my mission is not done. I love living in "The Cape" and I would welcome another opportunity to serve on the BOG. This would provide me the opportunity to continue to give back, help Cape St. Claire push the boundaries of "normal" and provide an environment where everyone feels at ease that are making strides to do the right thing for the community as a whole.

Thank you for considering me as one of your representatives on the Board of Governors.

ELECTION BIOGRAPHIES

BUDGET COMMITTEE

Michael M. X. Buchet

Hello neighbors and colleagues.

I am Michael Buchet and recognizable as the guy formerly known around soccer, lacrosse, foots-all, and the basketball Cougars as Renee's dad. For many of you I am also that guy you vote onto our Cape Budget Committee. Thank you for those votes and thank you for your faith in and support of the committee's work.

Again, we have delivered a budget without raising the assessment cap. However, the Committee had to balance the FY 2020 budget using a \$15.00 assessment increase. Working closely with the Board of Governors we crafted a stringent budget that continues service levels, increases some levels, funds plant improvements, cleans-up storm damage and rebuilds savings not to mention supporting CSCIA representation with County Agencies, the Council and Executive.

I am asking for your vote so I may continue on the Budget Committee. Thank you.

Brad Medley

Greetings Capers,

After spending the past 30 years on the peninsula, my wife and I decided to settle down and purchase a home 3 and a half years ago. We could not have selected a better community than Cape St Claire to raise our family. With everything contained in this charming community from great beaches, functional boat access, delightful play areas and a sense of family that is warm and welcoming.

I currently work for Hilton Hotels corporate office deploying the latest software and implementing change throughout this amazing organization. I also am finishing up a term as House Committee Chairman at the Broadneck Elks lodge where I have been able to manage the budget for some very successful events including our annual crab feast, cornhole tournament, horseshoe tournament and numerous other parties and events. Prior to that I was also happy to serve in my capacity of Secretary which included records management and financial accountability for membership. My previous work skills and benevolent experience should be a great match to assist the budget committee in ensuring our road to success for many years to come.

John Oliver

My name is John Oliver and my family and I moved to the Cape over three years ago in conjunction with my final assignment in the Navy as a Leadership Instructor at the Naval Academy. I retired from the Navy after 20 years and have been coming to the Cape since I was a midshipman. Having coached youth sports for the past 25 years, most recently, the last three years have been with BAYS Boys and Girls Lacrosse and Field Hockey and now, the Navy Women's Club Lacrosse team, I know how tirelessly our volunteers work. With my children aging out in the BAYS programs and in keeping with my life of service, I wish to serve the Cape in a greater capacity.

My family and I love the Cape and all it has to offer its residents. I would like to continue to ensure its use for future generations by being a member of the Budget Committee. Having been an advisor to my son's Cape Main Beach restoration Eagle Scout Service Project, I recognize the importance proper planning and budget management is to the restoration and preservation of our Cape natural assets and community amenities. I look forward to hopefully serving as a committee member, as well as many more years as a Cape resident. Thank you.



Cape St. Claire Garden Club

As we welcome November, I do want to say a fond farewell to October, that most wonderful month! We finally got that delightful drop in temperature and humidity that heralds the coming winter and the changing color of leaves. As I drive along highways and by-roads, I love looking at the vegetation that is still hanging on. There are lovely displays of dried grasses, yellow goldenrod, some remaining greenery seed heads and pods – it all comes together in a glorious display! Add the reds of sumac and evergreen needles and the scene is complete. It reminds us that it's almost time for our living things to go dormant to gain energy for their spring awakening. It's a good time to mulch tender plantings – and why not used shredded leaves from your own yard? Save cutting back shrubs until spring, because now is not the time to encourage new growth – this includes your roses, too. You can help insects, pollinators, and birds by leaving the dried stalks of perennial plants that have faded; they will eat off them and form larvae within, and they also lend interest to the fall/winter garden.

Speaking of interest, the Garden Club welcomed a very interesting speaker at our October meeting, Michael Judd of Ecologia, on *Edible Landscaping with a Permaculture Twist*. Michael shared his background working on long-term

food security during his 10 years in Nicaragua, where he founded a non-profit, Project Bona Fide, whose beautiful wooden jewelry was on display. He spoke of the productivity of the superstar Paw Paw tree, a tropical fruiting tree that has adapted itself to northern climes. He showed photos of food forests he created, where plants work together symbiotically with fewer inputs and less labor from humans, so he can lie in his hammock sipping his paw paw margarita. He showed several sites where he has installed water-harvesting contoured beds with woodchip swales in between planting beds, and where he had installed herb spirals with rock walls, rising upward into a swirl, increasing room for plants, stabilizing temperatures, and providing habitat for beneficial predators. He showed the European practice of hugelkultur in which wood logs or sticks are buried under



soil, holding water and nutrients for plants as they decompose. He shared photos of his round-timber and straw-bale home, with a living green roof and super-efficient Finnish wood stove. "There're no right plants, just DO it, just try it and see what works," he told us, and "Humans shouldn't be separate; they should be *part of* the food forest." His story was both fascinating and enlightening, inspiring many Members to try some of the techniques he described --myself among them! And we all enjoyed sampling his delicious fresh paw paw fruits, as well as his paw paw jam and ice creams, and even his blackcurrant jelly. Members went home with fruits, baby paw paw trees, wooden jewelry, and even a log seeded with shitake mushrooms, emerging already for harvest!

Our Harvest Dinner, celebrating another bountiful year of gardening fun and fellowship, will be held on Sunday, October 21st. As we do each year, we will host as our guests the many 2018 Yard of the Month winners. We always enjoy the delicious food and enjoyable company as we congratulate some of the gardeners who help make Cape so beautiful. Keep up the good work, Capers, and *you* could be one of next year's winners!

Our next meeting will be held on **Tuesday, November 13**th (a week late, due to elections) at 7:00pm, in the clubhouse. We will enjoy our annual *Arranging Plant Materials Workshop*, when Members bring flowers, foliage, seed heads, and berries to create centerpieces for our Thanksgiving tables. Then, on **Tuesday, November 27**th, we'll have our annual *Evergreen Wreath Workshop*, where Members contribute evergreen cuttings from our own gardens to assemble into beautiful wreaths for display in downtown Annapolis, around the Maryland Statehouse, and right here in our beloved Cape St. Claire. We also enjoy a fun gift exchange at this final meeting of 2018.

Then, on **Tuesday, January 15th, 2019**, we'll meet for our popular *Winter Sowing Workshop*, when we defy the winter blues by germinating seeds, outside! Usually by February, some of us have bright green sprouts despite the snow and ice. If you'd like to join us, please save some translucent containers from your lettuce or spinach, or some milk jugs, and come join the fun! All of our upcoming meeting dates are listed at **capegardenclub.wordpress.com** – we hope you'll come and join our fun and informative meetings.

—Submitted by Jeanne Klingler

NEWS FROM



HISTORIC GOSHEN FARM AND EDUCATIONAL CENTER

Fall Harvest Pasta Dinner Gets Rave Reviews!

Our Goshen Farm Preservation Society Annual Harvest Pasta Dinner, held on Saturday, October 13th, was a smashing success! The event was once again held at Gloria Dei Lutheran Church in Arnold, and was one of the best attended events in the six year history of the dinner. With the great support of our community, we sold over 130 dinners! Dinner included penne pasta with homemade spaghetti sauce, made by the gardeners from organically grown tomatoes from our Sharing Garden at Goshen Farm. Salad and rolls accompanied the pasta. Our gardeners and GFPS membership also made many delicious desserts.

We would like to thank the Irish Restaurant Company, owners of Galway Bay in Annapolis, Brian Boru's in Severna Park, Killarney House in Davidsonville, and Pirates Cove in Galesville, for their generous support of our efforts at Goshen Farm! For the third year in a row they have donated all the pasta, salad, salad dressing, cheese and rolls. Their generosity makes this one of our most successful fundraisers, which goes a long way to helping us preserve a local treasure. On behalf of the Board of Directors of Goshen Farm, I would like to thank everyone who helped make our Annual Pasta Harvest Dinner such a great success!

Leash Your Dogs, Please!

Despite the best efforts of the Board of Directors to notify our friends and neighbors, some individuals feel they are above the law or have special privileges as Goshen Farm members.

The following was included in an email sent to our members and posted on many Face Book pages on the Broadneck: "You may think it is OK to have your dog run "at large," a term of law under the Anne Arundel County Code, but it is not. Dogs in any public places in the county must be on a leash except under very specific circumstance spelled out in the code. See § 12-4-905. Animals running at large prohibited at Goshen Farm.

The Board of Directors wants to make it perfectly clear that members and their dogs are welcome at Goshen Farm. However, the dogs must be on a leash and you must clean up after your dog. Please do not force the Board to take actions that will penalize other, more caring and thoughtful pet owners because of your disregard of the law.

Goshen Farm Continues to Benefit from Eagle Scout Projects

Over the last several years, many Boy Scouts have earned Eagle Scout status by working on projects at Goshen Farm – a historic walking trail, the building of the shed for Sharing Garden Members, the beautiful sign at the entrance to Goshen Farm, and several other projects.

Two potential Eagle Scout Projects under active consideration are the building of several Bluebird boxes, the clearing of the ironstone quarry of brush and installing stairs at the face of the ironstone outcrop for better viewing. It is quite likely the quarry provided the stone for many

of the Goshen Farm structures.

The Educational Resource Right in Your Back Yard

Goshen Farm continues to serve as an educational resource in more ways that we can count. Over the last month we have worked with students from the Anne Arundel Community College and Broadneck High School.

We met with a sophomore at the Community College to provide her with information on Goshen Farm, its history, and its future. She was working on a presentation for her Communications Course that was to include both an oral and video component. We provided her with the requested information and some historical pictures to which she added a lot of pictures she took on her visit.

We also met with a student from Broadneck High School (BHS) who was working on a paper on erosion and/or sedimentation at Goshen Farm or Sandy Point State Park. He used the information we provided to develop his paper on wind erosion at the State Park. We are pleased to report he received a B+ on his science class paper at BHS. The young scholar has decided to switch from his CAT South Program at South River High School to an Academic Program at BHS, geared toward attending college. Congratulations!

Of course we continue our support of the Enclave Program on a weekly basis, frequent work with the BHS Eco–Action Team and Environmental Literacy Program, and the Performing and Visual Arts Magnet Program.

Paying It Forward!

Two of our Board Members, Terry Brandon and Roy Benner, thought that having a hand-operated "Bailer-Type Well Bucket" would be great way for elementary school children to experience drawing a bucket of water as did the earlier owners of Goshen Farm. A local plumber, who has chosen to remain anonymous, heard about the well project and has offered to donate the necessary materials to be used on this educational project. In anticipation of getting the project underway, Terry Brandon purchased and donated the specialized metal hand-operated "Bailer Bucket" to be used as this project is developed and installed.

Coming Events

While the Fall Harvest Pasta Dinner was our last big event of 2018, the Board of Directors thought it was not too early to begin planning for 2019. At the last Board Meeting the following event dates were tentatively approved:

- Java & Jazz/Tea & Tunes March 10, 2019
- Goshen Farm Spring Open House March 13, 2019
- Annual Wine Tasting & Silent Auction August 17 or 24, 2019
- Goshen Farm Fall Open House September 14, 2019
- Fall Harvest Pasta Dinner October 12, 2019.

The Summer Acoustic Concert Series is under development.

SANTA IS COMING TO CAPE ST. CLAIRE

BREAKFAST WITH SANTA AT CAPE ST.
CLAIRE CLUBHOUSE

Saturday, DECEMBER 8, 2018 8:30 AM AND 10:30 AM

CONTINENTAL BREAKFAST

FRUIT, DONUTS
BAGELS AND CREAM CHEESE
CEREAL, JUICE, COFFEE, TEA AND HOT CHOCOLATE

\$5.00 FOR CHILDREN AND \$6.00 FOR ADULTS

PLEASE BRING YOUR OWN CAMERA!!!

SEATING WILL BE LIMITED. RESERVATIONS ARE REQUIRED. EACH
CHILD WILL RECEIVE A GIFT AND A LETTER FROM SANTA. PLEASE
DETACH THE FORM BELOW AND RETURN IT WITH PAYMENT TO

MARY LAMB, 1180 SUMMIT DRIVE, ANNAPOLIS, MD 21409.

ALL CHECKS SHOULD BE MADE PAYABLE TO "CSC STRAWBERRY FESTIVAL". CALL MARY LAMB AT (410) 757-0593 FOR MORE INFO

Family NameAddress	Phone #	
Childs Full Name	Age_ AL GIFT FOR CHILD'S SA	Boy / Girl NTA LETTER
Childs Full Name_ PLEASE INDICATE A SPECIA	AgeAge_ AL GIFT FOR CHILD'S SA	Boy / Girl NTA LETTER
For additional children pleas	se indicate necessary info	on reverse side
NUMBER OF ADULTS ATTER TIME REQUESTED - 8:30 AM # ADULTS X \$6.00 = TOTAL ENCLOSED	10:30 AM	<u> </u>



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.

FAIR TRADE FAIR

Saturday and Sunday, December 1 & 2 After all Masses



"There is no worse material poverty... than the poverty which prevents people from earning their bread and deprives them of the dignity of work."

- Pope Francis

ADVENT EVENT

Sunday, December 2 from 12:30-2:30 p.m. Children's Activities ° Light Lunch ° Make an Advent Wreath Childcare Available

Sign up by Nov. 26 on our parish website Suggested Donation \$15 per family



All are Welcome to Join us for Mass!

Saturdays at 5:00 p.m. Sundays at 8:00, 9:30 & 11:30 a.m.



Ecumenical Thanksgiving Service

Asbury United Methodist Church Sunday, November 18 4:00 p.m.

Area congregations will gather together for a family-friendly meal packing event, concluding with worship and prayer.





4th Annual Harvest Bash

Don't miss out on the fun!!

November 2nd 7-10 PM

Cape St Claire Clubhouse
Tickets are \$25 in advance and \$35 at the door
The price includes wine, beer, food and music.
Local band 3rd Sunday Band will be playing again this year
All proceeds support our conservation and restoration efforts
http://capeconservationcorps.org/events/event/3rd-annual-harvest-bash/

Habitat Hero Nominations

Please continue to submit your nominations for a Habitat Hero. We are looking for a 4th quarter habitat hero that promotes un-gardening in the fall and throughout winter. Do you leave the leaves, stems standing and provide food, water and shelter for critters throughout the fall and winter? We want to hear about it! Re-think pretty—leave your yards a little messy for our local fauna. Click her for more information or to nominate yourself or a neighbor.

http://capeconservationcorps.org/habitat-heroes/

Native Grasses: Overlooked and Underused By: Stacey Wildberger

As I looked around at the Cape Conservation Corps Plant Fest last month, I saw the colorful, late blooming, and pollinator plants head out first. The goldenrod, aster, turtle head and of course the milkweed because by now everyone knows the important role they play for monarch butterflies - their only larval host plant. The fall blooming perennials are just as important to fuel the monarchs for their fall migration. But I also noticed that the grasses were left behind. It started me thinking that many people are not aware of all of the benefits native grasses have to offer. They do not have the same pizzazz sitting on the table as the aforementioned blooming perennials, and sometimes they are cut back so their full beauty is often hidden. They sit there, waiting for someone to discover their unique qualities.

Let's take a look at what benefits native grasses can offer to your landscape. Because they are native they are well adapted to our climate conditions. They are attuned to our climate, moisture, diseases, and pests. Therefore they perform well in these conditions. Being well suited to the environment allows them to remain low maintenance, to decrease their dependence on water, and to eliminate the need to use fertilizer because they typically thrive in poor soil conditions.

Grasses also have high wildlife value. Many native butterflies depend on our native grasses to lay their eggs as a larval host plant. Many of the often overlooked skipper butterflies are threatened with habitat loss. The grasses provide a place for larvae (caterpillars) to build a shelter at the base of the plant by weaving blades of grass together, providing for both their food and shelter needs. The seeds of the grasses provide food for many birds and small mammals. Birds also use parts of the grasses as nesting material.

Another important benefit of native grasses is erosion control. Their dense root systems with small fibers loosen and hold soil, allowing stabilization of slopes during sudden downpours and windstorms, which prevents loss of soil and controls erosion. Native grasses roots run deep, typically 3-5' and as much as 15'. The roots die and regenerate adding rich organic material to the soil and recycling nutrients. By absorbing and filtering water they help to control erosion. Their fibrous nature can also choke out weeds and control weeds - an added bonus!

One of my favorite quotes by author Benjamin Vogt is "re-think pretty". This adage can be applied to my final native grass benefit - aesthetics. There is no question in my mind that grasses lend a beauty to landscapes, from the textures, colors, sights and sounds, to the internal beauty they provide for ecosystem around them. Grasses create motion in the garden as they gently rustle in the background. They can invoke all of our senses from the vivid eye catching autumn colors on display in the golden seed heads of Indiangrass, and the fragrant scent of Prairie dropseed, ranging from licorice to buttered popcorn. The texture we feel and experience with our hand and eye is unique to grasses. And who

doesn't love the whisper of the grasses in a warm summer breeze? Grasses provide year round interest in your landscape; something for your eye to rest on in the dead of winter, seeing the snow highlighting the long forgotten seed head. They also improve the aesthetics around you. Their quick growing nature allows them to be used as privacy between neighbors, around patios, in high traffic areas and around unsightly equipment (HVAC,) or even define an outdoor space. While all of these are important attributes, their contributions to the ecosystem are by far the prettiest thing about them.

So, let's talk about some specific native grasses and their unique characteristics that make them a must-have in your own landscapes.

Little bluestem (*Schizachyrium scoparium*) is a warm season grass with stunning blue-green foliage turning to rose gold, red or maroon for a splendid fall display. It grows best in full sun, well drained poor soil. A common cultivar 'standing ovation' can stand upright through the winter snow.

Prairie dropseed (*Sporobolus heterolepis*) creates a fountain-like effect with its fine textured slender blades. The fall colors are a show stopping yellow to bronze that will stand out in a dreary backdrop. The name dropseed comes from its tendency to drop little round hard seeds when it is done blooming - which are gobbled up by songbirds.

Indiangrass (*Sorghastrum nutans*) is a striking grass that can grow 5-7'. It thrives in full sun and is adaptable to a variety of soil conditions. The golden seed heads of autumn not only provide a beautiful sight for our eye but they double as an attractive food source for birds.

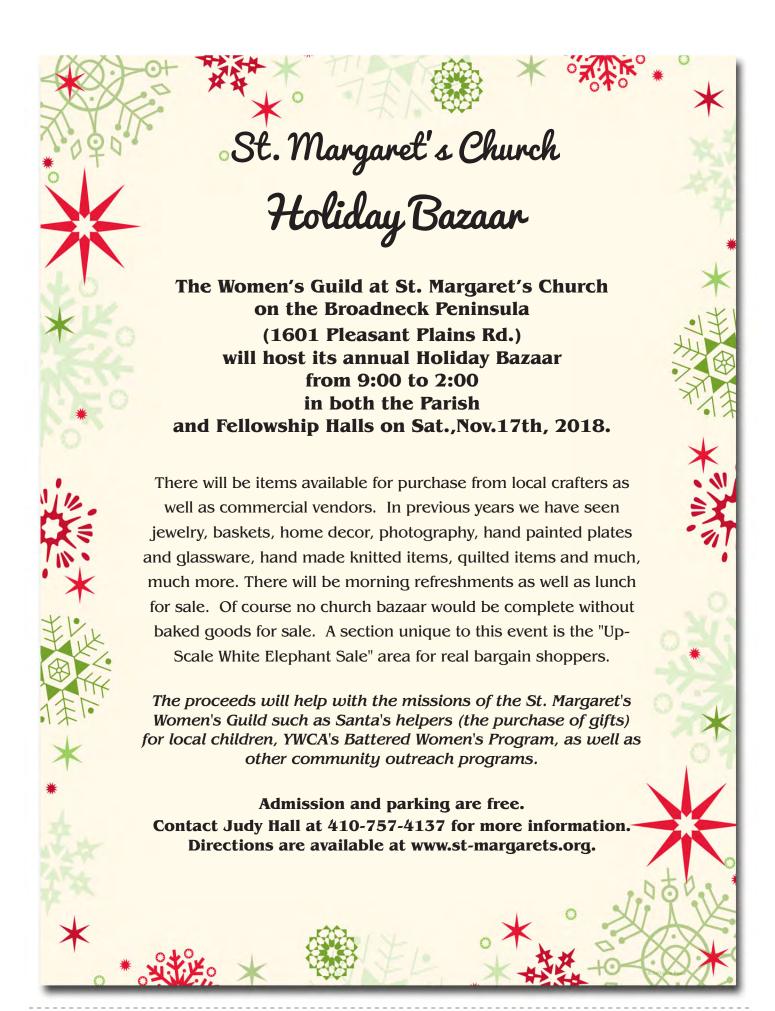
Switchgrass (*Panicum virgatum*) is another warm season clump-forming grass. It features an open, lacy spray of small seeds. The straight species stands up to 6' tall but there are many cultivars that would fit into a garden setting. Switchgrass offers a variety of year-round interest from the reddish purple seed head to the pale yellow of fall blades lasting into winter. Seeds are consumed by song- and game-birds, it provides cover and nesting material for birds, and is the host plant for most Banded skippers and Satyrs butterflies.

Sedges (*Carex spp*) are the final native grass I'll touch briefly on. They are a very large group of grasses that I could write a whole article on. There is virtually a *Carex for* every type of soil, moisture, and light condition you can have. A few of my favorites are C. *pensylvanica*, C. *albicans*, C. *appalachica* and C. *amphibola*. There are just too many to list. Stay tuned for Native Carexes!!

I urge you to consider using these and many of the other wonderful native grasses in your landscapes. The benefits to the ecosystem are immeasurable as we must remember who we are gardening for. And their beauty to our eye is a bonus as their true beauty is reaped for the flora and fauna around them. Re-think pretty.



Switch grass Indianglass Entire Blacstein



ST. MARGARET'S CHURCH Pacing 40.1



All Saints' Dixieland Mass



Featuring the **Naptown Brass Band** Sunday, November 4 9:00 & 11:15 a.m.



A SERVICE OF REMEMBRANCE NOVEMBER 11 — 11:15 A.M. 100TH ANNIVERSARY OF WWI ARMISTICE



Family Advent Wreathmaking Sunday, November 25 Parish Hall



10:15 to 11:00 a.m. Donations of greens & pine cones are needed! Drop off your donations at the Parish Hall doors by 8:30 a.m. that day

St. Margaret's Church Women's Guild Annual



& White Elephant Sale

Saturday, November 17 9 a.m. to 2 p.m. Parish Hall



Sunday, December 2 - 5:00 p.m. Childcare provided



FREE Benefits Card

Immediate discounts: Prescription meds
Dental Vision

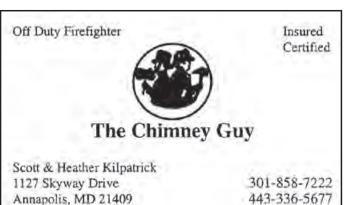
All MD residents accepted (All ages)

No limits No restrictions No enrollment

Local providers + Major chains participating

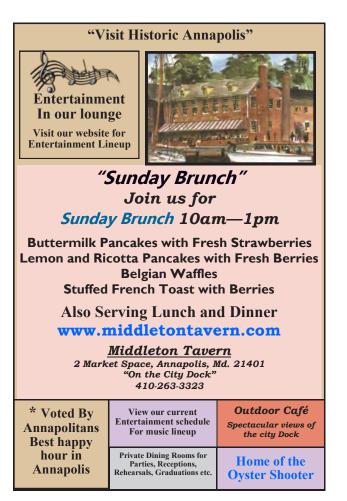
Can help with RX donut hole

Jason.Woods.NASB@gmail.com 443.995.9030 Licensed agent









All are welcome at

CHRIST OUR ANCHOR CHURCH PRESBYTERIAN CHURCH Annapolis, MD

Worship Service Times

9:30am Traditional - Nursery services available 11:00am Contemporary - Children's Sunday School offered

Here Come the Holidays! Mark your Calendar! Let's Celebrate!

Sunday 11/4: -All Saints Sunday

Sunday 11/11: -Veterans Day Observance

Sunday 12/2: -Advent Week Begins

Saturday 12/8: -Advent Fair 9:00 AM-12:00 pm

Sunday 12/16: -Christmas Cantata, Combined Service 10:-00 am

Thursday 12/20 -Blue Christmas, Sanctuary Open for Prayer 8:00 am - 2:00 pm

Monday 12/24: -Children's Christmas Pageant 5:00 pm

Monday 12/24: -Christmas Eve Candlelight Services 8:00 pm and 11:00 pm

Parents of Young Children Group - Bring your little ones and come enjoy the company of other parents seeking spiritual growth.

Where: Christ Our Anchor Presbyterian

When: Fridays from 9:00 - 11:00 am, 11/16 and 12/7

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

Advent Fair! Saturday, December 8th, 9:00 am - 12:00 pm -

Crafts, games, snacks and lots more Christmas fun! Save the date for a morning filled with lots of: fun activities for children, Ages 3-years old to 5th grade \$10 per child. To sign up, or for more information, contact the church office at 410-974-1713/or by email to coa21409@gmail.com.



Director: Mikaely Hentnick

Hours: Mon - Fri, 9am-3pm

Office: 410-757-6556 | Fax: 410-349-2240

aawpreschool@gmail.com www.aawpreschool.com

1281 Green Holly Dr Annapolis, MD 21409 410-974-1713 coa21409@gmail.com

Visit us in person or online christouranchorpc.org

Find us on f



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.

Youth Group - 1st and 3rd Sundays of each month, Fellowship Hall, 5-7pm



We would like invite to you to be a part of our church family as we journey through Thanksgiving, Advent and the Christmas season.

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

Pastor Chris



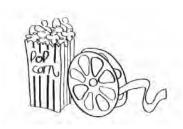
Winter Relief

Nov. 11th to Nov. 19th

CSCUMC will once again be participating in Winter Relief from Monday 11/11 through Monday 11/19 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



Family Movie Night

Bring the whole family and join your neighbors each month for a free family movie, drinks, and popcorn. Gather at 6:30pm , Movie begins at 6:45pm November 16th - Sing

Pecember 7th - The Star



This year, the Community Thanksgiving Service and meal packaging will take place November 18th from 4-6 at Asbury UMC in Arnold.



Hanging of the Greens

Join us as we decorate our Sanctuary for Advent Sunday, November 25th



Advent

The Advent season runs from December 2nd through Christmas Eve. We will be celebrating love, hope, and joy all through the month of December.



Christmas Eve Services
5:00pm – A child-friendly Family Candlelight Communion Service

10:00pm - Traditional Candlelight Service

Blessings to you this Christmas



Cape Backpack Buddies

With the start of the school year in September, Cape Backpack Buddies is again providing weekend food supplements to children at local schools. Cape Backpack Buddies is a mission program sponsored by Cape St. Claire United Methodist Church right here in the Cape.

This mission program is supported by donations of food and 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 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 4 years and we need your help again this year!

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.



House Huntress BREAKING NEWS

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

Amy Juras



Mortgage • Title • Insurance

WWW.HOUSEHUNTRESS.COM

EMAIL: AMY@HOUSEHUNTRESS.COM

OFFICE: 410-224-0600



Dog Walking, Exercising, Pet Sitting



Local, Certified, Insured, Recommended

www.priorityonepetservices.com
Shari Medina 443.223.9549

LICENSED 24/7 BONDED EMERGENCY INSURED SERVICE NO EXTRA 1-877-WELLGUY CHARGE 410-757-3333 No water Low Pressure LICENSED WELL Well pumps EXPERT ON EVERY **Pressure Tanks** JOB Well line repair

MENTION THE CAPER 10% DISCOUNT

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



Chad M Miller, AAMS®

1390 Cape St Claire Rd Annapolis, MD 21409 410-757-1374

Member SIPC www.edwardjones.com Edward Jones



Your Local Electrician

10% Senior Discount

410.266.6316 • JMMullenElectric.com



Chris Fuller **REALTOR®** Over 14 years of experience

"Excellence in client care and service"

Chris knows the Broadneck Peninsula, he has lived, worked, and volunteered here in Cape St Claire for over a decade. He has the knowledge and expertise to assist you with all of your real estate needs.

Take advantage of the robust market. Housing inventory is low, but buyers are motivated to purchase a property now!



Direct: 410-757-3142 Main Office: 410-263-3400 chris.fuller@longandfoster.com Free property search at: www.AnnapolisHomesForYou.com









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



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







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

GSC resident for 43 years

MHIC #89822 Licensed & Insured





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**





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 Mon.-Sat.



Maryland Lottery

9 AM - 8 PM Sundays

Every Monday: **Seniors & Military Save 10%** Every Tuesday: All Wines 15% Off

Weekly Sales Begin Wednesdays

We have a wide selection of wines, spirits and beers.



Follow us on Facebook for info on sales, tastings and random giveaways.

www.bellasliquors.com email: manager@bellasliquors.com



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





Cape St. Claire Annapolis 410 • 974 • 0737 410 • 269 • 5103

Your Good Food Grocer Since 1920



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



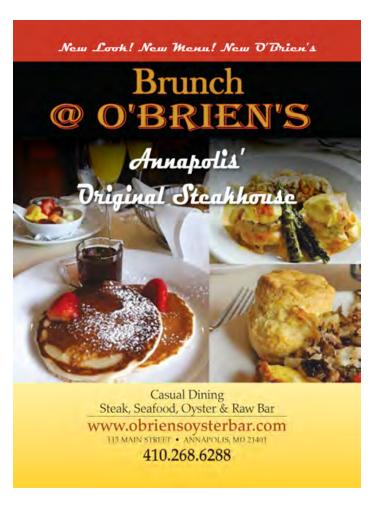
Our Services

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

FREE Estimates

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

443-949-5038 www.myroofexperts.com











30





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 Zadera

Budget Committee:

Michael Buchet, Charlie Moore & David Toy

Webmaster:

Bill Szczytko

The Board of Governors Committees:

Caper - Governor Lamb
Clubhouse - Governor Lamb
Strawberry Festival - Governor Lamb
Events - Governors Fairchild & Schmidt
Erosion Control - Executive Committee
Piers - Governor Breeden

Membership - Governors Szczytko & Fairchild

Technology and Communications - Governor Szczytko

Covenants - Governors Breeden & Roche
Building - Governor Zadera
BLOA - Governor Breeden

BCC - Governor Breeden
Personnel - Governor Breeden
Security - Governors Breeden & Macindoe
Mosquito Control - The Executive Committee
Legislative - The Executive Committee
(Pres., Vice-Pres., Secretary, Treasurer)
Roads - Governor Layman

Beaches and Parks - Governor Breeden & Macindoe **Goshen Farm Liaison -** The Executive Committee **Budget Committee -** Governors Breeden & Zadera

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







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