



Cape St. Claire Improvement Association, Inc. Community Newsletter

NOVEMBER 2021

President's Perspective

NOVEMBER 2021



My Fellow Capers,

As I embark on the task of writing to the Cape community every month, I often read old CAPER articles searching for inspiration. In seeking this connection to our past, it is bittersweet to learn that most President's Messages could be replicated 20 years later. Cape still has a Board that strives to make improvements to the community, we still struggle with a few property owners who don't play well with others, and we are almost always looking for new Board members.

This month we held many, many meetings in furtherance of the ongoing beach projects. Dealing with the regulatory bodies

on these projects has been arduous, and I thank our team of dedicated volunteers, contractors at Biohabitats, and the staff at the Alliance for the Chesapeake Bay for their hard work throughout this process. It is fantastic to have so many great minds on this project, and we are excited for the upcoming phases!

There are a few Board seats up for grabs this year. We need a good field of candidates to assure the best outcome for the community! The deadline for submitting your name is November 15th. If you think you can help the community, now is the time to volunteer to become a Board member. Please send your self-nomination to me at president@cscia.org. You may also drop off your contact information to the CSCIA office located at 1223 River Bay Road, Annapolis, MD 21409.

Thanks Capers, be safe and kind.

Jeffrey Roche
President CSCIA

A Message from The Town Manager



Capers,

As we transition to the end of 2021, we go from busy day-to-day operations and change to business planning mode here at CSCIA. We close out with a financial audit from last fiscal year (FY 2021) and prepare to present the annual budget for next fiscal year, 2023. Our CSCIA Budget Committee has been working for the last seven months to prepare a budget that best suits the needs of our community. It has been approved by our Board of Governors and is presented to the membership at large during the October quarterly meeting. Please take the time to review the proposed FY 2023 budget printed in this month's Caper. The budget ballot and Board of Governor elections will take place in early January and conclude at the annual membership meeting.

In order to prepare our marinas for the cold weather ahead, plumbing lines will be shut off and winterized on Monday, November 22nd at Deep Creek and Lake Claire. Piers "work day" will not take place this year and will be handled by CSCIA maintenance staff. They will remove excess hoses and mooring lines and install the ice eaters and thermostats to the piers to protect them from freezing waters. We often receive complaints of busted pipes during extreme cold temperatures but that's most likely the bubblers (ice eaters) turning on and stirring the water from below. Portable restrooms will be removed from our marinas and parks in late November as well.

The 3rd annual tree lighting is scheduled for Sunday, November 29th at the guard shack located at the community entrance on Cape St. Claire road. We will start at 6:00 pm.

Please don't forget to mark your calendars for the Tuesday, January 11th Annual Membership Meeting. Ballots for voting on the budget and the Board Of Governor elections can be dropped off prior to the meeting in the clubhouse drop box.

Please feel free to reach out to me with any questions, suggestions, or if you are in need of assistance.

Cheers,
Ryan Anderson
Cape St Claire Town Manager
TownManager@cscia.org
443.510.3116

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Board In Brief *CSCIA Board Of Governors Monthly Meeting*

OCTOBER 11, 2021

In attendance in person: President Jeff Roche, Governors Beau Breeden, Neil Macindoe, Cheri Fairchild, Mary Lamb and Dawn Myers, Town Manager Ryan Anderson, budget committee chair Michael Buchet, and guests Becky Benner, Stacy Wildberger and Bob Bishop. No one attended virtually.

President Roche called the meeting to order at the clubhouse at 7:33 pm and thanked all for attending.

Minutes of the September 13, 2021 BOG meeting were reviewed unanimously approved.

The financial statement for August 2021 was reviewed and unanimously approved.

COMMITTEE REPORTS

Beaches and Parks: Governor Breeden reported that portable toilets will be removed by end of Nov. There have been over 100 requests for use of the beaches this year. Governor Macindoe will follow up on the scout project to address erosion and run off issues with the path from Hilltop to the back of the Cape Pool.

Business Lot Owners Association: See Town Manager report.

Broadneck Council of Communities: Governor Breeden reported that he attended the Sept meeting with Jim Ports, executive director of MDTA, regarding the Bay Bridge. MD Senator Reilly, MD Delegate Bagnall, AA Co council member Feidler participated in the forum. A council resolution has passed to join Queen Anne's County and Anne Arundel County with an 8-lane bridge to replace the existing bridge. The spans are about 70 and 50 years old and were designed to last about 50 years. The cost to maintain them for the next 20 years is estimated at 3.25 billion dollars and the estimated cost of a new bridge is 5 billion. The likelihood of a bridge at another location is slim.

Budget: See old business.

Building: President Roche reported building requests are slowing down and Town Manager Anderson continues to do the initial work verifying information. There is one current issue with a builder not contacting CSCIA before new construction.

Caper: Governor Lamb asked for articles and said that a coupon issue will run with holiday coupons for local businesses.

Clubhouse: Governor Lamb reported rentals continue to increase.

Covenants: No report.

Events: Governor Lamb reported that the event schedule included Halloween Happenings and Trick or Treating at the Shopping Center for October. November events include the Lighting of the Christmas tree.

Halloween Happenings: Governor Lamb reported the Halloween Happenings will have a petting zoo, hayride, slide and other usual events. Trick or Treating at the Shopping Center is scheduled for Thursday, October 28th from 5:30pm until 6:30pm.

Legislative: No report.

Piers: Governor Breeden reported the last pier meeting for 2021 was held. Water lines will be winterized and portable toilets removed in late Nov. A list has been compiled of those not complying with the contract. Contract renewals will be sent Dec 1. The bubbler system will be installed by the maintenance crew. Pier deck boards are

being replaced as needed. Work on the Deep Creek Large pier will be done Oct/Nov. We are waiting to be contacted by the dredging contractor for Deep Creek to get answers to questions about being included in the dredge. The county does not yet have their own permits to start the project.

Security: Governor Breeden said this month has been quiet, with incidents only at the shopping center.

Strawberry Festival: No report.

Technology: No report.

Town Manager- Town Manager Anderson reported the watershed steward candidate will remove invasive species at Deep Creek on Oct 23 and plant native species Nov 6. The Mosquito Control program ended and will restart in May 2022. Portable toilets will be removed in Nov. The line item is over budget for portable toilets due to increase in rental fees and adjusted in the proposed FY22 budget. He and Gov. Breeden will attend court regarding a trespassing issue at the main beach. The clubhouse will have interior painting and drywall repairs this winter. The main clubhouse door handle was broken, and Carl's Keys did an emergency temporary fix. The trailer and tractor will have maintenance/repairs and be ready for Halloween Happenings hayrides. The truck registration was renewed, and the emissions check is to be done. Large debris was removed from the Deep Creek pier and pump out requests need to be complete before water shut off on Nov 22. Due to a hard drive failure, a new DVR and new cameras will be installed at Lake Claire. Road resurfacing is still in process with more scheduled. Original plats of Cape St Claire show no build zones along parts of RiverBay Road and there is a non-approved structure that has been built. A 4th security officer will be interviewed. Only 17 of 31 dates in Oct are covered by officers and the rest by Mr. Anderson and Gov. Macindoe. Outdoor dining is to end Nov 1, with removal of seating due by Nov 10, but a county council hearing scheduled on Nov 1 may extent it until Jan of 2023. The SCBD audit was completed and submitted. The carryover amount from FY2020 is about \$45,000. The maintenance fee postcard order has been received and will be mailed to residents in late Dec or early Jan.

OLD BUSINESS

Gov. Breeden reported that permits are being submitted to the county for the beach project. The MD Department of the Environment 45-day comment period has ended. It is hoped that Site #2 will be completed as planned and that Site #1 will have the cobble beach (1-2-inch stone and sand mix underwater slope to mitigate wave action) installed. Approximately 1,000 cubic yards of sand are expected to be dredged from the Little Magothy and about 3/4 of that are to be placed at the Main Beach. With cost savings from Site #1, there is money in the original \$975,000 commitment to add sand and possibly a small groin feature to help speed up sand accretion. The process is slow and arduous for tidal wetlands permitting and is frustrating, but data shows the project is working. It takes time as sand moves in and out with wave and wind action. The \$250,000 bond bill funds are available at the Board of Public Works. Capital money of \$250,000 is in the state FY22 budget and a request letter to have the funds released will be sent to the Comptroller. The \$25,000 grant from 2019 has been received. Any monies left over will create options of paying towards the loan, moving on other sites, creating a beaches maintenance fund, etc.

continued on page 4

Board In Brief *continued from page 2*

President Roche noted that he will provide updates on old legal issues in closed session.

Gov. Breeden introduced the proposed budget to be approved by the Board for the fiscal year running from Jul 1, 2022 through Jun 30, 2023 to present at the Oct 2021 Quarterly Membership meeting and publish in the Nov/Dec Caper for vote at the Jan 2022 Annual Membership meeting. The proposed budget increases the SCBD fee \$5 to \$200/tax account with the cap held at \$225. The rollover from FY20 is \$45,528. The payroll benefit increase is due to the changes to minimum wage and cost of living increases for employees as well as a new unemployment insurance rates. We went from 0.008% to 2.2%, due to a state mandate to build COVID recovery funds. The salary benefit deferral line for bonuses and benefits was not included in the W-2 income calculation in prior years. If revenue comes in as expected, The Caper will be revenue/expense neutral. Included in the budget proposal is \$20,000 for office renovations. Most other budget changes are nominal for usage adjustments and inflation. The budget is balanced at \$753,708. A motion was made to approve the FY23 budget as presented and approved unanimously. Gov. Breeden made a motion to approve the letter that is to accompany the budget in The Caper and passed it unanimously. Gov. Breeden and President Roche thanked Governors Myers and Shipley, the budget committee members, and Town Manager Anderson for their work.

NEW BUSINESS

Gov. Breeden reported the Garden Club requested memorials. In addressing the request, he has found some issues. Due to recent legal matters, restrictions on what trees can be planted and what structures can be built, he recommends reviewing policies and vegetation management plans before approving any new requests. He will do a site visit with the Garden Club.

COMMENTS

Budget committee chair Michael Buchet thanked all involved creating the budget and the board for approving it as proposed.

Becky Benner reported the Goshen Farm Harvest Pasta dinner has been canceled. Broadneck High School groups have been using the farm for activities. A Nature Play space is being built at the farm for young children. A balance beam, tunnels, and pollywog "plants" are some of the features. A generous donation was made to make it possible.

She added that the Garden Club has been maintaining various sites and plants are being left for the winter to provide wildlife habitat. The Harvest Dinner is Oct 17 on the main beach. The club will go to Brookside Gardens in Wheaton on Nov 11.

Stacy Wildberger said the Cape Conservation Corps plant sale was successful, with extra plants planted at the Serene Ravine along with those purchased with the Eco Action grant. She added that delivery of the plants on the Friday before the sale directly to the clubhouse field would be more convenient. The permit for spraying Bush killer vine has been approved and the first spraying could occur Oct 15. About a week after the first spraying, dieback will be assessed, and plans made for subsequent sprays. The permit has been obtained for an informational sign which has been ordered and will be installed by the sign company in 6-12 weeks at the ravine. The path is to be mulched in Nov.

ADJOURNMENT

A motion was made to adjourn and move to a closed session and approved unanimously. The Oct, 11, 2021 CSCIA Board of Governors meeting was adjourned to closed session at 8:32 pm. Closed session began at 8:34 pm and was adjourned at 9:24 pm. The Oct 11, 2021 BOG meeting was adjourned at 9:24 pm.



Retiring?





Jonathan & Gloria Harberts

We searched for a retirement property for 2-1/2 years with Mona. It has been a journey! This included finding and placing multiple contracts on several properties. In the time spent with Mona, we have found her to be knowledgeable of the real estate industry, responsive, timely, providing good advice, and an excellent communicator. These skills are essential to keep the process moving forward. We highly recommend Mona LaCovey for your real estate needs! Gloria will send you a pic shortly. Thanks, Mona!



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RoxanaPerry@kw.com



EACH OFFICE IS INDEPENDANTLY OWNED AND OPERATED

DECEMBER DANCE CAMPS

Looking for a fun event for your kids during the Holidays?

FROZEN BALLET CAMP

Tuesday, December 28
9:00 - 11:30 am

This camp is intended for children ages 3 -6 years old. Enjoy a ballet class, arts and crafts, movement games, and learn a new dance to share with family and friends!

\$45/ Current DDA Students
\$50/ Non-DDA Students



FROZEN BALLET CAMP II

Wednesday, December 29
9:00 - 11:30 am

This camp is intended for children ages 3 -6 years old. Enjoy a ballet class, arts and crafts, movement games, and learn a new dance to share with family and friends!

\$45/ Current DDA Students
\$50/ Non-DDA Students

NUTCRACKER BALLET CAMP

Thursday, December 30
9:00 - 11:30 am

Dancers (4-9 yrs) will learn Nutcracker-inspired dances, create Nutcracker-based arts and crafts. A show for parents will be at the end of camp via Zoom, and recorded.

\$45/ Current DDA Students
\$50/ Non-DDA Students

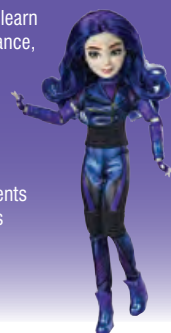


DESCENDANTS HIP HOP CAMP

Saturday, November 20
2:00 - 4:00 pm

Dancers (5-10 yrs) will learn increased flexibility, balance, coordination, muscle development, artistic expression, self confidence and social benefits.

\$45/ Current DDA Students
\$50/ Non-DDA Students

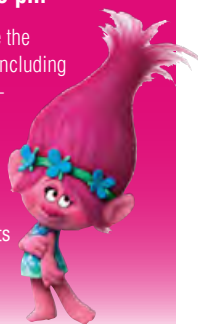


TROLLS ACRO CAMP

Saturday, December 11
2:00 - 4:00 pm

Dancers (5-9 yrs) will use the Acrobatic Arts Syllabus, including flexibility, strength, cross-training, basic dance technique, tumbling, and contortionist movement training.

\$45/ Current DDA Students
\$50/ Non-DDA Students



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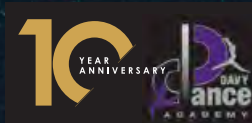
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SUN, DEC 19 AT 2:00 PM

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Address _____**

**Childs Full Name _____ Age _____ Boy / Girl _____
PLEASE INDICATE A SPECIAL GIFT FOR CHILD'S SANTA LETTER**

**Childs Full Name _____ Age _____ Boy / Girl _____
PLEASE INDICATE A SPECIAL GIFT FOR CHILD'S SANTA LETTER**

For additional children please indicate necessary info on reverse side

**NUMBER OF ADULTS ATTENDING _____
TIME REQUESTED - 8:30 AM _____ 10:30 AM _____
ADULTS X \$6.00 = _____ # CHILDREN X \$5.00 = _____
TOTAL ENCLOSED _____**



NEWS FROM

HISTORIC GOSHEN FARM AND EDUCATIONAL CENTER

NATURE PLAY SPACE

There's something new coming to Goshen Farm! A group of volunteers are creating a Nature Play Space where kids can practice climbing, balancing, creating art, building and dramatic play in the outdoors. There will be a play boat that is also a sandbox, a digging area, a mud kitchen, a slide, a balance beam and stumps for balancing. There will also be child sized tables for building and art projects and benches for parents. The playspace will draw from the concepts of the Nature Explore Certified Outdoor Classrooms and is led by Stef Schwenk of Best Beginning Preschool. The group has already raised enough money for fencing (thanks to community support!), but still need to purchase supplies to build the remaining structures. Please donate to Stef Schwenk's Venmo account @Stefanie-Schwenk-BB if you would like to help (note "nature play space"). Contact Stef Schwenk at stef.schwenk@gmail.com if you are interested in volunteering to put up fencing or build other structures during one of our upcoming volunteer days. Support this educational endeavor at Goshen Farm so that your children and grandchildren can learn through and connect with nature!

Volunteer Spotlight – Scott Powers

Scott has lived in Cape St. Claire for 21 years. He was always curious about the old house on the hill behind his property. He read about the early efforts the GFPS in the Caper. The Society has worked closely with the Boy Scouts, so Scott reached out to a leader for more information. Scott has always been interested in historical preservation and research. He attended a meeting and volunteered to help with the research becoming our History Chair. Scott feels the Society had and has an achievable and worthwhile goal in preserving our local history and protecting the surrounding land from development.

If you would also like volunteer at Goshen Farm and are a member, please contact us at Communications@goshenfarm.org.

Last Summer Concert and Membership Appreciation Night

Our last concert of 2021 was also our Membership Appreciation night. Members were able to purchase BOGO pizza slices, drinks and sweets. All of this was available to nonmembers as well. The show was well attended, and the Biondi Family Band entertained us with Country/Bluegrass tunes. AcoustiCafe then played Country and Classic rock. We can't wait to have both of these bands back next year.

Wine Tasting Raffle

Although the Wine Tasting was cancelled, we still held the Raffle. The winning tickets were pulled during our Spring Open House. The winners are:

Christopher Biondi - propane fire pit

Fred Parsons - Mathew's Hauling

Case of wine and wheeled cooler - Larry Jennings

Broadneck Grill gift cards - Dan Early

Stihl Leaf Blower - Dom Guerra

Glenfiddich 15 yr. old scotch - Kathy Hanson

Half case of wine - Benjamin Biondi

We can't thank our sponsors enough! Cape Ace Hardware, Matt's Hauling, Richard's Tree Care, and Broadneck Grill.

Visit our Website and Facebook Page

If you missed out 2021 Spring and Fall Open House, you can go to our Facebook page to see videos on the Apiary, Farmhouse, Sharing Garden and Wildlife Pond and Hoop House. You will also find videos of the Kayak Raffle and a sample of our Summer Concerts. Visit our website to view a short video on the Farm history and our efforts provided by Aaron Irvin for his Intermediate Photojournalism Course.

Thank You Cape Ace Hardware

And everyone who "rounded up" your purchases in September at Cape Ace Hardware. We appreciate you!!

Donations can be made online, at our website or by check. Please make checks payable to GFPS and mail to: 1223 River Bay Rd Annapolis MD 21409. GFPS is a registered 501(c)3 non-profit if you would like to donate before the end of the year for tax purposes.

Membership Renewal

Letters to renew your membership will be going out soon. Memberships are Annual. A Household membership is \$35 and an Individual membership is \$20. You can renew or join online or my contacting our Membership Chair at Membership@goshenfarm.org.

The Goshen Farm Preservation Society wishes all of you a safe, happy and healthy holiday season. We hope to see you at our events in 2022!

**For Current Event Information
Please Like our Facebook page**

Historic Goshen Farm & Educational Center

Wow, what wonderful weather we've been having! Is the pumpkin spice up and running yet? Pull out the comfy sweaters! The holidays are right around the corner and I am sure we are all looking forward to them. Mums, asters, squashes, and pumpkins abound!!!

Now, back to the garden. We keep talking about planting in the fall because it's a great time to get your plants established with less stress on them. Nurseries offer deep discounts, so many Members are still planting perennials and pansies through November, and bulbs into December! We are so fortunate to have such a mild winter climate – many winters the ground doesn't even freeze until January, if at all. You may also be thinking about putting your garden to bed. Go ahead and give that grass a final mow and leave the cuttings where they fall. It's okay to prune off dead leaves and branches, or you can learn more about proper pruning on our blog under the **LEARN** tab (link below). You can let the leaves lie in your garden beds as a great place for overwintering insects. The same goes for stalks of many of your spent blooms; insects love to nest in those stalks. Leave your seed heads & berries, as birds rely on them for autumn and winter nutrition. There's something thrilling about watching the wildlife benefit from the things you have planted.

Another thrill was our October meeting – the thrill was getting to see so many of our lovely Members in person! Around thirty people attended this outdoor meeting, featuring a slideshow and talk by nationally-known speaker Dan Benarcik of Chanticleer Gardens, a public garden near Philadelphia. He shared his thirty years of experience there in his talk *Design Principles of the Pros Applied to the Home Landscape*. He was fun, informative, and showed many beautiful photos from Chanticleer, from his own home garden, and from other public and private gardens to illustrate his 5 precepts: Scale, Destination, Detail, Innovation, & Repetition. I know he inspired many of us with his ideas about how to create a welcoming, tactile, and memorable garden experience.

Prior to the talk, we had our popular Seed and Cutting Exchange, including some recently dug perennial divisions, shared from Member gardens. The night was crisp, the company was fun, and the evening was a great example of a safe, outdoor, distanced event. We'll continue outdoor meetings until COVID finally leaves us!

Many Members shared that our mushroom logs, created together at a Garden Club workshop in Nov 2019 from freshly cut oak logs donated by Richard's Tree Care, are fruiting for the first time, allowing us to harvest shiitake mushrooms – talk about thrilling! Later in October, we also held our annual Harvest Dinner, enjoying a meal together at our beautiful Cape Main Beach. Special thanks to Cape businesses Broadneck Grill and Blue Rooster Café for helping with our event needs.



And we are planning an **Autumn Nature Walk** in Brookside Gardens on Sunday, November 7th to see the spectacular fall foliage and beautiful chrysanthemum collection in their fall gardens. Our Members enjoyed walking the gardens last winter, when we saw (and smelled) the witch hazels in bloom. Each season brings new beauty to this stunning garden and we look forward to going again. And then, in our last meeting of 2021, we'll gather again at Bay Head Park Pavilion for our annual **Evergreen Wreath Workshop**, on Sunday, November 29th, 2-4pm. Members clip, soak, and contribute a variety of evergreen cuttings from our gardens, and working together, we create 7 beautiful wreaths, 2 for display in downtown Annapolis around State Circle, 3 for the Clubhouse, 1 for the Cape Guard Shack, and 1 for our marvelous Broadneck Library. Working with fresh evergreens always gets us right into the holiday spirit, so if you'd like to join the fun, please join us!

If you'd like to attend these events or have any questions, please email us at capegardenclub@gmail.com or visit our blog at capegardenclub.wordpress.com to see our upcoming meeting schedule. Guests are welcome! -- Submitted by Jeanne Klingler



Peach mums & blue asters at the Clubhouse





Harvest Bash CANCELLED

We are sorry to announce that we have again cancelled the Harvest Bash for 2021. With the increase of the Delta variant, we decided that we did not want this event to become a super-spreader in the Cape. Considering that we would be eating and drinking, masks would not be a workable possibility. And dancing "mask-to-mask" was not exactly what we were hoping for. We hope that you will decide to support the Cape Conservation Corps with a donation in lieu of the Harvest Bash ticket, either by check (mail to 1223 River Bay Road), or by PayPal from our website. Thank you for your continued support!

<https://capeconservationcorps.org/>

Upcoming Events

- **Weed Warriors:** every Wednesday night 5-7 PM at the Serene Ravine
- **WSA Capstone Project:** English Ivy removal at Deep Creek Boat Pier October 23rd 9 am
- **WSA Capstone Project:** Native Planting Day at Deep Creek Boat Pier November 6th 9 am
- **Mulch Spreading & Clean Up Day:** Serene Ravine November Date/Time TBD
- **7th Harvest Bash fundraiser & membership drive:** CANCELLED

"No Ivy League" Challenge

By: Stacey Wildberger

One of the benefits to living here in Cape St. Claire is access to the water and all the amenities the community has to offer. One of those places many of us use on a beautiful sunny summer afternoon is Deep Creek Pier. There are many boat slips where residents can dock their boats if they are lucky enough to have secured one, or you can launch your boat from your trailer into Deep Creek and you are on your way out to the Magothy and into the Bay. There is a quiet, underused playground where the kids can play and families can picnic. There is a darker side to the Deep Creek area. An invader. An invasive plant taking down our trees, smothering them one by one, threatening the tree canopy which is vital to reducing storm water runoff. Outcompeting native plants that support healthy ecosystems. It is English ivy (*Hedera helix*.) Many of you probably have it in your landscape as it has not only been sold in garden centers and nurseries but also spread by our feathered friends.

Cape resident Jeanne Martin is a Watershed Steward Class 13 candidate and has chosen Deep Creek Pier as the location for her Capstone Project. She wants to tackle the English ivy invasion along an 1100 square foot area that starts at the 100-foot buffer and extends up the parking lot. Her plan is to remove the Ivy from the trees in the area and hopefully from the ground as well. Then replanting the area either in the fall or next spring with some native plants. In order to protect our precious waterways, create better habitat and healthier ecosystem, the invader needs to be removed! As it climbs up trees it smothers them and weakens them, eventually killing them. Once the Ivy "goes vertical" it matures and begins to produce berries loved by the birds. The birds eat and spread the berries to other areas creating the same invasion throughout the neighborhood. English ivy also serves as breeding ground for a bacterial leaf scorch, a disease effecting maples, oaks, and elms, all native trees.

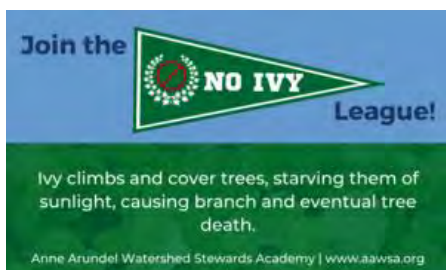
Jeanne is looking for volunteers to help her complete her project. The scheduled dates are October 23rd at 9am at the Deep Creek Pier for Ivy removal and November 6th for planting native plants with possible additional dates for prepping the site. We look forward to having you partner with us.

You can take what you learn on English ivy to your own yards and start removing it from your trees at a minimum using the Tree of Life technique. There are many great native alternatives you can plant to replace this nightmare!

If you are looking for a vine, Virginia creeper (*Parthenocissus quinquefolia*) or Crossvine (*Bignonia capreolata*) would work well. There are also many great ground covers to use in their place such as **Wild ginger** (*Asarum canadense*), **Partridgeberry** (*Mitchella repens*), several ferns such as **Lady fern** (*Athyrium filix-femina*), Christmas fern (*Polystichum acrostichoides*) and **evergreen Wood fern** (*Dryopteris marginalis*) as well as a few flowering plants **Foamflower** (*Tiarella cordifolia*), **Creeping phlox** (*Phlox stolonifera*), or Woodland phlox (*Phlox divaricata*.)

Because Ivy can grow along the ground as well as into the tree canopy, it is one of the most abundant and insidious invasive plants, as it threatens both forested and open areas. Want to join the “No Ivy” League?”

Visit: <http://aawsa.org/english-ivy>



CALENDAR PHOTO CONTEST WINNER
Beth Jensen

Beth Jensen Wins 2022 CSC Community Calendar Photo Contest

Congratulations to Beth Jensen for winning the grand prize in the 2022 Cape St. Claire Community Calendar Photo Contest with her photograph titled “Cape Youth Sailing At Sunset”. You’ll find Beth’s photo printed on the front of the 2022 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 2022 Community Calendar to arrive in mailboxes in December. Extra copies will be available at the Cape St. Claire Improvement Association office. Take special note of the last two inside calendar pages that contain important telephone numbers for community organizations, government agencies, schools, Cape St. Claire Shopping Center merchants, The Capers, calendar advertisers, and more!

Amy Podd

Advertising Director, 2022 CSC Community Calendar

HEALTH NOTES:

All about the Covid Vaccine



One of the biggest barriers standing in the way of ending the pandemic isn't medical or logistical. It's the misinformation about the COVID-19 vaccines.

Demand for vaccine is currently exceeding supply, but many people are either unsure whether they should take the vaccine or refusing to get it. This is often because they have heard misinformation about the vaccine or its effects.

-Many experts estimate that between 70-90 % of the population must be vaccinated to block the spread of the virus and reach herd immunity. Herd immunity occurs when enough individuals are immune to a disease that it prevents its spread. In order for the American population to achieve herd immunity, it is imperative to dispel myths so that when there is widespread access to the vaccine, people will not hesitate to receive it.

Here are some of the facts behind some of the common myths that have been spread about the COVID-19 mRNA vaccines.

Fact: Vaccines have no effect on recipients' genetic material

- DNA is found inside the nucleus of a cell. The messenger RNA, or mRNA, delivered from the vaccines enters the cell but not the nucleus. The mRNA instructions are used to manufacture the spike protein, which the body recognizes as not belonging, and this causes an immune response. After being read, these mRNA vaccine molecules degrade quickly.

Fact: COVID-19 vaccination will help keep you from getting COVID-19

- All COVID-19 vaccines currently being given in the United States have been shown to be very effective at preventing COVID-19.
- All COVID-19 vaccines currently in development are being carefully evaluated in clinical trials and will be authorized or approved only if they make it substantially less likely you'll get COVID-19.
- Based on what is currently about vaccines for other diseases and early data from clinical trials, experts believe that getting a COVID-19 vaccine may also help keep you from getting seriously ill even if you do get COVID-19.

- Getting vaccinated yourself may also protect people around you, particularly people at increased risk for severe illness.
- Experts continue to conduct more studies about the effect of COVID-19 vaccination on severity of illness from COVID-19, as well as its ability to keep people from spreading the virus that causes COVID-19.

Fact: How long it takes for the COVID-19 vaccine to work

- Regardless of which vaccine you get, you won't reach full protection until two weeks after your second or final dose. That's about how long it takes your immune system to response to the vaccine.

Fact: It is okay to get the covid vaccine if you want to get pregnant in the future

- The COVID-19 vaccine, like other vaccines, works by training our bodies to develop antibodies to fight against the virus that causes COVID-19, to prevent future sickness. There is no evidence that antibodies formed from COVID-19 vaccination cause any problems with pregnancy, including the development of the placenta. In addition, there is no evidence suggesting that fertility problems are a side effect of ANY vaccine. People who are trying to become pregnant now or who plan to try in the future may receive the COVID-19 vaccine when it becomes available to them.

Fact: The sooner the majority of the people in the U.S have received the vaccine the sooner we will achieve herd immunity and our lives can get back to normal

- Get the vaccine, if for no other reason, than to help the nation get back to business as usual and we can continue to lead full lives. Then we can again enjoy leisurely dinners at our favorite restaurants, going out to live theaters, and all other manner of entertainment. We will be able to attend live sports events, stroll through museums, and enjoy cruising or flying to exotic locations. I don't know about you, but I am doing my part in helping us attain herd immunity by getting the vaccination. This pandemic has killed too many people and stolen a year of everyone's life. Enough is enough!

Health Notes is a monthly article written by Deborah Campbell, a local nurse practitioner and long-time Cape resident who makes house calls to local residents for a nominal fee. She can be contacted at 443-362-2400 or by email @ Debbie@annapolishealth.com



BRING YOUR FAMILY, FRIENDS AND
NEIGHBORS TO THE ANNUAL LIGHTING
OF THE

CAPE ST. CLAIRE CHRISTMAS TREE

SUNDAY, NOVEMBER 28, 2021

6:00 PM

CORNER OF CAPE ST. CLAIRE RD

&

LITTLE MAGOTHY VIEW

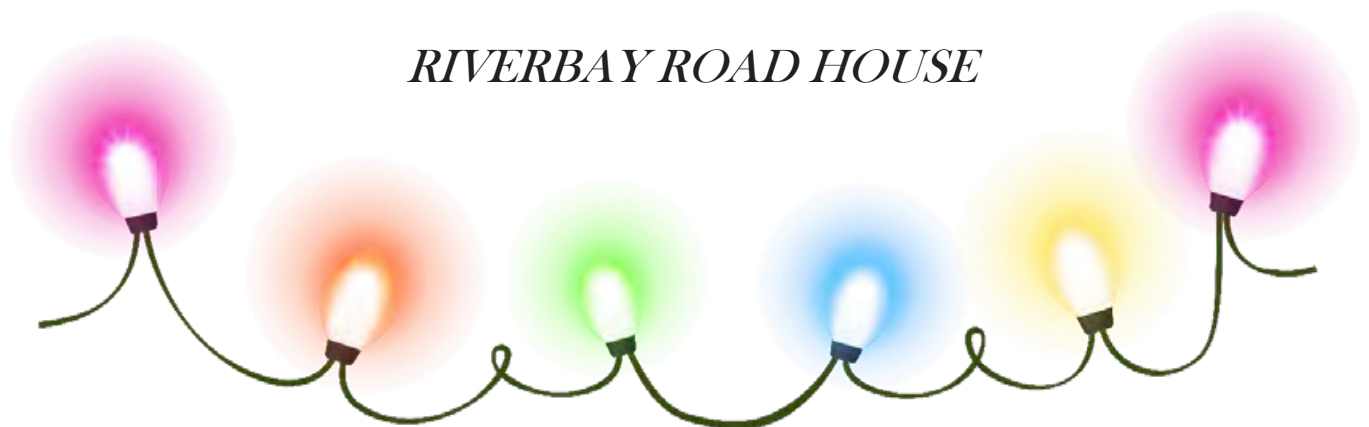
ADJACENT TO THE GUARD SHACK

SPECIAL APPEARANCE BY

SANTA AND MRS. CLAUS

HOT CHOCOLATE PROVIDED BY

RIVERBAY ROAD HOUSE





Cape St. Claire Volunteer Fire Company



SAT, NOV 6 AT 12 PM

Friends and Family CPR

1411 Cape St Claire Rd, Annapolis, MD 21409-5621, United States

Email cpr@cscvfc.org with questions or to reserve your spot



Cape St. Claire Volunteer Fire Company



SAT, DEC 11 AT 9 AM

Heartsaver CPR

1411 Cape St Claire Rd, Annapolis, MD 21409-5621, United States

Email cpr@cscvfc.org with questions or to reserve your spot

HALLOWEEN HAPPENINGS



CAPE ST. CLAIRE IMPROVEMENT ASSOCIATION

FY 2023 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). The committee appreciates Beau Breeden's and Dawn Myers insights as well as those from other Board members and our Town Manager who attended Budget Committee meetings. 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 2023 budget summary for CSCIA membership approval at the January 2022 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 Marina Pier slip rental and other fees. Each year, the community votes to approve these budgets. Maintenance and Marina Pier budget approval by the community 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.

The attached consolidated budget spread sheet 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. For comparison purposed separate columns show FY 2020, and FY 2021 actual amounts, as well as the county approved FY 2022 budget amounts.

The **current SCBD assessment cap is \$225 per tax account**. Based on an estimated **2,320 tax accounts** in Cape St. Claire, the Board and Budget Committee recommend increasing the annual assessment **\$5 from \$195 to \$200**. The Budget Committee and Board of Governors have worked diligently to limit the assessment **by finding savings, addressing cost increases and priorities, while maintaining service levels, and finding financing for the Shoreline Restoration Project's Site 1 and Site 2**. **Cape members can only raise the SCBD assessment Cap every two years to provide future flexibility.**

Your vote for or against the consolidated SCBD and Non-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 budget**, CSCIA will be required to operate at the previous level. Using the last county approved year numbers from FY 2022 could result in spending cuts as well as jeopardize assets and overall service levels.

Please plan on attending the January 2022 CSCIA Membership meeting. Your comments are welcomed. **Vote for your Board of Governors recommended FY 2023 budget; it is vitally important to Cape St. Claire.**

BACKGROUND: Community members petition their county government to form an SCBD. The County approves an SCBD and, then annually the SCBD budget. An SCBD provides community approved services, which are paid for collectively by community approved annual 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, shoreline restoration, and the 30 plus acres of CSCIA owned parcels of land in the Cape)
- 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, Sidewalks, main beach walkway/steps, parking lots, fishing pier)
- Administrative expenses for these purposes (Wages, Benefits, Utilities, Sewer, Insurance, Legal fees)

Cape St. Claire Improvement Association Proposed Fiscal Year Budget Fiscal Year 2023 (July 1, 2022 thru June 30, 2023)		SCBD	Non-SCBD	
Ordinary Income/Expenses		SCBD-Regular Totals	Mmbr-Maint, Beach-Parks, Caper, Club- House, Lake Claire, BLOA/CSCSC (passthru)	Piers
INCOME				
	Caper Advertising	\$0.00	\$40,000.00	\$0.00
	BLOA Contribution (Security, Taxes, Ins)	\$0.00	\$11,500.00	\$0.00
	CSCSC Contribution (Taxes, Rent & Security)	\$0.00	\$2,000.00	\$0.00
Note 1	Maintenance Fees	\$0.00	\$25,000.00	\$0.00
Note 2	SCBD Revenue	\$464,000.00	\$0.00	\$0.00
	HOA Packets	\$0.00	\$11,000.00	\$0.00
	Interest Income - SCBD, Maintenance-Piers	\$20.00	\$80.00	\$0.00
	Late Fees Income - Maintenance/Piers	\$0.00	\$5,500.00	\$100.00
	Misc. Income - SCBD, Maint./Piers+Signboard	\$0.00	\$4,750.00	\$100.00
CL	Clubhouse - Rental Income	\$0.00	\$35,000.00	\$0.00
PM	Piers - Slip Rental Fees for 237	\$0.00	\$0.00	\$92,595.00
	Piers - Capital Assessment \$55 237 slips	\$0.00	\$0.00	\$13,035.00
PM	Piers Waitlist (One Time \$100 for 1st Slip)	\$0.00	\$0.00	\$1,500.00
	From SCBD Prior Two-years or NonSCBD Reserves	\$45,528.00	\$0.00	\$0.00
	Additional Parking Sticker Fees	\$0.00	\$2,000.00	\$0.00
	Total Income	\$509,548.00	\$136,830.00	\$107,330.00
EXPENSES				
General and Administrative				
S	Accounting Fees	\$5,000.00	\$1,500.00	\$1,000.00
S	Audit Expenses	\$3,000.00	\$1,000.00	\$500.00
	Bank Charges	\$150.00	\$50.00	\$0.00
Note 3	Caper Print/Edit/ Contract&Postage	\$23,000.00	\$15,000.00	\$0.00
Note 4	Collection Fee - AA County	\$2,000.00	\$0.00	\$0.00
PM	Front Foot Assessments Until FY 2029	\$0.00	\$0.00	\$1,170.00
S	Insurance	\$25,000.00	\$9,000.00	\$6,000.00
S	Legal Services	\$13,000.00	\$12,000.00	\$3,000.00
BP	Membership/Conference/Training (Dues & Fees)	\$1,300.00	\$650.00	\$150.00
S	Misc. (Refreshments, Volunteer Appreciation, CSCIA Mileage, Penalties/Interest, etc.)	\$500.00	\$300.00	\$156.18
	Events	\$1,500.00	\$500.00	\$0.00
BP	Mowing Contract / Bid Out	\$17,000.00	\$0.00	\$0.00
CL	Clubhouse Custodial Svcs (Contract) /Bid Out	\$5,000.00	\$15,000.00	\$0.00
	Contract Labor (Special Event Public Security)	\$1,000.00	\$0.00	\$0.00
S	Office Supplies/Scanning Files/QuickBooks subscription	\$5,000.00	\$1,500.00	\$100.00
S	Payroll Expenses & Benefits	\$0.00	\$29,634.31	\$7,524.95
				\$2,637.25
S	Permits	\$500.00	\$500.00	\$520.00
S	Postage	\$3,500.00	\$1,500.00	\$500.00
S	Printing	\$3,500.00	\$1,500.00	\$100.00
5	Property Taxes	\$4,350.00	\$5,000.00	\$1,900.00
S	Repairs/Maintenance	\$31,440.34	\$12,500.00	\$15,000.00
S	Sanitary Services-PortaJohns	\$9,500.00	\$1,000.00	\$100.00
S	Sewer	\$500.00	\$0.00	\$100.00

	SCBD Plus Non-SCBD					
Mmbr-Maint, Beach-Parks, Caper, Club-House, Lake Claire, BLOA/CSCSC (passthru) + Piers Totals	FY 23 Proposed Budget	FY 22 Approved Budget	FY 21 Approved Budget	FY 21 Actual	FY 20 Actual	Dollar Change FY 20 To FY 22
\$40,000.00	\$40,000.00	\$40,000.00	\$40,000.00	\$35,162.00	\$33,113.00	\$0.00
\$11,500.00	\$11,500.00	\$11,500.00	\$5,079.00	\$2,500.00	\$2,500.00	\$6,421.00
\$2,000.00	\$2,000.00	\$2,000.00	\$3,052.00	\$0.00	\$1,250.00	(\$1,052.00)
\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$25,939.74	\$24,873.99	\$0.00
\$0.00	\$464,000.00	\$450,060.00	\$450,645.00	\$445,889.46	\$437,027.91	\$13,355.00
\$11,000.00	\$11,000.00	\$11,000.00	\$10,500.00	\$13,950.00	\$11,850.00	\$500.00
\$80.00	\$100.00	\$100.00	\$120.00	\$69.15	\$66.24	(\$20.00)
\$5,600.00	\$5,600.00	\$5,600.00	\$5,600.00	\$6,820.02	\$5,270.01	\$0.00
\$4,850.00	\$4,850.00	\$4,850.00	\$4,300.00	\$5,181.00	\$3,800.20	\$550.00
\$35,000.00	\$35,000.00	\$31,000.00	\$42,000.00	\$11,814.34	\$34,642.50	(\$7,000.00)
\$92,595.00	\$92,595.00	\$92,595.00	\$99,040.00	\$106,840.00	\$101,453.00	(\$6,445.00)
\$13,035.00	\$13,035.00	\$13,035.00	\$13,035.00	\$0.00	\$0.00	\$0.00
\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$4,300.00	\$1,900.00	\$0.00
\$0.00	\$45,528.00	\$56,419.70	\$18,059.46	\$0.00	\$0.00	\$27,468.54
\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,135.00	\$1,960.00	\$0.00
\$244,160.00	\$753,708.00	\$746,659.70	\$719,930.46	\$660,600.71	\$659,706.85	\$33,777.54
\$2,500.00	\$7,500.00	\$9,000.00	\$9,000.00	\$6,050.00	\$7,268.51	(\$1,500.00)
\$1,500.00	\$4,500.00	\$7,800.00	\$8,300.00	\$3,750.00	\$3,750.00	(\$3,800.00)
\$50.00	\$200.00	\$200.00	\$50.00	\$36.00	\$541.24	\$150.00
\$15,000.00	\$38,000.00	\$51,500.00	\$51,500.00	\$35,034.89	\$45,355.46	(\$13,500.00)
\$0.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$0.00
\$1,170.00	\$1,170.00	\$1,170.00	\$1,170.00	\$1,170.00	\$1,170.00	\$0.00
\$15,000.00	\$40,000.00	\$40,000.00	\$40,000.00	\$29,854.24	\$34,085.32	\$0.00
\$15,000.00	\$28,000.00	\$15,000.00	\$15,000.00	\$52,436.43	\$45,779.29	\$13,000.00
\$800.00	\$2,100.00	\$2,100.00	\$2,100.00	\$465.00	\$571.00	\$0.00
\$456.18	\$956.18	\$1,170.39	\$1,100.00	\$598.66	\$682.21	(\$143.82)
\$500.00	\$2,000.00	\$2,025.00	\$2,025.00	\$651.73	\$1,038.58	(\$25.00)
\$0.00	\$17,000.00	\$16,500.00	\$15,000.00	\$18,120.00	\$13,920.00	\$2,000.00
\$15,000.00	\$20,000.00	\$20,000.00	\$16,500.00	\$20,898.96	\$17,774.67	\$3,500.00
\$0.00	\$1,000.00	\$1,000.00	\$1,000.00	\$800.00	\$800.00	\$0.00
\$1,600.00	\$6,600.00	\$6,600.00	\$7,000.00	\$3,691.73	\$3,791.28	(\$400.00)
\$10,162.20	\$39,796.51	\$28,038.89	\$32,180.20	\$31,689.24	\$29,421.80	\$7,616.31
\$1,020.00	\$1,520.00	\$1,520.00	\$1,250.00	\$1,375.00	\$743.99	\$270.00
\$2,000.00	\$5,500.00	\$5,500.00	\$5,500.00	\$5,511.75	\$2,915.60	\$0.00
\$1,600.00	\$5,100.00	\$6,100.00	\$6,100.00	\$3,481.38	\$3,400.67	(\$1,000.00)
\$6,900.00	\$11,250.00	\$11,250.00	\$6,350.00	\$4,722.31	\$4,828.90	\$4,900.00
\$27,500.00	\$58,940.34	\$58,500.00	\$61,224.00	\$42,978.75	\$34,000.95	(\$2,283.66)
\$1,100.00	\$10,600.00	\$9,100.00	\$9,250.00	\$10,345.84	\$7,044.20	\$1,350.00
\$100.00	\$600.00	\$600.00	\$750.00	\$433.80	\$539.64	(\$150.00)

Cape St. Claire Improvement Association Proposed Fiscal Year Budget Fiscal Year 2023 (July 1, 2022 thru June 30, 2023)		SCBD	Non-SCBD	
Ordinary Income/Expenses		SCBD-Regular Totals	Mmbr-Maint, Beach-Parks, Caper, Club- House, Lake Claire, BLOA/CSCSC (passthru)	Piers
S	Sewer	\$500.00	\$0.00	\$100.00
S	Signage	\$600.00	\$500.00	\$500.00
S	Telecommunication & Internet	\$3,911.25	\$138.75	\$8,500.00
S	Trash Collection	\$6,000.00	\$0.00	\$350.00
S	Utilities	\$10,200.00	\$0.00	\$12,500.00
	Wages-Town Manager Increased 3%	\$63,459.33	\$15,233.70	\$5,712.17
S	Wages - Administrator Increased 3%	\$43,475.04	\$10,043.74	\$5,608.37
S	Wages - Asst. Administrator	\$3,000.00	\$2,500.00	\$4,000.00
	Wages - Asst. Administrator (Mtg. Spt.)	\$2,400.00	\$0.00	\$0.00
BP	Wages - Grounds Keepers/Keeping	\$15,000.00	\$10,000.00	\$0.00
CL	Wages - Custodial Svcs	\$2,080.00	\$0.00	\$0.00
PM	Wages - Handvman for piers	\$0.00	\$0.00	\$4,000.00
	Wages - Security Patrol	\$44,352.00	\$0.00	\$0.00
BP	Wages - Beach Attendants	\$16,500.00	\$10,000.00	\$0.00
	Wage/Salarv Potential Annual Defined Criteria Bonus	\$7,295.72	\$2,388.87	\$966.03
	Vehicle Fuel & Maintenance	\$2,900.00	\$0.00	\$0.00
	Technology/ Website	\$3,000.00	\$0.00	\$150.00
Ttl Gnrl&Admir	Total General and Admin	\$409,548.00	\$136,830.00	\$75,220.00
Capital Expns				
BP	Beaches and Parks Improvements	\$5,000.00	\$0.00	\$0.00
CL	Clubhouse Improvements	\$20,000.00	\$0.00	\$0.00
PM	Piers Improvments	\$0.00	\$0.00	\$19,075.00
PM	Piers Replacement Repair (FY 16-21) Capital Reserve Funding	\$0.00	\$0.00	\$13,035.00
Note 6	Shoreline Erosion Restoration	\$75,000.00	\$0.00	\$0.00
Total Capital Ex	Total Capital Expenditures	\$100,000.00	\$0.00	\$32,110.00
Total Expenditures		\$509,548.00	\$136,830.00	\$107,330.00
Net Income (Loss)		\$0.00	(\$0.00)	(\$0.00)

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

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

Note 2: SCBD Revenue for 2320 taxed lots in Cape that are assessed at \$200 per lot.

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

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

BLOA = Business Lot Owners Association

CSCSC=Cape St. Claire Swim Club

	SCBD Plus Non-SCBD					
Mmbr-Maint, Beach-Parks, Caper, Club-House, Lake Claire, BLOA/CSCSC (passthu) + Piers Totals	FY 23 Proposed Budget	FY 22 Approved Budget	FY 21 Approved Budget	FY 21 Actual	FY 20 Actual	Dollar Change FY 20 To FY 22
\$100.00	\$600.00	\$600.00	\$750.00	\$433.80	\$539.64	(\$150.00)
\$1,000.00	\$1,600.00	\$1,600.00	\$2,100.00	\$0.00	\$0.00	(\$500.00)
\$8,638.75	\$12,550.00	\$12,550.00	\$12,050.00	\$9,610.66	\$10,481.51	\$500.00
\$350.00	\$6,350.00	\$6,350.00	\$5,250.00	\$5,430.92	\$5,298.57	\$1,100.00
\$12,500.00	\$22,700.00	\$22,700.00	\$24,200.00	\$19,367.21	\$21,440.48	(\$1,500.00)
\$20,945.87	\$84,405.20	\$81,946.80	\$79,560.00	\$80,149.96	\$78,958.07	\$4,845.20
\$15,652.11	\$59,127.15	\$57,405.00	\$51,000.00	\$51,335.49	\$48,382.62	\$8,127.15
\$6,500.00	\$9,500.00	\$9,500.00	\$8,500.00	\$6,084.98	\$6,699.04	\$1,000.00
\$0.00	\$2,400.00	\$2,400.00	\$2,400.00	\$2,250.00	\$2,100.00	\$0.00
\$10,000.00	\$25,000.00	\$25,000.00	\$27,500.00	\$9,406.52	\$17,726.86	(\$2,500.00)
\$0.00	\$2,080.00	\$2,080.00	\$2,080.00	\$0.00	\$1,485.00	\$0.00
\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$1,107.40	\$3,704.57	\$0.00
\$0.00	\$44,352.00	\$44,352.00	\$46,000.00	\$35,132.00	\$23,367.00	(\$1,648.00)
\$10,000.00	\$26,500.00	\$26,500.00	\$26,500.00	\$23,747.68	\$19,879.76	\$0.00
\$3,354.90	\$10,650.62	\$10,441.59	\$10,077.00	\$6,059.43	\$0.00	\$573.62
\$0.00	\$2,900.00	\$2,900.00	\$2,000.00	\$231.21	\$1,346.12	\$900.00
\$150.00	\$3,150.00	\$3,150.00	\$3,000.00	\$2,816.41	\$4,852.92	\$150.00
\$212,050.00	\$621,598.00	\$609,549.67	\$600,566.20	\$528,825.58	\$507,145.83	\$21,031.80
\$0.00	\$5,000.00	\$0.00	\$5,400.00	\$0.00	\$15,395.01	(\$400.00)
\$0.00	\$20,000.00	\$30,000.00	\$5,929.26	\$2,983.00	\$8,636.10	\$14,070.74
\$19,075.00	\$19,075.00	\$19,075.00	\$20,000.00	\$0.00	\$0.00	(\$925.00)
\$13,035.00	\$13,035.00	\$13,035.00	\$13,035.00	\$0.00	\$0.00	\$0.00
\$0.00	\$75,000.00	\$75,000.00	\$75,000.00	\$57,328.57	\$41,377.51	\$0.00
\$32,110.00	\$132,110.00	\$137,110.00	\$119,364.26	\$60,311.57	\$65,408.62	\$12,745.74
\$244,160.00	\$753,708.00	\$746,659.67	\$719,930.46	\$589,137.15	\$572,554.45	\$33,777.54
(\$0.00)	(\$0.00)	\$0.03	\$0.00	\$71,463.56	\$87,152.40	(\$71,463.53)

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Worship Services

10:00am Worship (Traditional/Contemporary)

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In-Person Worship Services - Sundays at 10:00 a.m.

- We are carefully following the latest CDC guidance and continue to require masks for everyone over the age of 2 who is in our building.
- We are not going to be providing shared food, but feel free to bring a personal coffee or picnic outside after church and enjoy our beautiful outdoor space and gardens.
- Virtual Worship will continue to be offered concurrent with the In-Person Service AND On-Demand on our Website indefinitely.

Sunday FUN-Day School is meeting in-person after the Children's Message during the worship service. FUN-Day School lessons are for children in PreK (age 4) through 5th grade. We hope to see you there!



Mark Your Calendars ...

... The Holidays are coming!!!

11/7: All Saints Sunday

11/11: Veteran's Day outside prayer service in memorial garden: 4:00 p.m.

11/21: Hanging of the Greens; S'mores, Hot Cocoa and Bonfire Outside: 3:00-5:00 p.m.

11/28-12/19: Advent Sunday services

12/19: Annual Christmas Musical Cantata

12/24: Christmas Eve Pageant Service at 5:00 p.m.

12/24: Christmas Eve Communion, Carols & Candlelight Service at 8:00 p.m.

COA Nursery is available during our in-person worship service at 10 a.m. Spaces are limited. Call the church or see our website (www.christouranchorpc.org) to reserve a spot for your child(ren), ages newborn through 4 years old.

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Annapolis, MD

Pastor Jessie Lowry
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Phone: 410-974-1713

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Email: coa_office@christouranchorpc.org



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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: Dale Thomas



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

Children's Sunday School - 9:00 AM in person for grades K-5 – taking place in the Fellowship Hall to allow for social distancing



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

Please join us Sunday mornings at 9:00am in person Or on Zoom to share in God's love and Christian fellowship.



On Sunday, October 31st, we will be having an All Saints service where we remember the saints who have gone before us.



The Advent season runs from November 28th through Christmas Eve. Join us at Cape St. Claire United Methodist Church during this season of anticipating the coming of Christ. We will be celebrating hope, faith, joy, and peace all through the month of December.



For our in-person Sunday Worship Services in the Sanctuary, face coverings must be worn, sanitizing stations are available , and social distancing is observed.

Considering the weekly changes in lifting Covid restrictions, please check our facebook page, facebook.com/cscumc, or call the church office, 410-757-4896, for up to date observances.



Our office hours are Tuesday, Wednesday, and Thursday from 9:00am to noon. We are monitoring emails and voicemails. If you need immediate assistance, please contact Pastor Dale at (240) 682-6395 or dale@capeumc.org.



May the grace of the Lord Jesus Christ, the love of God, and the fellowship of the Holy Spirit be with you.
God bless you,
Pastor Dale



We are also gathering for worship services on Zoom Sundays at 9:00am. If you would like to receive a Zoom invite for worship services, please email Pastor Dale - dale@capeumc.org

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Masks and social distancing required indoors.

Sundays at St. Margaret's

Worship Services at

7:30 a.m. - Rite I - No Music
9:00 & 11:15 a.m. - Rite II - With Music

Formation Hour - 10:15 to 11 a.m.

Classes for ages 3-14

Chorister Program for ages 15-18

Professional nursery care provided from 8:45 a.m. to 12:30 p.m.

Happenings at St. Margaret's

Wednesday Worship Service

9:00 a.m. in sanctuary

Veterans Day Service

Nov. 11

11:00 a.m. in sanctuary

Advent Wreathmaking

Nov. 28 - 10:15 a.m. in Parish Hall

on Zoom

Senior Sessions for ages 65+
2nd and 4th Tuesdays of Month
Tuesdays 9:00 a.m. with Clergy

Thursday AM Book Study

9:00 a.m.

Monday PM Study

7:00 p.m.

Women's Guild Meeting
1 p.m. - First Weds. of the Month



Faith & Fellowship Monday Evening Offerings

Children's Chorister Music Rehearsal (ages 5-10)

5:30 p.m. in Formation Building

Fellowship Dinner

6:15 to 7 p.m.

in Parish Hall — for all ages

Spark Kids Activities (grades K-5)

6:30 to 7 p.m. - Meet in Parish Hall

Nursery Care

Available 7 to 8:30 p.m. in Nursery

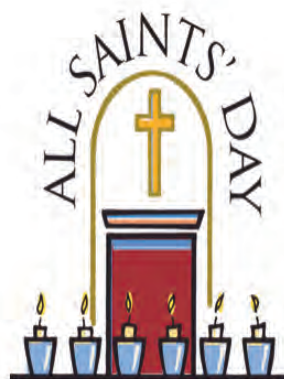
Adult Study

7 to 8:30 p.m. - Fellowship Hall

Adult Choir Rehearsal

7 to 8:30 p.m. in Music Room

Questions? Email info@st-margarets.org



A Special Celebration—
All Saints Dixieland Mass

Sunday, November 7

featuring members of the
Peabody Ragtime Ensemble
11:15 a.m.

Outdoors - weather permitting
or indoors in the Fellowship Hall

Bring your own mask & chair



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No importa quién eres. . .
 No importa dónde hayas estado. . .
 ¡Eres bienvenido aquí!

Tiempos de misa
Sábado 5pm
Domingo 8 am, 9:30 am y 11:30 am

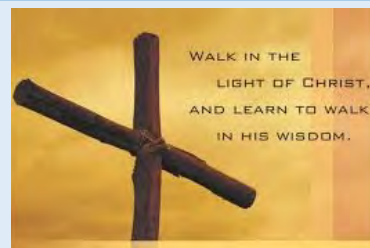
Las traducciones al español de las lecturas bíblicas y homilía.
 están disponibles en el mostrador de bienvenida.

- ◆ Do you wonder where GOD is in your life?
- ◆ Or if GOD is in your life?
- ◆ Perhaps feel that something's missing?
- ◆ Maybe the pandemic has left you feeling unmoored?

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We all have a spiritual life, though we may not have discovered it yet.
 God is always present, shaping us into the people we are. - Sr Rose Mary Dougherty



Thanksgiving prayer

Loving GOD,

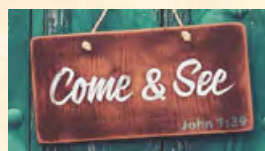
We thank you this day for our many blessings, and
 We ask for the grace to be thankful even when times are hard.

When we have plenty, helps us to serve those who go without. When we are healthy, help us to care for those who are sick. When we have comfort, help us to comfort those who suffer.

Thank you, GOD, for what we have, and please move us to compassion, prayer, and action to help those who are in need.

Please bless all our loved ones who cannot be with us today.
 Bless us and the food we are about to receive.

Through Christ our Lord. AMEN.



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Come & See:

- ◆ The Blessed Trinity & Our Christian Vocation on Tuesdays @ 9:45am
- ◆ Divine Breath Yoga on Tuesday evenings at 7pm
- ◆ Scripture Sharing on Wednesdays at 9:30am
- ◆ Wednesday ZOOM Conversations at 7pm
- ◆ Beer & Barron Men's Study: Thursday's at 7:30pm

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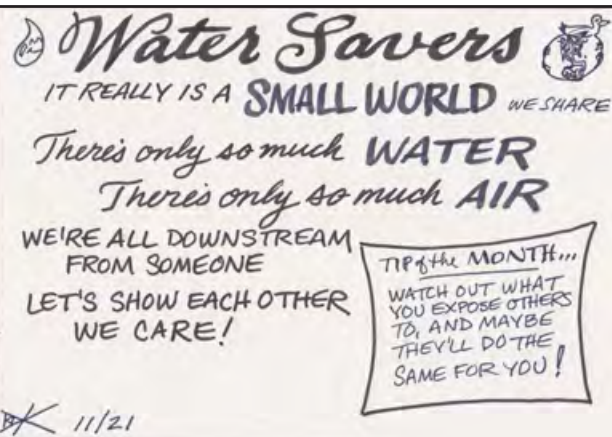
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(410) 757-1223 CSCIA Office / (410) 757-1697 FAX / Office@cscia.org

Caper Manager:

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

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

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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 capermanager@cscia.org. DO NOT submit as inline text of email. All articles should be clearly labeled with the 1) submitter's name, 2) phone number and 3) article filename (s). Please keep a backup copy of each file. The Caper Staff and the Cape St. Claire Improvement Association reserve the right to refuse any article, letter or advertising that it deems inflammatory, in poor taste or inappropriate.

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www.cscia.org

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