

The Caper



Cape St. Claire Improvement Association, Inc. Community Newsletter

OCTOBER 2023

QUARTERLY MEETING TUESDAY, OCTOBER 24TH AT 7:30 PM

President's Perspective

Capers,

We return to busier schedules and earlier sunsets, so we know fall is upon us. While there are many topics to discuss, I will continue to focus on the heavy business load the Board is carrying this year due to state law changes. If you remember last month, I spent some time giving an overview of HB 107, which was passed in the 2022 General Assembly Session. It regards the required Capital Reserve Studies for Homeowners Associations (HOA's), much like Condo Associations have been required to maintain for years. The law goes into effect October 1st, 2023.

Below is a link and excerpt from last month as refresher:

<https://mgaleg.maryland.gov/mgaweb/site/Legislation/Details/HB0107?ys=2022RS>

"It requires all HOA's to have a Level I Capital Reserve Study completed by October 1st, 2023, and to be fully funded for 90 to 100 percent replacement costs on nearly all our assets over 15-30-year schedules. This an interesting dilemma for us in Cape St Claire and our Association. Typically, we have been able to keep our fees low because we have 2,300 homes and we can all share in small increases to take care of things."

The synopsis of the bill, as provided by the State link above is the following: "Requiring the governing body of certain cooperative housing corporations, condominiums, or homeowners associations to have a reserve study conducted of the common elements of the

cooperative housing corporation, condominium, or homeowners association and to update the study every 5 years; imposing certain requirements relating to the annual budget of a cooperative housing corporation, condominium, or homeowners association; etc."

We received our Draft Capital Reserve Study for 2024, to start in Fiscal Year 2025 (July 1, 2024 – June 30, 2025). This study covers nearly 250 items, including, but not limited to:

- Entry Monument, Signage, Parking Areas, and Alleyways
- Boardwalks, Beach Access, Paths, and Sidewalks
- Fencing, Railing, Site Lighting, Garden Walls, and Retaining Walls
- Gatehouse, Pumphouses, and Trash Corrals
- Aerators, Rain Garden, and Shoreline Revetment
- Community Park, Tot Lot, Sports Fields, and Dog Stations
- Fishing Pier, Marina, Boat Docks, Boat Ramp, and Bulkhead
- Clubhouse Building Exteriors, Interiors, and Systems

Continued on page 5.

IN THIS ISSUE:

- Board in Brief
- Town Manager Message
- The Cape Nurse
- Halloween Happenings
- Goshen Farm News
- Cape St. Claire Garden Club
- Cape Conservation Corps

Board In Brief *CSCIA Board Of Governors Monthly Meeting*

SEPTEMBER 11, 2023

In attendance in person: Pres. Beau Breeden, Govs. Cheri Fairchild, Ed Hayes, Mary Lamb, Neil Macindoe, Kim Pollack, Michele Shipley, Jerome Zadera, Town Manager Frank Tewey, Budget Committee member Charlie Shoul and guests Lynn Allan, Becky Benner, Dominic Cucuzza, Ari D'Angelo, Martin & Laurie Gallagher, Cathy Gazzo, Joe & Gwen Gibson, Lisa Lyons, Kate Ries, Stacy Wildberger and Jeanne Winkler. In attendance online: Govs. Jennifer Connor and Marissa Mirani and budget committee member Thor Harris.

Pres. Breeden called the meeting to order at 7:33 pm and asked for a moment of silence to honor those who perished in the 9-11 tragedy. The board was introduced, then a motion was made to adjust the agenda. The motion passed unanimously.

BUILDING VARIANCE

Pres. Breeden explained the building variance process. The first variance was regarding an already installed fence installed with the best side in. The original application had been approved. The fence faces no public area.

The second was regarding a pergola over an outdoor kitchen that would encroach 4 ft into the side setback due to the way the house is situated on the lot. The pergola blends into the woods beyond the house and is not visible from the street because of trees. More shrubs are to be planted to add more privacy.

The third was for a 3ft variance into the setback for a garage at a waterfront lot. The county approved the variance based on tax lot lines, not mean high tide. A letter from the neighbor agreeing to the garage was presented. It will be placed where there is an existing driveway and sidewalk to minimize impervious surface area.

PETITION

Pres. Breeden explained the petition process for a change to roads. A resident can petition neighbors for signatures of support and present to CSCIA to decide whether to sponsor a study. The county will then schedule a study of safety concerns in 6–12 months. Results are reviewed with residents, police, schools, fire department, etc. If determined to be a reasonable request, it must then be financially feasible and included in the county budget. Residents presented a petition for a crosswalk to be created near Woodland Circle across Cape St Claire Rd. The current crosswalks are at College Parkway and Hilltop Dr. The residents spoke about the challenges of crossing the road to access the hiker/biker path, shopping center, school and Goshen Farm. Discussion followed regarding the new fire station, speed limits, past resident reaction to proposed stop lights/circles, crosswalk devices, etc. The petition would be discussed in closed session.

COMMENTS

Becky Benner thanked the maintenance crew for trimming and weeding the Green Holly Rd. island. The Garden Club plans to replant with roses and liriope, removing milkweed and other tall plants. The Oct 3 Garden Club meeting will feature a speaker discussing native bulbs.

Mrs. Benner announced the Goshen Farm open house to be Sep 23 from 10 am- 3 pm, with tours of the house and gardens. The Arundel Ambassador will be present to highlight interesting things to see and do in Anne Arundel County. The Harvest Dinner will be a family friendly all-you-can-eat event on Oct 4 at Gloria Dei church from 5:30-7:30 pm. Pasta and salad are provided by the area Irish restaurants and the sauce will be made from vegetables grown in the Sharing Garden.

Stacy Wildberger reported that over 50 people attended the discussion by Alison Milligan about native plants that will be available at the Sep 23 plant sale. The Maryland Native Plant Society will tour the Serene Ravine and Little Magothy beach on Sep 16. The Cape Conservation Corps (CCC) received a grant to acquire trees and shrubs. The next Cape Vibes event will be Oct 8. A plein air art event at Little Magothy beach is scheduled for Oct 14. Artists will set up along the driveway and people can enjoy the scenery, music, and watch art being created. Save Our Trees approached CCC about removing ivy from trees and Mrs. Wildberger will work with them to make sure all vegetation management plans are done properly. CCC is very grateful for their corporate sponsorships and partnership with Cape Vibes. Richard's Tree Care will provide bags for the plant sale and Cathy Gazzo gave out bookmarks at the speaker event.

MINUTES AND FINANCIAL STATEMENTS

Minutes of the Aug 14, 2023 BOG meeting were reviewed. A motion to approve the minutes was made and approved unanimously.

The financial statements for Jul 31, 2023 were reviewed. A motion to accept the financials was made. Cash balances of the bank accounts are about \$139K for the maintenance funds of the corporation, \$203K in beach project funds, \$249K in piers operating/capital improvement funds, and the Special Community Benefits District (SCBD) funds of \$239K. The next SCBD check from the county is expected this winter. The motion passed unanimously.

Continued on page 4.

A Message from The Town Manager



Capers,

Autumn is upon us! I hope each of you takes the time to enjoy the changing of the season with all its colors, the cooler temperatures and our spectacular scenery here in the Cape. Get out and enjoy a walk and be sure to visit Serene Ravine and Little Magothy Beach Park to see all the fabulous work being done by the Cape Conservation Corps. New or refreshed pathways with native plantings await you. You'll even find a few benches along the way!

If you've read President's Breeden's message, you are aware that the State Legislature passed a law requiring Homeowner Associations to complete a Reserve Study and to establish a Capital Reserve Fund based on the Reserve Study's findings. The intent of the law is to protect the community's homeowners by ensuring that shared community assets are maintained through their useful life or replaced when at the end of their useful life. You and your neighbors chose Cape St. Claire for your home and I'm certain the amenities offered were a big part of that decision. This law helps to assure that you and future homeowners get to enjoy all the reasons Cape is the best place to live. Unfortunately, there is a cost associated with the new law.

Your Board of Governors (present and past) have done an excellent job in keeping maintenance and replacements costs down in years past. This was typically done on a project by project basis and driven by the needs and desires of the community. This new law doesn't allow that

kind of flexibility. It requires that a fund be established that covers EVERY ITEM in the capital inventory. However, there is a silver lining! By establishing the Capital Reserve Fund, projects can be addressed in an ongoing manner rather than having to go through a budget cycle or appropriation process for each project. In the end, the fund will help ensure the durability of an already resilient community and allow future generations of Cape residents to enjoy the Cape as you do today.

This month you can enjoy Halloween Happenings! It will be held outside the clubhouse on Saturday, October 21st from 10 a.m. to 3 p.m. Come out for the hay rides, pumpkins, face painting, scarecrow making, crafts and much more! Then on Tuesday, October 26th from 5:30 p.m. to 6:30 p.m. come Trick-or-Treating at the Cape St. Claire Shopping Center!

Don't forget to visit CSCIA.org and "fall back" your clocks to standard time on Sunday, November 5th.

Stay happy and healthy!

Frank Tewey

Cape St Claire Town Manager

TownManager@cscia.org

410-757-1223

Your Realtor For Life.

A Simple Statement.

What does that mean?

**I care for you as I care for our community.
Since 1987, I have served, supported, donated, been
involved with community and looking out for my
clients' welfare in real estate and investments.
I am here for you. I never, ever give up!**



MONA

LaCovey

Associate Broker
CRB ABR CRS
Certified Negotiation Expert



This is not a solicitation for currently listed properties.

Mona Moves You!

DIRECT:

410-703-4411

410-757-7080

mona@lacovey.com
www.monalacovey.com



410-224-4400
Independently Owned & Operated

Board In Brief CONTINUED

TOWN MANAGER REPORT

Town Manager Tewey announced the draft reserve study was received from Miller+Dodson and needs to be reviewed. The State Highway Administration pilot study on eastbound Rt 50 was concluded after Labor Day and Mr. Tewey is awaiting results.

Office administrator Coble is preparing the triannual land use/riparian rights letters for mailing.

Clubhouse rentals are going strong, with very few weekend dates available through the end of 2023.

Mr. Tewey and Pres. Breeden attended the Little Magothy River Association to discuss dredging.

The budget committee met Sep 9 to discuss the impacts of the preliminary reserve study. The next meeting will be Sep 25.

Security officers are covering 15 of 30 shifts due to limited availability of current officers.

The maintenance crew has been working on the crabbing/fishing pier. All beach attendants are invited back for 2024.

Throw rings and safety ladders have been received and are being installed.

Richard's Tree Care assessed trees at Little Magothy beach and will remove/trim as needed.

The final pier census was done Aug 30.

Two standard building requests are pending approval.

The Chesapeake National Recreation Area (CNRA) was introduced as a bill by Senator Sarbanes.

COMMITTEE REPORTS

Broadneck Council of Communities (BCC): A fall meeting is planned with hopes that results of the Rt 50 traffic study will be available. State Delegate Bagnall and Senator Gile will have an open house at the clubhouse for communication with constituents.

Beaches & Parks: Gov. Macindoe said the requests from for-profit businesses to have events at our parks require a policy review.

Budget: Gov. Zadera will meet with Town Manager Tewey regarding the initial audit submission.

Caper: Gov. Lamb said that due to rising printing costs, free advertising (for churches, etc.) continues to be limited to one page.

Clubhouse: Gov. Lamb reported rentals have been good, with minor maintenance issues.

Events: Gov. Lamb said Super Mario Bros, sponsored by 'Til Next Time salon, will be shown on Sep 29. There is no charge to attend but tickets are required. The movie rights must be purchased and require an audience count. Plans are for 2 more movies this year.

Piers: Pres. Breeden reported a draft budget was created. Winterization of the plumbing is scheduled. Revenues were less than expected.

Strawberry Festival: Gov. Lamb said planning is in progress for 2024, and a check was presented to the CSC Fire Dept from 2023 festival.

OLD BUSINESS

Pres. Breeden said we should hear soon about the grant application. Another grant was suggested for up to \$150K for watershed projects.

The reserve study report is descriptions of all CSCIA assets and a plan to save for replacement of those assets per the new Maryland law. It calls for \$122K to be saved per year to meet the requirements of the law, with an assumption of 6% inflation per year. The shopping center and Swim Club are excluded from the study. Existing savings are not included because they are not yet in a separate, dedicated bank account. The proposed budget will be presented at the Oct quarterly meeting and include snapshots of the report to explain the proposal. An ad hoc committee will begin the review process. With the \$15,000 shortfall expected in the draft budget and \$122K to be raised in addition, there is about a \$150K deficit to address. The piers committee will split replacement cost savings for the piers. The recommendation by the budget committee is an increase in slip fees of about \$45/slip plus an increase of \$55/tax account in the SCBD tax to cover the deficit. Maintenance fees cannot be raised from the \$10/year level without a 2/3 vote from the community per the covenants. Per our bylaws, we cannot have full funding reserves, which are now required by state law, so the bylaws will need to be amended. Articles of Incorporation do not reference the SCBD assessment. Amending articles will need to be made to replace existing articles. The rules governing the SCBD assessment also need to be amended with the county to allow for comprehensive savings.

NEW BUSINESS

The annual Magothy River Association (MRA) meeting will be Sep 24 at Gibson Island. CSCIA representatives are encouraged to attend.

ADJOURNMENT

A motion was made to adjourn to closed session and approved unanimously. The meeting was adjourned to closed session at 9:27 pm. The closed session occurred from 9:30 pm to 10:05 pm. The Sep 11, 2023 CSCIA Board of Govs. meeting was adjourned at 10:05 pm.

President's Perspective CONTINUED

The study shows an estimated \$125,000 in annual savings is needed to begin funding our more than \$2.6 million in assets that might need to be replaced in the next 20 years. The plan considers a 6% inflation rate applied to construction costs in the future.

We created a work committee of Town Manager Tewey, Governors Shipley & Fairchild to review the 124-page draft. They were tasked with making the necessary corrections to ensure the document was as accurate as possible. That draft was reviewed by the Executive Committee and is currently under review by the entire Board, so we can respond by September 25th and finalize our study before October 1st. I want to give a big thanks to our work committee for their time and effort, working quickly and thoroughly through the document.

Why is there such a time crunch? Well, state law applies on October 1st. We are completing the draft study and will share the final initial study in October. We will also share the highlights at our Membership Meeting on October 24th, where we will also share the FY2025 proposed budget, which is still being worked on by the Budget Committee. The Board has been working hard with the Budget Committee to propose some draft solutions and we hope to solve the budget gaps that the new state law has forced upon us.

As a reminder, we are talking with and scheduling meetings this fall with our state elected officials, and hopefully some past bill sponsors, about some common-sense amendments that could be applied that would extend the time frames to fully funding these plans. We will explore possibly reducing funding levels to 50% or 75%, vs. 90-100%, taking into consideration the protection insurance coverage we have for our buildings as an offset. We will ask the question of how the state can place these issues on a community budget but doesn't require the same reserves and plans for its own State or even County assets. The burden is great, and I would like to question the wisdom of leaving such large future reserves to mostly small volunteer organizations, benefiting especially cash reserves of banks who will hold these assets in the future. The Board of Governors, Budget Committee, and Town Manager will bring these issues forward as we move into the legislative process in 2024.

As I stated in September, "I'll leave you with this to consider, that most property owners in Cape have one tax account and one platted lot and pay \$220 annually for our community amenities. A few Capers own two or three lots, or maybe five, but that means annually they pay \$220 - \$260 annually for all amenities and opportunities we enjoy in our community. As you know, many

condo and town home communities pay twice or even quadruple our fees for a playground and common areas."

We mentioned last month, families may be asked to sacrifice, originally thinking it might cost up to an additional \$150 annually to start our required savings. The good news is that given the allowances, contracts, leases, and deeds we have in place with the Business Lot Owners Association and Cape Swim Club, some items were excluded from the initial assessments. We are proud to have a good track record of making improvements. We have invested more than \$2 million into our properties in the last 10 years. This results in our Remaining Economic Life on many identified assets is near the Normal Economic Life and gives us time to gradually save for the nearly \$2.6 million in identified assets in today's dollars.

While I explained last month that a \$150.00 annual increase would cost \$12.50 per month, it's more likely that with standard inflation adjustments, rising minimum wage challenges, cost of living adjustments for year-round employees and this Capital Reserve Study, we are more likely to see a proposed increase between \$75.00 - \$100.00 annually, or \$6.25 to \$8.33 per month for each tax account (Homeowner) annually.

We will bring a proposed budget to the October 24th Membership Meeting and present the solutions we hope will solve the issues at hand in the most economical way possible. We hope the community understands a little better the unique challenges this group of volunteers has undertaken this past year.

I will deliver two more President Messages, lead 4 more Board meetings, and 2 more Membership Meetings in my remaining term as President. I want to thank the Board, Budget Committee, and our hard-working employees for working on this challenge with professionalism, sacrifice of time, and, in my opinion, having the best interest of the residents of Cape St. Claire at heart.

If you have questions, comments, or concerns, feel free to email me at President@cscia.org. I'd be happy to chat about these matters. Hope to see y'all around the Cape this fall at one of our many events!

Best wishes,

Beau Breeden
President CSCIA



The Cape Nurse



Think Like It Is Your Kid! Navigating Food Allergies in the Classroom and Beyond...

With Back-To-School season in full swing and upcoming holiday celebrations, it is worth taking some time to learn how to keep our kid's peers, classmates, and teammates safe if they are one of the many children who have food allergies.

But first, what is a food allergy? A food allergy occurs when the body has an abnormal response to a certain food. The immune system gets involved and launches a response that can include hives, asthma, itching in the mouth, trouble breathing, stomach pains, vomiting, and/or diarrhea. How strongly the immune systems respond determines the reaction; from mild itching to severe anaphylaxis (swelling of the throat and tongue blocking the airway).

Children with severe food allergies carry an "Epi-pen" (metered and auto dose of the drug Epinephrin to alleviate life-threatening reaction) if anaphylaxis occurs, but avoiding the allergen altogether is the safest, surefire way to avoid reaction. According to Johns Hopkins Medicine "approximately 90 percent of all food allergies are caused by the following eight foods: Milk, Eggs, Wheat, Soy, Tree nuts, Peanuts, Fish, Shellfish"

Imagine a bustling classroom, or school cafeteria! Or even a Scout meeting, Cape soccer game, or Birthday party with food/snacks? How do kids (and families) with food allergies stay safe? Anne Arundel County Public Schools has a detailed regulation outlining their policies (<https://aacpschools.org/boardpolicies/wp-content/uploads/bsk-pdf-manager/2016/08/JECA-RA-Students-with-Known-Anaphylactic-Allergies-or-Who-are-Perceived-to-be-Having-Symptoms-of-Anaphylaxis.pdf>), and long-time Special Education Teacher, Lisa Schmidt, sat down with me to talk about how the policy looks at Cape Elementary. Ms. Schmidt said that classrooms can be "allergy free classrooms" so children with food allergies are safe, yet it takes vigilance from the teacher and adherence by the entire classroom of children to maintain. Similarly, one table in the cafeteria can be designated an "allergen free" table. Ms. Schmidt reports that the kid's classmates take pride in keeping their friends safe. Teachers can ask special kids to look out for children with food allergies, but the kids feel an innate response to care for their friends. Ms. Schmidt's daughter agreed. She said the kids she sees in school take care of each other in the cafeteria and beyond.



Since classrooms are allowed two parties a year where the room parent and teacher design the menu for the party, plus snacks within the classroom during the school day, the kids and teachers must remain aware. Ms. Schmidt reports that fruits, vegetables, drinks and desserts are allowed, and must be "store-bought" with a label to be brought into the classroom.

With the prevalence of food allergies, there are many brands specialized as "School Safe" and are available in most grocery stores (including Graul's)!

Kate E., a parent of a now-high-school-aged teen with severe food allergies said the one thing she wants parents of non food allergy kids to know is that "with a bit of advanced planning it is super possible and even simple to keep their kiddos happy and fed and a kid with food allergies safe"

So what can one do as a parent to take care of all the kids in the community? First, be aware! Know that the child or his/her family are facing a real, life-threatening issue (food allergy). They are not being fussy, picky, or problematic. Even kids with food sensitivities would much rather not think about what they can and cannot eat. Honor that! Include and accommodate. Make the extra effort to buy the "school safe" brands, and/or avoid top allergens with the foods brought to school. Be honest! Talk to the teacher if you are not sure what is allowed and what is not. Better yet, talk to the school nurse so there is one less thing for the classroom teacher to do! Ask your friends and other parents in your circle if their kids have any allergies or sensitivities and work with them to accommodate. That could look like letting the parent of a child with food allergies know what you will be serving to the kids so they can mimic the menu and bring their child's food. Or if a child needs a special item, like something gluten-free, or dairy free, have that one item so the child feels included. Never make kids with food allergies/sensitivities feel guilty for needing something special. Basically "pretend it's your kid" (Lisa Schmidt) and keep kids safe and happy.

Thank you Lisa and family for sitting down with me! References available upon request: capestclairenurse@gmail.com. And always send me an e-mail if you have a topic you'd like to see featured.

Stay well! Jennifer, RN, BSN



NEWS FROM

HISTORIC GOSHEN FARM AND EDUCATIONAL CENTER

TRANSFORMING THE TENANT HOUSE

Have you seen the transformation in the Tenant House at Goshen Farm? These improvements were made possible through the dedication of a GFPS Board Member, two caring CSC residents, and a generous business owner.

In the summer of 2022, GFPS Board Member Linda Paez was teaching Spanish at AACC when Rich Lang, Director of Construction at Bayview Builders, LLC, approached the college seeking Spanish lessons for their construction workers. Linda was hired by AACC and began teaching Spanish to Bayview Builders' staff, forging a friendly connection with Rich Lang and his Cape St. Claire-based employees.

During this time, Linda Paez shared the longstanding damage to the Tenant Cottage caused by a leaking roof, explaining GFPS's financial constraints. In a remarkable display of generosity, Rich Lang and Linda worked out a "barter system" agreement. Bayview Builders committed to repairing the Tenant House, and in return, Linda provided additional Spanish lessons to their employees.

The restoration project, led by Bayview Builders employees Mark Semos and Bruce Dowling of Cape St. Claire, commenced in 2022 and extended into the spring of 2023 due to its scale. In September 2023, Mark, Bruce, Taylor Shive (also from CSC), and Mark's son Aaron diligently worked to complete the siding on the Tenant House, safeguarding its interior. All materials for the project were generously donated by Bayview Builders, LLC, and the labor of Mark Semos, Bruce Dowling, Taylor Shive, and Aaron Semos was offered as a heartfelt contribution.

While more repairs may be on the horizon, GFPS extends profound gratitude to Mark Semos, Bruce Dowling, Taylor Shive, and Aaron Semos for their tireless efforts, as well as Rich Lang and Bayview

Builders, LLC, for their invaluable material donations. Your collective dedication ensures the preservation of this historic treasure. Thank you all!

HARVEST PASTA DINNER

If you're a fan of spaghetti, we've got an event that's tailor-made for you. Our annual Harvest Pasta Dinner is a delectable delight, perfectly suited for the autumn season. Plus, all the ingredients are sourced right from our very own Sharing Garden!

Join us at Gloria Dei Lutheran Church on **Saturday, October 14, 2023, from 5 pm to 8 pm**. Visit our website and Facebook for more details.

WINE DOWN AT THE FARM SUCCESS!

Thank you to everyone who attended our Wine Down at the Farm event. We raised nearly \$6K! This would not have been possible without the generous donations from local small businesses for our silent auction and our sponsor, Bellas Liquors. Thank you to Chef Tony Barrett and The Jazz Perpetrators for the amazing food and music! Additionally, we truly appreciate all the volunteers that made this event a success!

NEIGHBORHOOD SUN PARTNERSHIP

GFPS has partnered with Neighborhood Sun as part of our commitment to spreading awareness about ways we can all be more sustainable. Please visit this website for more information: <https://info.neighborhoodsun.solar/goshen-farm>

BECOME A GOSHEN FARM MEMBER

Your membership helps us continue to restore, preserve, and educate about the history of Goshen Farm. It also has other benefits:

- Tax-deductible Membership Fee
- Behind-the-Scenes Progress Updates
- Discounts on Event Tickets & Merchandise
- Garden Plot Rental Access
- Volunteer Opportunities and More!

Visit our website for more information and details!

Well, September, that was quite a heat wave you sent us! We hope our Cape neighbors stayed cool while harvesting bountiful tomatoes, zucchini, cukes, & herbs in the heat, and that October brings us some cooler temperatures at long last. Chrysanthemums and asters will bring us one last burst of color in the garden – stop by the Clubhouse for a brilliant display, on your way to all the wonderful Cape Halloween festivities!



Cape St. Claire Island bed

At our September meeting, our Members enjoyed a lovely slideshow of photos & stories in our Members' Sharing Slideshow. We heard about faraway gardens & lichens, passionflower vines bearing fruit, pesky squirrel antics, and of course many varieties of beautiful flowers blooming away in Members' gardens. We thanked all our Member volunteers for their efforts in Yard of the Month judging and Beautification – we're grateful for all the hard work that keeps these Cape traditions alive and our community beautiful. This month's featured Beautification bed is the Cape St. Claire Road island, maintained all summer long by Members Jeanne K, Carol C, and Jeff H. Please drive slowly out there when you see our volunteers at work, and join us in thanking them for all their hard work!

Next up: please join us on **Tuesday, October 3rd** for an informative talk on ***Exciting Bulbs: Beyond Daffodils & Tulips***. There are so many more beautiful spring bloomers that add cheer to your

garden and chase away the winter blues. Our speaker Charles Cresson, co-hosted with the Annapolis Horticultural Society, has taught bulb gardening at Longwood Gardens for over 40 years, and has worked at famed gardens like Wisley, Winterthur, & Chanticleer. If you're not familiar with these lesser-known bulbs like aconite, snow drops, scilla, bluebells, crocus, & anemone, this talk is for you!

Then on **Sunday October 15th**, our Members will gather to celebrate another bountiful season, sharing a meal together at our annual **Harvest Dinner**. It's a wonderful time to trade more garden stories and get to know one another better, as well as to swap seeds, cuttings, and produce harvested from our gardens. New Guests & Members are always welcome – please RSVP by emailing capegardenclub@gmail.com and we'll see you there!

And check out capegardenclub.wordpress.com for gardening tips month-to-month. In October, while we enjoy the blooms of chrysanthemums & asters, it's time as well to bring in tender houseplants, dig up tender tubers like dahlias & cannas, sow grass seed in bare spots of the lawn, sow seeds or seedlings of cold-season veggies like kale, collards, radishes, & beets, and pinch your coleus & sweet potato vines to overwinter cuttings indoors. Enjoy the first colorful leaves of autumn, neighbors!

-- Submitted by Audrey Lengbeyer



Exciting Bulbs: Beyond Daffodils & Tulips

UPCOMING MEETINGS

Tues Oct 3, 7pm: Exciting Bulbs Beyond Tulips & Daffodils, by Charles O Cresson of Hedgeleigh Gardens
Sunday Oct 15, 6pm: Harvest Dinner celebrating another bountiful growing season
Tues Nov 7, 7pm: Terrarium Workshop: Create a terrarium to enjoy indoors, all winter long
Tues Nov 29, 7pm: Evergreen Wreath Workshop: Help create wreaths for Cape Clubhouse & State Circle

Congratulations to our September Yard of the Month Winners!

Area 1: Theresa and Don Dicken, 1148 Skyway Dr
 Area 2: Ashley Crossland, 1104 Skyway Dr
 Area 3: The McAvinue Family, 1028 Lake Claire Dr

Area 4: Eileen Sullivan, 1013 Mt Holly Dr
 Area 5: Jennifer Karns, 713 Mt Alban Dr



Upcoming Events 2023

- Every Wednesday through October we will meet at one of three areas to remove invasive plants and plant natives.
 - 10/8 2-6pm Cape Vibes Live Music Event and raffle @ Main Beach
 - 10/15 11-3pm LMB En Plein Air—artists and musicians needed.
 - 10/16 CCC Annual Meeting & Elections at clubhouse 7:00 PM
 - 10/18 5-9pm Fundraiser Night at Broadneck Grill 10% to CCC
 - 10/21 tree and shrub planting
 - 11/3 6-8:30 Silent auction and Oyster Speaker event clubhouse
- Email president@capeconservationcorps.org

A special thank you to everyone that came out to support the plant sale and thanks to Richard's Tree Service sponsorship that provided the amazing reusable tote bags given out at the sale. Made from recyclable plastic water bottle!

We are grateful for our partnership with Cape Vibes to raise money for CCC through raffles and donations at their events!

Corporate Sponsorships for Cape Conservation

Did you know CCC has a corporate sponsorship program? Are you a local or small businessowner in the community looking to get your business out in front of a wider audience? We have levels starting at \$250 that will get your business logo and contact information along with a link to your website and many fun perks including free native plants.

<https://capeconservationcorps.org/corporate-sponsors/>

Thank you to our very first sponsors:

Richard's Tree Care, Fairwinds Marina, Broadneck Grill, Cathy Gazzo, EXP Realty, Delmarva Financial Group, Bella's Liquors, Matthew's Hauling, Goodman, Houck's Menswear, Graul's Market and Til Next Time Hair Salon



FUNDRAISER

Luminary Kits
\$2 each/12 for \$20

Be ready for Luminary Night!



12/24/2023

Cape

COMMUNITY SWAP

Sunday, Oct 8 10am-2pm

Cape Clubhouse field at Cape St. Claire Rd. & Broadview Dr.
(Rain date Sunday Oct 29)

- ✦ Toys, games, puzzles, books, DVDs
- ✦ Household goods & tools
- ✦ Clothing & Shoes: Women, Men, Children, Babies
- ✦ Small appliances & electronics in working condition
- ✦ DROP your goods anytime before 11am, no junk please

Invite Your Friends!

Now with Distancing!

You are not required to bring goods to participate. All leftovers will be donated to charity.
Questions? Want to volunteer? zerowastecapers@gmail.com

\$2 entrance per family will be collected for the Chesapeake Bay Foundation.

All are welcome at
CHRIST OUR ANCHOR
PRESBYTERIAN CHURCH
Worship Services
Annapolis, MD

10:00am Worship (Traditional/Contemporary)
Virtual service available on Facebook Live

FALL SERMON SERIES:

NO

OFFENSE

Fall Sermon Series:

How can we meet offense head-on in our world with the grace that Jesus calls us to as His followers?

CHRISTIAN EDUCATION CORNER:

Join us for classes on Select Sunday's



WE LOVE KIDS AT COA :

Monthly playgroups open to all on our playground, first Mondays of the month.
Monday 10/2; Monday 11/6;
Monday 12/4 (3:30-5:00 p.m.)



Follow us on Facebook to watch
Live Streaming Worship on
Sunday mornings at 10:00 a.m.
(including the Children's Message)

CHRIST OUR ANCHOR
PRESBYTERIAN CHURCH
Annapolis, MD

S'MORES AND MORE!

Final Fall Firepit Night!
Chevy's Food Truck!
Friday 10/27 4:00-7:00 p.m.
ALL ARE WELCOME!



Megan Ostwind, Director
Office: 410.757.6556
Fax: 410.349.2240
aawpreschool@christouranchorpc.org
www.aawpreschool.com

Pastor Jessie Lowry
1281 Green Holly Dr.
Annapolis, MD 21409
Phone: 410-974-1713
Website: www.christouranchorpc.org
Email: coa_office@christouranchorpc.org



Find us on



Cape St. Claire

Choosing the right agent is critical to your success and
in Cape St. Claire it is not different.

You owe it to yourself to have every advantage in getting your home sold. It's important to work with an agent with the local market knowledge and experience to position your home effectively. There is no agent who knows the Cape St. Claire market better and my respect for our community runs deep. I've been a Cape St. Claire resident for over 30 years. My sons attended the Broadneck schools, played ball on the ball fields, and sailed with the youth sailing camp. Perhaps you've seen me each year at the Strawberry Festival, and now, I'm a proud sponsor of the Cape Conservation Corps. I imagine you chose the Cape for many of the same reasons I did – for its beautiful beaches, water privileges, top notch schools, and its convenient shopping and commuting. When it comes to selling your Cape St. Claire home, you deserve an agent who knows the market and can get it sold for the best value in the timeframe you need.

Selling or have a real estate question? Let's Talk!

Give me a call - 443-223-1570



YOUR AGENT You owe it to yourself to get your house sold for the best value within your timeframe. A highly skilled agent is what makes it a reality.

YOUR ADVOCATE An agent whose top priority is looking out for your best interests is essential. Allow me to help you make the most strategic decisions.

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

"Cathy really helped us feel at ease throughout the entire process. She was able to get our home sold quickly and also helped us navigate the purchase of the most amazing condo that meets all our needs. She reminded us that a great real estate agent is worth every cent in commission. I've already recommended Cathy to several friends and will continue to do so. She's a true professional and really understands this area, the neighborhoods and community."

- Jeanne & Peter Nardi, Arnold MD



Cathy Gazzo
Cell: 443-223-1570
Office: 888-860-7369
cathy@cathygazzo.com
www.CathyGazzo.com





Cape St. Claire Sales

Market Snapshot 9/15/2023

Status	Address	Beds/ Baths	List Price	List Date	Days on Market
Coming Soon	1061 Lido Dr	4/2	\$500,000	8/31/2023	
Active	973 Woodland Cir	4/3	\$625,000	9/15/2023	1
Active	1008 Mountain Top Dr	4/1	\$425,000	9/14/2023	2
Active	1165 Green Holly Dr	3/2	\$599,000	9/8/2023	8
Active	986 Round Top Dr	3/2/1	\$450,000	8/28/2023	19
Active	953 Woodland Circle	3/3/1	\$530,000	8/11/2023	36
Active	765 Windgate Dr	3/3	\$625,000	7/22/2023	56
Pending	1212 Highview Dr	4/2/1	\$800,000	9/7/2023	6
Pending	1283 Cape St Claire Rd	5/3	\$525,000	8/17/2023	20
Pending	988 Saint Margarets Dr	4/2	\$575,000	8/17/2023	2
Pending	1096 Linden Tree Dr	3/1/1	\$529,000	7/07/2023	43
Pending	803 Windgate Dr	3/2/1	\$600,000	8/11/2023	3
Pending	1010 Mounty Holly Dr	4/4	\$799,000	6/2/2023	40
Pending	1061 Summit Dr	4/2	\$500,000	7/2/2023	13

Scan to see up to date
Cape St. Claire Listings



SOLD	Address	Beds/ Baths	Sold Price	Days on Market	Seller Subsidy	Close Date
	966 Saint Margarets Dr	4/1/1	\$413,500	3	0	9/5/2023
	1230 Mount Pleasant Dr	4/2/1	\$540,000	6	\$10,000	8/28/2023
	1300 Cape St Claire Rd	2/2	\$ 355,000	49	0	8/24/2023

* All information, taken from the Multiple List Ser be accurate but should not be relied upon without verification. This list consists of listings from various brokers, and is not intended to make the representation that all the listings belong to eXp Realty.

It is more important than ever to work with a highly skilled agent who understands our local market dynamics and has your back. An agent who can get your home sold for the best value in the timeframe you need.

Selling or have a real estate question? Let's Talk! 443-223-1570



Cathy Gazzo
Cell: 443-223-1570
Office: 888-860-7369
cathy@cathygazzo.com
www.CathyGazzo.com





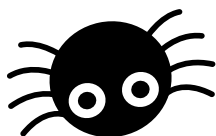
2023

Halloween Happenings



TRICK OR TREAT AT THE CAPE ST. CLAIRE SHOPPING CENTER

ON THURSDAY, OCTOBER 26, 2023, JOIN YOUR FRIENDS AND NEIGHBORS AS THEY DRESS UP AND TRICK-OR-TREAT AT THE CAPE ST. CLAIRE SHOPPING CENTER. TRICK-OR-TREATING WILL BEGIN AT 5:30 PM AND LAST UNTIL 6:30 PM OR UNTIL THE CANDY IS GONE!!! LOOK FOR THE SIGNS IN THE WINDOWS OF THE LOCAL MERCHANTS TO IDENTIFY THOSE PARTICIPATING. AS ALWAYS DO NOT FORGET TO SAY THANK YOU!!!!



Halloween Happenings



HAY RIDES, PUMPKINS, FACE PAINTING, MOON BOUNCE, SCARECROW MAKING, CRAFTS AND MORE.....

SATURDAY, OCTOBER 21st

JOIN YOUR FRIENDS AND NEIGHBORS FOR A HALLOWEEN EVENT
IN THE CLUBHOUSE CORRAL (next to the clubhouse)

FROM 10 AM UNTIL 3 PM.

THIS EVENT HOSTED BY THE STRAWBERRY FESTIVAL COMMITTEE WILL BENEFIT "The SPCA of Annapolis" via Pet Food / Bedding/ Collars/ Leashes/ Toys etc. Donations Admission to the event requires \$5.00 per child & a Donation to the SPCA.

Donations will be collected at the event.

ADVANCED REGISTRATION IS REQUIRED

FAMILY NAME _____ PHONE # _____

ADDRESS _____

CHILDS NAME _____ AGE _____

CHILDS NAME _____ AGE _____

CHILDS NAME _____ AGE _____

OF CHILDREN ATTENDING _____ X \$5.00 = _____ (Adults are free)

OF SCARECROWS TO BE MADE _____ (see necessary supplies)

SUPPLIES NEEDED FOR EACH SCARECROW-1 PAIR OF PANTS WITH BELT LOOPS, 1 LONG SLEEVED SHIRT, PANTY HOSE (1 pr) AND A STRAW HAT OR A BALL CAP

REGISTRATION SHOULD BE MAILED ASAP AS SPACE IS LIMITED!!

PLEASE COMPLETE THE ABOVE REGISTRATION FORM AND RETURN to

Strawberry Festival C/O Mary Lamb-

1180 SUMMIT DRIVE – ANNAPOLIS, MD 21409 (410-757-0593)



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. If you would like to receive a Zoom invite for the service, please email: office@capeumc.org

Children's Sunday School: 9:00 AM Sundays. Kindergarten through 5th grade.

Office Hours: Tuesday, Wednesday, and Thursday 9:00am to 12pm.

If you need immediate assistance, please contact Pastor Dale (240) 682-6395 or dale@capeumc.org.



Worship is at the center of who we are as Christians - we stand in awe of God's grace and are shaped by that grace to go and love the world around us. Our service follows the traditional order of worship with music, prayer, community, and the hearing and teaching of God's word.

Together we seek God's presence and place ourselves in the position to receive the gift of His Spirit. Come worship with us and be a part of our church family. May the grace of the Lord Jesus Christ, the love of God, and the fellowship of the Holy Spirit be with you.

Blessings to All! **-Pastor Dale**



SAVE THE DATE: TRUNK OR TREAT

Tuesday, October 31st
6:00 - 8:00PM

Cape St. Claire UMC Parking Lot (855 Chestnut Tree Drive)

Decorated trunks with treats for everyone!

Hot Chocolate and Popcorn available for all.

If anyone would like to join in the fun and pass out Halloween candy, we would love to have you and your decorated trunks at our Trunk or Treat. Please arrive by 5:30pm to set up.

See you there!



School is starting and Cape Methodist Church will be starting Backpack Buddies distributions again soon! This ministry provides weekend food to children in need at elementary schools on the Broadneck Peninsula.

We welcome food or monetary donations to support this important ministry to our community. Please consider helping us! The food items we need are single serve cereal and instant oatmeal, single serve applesauce and fruit, granola bars, peanut butter crackers, single serve pudding, family sized mac & cheese, canned chicken or tuna and snack items.

Donations can be dropped off at the church office at 855 Chestnut Tree Dr. between 9 AM and 2 PM Tuesday, Wednesday or Thursday. We appreciate your support for children in Broadneck communities!



UNITY BY THE BAY CHURCH

4 Pointless Forest Trail
Annapolis, MD 21409
410-544-7990

Sunday Morning Service ~ 10:30 am
Wednesday Meditation ~ 12:00 pm

In person or livestream at
Unitybythebay.org

Upcoming Events and Workshops

- | | |
|----------------------|--|
| Sunday, October 8 | - Yoga Ballet Performance 6:30 - 8:30 pm |
| Monday, October 9 | - Reiki Share 6:15 - 8:00 pm |
| Tuesday, October 10 | - Unity Drum Circle - Drumming and Dancing the Chakra's 7:00 - 9:00 pm |
| Thursday, October 12 | - Ascension Class with Dr. Gwen MacGregor 6:30 - 8:30 pm |
| Monday, October 16 | - Crystal Bowl Healing Sound Bath with Kimberley Lutz Madden 6:15 - 8:15 pm |
| Thursday, October 19 | - Sacred Geometry-The Geometry of Love & The Golden Ratio class 6:30 - 8:30 pm |
| Monday, October 23 | - Bringing Mindfulness into Everyday Life with Monica Jordan 6:30 - 8:15 pm |
| Thursday, November 9 | - Ascension Class with Dr. Gwen MacGregor 6:30 - 8:30 pm |
| Monday, November 13 | - Reiki Share 6:15 - 8:00 pm |
| Tuesday, November 14 | - Unity Drum Circle - Drumming and Dancing through the Chakra's 7:00 - 9:00 pm |
| Monday, November 20 | - Crystal Bowl Healing Sound Bath with Kimberley Lutz Madden 6:15 - 8:15 pm |
| Monday, November 27 | - Bringing Mindfulness into Everyday Life with Monica Jordan 6:30 - 8:15 pm |

Find more information at Unitybythebay.org



Unity by the Bay is a loving,
welcoming, spiritual community.
ALL are welcome here!



Chris Fuller

"Excellence in client care and service"

SELLING OR BUYING? I CAN HELP!

This is the best time to buy or sell your home!
I know the Broadneck Peninsula and have live, work,
and volunteer here in Cape St Claire. I have the
knowledge and expertise to assist you with all your
real estate needs.



LONG & FOSTER
REAL ESTATE

Forbes
REAL ESTATE



Direct : 301-219-9638

chris.fuller@LNF.com

Free property search at:

www.AnnapolisHomesForYou.com

Main Office: 410-263-3400

Your
Cape St. Claire
neighbor with
20 years of
experience

Music @ St. Margaret's 2023-2024

<https://www.st-margarets.org/music-overview.html>

Fall 2023 Events

October 1 Ensemble Lafayette in Concert

Sunday, October 1 at 4:00pm at St. Margaret's Church, Annapolis

Rebecca Smith, harp and Diane Kinsley, organ. Featuring music composed for duo harp/organ, including the premiere of Maurice Draughn's "Aurora", inspired by the Aurora Borealis.

Free admission, light reception to follow. This concert is sponsored by a grant through the Maryland State Arts Council.

October 5 Evening Candlelit Compline

Thursday, October 5, 7:30pm at Christ Church Kent Island Parish, Stevensville

Sung by the combined adult choirs of St. Margaret's Church, Annapolis and Christ Church Parish, Kent Island
Jim Douglas and Gary Van Essen, directors.

A contemplative, candlelit evening worship service in observance of the Feast of St. Francis of Assisi.

November 5 All Saints' Sunday Dixieland Mass

Sunday, November 5 9:00am & 11:15am

Featuring music from the renowned Peabody Ragtime Ensemble

December 10 Darkness to Light: A Service of Advent Lessons and Carols

Sunday, December 10 5:00pm

Music for choir, organ, and handbells

Jim Douglas, director, Diane Kinsley, organist

December 15

A Holiday Evening with the Third Sunday Band

Friday, December 15, 7:00pm at St. Margaret's Church, Annapolis

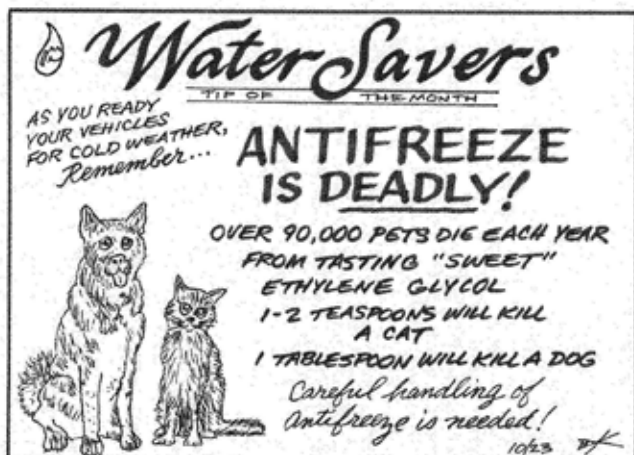
Join the Third Sunday Band for an evening of holiday favorites and cheer! Free-will offering

December 21

Winter Solstice with Ensemble Galilei

Thursday, December 21 7:00pm

Join the renowned musicians of Ensemble Galilei for their annual winter solstice performance. Ticketed admission. Tickets available at www.egmusic.com



Off Duty Firefighter

Insured
Certified



The Chimney Guy

Scott & Heather Kilpatrick
1127 Skyway Drive
Annapolis, MD 21409

301-858-7222
443-336-5677

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

410-757-8157 410-224-4820

Serving Cape St. Claire for 25 years

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

Saturday Service Available

Jim Phaneuf- Md # 6700

www.jpplumbinginc.net



Monday - Saturday 7am-9pm
Sunday 8am-5pm

Bakery
Cheeses
Deli
Fresh Fish/Seafood
Grocery
Meat/Poultry
Prepared Foods
Produce
Wedding Cakes
Catering



SUPPORTING LOCAL FARMERS

410-974-0737 • GraulsMarket.com



 **Luminis Health™**

**The care you need
in the neighborhood
you love**

Primary care and physical therapy
are in Cape St. Claire



Visit **Luminis.Health/Schedule**
to make an appointment today

1332 Cape St. Claire Road,
Annapolis, MD 21409

Physical Therapy
(443) 481-1140

Primary Care
(443) 951-4280



LONG & FOSTER
REAL ESTATE



THE HOUSE HUNTRESS
Amy Juras

**THE #1 RESIDENT REALTOR
 IN CAPE ST. CLAIRE!**

*Amy has been a Cape Resident for over 35 years.
 Use a Realtor who loves the area and lives here!*

WWW.HOUSEHUNTRESS.COM
 OFFICE: 410-224-0600 | CELL: 410.353-2123



Dog Walking, Exercising, Pet Sitting



**PRIORITY ONE
 PET SERVICES**

Local, Certified, Insured, Recommended

www.priorityonepetservices.com
 Shari Medina 443.223.9549

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



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

LICENSED
 BONDED
 INSURED

No water
 Low Pressure
 Well pumps
 Pressure Tanks
 Well line repair

**LICENSED WELL
 EXPERT ON EVERY
 JOB**

MENTION THE CAPER 10% DISCOUNT

J.M. MULLEN

ELECTRICAL SERVICES

Your Local Electrician

10% Senior Discount

410.266.6316 • JMMullenElectric.com

1564 Whitehall Road
 Annapolis, MD 21409

STAR HOBBY
 Other brands we carry in-store:

www.shopstarhobby.com
 410-349-4290





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.
9 AM - 8 PM Sundays**



**MARYLAND
LOTTERY®**

**Join us daily at C.G.'s Corner from 12 - 8 for \$2 beers and \$3 wines
from a rotating collection. A variety of spirits can also be purchased.**

Every Monday:

Military, Seniors (65+) and Teachers 10%

Every Tuesday:

All Wines 15% Off

**We offer a wide variety of beer, wine and spirits
including LOCAL breweries & wineries. If we don't
carry us we will do our best to special order it for you.**



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



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

WE DELIVER - email us at DELIVERY@BELLASLIQUORS.COM



**Chesapeake
Financial Planning
& TAX SERVICES**

**Helping Cape Residents for over 30 Years
Locally Owned and Operated**

Specializing In

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



ANCHOR YOUR FINANCIAL FUTURE

Call for Your Complimentary Consult

Elizabeth M. Bennett, MBA Certified Financial Planner™

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

**P (410) 974-0410 * F (410) 974-0614
www.Chesapeake-Financial.com**

*Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker dealer,
member FINRA/SIPC. Advisory, insurance, and tax services offered through Bay Financial Planning and Tax
Services, LLC DBA Chesapeake Financial Planning, a Registered Investment Adviser. Cambridge and Bay Financial
Planning and Tax Services, LLC are not affiliated.

**OFF TO
NEVERLAND
TRAVEL**

SEE THE 'WORLD'

**CONTACT ME TODAY TO GET
STARTED ON YOUR JOURNEY!**

Danielle Snyder

**e. danielle.snyder@offtoneverland.com
p. 410.746.5483**

Walt Disney World, Disneyland, Disney Cruise Line, ADVENTURES by Disney, AULANI

As to Disney network, logos, and properties. © Disney / CST# 209037-40 / Fla. Seller of Travel Ref. No. ST37263 / Airplane artwork by Freepik.com

**Retirement: Ready or
not. Ready is better.**



Chad M Miller, AAMS®
Financial Advisor

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

Edward Jones®
MAKING SENSE OF INVESTING

MKT-58941-A

Member SIPC

Foxwell

FLOOR COVERING

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

We FIX problem water: hardness, lead,
 staining, odors, iron, PFAS, and more.



FREE WATER ANALYSIS
 Call (410) 757-2992

WATER TREATMENT • PLUMBING • COOLERS

HAGUE
 Quality Water®
 OF MARYLAND

HagueWaterofMD.com

**Family Owned
 & Operated
 Since 1993.**



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

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

RICHARD'S

Tree Care

Complete Tree & Shrub Care

Lic. 283/534/2236 | MDA 24222

- ♦ Cabling/Lightning Protection
- ♦ Pruning, Take Down & Removal
- ♦ Pre-Construction Consultation
- ♦ Fertilization
- ♦ 15 yd. Roll-off Dumpsters
- ♦ Disease Control/Monitoring Programs
- ♦ Planting/Reforestation

www.RichardsTreeCare.com / richardstrecare@aol.com
 Member of the Maryland Arborist Association & Tree Care Industry Association & Arbor Day Foundation

office **410-757-5793** **FREE ESTIMATES**



CREATIVE CONTRACTORS

Quality Work With a Creative Touch

Brian J. Hogan
 President/Owner

Custom Cabinetry Work
 Custom Built Inns &
 Bookshelves
 Kitchens & Bathrooms

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

Office: 410-757-2098
 Cell: 443-569-2441
 Fax: 410-757-2935
brian@creativecontractorsmd.com
www.creativecontractorsmd.com

MHIC #89822
 Licensed & Insured

CSC resident for 43 years

D.K. MILLER PLUMBING

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

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



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

(410) 757-5770



Founded March 1955 - Circulation 3,030

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 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.

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 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.

Cape St. Claire Improvement Association

www.cscia.org

Office:

President - Governor Breeden
Vice-President - Governor Lamb
Secretary - Governor Pollock
Treasurer - Governor Zadera

Budget Committee:

Charlie Moore & Charlie Shoul
Dr. Adam "Thor" Harris & Governor Joe Angel
Governor Michele Shipley

Webmaster:

Bill Szczytko

Town Manager:

Francis "Frank" Tewey

The Board of Governors Committees:

Caper - Governor Lamb
Clubhouse - Governors Lamb
Strawberry Festival - Governor Lamb
Events - Governor Pollock & Governor Fairchild
Shoreline Restoration - Governor Breeden
Piers - Governors Breeden
Membership - Governor Fairchild
Covenants - Governor Layman

Building - Governor Layman
BLOA - Governor Breeden
BCC - Governor Breeden
Personnel - Governor Lamb
Security - Governors Macindoe & Zadera
Mosquito Control - The Executive Committee
Legislative - Governor Mirani
Roads - Executive Committee
Beaches and Parks - Governor Macindoe
Goshen Farm Liaison -

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

**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