



Cape St. Claire Improvement Association, Inc. Community Newsletter

NOVEMBER 2023

QUARTERLY MEETING TUESDAY, JANUARY 9TH AT 7:30 PM

President's Perspective

Capers,

This fall is flying by, but not so fast that many didn't get out and enjoy a variety of events around the community. A couple hundred Cape families came out to our first Movie Night and enjoyed Super Mario Brothers on the projector screen at the Main Beach. A big thanks to Mary Lamb for organizing, and especially to Joe Petersen and Til Next Time Salon for sponsoring this community event. We hope to do them 3-6 times annually, weather permitting. We also had the fall plant sale by the Cape Conservation Corps, along with the first En Plein Air event held at Litte Magothy Beach this past month. The Zero Waste Capers hosted another successful Cape Swap, and the Broadneck Bluegrass Group held its final Main Beach event of the season. Most events for the fall move indoors as the weather cools and the sun sets earlier, so be on the lookout in the Caper for events through the end of the year.

While we enjoy having fun with our neighbors and hosting several community events at various community properties, the Board of Governors continues to press ahead with the business of the community. As I have written in the past two months, we have been trying to finalize the FY 2025 budget, which presented a unique challenge due to the required Capital Reserve Study.

If are reading about this Capital Reserve Study for the first time, I ask you to check out the September and October President Messages for an introduction as to why we had to undertake this enormous task.

We completed our first Capital Reserve Study, with Miller & Dodson providing the 124-page final report, and we presented a summary at our October 24th Membership Meeting prior to presenting the FY2025 budget. The study shows we will be required to save \$123,922 in FY2025 and increase roughly 6% annually. This study includes nearly 250 separate items, and reveals the Normal Economic Life, Remaining Economic Life, projected schedules of repairs and replacement over the next 20 years. The study will be updated every 3 years by law and will require the Association to save annually for its more than \$2.6 Million of assets identified. The items include, but are not limited to the following:

- 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

Now that the Board has passed the FY2025 recommended budget to send the membership, we will make these available on our website this month.

In this edition of the Caper, you will find the recommended budget for FY2025 and the budget letter. The biggest take away after all this work is the following: We are proposing a \$60.00 increase to the Special Community Benefit District fee from \$210.00 to \$270.00 for each tax account in Cape St. Claire. This \$60.00 increase consists of \$45.00 per tax account to pay for the Capital Reserve Study Savings Commitment required by State Law and \$15.00 in overall inflationary pressure to our budget or about 7.14%, year over year.

Continued on page 5.

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Board In Brief *CSCIA Board Of Governors Monthly Meeting*

OCTOBER 9, 2023

In attendance in person: Pres. Beau Breeden, Govs. Cheri Fairchild, Ed Hayes, Mary Lamb, Neil Macindoe, Marissa Mirani, Kim Pollack, Michele Shipley, Jerome Zadera, Budget Committee members Thor Harris and Charlie Shoul and guests Steve Arnold, Becky Benner, Scott Maynard and Kevin Watts. In attendance online: Govs. Joe Angel and Jennifer Connor.

Pres. Breeden called the meeting to order at 7:34 pm and thanked the budget committee and others who worked diligently to create the proposed budget which will be presented at the Oct Quarterly Membership meeting on Oct 24. He also thanked Gov. Lamb for a successful movie night. With Halloween coming, he asked everyone to be aware of trick or treaters and drive carefully.

MINUTES AND FINANCIAL STATEMENTS

Minutes of the Sep 11, 2023 BOG meeting were reviewed. A motion to approve the minutes was approved unanimously.

The financial statements for August 2023 were reviewed. A motion to accept was made. Pres. Breeden noted that it was the second month of fiscal year 2024 (FY24). Cash balances of the CSCIA bank accounts are about \$155K for the operating funds of the corporation, \$203K in beach project funds, \$246K in piers operating/capital improvement funds, and the Special Community Benefits District (SCBD) operating funds of about \$195K. The motion passed unanimously.

TOWN MANAGER REPORT

Pres. Breeden read Town Manager Tewey's submitted report as Mr. Tewey could not attend.

The Capital Reserve Study subcommittee suggested edits to Miller+Dodson and final version was provided to the board.

Office Admin. Coble was commended for her excellent work, including the recent preparation of land use/riparian letters.

The clubhouse is booked for all Saturdays and Sundays through the end of the year.

Mr. Tewey and Pres. Breeden attended Little Magothy River Association (LMRA) meeting regarding dredging of Little Magothy River.

The budget committee met on Sep 25 to finalize the proposed balanced subject to change based on the Capital Reserve study figures.

Security officers are covering 20 of 31 shifts.

The first Movie Night on the Beach was held on Sep 29, sponsored by Til Next Time hair salon, and was very successful.

The maintenance crew replaced boards at the piers as needed and installed throw rings and safety ladders.

One standard building request and one pier/bulkhead request were received and are being reviewed.

CSCIA prepared written testimony regarding county bill 69-23, which establishes a process for written notice of changes to zoning, asking for a longer timeframe for required sign postings from 5 days to between 15-30.

COMMITTEE REPORTS

Beaches & Parks: Gov. Macindoe said the beaches held up well during the recent nor'easter storm.

Business Lot Owners Association (BLOA): Gov. Zadera reported the tax reimbursement was received from the BLOA.

Budget: Gov. Zadera said the Special Community Benefit District (SCBD) audit was completed by Klosterman & Associates and submitted.

Caper: Gov. Lamb said the Caper was mailed today and should arrive at homes this week.

Clubhouse: Gov. Lamb reported weekend rentals are booked for the year.

Events: Gov. Lamb said the first Movie Night event was well attended and enjoyed by all. Til Next Time was pleased to sponsor and will sponsor Hocus Pocus to be shown Oct 29. Davy Dance Studio will sponsor Home Alone in Nov. Halloween Happenings will be held Oct 21 at the clubhouse field and Trick or Treating at the shopping center will be Oct 26.

Piers: Pres. Breeden reported the last pier meeting was held and the pier budget was approved, with agreement on the 60/40 split between piers and the general community for the Capital Reserve regarding marina/pier assets. Water at the piers will be turned off and winterized in late Nov. The recent nor'easter storm caused some damage at Lake Claire. Water and power were shut off when the water level was high. It was left on longer at Little Magothy pier to allow movement of oysters before the nursery was turned off.

Strawberry Festival: Gov. Lamb said planning continues.

Continued on page 4.

A Message from The Town Manager



Capers,

As 2023 draws near an end, your CSCIA Board of Governors and Budget Committee are already looking at 2025! The Budget Committee worked throughout the summer to develop a fiscal year 2025 recommended budget and presented it to the Board. The "traditional budget" stayed very true to years past and included only a modest increase in expenses due to inflation and general cost increases in goods and services. However, also included in FY25 budget is the statutorily mandated funding for a community Capital Reserve Fund. Special Community Benefits District (SCBD) revenues will be used to fund this and at the level recommended by the community's 2023 reserve study. This amount, \$123,923 accounts for 75% of the increase you'll see on your FY25 SCBD/tax bill. Although this may come as sticker shock to some, the Budget Committee, the Board of Governors and I truly expected a much, much larger cost. Thankfully that was not the case and as residents of Cape St. Claire you still enjoy well below average homeowner association costs compared to other communities -even with any SCBD increase.

So, what is a Capital Reserve Fund? It is an account of funds set aside specifically for the replacement of community owned assets such as equipment, land, and infrastructure to ensure community assets are maintained for current and future residents. Each identified asset is assessed a replacement cost, a life expectancy and evaluated for its remaining years of useful life. Annually, a contribution must be made into the fund to cover replacement costs of items identified as coming to the end of their useful life. The annual contribution amount takes into account what funds are required to be on hand for current year replacement and what future funds (spread over several years) are needed toward larger replacement items.

The Budget Committee worked diligently to craft a proposed budget that best fulfills the needs of our community. It has been approved by our Board of Governors and was presented to the membership at large during the October quarterly meeting. Please take the time to review the proposed FY25 budget printed in this month's Capers. The budget ballot and Board of Governor elections will take place in early January and conclude at the annual membership meeting.

In other news, our marinas will be winterized on November 30th with all plumbing shut off and all lines drained at Deep Creek and Lake Claire. CSCIA maintenance staff will remove excess hoses and mooring lines and install the ice eaters and thermostats to the piers to protect them from freezing waters. These bubblers are often confused for broken water pipes, so be aware that after November 30th what you think is a broken pipe is probably the bubblers doing their job! Additionally, all portable restrooms will be removed by December 1st.

The annual holiday tree lighting is scheduled for Sunday, November 26th at 6:00 p.m at the Community's Entrance Guard Shack on Cape St. Claire Road. Mark your calendars for this festivity!

The next Annual Membership Meeting will be on January 9, 2024 at 7:30 p.m. Ballots for voting on the budget and for the Board Of Governor elections can be dropped off prior to the meeting in the clubhouse drop box. Please feel free to reach out with any questions, suggestions, or if you are in need of assistance.

Stay happy and healthy!

Frank Tewey, Cape St Claire Town Manager
TownManager@cscia.org, 410-757-1223

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Board In Brief CONTINUED

OLD BUSINESS

Pres. Breeden explained the new Maryland law requiring Homeowner Associations (HOA) to conduct a Capital Reserve Study to create a savings plan that will allow for total funding of all community owned asset replacement. The firm of Miller+Dodson was contracted to complete the study by the Oct 1, 2023 deadline. Representatives inventoried all physical CSCIA assets. The resulting report is 124 pages of descriptions and photos, life expectancies of each asset, expected replacement costs and schedules, and recommends \$78,059 savings per year to cover the full replacement value of about \$2.1 million in assets for a savings period of 30 years. With savings required in 2024, but not part of the FY24 budget, the state approved \$87,742/yr for CSCIA to be on track. In addition, piers will supply \$38,850 for 2024 and \$41,181 in FY25. The piers have typically been self-funded but are an asset to the whole community, so the piers committee agreed to fund 60% of the savings for pier assets and the remaining 40% will be part of the general budget. The shopping center and swim club/pool are excluded as deeds document agreement that the responsibility of replacing those lies with the BLOA and Swim Club. The study must be updated every 3 years or after major improvements. A motion was made to approve the report and passed unanimously.

Pres. Breeden presented the proposed FY25 budget. As an SCBD, fees are collected by the county through property tax bills. The current assessment is \$210/yr with a cap of \$225 that cannot be increased two years in a row. With inflation, changes to minimum wage laws, utility increases, staff pay increases and reserve study requirements, expenses are budgeted at \$923,000. With carryover from FY23, expected clubhouse rentals, Caper advertising, pier rentals, etc., the amount to balance the budget through lot fees is \$270/yr. Of the \$60 increase, \$45 is for the reserve study and \$15 for normal operations. A motion to accept the proposed budget as written was made. Discussion followed about changes needed to balance the budget after the final reserve study number. A motion was made to amend the first motion to reduce the legal fees expense line item to balance the budget and passed unanimously. The budget will be presented at the Oct 24 Quarterly meeting and published in the Nov/Dec Caper and voted on at the January annual meeting. The proposed new cap is \$300/yr to allow for the FY25 increases and potential inflationary or emergency increases for FY26 as it cannot be increased next year.

Pres. Breeden and Town Manager Tewey met with the Little Magothy River Association (LMRA) regarding dredging of the Little Magothy. LRMA received a state grant for waterway improvement and plan two separate dredges. The larger dredge from the mouth of the river to the buoys would result in 5,000-7,000 yd3 of sand and is planned for winter of 2024-25. With features in place to contain it, we could receive that sand. Due to issues with the walls of the inlet, a smaller dredge is planned this winter to remove about 500 yd3 of sand and place it on the main beach beyond the small groin towards the inlet. Per BioHabitats, a new survey will be required due to new retaining walls constructed since the original permitting. During earlier discussions, \$50,000 from the beach project funds was approved for use in permitting and placing sand. The estimate received by LMRA is higher than expected so it will be put out for bid again. The board does not plan to increase the amount allocated and will negotiate to keep the survey, permitting, and sand placement within the \$50,000 limit.

Revisions of the Bylaws and Articles of Incorporation are needed to comply with law changes. The original articles were created in 1949 and changed in 1959 when Cape St Claire Club changed to Cape St. Claire Improvement Association. The Board of Govs. can amend and will discuss in closed session. Amendments to the SCBD agreement are needed to allow for long-term savings as required by Maryland.

NEW BUSINESS

Gov. Lamb presented the application by the CSC Elementary School Parent Teacher Organization (PTO) to be a Cape Recognized Organization. Cape Recognized Orgs are given discounted rates for clubhouse rentals for meetings and must have membership of at least 80% Cape residents. A motion to approve the application passed with one dissent.

Nine submissions for the Cape Calendar Photo Contest were presented and a winner chosen.

COMMENTS

Becky Benner announced the Goshen Farm Harvest Pasta dinner on Oct 14 at Gloria Dei Church from 5 to 8 pm.

Stacy Wildberger's notes from the Cape Conservation Corps (CCC) were read by Gov. Connor. CCC thanks Jess, Charlie and the Broadneck Bluegrass for their event on Oct 8, and for the proceeds from the raffle. The plein air art event at Little Magothy beach will be Oct 15 and all are welcome. Artwork created that day will be donated to CCC for their silent auction on Nov 3, at the oyster speaker event featuring David Sivorski from Coastal Conservation. Silent auction runs 6-7 pm and Mr. Sivorski will discuss oyster restoration from 7-8 pm. Broadneck Grill will hold a fundraiser on Oct 18. Trees and shrubs acquired with the Unity Grant will be planted Oct 21 at Little Magothy Beach and Oct 28 at Serene Ravine. Wednesday Weed Warriors continue 5-7pm weeding and will mulch paths in Nov.

A resident spoke about issues with the community owned paper alley between his yard and a neighbor's. The neighbor has a history of using the property but called the police when this resident parked a trailer on it. He asked the board to clarify use of the property and to either allow all or none to use it. Pres. Breeden told him it would be discussed in closed session.

Another resident introduced himself and said he would like to be more involved in the community.

ADJOURNMENT

A motion was made to adjourn to closed session and approved unanimously. The meeting was adjourned to closed session at 9:03 pm. The Oct 9, 2023 CSCIA Board of Govs. meeting was adjourned at 9:52 pm.

President's Perspective *CONTINUED*

With BGE raising rates more than 30% and an increase in minimum wage from \$12.80/hr this past summer for small employers to a state passed and governor passed increase for all starting in January 2024 to \$15.00/hr, increasing our fee is unavoidable. The mandated wage increase alone is a 17.2% escalation in wages for our seasonal help. We have all felt these increases in our homes and unfortunately, we now will feel the sting of inflation in operating the Association. The budget committee worked hard to cut \$11,500 in possible increases or about \$5.00 per tax account/household from the budget this past month, trying to hold the line as much as possible.

In order to fully fund this budget, we must also move our SCBD Fee Cap upwards from where it currently sits at \$225.00, and we are proposing a \$75.00 increase to \$300.00 for FY2025. Why the bigger increase, you might ask? Well, SCBD only allows you to move the SCBD Cap every two years, so we need to move the cap where it gives the budget committee and board room to plan, as we expect 6% increases in the Capital Reserve required savings and other normal increases over the next few years.

I know this is a lot to take in and we expect Capers to have questions and concerns. We plan as a Board to work more thoroughly on the Capital Reserve Study and understand its mechanics, schedules and how we may make it more efficient for our use and plans going forward, so in three years we can limit increases or even reduce required savings by planning longer term than we have in the past. As a reminder we are talking with and scheduling meetings this fall to meet with our State Elected Officials and hopefully past bill sponsors about some commonsense amendments that could be applied that would extend the periods to fully fund these plans. We will explore reducing funding levels to

50% or 75%, vs. 90%-100%, considering the protection insurance coverage we have in place on 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, mainly benefiting the cash reserves of banks who will hold these assets in the future.

I will deliver one more President Message, lead 3 more Board Meetings and 1 more Membership Meeting in my remaining term as President, my 7th in the last 11 years of serving on the Board of Governors. I am hoping to hear from a few more Capers who may want to run for the Budget Committee or Board of Governors in the future. If you are interested in being nominated, we need to know so we can include you on the ballot in January and get your written bio for the December/ January Issue of the Caper. The deadline is November 15th, so if you are interested email our Town Manager or contact the Office to let them know. TownManager@cscia.org or office@cscia.org

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 in the near future. Hope to see y'all around the Cape.

Best wishes,

Beau Breeden
President, CSCIA



thanks our many volunteers who made this event possible!

- * Special thanks to Event Chairs Terri, Audrey, Tula, & Melissa
- * Special thanks to Matthew's Hauling for helping with cleanup & hauling
- * Special thanks to Dunkin' Donuts & Blue Rooster for feeding our volunteers

Over \$350 raised for the Chesapeake Bay Foundation

Thanks for participating, neighbors – see you again in April 2024!

Like our page on Facebook: Zero Waste Capers Contact us at zerowastecapers@gmail.com



The Cape Nurse



Don't hesitate! Vaccinate!

By Jennifer Barrett, RN, BSN

Why do I need to get vaccines?

What a great question! The answer is simple: to protect yourself, your loved ones, and your community from deadly diseases such as flu, Covid, and pneumonia, as well as more rare diseases like polio, small pox and measles.

Okay, but how do they work?

Vaccines work by introducing a part of the infectious agent to your immune system. This introduction is enough for your body to create a plan on how to fight the disease but not enough to launch a full illness. The body's immune system makes "antibodies" that fight off specific invaders. These "invaders" carry "antigens" that are unique to them. Antigens of infectious agents are safely introduced through vaccines because they are either not alive or not enough to make you sick. The body "remembers" these antigens since the body has seen them before through the vaccine so if it is introduced through the environment in full force, the body is ready to fight it off. If you have been vaccinated you either do not get sick at all or get a much more mild version of the illness.

Great! How about everyone else get vaccinated except me so other people won't spread to me and I'll be safe!

That sounds like a great plan except it is everyone's responsibility to protect themselves and their communities. Look at the graphic below. When most of the population is vaccinated, there is little spread of an infectious agent. Group immunity occurs when greater

than 90% of the population is vaccinated (average) and that percentage varies by disease. To be safe, everyone should get vaccinated because individuals do not have the capacity to take full census of vaccination status in their communities at large.

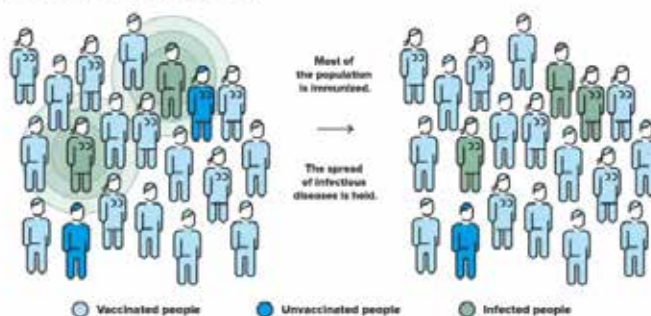
Okay! I will get vaccinated! Which ones do I need?

For a full list of vaccines see your pediatrician or Primary Care Doctor. Also of importance, the very young and the advanced age (60+) people are most vulnerable as well as folks with certain underlying health conditions like immunocompromise, and diabetes. Annually, it is recommended to get the flu vaccine (annually because the strains of flu change year to year) starting in the fall. Covid vaccines are being updated to offer more broad protection from the newest strains of Covid; however, the vaccine is not currently on an annual schedule.

Where do I go for more information?

Your child's pediatrician and/or your Primary Care Doctor are the best resources for up to date information on current vaccines. Pharmacists are also trained to administer and educate the public on certain vaccines. Other resources include The Centers for Disease Control, World Health Organization, and The Mayo Clinic.

Group immunity



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Scott & Heather Kilpatrick
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Be ready for Luminary Night!

12/24/2023

October gave us a week of summer warmth that had many of us scrambling to hit the beach one last time! Since then, we've all been relieved to enjoy cooler temperatures as we watch the chrysanthemums & asters burst into color. We hope our neighbors had a fun Halloween & are enjoying the first colorful leaves of autumn!

At our October meeting, 32 of our Members were joined by 40 from the Annapolis Horticulture Society. We gathered together to enjoy a very thorough and colorful slideshow of so many flowering bulbs. Speaker Charles Cresson discussed many familiar minor bulbs like grape hyacinths & snowdrops, and also many summer-



Joint meeting for our *Beyond Daffodils & Tulips* Speaker

and even fall-blooming bulbs like crinum & colchicum. Members left with many new ideas to try in our own gardens this fall – it's bulb-planting season now through all of December, so let's get out there!

This month's featured Beautification bed is the Green Holly island, which will be getting a makeover this fall, led by our fearless Chair Becky. Due to residents' feedback requesting improved visibility for both drivers and pedestrians, we will be transitioning the bed to some lower and more manageable plantings. 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: on **Sunday October 15th**, Members will gather to celebrate another bountiful season of gardening fun & fellowship, and share a meal together at our annual **Harvest Dinner**. This year's Yard of the Month winners will be our honored guests. 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.



Our annual festive Evergreen Wreath Workshop

Then on Tuesday, Nov. 7th, we'll host a **Terrarium Workshop**, inviting Members and Guests who RSVP to create their very own glass terrarium to take home. And to wrap up the year, we'll host our annual and very festive **Evergreen Wreath Workshop**, on Tuesday, Nov. 29th, to create six wreaths for display in downtown Annapolis & our Cape Clubhouse. Guests & new Members are always welcome – 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 November, while the leaves begin to fall and we enjoy the blooms of chrysanthemums & asters, it's time to place protective cold frames over cold season veggies like kale, lettuce, & chard. Happy Thanksgiving, neighbors!

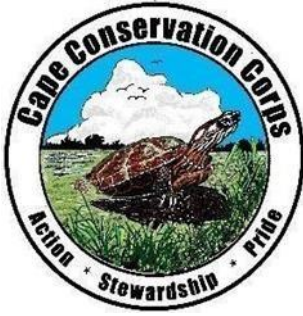
-- Submitted by Audrey Lengbeyer

UPCOMING MEETINGS

Sunday Oct 15, 6pm: Harvest Dinner Potluck 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



Upcoming Events 2023

- 11/3 6-8:30 Silent auction and Oyster Speaker event clubhouse
- Mulching paths at Serene Ravine and Little Magothy Beach Park
- 12/9 Ivy removal 9:45-noon Location TBD
- CCC Board meeting 3rd Monday of the month 7:00pm @ the Clubhouse. Come see what we are all about!

Email president@capeconservationcorps.org

The Value of Trees

On some level, most people appreciate trees and forests. Whether a massive poplar, a dogwood in bloom, a maple in the fall, or a stately oak. They appreciate trees for their beauty or as a place where wild things live, but greatly underestimate their value in our daily lives.

Trees and forests provide much more than a scenic view or a pleasant place for a walk. Forests are also hard at work every day, cleaning our air and water, moderating our climate, and protecting our soil and streams. Forests work hard for us every day for free!

Forests really are the perfect land cover. If you look at a healthy forest with its layers of leaves and branches, its understory of small trees and shrubs, and ground cover of herbaceous plants, leaves, and organic litter, it is easy to understand why this texture and physical complexity is nature's best tool for protecting the land. What is even less apparent to most people is how forests protect whole watersheds. They essentially serve as a giant sponge – absorbing rainfall and allowing it to infiltrate slowly, recharge groundwater and slowly feed our streams throughout the year.

Gifford Pinchot, the founder of the US Forest Service, traveled around the country over a 100 years ago, trying to get people interested in protecting and restoring forests that had been largely wiped out for raw materials in the 19th century. It is reported that he used to get people's attention with a little demonstration. He would take a pitcher of water and pour it on a table in front of his audience. As the water quickly rushed off the table and onto the floor, he would announce that this was like the "watershed and hillsides without forests." He would then cover the same table with a thick felt blotter and repeat the act. The blotter absorbed the water and it slowly dripped off the edges of the table rather than rushing to the floor. "This is your watershed with trees" he would then announce.

The health of our watersheds and likewise, the health of the Chesapeake Bay is tied to its trees and forests. Science tells us that when trees are removed, runoff increases, groundwater decreases, more nitrogen, phosphorus, sediment and other pollutants reach our

waterways, temperatures increase, and the health of streams decrease.

We were gaining forests in the Chesapeake watershed for most of the last 100 years since Pinchot's time. But today we are losing forests at a rate of nearly 100 acres each day, primarily to development. I am amazed at how quickly a forest is removed during a construction or road project without any thought for its value. If someone was tearing down a water treatment plant, we'd be asking "who is going to replace that," "how is the water going to be filtered now"? I've talked with people who removed a 100-200 year-old poplar or oak just because they didn't want to rake the leaves!

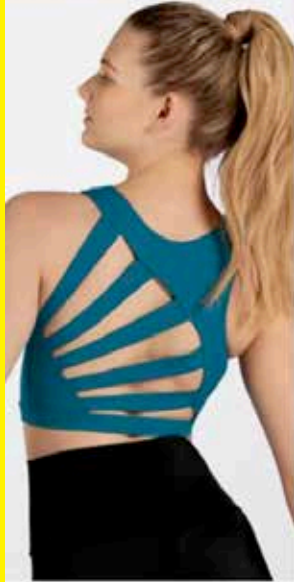
This year, the Cape Conservation Corps has been trying to raise awareness of the value of trees in our community. CCC is caring for our local forests and will be planting new trees on community property at the Serene Ravine and Little Magothy Beach this Fall. We encourage you to come out and volunteer to help. Also, look for info this winter for a campaign to remove the scourge of English ivy from our trees. Locally, AA County has been clearing trees to build a new bike trail. We have the chance to insist that our local government avoid unnecessary clearing and aggressively replant trees along these trails.

Get involved! Stand up for our trees. They are working hard for you every day!





End of Summer Sale!



20% Everything in the Boutique

Bring this ad into the store to receive discount

1354-B Cape St. Claire Road, Annapolis, MD 21409
Conveniently Located in the Cape St Claire Shopping Center



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Mommy & Me \$52/mo

Wed: 11-11:30am

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Twinkle Toes \$59/mo

Tues: 5:30-6 pm

Wed: 10-10:30 am

Sat: 9-9:30 am

*Ages 2.5-3 yrs

Pre-Ballet/Tap \$69/mo

Tues: 4:15-5 pm

Tues: 4:30-5:15 pm

Wed: 9:30-10:15 am

Sat: 9-9:45 am

Sat: 10-10:45 am

*Ages 3-4 yrs

Pre-Acro \$67/mo

Mon: 4:15-5 pm

Sat: 10-10:45 am

*Ages 3 - 6 yrs

Hip Hop Tots \$68/mo

Wed: 4:15-5:00 pm

Sat: 10:00 -10:45 am

*Ages 3-5 yrs



REGISTER TODAY BEFORE CLASSES FILL UP!

Call 240-476-6145 or email

davydanceacademydirector@gmail.com to register.

Class schedule subject to change.

Cape St. Claire
5th Annual Tree Lighting Ceremony

Sunday, November 26th, 2023
6:00 PM

**Capers join your friends and neighbors on
Sunday, November 26th at 6:00 PM
as we begin the holiday season with the
5th Annual Tree Lighting Ceremony
at the Gate House.**



**Santa and Mrs. Claus will be
in attendance and available
for pictures in the
Gate House until 7:30 PM**



**SANTA IS COMING TO CAPE ST. CLAIRE
FOR BREAKFAST**

**MAKE YOUR RESERVATIONS EARLY
YOU ARE ALL INVITED
TO**

**BREAKFAST WITH SANTA AT CAPE ST. CLAIRE
CLUBHOUSE**

**Saturday, DECEMBER 9, 2023
8:30 AM AND 10:30 AM**



CONTINENTAL BREAKFAST

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

\$6.00 FOR CHILDREN AND \$7.00 FOR ADULTS

PLEASE BRING YOUR OWN CAMERA!!!

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

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

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

**Family Name _____ Phone # _____
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 \$7.00 = _____ # CHILDREN X \$6.00 = _____

TOTAL ENCLOSED _____

CAPE ST. CLAIRE IMPROVEMENT ASSOCIATION FY 2025 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 three at-large members elected by the community and two members appointed by the Board of Governors (“the Board”).

The Budget Committee is tasked with preparing the overall budget of the community and presenting it to the Board for review, comment, modification, and recommendation. Once finalized, the proposed budget is presented at the annual January membership meeting. Input from Community members is always welcome and important. Membership can vote to approve, modify, reject, or do nothing with the proposed budget.

The Board has reviewed the draft budget as presented by the Budget Committee and recommends adoption of the enclosed consolidated fiscal year 2025 (FY25) budget by its membership at the January 2024 annual membership meeting. The Budget Committee appreciates the input and insight received from President Breeden, Treasurer Zadera, Board Members, and our Town Manager in formulating the proposed budget.

The budget summary includes three budget components: the Cape Special Community Benefit District (SCBD) budget, The CSCIA Maintenance Budget and the CSCIA Piers budget. Although not required, the Maintenance and Piers are presented jointly with the SCBD budget as a best practice and for transparency.

SCBD revenues are from tax fees collected, appropriated, and remitted to CSCIA from the County. The County retains an annual \$2,000 processing fee and ensures annual repayments for any current and outstanding loans owed by CSCIA. SCBD funds are used in strict adherence to applicable statutes and as ratified by the community.

Non-SCBD revenues include yearly maintenance fees, The Caper advertising, clubhouse rentals, slip rentals, and other miscellaneous sources and fees.

The consolidated budget spreadsheet contains SCBD and non-SCBD projected revenues and expenses, and their respective line-item totals. For comparison purposes, separate columns show *actual* FY22 and FY23 figures and the *approved* FY24 budget figures. It is significant to note that FY25 includes Capital Reserve Funding expenses that have not existed in the past. A statutory annual contribution of \$123,923 is required in FY25.

The current SCBD assessment cap is \$225 per tax account. Based on 2300 counted Cape St. Claire SCBD tax accounts, the Board recommends increasing the assessment cap to \$300, an increase of \$75. This increase is necessary to fund the Capital Reserve Fund as required by law. For this same reason, the Board and the Budget Committee recommend increasing the annual assessment from \$210 to \$270, an increase of \$60. Three-quarters (75%) of this increase is directly fueled by the Capital Reserve Fund bill passed by the Maryland Legislature. The SCBD assessment cap can only be raised by membership every two years to provide for future flexibility.

The Budget Committee and Board of Governors worked diligently to limit any assessment increase by finding savings, addressing cost increases and setting priorities, while maintaining service levels and funding the repayment of loans for the Shoreline Restoration Projects. The overall proposed FY25 budget, less mandatory funding for the Capital Reserve Fund, reflects similar budgets of the past. **The Board and the Budget Committee recommend adopting the proposed budget.**

Please plan on attending the January 2024 CSCIA Membership meeting to vote on the proposed budget. Your vote for or against the consolidated SCBD and Non-SCBD budget will be by ballot and for your convenience, a ballot will be enclosed in The Caper’s December/January issue.

If owners do not approve the proposed FY25 budget, CSCIA Bylaws and SCBD regulations default the Association to operate under the previous year’s approved budget. This would assuredly result in the underfunding of the Association in FY25 and would jeopardize the ability of the Association to purchase goods, provide services, perform maintenance on community assets, and place the Association in violation of the law by not adequately funding a Capital Reserve Fund.

Cape St. Claire Improvement Association (Approved) Fiscal Year Budget Fiscal Year 2025 (July 1, 2024 thru June 30, 2025)			SCBD	Non-SCBD	
Ordinary Income/Expenses			SCBD- Regular Totals	Mmbr-Maint, Beach-Parks, Caper, Club- House, Lake Claire, BLOA/CSCS C (pass thru)	Piers
INCOME					
		Caper Advertising	\$0.00	\$42,000.00	\$0.00
		BLOA Contribution (Security, Taxes, Ins)	\$0.00	\$12,500.00	\$0.00
		CSCSC Contribution (Taxes, Rent & Security)	\$0.00	\$2,100.00	\$0.00
Note 1		Maintenance Fees	\$0.00	\$25,000.00	\$0.00
Note 2		SCBD Revenue	\$621,000.00	\$0.00	\$0.00
		HOA Packets	\$0.00	\$11,000.00	\$0.00
		Interest Income - SCBD, Maintenance-Piers	\$20.00	\$100.00	\$0.00
		Late Fees Income - Maintenance/Piers	\$0.00	\$5,500.00	\$100.00
		Misc. Income - SCBD, Maint./Piers+Signboard	\$0.00	\$4,750.00	\$100.00
CL		Clubhouse - Rental Income	\$0.00	\$50,000.00	\$0.00
PM		Piers - Slip Rental Fees for 237	\$0.00	\$0.00	\$112,305.00
		Piers - Capital Assessment \$100 237 slips	\$0.00	\$0.00	\$23,700.00
PM		Piers Waitlist (One Time \$100 for 1st Slip)	\$0.00	\$0.00	\$1,500.00
		From SCBD Prior Two-years or NonSCBD Reserves	\$9,815.00	\$0.00	\$0.00
		Additional Parking Sticker Fees	\$0.00	\$2,000.00	\$0.00
Total Income			\$630,835.00	\$154,950.00	\$137,705.00
EXPENSES					
General and Administrative					
S		Accounting Fees	\$6,000.00	\$2,500.00	\$1,500.00
S		Audit & Reserve Study Expenses	\$6,000.00	\$1,000.00	\$500.00
		Bank Charges	\$150.00	\$50.00	\$0.00
Note 3		Caper Print/Edit/ Contract&Postage	\$32,500.00	\$17,500.00	\$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	\$17,057.87	\$17,342.98	\$2,062.20
BP		Membership/Conference/Training (Dues & Fees)	\$1,300.00	\$650.00	\$150.00
S		Misc. (Refreshments, Volunteer Appreciation, CSCIA Mileage, Pen	\$500.00	\$300.00	\$250.00
		Events	\$2,000.00	\$1,000.00	\$0.00
BP		Mowing Contract / Bid Out	\$18,700.00	\$0.00	\$0.00
CL		Clubhouse Custodial Services (Contract) /Bid Out	\$7,000.00	\$18,000.00	\$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		Permits	\$500.00	\$500.00	\$520.00
S		Postage	\$4,000.00	\$1,500.00	\$500.00
S		Printing	\$3,500.00	\$1,500.00	\$100.00
S		Property Taxes	\$4,350.00	\$5,000.00	\$1,900.00
S		Repairs/Maintenance	\$32,000.00	\$14,000.00	\$15,000.00
S		Sanitary Services-Port-a-Johns	\$12,500.00	\$1,100.00	\$100.00
S		Sewer	\$500.00	\$0.00	\$100.00
S		Signage	\$1,000.00	\$500.00	\$500.00
S		Telecommunication & Internet	\$3,500.00	\$500.00	\$8,500.00
S		Trash Collection	\$6,650.00	\$0.00	\$350.00
S		Utilities	\$14,000.00	\$1,000.00	\$15,000.00

	SCBD						
	Plus Non-SCBD						
Mmbr-Maint, Beach-Parks, Caper, Club-House, Lake Claire, BLOA/CSCS C (pass thru)	FY 25 Proposed Budget	FY 24 Approved Budget	FY 23 Approved Budget	FY 22 Approved Budget	FY 23 Actual	FY 22 Actual	Dollar Change <u>FY Act 23</u> To <u>FY Prop. 25</u>
\$42,000.00	\$42,000.00	\$42,000.00	\$40,000.00	\$40,000.00	\$39,325.00	\$39,090.00	\$2,675.00
\$12,500.00	\$12,500.00	\$12,000.00	\$11,500.00	\$11,500.00	\$11,883.39	\$11,867.25	\$616.61
\$2,100.00	\$2,100.00	\$2,050.00	\$2,000.00	\$2,000.00	\$2,002.29	\$2,010.23	\$97.71
\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$24,869.01	\$25,300.00	\$130.99
\$0.00	\$621,000.00	\$487,200.00	\$464,000.00	\$450,060.00	\$459,669.51	\$454,337.39	\$161,330.49
\$11,000.00	\$11,000.00	\$11,000.00	\$11,000.00	\$11,000.00	\$8,100.00	\$15,740.00	\$2,900.00
\$100.00	\$120.00	\$40.00	\$100.00	\$100.00	\$60.41	\$36.79	\$59.59
\$5,600.00	\$5,600.00	\$5,600.00	\$5,600.00	\$5,600.00	\$5,479.99	\$6,320.00	\$120.01
\$4,850.00	\$4,850.00	\$4,850.00	\$4,850.00	\$4,850.00	\$3,515.00	\$3,163.00	\$1,335.00
\$50,000.00	\$50,000.00	\$45,000.00	\$35,000.00	\$31,000.00	\$49,037.22	\$40,329.51	\$962.78
\$112,305.00	\$112,305.00	\$103,055.00	\$92,595.00	\$92,595.00	\$99,768.00	\$105,353.00	\$12,537.00
\$23,700.00	\$23,700.00	\$13,035.00	\$13,035.00	\$13,035.00	\$0.00	\$0.00	\$23,700.00
\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$2,400.00	\$2,100.00	-\$900.00
\$0.00	\$9,815.00	\$11,087.56	\$45,528.00	\$56,419.70	\$0.00	\$0.00	\$9,815.00
\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,230.00	\$2,285.00	-\$230.00
\$292,655.00	\$923,490.00	\$765,417.56	\$753,708.00	\$746,659.70	\$708,339.82	\$707,932.17	\$215,150.18
\$4,000.00	\$10,000.00	\$8,500.00	\$7,500.00	\$9,000.00	\$6,644.00	\$6,600.00	\$3,356.00
\$1,500.00	\$7,500.00	\$4,500.00	\$4,500.00	\$7,800.00	\$6,252.00	\$3,750.00	\$1,248.00
\$50.00	\$200.00	\$200.00	\$200.00	\$200.00	\$149.95	\$22.00	\$50.05
\$17,500.00	\$50,000.00	\$45,000.00	\$38,000.00	\$51,500.00	\$46,746.31	\$41,090.90	\$3,253.69
\$0.00	\$2,000.00	\$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	\$1,170.00	\$0.00
\$15,000.00	\$40,000.00	\$40,000.00	\$40,000.00	\$40,000.00	\$35,862.74	\$35,332.85	\$4,137.26
\$19,405.18	\$36,463.05	\$45,000.00	\$28,000.00	\$15,000.00	\$16,747.59	\$52,616.35	\$19,715.46
\$800.00	\$2,100.00	\$2,100.00	\$2,100.00	\$2,100.00	\$1,339.96	\$400.00	\$760.04
\$550.00	\$1,050.00	\$950.00	\$956.18	\$1,170.39	\$862.17	\$1,270.95	\$187.83
\$1,000.00	\$3,000.00	\$2,000.00	\$2,000.00	\$2,025.00	\$1,994.05	\$680.36	\$1,005.95
\$0.00	\$18,700.00	\$18,700.00	\$17,000.00	\$16,500.00	\$14,700.00	\$16,185.00	\$4,000.00
\$18,000.00	\$25,000.00	\$22,000.00	\$20,000.00	\$20,000.00	\$19,308.96	\$19,404.00	\$5,691.04
\$0.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$750.00	\$400.00	\$250.00
\$1,600.00	\$6,600.00	\$6,600.00	\$6,600.00	\$6,600.00	\$5,806.21	\$5,243.18	\$793.79
\$1,020.00	\$1,520.00	\$2,000.00	\$1,520.00	\$1,520.00	\$100.00	\$380.25	\$1,420.00
\$2,000.00	\$6,000.00	\$6,000.00	\$5,500.00	\$5,500.00	\$3,113.48	\$3,032.47	\$2,886.52
\$1,600.00	\$5,100.00	\$5,100.00	\$5,100.00	\$6,100.00	\$4,042.78	\$3,871.61	\$1,057.22
\$6,900.00	\$11,250.00	\$11,250.00	\$11,250.00	\$11,250.00	\$9,983.78	\$9,724.02	\$1,266.22
\$29,000.00	\$61,000.00	\$57,287.47	\$58,940.34	\$58,500.00	\$58,225.78	\$49,111.48	\$2,774.22
\$1,200.00	\$13,700.00	\$13,700.00	\$10,600.00	\$9,100.00	\$11,965.68	\$12,818.35	\$1,734.32
\$100.00	\$600.00	\$600.00	\$600.00	\$600.00	\$465.88	\$440.76	\$134.12
\$1,000.00	\$2,000.00	\$1,600.00	\$1,600.00	\$1,600.00	\$0.00	\$0.00	\$2,000.00
\$9,000.00	\$12,500.00	\$13,000.00	\$12,550.00	\$12,550.00	\$9,963.12	\$9,595.19	\$2,536.88
\$350.00	\$7,000.00	\$7,000.00	\$6,350.00	\$6,350.00	\$6,123.15	\$5,764.48	\$876.85
\$16,000.00	\$30,000.00	\$24,500.00	\$22,700.00	\$22,700.00	\$25,219.66	\$22,019.77	\$4,780.34

BP	Wages - Grounds Keepers/Keeping	\$15,600.00	\$10,400.00	\$0.00
CL	Wages - Custodial Services	\$0.00	\$0.00	\$0.00
PM	Wages - Handyman for piers	\$0.00	\$0.00	\$4,160.00
	Wages - Security Patrol	\$36,400.00	\$0.00	\$0.00
BP	Wages - Beach Attendants	\$31,200.00	\$10,400.00	\$0.00
S	Wage/Salary Potential Annual Defined Criteria Bonus	\$12,884.52	\$3,170.73	\$1,265.84
S	Payroll Expenses & Benefits	\$26,635.99	\$6,596.21	\$2,673.36
	Vehicle Fuel & Maintenance	\$2,500.00	\$0.00	\$0.00
	Technology/ Website	\$3,000.00	\$0.00	\$150.00
Total General and Admin		\$456,620.60	\$154,950.00	\$78,955.69
Capital Expenses				
BP	Beaches and Parks Improvements	\$0.00	\$0.00	\$0.00
CL	Clubhouse Improvements	\$0.00	\$0.00	\$0.00
PM	Piers Improvements	\$0.00	\$0.00	\$34,040.71
Note 5	Mandatory Capital Reserve Funding (per state statute, eff 10/2024)	\$99,214.40	\$0.00	\$24,708.60
	Shoreline Erosion Restoration	\$75,000.00	\$0.00	\$0.00
Total Capital Total Capital Expenditures		\$174,214.40	\$0.00	\$58,749.31
Total Expenditures		\$630,835.00	\$154,950.00	\$137,705.00
Net Income (Loss)		\$0.00	\$0.00	\$0.00

BP= Beaches, Parks, Fish Pier; CA = Caper; CL = Clubhouse; PM = Piers-Marina; S = Shared; CSCSC=Cape St. Claire Swim Club; BL

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

Note 2: SCBD Revenue for 2300 taxed lots in Cape that are assessed at \$270 per lot.

includes \$45 earmarked for Capital Reserve Fund

Caper.

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

Capital Reserve Funding required by state law as of October 1, 2024

\$10,400.00	\$26,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$14,288.26	\$12,181.24	\$11,711.74
\$0.00	\$0.00	\$0.00	\$2,080.00	\$2,080.00	\$878.51	\$367.50	-\$878.51
\$4,160.00	\$4,160.00	\$4,000.00	\$4,000.00	\$4,000.00	\$2,392.01	\$871.94	\$1,767.99
\$0.00	\$36,400.00	\$35,000.00	\$44,352.00	\$44,352.00	\$20,588.88	\$20,655.25	\$15,811.12
\$10,400.00	\$41,600.00	\$26,500.00	\$26,500.00	\$26,500.00	\$29,755.95	\$22,148.97	\$11,844.05
\$4,436.57	\$17,321.09	\$10,853.68	\$10,650.62	\$10,441.62	\$9,484.57	\$9,593.46	\$7,836.52
\$9,269.57	\$35,905.56	\$39,439.10	\$39,796.51	\$28,038.89	\$28,021.96	\$27,815.36	\$7,883.60
\$0.00	\$2,500.00	\$2,500.00	\$2,900.00	\$2,900.00	\$1,119.68	\$625.01	\$1,380.32
\$150.00	\$3,150.00	\$3,250.00	\$3,150.00	\$3,150.00	\$2,412.54	\$2,428.18	\$737.46
\$233,905.69	\$690,526.29	\$649,873.90	\$621,598.00	\$609,549.70	\$558,099.29	\$547,500.38	\$132,427.00
\$0.00	\$0.00	\$2,500.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$2,500.00	\$20,000.00	\$30,000.00	\$19,990.96	\$17,846.52	-\$19,990.96
\$34,040.71	\$34,040.71	\$22,508.66	\$19,075.00	\$19,075.00	\$0.00	\$28,404.00	\$34,040.71
\$24,708.60	\$123,923.00	\$13,035.00	\$13,035.00	\$13,035.00	\$0.00	\$13,035.00	\$123,923.00
\$0.00	\$75,000.00	\$75,000.00	\$75,000.00	\$75,000.00	\$69,477.22	\$71,498.10	\$5,522.78
\$58,749.31	\$232,963.71	\$115,543.66	\$132,110.00	\$137,110.00	\$89,468.18	\$130,783.62	\$143,495.53
\$292,655.00	\$923,490.00	\$765,417.56	\$753,708.00	\$746,659.70	\$647,567.47	\$678,284.00	\$275,922.53
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$60,772.35	\$29,648.17	-

DA = Business Lot Owners Association

Note 2a: Assessed rate

Note 3: Contract to Edit/Print/Distribute/Mail

Note 5: Mandatory



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 10/23/2023

Status	Address	Beds/ Baths	List Price	List Date	Days on Market
Active	1165 Green Holly Dr	3/2	\$599,000	10/18/2023	6
Active	975 Dogwood Tree Dr	4/2	\$475,000	10/12/2023	12
Active	784 Rolling View Dr	2/1	\$400,000	10/8/2023	16
Active	986 Round Top Dr	3/2/1	\$429,900	8/28/2023	57
Active	765 Windgate Dr	3/3	\$625,000	7/22/2023	94
Contingent	958 Mount Holly Dr	3/2/1	\$550,000	10/12/2023	4
Pending	1180 Bayview Vista	4/3/1	\$632,500	9/28/2023	23
Pending	1008 Mountain Top Dr	4/1	\$415,000	9/14/2023	23
Pending	803 Windgate Dr	3/2/1	\$600,000	8/11/2023	3

Scan to see up to date
Cape St. Claire Listings



SOLD	Address	Beds/ Baths	Sold Price	Days on Market	Seller Subsidy	Close Date
	973 Woodland Cir	4/3	\$633,000	2	0	10/17/2023
	1061 Lido Dr	4/2	\$550,000	5	0	10/16/2023
	1212 Highview Dr	4/2/1	\$815,000	6	0	10/16/2023
	1066 Little Magothy Vw	5/4	\$1,325,000	0	0	10/06/2023
	1283 Cape St Claire Rd	5/3	\$520,000	20	0	9/28/2023
	1149 Riverview Dr	4/2/1	\$780,000	0	0	9/26/2023
	1010 Mounty Holly Dr	4/4	\$712,500	40	0	9/25/2023
	1284 Cape St Claire Rd	4/2/1	\$772,400	0	0	9/20/2023
	1096 Linden Tree Dr	3/1/1	\$485,000	43	0	9/15/2023
	988 Saint Margarets Dr	4/2	\$573,000	2	2	9/15/2023

* All information, taken from the Multiple List Service, assumed to 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. Allow me to help you make the most strategic decisions.

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



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www.CathyGazzo.com





Cape St. Claire United Methodist Church

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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. Children's Formation and Middle/High School. After the Blessing of the Children in our worship service, the children will go with their teachers to their Sunday School classes.

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.



We would like invite you to be a part of our church family as we journey through Thanksgiving, Advent and the Christmas season seeking God and feeling His Presence. May your holidays be blessed and may you be a blessing to others.

-Pastor Dale



Advent

The Advent season runs from December 3rd through Christmas Eve. We would love to have you 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.



We invite all to join with us for our Christmas Eve services. As Christmas approaches, the times will be listed on our website: **capeumc.org** and also on our Facebook link: **facebook.com/cscumc**

Michael Farley Wins 2024 CSC Community Calendar Photo Contest

Congratulations to Michael Farley for winning the grand prize in the 2024 Cape St. Claire Community Calendar Photo Contest with his photograph titled "Peaceful Sunset On The Magothy". You'll find Michael's photo printed on the front of the 2024 Cape Calendar. He 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 drop off point. Expect copies of the 2024 Community Calendar to arrive in mailboxes in December. Extra copies will be available at the Cape St. Claire Improvement Association office. Take special note of the last two inside calendar pages that contain important telephone numbers for community organizations, government agencies, schools, Cape St. Claire Shopping Center merchants, The Caper, calendar advertisers, and more!

Amy Podd, Advertising Director
2024 CSC Community Calendar



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Upcoming Events and Workshops

- | | |
|-----------------------|--|
| Thursday, November 2 | ~ Card Crafting with Kathryn 6:30 - 8:00 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 - 8:30 pm |
| Monday, December 11 | ~ Reiki Share 6:15 - 8:00 pm |
| Tuesday, December 12 | ~ Unity Drum Circle - Drumming and Dancing through the Chakra's 7:00 - 9:00 pm |
| Thursday, December 14 | ~ Ascension class with Dr. Gwen MacGregor 6:30 - 8:30 pm |
| Monday, December 20 | ~ Crystal Bowl Healing Sound Bath with Kimberley Lutz Madden 6:15 - 8:30 pm |

Find more information at Unitybythebay.org



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

Fall 2023 Events

November 5

All Saints' Sunday Dixieland Mass

Sunday, November 5 9:00am & 11:15am
Featuring music from the renowned Peabody Ragtime Ensemble. For more information: music@st-margarets.org

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
For more information: music@st-margarets.org

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
For more information: music@st-margarets.org

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
For more information: music@st-margarets.org

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11/5: All Saints Sunday 10:00 a.m.

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



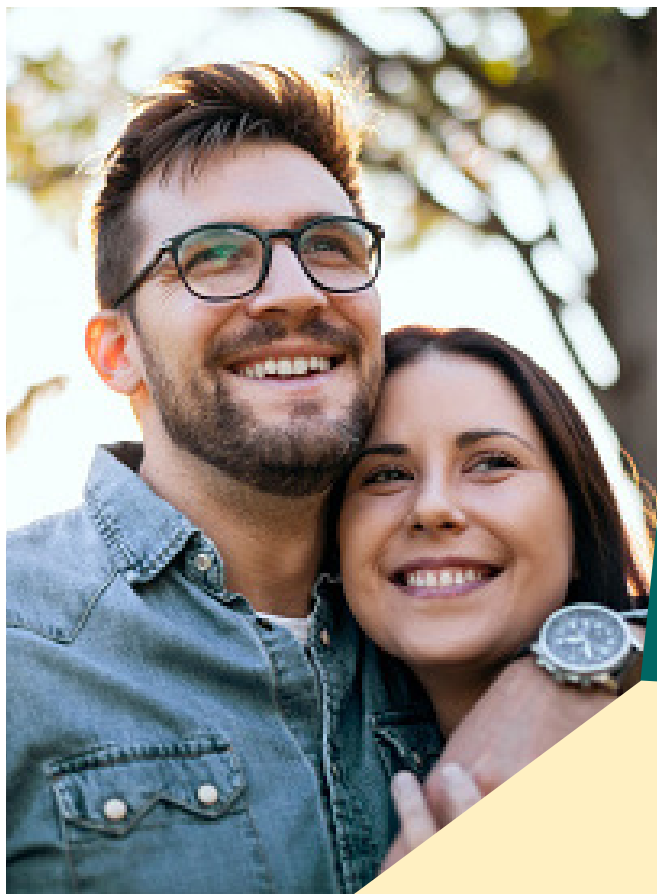
11/26: Chili Supper at Hanging of the Greens;
Carols, Crafts, Chili, Tree Decorating and
Lighting our Christmas Tree: 4:00-7:00 p.m.

12/3-12/24: Advent Sunday services: 10:00 a.m.

12/17: Annual Christmas Musical Cantata: 10:00 a.m..

12/24: Christmas Eve Family Service at 4:00 p.m.

12/24: Christmas Eve Carols & Candlelight Service at 7:30 p.m.



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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.

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