

The Caper



Cape St. Claire Improvement Association, Inc. Community Newsletter

DECEMBER 2023/JANUARY 2024

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

President's Perspective

December 2023

Capers,

First, we hope all of you enjoyed the Thanksgiving holiday with family and friends near and far this past week. We quickly just two days later moved into the holidays, by hosting our Annual CSC Tree Lighting with Santa and Mrs. Claus visiting the Gate House to celebrate too. Even on a chilly rainy night, we had about one hundred people join in the festivities. We want to thank Richards Tree Service for decorating the tree and of course for donating the tree six years ago. We appreciate the Broadneck Baptist Church for providing hot chocolate, Phil Runk for coordinating the music, and our MC Bill Szczytko for providing the countdown. Bill of course was President back in 2019 & 2020 and led the effort to start this tradition. Thanks to Mary Lamb, Christina Nokes, Kim Pollock, Jimmy Lamb, and Frank Tewey for coordinating set-up and take-down. We look forward to hosting it again next year!

While we love all the events in the community and we could dedicate an entire message to all the volunteers that help make these things happen, we try to recognize many throughout the year when possible. We will spend Beau's final President's message reviewing the business of community and preparing for our Annual Meeting on Tuesday, January 9th, 2024. Ballots are included in this issue and can be mailed or dropped off at the Clubhouse prior to the Annual Meeting, but we would like to encourage as many as possible to attend in person. The Board of Governors (BoG) continues to press ahead with the business of the community. As we have written in the past three months about our first Capital Reserve Study as required by State Law. The comprehensive planning for the FY 25 Proposed Budget presented a unique challenge, but we believe the Budget Committee and your BoG worked diligently to plan for the future in the most cost efficient and prudent manner possible.

If you are reading about this Capital Reserve Study for the first time, please check out the September, October & November President's messages for further information.

Also please check out the full study and FAQs here:
<https://cscia.org/replacement-reserve-studies/>

We ended up completing our first Capital Reserve Study, with Miller & Dodson providing the 124-page final report.

It's a lot to unpack. 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 6% annually. This study includes 250 separate items identified but reveals the Normal Economic Life, Remaining Economic Life, projected schedules of repairs and replacement over the next 20 years. By law, the study must be updated at least every five years 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, Alleyways, Boardwalks, Beach Access, Paths, Sidewalks, Fencing, Railing, Site Lighting, Garden Walls, Retaining Walls, Gatehouse, Pumphouses, Trash Corrals, Aerators, Rain Garden, Shoreline Revetment, Community Park, Tot Lot, Sports Fields, Dog Stations, Fishing Pier, Marina, Boat Docks, Boat Ramp, and Bulkhead, Clubhouse Building Exteriors, Interiors, and Systems.

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. With BGE raising rates more than 30%, an increase in minimum wage starting in January of 2024 from \$12.80/hr. this past summer for small employers to a state passed and governor passed increase for all starting in January to \$15.00/hr. This alone for our seasonal help is a 17.2% increase in wages required by law. We have all felt these increases in our homes and unfortunately, we now will feel the sting of inflation in operating the Association.

Continued on page 5.

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- Cape St. Claire Garden Club
- Cape Conservation Corps

Board In Brief *CSCIA Board Of Governors Monthly Meeting*

NOVEMBER 13, 2023

In attendance in person: Pres. Beau Breeden, Govs. Jennifer Connor, Mary Lamb, Matt Layman, Neil Macindoe, Kim Pollack, Michele Shipley, Jerome Zadera, Town Manager Frank Tewey and guests Steve Arnold, Becky Benner, Matt Cerame and Stacy Wildberger.

Pres. Breeden called the meeting to order at 7:31 pm, noted it has been a busy month with a quarterly meeting, finalizing the budget and capital reserve study, and changing by-laws and articles of incorporation. He gave an overview of the agenda and thanked Gov. Lamb for a successful movie night and Halloween event.

BUILDING VARIANCE

Town Manager Tewey and a resident presented a request for a two-foot variance on the building application for a shed. The 8x10 shed would abut a retaining wall if placed at the 10-foot side setback line. Mr. Tewey will contact him with the decision.

MINUTES AND FINANCIAL STATEMENTS

Minutes of the Oct 9, 2023 BOG meeting were reviewed. A motion to approve the minutes was approved unanimously.

The financial statements for Sep 2023 were reviewed. A motion to accept passed unanimously. Cash balances of the CSCIA bank accounts are about \$162K for the operating funds of the corporation, \$200K in beach project grant funds, \$242K in piers operating/capital improvement funds, and the Special Community Benefits District (SCBD) operating funds of about \$153K.

TOWN MANAGER REPORT

- The capital reserve study was finalized and is posted on the CSCIA website. FAQs will follow.
- Land use/riparian letters were sent as certified mail, but most were delivered without requiring a signature. Some were missing from the post office after residents were notified they were there. Letters are available in the office for anyone who needs one.
- The clubhouse is booked for almost all weekend dates through the end of the year.
- The proposed fiscal year 2025 (FY25) budget was presented at the Oct quarterly meeting. The required reserve study funding accounts for \$45 of the Special Benefits Community District (SCBD) increase and \$45 of the slip fee increase.
- Security officers are covering 12 of 30 shifts.
- The second Movie Night on the Beach sponsored by Til Next Time hair salon was very successful. Special thanks to Thor Harris.
- Pier boards were replaced as needed. Winterization of the piers is scheduled for Nov 30.
- A memorial bench was approved and will be ordered. Expected delivery is 10-12 weeks. Other benches were requested by the Garden Club, but placement needs to be approved and possibly permitted.
- Six standard building requests were received, 5 approved and one variance presented. Two pier/bulkhead agreements are in process.
- 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. No updates on the Chesapeake National Recreation Area.

COMMITTEE REPORTS

Beaches & Parks: Gov. Macindoe said he will need help to close the beaches. Governors offered to assist.

Budget: Gov. Zadera reported the county SCBD FY25 budget request form was received and is due January 31, 2024.

Caper: Gov. Lamb said there are still issues with the Caper being delivered by the postal service.

Clubhouse: Gov. Lamb reported rentals are still strong.

Events: The Christmas tree lighting is scheduled for Nov 26, with the Baptist church providing hot chocolate. Santa and Mrs. Claus will attend. Breakfast with Santa is Dec 9. Movie Nights have been popular. Davy Dance Studio will sponsor one in Dec, possibly as a drive-in.

Piers: Pres. Breeden reported the water system will be winterized Nov 30. Contracts for slips will be sent out about Dec 1 with rate increases. After contracts are received, moves will be made, and open slips offered to the waitlist. Bids will be sought for replacement of the small Deep Creek pier and the area around the boat ramp. Work will likely be done in winter 2024/25 and funding is available.

Continued on page 4.

A Message from The Town Manager



Capers,

I hope everyone had a wonderful Thanksgiving and you take the time to enjoy the holiday season with your family, friends and neighbors.

Annual maintenance fee renewal postcards will be mailed out in late December so be sure to watch your mail for the YELLOW postcard! Maintenance fees are due no later than March 1st each year. Please don't lose your card, discard it as junk mail or forget to fill out the vehicle information! Late fees are assessed after March 1st; missing, undelivered or forgotten postcards are not an excuse to miss the payment deadline. We accept payment by mail, dropbox (outside the office front door) or in person. Payment must be by check, money order or cash. (Please do not mail cash!) As a reminder, parking passes are issued in April for accounts paid in full and who included required vehicle information on returned postcards. Office hours are 8:30 a.m. to 2:30 p.m, Monday through Friday (except holidays).

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 using the clubhouse drop box. Please feel free to reach out with any questions, suggestions, or if you are in need of assistance.

I wish you all a safe holiday season and a happy new year!

Frank Tewey

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 asked for governors to review the FAQ's for the capital reserve study and contact Town Manager Tewey with edits.
- Pres. Breeden reported the BioHabitats contract for the CSCIA part of the Little Magothy inlet dredge is ready for approval. The Little Magothy River Association has not approved a contractor, but the dredge should still be done by the February 15, 2024 deadline.
- Revisions of the Bylaws and Articles of Incorporation have been amended as needed by the Board of Govs. and reviewed by the attorney. A motion was made to approve the amended Articles of Incorporation as written. Discussion followed regarding recommendations from the attorney to include original draftees, etc. The motion passed unanimously. A motion was made to approve the draft ByLaws with the addition dates of previous amendments and passed unanimously. The draft will be posted on the website, email/Facebook blasted, and printed in the Caper for review and comment by membership before the vote in January to accept.

NEW BUSINESS

- Pres. Breeden announced that 4 governor terms are completed this year. Gov. Lamb asked that anyone running for reelection provide a bio for the Caper.
- Amendments to the Special Community Benefits District (SCBD) agreement with the county are needed to allow for long-term savings. A recommendation was made to provide flexibility in case of future changes in laws. It is hoped to get the request in soon before the potential rush of bills regarding zoning changes. A motion was made to accept the draft pending legal review and approved unanimously.
- Town Manager Tewey presented a bid to replace the 6-foot fence that runs along the clubhouse field. A section of the existing fence fell due to trees pushing against it. Discussion followed regarding other types of fences, whether to repair, replace or remove, the necessity of a boundary survey, notification to neighboring residents, tree removals, etc. Mr. Tewey will get more information and pricing.

COMMENTS

- Becky Benner reported the Garden Club has requested two benches and plantings in memory of deceased members. Wreaths will be made on Nov 28 for the clubhouse, guard shack, library and Lawyer's Mall.
- Mrs. Benner announced the Nov 17 Goshen Farm annual meeting at the clubhouse/online for election of officers and board of directors.
- Stacy Wildberger said the Cape Conservation Corps (CCC) used the Unity grant to purchase trees, shrubs and perennials which have been installed at the Serene Ravine and Little Magothy beach. Wednesday Weed Warriors mulched paths. The Nov 3 speaker event featured David Sikorski from Coastal Conservation and his presentation on the oyster reef created in memory of Noah Anderson. The auction of art provided from the plein air event, and the raffle of a vintage guitar provided by Rob Hamilton raised funds to be donated to Coastal Conservation for the reef. Planting and mulching for a Habitat for Humanity event was done in partnership with a Broadneck High student. The last spraying for 2023 of Bushkiller weed was completed. Ivy is to be removed from trees in conjunction with Save Our Trees on Dec 9. A Girl Scout has requested to install two little libraries that contain educational materials about the plants and animals in the area, sketch books for use by visitors, etc. on the paths at Serene Ravine and Little Magothy beach.

ADJOURNMENT

A motion was made to adjourn to closed session and approved unanimously. The meeting was adjourned to closed session at 8:36 pm. The closed session occurred from 8:37 pm to 9:12 pm. The Nov 13, 2023 CSCIA Board of Governors meeting was adjourned at 9:12 p.m.

President's Perspective

CONTINUED FROM COVER

The budget committee worked hard to cut \$11,500 in possible increases or about \$5.00 per tax account/household from the budget.

To fully fund this budget, we must also increase our SCBD Fee Cap from where it currently sits at **\$225.00** upwards, 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 cap where it gives the budget committee and BoG sufficient room to plan as we expect 6% increases in the Capital Reserve required savings and other normal increases over the next few years.

We hope you vote "FOR" the FY 2025 Proposed Budget, SCBD Fee Increase and SCBD Fee Cap Increase, so we can provide the best services possible and fund the state mandated requirements passed by the General Assembly.

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 understanding its mechanics, schedules and how we may look to 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 funding these plans. We will explore reducing funding levels to 50% or 75%, vs. 90%-100% or 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, benefiting especially cash reserves of banks who will hold these assets in the future.

Included on the ballot this year, are proposed amendments to the CSCIA Bylaws, last amended in 2019. Many of these amendments are updates to help with modernizing and keeping with required changes to the Maryland's HOA Act in Real Property Code 11B. We believe you should vote to "FOR" these updates so the Association can operate in good standing with current codes. Please find the recently posted proposed Bylaws changes here: <https://cscia.org/proposed-changes-to-the-cscia-bylaws-november-2023/>

Lastly on the ballot, you have four quality Capers nominated for four openings on the BoG. We hope to see them all reach 50% of the vote to be eligible to serve a three-year term and keep the Board at 12 members. We also have two quality Budget Committee nominees, one returning and another new volunteer. We look forward to hopefully both joining the budget committee to help plan for FY 2026.

We want to thank Merissa Mirani, for stepping into a one-year term on the Board, having only lived in Cape less than a year, before she volunteered. She has been an asset and helped organize our legislative efforts on numerous bills. We hope she will volunteer and keep us apprised of many

legislative items potentially affecting the Cape going forward. We want to offer thanks to all the Board Members this past year, as we worked through a number of major issues and really had some good discussion and team work from everyone. Lastly, to our year-round employees, Frank, Leslie, Dottie, Jen and Matt, please accept a big thank you on behalf of the community for keeping the community running day to day. It has been a pleasure work with you all and helping see this community be the best place to live on the Chesapeake Bay.

Finally, this will be Beau's last President message for now. He dislikes using never or forever, those words have come back to haunt him before. Life often doesn't go as planned, but after having the pleasure of serving the last two years as President, he is term limited and after the annual meeting, the BoG will elect a new President and Executive Committee. Beau will remain on the BoG for at least another year and hope to be advisory resource to the new President and Board, given no other member has served as President before. The Association has competitive grants to write for more waterway improvements, continue its beach restorations efforts, plan pier improvements, and oversee services to maintain the community so we continue to live in the best community on the Chesapeake Bay. Having served the last 11 years on the BoG for the community and completing his seventh term as President, Beau has one year remaining on the Board before deciding if to continue to a fifth term. A lot has changed in his personal life since 2013 and he wants to ensure he has time for his fiancée, her kids and that the efforts he most values are still needed in the community before committing further at this time.

If you have questions, comments, or concerns, feel free to email President@cscia.org, we would be happy to chat about these matters in the near future. Hope to see y'all around Cape.

Best wishes,

Beau Breedon

Beau Breedon
President, CSCIA





The Gift That No One Wants...

Jennifer Barrett, RN, BSN



As we fill our brains with to-do lists, wish lists and resolution ideals there is absolutely one item you can scratch off those lists and keep to yourself: **GERMS!**

With winter in full swing we must keep in mind that “our” community health is directly connected to your health! Germs are those pesky microscopic organisms that have the potential to make us sick: viruses, bacteria, fungi, and parasites.

What are the highest germ ridden items and places? According to WebMD, and Time magazine here is a brief list:

- Cell phone**
- Remote control**
- Computer keyboards**
- Kitchen sponge**
- Tooth brush holder**
- Dog toys and bowls**
- Money**
- Laundry**
- Hand towels**
- Grocery store carts**

What can one do to keep these germs from circulating and making you, your family and community sick? First things first is awareness! Simple switches and cleaning habits can make a huge difference. Here are some ideas (notice none of them involve running out to buy toxic cleaners!):

- **Wipe your cell phone down with a disinfecting wipe daily and especially after using it in the bathroom.**
- **Wipe your computer keyboard, remote control and toothbrush holder with a disinfecting wipe weekly (at least). Better yet, put your toothbrush holder in the dishwasher weekly!**
- **Wash underwear, workout wear and sheets with hot water and don't skimp on drying time.**
- **Let the kitchen sponge dry between uses. If that is not possible replace it often (especially when it has an odor)! Run it through the dishwasher with every run and even better, replace it with a brush that can withstand the dishwasher regularly and last longer.**
- **Throw away soggy, and visibly soiled dog toys. Run the hard “nylabone” type toys through the dishwasher regularly. Change out food and water bowls and**

run them through the dishwasher or wash with hot soapy water regularly.

- **Use the disinfecting wipes at the entrance of stores on the carts before shopping! Store owners: keep those wipes stocked!**
- **Change hand towels and kitchen towels every few days (not weeks!). They are a breeding ground for germs and most contain fecal matter from poor hand hygiene after using the bathroom!**
- **If you are sick, stay home!**
- **Cover sneezes and coughs using the elbow technique (coughing and sneezing into the crook of your elbow (inner bend of your arm) instead of catching them with your hands.**
- **LAST BUT ABSOLUTELY NEVER LEAST: HAND WASHING!**

Proper hand hygiene or good ol' fashioned hand washing with soap and water is the number one way to combat the spread of germs! Proper technique (20 - 30 seconds of scrubbing with a rich lather reaching all surfaces of the hands; front, back, between fingers and thumbs) is needed to kill germs! After scrubbing, rinse and dry thoroughly using enough paper towels to completely dry the hands. Skip the hand dryer and opt for air drying if there are no paper towels available.

Make hand washing a habit when you come home from school, work, and errands and of course after every trip to the bathroom. Use hand sanitizer when a sink is not available but always resort to soap and water when it is available!

Hope to see everyone staying healthy this winter! As always, send me an e-mail with your health questions (capestclairnurse@gmail.com) and never use this article over the recommendations of your doctor. Full references available upon request.

Be well Capers!

We hope everyone had very festive Thanksgiving dinners with their loved ones! As December rolls around, many Cape gardeners now have camellias from prior years' plant sales just beginning to bloom over handsome, evergreen foliage. Look closely at the picture to see a visiting pollinator! Winterberry, holly, and other festive red berries also abound, as well as the beautiful fountain grasses, which provide interest throughout the winter.



Terrarium Workshop



At our Club's November meeting, we hosted our first ever Terrarium Workshop, planting succulents in special fast-draining soil, into stylish glass containers that we can enjoy all winter indoors. Members enjoyed a very laid back and social meeting, catching up & getting to know some of our newest Members: Lois, Sophie, Priscilla, John, Denise, Sherrell, & Kim.

To wrap up 2023, we hosted our annual and very festive **Evergreen Wreath Workshop**, when we made six fresh wreaths for display in downtown Annapolis & our Cape Clubhouse. This was another very social meeting where Members enjoyed chit-chat while we worked with our hands to beautify the Cape! See our wreaths on the Clubhouse doors, guard shack, & Broadneck Library, as well as around State Circle in downtown Annapolis, where ours joins wreaths by many area Garden Clubs.

January & February are quiet months in the garden, so our meetings will have us preparing for spring, winter sowing seeds outdoors for a burst of greens so early you won't believe it! Guests & new Members are always welcome – please RSVP to capegardenclub@gmail.com and we'll see you there! And please visit our blog capegardenclub.wordpress.com for month-to-month gardening tips. In December, many gardeners are winterizing their hoses, chipping up their oak leaves for mulching the flower beds, and planting the last of their spring-blooming bulbs. Wishing everyone a very cheery holiday with your loved ones, and a happy new year!



Fragrant wreaths for our Cape Clubhouse

-- Submitted by Audrey Lengbeyer

UPCOMING MEETINGS in 2024

Tuesday, January 2 at 7pm: Workshop TBD

Tuesday February 6 at 7pm: *Success with Cool Season Crops* – get ready for spring greens!

Tuesday March 5 at 6pm: 49th Anniversary Dinner celebrating our Club's founding



Upcoming Events 2023

- 12/9 Ivy removal 9:45-noon Location Deep Creek Marina
- CCC Board meeting 3rd Monday of the month @ the Clubhouse. Come see what we are all about! Next date is 12/18/2023 7:00 pm
- Broadneck Grill Fundraiser night is January 24th 2024 5-9pm
- Coming soon: Nature Libraries

Email president@capeconservationcorps.org

Year in Review for CCC 2023

All of us on the board of Cape Conservation Corps extend our sincere thanks to all the volunteers, sponsors, donors and cheerleaders that helped us have a very successful 2023. We continued with many of our favorite programs and activities and added a few new ones. We appreciate all the support the community has shown us.

Weed Warriors (not only on Wednesdays any more) continues to grow and attract new volunteers every week as well as maintain a staple of regulars. Special shout out to Marcia D, Jeanne K, Bill R, David S, Brad K, Katherine W, Ginny K. At least 5000 square feet of invasive plants were removed. In those restored areas, 150 trees and shrubs plants and 500+ native perennials were planted.

Three Leopold benches were installed along the path at Little Magothy Beach park for nature lovers to sit, relax, reflect and enjoy the sights and sounds. Thanks to Bill Lynch and his students at Sollers Point Technical High School for building these beautiful and functional benches.

Native Shrub Swap was successful for the third year in a row. People dug out their invasive butterfly bushes and we gifted them a beautiful native shrub in return.

Several speaker events with local area experts talking to us about Trees, Native Plants and Oysters.

Habitat Hero tour in June was an opportunity to visit the yards of 2022 winners Rob Wood and Larry and Margarette Jennings. Great chance to see what made them winners and be inspired to make changes on your property. New winners for 2023, including Carol Collison will be on next year's tour.

We participated in 2 of the Cape Vibes events – free concerts at the Main Beach organized by Broadneck Bluegrass. Special thank you to Jess Corliss for including us and directing donations to CCC. We had many generous donations of prizes, including a beautiful acoustic guitar that we raffled off.

In September we hosted our very successful, highly anticipated Native Plant Fest and Sale. Despite the tropical storm remnants people came out in droves! We sold 90% of the plants that day and the rest within a week of the sale. The prices were so low, and the quality of plants was amazing.

One of new events was an En Plein Air event at Little Magothy Beach. Local artists donated their time and artwork to CCC, to be auctioned at our November Speaker event. We had framed photos, watercolors, sketches, oil paintings and acrylic paintings that raised generous amounts in donations. We donated \$700 of funds raised towards the "O" in the NOAH's Reef, an oyster reef in the Magothy in memory of Noah Anderson.

We ended the year by having wood chips delivered to Little Magothy Beach and Serene Ravine so we could mulch the paths, creating an off shoot of the main path at LMB through a newly cleared section, thanks to those hard-working weed warriors. Thanks to Richards Tree Care for coming through once again!

We will have one more invasive removal push to save the trees of Deep Creek. Please join us December 9th @ 9:45 am to noon at the Deep Creek Marina. We have teamed up with an ivy removal group called SAVE OUR TREES and will have demonstrations on how to properly remove ivy. You can practice on the trees at the event and then take your knowledge home and start saving the trees in your own backyard (or front!)

One of biggest projects for 2023, we launched an educational program to increase awareness of Cape residents of the amazing tree canopy in the community and the many benefits it provides. It is called Cape Loves Trees. Articles and media address major tree species like poplar and oak, how to care for trees, the hazards of English ivy, planting new trees, and unique watershed, habitat, and other benefits. CCC's Cape Loves Trees campaign also created a registry of "Champion Trees" in the

Cape. Over 30 trees were measured, and champion points were assigned. A list of the biggest trees in the Cape for over 12 species were used to create a driving tour which was published in the Caper. CCC will publish a list of all the Champion Trees in December.

We also started a Corporate Sponsorship program that has been very successful. Many local businesses have made generous donations to support the work we are doing and programs we have started in return for links to their business on our website and shout out at our events. We sincerely thank these sponsors. Please find them on our website, and support these wonderful businesses.

If you are a local business and want to find out more about becoming a sponsor email me at

president@capeconservationcorps.org

Please visit our website to read more about us, become a member or volunteer!

<https://capeconservationcorps.org/>



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

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



THE HOLIDAYS ARE COMING!!!

Mark your Calendars!!!

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.

ALL ARE WELCOME!



WE LOVE TO PLAY AT COA: Monthly playgroups open to all on our playground, first Mondays of the Month, 1/8, 2/5, 3/4 - 3:30-5:00 p.m.
ALL ARE WELCOME!



EPIPHANY SUNDAY - 1/7/2024, 10:00 am
Join COA in welcoming a new year with a service focused on a fresh start and fresh guidance from God. Anyone who wishes is given a "Star Word" for the new year, ★
Prayer - fully yet randomly chosen to guide our spiritual journeys in the year ahead.
1/7, 10am in person and on Facebook Live.




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CHRIST OUR ANCHOR
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Annapolis, MD 21409
Phone: 410-974-1713



Website: www.christouranchorpc.org
Email: coa_office@christouranchorpc.org

Find us on 



All are Welcome at COA!

Join us for Fun-Day School Classes Sunday @ 10:15am

Ages 4+ (Nursery Available for Children 3
and under)



Worship Service, Sunday @ 10am

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Pastor Jessie Lowry
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2023 HOLIDAY CAMPS

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

ELF JAZZ CAMP

Friday, November 24
9:00 - 11:30 am

Dancers (Ages 5-9) focus on jazz technique including floor combinations, stretching, leaps and turns, choreography, and core strengthening. All while having camp fun with friends.

\$40/ Current DDA Students
\$45/ Non-DDA Students



GRINCH HIP HOP CAMP

Friday, November 24
9:00 - 11:30 am

Dancers (Ages 5-9) will learn increased flexibility, balance, coordination, muscle development, artistic expression, self confidence and social benefits.

\$40/ Current DDA Students
\$45/ Non-DDA Students



PRINCESS PEACH HIP HOP CAMP

Wednesday, December 27
9:00 - 11:30 am

Dancers (Ages 3-6) will learn increased flexibility, balance, coordination, muscle development, artistic expression, self confidence and social benefits.

\$40/ Current DDA Students
\$45/ Non-DDA Students

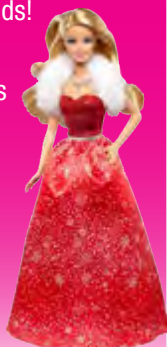


BARBIE AT CHRISTMAS DANCE CAMP

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

This camp is intended for children ages 5-9 years old. Enjoy dance, movement games and more. Learn a new dance to share with family and friends!

\$40/ Current DDA Students
\$45/ Non-DDA Students



FROZEN BALLET CAMP

December 28 & 29
9:00 - 11:30 am

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

\$40/ Current DDA Students
\$45/ Non-DDA Students



TROLLS ACRO CAMP

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

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

\$40/ Current DDA Students
\$45/ Non-DDA Students



SPACE IS LIMITED! REGISTER TODAY!

1358 Cape St. Claire Rd, Annapolis, Maryland 21409

240-476-6145 | DavyDanceAcademy.com





New Year, New Dancewear!

Start the year right with our
unbeatable sale!

Happy New Year!



UP TO 25% OFF

Conveniently Located in the
Cape St. Claire Shopping Center
1354 -B Cape St. Claire Road
Annapolis, MD 21617
@davydanceboutique

ADULT DANCE CLASSES



ADULT HIP HOP
Tuesday
8:00 - 8:45 pm
\$50/month
or \$15/class



ADULT TAP
Wednesday
8:00 - 8:45 pm
\$50/month
or \$15/class



NEW!

ADULT FITNESS
Saturday
9:00 - 9:45 pm
New Class Special for
November/December
\$10/class!



REGISTER TODAY!

1358 Cape St. Claire Rd, Annapolis, Maryland 21409
240-476-6145 | DavyDanceAcademy.com



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 Capers 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 Capers’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, Per	\$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

2024-25 BALLOT

2024 – 25 BALLOT

All property owners may vote, up to two per household.

Ballots cast by mail must be signed and legible, or you must cast a ballot in person at the Clubhouse. In order to be counted, the ballot must be received no later than Friday, January 5, 2024 in the CSCIA Office, 1223 River Bay Road, Annapolis, MD 21409. Unsigned ballots will be disqualified.

Board of Governors:

Please Vote for up to 4

Biographies on page 19 (*Incumbent)

_____ *Jerome Zadera

_____ *Ed Hayes

_____ *Michele Shipley

_____ Adam "Thor" Harris

Budget Committee:

Please vote for / write-in up to 3

_____ Charlie Moore

_____ Blake Morris

Please check one box below each question

\$75.00 increase in SCBD Assessment Cap

FOR _____ Against _____

\$60.00 increase in SCBD Fee

FOR _____ Against _____

FY 2025 Budget (see pages 13-17)

FOR _____ Against _____

Proposed Bylaw Amendments

<https://cscia.org/proposed-changes-to-the-cscia-bylaws-november-2023/>

FOR _____ Against _____

Signature

Print Name

Print Address

Board of Governors:

Please Vote for up to 4

Biographies on page 19 (*Incumbent)

_____ *Jerome Zadera

_____ *Ed Hayes

_____ *Michele Shipley

_____ Adam "Thor" Harris

Budget Committee:

Please vote for / write-in up to 3

_____ Charlie Moore

_____ Blake Morris

Please check one box below each question

\$75.00 increase in SCBD Assessment Cap

FOR _____ Against _____

\$60.00 increase in SCBD Fee

FOR _____ Against _____

FY 2025 Budget (see pages 13-17)

FOR _____ Against _____

Proposed Bylaw Amendments

<https://cscia.org/proposed-changes-to-the-cscia-bylaws-november-2023/>

FOR _____ Against _____

Signature

Print Name

Print Address

ELECTION BIOGRAPHIES

BOARD OF GOVERNORS

Adam “Thor” Harris

Rheena and I serendipitously discovered the enchanting Cape Saint Claire community in March 2020, drawn by military orders to the National Capital Region. With retirement on the horizon, our commitment to establishing deeper roots in this haven we affectionately call “home” is unwavering.

In my capacity as an officer in the United States Air Force, presently stationed at the Pentagon, I’ve had the privilege of leading exceptional teams throughout my career. Beyond my military responsibilities, I devote my leisure time to academia, serving as an Adjunct Professor for master’s programs at both East Coast Polytechnic Institute and American Military University. My academic credentials include a PhD in Computer Science from Colorado Tech, complemented by professional certificates from Carnegie Mellon University and Stanford School of Engineering.

My darling and devoted wife gracefully manages our beautiful abode on Riverview Drive, ensuring our children - Penelope (8), Theodore (6), Isabella (4), and the youngest addition, Lawrence (9 months) - actively participate in various enriching extracurricular activities. On any given day, our family can be found immersing ourselves in vibrant community life, whether at the main beach, pool, or park, fostering connections and friendships.

Serving as the Budget Committee Member-at-Large for 2023 has been a source of immense joy, enabling me to actively contribute and become immersed in the heartbeat of the community. Looking ahead, my aspirations extend to serving on the Board of Governors in 2024, recognizing the numerous benefits of community engagement. Beyond the evident satisfaction of giving back, I’ve discovered that active involvement enhances quality of life, fosters a profound sense of belonging, and contributes significantly to the overall well-being of the community.

The bonds forged and the shared sense of purpose among the CSCIA board members are invaluable. I am excited and thrilled at the prospect of maintaining the supportive tapestry that enriches the lives of individuals and families within our community. It is through such shared commitment and collaboration that we can continue to enhance the fabric of our community, fostering a thriving and interconnected environment for all.

Thank you for reading and for your consideration!

Edward Hayes

My name is Edward Hayes and I joined the board about a year ago to help finish another members term that was not able to continue. I have lived in the area most of my life and have enjoyed this wonderful community. I am looking to be reelected to a full term to continue my service to the community and help in anyway I can.

Michele Shipley

My husband, Loren and I have lived in Cape St. Claire since August of 1997, moving into our home just a couple of weeks after we got married. We raised our two daughters here and we have never regretted our decision although, truth be told, I’m not a fan of the split foyer concept. Both daughters are currently attending graduate school. While they were growing up, I served in various volunteer roles at Cape St. Claire Elementary, Magothy Middle and Broadneck High schools. I received my undergraduate degree from St. Mary’s College of Maryland and a paralegal certificate from Anne Arundel Community College. I worked for a local law firm for nearly 28 years before becoming an in house corporate paralegal in late 2021. I have also enjoyed sharing my volunteer time with a handful of professional paralegal organizations. Now that I am an empty nester and have more free time, I would like to continue to serve the community on the Board of Governors.

Jerome S. Zadera III

I ran the first time around (in 2015) with the mindset of creating a better community for my family, which evolved into helping create a better community for everyone. I am a born and raised Annapolitan and take great pride in helping preserve the culture this great area produces. I went to West Annapolis Elementary, Bates Middle and Annapolis High. I attended West Virginia University after high school where I received a Bachelor of Science degree in Economics with a minor in Communication Studies. I have two girls, both attend Cape St. Claire Elementary.

tary. My wife, Jessica, is a vet tech and sings at the Broadneck Bluegrass events. My step-mother Debbie, father Jerry (Jerome Jr.) and cousin Edward Hays all live in the community so we’re very involved.

I currently hold the position of Treasurer, for a 3rd term, and have enjoyed working with the Budget Committee and the current BOG to establish a balanced budget to further fund community projects that set us apart from other communities in the Annapolis area.

During this time, I have learned a lot and gained a great deal of respect for the work needed to

keep this community running and I feel my mission is not done. I love living in “The Cape” and I would welcome another opportunity to serve on the BOG. This would provide me the opportunity to continue to give back, help Cape St. Claire push the boundaries of “normal”, and provide an environment where everyone feels we’re making strides to do the right thing for the community as a whole.

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

BUDGET COMMITTEE

Charlie Moore

Carol and I moved into the community in Sept. 2016. I have enjoyed serving on The Budget Committee for the past six years and as the Budget Committee Chair for the past three years. My professional career included positions as VP-Finance and CFO of multiple business units of Bell Atlantic (now Verizon) including Bell Atlantic International Bell Atlantic Directory Services, Bell Atlantic Network Services and Controller of Bell Atlantic-Maryland. After retiring from Bell Atlantic, I engaged in multiple entrepreneurial activities including the cofounding of several companies including TelAtlantic Communications, Inc. (acquisition of multiple rural telephone companies in Kansas, Missouri, West Virginia and Florida) and Caspian International (a drywall production company in Honduras). In my continuing retirement, I am serving on the Board of Directors of McDaniel College (Westminster, MD), Wesley Theological Seminary (Washington, DC), Africa University in Zimbabwe and The Anne Arundel Medical Center Foundation.

Blake Morris

My first introduction to Cape St Claire was when my uncle moved into the Cape back in the 90s. He would often mention how great it was, how down to earth the neighborhood was, and how convenient it was to not have to leave to run your errands. He loved it so much that he raised his family here and continues to live in the Cape sharing the neighborhood with his grandchildren. When I graduated from University of Maryland with a Finance degree in 2003, there was only one place that I was interested in buying, the Cape. I worked for a year while living at home and saved enough money for the down payment to buy my first and current house off Little Magothy View. Looking back, it was one of the best decisions that I could have made at the time.

My life has changed a lot since buying our house in 2004. I work as a Financial Advisor at Merrill Lynch off West Street in Annapolis and am fortunate to say that I can help families achieve their financial dreams daily. Since starting at Merrill, I met the love of my life and partner in crime Keri. We have been connected at the hip since meeting almost 14 years ago and she has grown to love Cape the way I do. We have two boys, Blake Jr., 7 who attends Cape St. Claire Elementary, and John our family comedian who attends Saint Andrews by the Bay. Keri works as a realtor and part time as a Preschool teacher at SABB. During the summer you will normally find us out on the boat with our family, fishing off the Cape Pier, grilling for friends and family at Lake Claire, or at the Cape Pool with our family.

Back in 2020 we saw a need in the community for an event to bring everyone together for the holidays and created the Annual Holiday 5k through Cape. This will be the 4th year for this event, and we look forward to expanding the event this year to help raise money for charity. This event is free for the whole neighborhood and charitable donations will be optional.

I previously served on the board of a charter school in Baltimore City as a finance chair for 3 years. I helped the school to fill their annual budget gap that is indicative of charter schools by reviewing their financials and helped with fundraisers throughout the year. I would love to bring my financial background to help the Cape prosper for years to come, which is why I hope to become part of the budget committee.

The Night Before Christmas

Word Search

Find these words in the puzzle.

chimney

Vixen

Blitzen

Cupid

Dancer

sleigh

Happy Christmas

St. Nicholas

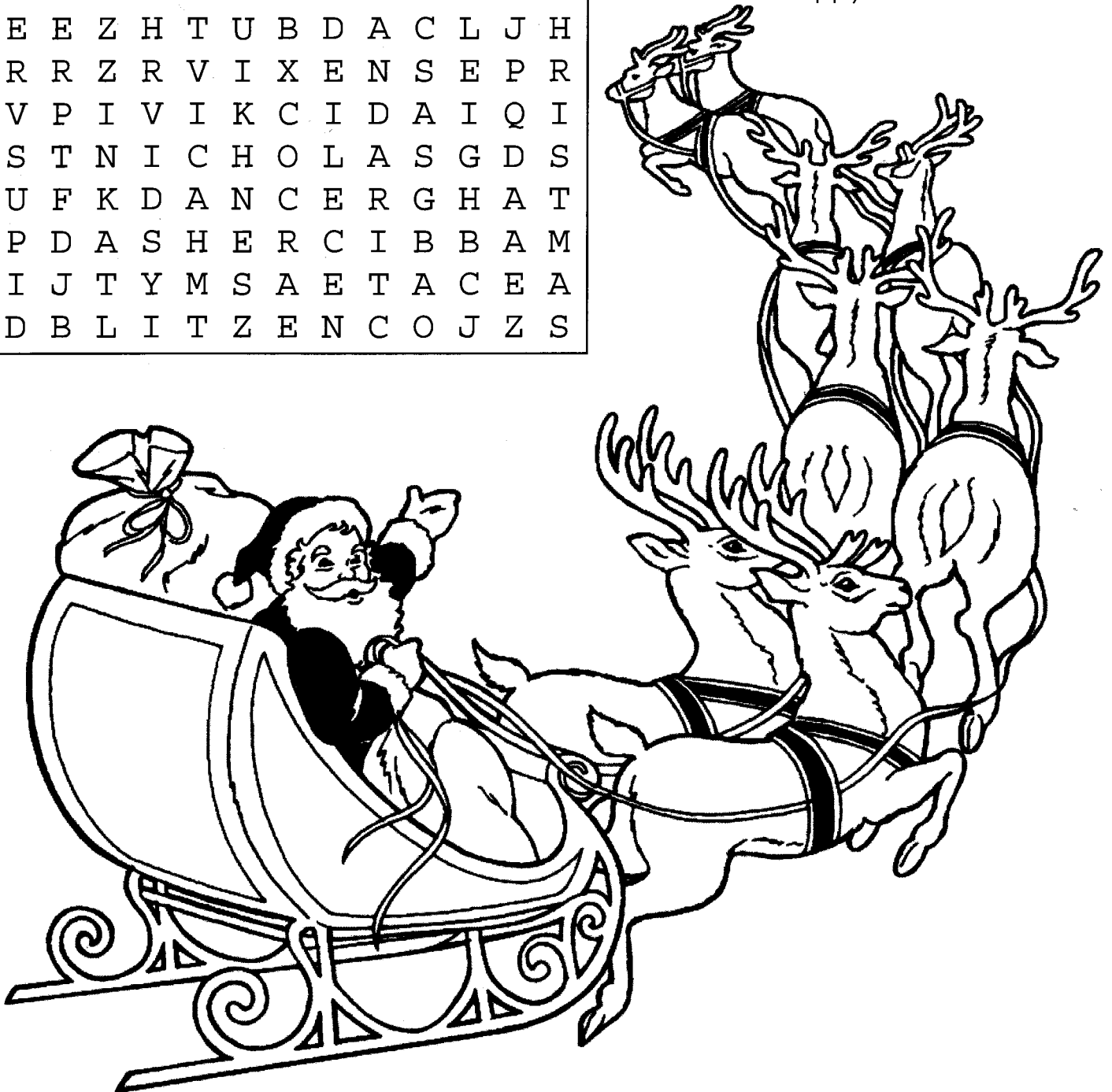
Donder

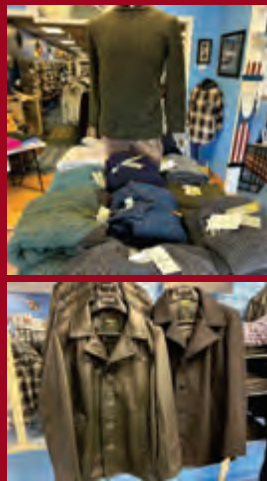
Comet

Dasher

reindeer

Prancer





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History of the Candy Cane

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

Birth of the Candy Cane

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

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

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

The Stripes

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

Sweet Secrets of the Candy Cane

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

Gregory Keller

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





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

Sunday School: 9:00 AM on 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.

.....



The Advent season runs through Christmas Eve. We would love to have you worship with us 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. The times will be listed on our website: capeumc.org and also on our Facebook link: facebook.com/cscumc

Merry Christmas And Happy New Year

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

Join us as we discover God's presence in our lives.

We wish you love, hope, joy, and peace for the Holiday Season and the upcoming New Year. May your holidays be blessed and may you be a blessing to others.

Pastor Dale

Winter Relief

January 8th thru January 15th

CSCUMC will again participate in Winter Relief from Monday 1/8/24 through Monday 1/15/24 by hosting homeless guests in our church. We could use help from doing laundry loads in your own home to making a meal to serve and eat with our guests.

Helping in this way makes for a good Girl/Boy Scout Troop Service Project or for service hours for BHS National Honor Society students. Consider getting your book club, or other group, together to host a meal.

Please contact Tracie Aorilio if you would be willing to assist at 443-871-5450 or tracie.aorilio@gmail.com.

All are invited to join us on Sunday, January 14th at 5pm for a Mac and Cheese Cook/Bake off! Football, Hot Dogs and Fixings will be provided.



Cape Methodist Church is distributing food for Backpack Buddies.

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 Noon Tuesday, Wednesday or Thursday. We appreciate your support for children in Broadneck communities!



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Our mission is to be the hands and heart of Jesus for one another, for our community, and for the world

Join us for Christmas Services

Sunday, December 17 - 10:00 am - Children's Christmas Pageant

Sunday, December 24

10:00 am - Worship Service with Holy Communion

4:00 pm - Family Worship Service with Holy Communion

8:00 pm - Candlelight Worship Service with Holy Communion

Sunday, December 31 - 10:00 am - Lessons and Carols



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Christmas @ St. Margaret's

December 10th

5:00 p.m.—Darkness to light
A Service of Advent Lessons and Carols

December 13th

12:00 p.m. — Quite Christmas Service and Tea

December 15th

7:00 p.m.— Fellowship Hall
Third Sunday Band's Christmas Concert

December 21st

Winter Solstice Concert with Ensemble Galilei

Christmas Eve Services

7:30a.m.— Sanctuary

10:00 a.m. — Sanctuary*

1:00 p.m.—Family Services with Communion *

4:00 p.m. — Christmas Lessons and Carols with Communion

7:00 p.m. — Traditional Service with Communion

*Nursery care available

Christmas Day

No Services

*Nursery care available

No Sunday School

Sunday, January 7

7:30, 9:00, 11:15 a.m. services *

Children's Epiphany Pageant at the 9 a.m. service

No Sunday School

* Child care provided



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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.

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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.

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- Jeanne & Peter Nardi, Arnold MD



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cathy@cathygazzo.com
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Cape St. Claire Sales

Market Snapshot 11/13/2023

Status	Address	Beds/ Baths	List Price	List Date	Days on Market
Active	1159 Hampton RD	4/2	\$485,000	11/09/2023	5
Active	795 Windgate Dr	4/3	\$535,000	11/6/2023	8
Active	1167 Green Holly Dr	0 (land)	\$30000	10/18/2023	27
Active	1165 Green Holly Dr	3/2	\$549,000	10/18/2023	27
Active	975 Dogwood Tree Dr	4/2	\$460,000	10/12/2023	33
Active	784 Rolling View Dr	2/1	\$395,000	10/8/2023	37
Active	986 Round Top Dr	3/2/1	\$420,000	8/28/2023	78
Active	765 Windgate Dr	3/3	\$599,000	7/22/2023	115
Pending	958 Mount Holly Dr	3/2/1	\$550,000	10/12/2023	4
Pending	1005 Saint Margarets Dr	4/3	\$575,000	11/1/2023	5
Pending	1163 Latrobe Dr	4/2	\$435,000	10/28/2023	2
Pending	1180 Bayview Vista	4/3/1	\$632,500	9/28/2023	23
Pending	803 Windgate Dr	3/2/1	\$600,000	8/11/2023	3

Scan to see up to date
Cape St. Claire Listings



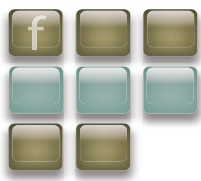
SOLD	Beds/ Baths	Sold Price	Days on Market	Seller Subsidy	Close Date
Address					
Closed	1008 Mountain Top Dr	\$395,000	23	0	10/23/23

* 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.



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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.

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

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