



Cape St. Claire Improvement Association, Inc. Community Newsletter

NOVEMBER 2024

QUARTERLY MEETING TUESDAY, JANUARY 14TH AT 7:30 PM

President's Perspective

Capers,

As we enter the beautiful fall season, I wanted to take a moment to thank each of you for your continued involvement and support in making our community a special place to live. It's during times like these, with the changing colors and cooler temperatures, that we are reminded of the beauty that surrounds us and the strength of our neighborhood.

This month is active, as usual, and we've seen some wonderful events and projects come to fruition. From our annual Halloween Happenings to the Goshen Farms music nights and Cape Conservation continuing their mission of beautifying our surroundings, it's been inspiring to see so many of you take the time to participate and build stronger bonds with your neighbors.

As a reminder we would ask that drivers please be extra cautious on Hampton Road as there is ongoing construction. It is essential that everyone drives carefully since this is a walking route for school children. As a courtesy please consider alternate driving routes unless absolutely necessary.

October Quarterly Meeting – During our October meeting we discussed the proposed 2026 budget. This was a crucial conversation, as the budget will be voted on in January and your input is vital. Please join us to share your thoughts and help shape our financial planning for the upcoming years.

Call for Nominations: Board of Governors – We are looking for dedicated individuals who are interested in joining the Board of Governors. If you'd like to serve our community in this capacity, please submit your request to the Town Manager so your name can be added to the ballot for the vote in January. This is a great opportunity to get involved and make a difference in our neighborhood's future!

Community Update: Fairwinds Marina Development Possibilities

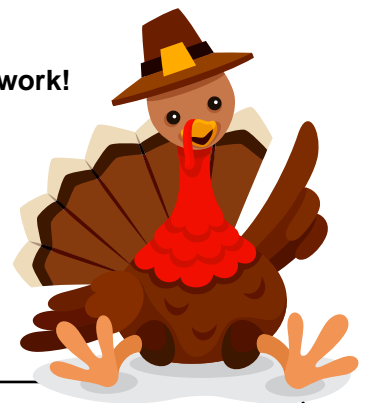
We wanted to bring to your attention that Fairwinds Marina is inquiring about their potential desire to redevelop their property for a retirement community of 30-50 townhomes/condo's. There are no drawings, permits or amendments applied for their zoning at this time but this is a significant change that would impact our neighborhood. We encourage all community members to stay informed and engaged. If you have any questions, concerns, or feedback regarding this potential development, please direct them to our Town Manager.

Stay Connected

Remember, communication is key to a thriving community. Please keep an eye out for updates via email and our neighborhood bulletin board, and don't hesitate to reach out to the board with any suggestions or concerns. If you haven't already, be sure to follow us on social media for the latest news and updates.

Teamwork makes the dream work!

Jerome Zadera
Jerome Zadera



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Board In Brief *CSCIA Board Of Governors Monthly Meeting*

OCTOBER 14, 2024

In attendance in person: Govs. Joe Angel, Beau Breeden, Cheri Fairchild, Thor Harris, Ed Hayes, Mary Lamb, Neil Macindoe, Town Manager Frank Tewey, Budget Committee member Blake Morris and Charlie and guests Becky Benner, Phil Ourisson, and Stacy Wildberger. In attendance online: Govs. Kim Pollock and Michele Shipley.

Gov. Breeden called the meeting to order at 7:32 pm as Pres. Zadera was unable to attend. He noted the busy month with the Cape Conservation Corps plant sale, the Zero Waste Capers swap, plans for Halloween Happenings, budget preparations, a meeting regarding Fairwinds Marina and more.

MINUTES AND FINANCIAL STATEMENTS

Minutes of the Sept 9, 2024 BOG meeting were reviewed and approved unanimously.

The financial statements for Aug 2024 were discussed and approved unanimously. Balances of the bank accounts were: Operating funds- \$194,000 Beach restoration grants- \$183,000, piers- \$297,500 and Special Community Benefits District (SCBD)- \$199,100.

TOWN MANAGER REPORT

Mr. Tewey reported on the following: The new crosswalk on Cape St Claire Road was painted and signs erected. Installation of electronic signs is expected soon. The budget committee finalized a balanced budget. The audit for Fiscal Year 2024 (FY24) was completed at the county with a \$23,657 carryover to include in the FY26 budget. Police officers are covering 16 of 31 dates in Oct.

A letter was drafted to homeowners adjacent to the clubhouse field stating that installation of a chain link fence was approved, and they may keep the wooden fence along their property but will assume maintenance responsibility. Four swings were replaced at the main beach. A county administrative board hearing for a variance to allow an addition with less setback and buffer than required is scheduled for Nov 26 at 10am. Approval has been given by CSCIA. Two new building requests were received. One request for a replacement in kind dock was received and a pier agreement drafted. A complaint was received about a shed being built without permits. No permit is on file with the county and no building application was received by CSCIA.

COMMITTEE REPORTS

Broadneck Council of Communities (BCC): Gov. Breeden reported that at the Sept meeting the State Highway Administration presented findings on the Route 50 traffic study. Councilwoman Feidler gave an update on the General Development Plan, including zoning changes, what was vetoed, and a marina bill. New developments will now have to include a percentage of affordable housing. The BCC is still involved with the Chesapeake Natural Recreational Area, but it may be approved as part of a larger bill.

Beaches & Parks: Gov. Macindoe met with Youth Sailing to discuss plans for more equitable use of kayak racks. Youth Sailing plans to have all kayaks removed for cleanup/maintenance of the racks. The racks might be rented out on a rotating basis for a number of years (to be determined) and then opened for the next on the waitlist.

Budget: Budget committee member Blake Morris noted that they worked diligently to keep the increase to the budget as small as possible. Increases to payroll are following industry standards. Other items were to improve safety and quality of beaches, etc.

Caper: Gov. Lamb said the Oct issue was out early.

Clubhouse: Gov. Lamb reported that the two skylights in the office were replaced due to leaks.

Events: Gov. Lamb announced Halloween Happenings on Oct 19 and a movie night is being planned. Volunteers welcome!

Piers: Gov. Breeden announced that 3 estimates were received for replacement of the small pier at Deep Creek, decking around the boat ramp, and part of the bulkhead. Amounts range from \$250,000-361,000. It might be possible to split the job to avoid large expenditures in a single fiscal year. Bids are affected by size and quality of materials. Renewal letters will go out to slip holders in good standing, warning letters to those not in compliance with the contract, and the waitlist will be updated. Water will be shut off in mid-Nov.

OLD BUSINESS

Gov. Breeden said plans are in process for clearing an area at Deep Creek to create a storage area for the Youth Sailing boats.

Gov. Breeden reported that Alliance for the Chesapeake put out a Request for Proposal to collect bids for beach restoration design for Sites 3-7 but is not getting much response. BioHabitats is continuing their contracted work. Dredging is hoped for fall of 2025.

Phil Ourisson made a presentation on behalf of Cape Conservation Corps (CCC) regarding erosion along the path behind the shopping center to the Swim Club. He met with contractors and received proposals with widely varied levels of work. The lower bid, with joint funding from CCC, CSCIA, the Swim Club, and the shopping center, might be possible. The others would require grants and would take until 2026 or later. CCC could do some the removal of invasive plants. Town Manager Tewey will contact

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A Message from The Town Manager



Capers,

As 2024 begins winding down, your CSCIA Board of Governors and Budget Committee are already looking at 2027! The Budget Committee worked throughout the summer to develop a recommended fiscal year 2026 budget and presented it to the Board. The Budget Committee worked diligently to craft a balanced budget that best fulfills the needs of our community. The budget was presented at the October General Membership. Please take the time to review the proposed FY26 budget printed in this month's Capers. The budget will be up for vote at the January General Membership meeting on January 14, 2024.

Attention! There is a newly installed crosswalk on Cape St. Claire at Woodland Circle nearest the firehouse! New signs and pavement markings were installed by the County in October. Slow your roll and open your eyes in the area to ensure everyone's safety.

Our marinas will be winterized the week prior to Thanksgiving 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. These bubblers are often confused for broken water pipes, so be aware! 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 holidays are fast approaching! Don't allow the Grinch to ruin them! Here are a few tips from the National Neighborhood watch. Avoid porch thefts by networking with your neighbors, have packages delivered to your workplace, leave specific drop-off instructions, use a smart lock and/or install security cameras! Avoid thefts from auto by always keeping doors locked, your valuables out of sight, and park in well lit areas. Help catch the Grinch by reporting any suspicious activity to the police.

The annual holiday tree lighting is scheduled for Sunday, December 1st at 6:00 p.m at the Community's Entrance Guard Shack on Cape St. Claire Road. Mark your calendars for this festive festivity!

The next Annual Membership Meeting will be on January 14, 2024 at 7:30 p.m. Ballots for voting on the budget and for any Board Of Governor seats 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

Frank Tewey

Cape St Claire Town Manager • TownManager@cscia.org
410-757-1223



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CAPE ST. CLAIRE IMPROVEMENT ASSOCIATION

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 2026 (FY26) budget by its membership at the January 2025 annual membership meeting. The Budget Committee appreciates the input and insight received from President Zadera, Treasurer Lamb, 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 budgets are presented jointly along with the SCBD budget as a best practice and for transparency.

SCBD revenue is collected, appropriated, and remitted to CSCIA from the County through annual property tax bills. 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, as ratified by the community.

Non-SCBD revenue includes yearly maintenance fees, The Caper advertising, clubhouse rentals, slip rentals, and other miscellaneous sources and fees. Miscellaneous sources may include grants or cash from savings.

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* FY23 and FY24 figures and the *approved* FY25 budget figures. The FY26 budget includes the scheduled mandatory Capital Reserve Funding requirement. A statutory annual contribution of \$131,359.00 is required to be made in FY26.

The current SCBD assessment cap is \$300 per tax account. Based on the 2,292 assessed Cape St. Claire SCBD tax accounts, the Board and the Budget Committee recommends increasing the annual assessment from \$270 to \$283 for FY26, a \$13 or 4.81% increase. **Note:** The SCBD assessment cap can only be increased by the membership every two years. The last increase was approved in the FY25 budget, so the Board and the Budget Committee recommends maintaining the assessment cap at \$300 for this budget year.

The Budget Committee and Board 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 FY26 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 to attend the January 2025 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 the members do not approve the proposed FY26 budget, CSCIA Bylaws and SCBD regulations require the CSCIA to operate under the previous year’s approved budget. This would assuredly result in the underfunding of the CSCIA in FY26 and jeopardize the ability of the CSCIA to purchase goods, provide services, perform maintenance on community assets, and place the CSCIA in violation of the law by not completely funding the required Capital Reserve Fund.

BACKGROUND: A Special Community Benefits District (SCBD) provides revenue through assessment to fund community approved services for the purpose of:

- ☐ **Maintenance of community property**
 - ☐ Beaches, parks, playground equipment, fishing pier, Deep Creek bulkhead, shoreline restoration, and over 30 acres of CSCIA owned parcels
- ☐ **Special security for community property**
 - ☐ Off duty police security patrols and beach attendants
- ☐ **Acquisition, improvement, and construction of real and personal property**
 - ☐ The Clubhouse, sidewalks, main beach walkway/steps, parking lots, fishing pier
- ☐ **Administrative expenses for these purposes**
 - ☐ Wages, benefits, utilities, county sewer fees, insurance, and legal fees

Cape St. Claire Improvement Association PROPOSED Fiscal Year Budget, Fiscal Year 2026 (July 1, 2025 thru June 30, 2026)		SCBD	Non-SCBD		SCBD Plus Non-SCBD
Ordinary Income/Expenses	SCBD- Regular Totals	Mmbr-Maint, Beach-Parks, Caper, Club-House, Lake Claire, BLOA/CSCS C (pass thru)	Piers	Mmbr-Maint, Beach-Parks, Caper, Club-House, Lake Claire, BLOA/CSCS C (pass thru) + Piers Totals	FY 26 Proposed Budget
INCOME					
Caper Advertising	\$0.00	\$40,000.00	\$0.00	\$40,000.00	\$40,000.00
BLOA Contribution (Security, Taxes, Ins)	\$0.00	\$13,500.00	\$0.00	\$13,500.00	\$13,500.00
CSCSC Contribution (Taxes, Rent & Security)	\$0.00	\$2,300.00	\$0.00	\$2,300.00	\$2,300.00
Note 1 Maintenance Fees	\$0.00	\$25,000.00	\$0.00	\$25,000.00	\$25,000.00
Note 2 SCBD Revenue	\$648,636.00	\$0.00	\$0.00	\$0.00	\$648,636.00
HOA Packets	\$0.00	\$8,100.00	\$0.00	\$8,100.00	\$8,100.00
Interest Income - SCBD, Maintenance-Piers	\$20.00	\$100.00	\$0.00	\$100.00	\$120.00
Late Fees Income - Maintenance/Piers	\$0.00	\$5,500.00	\$100.00	\$5,600.00	\$5,600.00
Misc. Income - SCBD, Maint/Piers+Signboard	\$0.00	\$3,500.00	\$100.00	\$3,600.00	\$3,600.00
CL Clubhouse - Rental Income	\$0.00	\$65,000.00	\$0.00	\$65,000.00	\$65,000.00
PM Piers - Slip Rental Fees for 237	\$0.00	\$0.00	\$119,560.00	\$119,560.00	\$119,560.00
Piers - Capital Assessment \$100 237 slips	\$0.00	\$0.00	\$23,700.00	\$23,700.00	\$23,700.00
PM Piers Waitlist (One Time \$100 for 1st Slip)	\$0.00	\$0.00	\$1,500.00	\$1,500.00	\$1,500.00
From SCBD Prior Two-years or NonSCBD Reserves	\$23,657.00	\$66,400.00	\$0.00	\$66,400.00	\$90,057.00
Additional Parking Sticker Fees	\$0.00	\$2,500.00	\$0.00	\$2,500.00	\$2,500.00
Total Income	\$672,313.00	\$231,900.00	\$144,960.00	\$376,860.00	\$1,049,173.00
EXPENSES					
General and Administrative					
S Accounting Fees	\$6,000.00	\$2,500.00	\$1,500.00	\$4,000.00	\$10,000.00
S Audit & Reserve Study Expenses	\$6,000.00	\$1,000.00	\$500.00	\$1,500.00	\$7,500.00
Bank Charges	\$150.00	\$50.00	\$0.00	\$50.00	\$200.00
Note 3 Caper Print/Edit/ Contract&Postage	\$32,500.00	\$15,500.00	\$0.00	\$15,500.00	\$48,000.00
Note 4 Collection Fee - AA County,	\$2,000.00	\$0.00	\$0.00	\$0.00	\$2,000.00
PM Front Foot Assessments Until FY 2029	\$0.00	\$0.00	\$1,170.00	\$1,170.00	\$1,170.00
S Insurance	\$27,500.00	\$9,900.00	\$6,000.00	\$15,900.00	\$43,400.00
S Legal Services	\$10,426.23	\$21,205.01	\$3,336.02	\$24,541.03	\$34,967.26
BP Membership/Conference/Training (Dues & Fees)	\$1,300.00	\$100.00	\$150.00	\$250.00	\$1,550.00
S Misc. (Refreshments, Volunteer Appreciation, CSCIA Mileage, Pen	\$500.00	\$300.00	\$250.00	\$550.00	\$1,050.00
S Events	\$2,000.00	\$1,000.00	\$0.00	\$1,000.00	\$3,000.00
BP Mowing Contract / Bid Out	\$19,200.00	\$0.00	\$0.00	\$0.00	\$19,200.00
CL Clubhouse Custodial Services (Contract) /Bid Out	\$7,000.00	\$18,000.00	\$0.00	\$18,000.00	\$25,000.00
Contract Labor (Special Event Public Security)	\$1,000.00	\$0.00	\$0.00	\$0.00	\$1,000.00
S Office Supplies/Scanning Files/QuickBooks subscription	\$5,900.00	\$1,500.00	\$100.00	\$1,600.00	\$7,500.00
S Permits	\$800.00	\$500.00	\$520.00	\$1,020.00	\$1,820.00
S Postage	\$4,000.00	\$1,500.00	\$500.00	\$2,000.00	\$6,000.00
S Printing	\$3,500.00	\$1,500.00	\$100.00	\$1,600.00	\$5,100.00
S Property Taxes	\$4,800.00	\$5,000.00	\$1,900.00	\$6,900.00	\$11,700.00
S Repairs/Maintenance	\$28,500.00	\$14,000.00	\$17,500.00	\$31,500.00	\$60,000.00
S Sanitary Services-Port-a-Johns	\$13,800.00	\$1,100.00	\$100.00	\$1,200.00	\$15,000.00
S Sewer	\$500.00	\$0.00	\$100.00	\$100.00	\$600.00
S Signage	\$1,000.00	\$500.00	\$500.00	\$1,000.00	\$2,000.00
S Telecommunication & Internet	\$3,500.00	\$500.00	\$10,000.00	\$10,500.00	\$14,000.00
S Trash Collection	\$6,650.00	\$0.00	\$350.00	\$350.00	\$7,000.00
S Utilities	\$14,000.00	\$1,000.00	\$15,000.00	\$16,000.00	\$30,000.00
S Wages-Town Manager	\$71,383.11	\$17,135.84	\$6,425.42	\$23,561.26	\$94,944.38
S Wages - Administrator	\$48,903.51	\$11,297.84	\$6,308.64	\$17,606.48	\$66,510.00
S Wages - Asst. Administrator	\$3,244.80	\$2,704.00	\$4,326.40	\$7,030.40	\$10,275.20
Wages - Wages - Asst. Administrator (Mtg. Spt.)	\$3,028.48	\$0.00	\$0.00	\$0.00	\$3,028.48
BP Wages - Grounds Keepers/Keeping	\$15,000.00	\$10,000.00	\$0.00	\$10,000.00	\$25,000.00
CL Wages - Custodial Services	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
PM Wages - Handyman for piers	\$0.00	\$0.00	\$4,326.40	\$4,326.40	\$4,326.40
Wages - Security Patrol	\$55,440.00	\$0.00	\$0.00	\$0.00	\$55,440.00
BP Wages - Beach Attendants	\$43,745.00	\$10,400.00	\$0.00	\$10,400.00	\$54,145.00
S Wage/Salary Potential Annual Defined Criteria Bonus	\$10,820.86	\$2,973.03	\$1,437.24	\$4,410.27	\$15,231.13
S Payroll Expenses & Benefits	\$30,053.21	\$6,834.28	\$2,919.31	\$9,753.58	\$39,806.79
Vehicle Fuel & Maintenance	\$2,500.00	\$0.00	\$0.00	\$0.00	\$2,500.00
Technology/ Website	\$5,500.00	\$0.00	\$150.00	\$150.00	\$5,650.00
Total General and Admin Expenses	\$492,145.20	\$158,000.00	\$85,469.43	\$243,469.43	\$735,614.63
Capital Expenses					
BP Beaches and Parks Improvements	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CL Clubhouse Improvements	\$0.00	\$7,500.00	\$0.00	\$7,500.00	\$7,500.00
PM Piers Improvements	\$0.00	\$0.00	\$33,299.37	\$33,299.37	\$33,299.37
Note 5 Mandatory Capital Reserve Funding (per state statute, eff 10/2024)	\$105,167.80	\$0.00	\$26,191.20	\$26,191.20	\$131,359.00
Shoreline Erosion Restoration	\$75,000.00	\$66,400.00	\$0.00	\$66,400.00	\$141,400.00
Total Capital Expenditures	\$180,167.80	\$73,900.00	\$59,490.57	\$133,390.57	\$313,558.37
Total Expenditures	\$672,313.00	\$231,900.00	\$144,960.00	\$376,860.00	\$1,049,173.00
Net Income (Loss)	\$0.00	\$0.00	\$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; BLOA = Business Lot Owners Association

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

Note 2: SCBD Revenue for 2292 taxed lots in Cape that are assessed at \$283 per lot for FY26 \$ 648,636.00 FY26: 2292 \$ 283.00

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

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

Note 5: Mandatory Capital Reserve Funding required by state law as of October 1, 2024

Board In Brief *CONTINUED*

the county about replacing the curb at Blue Ridge Place. A storm drain inlet connecting to the existing system on Hilltop Dr was suggested.

Town Manager Tewey presented the proposed budget. Using historical revenues from Caper advertising, clubhouse rentals at the new rates, carryover from FY24, etc, a 4.81% increase in the Special Community Benefits District fee is recommended, from \$270 to \$283/tax lot. Expense lines were adjusted using historical data also, with decreases in legal fees and maintenance. Increases were mostly in payroll to increase police shifts, fully staff beach attendants, move the office administrator to salary, provide a cost-of-living adjustment, and pay the webmaster. Capital expenses are for improvements to the old main office. There is a 6% increase to the Capital Reserve line as mandated by the state required study. Discussion followed regarding the need to add lines to show the shoreline improvement grant funds on the profit and loss report, not just the balance sheet. The expense line has been showing the payment on the loan, but with large expenditures of funds earmarked for beach projects, the impression on reports will be that we overspend. By adding the grant carryover to the revenue side, the public can see the source of funding. Motions were made and approved to: amend the proposed budget to show the \$66,400 revenue source and expenditures for beach restoration, amend the letter accompanying the budget to explain the use of savings designated for beach restoration, and approve the amended budget and letter and present at the Oct 22 quarterly meeting.

Gov. Shipley reported that the budget committee struggled with separating expenses between the SCBD monies, which must be spent each year according to county guidelines and CSCIA corporate funds which have fewer restrictions but are limited to the maximum level of maintenance fees, clubhouse rentals, advertising, etc. It was suggested that in the future, salaries be moved to the SCBD side to ensure payroll is covered. If something occurs such as the 2020 COVID situation when the clubhouse could not be rented, corporate funding could be significantly affected. SCBD must be spent fully, cannot be saved for future years, but allows for increases.

NEW BUSINESS

Gov. Harris spoke as president of the Swim Club, saying they are going to do a capital reserve study and are looking at what improvements they may make in the future. He requested information on any standing agreements with CSCIA so that they can best determine how to use the property within the limits of the lease. Town Mgr Tewey will work with the club to organize all agreements.

Gov. Breeden announced the Critical Area deadline for comments on the new firehouse is today. To build the firehouse as planned, 6 acres of land will need to be planted to offset the environmental impact. Goshen Farm approved a plan to use their property.

He also announced the Deep Creek boat parade hosted by Donnelly's Dockside scheduled for Nov 16. There is a fee to participate. Contact Jack Meehan at the email address included in the email sent to slip holders.

Gov. Breeden said there was a meeting with the owners of Fairwinds Marina attended by Pres. Zadera and Govs. Breeden, Lamb, Pollock, Macindoe and Shipley. Fairwinds plans to use 3-4 acres currently used for boat storage to create a new 30-50-unit housing development with townhomes/condominiums. They say there are no formal proposals or drawings, and there are several issues such as critical area, density, utilities, and current zoning. With the current marina B zoning, they can build a boatel (multilevel boat storage), pool or restaurant, but not residential housing. It would require a textual amendment to the zoning at the county level. Traffic studies would need to be done. They have purchased a home in Atlantis that is adjacent to the marina and could be used as an access point for utilities. The property is not part of Cape St Claire, residents of any housing there would not pay into CSCIA or have CSCIA privileges. CSCIA cannot regulate building on that property. The owners want to maximize earnings from the property and will be adding something. The Board of Govs. wants to know the community's thoughts. Please attend the Oct 22 quarterly meeting to voice opinions.

COMMENTS

Stacy Wildberger of Cape Conservation Corps (CCC) said the plant sale was successful. Little Learning Libraries were installed and will be stocked soon. She commended Rebecca Sawyer. There will be a celebration in Nov as an "open house" for the libraries. Planting at Little Magothy beach is scheduled for Oct 18 & 19. Several employees from Wells Fargo will help. Broadneck Grill donates a percentage of sales from 3rd Wednesdays to CCC. Dine in/carry out to support efforts to beautify the Cape. The Nov 15 meeting will feature backyard Habitat Hero George Mauer speaking about creating a bird friendly yard. There will be a silent auction of artwork done by residents of the Cape.

Becky Benner announced the Garden Club Harvest Dinner on Oct 20 to celebrate the Yard of the Month winners for 2024. The next meeting will be Nov 12, a change from the normal schedule due to election day.

Mrs. Benner announced the Goshen Farm Harvest Pasta Dinner was canceled due to illness. Goshen Farm Goodies, items made from produce harvested from the farm gardens and beehives, will be available as pop-up sales.

ADJOURNMENT

A motion was made to adjourn to closed session and approved unanimously. The meeting was adjourned to closed session at 9:01pm. The Oct 14, 2024 CSCIA Board of Gov. meeting was adjourned at 9:36pm.



NEWS FROM **HISTORIC GOSHEN FARM AND EDUCATIONAL CENTER**

THANK YOU 2024 GOSHEN FARM SPONSORS!

As we reflect on another successful year of events at Goshen Farm, we are incredibly grateful to the individuals and businesses that made it all possible. Their generous contributions have not only enhanced each event but have also helped us continue our mission to preserve and share the history of Goshen Farm with the community.

Anytime Fitness	Color Nails & Spa	Hauk's Menswear
Bella's Liquors	Covington Alsina	Irish Restaurant Company
Blue Rooster Cafe	Della Notte	Matthew's Hauling
Boyd Family Dentistry	Delmarva Financial	O'Loughlin's Restaurant
Broadneck Grill Cantina	Donnelly's Dockside	Peter Johnson
Café Mezzanotte	Firefly Cottage	Pork Tack Liquors
Cantler's Riverside Inn	Fran Bentz	Red, Hot, & Blue
Cape Ace Hardware	Froyo House	Richard's Tree Care
Cape Auto	Great American Car Wash	Vicky Layman
Cape Hair Scene &	Green Valley Marketplace	Whimsicality
Barbershop	Graul's Market	Wholesome Healing
Chris Elliott Photography	Hague Quality Water of MD	Woodcraft Artisans

We couldn't have done it without your unwavering support. Thank you for being an essential part of our success this year!

WANT TO SPONSOR AN EVENT?

Help us keep our community events free and fun by becoming a sponsor! Your business can shine across our website, social media, and newsletter, plus receive a special shout-out at the event. It's a fantastic way to get involved, support Goshen Farm, and connect with our amazing community.

Ready to make an impact? Contact our Events Chair at events@goshenfarm.org to learn more and join the cause!

Want to learn more about Goshen Farm? Check out our website at www.goshenfarm.org or email communications@goshenfarm.org with questions.

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Membership is a vital contribution to our ongoing efforts in restoring, preserving, and educating about the rich history of Goshen Farm.

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Bed Bugs and Health! What an Infestation of Bed Bugs has Taught Me About Healthcare.

By Jennifer Barrett RN, BSN

Hi Capers!

Strange relation to say the least, but there are lessons everywhere and this one is important. Here is the backstory: I was at work in the middle of my 13-14 hour shift when my cleaning lady sent me pictures and videos of “bugs” in the creases of the base of my bed. Needless to say I was horrified and questioned the state of my house, life, and cleanliness. However, I was in the middle of a busy shift and absolutely could not leave work to tend to this matter. So what does any person do in this day and age when they cannot actively solve a problem? Google! Between charting, and general nursing tasks I googled everything I could about bed bugs! I learned a bit and realized I needed to order some supplies. Thankfully, Amazon could deliver said supplies by 10 PM that night! \$200 later I felt good about having what I needed when I got home to face this issue. That night, still in my scrubs, I attacked the problem with my vacuum (suggested by a website, of course) and through shrieks of horror I got the problem cleaned up. Amazon supplies arrived as promised and I could sleep, albeit anxiously, in my bed that night! Next day “Terminix” arrived and confirmed the diagnosis and we set up a plan. It was an expensive plan! The Terminix representative also saw the supplies I bought and told me to return them for various reasons. Next day, the Technician arrived, and with all of my pets and family evacuated, he got to work. I am now on a plan for Terminix to come every two weeks until there is no evidence of the creatures that had been feasting on my blood as I slept (no kidding), and then for up to a year at various points. It is not a fun process, and I did nothing wrong to land in this unfortunate and expensive situation.



So what does all of this have to do with health care?

Sometimes illness is just a bad deal handed to you, and we need to manage it.

While health and wellness are a daily focus, sometimes we just get sick, even if we take precautions. Sometimes these illnesses are small annoyances and sometimes they are a big deal. I never ever saw a bug in my room. Ever. I was blind sided and I panicked. I felt overwhelmed and scared. I also felt dumb! I had also been struggling with itchy skin and “hives” since April and had been to my Primary Care Nurse Practitioner who sent me to a Dermatologist, who sent me for allergy testing blood work and then referred me to an Allergist. I was taking multiple allergy medications and



using various creams! Nothing was working because I HAD BED BUGS not allergies. I had to work through all of these feelings to manage the situation.



Google can be a friend and an enemy.

Google gave me power at work. I could actually DO SOMETHING to start solving this problem.

Google brought me the on-line form for Terminix to come out the very next day, but it also gave me some misinformation that lead me to spend unnecessary money. The lesson here is to use the internet wisely. Don't believe everything you read and use trusted sources. For health care, some trusted sources are large associations like American Diabetes Association or the American Heart Association. The Centers for Disease Control, Johns Hopkins Medicine, Mayo Clinic or Harvard Medical School are also trusted sources.



Trust the Experts, and accept their shortcomings.

Terminix is getting the job done. They are the experts. The representative knew the life cycle of bed bugs, where they actually live (it's not always your mattress, by the way!), what to look for, and most importantly how to fix the situation. Nothing I bought on Amazon or did on my own would have worked. Now, I have already said that I was “misdiagnosed” and that is annoying, but I kept digging, and with the help of others, got to the root of the problem. To be fair to my Dermatologist, she did say to use dust mite covers on all of my bedding and throw pillows—I dismissed that idea because buying all of those covers would be too expensive! But I knew I didn't have a dust mite problem causing all of my issues. Doctors can miss things and sometimes we need specialists. Find those specialists. Speak up.



Accept help and prepare for a long journey.

Health and wellness, in general, is a journey and we need to rely on friends, family, neighbors, the medical community, and others who support and encourage us. Illness is a detour on that journey that usually requires extra time, effort, expense, and care. Be humble and accept help. From what I have seen in the hospital and through this experience, your people generally want to help you in times of trouble. Sometimes they do

not know exactly what to do so do not be afraid to tell them what you need. And then accept the help. Also, commit to the detour and see a problem through to the end so you can get back on the road to health. Schedule the follow up appointments, see the specialists, and do the work to get over an illness.



Find the goodness.

There are powerful lessons everywhere, and if we look hard enough we can find gratitude in many situations. Finding gratitude does not mean dismissing the feelings that come up during hard times, or sugar coating very real problems. Gratitude is an emotion and we need to practice it so that when bad things happen (and they will) we can see a glimmer of something good. I am not grateful for a bed bug infestation, but I am grateful for the friend that housed my pets for the day (4 cats and a 110 lb dog) so Terminix could come and I could still go to work! I also got an idea for a "Cape Nurse" article! Similarly, one is never grateful to be sick; but we can appreciate wellness all the more once we've healed! We can also appreciate the neighbor that brings us soup, helps take out the trash, or who sends Gatorade! There is so much goodness in a world full of hard things if we choose to see it, even if it is not immediately apparent!

As always, thank you for reading! Be well Cape! Happy Thanksgiving!

Jen, BSN, RN
Cape Nurse



CSCIA invites you to attend the

6th Annual Cape St Claire Christmas Tree Lighting

Help us kick off the Christmas season by joining Santa to light the community Christmas Tree at the CSC Gatehouse

Sunday December 1st, 2024
Tree Lighting will begin at 6 pm
Visits with Santa at the Gatehouse until 7:30 pm





Upcoming Events

- Weed Warriors as needed, as weather allows
- Mulching the paths November Date TMD
- 11/15 Cape resident George Maurer will present Backyard Birds of Cape and we will host a Silent Auction with local artists creations Doors open at 6:30 pm Speaker 7:00 pm
- Email me at president@capeconservationcorps.org for more information or to register for our events

Wrapping Up a Successful Year

By: Stacey Wildberger

Cape Conservation Corps has had a very busy 2024 and we aren't done yet! We have continued to maintain several areas in the community through invasive removal, planting native plants, providing educational opportunities and of course the annual Native Plant Fest and Sale. We also partnered with Girl Scout Rebecca Sawyer on a very exciting Gold Star Award project.

- Continuing the removal of Burning bush, English ivy, and Euonymus, all invasive aliens, from the Little Magothy Beach property. We have obtained a grant from the Chesapeake Bay Trust that will pay, in part, for the numerous native plants and trees planted in 2024.
- Starting a Vegetative Management Plan for the area above the top parking lot at the Deep Creek Piers. A major effort will be necessary to remove bamboo, English Ivy and other invasive plants, to then replace them with native plants, trees, and bushes.
- Attempting to control the erosion that is occurring on the path from Blue Ridge Place to the Cape St Claire Swim Club (CSCSC). We expect to apply for a grant to support this project, which also will get the support of the Improvement Association (CSCIA) and the Cape Swim Club.
- Continuing the Wednesday Weed Warrior program at the Serene Ravine, Little Magothy Beach Park Woodland Trail and at the lower parking lot of Deep Creek Piers.
- Sponsoring an annual native plant sale in the fall, offering thousands of native plants at rock-bottom prices. Each year, CCC has several naturalists offering advice on plant selection for the location.
- Offering a scholarship to a Broadneck High School Senior pursuing a degree in an environmental or related field.
- Girl Scout Rebecca Sawyer designed and built two Teaching Libraires that were installed at Little Magothy Beach Woodland Path and along the path at Serene Ravine. They will contain books to take, books to read on the benches as well as guide/ID books to identify the flora and fauna around you. The Teaching Libraries will also be stocked with journals and sketchbooks to record what you see in nature, how you feel being there or whatever you wish to capture of your moment in nature.
- Still to come this month is a presentation by George Mauer, Cape St Claire resident and 2023 Habitat Hero. George is a lifelong birder that studied ornithology in college, writing his thesis on songbirds. George will be showing us how he created a haven in his own backyard for birds to nest, feed and migrate through. He has a had over 70+ species documented in his yard. He will tell us how he did it and how you can too!
- We started a Corporate Sponsorship program in 2023 that has continued through 2024. We are renewing the current sponsors and always looking for new sponsors, particularly small business of the community. Please reach out to me if you would like to know more.

president@capeconservationcorps.org

Cape St. Claire Garden Club

Happy November, Capers! Fall is upon us, with the leaves turning and falling, and the fall-blooming camellias adding beautiful shades of pink and red to our colorful autumn foliage.

As you rake leaves this year, consider using your fallen leaves as mulch, even just in the backs of your gardens where tidiness is less important. Over the wet winter, leaves break down beautifully into compost that feeds your soil and soil microbes, leading to healthier plants. If you'd like to speed up the composting process even more, chip the leaves up into smaller pieces using your mower or dedicated chipper – your plants will thank you!



Thanks,
Clubhouse team!

At our Tuesday November 12th meeting, Members will enjoy a social evening of **Garden Bingo**, with plant & plant-themed prizes. Then on Tuesday December 3rd, we'll enjoy our popular annual **Evergreen Wreath Workshop**, where we combine colorful foliage from all our gardens together to create 5 hand-made evergreen wreaths, bringing holiday cheer to our community at our Clubhouse and at the Broadneck Library. If this sounds fun, please join us – we so enjoy learning together and making new friends. RSVP to capegardenclub@gmail.com or just come! More details at capegardenclub.wordpress.com.

Finally, the Garden Club is excited to announce that we will host a **bus trip to Longwood Gardens** on Saturday December 14th, 11am-8pm, to see the new conservatory *Longwood Reimagined*, and the epic annual holiday lights display. Members get first dibs, but there are always seats available for our neighbors to join us! \$95 includes admission, bus transportation from Cape, a sandwich lunch/dinner to enjoy on the bus, and a tip for the driver. Please email capegardenclub@gmail.com to hold your spot, get payment details, or ask questions – please join us!

We'll ring in 2025 on Tuesday January 7th with another workshop, **Winter Seed-Sowing & Rock-painting**. Did you know that some seeds, if planted and placed outdoors, will germinate in February and March? We'll have many of them on hand and you can see for yourself. Bring translucent containers like milk jugs, spinach and lettuce boxes, etc., and we'll provide everything else. After you sow your seeds, you can try your hand at painting a special message or a plant name onto a rock for your garden. You're welcome to join us for this fun and social meeting!

If you'd like to make some new friends and work with us to contribute to the beauty of our community, please join us anytime. We have so much fun learning together! Get in touch with us at capegardenclub@gmail.com.

-- Submitted by Audrey Lengbeyer



Evergreen Wreath Workshop on Tues Dec 3

UPCOMING EVENTS

Tuesday, November 12th, 7pm: Garden Club Bingo with plant and garden tool prizes

Tuesday, December 3rd, 7pm: Evergreen Wreath Workshop & Yankee Gift Swap

Saturday, December 14th, 11am-8pm: Longwood Gardens Bus Trip

Tuesday, January 7th, 7pm: Winter Seed-Sowing & Rock-painting Workshops



Announces **2 RAFFLES** to support our Cape neighbor facing health challenges

Main Raffle: Donate \$10 for 1 chance to win, \$25 for 3 chances, \$50 for 7 chances, \$100 for 15 chances

Grand Prize raffle: \$50 donations receive 1 entry, \$100 donations receive 2 entries

Raffle winners will be drawn on Dec 1, 2024 to win these prizes:

- \$25 gift cards from: Whimsicality, Broadneck Grill, Della Notte, Blue Rooster, & more
- Case of Modelo or Corona beer, plus t-shirt & hat swag, from Scott Lombardi of Constellation Brands
- Custom decorated cookies of your choice, donated by Stephanie Hatcher
- \$25 gift certificate to our 2025 Plant Sale, at the field on Saturday May 17th, 2025
- Fresh, fragrant evergreen swag for your front door, value \$20
- GRAND PRIZE raffle wins a Family Photo Session in 2025, including 5 edited prints (value \$500) donated by Jess Lombardi Photography

At least
35 winners!



Scan the QR code to donate \$10, \$25, \$50, or \$100 to this gofundme by Nov 30, take a screen shot of your donation

Email capegardenclub@gmail.com with your donation screen shot to be entered to WIN

www.gofundme.com/f/together-for-our-neighbors-keeping-children-at-csc-school OR <https://tinyurl.com/yvm6cp2s>

Thank you for your generous support of our neighbors in need, and making this community awesome!

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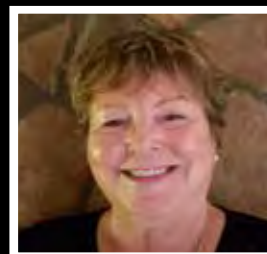
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You owe it to yourself to have every advantage in getting your home sold. It's important to work with an agent who has the local market knowledge and experience to position your home effectively.

There is no agent who knows the Cape St. Claire market better. My respect for our community runs deep. 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. I imagine you chose the Cape for many of the same reasons I did – for its beautiful beaches, water privileges, top notch schools, and 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 highest price in the timeframe you need.

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

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 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

Status	Address	Beds/ Baths	List Price	List Date	Days on Market
Coming Soon	1177 Southview Dr	4/2/1	\$548,000	--	--
Active	1285 Cape St Claire Rd	2/2	\$475,000	9/18/24	30
Active	840 Harbor View Ter	4/3	\$950,000	9/6/24	39
Active	1347 Poplar Hill Dr	4/2	\$525,900	8/22/24	57
A/C	1033 Mountain Top Dr	4/2/1	\$625,000	8/28/24	47
A/C	1292 Swan Dr	4/2/1	\$700,000	10/05/24	3
A/C	1269 Pine Hill Dr	4/1/1	\$509,000	8/23/24	37
A/C	953 Woodland Cir	3/3/1	\$435,000	8/11/24	64
Pending	1273 Pine Hill Dr	4/2	\$539,900	10/3/24	8
Pending	1251 Pine Hill Dr	3/3	\$415,000	4/10/24	51
Pending	1199 Southview Dr	4/2/1	\$519,000	9/29/24	5
Pending	1151 Locust Tree Dr	4/3/1	\$659,999	9/19/24	2
Pending	989 Hillendale	3/3	\$875,000	9/14/2024	3
Pending	1012 Mount Holly Dr	4/2/1	\$800,000	5/21/24	0

Market Snapshot

Scan to see up to date
Cape St. Claire Listings



Sold	9/17 - 10/17/24 Address	Beds/ Baths	Sold Price	Days on Market	Seller Subsidy	Close Date
	1186 Ramblewood Dr	4/2	\$460,000	61	0	10/11/24
	1302 Swan Dr	3/2/1	\$549,999	34	0	10/04/24
	1143 Riverview Dr	3/3	\$550,000	7	0	10/03/24
	1152 Pine Tree Dr	5/2/1	\$510,000	25	0	9/30/24
	984 Woodland Cir	3/3	\$605,000	51	0	9/20/24

* All information, taken from the Multiple List Service, is believed 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 WORLD AS WE
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SCHOOL 11/10 &
11/17



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Holiday Bazaar

Saturday, November 23

9:00 a.m. to 2:00 p.m.



1601 Pleasant Plains Road, Annapolis, MD 21409
on the Broadneck Peninsula
Free Admission and Parking

Featuring a variety of local crafters and vendors, including jewelry, baskets, home decorative items, photography, beauty needs and candles, hand-painted plates and glassware, knitted items and much more!

Morning refreshments and lunch available for sale.

Door prizes and raffles available throughout the day.

Proceeds benefit community outreach efforts including the YWCA's domestic violence prevention program, an afterschool intercity program that is run by all volunteers, and help in North Carolina with the victims of Hurricane Helene.

Sponsored by the Women's Guild

For more information, contact Judy Hall at 410-533-1551.

judy.hall0404@gmail.com

www.st-margarets.org



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.

.....



Advent

The Advent season runs from December 1st 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 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



My Brother's Pantry

My Brother's Pantry has been serving Broadneck families since 1986 and as now made the transition to a healthy family choice pantry. Families coming to the Pantry now come in to select what the need right from our shelves!

We gladly accept both monetary and food donations – please check out our website to find out how to donate, www.mybrotherspantry.org or call the Pantry at 410-757-5190.



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



School has started and Cape Methodist Church is continuing it's backpack Buddies distributions! 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



UNITY BY THE BAY CHURCH

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

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

In person or livestream at
Unitybythebay.org

Sunday Morning Growth Group
Every Sunday ~ 9:00 am
in the library at UBB



Upcoming Events and Workshops

Tuesdays, October 1, 8, 15, 22 & 29 - Meditation class with Rev. Sarah Phillips 6:45-8:45 pm

Thursday, October 10 - Aura's 101 with Dr. Gwen MacGregor 6:30-8:30 pm

Monday, October 14 - Reiki Share 6:15-8:00 pm

Monday, October 21 - Crystal Bowl Healing Sound Bath with Kimberley Lutz Madden 6:15-8:30 pm

Monday, October 23 - Singing Circle with Drumming 7:00-9:00 pm

Monday, October 28 - Unity Drum Circle 6:30-8:30 pm

Monday, November 4 - Singing Circle with Drumming 6:30-8:30 pm

Tuesdays, November 5, 12 & 19 - Sacred Practices Using Sacred Geometry with Lilia Shoshanna Rae 6:30-8:30 pm

Saturday, November 9 - Unity by the Bay will be at Illuminate Annapolis - 10:00 am - 5:00 pm

Anne Arundel County Community College

Monday, November 11 - Reiki Share 6:15-8:00 pm

Thursday, November 14 - Huna Healing with Dr. Gwen MacGregor 6:30-8:30 pm

Monday, November 18 - Crystal Bowl Healing Sound Bath with Kimberley Lutz Madden 6:15-8:30 pm

Monday, November 25 - Unity Drum Circle 6:30-8:30 pm

Friday, October 25 - MOTOWN HALLOWEEN DANCE 7:00-10:00 pm



Come in costume and dance with us!
DJ, Get-Up-and-Dance Music, Costume Contest, Food, Drinks, Raffles
Purchase your tickets at Unitybythebay.org/Motownhalloweendance

This is a fundraiser event to help support our charitable giving throughout the community.
Please consider purchasing one of our wonderful raffles.
You do not need to be present to win.

View raffle items and purchase tickets at Unitybythebay.org/Raffle

Register for all workshops and events at Unitybythebay.org



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





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COMMUNITY SWAP

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

\$350 raised for the Chesapeake Bay Foundation

Thanks for participating, neighbors – see you again in April 2025!

Like our page on Facebook: Zero Waste Capers

Contact us at zerowastecapers@gmail.com

***“We are not your typical
Baptist Church—
We’re Broadnecky!”***



us02web.zoom.us/j/4206093840
Zoom ID 4206093840 Passcode: BBCWorship



Located at **1257 Hilltop Drive (right across from Rita’s!)**, Broadneck is an inclusive, intergenerational, intentional community that affiliates with American Baptist Churches USA, Alliance of Baptists, and Anne Arundel Connecting Together (ACT). Children are more than welcome in worship **each Sunday at 10AM**. Nursery care is also available for our youngest ones downstairs throughout the service. Join us in person or via Zoom (login info above)!

November Events:

Worship Sundays 10am

(Choir Practice at 8:30am—all are welcome!)

AA Meetings Wednesday nights at 6pm

Prayer & Meditation on Zoom Wed. at 6:30pm

(jollynjoann@gmail.com for login info)

Hosting Davey Dance Academy during rebuild

Monthly potluck lunch after worship last Sunday of each month (**November 24**)



All Saints Sunday—November 3 10AM—Join us as we remember people we love in this special service honoring those who have gone before us.

November 3 & 10—Book Study and Lunch after worship on *Freeing Jesus*

November 17 3-5PM: Join us at Wilde Lake Interfaith Center in Columbia as ACT (Anne Arundel Connecting Together) and sister organizations from Montgomery and Howard Counties bring neighbors together to meet with state legislators about the need for diverse, attainable housing options, renters' rights, clean energy for healthy communities, and Pre-K for every child. If these things impact people you love, come join us and make your voice heard! More info at actaaco.org.

November 24 4-6pm: Thanks and Giving—Join neighbors at Asbury-Arnold United Methodist to pack emergency meals for those impacted by Hurricanes Helene and Milton.

December 1: Advent begins! Also, keep your eyes peeled for us at the CSC Tree Lighting as we will be stationed outside the guard house with hot chocolate!

www.broadneckbaptistchurch.org

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 14, 2024

8:30 AM AND 10:30 AM

CONTINENTAL BREAKFAST

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**SEATING WILL BE LIMITED. RESERVATIONS ARE REQUIRED. EACH
CHILD WILL RECEIVE A GIFT AND A LETTER FROM SANTA. PLEASE DETACH THE FORM BELOW AND
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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 = _____

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

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www.cscia.org

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