

Cape St. Claire Improvement Association, Inc. Community Newsletter

NOVEMBER 2026

ANNUAL MEETING JANUARY 12TH AT 7:30 PM

President's Perspective

Years ago, the Broadneck Grill served something that never appeared on its menu: a family.

There was no special on the chalkboard, no announcement from the kitchen. It began with an empty chair and a simple invitation.

In November 2005, The Washington Post visited Cape St. Claire to capture what made this neighborhood different. One of the residents featured was Doug DeLost, whose family had moved here in 1959, when the Cape was still finding its feet as a year-round community. By then, Doug was living in his childhood home, and his son slept in the bedroom where Doug once slept.

But the most memorable part of Doug's story wasn't his house. It was his lunch routine.

For years, Doug and his mother ate together at the Broadneck Grill. Picture the ordinary comforts of a neighborhood restaurant: dishes clinking, familiar voices at nearby tables, and regulars who barely need to look at a menu. Then Doug's mother passed away. He still came for lunch, but now he sat alone.

Walter and Anne Warner, from nearby Arnold, noticed. They, too, were regulars. Walter, a World War II Air Force veteran, called the Grill their social club. One day, the couple invited Doug to join them. What began as a shared meal became a lasting friendship, until Anne came to describe Doug as their "honorary son."

Think about that. Someone lost his mother, and two people who could have simply finished their lunches and gone home instead made room at their table. They didn't set out to make a grand gesture. They just noticed someone and acted.

Sometimes the smallest gestures leave the longest impressions.

As CSCIA President, I spend a great deal of time thinking about what it takes to care for the Cape: beaches, parks, piers, pathways, facilities, budgets, and the decisions that keep those places available to the next generation. This work matters. But a well-maintained beach or a beautiful clubhouse doesn't, by itself, make a community. Those places give us somewhere to gather. It's what happens between neighbors that makes them feel like home.

And November has a way of bringing that distinction into focus. Boats disappear from their slips. Leaves collect along the roads. The summer crowds give way to quiet walks and porch lights glowing a little earlier each evening. Before long, we'll gather for Thanksgiving, pass dishes around crowded tables, and hear at least one confident opinion about how the turkey should have been cooked.

It's a holiday built around gratitude, but it's not an easy season for everyone. Some neighbors are grieving someone whose chair will be empty this year. Others are far from family, new to the area, or simply feeling alone. We don't always know which door holds which story.

That's why I keep coming back to Doug and the Warners. Their story reminds me that gratitude is more than appreciating what we've been given. It's also recognizing what we can give: a conversation, a check-in, a helping hand, or a place beside us.

To the volunteers, families, businesses, and neighbors who make the Cape welcoming, thank you. Preserving our community means caring for its shared spaces, yes, but also preserving the neighborly spirit that made people want to stay in the first place. That is a responsibility I take seriously, and one I know we share.

I don't know how many lunches Doug and the Warners eventually shared, or what became of their routine. But nearly twenty-one years after that newspaper story, its lesson still belongs here.

This Thanksgiving, appreciate the people around your table. And if you can, look for someone who might appreciate an invitation.

Sometimes, the most meaningful thing we can offer another person is simply a seat at the table.

Happy Thanksgiving, Cape St. Claire.



Adam "Thor" Harris

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Board In Brief *CSCIA Board Of Governors Monthly Meeting*

OCTOBER 12, 2026

In attendance: Pres. Harris, Govs. Breeden, Lamb, Macindoe, Morris, Shipley and Zadera, Town Mgr. Tewey, Piers Admin. Cox, Budget Comm. members Charlie Moore, Charlie Shoul, and Trey Meeks, residents Becky Benner and Stacy Wildberger. Town Mgr. Tewey presented options for the calendar photo contest, and a winner and runner-up were chosen.
Pres. Harris called the meeting to order at 7:36 pm.

MINUTES AND FINANCIAL STATEMENTS

Minutes of the Sept. 8, 2026 BOG meeting were reviewed and passed unanimously.

Financial statements for Aug. 31, 2026 were reviewed. A motion made to approve passed unanimously. Balances of the bank accounts as of Aug. 31, 2026 were approximately: Operating funds $276K, Grants $9K, Piers $141K, Capital Reserves $188K, and Special Community Benefits District (SCBD) $219K.

TOWN MGR. REPORT

Town Mgr. Tewey reported on the following- Improvements to the back office begin in November. The proposed budget is ready for presentation. Police officers are covering 21 days in October. Crime reports included 8 calls last month. The Eagle Scout project permit has been received. One building submittal was received.

COMMITTEE REPORTS

Beaches & Parks: Gov. Breeden met with BioHabitats regarding paperwork requested by MDE.

Broadneck Council of Communities: Gov. Breeden announced the candidate's night is Oct. 22 7-9pm at the clubhouse.

Caper: Gov. Lamb is seeking more advertisers.

Events: Gov. Lamb said next events will be Halloween Happening Oct. 24, Trick or Treat at the shopping center Oct. 29, a Movie on The Beach TBD, Christmas Tree Lighting Nov. 29, and Breakfast with Santa Dec. 12.

Piers: Gov. Breeden noted that the water system will be winterized before Thanksgiving. Offer letters for slips will be mailed in December and contracts mailed in February.

OLD BUSINESS

Town Mgr. Tewey said the 2027 maintenance fee invoices have been entered, and residents are encouraged to pay early.

NEW BUSINESS

The proposed budget for Fiscal Year 2028 (FY28) was presented. Budget Chair Moore gave a brief history since the implementation of a Capital Reserve and introduced a proposed Operating Reserve. Town Mgr. Tewey highlighted additions of the Operating Reserve and a part-time laborer, consolidation of wages by position, increase of SCBD fees to $335, and carryover from FY26. Revenue lines for clubhouse, interest, piers, and Business Lot Owners Association (BLOA) security and insurance contribution were increased. Caper ad revenue was reduced. Expense lines for utilities, payroll expenses, Capital Reserve and capital projects were increased, and for repairs reduced. A motion made to approve passed unanimously.

Gov. Breeden discussed the failing stormwater management area created at the firehouse. The county has been notified that the ponds are not draining. Pres. Harris and Gov. Breeden will follow up.

Gov. Shipley recommended that more aggressive investment options be investigated for Capital Reserves.

Town Mgr. Tewey will attend an event with Motorola regarding security camera coverage.

CONTINUED PAGE 4

A Message from The Town Manager

Capers,

In this issue of the Caper, you will see the proposed Fiscal Year 2028 proposed budget. The Budget Committee worked diligently to create a balanced budget that fulfills the needs of the community. The proposed budget was accepted by the Board of Governors and was presented at the October 27, 2026, General Membership Meeting. Please take the time to review the proposed FY28 budget and cast your vote for or against January 12, 2027, at the Annual Membership Meeting.

Our Deep Creek and Lake Claire marinas will be winterized prior to Thanksgiving with all plumbing shut off and lines drained. CSCIA maintenance staff will remove excess hoses and mooring lines and install in-water de-ice bubblers. These bubblers, when operating, are often confused as broken water pipe, so rest assured, the water is off and the bubblers are doing their job! Additionally, all portable restrooms will be removed from CSCIA properties for the winter.

The holidays are fast approaching! Do not allow a Grinch to ruin them! Here are some tips from the National Neighborhood watch to make your holiday a safer one. Avoid porch thefts by networking with your neighbors; have packages delivered to your workplace; leave specific drop-off instructions; use a smart lock and consider security cameras. Avoid theft from cars by always keeping the doors locked; placing your valuables out of sight; and parking in well-lit areas. Report any suspicious activity to the police at 9-1-1 or non-emergency at (410) 222-8050.

Mark your calendars for this festivity! The annual holiday tree lighting is scheduled for Sunday, November 29th at 6:00 p.m. Come out to Community's Guard Shack on Cape St. Claire Road to see the lighting, visit with Santa and enjoy holiday cheer with your neighbors.

The Annual Membership Meeting will be held on January 12, 2027, at 7:30 p.m. This meeting will include elections for open Board of Governor and Budget Committee seats as well as the proposed budget. Ballots for voting will be available in the December Caper and at the meeting. You may vote early by dropping off completed ballots in the Clubhouse drop box. Please feel free to reach out to us with any questions, suggestions, or if you need assistance.

Happy Holidays! Stay happy and healthy!

Frank Tewey

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



Board In Brief CONTINUED

A motion to accept the introductory letter to accompany the proposed budget in The Caper was made. Discussion followed and changes were made. The amended motion to accept with changes was approved unanimously.

COMMENTS

Stacey Wildberger of Cape Conservation Corps (CCC) reported the native plant sale went well. Leftover plants will be used locally. The Eagle Scout project has been approved. Volunteers planted over 200 plants at the Serene Ravine. Planting at Little Magothy Beach will be Oct. 19. Guest speaker Brendan Curran will discuss turtles at the Nov. 6 family friendly event. A silent auction will occur from 6-7pm, followed by the "Shell Yeah Turtles" presentation from 7-8pm. There will also be a drawing for an acoustic guitar & case valued at $350.

Becky Benner announced that Goshen Farm will construct a pavilion to be used for concerts, educational purposes, community events, etc. She thanked the donors who are making it possible. Donations are still being accepted, see their website. Goshen Goodies will be available Nov. 1 from 10am -2pm, and on Nov. 28. The Oct. 18 class will be about preparing gardens for winter. The annual members meeting is Jan. 20, 2027.

Piers Administrator Cox is preparing contract renewals for 2027. Four new ice preventers were purchased.

Pres. Harris thanked the maintenance crew for their work, Town Mgr. Tewey said land use letters were mailed, and Gov. Zadera congratulated Pres. Harris on his retirement from the Air Force.

ADJOURNMENT

A motion made to adjourn to closed session and approved unanimously. The meeting was adjourned to a closed session at 8:45pm. The Oct. 12, 2026 CSCIA Board of Govs. meeting was adjourned at 9:18pm.

Let's get you ready to buy a home.

Local Knowledge and Dedication to Client Experience

What you get from me:

- Local Cape St. Claire resident
- Offering Smart Solutions for Military & First-Time Buyers — You've Got Options
- Personalized service from start to finish
- Lender Credit Pays for Your Appraisal at Closing

Scan the QR code or call me today to get started!



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Holiday
ARTS & CRAFTS
SHOW
November 21st & 22nd, 2026
Saturday - 10am-5pm
Sunday - 12pm-5pm
The Byzantium
at Ss. Constantine & Helen Greek Orthodox Church
2747 Riva Rd • Annapolis, MD
Santa will be on-site for photos!
Basket & Sports Jersey Silent Auction
Door Prizes • Raffles
Greek Food & Pastries • Christmas Music
Proceeds Benefit Johns Hopkins Pediatric Brain Tumor Research
For More Info, Contact Mary Lamb at 410-991-9610

NEWS FROM

HISTORIC GOSHEN FARM AND EDUCATIONAL CENTER

HELP US BUILD A NEW PAVILION!

Goshen Farm is building the E. Joseph Lamp Community Pavilion, a covered outdoor space for education, music, history, and community gatherings, right here on our 23 acres of green space. The pavilion is named in honor of E. Joseph Lamp, PhD, a devoted educator whose lifelong love of this land and its history reflects everything Goshen Farm stands for.

SCAN ME

Thanks to the generosity of the Lamp family and other supporters, this project is well underway. Now we're asking our community to help bring it across the finish line. Every gift, at any level, brings this lasting gathering place closer to reality.

To learn more, see our progress, and make a gift, visit goshenfarm.org/pavilion or scan the QR Code above.

FEATURED IN NATIONAL SCIENCE SERIES

Goshen Farm and our Henson-Hall Garden were recently featured in the Science Across America series, part of the video podcast Curiosity Meets the Past, hosted by archaeologist Dr. Smiti Nathan.

The series selected one creator from each state to interview a scientist doing groundbreaking work. Dr. Nathan was chosen to represent Maryland, and she interviewed Alex McDougle, a biocultural anthropologist and PhD candidate at Columbia University, right here at Goshen Farm. Alex is also a valued member of our African American Heritage Committee. During the episode, Alex shares her research on free and enslaved Black communities in Maryland and gives a tour of our Henson-Hall Garden.

We're honored to have Goshen Farm featured. **Watch the episode and read more on our blog at goshenfarm.org.**

VOLUNTEER FEATURE: PENELOPE SMITH

Goshen Farm is powered by the time and talent of more than 70 dedicated volunteers, and we are grateful for every one of them. From groundskeeping to event support, their energy keeps the Farm growing and thriving. To all of our volunteers: thank you for everything you do.

This month, we're especially pleased to highlight one of them. **Penelope Smith** is an outstanding volunteer and a valued member of the Goshen Farm community. She has generously supported Roy Benner with groundskeeping and has given many hours of her time at events including the Strawberry Festival, our Summer Concert Series, and Wine Down at the Farm.

Her dedication, willingness to help, and continued support make a meaningful difference to our Farm and community. We sincerely thank Penelope for her time, commitment, and service. We are grateful to have her as part of our volunteer family!

SHOP SMALL AT OUR GOODIES SALES

Kick off your holiday shopping with us at Goshen Farm! Mark your calendars for:
Sunday, November 1st
Saturday, November 28th

Find honey, merchandise, hot sauces, loofahs, gourds, and more, all perfect for gifting while supporting the Farm.

GET INVOLVED AT GOSHEN FARM

Goshen Farm runs entirely on the energy of volunteers, and there's a place here for you. We're always looking for people to serve on our committees, join our Board, and lend a hand as volunteers. Whether your strengths are in research, marketing, history, fundraising, event planning, gardening, or grounds work, we'd love your help.

No experience is necessary, just a willingness to pitch in. Reach out to communications@goshenfarm.org to learn more about getting involved.

www.goshenfarm.org

Grateful for This Place

Fall doesn't slow down here. Halloween just behind us, fall sports wrapping up, the holidays already in view.

Somewhere in the middle, I notice what I'm grateful for.

Waving to neighbors in the morning. A walk to the water. Volunteers caring for the places we share. Welcoming new faces. A community that shows up for each other.

Thank you, Cape St Claire.
It's a privilege to be your neighbor.

443-223-1570
cathy@cathygazzo.com
www.cathygazzo.com

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Luminary Fundraiser

Join us in celebrating the warmth of the season and continuing this cherished tradition on December 24th.

Line your driveway, lawn, or steps with multiple luminaries to add a warm and cozy glow, inviting all to enjoy a nostalgic and festive neighborhood ambiance.

Kits $2 each / 12 for $20
Each comes with bag, candle & bag of sand.
Kits will be delivered. Scan QR code to order.

All proceeds benefit Scout Troop 783. Thank you for your support!





CHRIST OUR ANCHOR
PRESBYTERIAN CHURCH
Annapolis, MD

Worship Services in-person
and on Facebook Live
Sundays at 10:00 AM

Anchors-A-Wee
Preschool

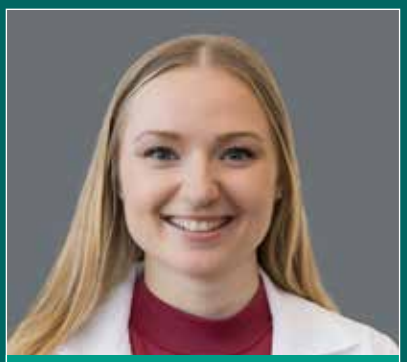


Care in the Cape

Take care of your health close to home.
Welcoming new patients at
Luminis Health Primary Care Cape St. Claire.



Neil Page, MD



Katherine Wollenberg, NP

In Cape St. Claire Plaza next to Ace Hardware.
1332 Cape St. Claire Rd, Annapolis, MD 21409

Call **443-951-4280** or Visit **Luminis.Health/Cape** to schedule an appointment with one of our providers.

Luminis Health℠

CSCIA invites you to attend the

8th 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, November 29, 2026
Tree Lighting will begin at 6 pm
Visits with Santa at the Gatehouse until 7:30 pm

Cape Loves Trees

More trees, please, and leave the leaves.

As we enjoy this incredible fall weather, I am reminded of the gift of a perfect autumn day. We are so fortunate here in the Cape. A short walk invites us to marvel at the season's splendor and the brilliant transformation of our local trees as they give way to an ever-changing palette.

Among the first to turn are the black gums, with bright reds deepening to purple. Then come the maples, flaming in brilliant reds, oranges, and yellows, followed by the tulip trees, grand and stately in yellow, and finally the oaks, with their muted reds and warm browns. We wait impatiently to finish our raking chores as some of the oaks, through marcescence, hold tightly to their leaves, sometimes until spring, just as we hold on to the last warm days as they slip away toward winter.

One landscape maintenance practice we can add to our stewardship efforts is simply to leave the leaves beneath our trees. In our natural forest ecosystems, the forest floor is covered with leaves. They act as mulch, insulating the soil and helping to prevent erosion. As they decompose, they return nutrients to the soil. They also provide much-needed habitat for smaller creatures, including amphibians and beneficial insects.

We may not all have a forested yard where leaves can remain entirely undisturbed, but we can try to keep as many of them on-site as possible. Leaves can be shredded and added to existing garden beds or composted with other organic material, such as garden scraps, for use as a future soil amendment. These practices can help our environment while reducing the energy and resources used to transport and process leaves off-site.

We hope you have had the opportunity to get outside and enjoy this fall, spending time with family and friends among the trees in all their glory. Let's not take what we have for granted. We need our trees for a livable community, for our own health, and for the health of the Bay.

Back in 2023, CCC asked residents to nominate big trees in our community that are noteworthy, and many folks responded. From those nominations, CCC developed a list of big trees to promote awareness and so that residents could marvel at their beauty. We want to alert you that the list has recently been updated!

Cape St Claire is truly blessed by an amazing canopy of big trees that cool our homes, clean our air and water, and provide homes for countless birds and wildlife. Once you start paying attention, you just can't miss these giants on almost every street. We hope you will value and protect these trees in the future. They help define who we are as a community. Take a bike ride, walk, or drive around the Cape and be awed by these sentinels of nature!

https://capeconservationcorps.org/cape-loves-trees/



Southern Red Oaks

- Southern Red Oak 962 Mt Holly Dr
- Southern Red Oak 1095 Little Magothy ...
- Southern Red Oak 1093 River Bay Rd
- Southern Red Oak 1055 Little Magothy V...
- Southern Red Oak 1219 Hilltop Dr
- Southern Red Oak 1140 Riverview Dr

Willow Oaks

- Willow Oak 1164 Southview Dr
- Willow Oak 1018 Magothy Park Ln
- Willow Oak 1082 Poplar Tree Dr
- Willow Oak 1253 Hilltop Dr

Tulip Poplars

- Tulip Poplar 1185 River Bay Rd
- Tulip Poplar 830 Chestnut Tree Dr
- Tulip Poplar 1037 Lake Claire Dr
- Tulip Poplar 804 Chestnut Tree Dr



Single Specimens

- Red Maple 1127 River Bay Rd
- Silver Maple 1255 Hilltop Dr
- Persimmon 1218 River Bay Rd
- Dawn Redwood 1184 Latrobe Dr
- Black Gum/Tupelo Broadview Dr @ BayV...
- American Holly Broadview Dr @ BayView...
- Red Mulberry 1019 Lake Claire Dr
- Black Walnut 1143 Latrobe Dr

See next page for self-guided driving tour

Self-Guided Driving Tour: Explore some of Cape St. Claire's remarkable trees. Follow the numbered stops for an easy driving tour. Enjoy the trees from public areas and please respect private property. Drive slowly, look up, and enjoy the trees that make Cape St. Claire special.

#	Tree	Location
1	Eastern Cottonwood	Cape Elementary School Entrance
2	Tulip Poplar	830 Chestnut Tree Dr.
3	White Oak	831 Chestnut Tree Dr.
4	Tulip Poplar	804 Chestnut Tree Dr.
5	Red Mulberry	1019 Lake Claire Dr.
6	Chestnut Oak & Tulip Poplar	1037 Lake Claire Dr.
7	Southern Magnolia	960 Woodland Circle
8	Little Leaf Linden	964 Ridgeway Dr.
9	Willow Oak	1018 Magothy Park Lane
10	Southern Red Oak	962 Mt. Holly Dr.
11	Dawn Redwood	1184 Latrobe Dr.
12	Black Walnut	1143 Latrobe Dr.
13	Willow Oak	1164 Southview Dr.
14	Beech	1177 Southview Dr.
15	Black Gum (Tupelo) & American Holly	Broadview Dr. & Bayview Vista
16	Persimmon	Main Beach Park
17	Southern Red Oak	1140 Riverview Dr.
18	Southern Red Oak	1095 Little Magothy View
19	Southern Red Oak	1055 Little Magothy View
20	Southern Red Oak	1093 River Bay Rd.
21	Red Maple	1127 River Bay Rd.
22	Virginia Pine	1171 River Bay Rd.
23	Tulip Poplar	1185 River Bay Rd.
24	Southern Red Oak	1219 Hilltop Dr.
25	Willow Oak	1253 Hilltop Dr.
26	Silver Maple	1255 Hilltop Dr.
27	Willow Oak	1082 Poplar Tree Dr.



*****Please note that the numbered tree locations are not necessarily arranged in the most efficient driving order, though we grouped nearby streets whenever possible. Have fun navigating the streets of Cape St. Claire!**

CAPE ST. CLAIRE IMPROVEMENT ASSOCIATION
FY 2028 Budget

Each year the Cape St. Claire Improvement Association, Inc. (the "Association") Budget Committee develops a proposed consolidated budget for the community. The Budget 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 for vote at the January membership meeting. Input from Community members is always welcome and important in the process. To submit comments, email president@cscia.org or townmanager@cscia.org.

The Board has reviewed the FY28 Budget Committee's proposed budget and recommends adoption by the membership. The vote will be held on January 12, 2027, at the annual membership meeting. The Budget Committee appreciates the input and insight received from President Harris, Treasurer Zadera, Board Members, and the Town Manager in formulating this budget.

The budget summary includes three budget components: the Cape Special Community Benefit District (SCBD) budget, the Association Maintenance budget, and the Association 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.

A SCBD provides revenue to fund community services allowed under law. Included are maintenance of community property; security; acquisition, improvement, and construction of real property; and administrative expenses.* SCBD revenue is collected, appropriated, and remitted to the Association by Anne Arundel 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 held by the Association. SCBD funds are used in strict adherence to applicable statutes and according to the budget as approved.

Non-SCBD revenue includes yearly maintenance fees, ad revenue from The Caper, clubhouse rentals, slip rentals, 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 with respective line-item totals. For comparison purposes, separate columns show actual FY25 and FY26 figures as well as the current approved FY27 budget. The proposed budget includes the scheduled mandatory Capital Reserve Funding requirement for FY28 in the amount of $132,265.00. The Board and the Budget Committee recommend increasing the annual assessment from $300 to $335, an increase of $35 over the FY27 assessment.

Past SCBD assessments:	FY25 - $270.00	FY26 - $283.00	FY27 - $300.00	FY28 - $335.00

The Budget Committee and Board worked diligently to find savings, address cost increases, and set priorities, while maintaining current service levels and funding the repayment of loans taken out for the Shoreline Restoration Projects. The overall proposed FY28 budget reflects budgets of the past aside from the addition of an Operating Reserve. **The Board and the Budget Committee recommend adopting the proposed budget.**

Please plan to attend the January 12, 2027, the Association's Quarterly Membership Meeting to vote on the budget. Your vote for or against the consolidated budget will be by ballot. For your convenience, a ballot will be enclosed in The Caper's December/January issue. You may cast this ballot at any time at the Association's Office or in person at the quarterly meeting.

If the membership does not approve the proposed FY28 budget, the Association's bylaws and SCBD regulations require the Association to operate under the previous year's approved budget. This would place the Association at risk of underfunding FY28 and jeopardize the ability of the Association to purchase goods, provide services, and perform necessary maintenance.

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

		SCBD	Non-SCBD			SCBD Plus Non-SCBD
Cape St. Claire Improvement Association PROPOSED Fiscal Year Budget, Fiscal Year 2028 (July 1, 2027 thru June 30, 2028)		**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 28 Proposed Budget**
INCOME						
Caper Advertising		$0.00	$30,000.00	$0.00	$30,000.00	$30,000.00
BLOA Contribution (Security, Taxes, Ins)		$0.00	$14,500.00	$0.00	$14,500.00	$14,500.00
CSCSC Contribution (Taxes, Rent & Security)		$0.00	$2,500.00	$0.00	$2,500.00	$2,500.00
Note 1	Maintenance Fees	$0.00	$25,000.00	$0.00	$25,000.00	$25,000.00
Note 2	SCBD Revenue	$765,475.00	$0.00	$0.00	$0.00	$765,475.00
HOA Packets		$0.00	$10,000.00	$0.00	$10,000.00	$10,000.00
Interest Income - SCBD, Maintenance-Piers		$20.00	$100.00	$50.00	$150.00	$170.00
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	$70,000.00	$0.00	$70,000.00	$70,000.00
PM	Piers - Slip Rental Fees for 237	$0.00	$0.00	$126,049.70	$126,049.70	$126,049.70
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
Note 6	From SCBD Prior Two-years or NonSCBD Reserves	$11,544.00	$0.00	$0.00	$0.00	$11,544.00
Unexpended Capital Reserves from FY26		$91,168.00	$0.00	$26,191.20	$26,191.20	$117,359.20
Additional Parking Sticker Fees		$0.00	$2,500.00	$0.00	$2,500.00	$2,500.00
Total Income		$868,207.00	$163,600.00	$177,690.90	$341,290.90	$1,209,497.90
EXPENSES - General & 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	$34,500.00	$15,500.00	$0.00	$15,500.00	$50,000.00
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	$14,500.00	$6,000.00	$20,500.00	$48,000.00
S	Legal Services	$3,954.30	$20,759.06	$3,844.27	$24,603.33	$28,557.63
BP	Membership/Conference/Training (Dues &	$750.00	$100.00	$150.00	$250.00	$1,000.00
S	Misc. (Refreshments, Volunteer Appreciation, CSCIA Mileage, Penalties/Inter	$3,500.00	$850.00	$250.00	$1,100.00	$4,600.00
	Events	$2,000.00	$1,000.00	$0.00	$1,000.00	$3,000.00
BP	Mowing Contract / Bid Out	$0.00	$0.00	$0.00	$0.00	$0.00
CL	Clubhouse Custodial Services (Contract)	$7,000.00	$18,000.00	$0.00	$18,000.00	$25,000.00
	Contract Labor (Special Event Public	$3,500.00	$0.00	$0.00	$0.00	$3,500.00
S	Office Supplies/Scanning	$6,400.00	$1,500.00	$100.00	$1,600.00	$8,000.00
S	Permits	$800.00	$500.00	$1,000.00	$1,500.00	$2,300.00
S	Postage	$4,000.00	$2,800.00	$500.00	$3,300.00	$7,300.00
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	$25,500.00	$9,000.00	$17,500.00	$26,500.00	$52,000.00
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	$2,000.00	$1,000.00	$3,000.00	$4,000.00
S	Telecommunication & Internet	$3,500.00	$500.00	$7,500.00	$8,000.00	$11,500.00
S	Trash Collection	$6,000.00	$0.00	$0.00	$0.00	$6,000.00
S	Utilities	$18,000.00	$0.00	$21,000.00	$21,000.00	$39,000.00
S	Wages - Town Manager	$86,278.17	$8,306.76	$7,119.30	$15,426.06	$101,704.23
S	Wages - Office Administrator	$63,434.20	$2,824.21	$4,987.19	$7,811.40	$71,245.60
S	Wages - Facilities Manager	$37,021.24	$2,867.26	$3,002.36	$5,869.62	$42,890.86
	REMOVE in FY29 ~~Wages - Asst. Administrator (Mtg. Spt.)~~	$0.00	$0.00	$0.00	$0.00	$0.00
BP	Wages - Maintenance Worker	$15,196.31	$3,647.12	$1,418.32	$5,065.44	$20,261.75
PM	Wages - Part-time laborer	$9,500.00	$0.00	$0.00	$0.00	$9,500.00
	Wages - Security Patrol	$67,200.00	$0.00	$0.00	$0.00	$67,200.00
BP	Wages - Beach Attendants	$52,454.38	$0.00	$0.00	$0.00	$52,454.38
S	Wage/Salary Potential Annual Defined Criteria	$12,485.17	$3,315.55	$1,189.30	$4,504.85	$16,990.02
S	Payroll Expenses & Benefits	$61,567.23	$6,980.04	$2,421.23	$9,401.27	$70,968.50
Vehicle Fuel & Maintenance		$2,500.00	$0.00	$0.00	$0.00	$2,500.00
Operating Reserve		$0.00	$30,000.00	$5,000.00	$35,000.00	$35,000.00
Technology/ Website		$5,500.00	$0.00	$150.00	$150.00	$5,650.00
Total General and Admin Expense		$597,791.00	$156,100.00	$89,501.97	$245,601.97	$843,392.97
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	$33,980.73	$33,980.73	$33,980.73
Note 5	Mandatory Capital Reserve Funding (per state statute, eff 10/2024)	$104,248.00	$0.00	$28,017.00	$28,017.00	$132,265.00
Note 6	Shoreline Erosion Restoration	$75,000.00	$0.00	$0.00	$0.00	$75,000.00
Capital Reserve funding expense (funds sent to capital reserve for FY26)		$91,168.00	$0.00	$26,191.20	$26,191.20	$117,359.20
Total Capital Expenditures		$270,416.00	$7,500.00	$88,188.93	$95,688.93	$366,104.93
Total General and Admin Expenses + Capital Expenditures		$868,207.00	$163,600.00	$177,690.90	$341,290.90	$1,209,497.90
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 **2285** taxed lots in Cape that are assessed at $335 per lot for FY28

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

Note 6: From cash reserves, part of planning and design for restoration efforts at all sites

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 @capaeumc.org

Office Hours: Tuesday, Wednesday, and Thursday 9:00am to 12pm. If you need immediate assistance, please contact Pastor Dale (240) 682-6395 or dale@capeumc.org.



Worship is our most profound activity. Together we seek God's presence and place ourselves in the position to receive the gift of His Spirit. Come worship with us and be a part of our church family.

May the grace of the Lord Jesus Christ, the love of God, and the fellowship of the Holy Spirit be with you.
Blessings to All!

Pastor Dale

Women's Bible Study

Meeting the 1st & 2nd Wednesdays of each month
10:00a.m. in the Fellowship Hall
We are currently in a new study and discussion of
Unafraid By Francine Rivers
A story of five women of the Bible

If you are interested, please contact
Dottie Byerly (bye66@verizon.net) or
Anna Vernon (annamvernon@verizon.net)

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Solemn Requiem for All Souls'

Sunday, November 8, 2026
4:00 p.m.

This year we observe the Commemoration of all the Faithful Departed (All Souls') with the stirring and beloved Requiem setting of French composer Gabriel Fauré, featuring Naval Academy assistant organist Diane Kinsley, acclaimed harpist Nadia Pessoa, Annapolis Symphony violinist Brian Shoop, and the St. Margaret's Adult Choir.

St. Margaret's Adult Choir
Nadia Pessoa, *harp*
Brian Shoop, *violin*
Diane Kinsley, *organ*
Jim Douglas, *conductor*



Nadia Pessoa



Brian Shoop

Join us for

ST. MARGARET'S CHURCH 101

Come Learn About Our Parish!

November 22nd at 10:15am

We would love to have you at Coffee Hour in the Parish Hall to see a short presentation on how to get involved and enhance your experience at St. Margaret's Church

Newcomers and Current Members Welcome!

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 12, 2026
8:30 AM AND 10:30 AM



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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 below

NUMBER OF ADULTS ATTENDING_____
TIME REQUESTED - 8:30 AM_____ 10:30 AM_____
 # ADULTS X $7.00 = _____# CHILDREN X $6.00 =_____
TOTAL ENCLOSED WITH APPLICATION _____

St. Margaret's Church

HOLIDAY BAZAAR

Sponsored by the Women's Guild of St. Margaret's Church

Saturday, November 21
9:00 a.m. to 2:00 p.m.

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

Featuring a variety of local crafters and vendors, including jewelry, baskets, scrapbooking supplies, home decorative items, beauty needs and candles, glassware, local authors, knitted items and much more!

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Raffles available throughout the day.
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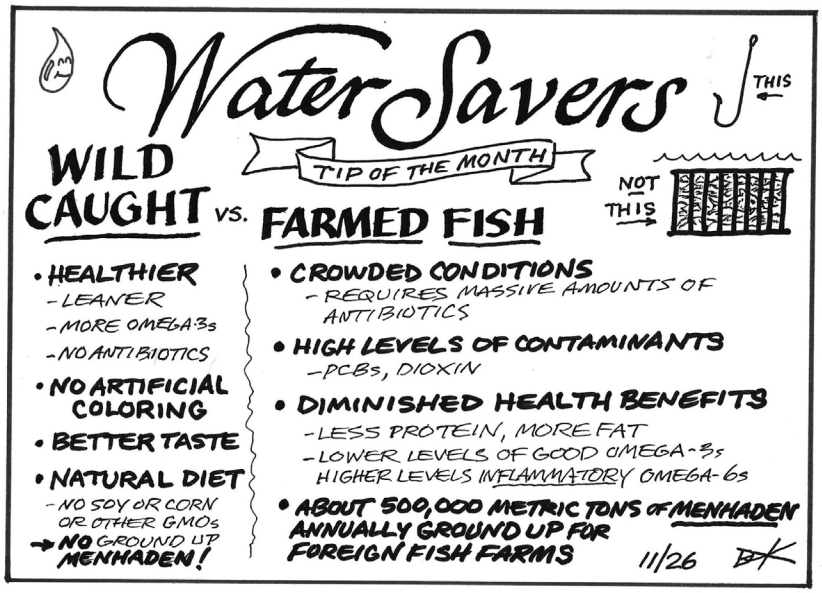
For more information, contact

Judy Hall at 410-533-1551 or at

judy.hall0404@gmail.com

www.st-margarets.org

410-974-0200



2027 Photo Contest Winner

Congratulations to Chad Langley for winning the 2027 Cape St. Claire Calendar photo contest! His photo titled "Deep Creek Heron" will appear on the cover of the 2027 Calendar that will arrive in the mail mid December and he received the $100 prize. Thank you to all that participated in the contest – there were a lot of great entries this year!

WORD SEARCH
THANKSGIVING DAY

F	H	A	R	V	E	S	T	U	F	E	A	S	T	B
C	U	M	A	H	X	C	N	K	M	F	L	T	D	L
Z	V	O	Q	H	J	A	T	U	R	K	E	Y	Y	E
U	N	F	N	A	O	N	O	I	V	G	W	Z	E	S
H	A	V	Z	T	K	O	C	N	S	A	P	E	F	S
K	Q	R	B	G	F	E	R	F	R	T	I	B	W	I
Z	K	G	Z	A	I	N	A	G	U	H	L	Z	O	N
S	D	W	F	J	O	J	N	O	O	E	G	E	F	G
V	I	H	G	L	V	F	B	V	P	R	R	Z	A	S
B	N	O	V	E	M	B	E	R	G	N	I	B	L	G
A	R	H	B	J	F	F	R	T	O	G	M	K	L	I
D	T	K	R	F	K	I	R	C	O	R	N	Q	M	U
A	O	F	Y	M	Y	B	Y	S	D	V	I	W	X	M
P	P	U	M	P	K	I	N	F	A	M	I	L	Y	B
W	H	E	A	T	Q	P	I	E	K	I	T	A	V	A

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Broadneck Baptist Church is a welcoming, multigenerational community located at 1257 Hilltop Drive. Worship with us every Sunday at 10 AM. Children are always welcome, and nursery care is available for our youngest attendees.



Note from Pastor Brooke



I'm a pastor, photographer, wife, mom, coffee drinker, lifelong learner, and someone who believes that some of the holiest moments happen in very ordinary places. Around a dinner table. On a front porch. At a playground. In a hospital room. In the middle of a hard conversation. I believe this, and I also must slow down to remind myself! Wendell Berry's "formula for a good life" keeps me grounded.

I invite you to take a deep breath as you read through these: "Slow down. Pay attention. Do good work. Love your neighbors. Love your place. Stay in your place. Settle for less. Enjoy it more."

If we run into each other, please say hello. I'd love to hear your story and learn more about your community, your place.

I invite you to meet us by joining us for a Potluck Luncheon the last Sunday, November 29th following service at 10am. I would like to meet you.

Worship Sundays 10am
Choir Practice Sundays at 8:30am are welcome!
AA Meetings Wednesday night at 6pm
Girl Scouts and Cub Scouts
Scouting meets throughout the School Year, see troops for schedule.



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Cape St. Claire Garden Club

UPCOMING EVENTS:

TUESDAY, NOVEMBER 10, 2026
Rock Gardens
Speaker from Brookside Gardens

TUESDAY, DECEMBER 1, 2026
Evergreen Wreath Workshop

THURSDAY, JANUARY 21, 2027
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(410) 757-1223 CSCIA Office / (410) 757-1697 FAX / Office@cscia.org

Caper Manager:

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

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

POLICY FOR ARTICLE SUBMISSIONS

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

Cape St. Claire Improvement Association

Officers:

President - Dr. Adam "Thor" Harris
Vice-President - Mary Lamb
Secretary - Beau Breeden
Treasurer - Jerome Zadera

Budget Committee:

Charlie Moore Charlie Shoul Trey Meeks Michele Shipley Blake Morris

Webmaster:

Bill Szczytko

Town Manager:

Francis "Frank" Tewey

The Board of Governors Committees:

Caper - Mary Lamb

Clubhouse - Mary Lamb
Strawberry Festival - Mary Lamb
Events - Mary Lamb
Shoreline Restoration - Beau Breeden
Piers - Beau Breeden, Ed Hayes, Blake Morris, Thor Harris
Membership -
Building - Matthew Layman
BLOA - Beau Breeden
BCC - Beau Breeden
Covenants - Matthew Layman

Personnel - Mary Lamb, Michele Shipley
Security - Beau Breeden, Jerome Zadera
Thor Harris, Neil Macindoe, Ed Hayes
Mosquito Control - Executive Committee
Legislative - Executive Committee
Roads - Executive Committee
Beaches and Parks - Neil Macindoe
Goshen Farm Liaison -
Nominating Committee - Executive Committee
Technology - Executive Committee & Town Manager

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