

# The NAV-LIGHT

A Newsletter of The Rio Vista Community Association

*Established and Incorporated in 1954*



Volume 23 Issue 4

Winter 2023-24

## 2023 RVCA Annual Business Meeting

The Rio Vista Community held its Annual Business Meeting at the St. Luke's Hall on November 4, 2023. Over 30 residents were in attendance. Presentations on the RVCA Reserve Study and various RVCA committees were given. Here is a summary of the meeting:

Monica Otte discussed the new Maryland law (HB#107). It affects all homeowner associations by requiring them to obtain a professional reserve study. This was done in 2022. It can be downloaded [HERE](#).

The new law authorizes HOAs to increase assessments as needed to cover reserve funding. This Reserve Assessment is different from the RVCA Budget funded by the Annual Fee. Homeowners will be notified by June 1, 2023 of the exact amounts for both the Annual Fee and the Reserve Assessment.



Jack Davis, RVCA Treasurer presented budget actuals as of 10/31/23 and the proposed FY2024 budget that reflects a deficit of \$2,218. This is the result of funding the required

Reserve of \$4,852 for 2023 and 2024 and the cost of the reserve study itself as mandated by law. Invoices for 2024 were mailed in November.

Members of the Board have met with Talbot County to explore the possibility of obtaining grants from the Maryland Department of Natural Resources and National Fish & Wildlife funds. While this is a long process, these grants would greatly help in maintaining the RVCA shoreline.

Hunter Plog, RVCA Dockmaster, reported 83% of slips were rented for 2023. Donnie Gowe stained the boat dock this year to protect it. We are grateful for his contribution.

### Rio Vista Reports

- [Your 2023-24 RVCA Board of Governors](#)
- [New Board Members Appointed](#)
- [RVCA Board & Committee Contacts](#)
- [From the Treasurer's De\\$K](#)
- [Maryland HOA Law / Reserve Study Updates](#)
- [Dockmaster's Helm!](#)
- [Who Ya' Going to Call?](#)
- [Architectural Report](#)



### Special Features

- [Happy Trails to You](#)
- [Quackers & Crackers](#)
- [Around Town](#)
- [Follow Rio Vista on Facebook!](#)
- [The Garden Center](#)
- [Want to Advertise in the Nav-Light?](#)

Barry Burke, RVCA Architectural Committee Chair noted that the number of Construction Approval Request Forms (CARFs) submitted declined in 2023 from 11 to 6 to date. Barry and this committee manage a process that provides assistance to homeowners who want to make changes or additions to their properties that remain consistent with RVCA Deed and By-Laws. Forms and information are available on the Rio Vista website [HERE](#).

Barry also discussed the Nav-Light and requested volunteers for a newly formed team to develop a plan for content and articles for the year ahead.



Judy Sandground, RVCA President, reported on the RVCA Neighborhood Watch program. Rio Vista is a community of 223 homes that has been divided into sections to be covered by 18 Block Captains. The goal of this program is to promote safety in Rio Vista by partnering with the Sheriff's office and by collecting emergency contact information for all residences. She asked for additional volunteers to be Block Captains.

*The agenda, reports and board member contact information are available on the Rio Vista Community website:*

[www.riovistacom.org](http://www.riovistacom.org)

---

## Your 2023-24 RVCA Board of Governors- Passing the Baton

The Board elected new officers for 2023-24 after the November 4th meeting. The new officers can be found on [page 3](#).

In October, Jan Burke resigned from the RVCA Board. I hope you will join me in thanking Jan for her *many* years of dedication to our community and the Board. For vacancies as this one, the President is responsible for filling them. Cathy Mendenhall graciously agreed to join the Board. I have also asked Chrissy Katz to take

over the coordination of the *Neighborhood Watch*. We are very fortunate in Rio Vista to have talented, committed board members who contribute their time and talents all year. When you see them, please say "Thank you!"

I would like to take this opportunity to thank each of you for your support during my time as President. Wishing you all a very happy holiday season,

*Judy Sandground, Vice President*

---

## New Board Members Appointed

### About **Jan Swigert, President**

Jan and her husband Jim have lived in Rio Vista since 1992 when they moved from the Mid-West. Jan and Jim, along with their two children consider Talbot County – St. Michaels 'home.'

As she starts her role as President of the Board, she hopes to help keep the community a nice place to live. There are diverse backgrounds of those who live here – our neighbors are teachers, military, attorneys, salespeople, some in the medical fields, government, artists, watermen and more! Our

community has much to offer just because of the people who live here!

Her preliminary goals that the Board will work to achieve in the coming year include:

- ❖ *Maintain the Reserve fund and produce funds to meet the annual budget;*
- ❖ *Continue to update and upgrade the Rio Vista website and the Nav-Light;*
- ❖ *Plan and deploy a survey to determine what residents would like to see in the community;*
- ❖ *Host annual events such as garage sales, community socials, etc;*
- ❖ *Identify desired outcomes for the annual meeting thru surveys & suggestions to plan accordingly;*

- ❖ *Institute a web-based resident system, and expand its capabilities, and*
- ❖ *Reinvigorate the Landscape and Curb Appeal Committees with new members to become more active.*

While we might not be able to accomplish all of it, we will keep them in mind and move forward.

A Kentucky native, Cathy grew up in Bardstown and then lived in Louisville for many years. With a lot of family in Kentucky she visits there often.

Cathy and her husband Tom bought their house in Rio Vista in 2006 after living in New Jersey for 6 years.

**Cathy Mendenhall,  
Secretary**



Tom knew he wanted to live in St. Michaels after visiting his parents and former in-laws who both lived here before moving elsewhere.

They love living in St. Michaels and especially Rio Vista. You probably have seen her walking daily on Riverview Terrace or riding her bike.

Cathy is looking forward to getting to know more Rio Vista residents in her new role on the RVCA Board.

## Your 2023-24 RVCA Board of Governors & Committee Chairs

### Officers (effective 11/4/2023):

President	Jan Swigert	443-239-9607	<a href="mailto:d0wswig@gmail.com">d0wswig@gmail.com</a>
Vice President	Judy Sandground	703-408-1890	<a href="mailto:jsandground@me.com">jsandground@me.com</a>
Treasurer	Jack Davis	410-745-2461	<a href="mailto:jdavis134@verizon.net">jdavis134@verizon.net</a>
Secretary	Cathy Mendenhall	908-887-4029	<a href="mailto:cmend924@msn.com">cmend924@msn.com</a>

### Board Members:

Architectural	Barry Burke	301-253-5113	<a href="mailto:RVCAarchitectural@gmail.com">RVCAarchitectural@gmail.com</a>
Communications	Barry Burke	301-253-5113	<a href="mailto:RVCANavLight@gmail.com">RVCANavLight@gmail.com</a>
Community Relations	Monica Otte	410-745-8397	<a href="mailto:ottemonica@gmail.com">ottemonica@gmail.com</a>
DockMaster	Hunter Plog	443-786-2051	<a href="mailto:boaterfamily0305@gmail.com">boaterfamily0305@gmail.com</a>
Special Projects	Maura Majeski	860-930-0016	

### RVCA Committee Chairs

Architectural Committee	Barry Burke / Jim Swigert	<a href="mailto:RVCAarchitectural@gmail.com">RVCAarchitectural@gmail.com</a>
Communications Committee	Barry Burke	<a href="mailto:RVCANavLight@gmail.com">RVCANavLight@gmail.com</a>
Nav-Light	Barry Burke	
Webmaster	Scotty Bruce	
Community Relations Committee	Monica Otte	
Curb Appeal Committee	Jan Swigert	
Dock Committee	Hunter Plog	
Finance Committee	Jack Davis	
Landscape Committee	TBD	
Neighborhood Watch	Chrissy Katz	<a href="mailto:ckatz7@icloud.com">ckatz7@icloud.com</a>
Nominating Committee	Jan Swigert	<a href="mailto:d0wswig@gmail.com">d0wswig@gmail.com</a>
Shoreline Preservation Committee	Jack Davis	



*Would you be interested in serving on a committee? Please contact us at [RVCANavLight@gmail.com](mailto:RVCANavLight@gmail.com)*

## From the Treasurer's De\$k

Rio Vista's financial year is rapidly coming to a close. RVCA finances are in good shape with no bills or other obligations unpaid at this time. However, we project total operating expense plus a new State of Maryland mandatory requirement for Homeowners Associations to set aside cash for future infrastructure replacement will exceed 2023 cash receipts by an estimated \$2,218.00. This cash deficit is due to the cost of a mandated infrastructure reserve study as well as the \$4,852.00 reserve funding required for 2023. The state mandated infrastructure reserve cash requirement for each of the next five years is \$4,852.00 per year. Additionally, there is a requirement to complete a new infrastructure reserve study every five years.

The infrastructure reserve fund can only be used to repair or replace those assets listed in

the study. Those items include the community dock, asphalt parking area at the picnic grounds, picnic tables, signs, benches and the fence at the picnic grounds. The reserve does not include erosion mitigation (rip rap) the dock access road or the parking area at the dock or other longer life assets.

Each homeowner should have received an insert with the annual billing explaining the current financial projections. We will not increase the annual fee for 2024. However, the Board of Governors is reviewing operating expenses and projected cash requirements for 2024 and future years. A small assessment will be required to fund the infrastructure reserve cash requirements for 2025 and future years.

*Jack Davis, Treasurer*

---

## Maryland HOA Law Update

### RVCA RESERVE STUDY

Under a Maryland law (HB# 107) passed last year, all homeowner associations (HOAs) must obtain, no later than October 1, 2023, a professional reserve study that identifies: (1) the capital assets the HOA is required to repair and replace; (2) the normal and remaining useful life and cost of replacement/repair of each asset; and (3) the estimated amount of funds the HOA must set aside each year to fund replacement/repair. After the first study, the HOA must obtain an updated reserve study every five years.

The new law authorizes HOAs to increase assessments as needed to cover reserve funding.

The RVCA Board hired the capital reserve consulting firm Miller Dodson to prepare a Replacement Reserve Report (Report). The Report covers a 40-year period and identifies

the amount of reserve funding needed to repair/replace these RVCA community assets:

- *Neighborhood entrance sign and brick work*
- *Parking lot at picnic area*
- *Picnic area fence*
- *Picnic tables and bench*
- *Pier structure, decking and pilings*
- *Boat ramp*

The Report provides a detailed review of the condition of each community asset, and a year-by-year estimated schedule of repair and replacement costs. The Report does not include items that are valued at less than \$1000, or items expected to have a life equal to the property when properly maintained. The Report does not cover costs of maintaining the shoreline at the picnic area or dock area, or the dock access road.

Based on this analysis and using a Cash Flow funding method, the Report recommends that the RVCA reserve be funded at \$4852 per year. The Board has already funded the reserve at this level for 2023, and the 2024 proposed budget includes the same amount. We will look carefully at the inflation rate every year to determine if any adjustment is needed.

Over the next 5 years, the Report recommends repairs to the picnic area parking lot in 2024 (estimated cost \$4116), and replacement/ repair of the picnic bench in 2025 (estimated cost \$1370). The Board will consider whether there are less expensive alternatives to repair or replace these items.

If you would like a copy of the Reserve Report, you can download it [HERE](#).

<sup>1</sup> The Report was prepared in March 2023, and considers a projected Construction Cost Inflation Rate of 6.5%. The annual core inflation rate (for 12 months ending September 30, 2023) is 4.1%.

<https://www.usinflationcalculator.com/inflation/united-states-core-inflation-rates/>. The current anticipated 2023 inflation rate for construction costs, as published by the commercial real estate firm CBRE Group, Inc. is 5.4%. <https://www.cbre.com/insights/books/us-real-estate-market-outlook-2023/construction-costs>

*Monica Otte, Community Relations*

---

## EFFECT OF RESERVE STUDY ON THE RVCA BUDGET

Maintaining a reserve is not new. The RVCA has long maintained a reserve to cover periodic repairs, maintenance and other expenses.

The new law is very specific that the replacement/repair reserve must be separate from any other reserve. Funds must be set aside each year and can only be used to replace or repair the assets covered by the reserve Report. Replacement/repair reserve funds cannot be spent on ongoing maintenance, such as upkeep of our riprap and dock road.

**Rio Vista Income.** Rio Vista's annual income comes from annual fees (about \$11,200) and boat slip rental fees (about \$3800), with additional small amounts from donations and interest.

**Rio Vista Expenses.** In addition to the new annual replacement/reserve fund contribution, our annual fees cover items such as grounds maintenance, stabilizing and maintaining the dock access road and shoreline, insurance, community support, mosquito control, and legal

requirements. Costs of shoreline and dock road stabilization are expected to increase along with sea level rise. Our estimated total expenses in 2023 are \$15,300.

**Rio Vista Annual Fees.** At \$50 per year, our Rio Vista fees are among the lowest HOA dues in the area. The legislation requires all HOAs to decide whether increases to fees or an assessment to property owners is needed to meet their reserve funding requirement.

The Board is making every effort to minimize expenses and has determined that no annual fee increase is needed for 2024. However, to meet the new reserve requirement going forward, while still maintaining our community amenities and community support, we will be adding an assessment as required by law for 2025. We will be studying our finances carefully over the next months to determine how much increase will be necessary. All homeowners will be notified by June 1 of the exact amount of any increases.

*Monica Otte, Community Relations*

## Dockmaster's Helm

Hello Rio Vista residents! Another year of boating has come to an end. I will remind our slip renters if you haven't already, that all vessels and ropes/hardware was to be removed from the dock by November 15th. This is the first year in a long time that we have not fully rented out all the available slips.

As you may know, our community went through a State mandated reserve study. The Marina dock was found to be an area that mandates capital expenditures for continued maintenance. The dock takes abuse every year and maintenance is critically important. This year, the dock was underwater more times than in past years. At some point we may have to investigate installing a floating dock to negate the higher and more frequent water rise.

Would like to send a personal shout out to Donnie Gowe. Donnie owns a painting company and offered to stain the dock. The dock was stained/sealed this year keeping it well maintained for another year. Thank you, Donnie!

One last note: If any RVCA members are missing a stand up paddle board please contact me at [boaterfamily0305@gmail.com](mailto:boaterfamily0305@gmail.com). I suspect it blew off someone's dock and ended up in the marina. Also there is a floating oyster spat cage hanging next to the floating dock. If anyone knows who this belongs to, please contact me at the same email address.

*Hunter Plog, DockMaster*

---

## Who Ya' Going to Call????

During the past year, the board has received calls, texts, and e-mails from Rio Vista residents regarding concerns within the community. While we do want to hear from you, we would also like you to be aware that a timely call from the resident to the appropriate Talbot County Department is necessary first.

**Trespassing issues** - Call 911 if it is a serious issue. Examples:

- Peeping Tom;
- Vandalism of your property or someone actively doing damage to or exhibiting unsafe behavior on the Rio Vista dock or picnic areas;
- Your home alarm is going off;
- And anything else that would be considered urgent or threatening to you or your home. This is for you to determine.

Call the Sheriff's office @ 410-822-1020 if it is a **non-urgent or non-threatening issue**.

Examples:

- People come onto your property repeatedly without an invitation. (I would suggest you try to get a cell phone picture of the person to go along you're your complaint to the Sherriff)

Animal issues – loose pets, littering with poop bags, call animal control @ Talbot Co. Humane Society, 410-822-0107. They will take the information on the issue and then assign an officer to follow up with the owner. (Again, take a picture of dog and/or person involved in this issue.)

Yes – please contact a Board Member after you have taken the initial action of calling the appropriate County Service. We do want to know about these issues. We will help, if possible, BUT you, the resident, need to take the first action by calling the appropriate County Service.

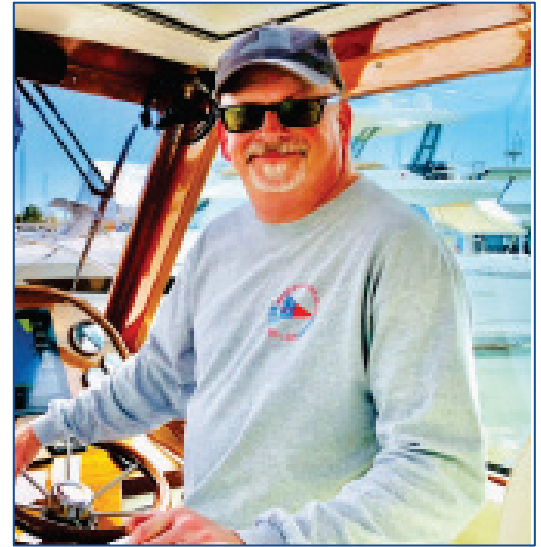
*Jan Swigert, RVCA President*

# Chris Clinton

ChrisClintonRealtor.com

Let me help you successfully navigate and negotiate your real estate purchase or sale.

Call Chris today to discuss selling your home this Spring, or for "coming soon" and "new listings!"



Your Neighborhood  
Realtor serving Rio Vista,  
Bentley Hay, St. Michaels  
& Talbot County



Chris Clinton



**COLDWELL BANKER**  
CHESAPEAKE  
REAL ESTATE COMPANY

ChrisClinton@cbchesapeake.com

Cell 410-443-6340

Office 410-822-9000

17 N. Harrison St.,  
Easton, MD 21601



## Architectural Report

The Board of Governors for the Rio Vista Community Association (RVCA) encourages property owners to improve their homes and their properties to maintain and improve the property values in the community. Therefore, a simple one-page form (called a CARF) is provided to obtain approval BEFORE county permitting is requested.

As always, we appreciate your support of this process, and should you have suggestions and feedback for improvement, please contact the Architectural Committee at:

[RVCAarchitectural@gmail.com](mailto:RVCAarchitectural@gmail.com)

**(Note –NEW email address effective 7/1/2023)**

Updated forms may be found on the RVCA website

<https://riovistacom.org/architectural/>

A handy flow chart is available online that can help determine if you need to submit the (CARF) for RVCA approval.

### **DID YOU KNOW??**

For those of you thinking about an upcoming exterior renovation – here are a few items to keep in mind when planning:

1. If you are planning to add a shed to your yard (and you are not on the water,) a 25' setback from the front and rear are required by Talbot County, *unless the shed is 300 square feet or less. If the shed is less than 300 square feet, then a 12.5' setback from the rear property line is allowed.*
2. Please NOTE: if you are replacing a shed, a CARF **is** required.
3. If you plan on painting the exterior of your house OR putting on a new roof, a CARF application is required only if you are changing the color or style of shingle or roofing material.
4. If you are updating your fence (e.g. from wood to vinyl or metal) and it is not the same material, color, or style, a CARF application IS required.

All fencing should only be installed after a permit is obtained from Talbot County & a staked survey completed. RVCA setbacks must be shown.

5. The Architectural Committee asks that when planning an exterior improvement, that neighbors are briefed on the project so they understand its scope and what to expect in terms of contractors coming and going.

A friendly reminder that you are required to get your home improvement project approved by submitting a CARF first, then if applicable, you or your contractor should obtain a Talbot County Building Permit. Contact

[RVCAarchitectural@gmail.com](mailto:RVCAarchitectural@gmail.com) for assistance in submitting the information necessary for approval – we are here to help!



The following CARF requests for Architectural approval have been applied for and action taken:

#### 2022-2023

313 Cleveland Rd	Exterior painting – approved
304 Lincoln Ave	Fence – approved
602 Landing Rd	Patio – approved
605 Landing Rd	Bocce Ball Court -approved
233 Madison Ave	Fence – approved
1023 Riverview Ter	Garage - approved
1014 Riverview Ter	Community Free Library -approved
1107 Harrison Ave	Studio – approved
233 Madison Ave	Paint – approved
527 Tenant Cir	Fence -approved
233 Madison Ave	Fence - approved
514 Tenant Cir	Addition – approved
233 Madison Ave	Fence - approved
928 Riverview Terr	Exterior Improvements-approved
226 Madison Ave	Siding & Roof – approved
304 Cleveland Rd	Shed – approved
1202 Jefferson Ave	Shed – approved
1006 Riverview Ter	House (new construction) approved

*Barry Burke, Architectural Committee Chair*  
[RVCAarchitectural@gmail.com](mailto:RVCAarchitectural@gmail.com)

---

## Happy Trails to You

Whether you are a biker, walker or enjoy sitting on a bench watching people pass by, the trails in St. Michaels offer a magnificent array of natural vistas and all-around enjoyment. The trail is open to canine critters as well, offering bags for picking up that should not be left behind. Parking can be accessed across from Marasun just before the school entrance on the left. Other options are West Chew, Tilden, West Chestnut, Railroad, North Street just after the bakery on Talbot and by Clinton S. Bradley Memorial Park that provides a playground for children.

When you enter the Nature Trail from the San Domingo Park entrance, approximately 20 feet in on the left there is a lovely, secluded, all-natural pine barren path leading to a pond where one can view several species of birds if one is very quiet.

Bring your camera to capture some of the spectacular views of Blue Heron, the occasional eagle and elegant egrets that often fish here. At the end of this trail the view can be quite serene even in the winter. It's the quiet that can help us to reflect how much beauty we have here even in the dead of winter. One can catch a deer or two strolling close to the pines as well as grouse lingering in the reeds. No matter what season, this area is filled with wonder and beauty for young and old alike.

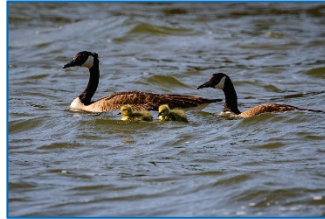
The town is certainly developing more areas of interest for residents and visitors of St. Michaels. The Boundary Lane Project is going strong and developing nicely. The public is invited to participate and voice their opinion at the town meetings. More detailed information can be accessed through the town website by clicking [HERE](#).

*By Chrissy Katz, Contributing Writer*



## Quackers and Crackers!

If you have ever taken a seat on the bench or picnic table at the community area (also known as the “spit”) and just gazed at the quiet waters on the Miles River, you would have seen some incredible wildlife. The river and creeks of Rio Vista seem to be teeming with life even in the coolest of weather. The Mute Swans leave for the winter and ducks and other migratory birds fly in for the season giving even more opportunity to observe these wonderful creatures.



Often children will feed the waterfowl bits of bread, crackers, and French fries. This can be a disaster for the birds’ digestion. We can certainly supply ducks, geese and waterfowl with small amounts of frozen peas, lettuce, rice and especially sweet corn, of which they are most fond.

More importantly though feeding them can change and alter their migration pattern. If the artificial feeding is stopped in time, Ducks, geese etc. adapt to finding natural food and then have no choice but to follow their natural migratory pattern south.

There are still a few ducks and geese left here and can be observed over by Landing and Cove Roads. In town there a few swimming happily by the Honeymoon Bridge. Before the first frost one can still offer the proper foods, however when the weather gets to be so cold, they need to go south. Some may be stubborn, and hide in the tall reeds by the rip rap so they should not be disturbed unless they are injured. If they look injured, the best places to contact are rehabilitators. The closest one to RVCA is Baltimore County in Central MD 410-628-9736

Hunting season is now in full swing. The migratory game birds and small game calendar can be found here:

[https://dnr.maryland.gov/wildlife/Pages/plants\\_wildlife/Tundra\\_Swan.aspx](https://dnr.maryland.gov/wildlife/Pages/plants_wildlife/Tundra_Swan.aspx)

[https://dnr.maryland.gov/huntersguide/Documents/Hunting\\_Seasons\\_Calendar.pdf](https://dnr.maryland.gov/huntersguide/Documents/Hunting_Seasons_Calendar.pdf)

*By Chrissy Katz, Contributing Writer*



## Antiques on Talbot

*Where the Past Meets the Present*

- Nautical/Decoys
- Oyster Plates/Cans
- Jewelry/Sterling
- Furnishings
- Home Decor
- Americana

*“Look for the Blue Canoe”*  
**Open Friday-Saturday 10 -5**  
**Sunday-Thursday 10-4**

*Closed Tuesday/Wednesday for Jan thru March*

*Carol Burke\* & Carol Kras Proprietors*

211 N. Talbot St. Saint Michaels, MD 21663

410-745-5208 [www.AntiquesOnTalbot.com](http://www.AntiquesOnTalbot.com)

[AntiquesOnTalbot@gmail.com](mailto:AntiquesOnTalbot@gmail.com)

*\* Rio Vista Resident*



# “Around Town”

## CALENDAR OF ST. MICHAELS EVENTS

December thru February

<https://www.stmichaelsmd.org/>

<https://www.stmichaelsmd.org/events/calendar/>

## TALBOT COUNTY FREE LIBRARY ST. MICHAELS

Multiple events ongoing:

*St. Michaels Art League* (Local Artists on Display for purchase)

*Holiday Book Club*

For dates & times of all events, visit:

<http://www.tcfl.org/>

## CARS & COFFEE -CLASSIC MOTOR MUSEUM

Every Saturday Morning 9:00-11:00 am

FREE for Members / \$5 for non-members

Museum is open Friday/Saturday/Sunday

102 E. Marengo Street

<https://www.classicmotormuseum.org/>

## SIMPATICO FREE WINE TASTING

December – February

Saturdays & Sundays

FREE Every Weekend 12:30 – 4:30 pm

104-106 Railroad Ave

<http://www.simpaticostmichaels.com>

---

## Follow Rio Vista on Facebook!

If you haven't been on the [Rio Vista Facebook](#) page, now is the time to take a look. You'll be astounded at the photography and posts from our residents and others.

Click the screen-shot on the right or search “Rio Vista Community Association” in the search bar on Facebook:

Many thanks to all those that post to their photos and comments throughout the year.



🔍 rio vista community association

## CHESAPEAKE BAY MARITIME MUSEUM

History, Art, Bay Conservation & Programs

[Quilting Climate Science & Solutions](#)

Jan. 4, 3pm

[Watermen's Story Swap](#) – Jan. 11, 5:30pm

[Changing Chesapeake Coffeehouse: An Open](#)

[Mic Night](#) – Jan. 22, 7pm

[A Passion for Oysters: Film Screening &](#)

[Discussion](#) – Feb. 15, 5:30pm

[Her Helm: A Panel Discussion About Women](#)

[Making Their Own Way on the Water](#) –

Feb. 29, 5:30pm

Visit the [CBMM website](#) for details:

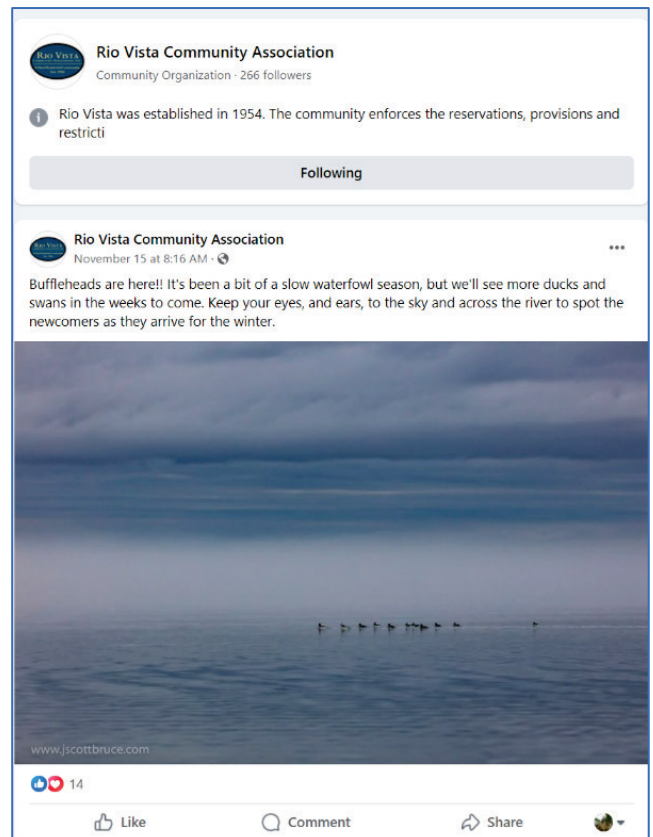
Visit the [CBMM Calendar](#) for programming/costs

## VALENTINE'S DAY – FALL IN LOVE w/SAINT MICHAELS

Throughout Town

February 14, 2024

<http://www.stmichaelsmd.org>



## The Garden Center

The freeze has arrived and any vegetable plants that are not cold hardy have said goodbye for the season. There are still some greens that provide remnants of summer feasts gone by, but mostly this time of year is about preparing for the spring and summer gardens ahead.

Soon (if not already) the new seed and plant catalogs will be arriving providing visions of a garden that will provide fresh veggies, elegant flowers, and hours of work that will provide some welcome relief from everyday stress.



*Did you Know* that the Talbot County Free SEED Library is a collaboration with Talbot County Free Library, University of MD Extension and Talbot County Master Gardeners. Together, they provide FREE seeds that will allow everyone to build their own garden. They offer everything from vegetables to fruits, and pollinator-attracting flowers. The good news is that you can find a wide variety of seeds in both the Easton and St. Michaels locations. Click on the “FREE SEED Library” graphic above to learn more.

## Want to Advertise in the Nav-Light?

Have a business and want low cost but high impact advertising. It is easy, inexpensive and reaches all residents of the Rio Vista Community as well as those that visit the RVCA website. Each advertisement includes the ability to update for the time of year.

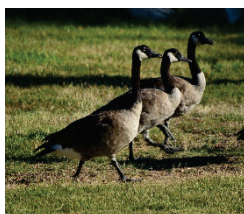
Each issue reaches all residents and businesses in Rio Vista either by email or printed copies. Additionally, *The Nav-Light* is available for download on the Rio Vista Community website (<https://riovistacom.org/nav-light-the-newsletter-of-rio-vista/>) enabling those searching for a new home to see your advertising. All you need to do is provide either a pdf or Word document, and we will take it from there.

The Nav-Light reaches approximately 500 residents and business owners in the Rio Vista Community.

### **“BOGO” INTRODUCTORY SPECIAL!**

Send us your ad and get one issue in addition to the rate in the next column – FREE!! Sign up for 1 issue, get the 2nd issue FREE (BOGO!) Valid for new advertisers only.

For more information, contact us at [RVCANavLight@gmail.com](mailto:RVCANavLight@gmail.com).



### Ad Sizes and Rates

Business card size (3.625" x 2")	\$25/issue or \$75 for 1 year (4 issues)
Horizontal ad small (3.5" x 2.5")	\$30/issue for \$100 for 1 year (4 issues)
Vertical ad small (3.5" x 3.5")	\$40/issue or \$120 for 1 year (4 issues)
½ Page (5" x 7.5")	\$50/issue or \$150 for 1 year (4 issues)

### Publication Schedule

Issue	Copy Deadline
Winter (Dec/Jan/Feb)	November 15
Spring (Mar/Apr/May)	February 15
Summer (Jun/Jul/Aug)	May 15
Fall (Sep/Oct/Nov)	August 15

### The Nav-Light

<b>Publisher:</b>	RVCA Board of Governors <i>Jan Swigert, President</i>
<b>Editor-in-Chief</b>	Barry Burke
<b>Contributing Editors/Technical Review</b>	
Contributors	<i>Chrissy Katz, Vacant, Vacant, Vacant Need 3</i>
Art/Photography	<i>Vacant</i>
Advertising	<i>Vacant</i>
Layout/Design	Barry Burke