

The NAV-LIGHT

A Newsletter of the Rio Vista Community Association

Established and Incorporated - 1954

RIO VISTA
COMMUNITY ASSOCIATION, INC.

A Deed Restricted Community

Established 1954



Fall 2024
Volume 24 | Issue 3

INSIDE THIS ISSUE

- [By-Laws Update](#)
- [Nav-Light Reader Survey](#)
- [Quitclaim Update-History](#)
- [Treasurer's Report](#)
- [Communications Report](#)
- [Rules of the Road](#)
- [Are RVCA Waters Safe?](#)
- [RVCA Contacts](#)
- [Architectural Update](#)
- [Around Town](#)
- [Follow RVCA on Facebook](#)
- [Advertising in the Nav-Light](#)

A Summer of Accomplishments (& Heat)

By Jan Swigert, President

What a summer! It has been so hot that it has been hard to be outside for long. Soon it will be Fall and I am looking forward to cooler weather. The Board has been working on several items this summer. Some are not so obvious but do contribute to the safety and efficiency of our neighborhood.

- **Paper Roads** (also known as the "Quitclaim Process") – the Board has created a process to manage such requests going forward. See page 3 for links to the process.
- **By-Laws Updated** – In review of the By-laws, clarifications were needed that include verbiage for the paper road process. Copies are available on the website [HERE](#).
- **Communications System** - Our communication system has been upgraded and the Board is still learning how to use it. You might have noticed a different header on the notifications from Constant Contact. Check your email for the SMS authorization to send emergency notifications by text rather than email.
- **Financial System Upgrade** – The upgraded systems also include QuickBooks for finances. We will have an online ability to receive the annual invoices and for paying the mandatory RVCA fees in the near future.
- **Shoreline Preservation** – the Shoreline at the dock and picnic areas are areas of concern as tidal waters are on the rise. The committee is investigating state grants to assist in managing these areas.

Annual Meeting: As many of you may remember, Rio Vista used to have the annual meeting at the Picnic Area in June. This stopped during Covid and has never restarted. While I thought an ice cream social might be nice this year, it has just been too hot to contemplate!

The RVCA Annual Meeting will be held on **November 9th** at the new St. Michaels Community Center – it is beautiful! We will meet in the morning, **9:30 – 11:30**. Doughnuts and drinks will be provided. **Please mark this date on your calendar!** More information will be sent to you closer to the date.

The Board felt that more people would attend for a shorter meeting that ends before noon, leaving the afternoon open to do other things. Encourage your neighbors to come and then go out to lunch with them!

Jan Swigert

“The Annual Meeting will be held November 9th 9:30-11:30am”



Updates to Rio Vista's By-Laws

By Monica Otte



“The By-Laws contain important rules that maintain our property values and keep our community attractive and safe.”

The Rio Vista By-Laws were first adopted in 1955 and are based on the restrictions and covenants in the 1954 Deed & Agreement that apply to our properties. The By-Laws contain the important rules that maintain our property values and help keep our community attractive and safe.

From time to time the Board has amended the By-Laws to conform to changed circumstances and legal requirements. In 2022 the Board revised the By-Laws to eliminate outdated language and make the By-Laws more understandable. In the past year there have been some new legal developments, and the Board has again updated the By-Laws to take account of these changes.

As we reported in the Summer 2024 edition of The Nav-Light, a recent Maryland law requires all homeowners associations to obtain a professional reserve study to identify the amount of money the HOA must reserve each year to repair and replace its capital assets. Based on the study we commissioned for Rio Vista, the Board determined that beginning in 2025, it would be necessary to collect a Reserve Assessment Fee of \$25 from each owner. The updated By-Laws now implement the collection of the Reserve Assessment Fee.

Earlier this year, the Talbot County Council declined to accept responsibility for the paper Calvert Street that is shown on the Rio Vista plat. A paper street is a street shown on the Rio Vista plat that has never been developed or improved. The County Council's action enabled a resident to obtain a quitclaim deed to the middle of the portion of Calvert street abutting his property. As described elsewhere in this edition of The Nav-Light, the Board has now established a process to manage any future requests for a quitclaim deed, and the updated By-Laws reflect this new process.

There are also a few minor “clean-up” changes to the By-Laws – for example, to clarify some Board responsibilities. There's also language to conform the By-Laws to the Deed & Agreement, which allows the Board to take remedial action at the owner's expense if an owner has failed to comply with a Board request to return his property to a neat, safe and sanitary condition.

The Board voted to approve these updates to the By-Laws on August 14, 2024. The updated By-Laws will take effect on October 15, 2024, and are available [HERE](#). Click [HERE](#) to see a list of each updated provision.

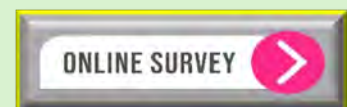
“From time to time the Board has amended the By-Laws to conform to changed circumstances and legal requirements”

Nav-Light Reader Feedback Survey

Please take a few minutes to tell us what you like and dislike about the new Nav-Light. It will help us to shape future issues!

When you are done with the survey, please be sure to double click on the Submit button, You should receive a confirmation screen that says your info has been submitted.

Click the Online Survey button on the right to begin!



Quitclaim Update – And a Little History

By Judy Sandground

When Rio Vista was established in 1954, the lots and streets were specified on a plat. Some streets were never accepted by Talbot County and were not paved. The unpaved streets became paper streets because although the land is there, they only exist as streets on the paper plat.

Fast forward to May of this year when Talbot County officially declined to accept the paper portion of Calvert Avenue. Paper Calvert runs behind Tyler Avenue, Riverview Terrace and Lincoln Avenue. There are 40 Rio Vista lots abutting paper street Calvert Avenue. Now that the county has declined to accept this paper street on our community plat, responsibility for it goes back to RVCA because our Deed & Agreement gives our community association all the same rights, titles, easements and estates of the original developer. The Rio Vista Deed & Agreement are a part of all of our deeds. If your lot abuts Paper Calvert and you are interested in enlarging the square footage of your lot, read on. One caution: even if you file a quitclaim deed, you will not have exclusive use of the property being quitclaimed and you may not build on it or obstruct usage by other Rio Vista lot owners.

In the summer issue of the Nav-Light we reported that the Board was working to develop a process to manage Paper Calvert administratively to allow owners whose lots abut Paper Calvert to file a quitclaim deed. We have completed that work and the RVCA Quitclaim Process includes the following:

- An introduction and description of the quitclaim process (PSQP) including the five important facts about quitclaim deeds in this context click [HERE](#)
- A flowchart outlining all the steps from start to finish that owner(s) must take if they want to quitclaim a portion of Paper Calvert. Only owners whose lots abut Paper Calvert are eligible. If your lot does abut one of the other paper streets and you want to file a quitclaim, you must contact Talbot County to learn of their quitclaim process. (click [HERE](#) for the Rio Vista plat; wavy lines indicate the paper streets)
- The RVCA Quitclaim Application Form (QUAF) - the first step in the Rio Vista process click [HERE](#). Applications must include a copy of your original deed, a survey prepared by a Maryland registered property line surveyor, a signed, notarized Indemnification Agreement click here and a \$100 fee. All applicants must be current with RVCA fees.

After review of the application and required documents, the Rio Vista Quitclaim Review Committee will notify contiguous neighbors of the quitclaim application as a courtesy and provide an Approval Letter to the applicant owner(s).

It is highly recommended that owners employ professional counsel (from a licensed Maryland attorney or a title company) to prepare the quitclaim deed and file it with Talbot County Land Records. The Association reserves the right to submit those documents to the Association's counsel (or Title Company) for legal review. The expenses of that review, not to exceed \$550.00, will be paid by the Owner(s).

NOTE: On the website, click on **Resident Support > Quitclaim Information**

If you have any questions after reviewing the documents on the RVCA website, please email the Board at RVCAInformation@gmail.com

The following Quitclaim request has been reviewed and approved:

2024

226 Tyler Calvert (Paper) Avenue

“A quitclaim simply clears the county of an interest in the parcel claimed.”

“The quitclaim owner cannot build on that portion, nor can they obstruct usage from other lot owners.”

Treasurer's Report

By Jack Davis

The Annual Fee payments for 2024 have been a little slower than in previous years. We appreciate those who have already made the mandatory payment and would greatly appreciate those who have not yet remitted payment to get caught up as soon as possible.

In recent communications with RVCA members, we have reported that the Maryland State Legislature enacted House Bill 107. As part of the bill, homeowner associations (HOA) are mandated by law to establish an infrastructure reserve fund to ensure that community infrastructure (dock, signs, parking areas, etc) are properly maintained and that designated funds are available to replace or repair those assets when required.

A state approved engineering firm completed an infrastructure survey which established a timeline and estimated costs for replacement of designated assets. The survey resulted in a requirement to fund the reserve at \$4,852.00 each year for the next five years. This is an additional amount required above the normal annual expenses. At the end of the first five years a new survey must be completed and a new annual funding amount will be determined.

The community board of governors voted to assess each homeowner \$25.00 annually to meet the new funding requirements. In addition, the board voted to increase the annual fee to \$75.00. The annual fee has not been changed for over 15 years, but, as we all know, costs have increased during recent years.

The community's financial condition continues to be good. There are no outstanding liabilities at this time. However, the requirements to fund the infrastructure reserve as well as the expense associated with having an engineering firm complete the mandatory survey cause concerns regarding the future financial health of the community. The board is working hard to address this issue.

Planned expenditures for erosion prevention and for the mosquito control program were under budget for 2023, but are expected to increase in 2024, 2025 and future years.

The mandatory Annual fee and infrastructure reserve fee invoices for 2025 will be issued January 1, 2025. The invoice is due to be paid by February 1st. We appreciate the majority of members who submit payment by the due date. It allows the board to plan more efficiently and to accurately determine which projects can be safely funded.

“The community's financial condition continues to be good.”

“Both the Annual and Reserve Fees are mandatory.”

“The new Infrastructure Reserve Assessment Fee arises from a recent change in Maryland law.”



*Magnificent views on the Miles!
Photo courtesy of Chrissy Katz*

Communications Report

By Barry Burke

In the Summer Nav-Light, it was announced that the Board had undertaken a complete makeover of our Communications and Financial operations. As you've seen by our periodic announcements and Emergency messages we have obtained and begun using the Constant Contact emailing system. We have also begun the process of moving all of our data to a secure cloud-based platform. And lastly, we have obtained a new cloud-based financial system that will enable residents to receive their mandatory annual assessment invoices by email and pay by check, credit card, or bank account.

All of these new software upgrades have resulted in a net decrease in costs. Our goal is to have all of the systems up and operational for the Annual Meeting (scheduled for November 9th) so that we can formally introduce the systems as well as answer any questions you may have.

Coinciding with this issue of the Nav-Light will be an email to review and update your profile to ensure we have all the correct data for your household or your renters. This review is critical for the Emergency System we have put in place.

The RVCA website is going through a minor transformation, Many new pages and/or updated features, including:

1. **Board of Governors Archive** page where you will be able to view the minutes from Board Meetings going back to the 1950's!
2. **Quitclaim Resources** (Resident Information > Quitclaim Information)
3. **Resources for Buyers/Sellers/Realtors/Title Companies.** Required documents for anyone buying a property in RVCA
4. **Data Forms** for new residents moving into RVCA (property owner/s).
5. **Renter's page** with a Data Form and By-Laws that must be provided to tenants at the signing of a lease.
6. **Elimination of redundant pages.**
7. **Validation** of all links.

Update Contact Information

Click on this button to send us your contact information at RVCAInformation@gmail.com



SMS Consent Sign Up

Click on this button for Consent to send you SMS messages. After completing the information, you will need to confirm the consent on your phone.



“The new software upgrades have resulted in a net decrease in costs.”

DO YOU RECEIVE THE EMERGENCY MESSAGES by EMAIL?

If the answer is no, then we do not have a working email address for you. All that is needed is for you to send us an email (to RVCAInformation@gmail.com) with your email address and your current address. We will confirm the receipt of your information by return email. You will then begin receiving Constant Contact communications. A SPECIAL NOTE: Constant Contact serves many customers and they require certain language including marketing, carts, etc., that are provided for merchants. Being a Homeowners Association, we will NOT market goods or services to you, and there are NO plans for a “cart.” Rest assured that the only purpose of messages that you will receive are those for Emergency purposes or general information regarding the RVCA Community. You can opt-out at ANY time! There is a button at the bottom of this page where you can send us your information.

WOULD YOU LIKE TO RECEIVE EMERGENCY MESSAGES BY SMS?

Use the button below to sign up for Emergency and Informational (not marketing) messages by SMS. The process is painless and you may opt-out at any time. Directions to opt-out are on each SMS (and email) we send for your use if you decide to do so.. Click on the link below that will take you to a secure (Constant Contact) site to provide consent for SMS messaging. This information is also in the email you received to access your copy of the Nav-Light.

We are making good progress on all these initiatives and expect to have everything working before the November Annual Meeting!

In the meantime, if you have any questions, please don't hesitate to contact us:

RVCAInformation@gmail.com or
RVCANavLight@gmail.com

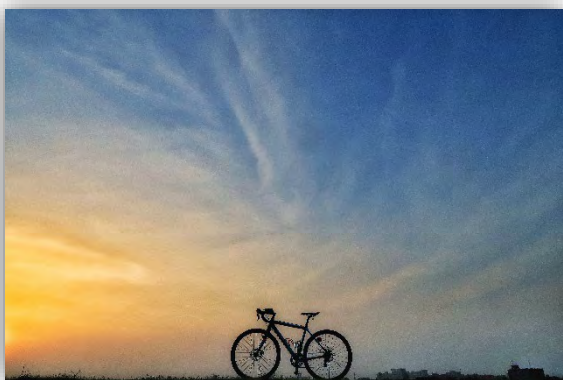
Rules of the Road – Safety on Rio Vista Roads

By Jan Swigert

Recently a resident asked that we remind bicycle riders and pedestrians of the “Rules of the Road” in Rio Vista. School will be starting soon and will add to the busyness of our streets. Do not assume you can be seen, whether you are walking, biking, or driving a car. There are different rules for walkers and bicyclists – pay attention to them **PLEASE!!**

By [Maryland Law](#), bicycles are vehicles, and bicyclists have the same rights and responsibilities as drivers of motor vehicles. Bicyclists fare best when they act like, and are treated as, drivers of vehicles. If you are a bicyclist, you should:

- Stop at all red lights and stop signs.
- Ride defensively – expect the unexpected.
- Ride with traffic, never against it.
- Use hand signals when turning or stopping.
- Yield right of way to pedestrians.
- Pass on the left when overtaking a vehicle.
- Never ride more than two abreast.
- Only ride on sidewalks where it is allowed by local ordinance.
- Stay visible when riding at night and during inclement weather.
- Wear a helmet correctly. If you are under 16, State law requires that you wear a helmet.
- Cars should allow 3 feet when passing a bicyclist.



Unfortunately, Rio Vista does not have sidewalks, so walkers are using the roads.

Walkers have different rules of the road:

- Walk on the left side of the roads, facing oncoming traffic.
- Always stop at the crossroad and look left, right and left before crossing a street.
- Watch for cars turning in or leaving driveways.
- Wear light or bright colored clothing, especially if out walking after dusk.
- Pay attention and take off headphones while walking – no texting or playing games.

Download the [“We’re On This Road Together”](#) flyer, and

Please be aware when you walk or ride on Rio Vista streets!



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the Library

Are Rio Vista Waters Safe for Swimming?

You may have seen the weekly “Safe to Swim” reports in the *Star* or *Talbot Spy*. ShoreRivers, a local nonprofit that focuses on water quality, checks each week during the summer for the presence of harmful bacteria at designated locations, and publishes a list of those locations where swimming is safe or unsafe.

The closest ShoreRivers test site to Rio Vista is the Miles River Yacht Club. In July ShoreRivers conducted a special one-day “Bacteria Blitz,” offering ShoreRivers members a one-time chance to have the water off their property analyzed. One of our Rio Vista residents who lives on Spencer Creek participated and unfortunately received bad news. On the July 24 test date, the bacteria level near their shoreline was 275 CFU, well above the safe standard of 104 CFU/100 mL set by the EPA and a “fail” for safe swimming.

What does this mean? According to ShoreRivers, 275 CFU means that there are 275 *Enterococci* colony-forming units in the water sample. The EPA explains that enterococci are indicators of the presence of fecal bacteria in the water. While enterococci themselves are typically not considered harmful to humans, their presence in the environment may indicate the presence of other disease-causing agents such as viruses, bacteria and protozoa

These pathogens may cause people who enter the water to become sick with diseases of the skin, eyes, ears or respiratory tract.

The July 24 test result was a one-time snapshot and doesn’t necessarily mean that Spencer Creek is always contaminated. Different locations in the same body of water can experience different bacteria levels. ShoreRivers advises that bacteria levels can and do change. High bacteria levels are common after stormwater runoff (although it had not rained heavily for several days before the test date). In addition to stormwater runoff, high bacteria levels can be caused by several factors: proximity to a wastewater treatment plant, sewage discharge from boats, runoff from manure or sewage applied to farm fields, or leakage from a failing septic tank. Although Rio Vista is on public sewer, other properties outside Rio Vista on Spencer Creek and the Miles River may be served by septic tank.

While staying out of our waters altogether may be the safest bet, at a minimum ShoreRivers recommends staying out of Eastern Shore waters for up to 2 days after a heavy rainfall, never entering the water with an open wound, and always rinsing off thoroughly after exiting the water.

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RVCA Board of Governors & Committee Chairs

Officers (effective 7/1/2024):

President	Jan Swigert	443-239-9607
Vice President	Judy Sandground	703-408-1890
Treasurer	Jack Davis	410-745-2461
Secretary	Barry Burke	301-253-5113

Contact any of the Board members through RVCAInformation@gmail.com

Directors:

Architectural	Barry Burke	301-253-5113
Communications	Barry Burke	301-253-5113
Community Relations	Monica Otte	410-745-8397
DockMaster	Hunter Plog	443-786-2051
At-Large Representative	Susan Mullaney	

RVCAarchitectural@gmail.com
RVCANavLight@gmail.com

RVCA Committee Chairs

Architectural Review Committee	Barry Burke /Jim Swigert
Communications Committee	Barry Burke
Nav-Light	Barry Burke
Webmaster	Scotty Bruce
Community Relations Committee	Monica Otte
Curb Appeal/Landscape Committee	Jan Swigert
Dock Committee	Hunter Plog
Finance Committee	Jack Davis
Neighborhood Watch	TBD
Nominating Committee	Jan Swigert
Shoreline Preservation Committee	Jack Davis/Monica Otte

RVCAarchitectural@gmail.com
RVCAInformation@gmail.com
RVCANavLight@gmail.com

Would you be interested in serving on a committee? Please contact us at RVCAInformation@gmail.com

Architectural Update

By Barry Burke

The Board of Governors of the Rio Vista Community Association (RVCA) encourages property owners to improve their homes and properties to maintain and increase property values in the community. By the RVCA Deed & Agreement (1954) residents making exterior modifications to their property must submit a one-page form (called a CARF) to receive community approval **before** county permitting is requested.

In August, all the Architectural Forms were updated. These forms can be found on the RVCA website <https://riovistacom.org/architectural/>

- ☑ Construction Approval Process Flowchart
- ☑ Overview of Architectural Standards & Requirements
- ☑ Construction & Architectural Request Form (CARF)
- ☑ Talbot County Setbacks-Town Residential (TR) of which Rio Vista is zoned (NEW)

For those homeowners considering an upcoming fall or winter exterior renovation (or new construction) – here are a few helpful planning hints to keep in mind:

1. If you are planning to add/replace a shed in your yard (and you are not on the water*,) a 25' setback from front and rear property lines is required by Talbot County. *If the shed is less than 300 square feet, then a 12.5' setback from the rear property line is allowed.* A CARF **is required**. *NOTE: If waterfront, other rules apply for auxiliary structures;
2. 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 colors or style;
3. 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. Also, all fencing should only be installed, after a permit is obtained from Talbot County AND a staked survey is completed. RVCA setbacks on the plat must be shown;
4. The Architectural Review Committee (ARC) asks that when planning an exterior improvement, that neighbors are briefed on the project so they can understand its scope as well as what to expect in terms of contractors coming and going.

Quick Checklist

What you'll need when submitting a CARF for review and approval:

- ☑ Completed & signed CARF.
- ☑ Annual Fees are current (paid)
- ☑ Plat showing location and setbacks of the project.
- ☑ Exterior Elevations
- ☑ Colors and styles (URLs of colors and styles accepted)

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

The following requests for Architectural approval have been reviewed by the ARC and action taken:

2024

226 Tyler	Addition - approved
527 Tenant	Porch - approved
208 Lincoln	Addition - approved
1104 Jackson	Siding replacement - approved
526 Tenant	Pool & exterior modifications - approved
306 Cleveland	Stairs - approved
1006 Riverview	Shed - approved
204 Cleveland	Addition & Shed – approved
1110 Riverview	Shutter replacement – approved
1008 Riverview	Fence replacement – withdrawn
1212 Jefferson	Fence - approved

The ARC consists of ten RVCA residents who have all previously been through the CARF submittal and approval process.

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

Contact us for help or assistance in submitting the information necessary for approval – we are here to help!

“The Architectural Review Committee (ARC) consists of ten RVCA residents that have all previously been through the CARF submittal and approval process.”

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“Around Town”

CALENDAR OF ST. MICHAELS EVENTS

September thru November

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

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

TALBOT COUNTY FREE LIBRARY - ST. MICHAELS

Multiple events ongoing September thru
November:

CLOSED - Labor Day

Mondays Movie at Noon (9/14)

St. Michaels Art League (Local Artists on Display)

Book Donations accepted

SPECIAL NOTE: *The St. Michaels branch will close
for renovation starting this fall. Check the website
for more information.*

For dates, times & reservations for events, visit:

<https://www.tcfl.org/Calendar/>

ST. MICHAELS FARMERS MARKET

Saturdays thru November 8:30-11:30 am

Rain or Shine @ the Public Parking Lot

206 S. Talbot St. <https://stmichaelsfarmersmarket.org/>

CHESAPEAKE BAY MARITIME MUSEUM

History, Art, Bay Conservation & Programs

Coffee & Wood Chips

Various dates - see calendar for dates & times

Rising Tide After-School Workshops

Various dates - see calendar for dates & times

Log Canoe Charters -on the Miles River \$\$\$

9/7, 9/8, 9/14, 9/15

Mid-Atlantic Small Craft Festival

October 4-7 \$\$

CBMM Model Guild Sailing Races

Various dates - see calendar for dates & times

Oyster Gardening Workshop

9/28, 9am - 1pm

OysterFest

10/26 10 am - 4 pm, \$

Eastern Shore Sea Glass Festival Holiday Edition

11/23, 10 am - 4 pm \$

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

CARS & COFFEE -CLASSIC MOTOR MUSEUM

Every Saturday Morning 9:00-11:00 am FREE for Members / \$5 for non-members

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Follow Rio Vista on Facebook!

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

Click the screenshot on the right or search "Rio Vista Community Association" in the search bar on Facebook:

Many thanks to all those who post their photos and comments and to Scotty Bruce for managing the page (not to mention his photos!)

Be sure to click on  Like !



Advertising 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 either through direct email or printed copies. Each advertisement includes the ability to update your content for each issue.

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 local businesses to see your advertising. All you need for content is to provide either a pdf or Word document, and we will take it from there.

The Nav-Light reaches over 500 residents, business owners and prospective homebuyers. Have a special for Rio Vista residents? This is the best place to show your support!

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Ad Sizes and Rates

Business card size (3.5" x 2.5" vertical)	\$25/issue or \$75 for 1 year (4 issues)
Business card size (3.5" x 2.5")	\$25/issue or \$75 for 1 year (4 issues)
Square ad small (3.5" x 3.5")	\$35/issue or \$120 for 1 year (4 issues)
½ Page - horizontal (~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

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Don't forget the Nav-Light Reader Feedback Survey

