

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



Winter 2024-25

Volume 24 | Issue 4

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If You Missed Rio Vista's Annual Meeting - Read On...

The Rio Vista Community Association's Annual Meeting was held on November 9th at the renovated St. Michaels Community Center, which is a beautiful, functional space that has received two first place awards for design by the American Institute of Architects. Our community enjoyed the facility and the meeting which presented the 2025 Budget and updates on shoreline preservation, the boat dock, the architectural review process, communications, Neighborhood Watch and Board activities. What follows is a brief synopsis; download the complete minutes [HERE](#).

Financial Plan

The 2025 Budget was presented by Treasurer, Jack Davis. Good management and extra contributions from 35 homeowners last year have resulted in an anticipated \$400-500 surplus for year-end 2024.

- Maryland House Bill #107 mandated that all homeowner associations establish a reserve for infrastructure repair. The engineering study we were required to conduct recommended that we set aside approximately \$5000 each year starting in 2023. We funded this reserve from our operating budget in 2023 and 2024 and announced this summer that the reserve fee starting in 2025 will be \$25.
- The Rio Vista annual fee for each property will be increased from \$50 to \$75 to cover rising costs. This fee plus the state mandated reserve fee makes the total fees \$100 per year. Invoices will be sent to all property owners via email in January.

Shoreline Preservation

- Monica Otte and Jack Davis co-chair this committee. Photos were shown of the impact of high tides on the boat dock, the road to the boat dock and Landing Road by the picnic area. It is worth going to the website to see these.
- The committee has met with Talbot County, our State Senator and the Town of St. Michaels which has a Shoreline Resiliency Committee. During these meetings we have learned that grant money is available from the state, but it is a competitive process. Grant submissions require an environmental study and engineering designs at an estimated cost of \$30,000.

Annual Meeting (continued)

- The Shoreline Preservation Committee will gather additional information about the grant process and present recommendations to the Board.
- Monica stated that **we need volunteers from Rio Vista with expertise or experience in shoreline management, environmental impacts and/or grant writing.** She asked that residents reach out to her or Jack.
- Volunteers are also needed to **help with routine maintenance of the shoreline such as planting grasses.**

Boat Dock

- Hunter Plog chairs this committee and reported that all slips were rented this year.
- The rules have been changed slightly so that slips holders do not necessarily get the same slip each year. Assignments are based on the type of boat and location of the slip.
- The dock was built in 1979 and is increasingly under water. \$200 was spent this year on replacement boards and paint.
- Eventually we will need to replace the underboards and raise the dock.
- Trailers are not permitted on the ramp – they tear up the shoreline. Boat ramps at other locations are to be used for putting a boat in the water. It was suggested that signage to that effect be added.

Architectural Review Committee (ARC)

- Chaired by Barry Burke; all committee members are residents who have been through the process of requesting approval for renovations, additions and changes to their properties.
- The purpose of the Architectural Committee is to make the process easy while following terms of the Deed & Agreement, By-Laws and Architectural Guidelines.
- 90% of Construction Approval Request Forms (CARFs) are reviewed and approved by the committee in one week. Thirteen have been approved so far this year.
- See article on page 8 for more details.

Communications Committee

- Barry Burke is leading the effort to maintain a membership database, create a communications system for notifying residents of emergencies and providing necessary information and updates.
- **To communicate with the Board the email address is RVCAInformation@gmail.com**
- **To communicate with the Nav-Light the email address is RVCANavLight@gmail.com**
- Barry is currently working on updating and improving our community website RioVistaCom.org. A member section with access to Block Captain contacts and a resale package for realtors listing and selling homes in Rio Vista will be added.
- Rio Vista is moving to Quickbooks Financial System which will enable us to send invoices via email, give residents the option to pay by credit card, bank account debit or Pay Pal and to track our finances on a single platform.
- The Nav-Light is in search of **volunteer support for writers, photographers, and areas of layout and design, marketing & advertising and editorial review.**
- We are also looking for **volunteers to assist with sending emergency and informational messages to our community.**

Neighborhood Watch Update

- Jan Swigert, President, reported that even though she is leaving the Board she will remain chairperson of Neighborhood Watch.
- She has revised the Neighborhood Watch Manual and will be coordinating with the Block Captains.
- We need one or two Block Captains for Tyler Avenue.

Ongoing Board Activities, RVCA Needs & Board Activities for 2024

- A listing of these can be found in the presentation slides on the website.
- Members were asked not to leave brush on the paper streets.
- Election of New Board Members
- Lloyd Anderson and Kevin Walsh were unanimously elected to three-year terms on the Board of Governors. (See article that follows)

The meeting was adjourned at 11:30 a.m.

“Joining the Board of Governors for three-year terms are Lloyd Anderson and Kevn Walsh.”

Presidential Note

By Jan Swigert

A final Presidential note from Jan. I am resigning from the office of Rio Vista President with some regret. I sincerely hope that all of you as Rio Vista residents continue to support the efforts of the Board. It has been a very interesting year, and I was able to meet many of you. I have learned a lot. The one thing that stands out is there are a lot of very talented people in our community! I encourage you to go to the RVCA website and read the Deed & Agreement and the newly adopted By-Laws. (under [Resident Info>Documents and Forms](#) or the Realtor Info Tab)

I know I will see you around the neighborhood and plan on being active in our community after taking a couple of weeks off. I hope that you all will be more involved in Rio Vista. I will continue to be the chairperson for the Neighborhood Watch and appreciate all who volunteered for committees.

Jan



On November 9th Rio Vista held the Annual Meeting for 2024. Attendance was very good and I think those who were there would agree this meeting was the best any of us can remember. Special thanks to the board members who worked so hard to put the meeting together – Jan Swigert, Judy Sandground, Barry Burke, Monica Otte, Hunter Plog and Sue Mullaney. The presentations and slides were outstanding. Participation from members was lively, thoughtful and helpful in planning for the move forward into next year and for years to come.

I especially want to comment on our outgoing president, Jan Swigert. During her tenure Jan worked tirelessly on some really difficult and complicated issues. Jan kept the board focused on the tasks at hand and was unwavering in her commitment to get the job done and to keep moving forward. We all owe Jan a debt of gratitude for a job well done. I know our community is far better off because of the accomplishments during Jan's time as president. Thank you, Jan.

At the Board Budget meeting on October 22nd, President Jan Swigert indicated that she would need to step aside from her role on the Board. We cannot say enough about her work and contributions this past year as well as on previous RVCA Boards going back some 15 years. The good news is that she has agreed to stay involved with RVCA by chairing the Neighborhood Watch!

So, we have a tough act to follow. There are serious challenges to be addressed in the coming year. We all are very lucky to have a board made up of your neighbors who are willing and capable to take on the issues that need to be addressed.

Issues such as implementation of a comprehensive financial tracking software package, planning for infrastructure replacement funding as required by Maryland state law, updating the community web page and member communication protocols, addressing new IRS reporting requirements and planning to apply for grants to tackle erosion prevention along our shorelines. And, dealing with the more expensive costs for everything.

What can you do? We need more participation on committees. We need Nav-Light contributors. We need Neighborhood Watch volunteers. We believe there are a plethora of folks who can contribute their special skills to help improve life in Rio Vista. Do you have grant writing experience -do you have time to help?

I urge you to take the time to look around the community to appreciate the really great place we call home. Properties are neat and clean. Many, many homes have been or are being updated and improved. There are a number of new neighbors who have purchased homes in the last few years. Take the time to introduce yourselves to make them feel welcome.

Finally, it is really, really important that we have your correct email address. Sadly, it is a sign of the times. Your email is how we quickly communicate, how you will receive the quarterly Nav-Light. We do not share this with anyone, for any reason.

Looking forward to a busy but rewarding new year. Come along for the ride.

As a reminder, open fires, such as leaves and yard debris burning, are not permitted within Rio Vista at any time.

Jack Davis

Your 2025 Rio Vista Board of Governors

“Each elected Board Member serves a three-year term”

At the Annual Meeting, new and renewing Board members are elected by homeowners in attendance who are in good standing (all fees are current). Each elected board member serves a three-year term beginning on January 1 and ending on December 31st of the 3rd year, and may serve consecutive terms.

At the conclusion of the Annual Meeting, the new and reelected board members meet to elect officers for the following year. An elected officer serves a one-year term and may be reelected each year. Terms of elected officers serve from January 1 through December 31st.

At the Board Budget meeting on October 22nd, President Jan Swigert indicated that she would need to step aside from her role on the Board. We cannot say enough about her work and contributions this past year as well as on previous RVCA Boards going back some 15 years. The good news is that she has agreed to stay involved with RVCA by chairing the Neighborhood Watch!

Jack Davis, RVCA Treasurer and a former President of RVCA, was elected as the 2025 President. Jack previously served 10 years as the Association’s President and Treasurer, holding down two of the critical pieces of the Rio Vista Association. Prior to that he served as Vice President and Treasurer. See his article (previous page) on his plans for the year ahead.

While Jack has agreed to be President, Vice President, Judy Sandground was elected to take on the Treasurer’s role and the transition to our new electronic bookkeeping system.

With Judy’s change in leadership on the Board, Barry Burke was elected as Vice President/Secretary with the goal of keeping the membership list current and transitioning to new electronic record keeping.

Also joining the Board of Governors for three-year terms are Lloyd Anderson and Kevin Walsh. Lloyd will serve on the Architectural Committee, and Kevin to chair the Curb Appeal / Landscape Committee.



RVCA Board of Governors & Committee Chairs

Officers (effective 12/1/2025):

President	Jack Davis	410-745-2461
Vice President/Secretary	Barry Burke	301-253-5113
Treasurer	Judy Sandground	703-408-1890

Contact any of the Board members by email:
RVCAInformation@gmail.com

Board Members*/Committee Chairs+:

Architectural (ARC)	Barry Burke*+	301-253-5113
Architectural (ARC)	Lloyd Anderson*	540-327-2437
Communications	Barry Burke*+	
Nav-Light	Barry Burke*	
Webmaster/Facebook	Scotty Bruce+	
Community Relations	Monica Otte*+	410-745-8397
Recording Secretary	Monica Otte*	
Curb Appeal/Landscape	Kevin Walsh*+	240-603-4148
DockMaster	Hunter Plog*+	443-786-2051
Finance Committee	Judy Sandground*+	
Neighborhood Watch	Jan Swigert+	443-239-9607
Shoreline Preservation	Monica Otte*+	

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

kw1254@comcast.net
boaterfamily0305@gmail.com
jsandground@me.com
d0wswig@gmail.com

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

Meet Your New Rio Vista Board Members

Lloyd Anderson

Architectural Review Committee

Lloyd began his career in the construction industry as a custom home builder-remodeler in the early 80's in Fairfax County Virginia. He met his wife Laura in 1993 and they were married in 1996.

They built their dream home in Winchester Virginia where they lived for 15 years, raising their three children. In August of 2013, they moved from Winchester to Easton to be closer to the water and eventually settled in Saint Michaels in August 2018.

Lloyd currently works at Verizon Wireless as a Principal Network Construction Engineer. At Verizon, he is involved with designing, building, and managing cellular projects in the District of Columbia, Maryland and Virginia (DMV) area.

Lloyd's hobbies include, boating, fishing, biking, traveling, and spending time by the water.



The Rio Vista "Marina" filled all dock slips that were available this year. This is a testament to the fact that we are a boating community.

They say that the two best days of a boater's life is the time you buy a boat and the time you sell your boat. Well, that day has come for me. My wife and I purchased a brand-new boat at a boat show, before we had kids. We made payments on it for 15 years. The boat was part of our family for 20 years. We sold our boat last week! A boat is NOT an investment. I had to practically give it away but nevertheless it is out of our driveway.

Slip renters for the 2024 year, I wish to remind you not to leave dock lines or hardware behind. If we get freezing weather, the ice could affect the marina pilings. It has been a good year and I look forward to seeing everyone next year.

If you have questions, please contact me via email (boaterfamily0305@gmail.com) or by cell (443-786-2051.)

Kevin Walsh

Chair, Landscape & Curb Appeal Committee

Kevin and his wife Paula were raised in Maryland close to the Washington DC beltway. Before moving to St Michaels, they lived in the small town of Monrovia in Frederick County MD for about 30 years.

Most of his adult employment was in the construction field, specifically commercial roofing and waterproofing. Kevin initially worked in the field and then supervised the work crews. The last 17 years were spent as an estimator and project manager until retiring at the end of 2023.

Both had wanted to live closer to the Chesapeake Bay and would occasionally visit different areas to look at properties and general locations.

In 2015, they did a bare boat cruise with another couple and ended up in St Michaels for a couple of days. "During the stay" they rode bikes around town and went through the Bentley Hay and Rio Vista neighborhoods. They were very impressed with the area and so house hunting was focused on this area from that point on. They finally purchased their present house in 2017 on Cleveland Road. The house on Cleveland was used as a weekend "get away" until moving here full time in 2021.

"What attracted us to Rio Vista was the small-town feel, the proximity to multiple bodies of water including the neighborhood marina where we lease a slip. We also like the friendly vibe the neighborhood has as shown by the friendly wave drivers and pedestrians share and people willing to stop and chat while out walking our dog, Bella."





Typically, on November 1st of each year, the invoices for the RVCA Annual Fee are mailed to homeowners. Earlier this year, the Board voted to move towards an electronic system (Quickbooks) for accounting and for billing. As it is an electronic rather than a manual system, it was determined that billing could occur in early January rather than November. As mentioned at the Annual Meeting, homeowners will be able to pay online (credit card, EFT, etc.) and payments will now be due 30 days from the invoice date. The change is not only more efficient, but also helps the Board (with an eye on budgets) to better plan for expenses throughout the year.

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 (HOAs) 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. As a result, the board of governors voted to assess each homeowner \$25.00 annually for the next three years to meet the new funding requirement.

As a reminder, for the first time in over 25 years, the board voted to increase the annual fee to \$75.00. Rio Vista has one of the lowest (if not the lowest) HOA fee in the surrounding area. The cost of goods and services have increased, and it became necessary to make this change.

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 expenses associated with climate change and increasing tides/water levels 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 2024 but are expected to increase in 2025 and future years.

The mandatory annual fee and infrastructure reserve fee invoices (\$100) for 2025 will be emailed in early January 2025. The invoices are due to be paid 30 days from the invoice date.

“Annual & Reserve Fee billing will occur in early January and be due 30 days from the invoice date.”

“Electronic billing will enable homeowners to pay via credit card, EFT or other payment methods”

“These changes are not only more efficient, but enable the Board to better plan for expenses”



Shoreline Preservation

By Monica Otte

“...if any residents have a background in environmental engineering or design or grant application writing experience, please consider sharing your skills to help protect the dock and picnic area shorelines”

“...we need volunteers to plant cord grass in exposed areas and help maintain the dock road and riprap”

As a water access community, we enjoy dramatic waterfront views at our picnic area, the ability to launch watercraft from our dock – and higher property values. For many years the Board of Governors has worked to preserve our coastal common areas by planting grasses in vulnerable areas and maintaining riprap along the Miles River. Unfortunately, more frequent high tides pose an increasing risk to our shorelines.

Since early 2024, the Board’s Shoreline Preservation Committee has been in touch with local and state officials to find out what else we can do to protect our waterfront areas. We’ve received helpful input from the state Department of Natural Resources, the Town of St. Michaels Climate Change/Sea Level Rise Commission, the offices of State Senator Johnny Mautz and State Comptroller Brooke Lierman, and some private environmental organizations.

The good news is that there are options – for example, living shorelines, expanding our coastal grass areas, or even installing offshore breakwaters – to help protect our shorelines. State funding in the form of grants or loans may be available on a competitive basis to pay for these improvements.

The bad news is that all of these options are very expensive – in the range of hundreds of thousands of dollars. And the further bad news is that to qualify for grant funding, we need to first submit detailed and complex environmental design and engineering studies and obtain permit approvals. We’ve been advised that the more detailed and complete application package we submit, the better our chances of getting funding. There are firms available that can perform this work but the cost is estimated to be in the \$30,000 range or more. So, to get money, we first have to spend money. Our present Rio Vista budget doesn’t cover these costs.

The Board is considering funding vehicles such as GoFundMe. But if any residents have a background in environmental engineering or design or grant application writing experience, please consider sharing your skills to help protect the dock and picnic area shorelines. We’re also looking for volunteers who have an interest in or ideas about shoreline preservation and how to fund it. And we need volunteers to plant cord grass in exposed areas and help maintain the dock road and riprap.

If you’d like to be a part of this important work, please contact Jack Davis at jdavis134@verizon.net or Monica Otte at ottemonica@gmail.com.

Architectural Review- (ARC) 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 2024 all 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*)

At the Annual Meeting, a question was posed as to what requires a CARF and what does not. Here is a checklist of the most common improvements and when a CARF is required, or not. A flowchart is available on the website to help (see link above).

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. 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. (Note- In Talbot County and RVCA the height of a fence may not exceed 6');

Quick CARF Checklist

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

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

4. The Architectural Review Committee (ARC) asks that when planning an exterior improvement, that neighbors are briefed on the project so that they can understand its scope as well as what to expect in terms of contractors coming and going.

A more extensive list will soon be on the website by clicking [HERE](#). It will be designed for reference by both homeowners and prospective homebuyers.

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 ARC DECISIONS

1008 Riverview	Outdoor Fireplace/Kitchen - approved
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 Review Committee at: RVCAarchitectural@gmail.com

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

Communications Report



Over the last seven months the RVCA has undertaken a “remake” of our key electronic infrastructure. What follows is an update on the five key components and the progress we have made.

MEMBERSHIP DATABASE

The membership database has been recreated from previous systems that were in place to keep track of property ownership, fees, addresses, contact information and other data used for the purposes of RVCA Deed & Agreement Extensions. All these key components rely on having accurate resident data.

EMAIL-SMS EMERGENCY & RVCA ALERT SYSTEM (Constant Contact)

Early in 2024 the RVCA signed on to the Constant Contact bulk email system. The system has two purposes. The first, is to provide a way to contact as many residents as possible via email or text with information related to emergencies. A template – with a red border has been deployed in emergency situations. The second purpose is to inform residents of important details about the community and to distribute links to the Nav-Light.

WEBSITE

Over time, we have been able to identify key parts of the website that are either redundant or outdated. Over the next year, we anticipate totally revamping the website to include more appropriate content. Additions include a member only area as well as support for the Real Estate market. Over the past year a dozen homes have sold in RVCA. Coming soon, a “Resale” packet will be available for agents as well as those who are buying or selling homes in the neighborhood. And finally, we hope to have a new “look” to better represent the neighborhood.

Additionally, a new page for residents who rent is available with documents and helpful information to make living in RVCA a positive experience.

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 had a net decrease in costs.”

FINANCIAL SYSTEM

The makeover would not be complete without a financial system capable of emailing invoices to homeowners, and to receive annual fee and reserve fee payments electronically. If you are a landlord, the revised By-Laws require that you provide tenant contact information (name, email & phone) to RVCA for purposes of the Neighborhood Watch initiative and emergency messaging.

INTEGRATION

All of these key components would not be very valuable if they do not talk to each other. In the next month we expect to email all homeowners to verify their information and make sure that all systems are up to date. Details on how to update your profile will be included in the verification email.

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 your 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. 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 also a button at the bottom of this page where you can update your information.

WOULD YOU LIKE TO RECEIVE EMERGENCY MESSAGES BY SMS?

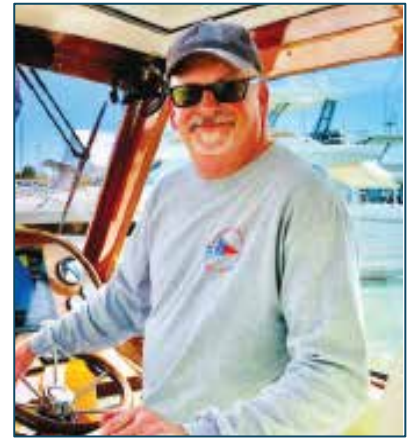
Use the button below to sign up for Emergency and Informational (not marketing) messages by SMS. The process is painless and you may opt-out at any time.

RVCAInformation@gmail.com or
RVCANavLight@gmail.com

Chris Clinton Realtor

Contact Chris today if you considering selling your home this winter or spring and before you list it, for details on affordable solutions for seniors and sellers.

Use Promo code **NavLight** for a lower negotiated commission on the sale of your home!



Chris Clinton



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ChrisClinton@cbchesapeake.com

Cell 410-443-6340

Office 410-822-9000

17 N. Harrison St.,
Easton, MD 21601



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

Call for a complimentary Listing Price Analysis of your home today.



October Letter from the Town of St. Michaels Raises Questions

By Judy Sandground

In October, the Commissioners of St. Michaels sent all water customers a letter regarding our water quality. The letter was somewhat confusing and alarming. After checking with the town Public Works Operations Manager, Brian Thompson, we learned that the letter was drafted by the federal government and mandated to be sent to all local water customers. Mr. Thompson assured us that we do not have lead in our water system – none in the aquifer and none in the supply of water sent to us. The St. Michaels system of pipes was redone in 1982/83 with polyethylene lines.

In the interest of safety, the government wants to know where there are lead pipes leading from municipal water systems to homes – the last section of the waterline into the home. This last section is the responsibility of the homeowner and older homes may have lead pipes not only leading from the main system but also in the plumbing lines inside. Some homes in Rio Vista may have lead pipes. Here is a website you can go to for more information.

<https://www.epa.gov/ground-water-and-drinking-water/protect-your-tap-quick-check-lead-0>

“Mr. Thompson assured us that we do not have lead in our water system.”

“...older homes may have lead pipes not only leading from the main system but also in the plumbing lines inside.”

Public Meeting – Review Traffic Calming Study: 12/12/24

By *Monica Otte*

A public meeting to review the results of a Traffic Calming Study, focusing on before and after school traffic in our neighborhood, is scheduled for Thursday, December 12 at 6 PM at the St. Michaels Community Center, located at 103 Railroad Avenue. Representatives of the Sheriff's Department, County Engineer and the firm that conducted the study will be present to speak to interested residents.

Last year members of the Rio Vista and Bentley Hay communities met with Sheriff Gamble and the County Engineer's office to discuss the problems of drivers ignoring stop signs and speeding in our neighborhood. Thanks to our residents' input, the County installed more speed limit and stop signs on our streets. The County also commissioned a traffic calming study to examine traffic patterns during the arrival and departure times at the St. Michaels schools complex.

The report was issued on July 9, 2024, and describes the results of a study conducted on Tuesday, May 21, 2024 on Lincoln Avenue, Riverview Terrace and Seymour Avenue between the hours of 6:30-8:30 AM and 2-6 PM. The study's purposes were to determine: (1) if there's significant "cut through" traffic to avoid school-related traffic congestion on Route 33; and (2) if speeding occurs at times of school drop-off/pick-up.

The study concluded:

- (1) Drivers use the 3 streets as an alternative route to the school complex or YMCA, and not as a "cut through" to avoid congestion on Route 33.
- (2) No significant speeding was seen on the 3 streets. The highest observed speed was 29 mph, and not more than 33% of the vehicles exceeded the 25 mph speed limit. The study found that this was due to narrow roads, all-way stop signs, and on-street parked vehicles.
- (3) There's an issue with traffic congestion at the Route 33/Seymour intersection during school drop-off/pick-up times.

Recommendations from the study are:

- (1) No additional traffic calming measures for the 3 streets.
- (2) Perform an analysis to see if a traffic light is justified at Route 33/Seymour intersection.
- (3) Investigate creation of an additional access road from Route 33 to the schools complex.

A copy of the complete study is available on the website by clicking [HERE](#).

If you have concerns or questions, please plan to attend.

Antiques on Talbot

Where the Past Meets the Present

211 N. Talbot Street
Saint Michaels, MD 21663
410-745-5208



- Nautical/Decoys
- Oyster Plates/Cans
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Crape Myrtles—They Are at Risk!

By Jan Swigert

The Crape Myrtles in our area are so beautiful!! BUT take a good look at your tree or bush. One of our residents pointed out the white scale on her crape myrtle to my husband and me. Bark Scale rarely kills Crape Myrtle but does distress it. (Our crape myrtle looks dead because of this stuff.) Bark scale is an invasive insect species that originated in Asia. The infestations appear as white or gray, waxy crustations on stems, large twigs, and trunks, but rarely on foliage. It spreads very easy. They especially congregate in branch crotches and at pruning sites.

Soil-applied systemic insecticides are the most effective treatments currently available. There are many resources available to help with this problem, including various universities such as the University of Maryland.

<https://extension.umd.edu/resource/crapemyrtle-bark-scale/>

Please look at your Crape Myrtle to check for this and seek treatment so your Crape Myrtle will be beautiful in 2025! To read more, SEARCH "crape myrtle bark scale"



Heavy sooty mold on foliage



Active bark scale crawlers



Celebrate Christmas in St. Michaels!

By *Monica Otte*

From Friday, December 13 through Sunday, December 15, the annual Christmas in St. Michaels festival will transform the town into a wonderland of holiday splendor, with events and activities for all ages. Everyone will enjoy the Talbot Street Parade with Santa, the shining beauty of the lighted Boat Parade, the exquisitely crafted confections at the Gingerbread House Competition and Display, and the joyful music of the Holiday Concert. Children will love the chance to eat Breakfast with Santa, and adults will marvel at the beautifully decorated houses in the Tour of Homes. Shoppers will discover unique handcrafted gifts, decorations and delicious treats at the Marketplace and Sweet Shoppe. Everyone can savor a traditional home-cooked holiday meal at the Holiday Breakfast or the Old-Fashioned Eastern Shore Christmas Dinner. And don't forget to buy the annual collectible Christmas in St. Michaels ornament.

All proceeds from Christmas in St. Michaels will benefit non-profit organizations that serve the Bay Hundred community. Join in the festivities to kick off your holiday season and help out your neighbors. For more information, visit

christmasinstmichaels.org

Happy Holidays to All!



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- Cotton T-shirts • Crew Neck Sweatshirts
- and much more

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20% Off*
Any Purchase of \$50 or more
By mentioning this ad

Find Us On Fremont
Across the street from
the Library

FINCEN –What to Know for HOAs and Business Owners

By *Barry Burke*

The U.S. Department of the Treasury's Financial Crimes Enforcement Network (FinCEN) has a new requirement as part of the Corporate Transparency Act. It requires that HOA's file a report to register their Board of Directors (in RVCA's case, the Board of Governors). Information is provided about each Board Member, and identification uploaded. This requirement must be met by 1/1/2025 or significant penalties of up to \$500/day may apply. Each time a new Board Member is elected or resigns, an amendment must be filed within 30 days of the change. The RVCA Board successfully filed our Beneficial Ownership Information (BOI) on November 9th.

Owners of all small businesses should consult their CPA and/or attorney to determine if they must file by the January 1 deadline. Reporting companies created before 1/1/2024 have until January 1, 2025 to file their initial report. Companies created or registered in 2024 have 90 days to file after receiving notice that their creation or registration is active.

Find out more by going to <https://fincen.gov/boi>

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ACTIVE	List Price	UC Date	Sale Price	Days on Market
1110 Jefferson	\$ 450,000			165 / 165
1003 Riverview	\$ 2,695,000			4 / 4
PENDING or ACTIVE UNDER CONTRACT (UC)				
1015 Riverview	\$ 2,195,000			25 / 25
CLOSED – 1/1/24 to 11/3/24				
216 Madison	\$ 410,000	9/25/24	\$ 410,000	38 / 38
526 Tenant	\$ 425,000	6/5/24	\$ 425,000	11 / 11
1113 Jefferson	\$ 451,000	7/23/24	\$ 451,000	32 / 32
304 Cove View 8A	\$ 470,000	1/12/24	\$ 470,000	8 / 8
316 Cove View 5A	\$ 495,000	5/29/24	\$ 495,000	6 / 6
1104 Harrison	\$ 497,000	5/27/24	\$ 497,000	45 / 45
220 Tyler	\$ 624,900	9/6/24	\$ 624,900	21 / 152
515 Tenant	\$ 1,400,000	3/15/24	\$ 1,400,000	45 / 45
601 Cove	\$ 2,140,000	7/8/24	\$ 2,140,000	41 / 41

"Rio Vista Community Association Help Wanted"

The Rio Vista Community Association is in search of resident volunteers to help keep our Community Safe & Clean.

If you are interested, send us an email at RVCAInformation@gmail.com

SERVE ON THE FOLLOWING COMMITTEES:

- Shoreline Preservation
- Communications
- Community Events
- Curb Appeal/Landscape
- Dock
- Neighborhood Watch (Block Captain(s)–Tyler Ave)

SPECIFIC SKILL SETS:

Shoreline Preservation: Expertise or experience in shoreline management, environmental impacts and/or grant writing.

Communications: Nav-Light: Contributing writers, Photographers, Marketing & Advertising, Layout & Design (Word)

Community Events: Assist in the planning and implementation of Events for Residents

Curb Appeal/Landscape: Volunteers to assist with community projects

Dock: Assist with dock maintenance

CALENDARS OF ST. MICHAELS EVENTS

December thru February 2025

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

TALBOT COUNTY FREE LIBRARY - ST. MICHAELS

The library has moved to a temporary location and is now open. See article -----à

For dates, times & reservations for events, visit:
<https://www.tcfl.org/Calendar/>

MIDNIGHT MADNESS – 23rd Annual Event

Saturday, December 7

See the Facebook Page/Website, click [HERE](#)
<https://www.facebook.com/midnightmadnessstmichaelsmd>

ST. MICHAELS FARMERS "HOLIDAY" MARKET

Saturday, December 7: 8:30-11:30 a.m.
Public Parking Lot @ 206 S. Talbot Street
See the Web page [HERE](#)

CHRISTMAS IN ST. MICHAELS- 38th Annual Event

December 13-15: 8:30-11:30 a.m.
<https://christmasinstmichaels.org/>

CHESAPEAKE BAY MARITIME MUSEUM

Click on Links below to see upcoming Events

YOUTH PROGRAMS:

[SUMMER CAMPS](#)
[LIGHTHOUSE OVERNIGHT ADVENTURES](#)
[SCIENCE SATURDAYS](#)

PUBLIC PROGRAMS:

[SPEAKER SERIES](#)
[APPRENTICE for a Day SHIPYARD PROGRAMS](#)
[EXCLUSIVE MEMBER OPPORTUNITIES](#)
[ON THE WATER PROGRAMS](#)
[MARITIME MODEL GUILD](#)

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
102 E. Marengo St.
<https://www.classicmotormuseum.org/>



The St. Michaels Library has MOVED!

The St. Michaels Branch has moved to a temporary location as an expansion and renovation of that branch began at the main location last month.

The temporary location opened on Tuesday, November 12th, at the St. Michaels Village Shopping Center, 1013 S. Talbot St., behind the Shore United Bank.

The temporary location is at the site of the former St. Michaels YMCA. Patrons will still have access to regular library services, such as computers, reference services, the library collection, copier, and other library resources. There is no external book drop at the temporary location, so books will need to be returned during open hours. *The hours for the temporary library will be from 10:00 a.m. to 6:00 p.m. Monday through Thursday, and 9:00 a.m. to 5:00 p.m. on Fridays and Saturdays.*

Please call 410-745-5877 for further assistance.

RVCA HELP WANTED

Shoreline Preservation
Communications
Community Events
Curb Appeal/Landscape
Dock
Neighborhood Watch
(Block Captain(s)–Tyler Ave)

See Page 14 for Details



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 left 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!

"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, or one year, and get one issue FREE. *Valid for new advertisers only.*

For more information, contact us at

RVCANavLight@gmail.com



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") horizontal	\$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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