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THE ISLAND TIMES



Sunrise on the South River
 Photo by Michael Veins

2014 Board

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Newsletter

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 Lee Ann Candon

GRAPHIC DESIGN
 COURTESY OF
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Island Clothing

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Firehouse Santa Sunday, December 7th — 5:00 pm



Each year, the Woodland Beach Fire department sends out their fire truck — with santa aboard — to visit local communities, collect gifts for those less fortunate, and delight young and old alike. Signs will be posted at a few intersections along Turkey Point Road where the santa stops will be. Please bring a wrapped gift marked for girl/boy/either and the age for which the gift is appropriate. If you are unable to greet santa, please leave your gift at the stop or ask a neighbor to bring it for you. Let's help make this Holiday a joyous season for everyone!

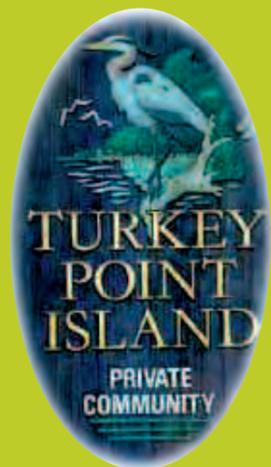
Calendar of Upcoming Events



December 7th
 Firehouse Santa 5:00 pm

December 10th
 TPPOA Board Meeting
 7:00 pm Kiwanis Club

January 14th
 TPPOA Board Meeting
 7:00 pm Kiwanis Club



T.P.P.O.A.

Turkey Point Property Owners Association
 P.O. Box 56
 Mayo, MD 21106

Turkey Point Day



THAT WAS FUN!!! **A BIG Thank You to Duane and Patti Stewart** for organizing the event again this year. And an

equally big thank you to everyone who rolled up their sleeves and helped in all the ways we do each year to pull off this fantastic community party! Well done!

Visit us on the Web at: www.turkeypointisland.com
 And now on Facebook!

Beaches & Pier Access Car Windshield Stickers

Remember to get your press-on sticker for your car if you plan to park at the pier or one of the community beaches of any community property (call 410-798-1848 or email c.la.candon@verizon.net). We have had complaints of non-residents using community property which has led to some problems over the summer. Because of that, we have developed a flyer. You can obtain a copy of the flyer this Spring. These flyers will be put on windshields of cars parked at



community beaches or pier access if they do not have a sticker displayed. Remember that guests on community property must be accompanied by a resident. And if you ever encounter a problem while accessing the community properties, the local law enforcement agencies encourage everyone to call 911 so there can be a record of the problem and the police can respond to keep our areas safe. Any questions, please contact a board member.

FYI That this is a community newsletter and a great way to share information about what is going on around here? Please feel free to submit articles or pictures to the *Island Times* editors, Lee Ann or Charlie Candon (410-798-1848 or c.la.candon@verizon.net) for consideration in the next addition. Any input is welcome!

Do you have any issues or concerns or ideas for the community? Please contact any board member! If you see something out there that needs attention or have an idea, please let them know.

General Meeting and Annual Board of Directors Elections

The general meeting was held October 8th at 7pm at the Kiwanis Club. A motion was made and passed to accept the current board and officers as a slate. The vote to keep them on "board" for another year in office was passed unanimously. Thank you to all who serve and graciously give of their own time to help keep our community running smoothly. Anyone who is interested is invited to serve on the board. You may contact a board member or come to one of the two general meetings held each year, in April and October. For the meeting minutes, please see the TPPOA website. If you would like a printed copy, contact a board member.

Oyster Cages on the Pier

For the 10th year, we are growing oysters with the South River Federation for the Marylanders Grow Oysters Program on our community pier. This program used to be run through the Chesapeake Bay Foundation. The program is designed to help the oyster "spat" which are grown at the Horn Point lab mature in a safe environment. By allowing the spat to grow, they get a head start for about 9 months while they are protected in cages before they are planted on a sanctuary reef. The cages are basically maintenance free, though they do enjoy a cleaning now and then to knock off some of the sediment and barnacle growth and keep the shells clean for the spat. Anyone can do this by lifting and dropping the cages a

few times in the water. This is safe to do anytime except when it is freezing out — the spat can survive in solid ice, but not in freezing air! When the weather is temperate, feel free to pull the cages up onto the pier and examine the ecosystem of small critters that grows around these cages — pretty neat.

All of the oysters grown on Turkey Point will be planted on a sanctuary reef in the South River. Many of our waterfront neighbors are growing them too! This is an easy way to help replenish native oysters in the rivers and the Chesapeake Bay. It is also helping with water clarity and quality. If you have any questions about them, please contact **Lee Ann Candon** 410-963-6852 or **South River Federation** 410-224-3802.

Are You on the Turkey Point Phone/Email List

To be included on the TPI contact list and receive pertinent emails, please contact Barb Flynn with any updates on phone numbers, emails, names, etc. She can be reached at flynnbar@comcast.net. Turkey Point phone/email lists are available at general meetings. If you cannot attend, please contact a board member for one.

Newsletters ★ Brochures ★ Logos
Business Cards ★ Letterheads

Rice Graphics

LAYOUT & DESIGN

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Turkey Point Halloween Party

Ghouls and Goblins galore, oh my! Thanks to Cynthia Burton for the use of her driveway and to everyone who helped make this party happen. A good time was had by all.



What is a C.L.U.E. Report and Why Should You Know About It?

By Steven vonBriesen

C.L.U.E. is an acronym for Comprehensive Loss Underwriting Exchange. C.L.U.E. is a nationwide insurance claims history database containing up to seven years of your personal property claims history. C.L.U.E. Reports are only accessible to property owners, insurance companies and lenders.

Home buyers today are sometimes requesting the seller furnish a copy of a C.L.U.E. report as a contingency for a purchase offer. If you are selling your home, a copy of the C.L.U.E. report can make your home more attractive to buyers by providing full disclosure of recent claims or that there have been no claims.

The unfair side to all this is that your claim history for one property may impact your premium or ability to insure a completely different property. The previous owners claim history may affect your premium as well.

File claims only when you must and understand that sometimes under the right conditions, insurance companies may even count an inquiry as a claim. To learn more, contact your homeowners insurance company.

Flood Map Information

Courtesy Steven vonBriesen

Did you know that there are tools available to check your property's flood potential? FEMA's Flood Insurance Rate Maps (FIRM) are accessible through the county's website. Go to:

- ▲ aacounty.org
- ▲ Agencies, Planning and Zoning
- ▲ Planning and Zoning Quick Links (right side)
- ▲ Digital Flood Insurance Maps DFIRM Outreach
- ▲ Flood Risk Application

From here, zoom to AA county or specific location and find your house or the property you would like to see the map for. Play around with it — it is easy to use.