

The annual meeting of the White's Creek Marina Condominium Association was held at the Millville Volunteer Fire Department's Meeting Room in Millville, DE, on March 23, 2024. For the record, a pre-meeting packet was mailed to each slip owner's home that included the WCM Ballot/Proxy Voting Form, 2024 Annual Dues Invoice, Draft of the 2023 Annual Meeting Summary, the 2023 Budget Report with the 2024 Estimated Budget, and the 2024 Renter Form. Email reminders about the annual meeting were also sent.

The meeting was called to order by President Paul Lubold, at 10:05 a.m., who then shared the very sad news that Marcia Waddell had passed away overnight. In addition to Paul, the following Board Members were in attendance and introduced at the meeting: David Gormley, Treasurer, and Kathy Sutphin, Secretary. Joe DeAngelis, Vice President, was unable to attend. It was noted that the meeting was being recorded.

After reviewing the meeting sign-in sheets and returned proxy statements with Kathy, David Gormley announced that the minimum 88 slip owners had NOT been met for a quorum as there were only 58 slip owners in attendance and/or who had submitted signed Proxy Forms for the meeting. Paul Lubold noted that there would be "no official votes" as per the Marina's Code of Regulations, because a quorum of unit owners (60%) is required for official business.

Paul, calling attention to the prepared meeting slides, praised and thanked the 2023 marina volunteers, including the Flagpole group (Rose Walker, John Stapleton, and Gary Cicchini), Marina gardeners (Herb and Jeanie Speck), Advisory duo (Karen and Larry Pennypacker), Weeding crew (Stan and Kathy Sutphin), Marina repairs (Joe Hyde). He noted that Gary was stepping down from the Flagpole group for health reasons and added that a new flag was in the process of being purchased. Paul also gave kudos to the work group attendees who devoted a Saturday to installing eye bolts, slip numbers, and 5 ft. bumper sections throughout the marina. Joining Paul for fall workday, were Brian Staley, Brian Mansure, Ed Wagman, Stan & Kathy Sutphin, Larry Pennypacker, Emerson Wells, Steve Mann, Joe Hyde, John Donahue, Joe DeAngelis and Robbie DeAngelis.

Paul reminded everyone that we are an all-volunteer organization that has an ongoing need for volunteers, especially for the Board. He thanked Toby Rice for volunteering for a Vice-Presidential Board role and also thanked retiring David Gormley for his work as Treasurer as he was stepping down from the Board. Paul also thanked Kathy Sutphin for agreeing to continue to work as the Board Secretary and fill in as treasurer until another volunteer took over.

David shared the projected and actual budget amounts from the distributed 2023 financial report. He noted the total income projected for 2023 was \$44,700 and the actual 2023 income with special assessments for the marina reconstruction of \$305,800 was \$356,751.90. The 2024 income estimate is \$62,125, which includes some late special assessment income. The estimated total expense for 2023 was \$41,700 with the actual total expenses of \$35,470 reflecting various cost cutting strategies, including reductions in ice-eater expenses. The 2024 estimated expenses are \$49,287.35 reflect anticipated increases in insurance and maintenance expenses. Capital Improvement expenses for 2023 to Droney Marine Construction were estimated at \$444,420 with actual amounts being \$313,955 for 2023 and \$273,400 estimated for 2024. The 2023 electrical expenses to be paid to Lambent were estimated at \$29,500 with actual expenses totaling \$37,284. Paul explained this increase was due to the need to add another 200-amp electric box to handle the overload on Dock C power and branch separate electrical service to Docks D and E. The actual \$11,793 in 2023 plumbing expenses were less than the \$13,450 budgeted for 2023. David summarized the total Capital Improvement dollars spent noting that

\$487,370 was budgeted for 2023, actuals for 2023 were less at \$366,976.17 and \$328,012 estimated for 2024. He noted that the Board does whatever it can to keep expenses down, reminding everyone that Board Members do not get a salary or any other benefits. In closing, David reported that the marina's assets as of December 31, 2023, were \$10,692.86 in regular checking, \$32,817.58 in a 12-month CD, and \$357,849.85 in the Capital Improvement Account to cover the cost of completing the marina reconstruction in 2024 with a buffer for unexpected expenses.

David reported on the challenge of rising expenses that included construction and maintenance material costs and marina insurance premiums, which have been increasing by about \$3,000 year. He added that the marina cannot continue to function on slip dues of \$300 per year. He reminded attendees about the change from a post office box to a physical, locking black mailbox on the marina's ramp side and encouraged them to mail or drop off correspondence at 155 Naomi Drive. David said he was leaving the board after the end of his term and thanked Kathy and Paul for taking over his treasurer duties after his motorcycle accident. He also thanked the membership for the cards and support he received during his recovery.

With the knowledge that the voting was done without the required quorum, all attendees took the opportunity to vote and unanimously accepted both the 2023 final budget report and the 2024 estimated budget plan without any suggestions for changes. The attendees also voted on the 5-page summary/minutes of the annual meeting on March 25, 2023, and unanimously accepted them with no changes.

OLD BUSINESS

Paul Lubold continued the earlier discussion on ice-eaters noting that they are problematic to use full time due to high power consumption, maintenance and replacement costs, and vandalism issues. He explained that in 2022, there were three days when it was cold enough to cause ice to form in the marina. He proposes that ice eaters be maintained and ready to go and that only the number that are truly needed are deployed by a volunteer team when warranted by weather conditions. He asked for comments and suggestions on this new ice-eater plan, and none were given as long as the ice eaters remain ready to go when needed.

In other old business, Paul noted that the DNREC reconstruction permit expires in mid-November and all work should be completed well before the end date. He added that the 2024 reconstruction prices that were negotiated with vendors (Droney Marine Construction, Lambent Electric, and Ocean View Plumbing) last year are being honored as well as the negotiated \$250 lift reconnection fee for each Dock D lift owners. Paul added that the Dock D pylon caps will be installed by the contractor and noted that the work in progress shows that the new Dock D level had been installed to match the level of the promenade. Paul added that the marina ramp user fee will remain at \$100 per season in 2024.

Paul shared several ongoing reminders that included:

- No Marina foot traffic during reconstruction;
- No servicing of boats or transferring fuel or oil in marina;
- No fishing or crab pots/nets from WCM Docks/Piers/Promenade
- Slip owners/renters must provide proof of up-to-date personal vessel insurance at the required levels to get vessel and trailer stickers

- Please provide self-addressed, stamped envelopes to facilitate WCM Stickers distribution. Clients of Bob's Marina were encouraged to address the envelopes to them with the Slip Number if Bob's Marina is delivering their boat to the marina.
- White's Creek Marina stickers must be displayed on the PORT side
- There is a \$5 Fee per sticker for lost WCM Stickers
- Any and all slip sales must include a \$200 Transfer fee payable to White's Creek Marina Condominium Association,

Speaking from the experience of trying to prevent a slip owner's boat from drifting toward open water, David urged slip owners to seek help from a marina Board member or dock neighbor if they are unsure as to how to best secure their vessels in their slips. He reminded slip and lift owners to be sure to tie up their vessels properly as vessels can easily slide under a dock or float away during low and high tides and bad weather.

Paul encouraged attendees to sign up to get vessel safety inspections by Ralph Carotenuto or another member of the Coast Guard Auxiliary from 9am to 12pm on June 29th at the Marina.

Paul stressed the importance of ensuring that the Board had up-to-date phone, mailing address, and email addresses for all slip owners and renters as this is crucial in emergencies and to maintain communication. Kathy Sutphin explained that she uses MailChimp software to send marina announcements and newsletters and warned attendees NOT to unsubscribe to Mailchimp because all communication to their email account will cease immediately and there is no way to undo this action.

Paul noted that there the ongoing marina construction was continuing and warned that the area was closed to foot traffic.

David Gormley reminded people that he had stepped down from the Board and asked people not to come to his home for stickers. He directed them to Joe DeAngelis, a part-time resident who recently joined the Board, and agreed to take over the 2024 sticker distribution process.

Paul also stressed the requirement of each slip owner or renter having up-to-date marine liability insurance on file with the Board as part of the annual sticker process. He added that although some effort had been made, no options to change the marina's insurance coverage had been found as fewer and fewer companies were offering this type of insurance.

NEW BUSINESS

Paul showed five slides from the Dock D reconstruction work that included the long-reach equipment that was essential to working around the boat lifts. His recap that the D work completed the rebuild with no additional special assessments planned, was applauded and cheered by attendees.

After Paul noted that everything is more expensive and the marina budget was just meeting expenses, he asked for attendee thoughts. With the realization that insurance rates will continue to increase by thousands of dollars, discussion centered around the need to gradually increase the marina's annual dues – something that has not been done for years. One attendee noted that slip owners were tired of surprises and suggested identifying potential improvements such as the ramp improvement, lighting, promenade structure, etc. for a future plan to follow. A plan to increase the annual dues in 2025 was supported by the slip owners in attendance, many of whom

supported additional increases in the future to build the marina coffers and help avoid the need for large special assessments.

Also, Paul added that he had reached out to a local management company for an estimate of their services and received an estimate of \$700 per month with the Board volunteers still being responsible for all of the paperwork. Adding that this was disappointing, he emphasized the continuing need for volunteers.

David Gormley reminded slip owners to shop around for marine vessel insurance as he personally found that it varied greatly in cost between companies. He mentioned that some slip owners' title companies have asked for evidence of liability insurance coverage for their boat slips. David explained this coverage, although not required by the Board, was important as boat slip properties are NOT covered by marina's insurance. David noted that this type of coverage was sometimes included with or could be added to the slip owners homeowner's insurance but that would need to be confirmed on an individual slip owner basis. Also, David added that during an extreme low tide, he had identified approximately 12 to 14 slip properties that had remnants of rusted, jagged steel pilings from years ago that represented a danger to anyone who might fall into the water. He noted this danger put the slip owner at risk, and added the Board had recommended that slip owners remove these steel pilings. Slip owner John Myers shared that he hired a scuba diver to burn out the steel pilings in his slip to enable his boat lift installation, which had been delayed because of this. Slip Owner Amit Das also shared that he hired someone to take care of the pilings in their slip at the cost of \$2,700 for four.

More discussion on insurance ensued and it was explained that the marina's insurance covered the marina owned property, promenade and five docks not individual slips. Paul stated that fire risk is the reason for the no fueling or no maintenance rules at White's Creek and all area marinas. David added it was the slip owners responsibility to follow the no fueling/no maintenance rules and ensure that any renters followed them, as well.

Paul shared information about having internet service at the marina. He explained the estimated cost to support internet service to the existing marina cameras in one shed was about \$1,200 per year, even with the free installation that had been promised by Bloofiber. The internet expense was overwhelmingly disapproved by the attending slip owners as something requiring too much financial and volunteer support to maintain.

Discussion returned to annual dues, and the slip owners in attendance agreed to a plan to increase the annual dues from \$300 to \$400 in 2025 to meet marina expenses, especially rising insurance costs.

Paul directed attendee attention to the White's Creek Marina website at whitescreekmarina-de.com, which was established to serve as a communication hub for marina information.

Paul was congratulated for keeping the meeting to under one hour. A motion to adjourn the 2024 Annual Meeting was made by first and seconded by several people at ~10:58 a.m.

This meeting summary is respectfully submitted by K. Sutphin.