

The annual meeting of the White's Creek Marina Condominium Association for 2026 was held at the Millville Volunteer Fire Department's Meeting Room in Millville, DE, on Nov. 1, 2025. For the record, a pre-meeting packet was mailed to each slip owner's home that included the WCM Ballot/Proxy Voting Form, Draft of the March 29, 2025, Meeting Summary, the 2025 year-to-date Budget Report with the 2026 Estimated Budget. It was announced that files of the 2026 Annual Dues Invoice, 2026 Owner Registration Forms and 2026 Renter Registration Forms would be finalized and posted on the White's Creek Marina Website to for slip owners to download around January 2026. It also was noted that the meeting was being recorded.

The meeting was called to order by President Paul Lubold, at 10:06 a.m. In addition to Paul, the following current Board Members were in attendance and introduced at the meeting: Kathy Sutphin, Secretary; Mark Toolan, Treasurer; Joe DeAngelis, Vice President and Toby Rice, Vice President. After reviewing the meeting sign-in sheets and returned proxy statements, it was announced that there was a combined total of 84, which did not meet the required 88 slip owners needed for a quorum. Meeting the quorum would have allowed official marina business to be conducted. There were no volunteers or nominations for someone to replace Kathy Sutphin, who had announced in March 2025 that she was stepping down at the end of the year. The following slate of Whites Creek Marina Board Members was announced for 2026:

President Paul Lubold
Treasurer Mark Toolan
Vice President Toby Rice
Vice President Joe DeAngelis

Paul called attention to the meeting slides he prepared and noted the importance of volunteers to the marina. He thanked all volunteers and gave special kudos to retiring Secretary Kathy Sutphin as well as Joe Hyde, Herb and Jeanne Speck, and Deb and Tony Martin.

Mark Toolan noted the transition to Quick Books, the industry accounting standard, had been completed. He reported that liens had been filed on the two slips that have been collection for many years and that he was hopeful that one would be settled in the coming year. He explained that it was important for the marina to maintain and grow a capital reserve fund to cover expenses like insurance deductibles. The marina currently has a one-year CD for \$35,000 and a shorter-term CD for \$25,000.

Mark said the budgeted amount for legal fees may need to be increased in the future as the Marina Bylaws and other governing documents are outdated, confusing, and need to be updated. Funds may also need to be budgeted for administrative services if no one volunteers to serve as Board Secretary. Also, he said he obtained a \$25,000 quote for the cost of a Capital Reserves Study, which had been discussed at a prior annual meeting.

Mark noted that the annual dues per slip would remain at \$400. The year-to-date budget report, the 2026 estimated budget, and summary of the 2025 annual meeting in March was (unofficially) accepted without changes by attendees.

OLD BUSINESS

- Routine Maintenance: The older marina lights burn out on a regular basis and need to be updated.

- Flagpole: A creative design is needed for a Marina Flag, which was approved at the March annual meeting.
- Security Cameras: There is no live feed, which was identified as a waste of money at a prior meeting.
- Ice Eaters: Anodes and maintenance are up to date
- Ramp: Improvements may be a future project involving an engineer, permits, etc.
- Email: To ensure you get marina notifications, remember not to unsubscribe from MailChimp, the program that is used for marina communication
- Safety Reminder: Do not service boats in the marina
- Selling Your Slip: \$200 fee due to White's Creek Marina Condominium Association at settlement
- The marina's insurance agent recommends that in addition to vessel insurance, slip owners carry liability insurance on their boat slip areas, which can often be obtained through homeowners' or personal liability insurance.

PRESIDENT'S REPORT AND NEW BUSINESS

Paul emphasized that volunteers are essential in operating the marina and keeping marina costs down. He noted that after several years of serving as Board President he was ready to back out and would like someone to step up to the position

Paul noted that he was actively looking for a new electrician because the current one has not responded to multiple calls for service. He noted the marina lighting needs an update, and he would like to purchase a few more throw rings to be hung up along the piers.

Paul reminded boaters to winterize. Regarding hose and hangers along the piers, Paul said Joe Hyde reminds boaters to take their hoses off of the hanger for the winter as they can freeze and damage the pipes.

Paul again cautioned everyone to make sure that their boats are tied up securely. He noted that boats in the marina have either floated off due to high water or have become nearly submerged because of improper tie ups. He stressed the boaters must seek help if they do not know how to secure their vessels, especially for high and low water. Situations like this reinforce the importance of having updated contact information for all slip owner and renters. Other items included:

- There must be NO FUELING in the marina. Paul stated that everyone following this rule is his primary concern due to the chance of fire.
- The gate code will be changed to 0812 for the 2026 boating season.
- 2026 Invoices and Registration Forms: Link to download forms will be posted on website
- U.S. Coast Guard Auxiliary will again free boat inspections at the marina in June.
- The annual dues for 2025 will be \$400 to cover the budgeted operating expenses.
- WCM Stickers, which will be orange in 2026, go on the port side of vessels and on trailers parked at the marina. There is a \$5 fee per sticker for lost stickers.
- Ramp Fee: The ramp fee will remain at \$100 for 2026 – for persons living in White's Creek Manor community only.
- The marina opening and closing dates are determined by the weather and temperatures. The marina stopped posting hard dates because late fall can be a great time to fish. Typically, most boats are out of the marina before the ice eaters are installed – usually by mid-December.

Noting that a quorum is needed to approve capital expenditures, Paul hopes to have prices and dates for the ramp improvements to share and discuss at the next meeting.

Regarding the ongoing speeding problem in White's Creek Manor community that threatens child and pet safety, Paul asked that everyone be mindful of the 20-mph speed limit and stop signs in the neighborhood. He reminded attendees that WCMPOA has installed additional radar speed signs with cameras to increase speeder awareness.

The meeting was adjourned at 11:05 a.m.

*This draft meeting summary is respectfully submitted by K. Sutphin,
who encourages any needed corrections and clarifications.*