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WHITE HORSE PARK COMMUNITY ASSOCIATION, INC.  
BOARD OF DIRECTORS MEETING

OCTOBER 16, 2010 at 10:00 AM

CLUBHOUSE

The meeting was called to order by Phil Rensch, President. Phil led us in the Pledge of Allegiance.

Phil introduced the Board Members. Those present were Willy Goheen, Vice President; Barbara Price, Treasurer. Loretta Donaldson, Secretary & Bunnie Jenkins, Member excused.

The minutes of the August 21th meeting were being read by the President when he noticed that the members had copies. Barbara made a motion to forego reading the minutes & this was seconded by Willy. Sue said there was a correction. Angelo Serpe donated 1 bushel & James Curtis donated 2 bushels making a total of 3 bushels of crabs donated. Barbara made a motion to approve the minutes & Willie seconded the motion. Motion passed.

Barbara gave the Treasurers' Report – Revenue for September dues, electric fees & miscellaneous income was \$56,467. Total expenditures were \$70,617. You will notice we spent more than we took in. That is because of the electric. We had not billed for the electric yet for October I do not think. PNC checking is \$52,932; PNC Reserve Money Market is \$93,435. (PNC is reserve for our operating account) M&T Reserve Account 1 is \$117,714; M&T Waterfront Reserve is \$62,734; Total Reserve Money Market is \$16,556; First Shore Money Market is \$47,963; Petty Cash is \$802 for a total reserve of \$245,000. Delinquent revenue –Association Dues, fees & electric—Open invoices 30 days past due – there are 19 for a total of \$3,264; 60 days past due – 21 members for a total of \$5,111. We have four in Collections with the Attorney for a total owed of \$6,994 for a total amount owed by members \$15,370. Motion to accept by Willy & seconded by Barbara. Motion passed.

ECC Committee: No one attended meeting.

CLUBHOUSE: Pat Young said it was a successful year. Pat said she needs input for the events as she thinks people are tired of the luau as to whether we want country western or what. Clubhouse Committee will get together in March to set up events for next year.

MARINA: Ed Webb reminded everyone that boats must be out of the Marina by November 1. The Dock Boxes also need to be removed by this time. Ropes need to be removed from the pilings. The Mooring pilings will need to be taken out so they can get equipment in to work on the Marina. Barbara asked if everyone had been notified that have boats at the Marina & the answer was yes. Other than that everything is going ok.

PARK MANAGER'S REPORT: Phragmitis – Weeds that grow along the water & drainage area. Bob, John & I (Sue) cleaned behind Boat Yard & down the drainage ditch to the St. Martin's River. We got all the phragmitis out of the area as far as we could. They will try putting weed killers on the phragmitis every couple of months trying to control them. Phragmitis have about 25 foot runners. On October 11, the County sprayed phragmitis. Sue left a priority chart for the county sprayer. Number 1 was the drainage ditch at the opening of the park. #2 was the drainage ditch behind Black Duck Circle

& #3 was spraying behind Deep Sea Drive & the Marina. Joyce said the county ran out of spray & will be back. Sue did not know how far he went.

County Roads – Big Pot Holes as you come into Park. Sue started with the Pines about the pot holes then she ended going to the county. Sue spent the better part of one day at Worcester Court House & County Roads to get the pot holes filled in by the county. It appears the county fixed the large pot hole. After the election is done, Sue will get in touch with whoever the Commissioner is & try to get them involved.

Electric – Electric went out at the entrance just when you come inside the park on right side. Bob & John worked on it for a day & a half & could not fix the problem. I called Curtis Electric. The problem is under the asphalt. The light to the pole by the horse is not working & Bob believes we need a new fixture. As of now the temporary electric is running across the speed bump until next week. Sue is trying to get hold of Mark Testerman to see if he can do the cutting because he does have the equipment.

Water Break – Water to the park had to be shut down for approximately 6 hrs while Bob, John & Serpe worked on a major water line break in front of the clubhouse. After hand digging about 5 ft down Serpe was able to replace the broken section with a new piece of pipe. The reason it took so long was the hand digging. When the maintenance crew digs they have to go slowly because WHP has no idea where the electric runs or the water pipes run under ground. There are no drawings of the pipes or electric that was placed in the park 30 years ago. The reason the main had to be shut off was because when WHP had the chance to put shut off valves from the main to certain areas to the park, the BOD said no. The problem with this is: when the pipe burst it was around 8 PM (dark) & maintenance could not do anything in the dark. We had to let the water shoot out 4 inches high for 14 hours before we could shut it off. That was thousands of gallons of water that was wasted. Sue proposed to the BOD that if we can locate where the pipes from the clubhouse run off the main we install a shut off valve; She proposes the same for the office. Mark Testerman has a tool that may be able to help us locate the area where the main & the clubhouse connect. Sue does not have a set time frame on this proposal since she would be at the mercy of Mark Testerman. Mark will check this out when he has time this winter.

Pool-The pool is to be covered this week. WHP is going with the winterization program offered by American Pool. The reason for this is WHP pool was resurfaced with a Marquis Finish in the winter of 2004 at the cost of \$31,000. If we do not get the winterization program WHP would have to have the pool drained in the summer & the surface sandblasted. Each time the surface is sandblasted it takes a coat of finish off. The finish is now 6 years old & WHP needs to preserve it as long as we can. Sue has a call into a pool resurfacing company to find out what the life expectancy of Marquis Finish is. Sue did research on the internet & found Marquis Finish is usually guaranteed 10 years. So it will probably be 10 – 15 years on this. I talked to Phil about the winterization program on this, a meeting with Jackie, the Program Manager for American Pool who came down two hundred dollars on the winterization from \$1200 to \$1000.

**Resale Packet – Resale packets contain WHP Declaration of Restrictions, Covenants, Easements, Equitable Servitudes, Charges, Assessments & liens of White Horse Park Recreational Vehicle Development dated 16 June 1983 known as the Declarations of WHP & the Bylaws dated 25 Aug 2001 of WHP: & the Environmental Control Committee limitations & applications; Rules & Regulations; WHP Policy & Resolutions; WHP Marina Rules & Regulations & Annual Budget.**

When someone buys a unit in here & is going to settlement they have to buy the packet costing \$100. I got to looking thru the packet & they are not worth \$100. There are a lot of misspelled words, punctuation & out of date information for the rules & regulations. Joyce in her spare time at the office has retyped the majority of the resale packet. Now we are searching thru the files in the office for any policies that need to be added to the policy section.

**Map – Sue had 2 maps reproduced of the park with lot numbers & street names. This is the beginning of our foundation for where all the electric & water lines are within the park that WHP has knowledge of. Serpe who does our plumbing & James Curtis who does the Park electric have agreed to walk the park with Sue to mark down all known electric & water lines. When the maintenance men dug up for the water break they were able to identify 3 electrical wires running underground & 2 pipes. Phil said that when the frost free spigot was broken off in boat yard, a lot owners water had to be turned off in order to fix it. A shut off valve should have been put in the boat yard to turn off the water. Sue is trying to update things to make it easier on everybody.**

**Guards – We are replacing one of our guards, Bob Raymond who is getting ready to leave for Florida. If anyone knows of someone who may be interested the hours are 2:30 to 11:00 Friday & Saturday, then 7 – 3 PM on Sunday or possibly 2:30 – 11:00 Friday, Saturday & Sunday. 25 ½ hours, have to be dependable. Sue said she would like to have someone in the park.**

**Marina – Ed has done a lot of work. Sue said she would like to see a Marina Committee gotten together. Ed said he already has a Marina Committee & they are Phil Rensch, Willy Goheen & himself. Marvin Short & Dick Layfield were also on the Marina Committee but they both died. Sue said she would like to see sizes for uniformity of the dock boxes with the new decking.**

**CERT – The Lower Shore Chapter of the American Red Cross is offering a 7 week course on Emergency Response Training at the Showell Volunteer Fire Dept. It is federally funded by the Citizen Corps Program; Free Course – The course is designed to train community members to assist in the event of catastrophic disaster while awaiting Emergency Service Personnel. Training includes basic life saving, CPR/AED, First Aid & fire suppression. Training will prepare students to recognize both natural & manmade hazards. Upon completion of the course students will be able to create disaster plans & supply kits & aid in responding to hazardous material emergencies. Those who successfully complete the training will receive CPR & first aid certification thru the American Red Cross along with a CERT certificate. Joyce, John & Sue have signed up for the course.**

**OFFICE DUTIES – Joyce is the Office Assistant & her hours have been cut to 25 per week. Sue said she has trouble with that. Sixteen of those hours are used to cover Sue's days off leaving her with only nine hours of overlap with Joyce. Sue works Joyce five hours on Tuesday & four hours on Wednesday.**

This is not enough time for her to do all her projects & work without being interrupted at least seven times with people signing in, 20 phone calls & people stopping by the office to check on the status of their accounts. This week she had to work Joyce an extra four hours to type & get ready the registered letters for overdue bills. Sue had to call Phil the next day to go to the post office for me to mail the registered letters because Joyce's hours were cut. It was nice of Phil to go but he goes home for the winter. Example: Sue said "I 'm trying to type this & already I have had 2 phone calls where I have to switch out of the computer program I'm in & go to another one to look up how much an owner owes. Then I have to gather my thoughts again; start typing when UPS comes in & I have to stop typing my thoughts & look up to see if the packages he is delivering are people within the park & then I have to sign the paper. Now I am back to my thoughts here. My predecessor did not get out of the office because he was hired as an office manager. I however was hired as Park Manager. There is a difference & I would like you all to reconsider Joyce's hours. I would like Joyce to work at least 31 hours a week for the rest of October & thru November. December thru March, I would like Joyce to work 28 hours a week. During these months the office will be closed on Sunday giving Joyce & I eight more hours together."

**UNFINISHED BUSINESS:** Marina Update – Ed said if you have read thru the unfinished business there is a lot of stuff going on that is already questionable about. October 6, we received a questionnaire from Worcester County Shoreline Commission with 11 questions & answers concerning the Marina. Ed said he & Sue reviewed the questions & had no idea what the answers were. Ed gave some examples of the questions. We were also advised at this time of a scheduled hearing being held November 4<sup>th</sup> concerning our project. We were under the impression that all legal action had been addressed to start this project the first week of December. Not really knowing where to turn we decided to contact Engineer Stacey Hart to help us along with the project & we faxed a copy of the questionnaire to her. Stacey Hart agreed to render services for the project. Ed told what Stacey would do at the hearing & what action she would take in our behalf. Stacey is charging us \$525 for everything listed on the Shoreline Commission form & attending the hearing. Stacey also agreed to oversee the project for a cost of between \$7,000 & \$10,000. Stacey feels the contractor we have Mid Atlantic is costing us too much & she will renegotiate with any Marina Company. The company that we were ready to sign the contract with, Mid Atlantic, was #2 on the list that she gave us. Ed & Sue are nervous about entering into this process because it is way out of their area of expertise.

Sue reported on the banks she had been checking for loans. PNC bank - 7% interest to borrow \$100,000 & they wanted a lien on the Marina; First Shore Federal – 7% on \$200,000; Bank of Ocean City – move \$100,000 into a CD & get a line of credit against that CD (CD secured loan) – 4.87%. On that \$100,000 CD we would get 1% interest; the other \$100,000 would be a line of credit which would be 6.7%. They do have a non-profit account e: First Shore Federal we have \$47,000, Taylor Bank \$16,000 @ .5% interest rate & we can move that money into a nonprofit savings account for .75% on that money. Phil said he would rather go with a longer term, lower interest rate, no penalty for early payoff. That way we are not taxed, can make extra payments & if something happens down the road that we cannot predict & we have established a line of credit. Go for the longest, lower payment, pay extra each month which would pay it down quicker. We can do a onetime assessment of \$50 per year

which should not hurt anyone & put this directly on the loan. Sue will meet with the bank this week, get all the details & if everything is fine she will need someone to go with her to sign for everything. Phil said if Sue does this, then go with 15 years & five years to see what the figures are. Ed said anyway you figure Phase 1 will cost \$104,000; Phase 2 will cost \$64,000. Phil made the motion to have Stacey Hart under contract to oversee the Marina Project for WHP. Willy seconded the motion. Motion passed. There was a discussion about the flood insurance & cost which was tabled until later.

**ECC COMMITTEE PROCEDURE**—A vote is needed on the last line which was added. ECC Committee members should not accept forms from homeowners. They should be instructed to see the Park Manager & follow the outlined procedure. A motion was made & seconded to accept.

**NEW BUSINESS**—Complaints from homeowners & their neighbors about trees. The BOD is not going to get involved with issues about trees & shrubbery. Homeowners need to talk to their neighbors & settle this issue among themselves. There was a discussion about too many gate passes being out & unauthorized people having them. We need to look into changing the gate pass system. If you go over the six key cards per unit there will be a charge of \$25 per additional card. This passed.

#### **OPEN FORUM**

Pat Young #288 asked that we extend Joyce's hours to help Sue out.

Sue Gajewski #131 had a discussion about Pat Heath selling hotdogs again only if she is left alone & what that meant. If Pat is going to do it then she needs to get her own help. Sue wants to do a cookie exchange & the information for this is located at the Park Office. Sue questioned about armbands. The answer is no one volunteered so the armbands were not used.

Ted Gajewski #131 made an inquiry about the jetty behind the one dock & Ed said that is about Phase 4. There is a possibility that that phase might not have to be done. Discussion about putting a gate at the Marina to control people going on the piers. It has been discussed & of now there is no plan in the works. Ted also discussed concrete driveways.

Gary Mercier #71 has the estimate of \$5,000 for drainage & ditch. This would be up to Gary & his neighbors if they want to go forward as this is private property behind the lots. Sue will help with getting letters out to those involved to see if they will help with the cost. Gary will be working with Sue to see how they can help alleviate the problem.

Phil made a motion to adjourn the meeting. Willy seconded the meeting. Meeting closed at 11:49 AM.

Respectfully Recorded

Phil Rensch

President

Board of Directors

