



2025 Annual Meeting Minutes
Mariner's Cove at Lighthouse Bay Owner's Association, Inc.
Sunday, December 7, 2025, at 1:00p.m.

Zoom Link:

<https://us06web.zoom.us/j/86277981071?pwd=obFkP821DTNHpg8D4Lsg5qMXwoi59I.1>

Meeting ID: 862 7798 1071 Passcode: 744020

A. Roll Call

The meeting started at 1:00 pm.

Owner Units Represented – Board Members Bolded

101	Carl & Judy Rauwerdink	In Person
103	Jim & Marsha Harnett	Proxy - Jansen
104	Paula Goode	In Person
106	Steve & Sari Simer	Zoom
109	Paul & Jane Dingee	Proxy - Jansen
110	Todd Kraus/Gayle Marquardt	Proxy - Plagge
111	Zach & Kristh Meredith	Zoom
115	Melodi Bunting	In Person
116	Kathie Retelle	Proxy - BOD
201	Anne Cunningham & Jennifer Cox	In Person
202	Carlos, Mariela & Oscar Pimentel	Proxy - BOD
203	Jeff Prebish	In Person
204	Bob Adams	Zoom
205	Eileen & Fred Plagge	In Person
207	Bob Glebs & Susan Elias	Proxy - BOD
302	John Juonie	Zoom
306	Christ & Tina Antonetti	Zoom
306	Dianne Krapfel	In Person
312	Doug Bar	Proxy - BOD
314	Dave & Cathy Bloom	In Person
317	Pat & Jon Chistensen	Zoom
318	Trudi & Steve Delain	Proxy - BOD
401	Pete Waller & Marsha Monroe	Zoom
403	Matt Berg	Proxy - BOD
404	Mike & Kim Seiner	Zoom
407	Rose Yaroach	In Person
408	Keith & Dorothy Dwyer	In Person
409	Pam Hobson	In Person
410	Kent & Tami Holmquist	In Person
412	Lori Neilitz	Proxy - Yaroach
501	Lois Van Allen	Proxy - BOD
503	Paul & Karen Coleman	In Person
504	Dan & Shaun Gorman	In Person
505	Denise & Greg Mergan	Proxy- Coleman
506	Patrick & Denise King	In Person
510	Bruce & Joane Wickman	Proxy - Sutton
511	Patti Sutton	In Person
512	Betsy & Jim Jansen	In Person
513	Steve & Diane Clark	In Person
514	Mike & Kathy Sheehy	Zoom
516	Mike & Sally O'Mara	Zoom

B. Proof of Notice of Meeting:

Meeting notices and required informational packets were distributed twice via email prior to the meeting. Owners received notice & packets on December 1 and December 5, 2025.

C. Proof of Quorum:

18 Owners attended in person.

9 Owners attended via Zoom.

13 Owners submitted Proxies.

40 Owners were represented at the meeting.

25 Owners are needed for a quorum. Quorum established.

D. Approval of 2024 Minutes:

Jim moved that we accept the minutes from the 2024 Annual Meeting Minutes. Seconded by Steve Clark. Minutes were unanimously approved by voice vote.

E. Report of Officers:

President – Jim Jansen:

- Several changes going forward: Rose Yaroach's term ends & will not be running for another term. Marsha Monroe will be ending her involvement after 1 year of a 2-year term. We thank them both for the diligence and commitment.
- The roofing project has essentially been completed. Small follow-up work is in progress.
- Painting will begin in the spring and spacers will be installed on Buildings 100 and 200.
- The siding replacement project is in progress. Costs are larger than expected but will be partially offset by savings from the roofing project. The underlayment & engineering costs were less than expected. Siding will continue throughout the winter to get ahead of the spring painting work. We anticipate that any additional costs can be met with the reserve fund.
- The replacement of the fence will likely occur as a continuation of the siding project in the summer.
- The outdoor hot-tub repair project was completed. The hot tub should be ready for spring.
- The vents through the attic were all reconnect. It was discovered that there is a bat colony in the 500 building attic. Damaged insulation will be removed, and bat escape valves will be installed in the spring. A contractor is on board for work starting this winter, weather allowing. Valves will be installed in late spring in accordance with State requirements.
- We keep an ongoing list of proposed projects. The Board continues to welcome those ideas and will need to prioritize based on urgency and financial considerations.
- Use of common areas by owners is complicated and challenging to respond to in an equitable manner. The Board encourages the owners to submit alternate rules regarding placement of pots and yard décor in common areas. If current rules are not modified, they will be enforced as they are currently written.
- The development of Mariner's Inn into an apartment complex is going forward. We have been vigilant in monitoring and advocating on behalf of our interests. To date, we have managed to protect the interest of our Association. We'll need to continue this level of

vigilance going forward as the preliminary plans evolve to meet the town's standards. So far...the town boards have been responsive to our advocacy.

Vice-President – Rose Yaroch:

- It was a challenging year with a big transition of leadership and large, complicated projects: roof, siding, secure website, automated processes, organizational calendar, pool maintenance and much more.
- Thanks to all owners for their role in assisting the Board in accomplishing these projects.

Secretary – Marsha Monroe:

- Enjoyed serving the organization in record keeping, automating & documenting our processes, developing the website and assisting on the roofing and the painting projects.
- Looking forward to continuing to serve as the website administrator, to continue to build the central repository of BOD documents and to exploring the addition of an owner-interactive feature.
- Thanks to everyone for their patience and endurance during difficult phases of projects in 2025.

Treasurer – Jon Christensen:

- At the end of October: 83% of year has passed with 82.9% of our budget spent.
- Our reserve fund at the end of October: \$636K. While it sounds like a lot, the number and size of both known and unknown projects put this balance in perspective.
- It is likely that we will be looking at a 3% increase in monthly dues this year with goal of implementing critical maintenance projects to maintain the value of our property.

F. Report of Committees: (see documents at end)

Landscape – Marsha Monroe:

- While we had to put some activities on hold due to the roofing projects, committee members played a key role in new responsibilities summarized in attached report.
- A summary of those activities will be sent to all owners & included in the annual report.

Hospitality – Karen Coleman:

- Many new activities established with very good participation.
- Newest activity added is “MCU” – Mariner’s Cove University established as a forum for sharing special expertise or interests with the rest of the community. First Class is scheduled for January (see calendar for exact dates) and will feature Patti Sutton teaching: “Writing Your Memoirs.
- A summary of the activities developed this year will be sent to all owners & included in the annual report.

Marina Committee – Mike O’Mara:

- Docks in good shape. Pumps are working well.
- Lotus plants are number one problem—but he and Steve Simer have been working on removing along with one of our kayakers picking flowers to reduce seeding of plants.

- Problem with one of the ponds losing water. This will be addressed next year.
- We appreciate the help from many owners on the docks and ponds.

G. Election of Board of Directors:

- Rose' one year term is ending. We've asked for volunteers to run for this open position. Steve Clark is willing to run, and the floor is open for other volunteers. Hearing none, Steve summarized his experience. Steve is well qualified to serve on the Board having served on his condo board in Colorado for 20 years and is an expert in in industrial & commercial real estate. Steve was approved by voice vote of the owners for this 2 year role.
- Marsha's retirement creates a second open position. Karen Coleman volunteered to run to fill this second opening. Karen is well-qualified to serve on the Board due to her professional experience as assistant to her company CEO and her many years of service already provided to the Association. Karen was appointed by the Board to complete the second year of this term.

H. Unfinished Business: (Refer to Report of the Officers)

- Will need to replace the fence prior to painting in 2026.

I. New Business:

- The trim around the windows on indoor spa needs to be addressed.
- Clubhouse siding will also need to be addressed also in 2026.
- Brickwork repairs are on the Pending Projects list for completion in 2026.

J. Approval of the 2026 Budget:

- Insurance rates are going to increase substantially in 2026.
- Dues increase is based partially on the prediction of insurance rates increase of 38%.
- Jim moved that we approve the Budget as presented. Rose seconded. Budget was approved by voice vote.

K. Adjournment:

- Sheila, of Apex reminded owners that they may need to change their assessment amount in Appfolio to the new amount of meeting dues, if not set for "auto pay outstanding amount."
- Motion was made and seconded to adjourn the meeting. Unanimous by voice vote.

See Annual Report Documents Below:

- Projects on Hold
- Landscape Committee Annual Report
- Hospitality Committee Annual Report
- Marina Committee Annual Report



Projects on Hold for Ongoing Reference
Updated 12/23/2025

Buildings & Grounds:

- Vent Flap Replacement
- Mailbox Replacement
- Boardwalk Replacement
- Pool Stairway Build
- Chemical Room Build
- Pool Fence Repair
- Damaged Brick Repair
- Lights Above Walkways Cleaning & Bulbs
- Catwalk Carpet Cleaning
- FOB Equipment Maintain/Replace & Move
- Camera Equipment Maintain/ Replace & Move
- Seating Areas on Campus Build
- Fire Doors Function & Repair
- Furniture Upper Deck Replacement
- Furniture Indoor Pool Replacement
- Library AC Installation
- Indoor Hot Tub Window Trim Refinish

Research and / or Policy:

- Elevator Research
- Fire Alarm/Monitoring Systems Review
- Sewer Maintenance Research
- Patio, Walkway & Lawn Décor Guidelines Review/Revise
- Operations Management Options Explore
- Owner Occupancy Policy Updates Review/Clarify/Revise



Landscaping Committee Summary Report for Annual Meeting – December 2025

Formal Members: Judy Rauwerdink, Trudi Delaine, Marsha Monroe

Contributing Members: Many owners make a substantial contribution to Mariner's Cove attractiveness with potted plants and by tending gardens and helping other owners to do the same. The Landscape Committee thanks all of you! Thanks to Steve Simer, Joan and Bruce Wickman are ongoing contributors on specific projects.

Shrub and Tree Trimming:

Completed at regular intervals throughout the season with final work ending in late October.

Special Projects:

Thirty-seven "Special Projects" were identified jointly by owners & committee members for completion by Alts in July: dead shrub removal, tree trimming, rubber edging replacement.

Lakefront Bed Maintenance:

Helped secure a contract with Field & Stream to perform regular maintenance of the lakeside path garden. Several rounds of maintenance were performed. These services will continue indefinitely.

Shredded Oak Mulch:

Mulching was put on hold for 2025 due to the disruptive activities around the roofing & siding projects. We hope to resume in 2026.

Stone Mulch:

Initiated a contract with Alt's to refresh the stone mulch in areas where the cover was thin. The stone distribution occurred in October.

Lawn Mowing & Leaf Removal:

This year the leaf removal was problematic due to the late falling of leaves. The committee worked with Alt's to ensure resolution of the issues that owners were experiencing.

Potted Plant Disposal:

Committee negotiated an agreement with Alt's to leave more Yard Waste barrels for an extended period in the fall, to allow full disposal of entire plants and to pick-up and recycle all the organic material. Owners helped make this successful by following the disposal guidelines.

Irrigation System & Outside Faucet Activate / Drain:

Committee members were involved in activating and deactivating both the irrigation system and the outdoor faucets on condo buildings. Members monitored the turning on, shut down & testing in the spring, fall and for special testing related to the roofing project.

Plans for 2026:

Committee hopes to resume annual mulching in June and to initiate planting activities for 11 targeted areas. These plans may need to be adjusted due to siding & painting activities that will occur in 2026.

Submitted by Marsha Monroe



Marina Committee

Summary Report for Annual Meeting – December 2025

Formal Members: Mike O'Mara, Pedar Waller

Contributing Members: Paul Coleman, Steve Simer, Bob Wallner, Dan Gorman, Dan Marsh

Water Circulation Pumps: A team of members installed the pumps under the piers in spring and removed them in fall. They are helping reduce buildup of algae and weeds around the piers and slips.

Additional Weed Control: Members have been periodically pulling Lotus plants (non-native) to further reduce the clogging the shoreline areas. These activities are limited by County & DNR guidelines. Hoping to get an earlier start on this next year and make more progress.

Fountains & Ponds: One of the waterfalls losing water due to a leak somewhere in the system. In spring, the leak will need to be investigated and repaired.

Pier Hoses: Pier hoses were set up in spring and stored in fall.

Pier Condition: Piers are in good shape so far this winter. Water is still open.



Hospitality Committee

Summary Report for Annual Meeting – December 2025

I have listed the events we held here at Mariner's Cove. The clubs that have been formed are listed with their coordinators who have added their comments regarding their successful launch.

Events Held:

- * February 8, 2025 - Light the Night - gathering of owners in the Club House to share a dish and good conversation - 20 Attendees
- * May 10, 2025 - Pool Opening Party - gathering of owners by the pool to share a dish and good conversation to celebrate the opening of the pool and to thanks those who helped with the set-up - 40 Attendees
- * June 6, 2025, June 27 and October 18 - Happy Hour by the River Walk. Welcome all to attend just bring a chair, an small appetizer and BYOB - attendance ranged from 14 - 28
- * September 3, 2025 - Jazz at Five - individuals drove to Madison by themselves or with another couple to attend this Free Event held by the Capitol. (no head count taken - about 8 people attended)

Our Clubs:

- * **Water Aerobics:** Coordinator: Eileen Plagge
Water Aerobics meets every Wednesday afternoon at 1:00. We meet for an hour to provide a pretty good workout. Attendees are encouraged to work at their own pace. We start with warm-up stretches, then proceed to squats and lunges, stair stepping, pool walking and running, hops, twists and jacks, noodle swimming, core work, arm exercises and a cool down. Because our heads stay above water, socializing is encouraged.
- * **Card/Game Club:** Coordinator: Eileen Plagge and Gayle Marquardt
The Card / Game Club meets every Thursday morning at 9:30. We play a variety of games including euchre, Yahtzee, golf, rummikub, cribbage, sequence, Mexican train, and mahjong. Our time together is more about socializing and camaraderie than the game. We have a wonderful group. Which game we play is determined by the number of attendees and interest level in each game. If someone doesn't know a game but is interested in learning, we are happy to teach.
- * **Knitting/Craft Club:** Coordinator: Trudi Delain
The craft club that has met on Tuesday afternoons 1-3 starting in November has been well received. There's been a group of about six of us. There has been knitting, crochet, needle point, embroidery and painting!!! Just truly amazing the talent. I'm so grateful to have made this great connection in our community!

- * **Pickleball:** Coordinator: Michelle Kullmann
Spring will be the start of pickleball and more information will be available at that time.

Coming in 2026: More information to follow on these events

- * Book Club: Coordinator: Janice Whiting
- * High Tea for the Women of Mariner's Cove: Coordinator: Diane Clark Friday, April 25, 2026
- * Mariner's Cove Academy: This will be held monthly (day, date and time TBD) in the library. This will feature discussions or demonstrations on a particular topic that is unique to one of our members.
- * Next meeting to be held in January, date and time TBD. Choosing new leader for Hospitality Group.

Submitted by Karen Coleman

