



MARINER'S COVE MONTHLY MEETING OF THE BOARD OF DIRECTORS

Date: March 28, 2026
Start Time: 9:30 AM
End Time: 2:20 PM
Held on Zoom and In Library Each member's location
Zoom Meeting ID: 891 9621 4056 Passcode: 890667

Next Meeting: April 30, 2026 @ 6:30 PM in the library and via Zoom
Zoom Meeting ID: 894 7219 4773 Passcode: 046449

I. CALL TO ORDER AND BOARD MEMBER QUORUM VERIFICATION

There were a few technical difficulties at the beginning of the meeting for the delay it caused. (My sincere apologies, Karen.) The group confirmed they had a quorum with several board members participating on site including: Steve Clark, Karen Coleman, and Kim Seiner. Jon Christtensen and Jim Jansen called in from off-site locations.

II. MEMBER APPROVAL OF BOARD MEETINGS

Jim moved to approve the minutes from the January 28th and March 20th meetings, which were reviewed by all board members, and the motion was approved without discussion.

III. FINANCIAL MATTERS – TREASURER'S REPORT

The board reviewed financial updates showing \$652,000 in reserves and discussed ratifying interim action.

IV. RATIFICATION OF INTERIM ACTIONS

Website Management: The need has arisen to establish a Website Advisory Board to support the ongoing development, maintenance, and long-term consistency of the Mariner's Cove community website. This group will provide continuity, shared oversight, and collaborative decision-making as the site evolves through Version 1 completion and future enhancements.

Pest Control: There was an ant problem found in the ladies' bathroom, Sheila was notified and called Badgerland, our contracted exterminator. He did come and took care of the ladies' room problem. Thanks to Pedar Weller, who was on site, the exterminator was able to get into the storage area where the main problem was found. Ants had gotten into some rotten wood boards and made it their home. At day's end, all was taken care of. Sheila will make sure Badgerland Exterminators have the code to get the key which will get you into the back room.

Bats in the Attic: Due to a leak in the roof in building 500, it was discovered that there is a family of bats making their home up in the rafters. It is best to remove them while they are sleeping and transport them to another location. We are hoping to get this done before June 15. June 15 (often part of a broader June 1–Aug 15 restriction) is the cutoff for trapping or excluding bats to protect flightless pups during maternity season. Excluding mothers now causes pups to die of starvation in buildings, creates awful odors, and causes frantic adult bats to find new ways into living spaces.

Pool Opening: The pool is scheduled to open May 7. We will reach out for volunteers to help put out the pool furniture. More information to follow.

The **heater** in the elevator entry on the second floor of building 500 was not working. On March 25, Sheila was notified and she called JPC Electric for repair. JPC Electric was scheduled to come out on Friday, March 27. The heater only needed to be reset since it was programmed at too high a temperature.

The **chimney surround** on building 500 needs to be replaced. The surround can be purchased from the chimney company but we will wait for the building crew to return and discuss if they can help us install the surround. The main expense to let the chimney company install it is the cost of the scaffolding they need to install at our expense.

Signs were placed by the sauna to remind users to lock the sauna door BUT keep their key in the lock. This will keep children out but notify others that someone is in the sauna. In case of an emergency, anyone can gain access to the sauna room as long as your key is in the lock.

Plastic Storage Bins were purchased to hold the weeding motors that are kept in the storage area of the club house - back room. It seems that some of the motors may have been leaking oil and this was making the floor slippery. Placing the motors in bins keep them safe and the room dry.

V. ACTION ITEM STATUS

Insurance Renewal: Since our contract with State Farm Insurance expires on April 1, 2026, the board discussed switching insurance providers from State Farm to American Alternative, which offers better coverage at \$7,000 less in premiums despite a 44% increase from State Farm. Kim explained that the new policy provides additional coverage including directors and officers liability protection and work compensation defense, while also being cheaper and having positive industry feedback. The board agreed to make the switch, with Sheila needing to sign a cancellation notice by Monday before her vacation, and the new policies are expected to be available for review soon.

Our long-time insurer State Farm quoted a 44% increase in premiums for the coming year (from \$42,947 to \$61,843). At year end budget time, Sheila had warned us that State Farm was increasing premiums dramatically. That was the biggest reason we had to increase the monthly dues for this year.

State Farm's proposed increase would have still been over budget. This is particularly frustrating because we just spent a lot of money to replace the old wooden roofs with high grade asphalt shingles.

Kim Seiner led a review to shop for alternatives and was able to identify an agency in Waukesha that has a specialty group working with condominium associations like ours. The review identified some gaps in our current coverage. It also identified a package of available policies that fill the gaps and does it at a \$7,000 savings compared to the State Farm quote.

On April 1, 2026 we will be changing the association's insurance to a package of policies with American Alternative Insurance Company, CNA and XL Insurance. When we have the details of the respective coverages, we will make them available to each owner so that everyone will have the opportunity to have the agent providing coverage for their individual unit review them to make sure each owner has what they need for coverage.

We are grateful to Kim for doing the work necessary to find a solution to an expensive and frustrating problem.

Roof, Siding Repair and Painting Projects: Jim provided an update on roofing, siding, and painting projects. The roofing work will be completed in spring, with \$10,000 withheld to ensure proper contracted work is done. Siding replacement is ongoing across multiple buildings, with the 100 building and garages completed, and work now moving to the 300 building. The total cost for siding replacement is approximately \$80,000, with additional costs expected for the 200 building. Jim noted that the painting project manager's meeting was postponed but will be scheduled for next week to discuss scheduling and concerns. There are some tasks that need to be completed; the spacers in building 100 and 200 need to be installed, some trim issues, dryer vent covers need to be replaced. (When the dryer venting system on each unit was cleaned last fall, the manager was working alone. He was probably overwhelmed by the task. Many of the vent covers were not installed properly and blew off needing to be replaced now.)

Chimney Cap and Surround Repairs: Jim will discuss this project with the painting project managers to see if their workers would be able to install the cap and surround. The chimney company wanted to erect shuffling in order to install the cap and surround.

Shoreline Planting- Field & Stream Proposal: The plantings along the shoreline were chosen and are regulated by the Dane County Land and Water Resource Department. Several years ago, we had made changes to our property along the shoreline that were in violation of the County ordinances and we eventually entered into a settlement agreement with the County that requires us to maintain those plants as they are.

We know that some owners do not like the plantings at all and that the plantings can look a bit scruffy this time of year when the new growth hasn't filled in. That has led some owners to want to cut them down to improve their appearance. Unfortunately, the agreement includes this admonition: "Do

not fertilize, do not mow, do not "clean up" fallen limbs or trees. Allow native vegetation to regrow". It also says: "Leave vegetation in place in the fall and through the winter months."

The agreement is recorded with the register of deeds and lists each of our units as being bound by it. So, please do not cut or remove the plantings. Field and Stream is the company that we hired to maintain the plantings. They will be here three times this year to remove any invasive plants and do what is necessary to keep them healthy.

Riverwalk Seating: We haven't given up on the idea of adding a bench area or two to the riverwalk area. However, it would be best to have a concrete or paver surface rather than set a bench on the grass and hope the mower operators will move it carefully and replace it back after mowing. To put in any "impervious" surface that is close to the shoreline requires a permit from the County. They still think we put in too much impervious surface area when we did the shoreline work so it will take some effort to get permission to do anything. We will work on it.

Boardwalk Repair/Upgrade: Our boardwalk along the 500 building has collapsed. It is made up of wooden pieces from the old boat docks and has lasted a long time. It has required more and more maintenance in recent years and we planned to explore replacing it when the painting project was completed. It wasn't able to withstand the rigors of the winter and the snow removal process. If you need access to the dock and riverwalk areas in front of the 500 building, please consider taking the long way around the north end of the building. If you choose to use the uneven surfaces of the boardwalk, please be careful – we DO NOT encourage the use of this entryway. We will work on replacing it.

Mariners Inn Development: We have not seen much activity at the Mariner's Inn so far this Spring. We are most concerned about the state of the trees located between Mariner's Cove (Building 300) and the "old Mariner's Inn". We would hate for any of these trees to be taken down due to development. John Varda was kind enough to do some research on Wisconsin law that states objection to tree removal in road right of way. Below is the link to the Wisconsin statute:
<https://docs.legis.wisconsin.gov/statutes/statutes/86/03?view=section#:~:text=If%20any%20tree%20falls%20from,the%20tree%20from%20the%20highway.>

Westport Road Construction: The Town of Westport has awarded to Payne & Dolan the contract for the widening and replacement of Westport Road all the way from Highway M to the City of Madison border south of us. The exact start date is not set, but it will be this spring and the first stage will probably be the stretch from the bridge to the City of Madison border. The bridge work itself will not be done until fall. We should assume that it will be messy and inconvenient.

Town of Westport Incorporation/Boundaries: Mariner's Cove will remain in the Town of Westport. The Marshlands to our south will become part of Madison along with the three houses located down the street. Murphy's Bar located on Highway 113 will remain in the Town of Westport.

Gutter Issues: After this winter, the seams of many gutters have split or cracked. During a heavy rain, water gushes out. One solution would be to keep track of which gutters are causing the most problems and to manually seal them. Possible products to consider:

- SeamerMate 1.31 in. H X 2.09 in. W X 6.25 in. L Gray Triplymer K Gutter Sealant
- Flex Seal 2 oz Flex Seal Mini Liquid Rubber Sealant Coating
- Gutter Seal 4 in. W X 10 ft. L Aluminum Gutter Seal Liner Clear

VI. **NEW BUSINESS**

Trash/Recycling Schedule Changes: Starting this week, the recycling will be picked up on Tuesdays and Fridays. Those are the same days the regular trash is collected, but the recyclables will be picked up by different trucks.

A few months ago, the schedule was changed to a Monday/Wednesday recyclable pick up. Combined with the somewhat small bins being used, the 5 days between Wednesday and Monday became problematic. Hopefully, the Tuesday/Friday schedule will be an improvement.

Please continue to avoid putting bags in the recycling bins and please take the extra effort to break down cardboard boxes to minimize the space they occupy in the bins.

ALT'S Snow Removal Disappointment: This year was very difficult for snow removal. Whether it was due to lack of workers or the extreme amount of snow, snow removal has been a huge issue. We are in a written contract to use ALTS for another year but we will address our service issues with ALTS to see if any future planning can help avoid delayed clean-up after snow storms. The icy walkways and car lanes within Mariner's Cove are very dangerous for our older residents. If anyone needs assistance, please reach out for help.

A/C In Library: The air conditioner in the library is no longer working. We recommend buying a replacement window unit and replacing the unit ourselves with a few volunteers.

Car in Lot Rifled Through Recently: An owner recently reported that a vehicle parked in our lot was rifled through by someone overnight. It is not clear whether the vehicle was locked. Most of the similar issues we have had involved unlocked vehicles, so please be careful to **lock your vehicle and don't leave valuables in it.**

Fences Restoration/Replacement: This discussion covered concerns about the fence around the outside pool, particularly the blue railings which are holding the fence together. The Board plans to discuss fence replacement with painters this fall after the pool season ends. They agreed to seek additional fence contractor quotes, with Jim explaining that pool code requirements might allow for a

4-foot fence without needing additional railings. This would be a big help in getting this project underway. Pedar Waller was asked about the fence problems as he has been maintaining the fence for many year, handling adjustment and painting in order to keep the fence functional. The best advice was to seek a replacement.

VII. COMMITTEE REPORTS

Landscape Committee:

Committee Membership and Roles: Marsha Monroe has stepped down as Chairperson of the Landscape Committee for health reasons. Trudi Delain and Judy Rauwerdink will continue handling the manual work, and Judy will escort contractors on site for bids and plant inspections. Neither is interested in serving as chair. To maintain continuity and address any gaps that may exist, the committee would benefit from adding one more member who can take on the coordination responsibilities.

Planting and Upgrades Proposed: When the roofing and painting projects allowed planting-- this is what the committee would have recommended:

1. Spring: Have a campus-wide master plan developed by a reasonable cost landscape designer to enhance and expand our current larger shrub and tree plantings. Include shrub types, locations and space required. I have experience with the company above from Blue Mounds. Work is excellent, prices are reasonable compared to "city designer prices". They walked our property for 45 minutes when preparing the attached design estimate in 2024.
2. Spring/Early Summer: Begin planting shrubs and trees in highest priority target areas where painting is completed, unless painters can work around.
3. Remainder of 2026 and 2027: Work through remainder of targeting areas as cost allows.
4. As you have said, the front should probably be left alone until Westport Road is done.

Marina: Mike O'Mara will be back to Mariner's Cove in late April. At that time Mike will work with the Marina Committee on ways to handle the buildup of mud in the boat slips and ways that would benefit the removal of the water lilies in our bay area. Pumps will be reinstalled over the summer to help keep the water circulating and prevent heavy weed buildup.

Hospitality Committee:

The University of Mariner's Cove will offer a class in watercolor and urban sketching on Tuesday, March 31 at 1:00 PM in the library.

The card/game club will continue on Thursdays at 9:30 AM and they are looking into adding an additional club time on Tuesdays during the summer. In nice weather the club will meet outside by the pool.

The knit/crochet club continue to meet on Tuesdays at 1:00 PM in the library.

Water Aerobics will start up again when the outside pool opens. Stay tuned for more info.

Website Advisory Group: The website was envisioned as a secure, attractive, and easy-to-navigate resource with three levels of access—Visitor, Owner, and Board of Directors. Development began in 2025 with contributions from several owners who have worked closely together to shape the site's structure, content, and functionality. Although Marsha Monroe is the designated Administrator with GoDaddy.com (a role limited to one individual), multiple owners have participated in the site's development and currently hold editing rights. Their involvement has ensured consistency, accuracy, and alignment with community needs.

Proposed Membership: Given their direct involvement, technical familiarity, and demonstrated commitment, the following individuals are proposed as the inaugural Website Advisory Group:

- Karen Coleman
- Marsha Monroe (GoDaddy Administrator)
- Patti Sutton
- Paul Coleman
- Rose Yaroach will assist as her schedule allows.

Each of these individuals has worked extensively with the site, understands the importance of maintaining a consistent structure, and has expressed willingness to serve on this first Advisory Board.

A Forum platform was suggested for an addition to the Mariner's Cove Website. After individual conversations with each Advisory Board member, there is unanimous agreement not to support the creation of a Community Forum at this time. This position is based on direct experience with the website rollout, current owner engagement levels, and the operational demands such a feature would place on the Advisory Board.

Survey of owners: A survey will be developed and sent to all owners to gather their input on the need for a Facebook Group. Once the information is gathering and compiled, the results will be shared with all.

VIII. OWNER'S FORUM

One owner expressed concern about having to change a venting pipe (PVC) in order to install a new furnace. His unit is located on the third floor and the furnace company is asking for roof access to do this work. Jim will look into the code requirements with our roofing contractor.

IX. ADJOURNMENT

The Meeting Adjourned at 11:19 AM

The Next Meeting is to be held on April 30,2026 at 6:30 PM in the library and on Zoom.