

TOCCA ANNUAL GENERAL MEETING MINUTES

Saturday, May 9, 2026 at 10:00 A.M.

TOC Marina Clubhouse

Present were Board Members Ian Jones, Jack Wuerker, Chad Holliday, Jade Banks and Vickey Testa. Seventeen community members also joined the session. Meeting adjourned at 11:14 a.m.

Call to Order – President Ian Jones, quorum established.

Opening & Association Overview - Ian Jones. The activities of the Association during 2025 were reviewed.

The Board has worked hard to live within our financial resources despite the large capital expenses we have had to meet and so far we have been successful.

We completed the renovation of the Clubhouse and a new fence around the swimming pool and used money from Avalon to pay for it all. West dock was replaced helped by a loan from homeowners of \$375K and we have repaid \$200K of this. The Wave Attenuator will also need to be replaced urgently and also East Dock but on a longer timeline. I am hopeful we can finance this and avoid any assessments. We will certainly work to find innovative solutions to avoid financial stress to the community.

New Business:

Is there a better structure for our two organizations, Community and Facilities that will serve us better? After some discussion it was decided to form a study team comprised of TOCCA and TOCCA II to go forward. If anyone is interested in serving on the group contact Ian 847.217.3366 or ianvjones21@gmail.com

Welcome New TOC Residents – Ian Jones welcomed and asked those new members attending to introduce themselves, Andy & Sophie Kurth who now reside in TOCCA II thanked everyone for such a warm welcome to the community.

Report from CPM Operational Teams:

Clubhouse Operations – Pamela Price. The source of the leak was detected and repairs performed. We are waiting for a strong rain to make sure the repairs were truly effective before getting the office ceiling repaired.

CPM Landscaping – Ian Jones. Community walking paths.

We currently have 3 walking paths on TOCCA common land. The one which is best known to the community runs due east from Island Club Road and will then turn north along the western edge of the original wetland boundary immediately adjacent to the eastern edge of the sand berm. This is very uneven at the moment and we will work to smooth this out and make it walkable. It will be easier once the goose fence is down.

The second is a loop around Island Club Preserve. This too is quite uneven but we are working to smooth this. Finally there is a north/South path through the woods east of Island Club Preserve and opening on to Willy Roe Road at its south end.

When using any of these be careful not to fall, pick up after your dog and try to avoid disturbing neighbors. As always check for ticks after any of these walks.

Facilities Maintenance – Committee lead position remains open.

Tom Cornwell volunteered to be a temporary stand in and present the following current activities:

Prepared budget for trial of a part time handyman contractor, ten applicants were considered and Hunter Daisey was selected.

Assembled a Master List of 30 current and annual Maintenance items.

Repair of the clubhouse first floor HVAC. Contacted seven contractors, assembled and presented six bids to the Board. Out of those bids the Board selected Accutemp a local contractor from McDaniel whose estimate was \$15,500.00 with the caveat that the cost will not exceed \$16,500.00 if unknown issues arise.

Pool Operations & Maintenance – Mark Churchill. The Talbot County health and safety inspection is scheduled. If anyone is interested in volunteering to help with the pool water testing contact Mark Churchill at harpoon@atlanticbb.net

TOCCA Finance Committee Report – Patrick McAuliffe and Chad Holliday.

TOCCA continues to be in a strong position financially with about \$67k in reserves currently in interest bearing CDs with Shore United and an additional \$42k in free cash across operating and savings accounts, also with Shore United. Assessments will be sent out in June and will remain at \$800 for a budgeted revenue of \$47,200 against budgeted expenses of \$47,200 for a balanced outlook. In years past the primary contributor to budget increases or expenses outpacing assessments have been gas price increases that impact the lawn care and landscaping expenses, or our tri-annual maintenance on the front fence. We do not have fence maintenance planned this year, but will be planning for it next year. This year was our first in a while with a tax expense and that was due to the interest earned on the reserves; we expect this expense to continue, but be minimal.

TOC Facilities:

We are seeing some unplanned expenses coming through for TOC Facilities and will be evaluating budget reallocations with the board to identify where things can be covered with minimal impact to the overall budget. Example expenses include a roof leak repair, additional pool maintenance to pass inspections, and HVAC replacement for the first floor. We will communicate with committee chairs on impacts and if their budget is affected but expect to be able to fund all of these within the current budget.

During the clubhouse maintenance renovations and marina dock replacements, we were unable to secure loans from financial institutions and we opened up the opportunity for member loans to ensure the ability to fund the work. We originally received \$375k in member loans and have since paid back \$100k with an additional \$100k payback approved in Q1 of this year that will leave us with \$175k remaining. We continue to monitor the approvals for the wave attenuator replacements and will evaluate options if/when that comes through before making a decision on the remaining loan repayments to ensure we have the ability to address that situation as it progresses.

There are some outstanding assessment and marina invoices that need to be addressed, please take care of your invoices to avoid further action.

Architectural Review Committee - Jade Banks.

The ARC provided an overview of its activities over the past 10 years, May 2016 – May 2026. In May of 2016, the ARC “inherited” 9 items that had been lingering without resolution for untold years. The ARC set its priorities to resolve both the outstanding items and any new items, at pace, to clear the board for the New Year. Over these 10 years and as of this writing, the ARC has received 165 items for its action including proposals, complaints, notices, comments and inquiries. Of these 164 have been closed and 1 remains open but under active correction.

Nominations taken from the floor for the open Board positions – None

Results of Voting for the one new Board member – Vickey Testa was elected to the board for another three year term. Board team remains: Ian Jones President, Jack Wuerker Vice President, Chad Holliday Treasurer, Vickey Testa Secretary and Jade Banks Member at Large.

Resolutions – Jade Banks. During the course of the meeting, the Board approved the following resolutions:

Number 26-06 A Subject: Authorizing the TOCCA Board President to create and name members to a study team comprised of members of TOCCA I and TOCCA II. The purpose to consider whether and what changes to the organizational structure(s) of TOC Facilities might be advisable moving forward given the increased participation and contributions of TOCCA II owners toward TOC Facilities operations and maintenance.

Number 26-07 M Subject: Accepting the proposal from, and awarding a contract to Accutemp in an amount NTE \$16,500 to replace the HVAC equipment for the clubhouse 1st floor *provided* that the contractor replace the refrigeration lines (rather than clean and reuse existing lines).

Number 26-08 A Subject: Approving a contract with Lloyd's of London renewing flood insurance in an amount NTE \$4,031.60 effective 6/17/26.

Note: TOC Apparel - Thank you to all who have purchased logo apparel; The belts will be in within the next week or two in addition to new key fobs which are patterned after the belts (they are only \$12 + tax). Both will have an image of the clubhouse and burgee with a background in grey and the images are navy blue. I ordered 18 of the belts and have 13 spoken for so if you are interested please let me know ASAP. I have ordered 10 key fobs and have 4 spoken for, again, let me know if you want one. I also have burgees in two sizes that are available. I will be most happy to take your order on any of the apparel at any time, just give me a call (443.786.0761). Ginny Cornwell

TOCCA Board Secretary, Vickey Testa tedpcut@aol.com
For continuing TOCCA community updates click www.mytocca.org email login member@mytocca.org password tilghman

Board President, Ian Jones ianvjones21@gmail.com Vice President, Jack Wuerker jackwuerker@gmail.com Treasurer, Chad Holliday chadholliday@hotmail.com Member at Large, Jade Banks jmbanks@verizon.net ARC Chair, Jade Banks jmbanks@verizon.net