



INDIAN ACRES CLUB OF THORNBURG, INC.

P.O. Box 120 Thornburg, VA 22565

(540) 582-6314 Fax (540) 582-3246

www.indianacres.org

**INDIAN ACRES
CLUB OF
THORNBURG, INC.
P.O. Box 120
Thornburg, Virginia 22565**

**ANNUAL REPORT
2013 / 2014**

**STATUS OF ALL ITEMS REPORTED AS OF AUGUST 1, 2014
(STATEMENT OF FUNDS AS OF JULY 31, 2014)**

**2013/2014 IACT BOARD OF DIRECTORS/OFFICERS
OF THE CORPORATION:**

Donna Walthall, Chairperson

Paul A. Marshall, President

Paul H. Meeks, 1st Vice President/Treasurer

Chad D. Brown, 2nd Vice President/Assistant Treasurer

Sherry Epps, Secretary

Tabatha Hetrick, Assistant Secretary

Robert Sibert, Member

Gene (Nippy) Ricci, Member

Chester E. Waters, Sr., Member



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TO: Members of IACT, Inc.
FROM: Sherry Epps, Secretary *Sherry Epps*
RE: 2014 ANNUAL MEETING OF IACT PROPERTY OWNERS
DATE: Saturday, September 27, 2014
TIME: 11:00am
PLACE: Indian Acres Clubhouse, Thornburg, Virginia

9:00am - 10:45am Registration at the Clubhouse

AGENDA

11:00am Call to Order

Determination of Quorum

Distribution of Proxies

Approval of 2013 Minutes (copies available at Registration Desks)

Nominating Committee Report

Election Committee Report

Election Results

Resolutions from the Floor

Questions and Answers

Adjournment



TREASURER'S REPORT: Paul H. Meeks

Dear Property Owners:

Below is a copy of the Balance Sheet from the October 31, 2013 audit. A copy of the audit is available upon request in the administration office. As of July 31, 2014, the amount of funds in our bank accounts totaled \$951,596.02.

INDIAN ACRES CLUB OF THORNBURG, INC.

Balance Sheet OCTOBER 31, 2013

ASSETS

CURRENT ASSETS:

Operating cash	\$	222,770
Certificates of deposit		235,881
Members' receivables net of allowance for doubtful accounts of \$38,913,658 & \$43,913,782		175,000
Miscellaneous receivables		25,176
Inventories		33,145
Other prepaid expenses		42,041
Income tax overpayment		<u>248</u>

Total Current Assets 734,261

PROPERTY and EQUIPMENT:

Land	\$	162,900
Buildings and improvements		3,706,394
Furniture, fixtures and equipment		1,008,088
Automobiles		<u>295,050</u>
	\$	5,172,432
Less accumulated depreciation		<u>4,357,995</u>
Undepreciated Cost	\$	<u>814,437</u>

OTHER ASSETS:

Cash-Board designated reserves	\$	3,748
Cash-Designated for future repairs & replacement		<u>99,405</u>

Total Other Assets 103,153

Total Assets \$ 1,651,851

LIABILITIES and MEMBERS' EQUITY

CURRENT LIABILITIES:

Accounts payable	\$	90,767
Accrued expenses		10,937
Current portion of capital lease obligations		11,371
Current portion of note payable		6,871
Advance dues collected		435,043
Security deposit-Restaurant & Trading post		<u>1,500</u>

Total Current Liabilities \$ 556,489

LONG-TERM LIABILITIES:

Capital lease obligations, less current maturities	\$27,748
Note payable, less current portion	17,449
Accrued leave	<u>42,150</u>

Total Long-Term Liabilities \$ 87,347

MEMBERS' EQUITY:

Board designated	\$	3,748
Undesignated		904,862
Designated for future repairs & replacement		<u>99,405</u>
Total Members Equity	\$	<u>1,008,015</u>

Total Liabilities and Members' Equity \$ 1,651,851



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BANK BALANCES

as of 07/31/14

BANK BALANCES

UNION 1ST MARKET(CD)	\$	35,000.00
CARTER BANK (CD)	\$	200,000.00
CARTER BANK (CD)	\$	50,000.00
CARDINAL BANK (CD)	\$	200,000.00
CARDINAL BANK (CD)	\$	50,000.00
PNC MONEY MARKET	\$	100,000.00
SUNTRUST (CHECKING/CD)	\$	75,000.00
UNION 1ST MARKET (OPERATING ACCOUNT)	\$	12,854.55
UNION 1ST MARKET (MONEY MARKET)	\$	31,585.33
UNION 1ST MARKET (SPECIAL MONEY MARKET)	\$	16,164.25
UNION 1ST MARKET (PAYROLL ACCOUNT)	\$	2,118.79
UNION 1ST MARKET (REAL PROPERTY & CAPITAL REPLACEMENT)	\$	173,515.75
UNION 1ST MARKET (VEHICLE & MAINTENANCE & DEPRECIATION FUND)	\$	5,357.35
	\$	951,596.02
LESS 2014/2015 New Dues received	(\$	16,433.26)
	SUBTOTAL	\$ 935,162.76

FUNDS ON RESERVE

REAL PROPERTY & CAPITAL REPLACEMENT	\$	173,515.75
VEHICLE & MAINTENANCE & DEPRECIATION FUND	\$	5,357.35
MONIES IN THE CD'S OBLIGATED TO RESERVE FUND	\$	25,000.00
CONTINGENCY FUND	\$	23,108.24 *
TOTAL FUNDS ON RESERVE	\$	226,981.34

LESS: RESERVE FUNDS	(\$	226,981.34)
BALANCE IN OPERATING FUNDS	TOTAL	\$ 708,181.42

*THIS FIGURE REFLECTS A BUDGET SURPLUS FROM 2013/2014 of \$22,514.00



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August 2014

Message from the Chairman

During the past year, the Board of Directors focused efforts on sound financial planning, reviewing processes and activities, both physical and financial, to be able to improve the appearance of Indian Acres, ensuring our facilities are safe, providing support to the property owners, promoting activities, increasing membership, and consistency in operations. But in order to do that, we first looked at our financial situation and determined that we had to make changes to ensure that every dollar spent was spent wisely.

In September, we began to repair facilities and structures that needed work and enthusiasm from the property owners began to spread. Property owners joined in the efforts to beautify areas throughout the Acres. Many of you were instrumental in helping in this endeavor. Roadways were being repaired and areas opened up to the property owners to enjoy. At the same time, a review of internal procedures revealed that the Board needed to look at things from a new perspective and not do things as they had always been done.

Our fiscal year starts annually in November and our annual audit is completed in January yearly. Not wanting to wait until January 2014 to find out what could we or should we have done better, we started a comprehensive review in October 2013 and decided that we should immediately start taking cost saving measures without any loss of support to the property owners. Focus was placed on making changes that would benefit the Acres for the coming years. Every aspect of the budget was reviewed with the questions of what was this money designated for, could it be used wisely elsewhere, how can we achieve our goals more economically, smarter and again without loss of support.

Modern automation equipment and procedures needed to be installed and implemented throughout all of our departments. Our current system was old, very outdated, difficult to use and not integrated with all the departments. Some of the first automation initiatives were in the areas of payroll processing, telephone service changes, communications for security as well as contractual reviews, consolidation of procedures, reinstatement of turning delinquent accounts over to collections, and many more initiatives. The turning of delinquent accounts over to a collection agency last year brought in approximately \$200,000 in revenue and brought property owner accounts current. The filing of liens against delinquent property owners was discontinued. Each initiative contributed to cost savings and benefit to Indian Acres.

The Board of Directors agreed to discontinue the use of the funds designated for Board support and designated those unused funds to the recreation department and to automation. A complete plan was developed to replace existing computer equipment, radios, internet service and change to a modern software program that would effectively and efficiently tie all departments together. A new computer program, known as JONAS, was chosen and is scheduled to be fully operational by November 1, 2014. Features of the new program include a means to send information to Property owners by email, making dues payment online, managing our inventory, scheduling of amenities, having an automated membership card and pass system, all of which will save on printing as well as postage for mailing out information.

We are looking forward to the time and cost saving measures this program has to offer. Providing timely and useful information to property owners at the touch of a button is possible through automation. We understand that not everyone uses automation so for those of you who do not, you will still be able to receive information as well.

However, we still focused on actions requiring attention this year. To date the Board of Directors authorized expenditures and completed projects with funds from the Real Property & Capital Components Replacement & Maintenance Fund (Reserve Fund) for the following:

- \$7,719.81 to install moisture resistant, vapor-tite lights and other lights as required by the Health Department and Fire Marshal for the Comfort Stations, Trapp Farm and Security to meet safety requirements.
- \$3,626.29 to purchase 2,000 feet of electric wire used to repair and replace electrical breaks throughout the Acres.
- \$2,400 to purchase and replace 3 lifeguard platforms for the pools that were unsafe.
- \$1,500 to install an additional discharge culvert on Glen 8 Dam to prevent the flooding of multiple lots around Lake Nokomis in both Glen 7 and Glen 8 when it rained and to ensure the stability of the dam.
- \$3,436.00 to replace the roof on Comfort Station 18B.

From the Vehicle Replacement and Maintenance Fund, a salt/sand spreader at the cost of \$3,194 was purchased for use during the winter months. This action will save on manpower and time that will be redirected to other areas.


Legal issues will always be a part of doing business at Indian Acres. The Board of Directors changed attorney's in October 2013 and the firm of Chadwick Washington is now on retainer in the event that we need legal representation. Currently, there are 10 cases of residency pending with the courts.

The Board has been diligent in making sound financial decisions to utilize your dues money in the best manner possible. Activities were increased for everyone's enjoyment and feedback was positive. Frustration over support to the property owners and repairs and maintenance issues were also addressed. The decision was made to make management changes at Indian Acres and the Board of Directors hired a Director of Operations, Jason Hayungs, on May 17, 2014. He is responsible for the supervision, coordination and daily operations under the supervision of the President. With the leadership changes in place for daily operations, the Board of Directors will focus on other areas.

On July 19, 2014, the Budget for 2014/2015 was approved and the dues remained set at \$1,080. This was made possible by the cost saving measures that have been put into place and anticipated results of the new initiatives being implemented. One never knows what next year may hold or what issues may arise. The budget was approved based upon the best information available during the budget preparation process. With the budget now set, the Board is focused on continuing to work within that budget, making positive improvements and sound financial management for the coming year.

Now we need your help to spread the word about Indian Acres to help bring in additional members. The membership approval process worked very well over the past year with 132 new members being accepted for membership but we can do better with your help.

This year is coming to an end but we are excited about the changes for everyone and we are looking forward to a great 2014-2015 camping season.


Donna Walthall, Chairman
Indian Acres Club of Thornburg, Inc.



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August 2014

PRESIDENT'S REPORT

Dear IACT Property Owners:

Having been President for one (1) year, I am still focusing my attention on positive improvements for Indian Acres. I am working to increase membership, providing more activities for Property Owners, their families and guests. Also, I will continue to work on making Indian Acres a first-class Family Campground with first-rate facilities for all funsteaders.

During the last 12 months, we have had a large number of people applying for membership with their applications being approved much faster. Procedures were put into place to notify and give those denied an explanation as to why.

In this Annual Report, it is a pleasure to report to you that our major priorities at IACT, Inc. are to have clean and sanitary facilities (Comfort Stations), safety (roads, amenities, etc.) and more activities for all. Each year our Comfort Stations are inspected by the Virginia State Health Department. All passed this year, with the exception of 2B Comfort Station, which is closed for future renovation.

We made every effort to provide activities and events throughout the year as well as special events such as a New Year's Eve Celebration, Halloween Weekend, Family Day, Hay Wagon Rides, Annual Gospel Fest, Vacation Bible School, Fireworks and others, which drew some of the largest number of participants we have ever had. Thanks to our Recreation Department and the Events Committee for sponsoring activities and events. Some of the newest activities for the past year were the Tailgate Party, the 1st Annual Picnic at the Beach and others.

IACT participated in the Fredericksburg RV Show once again with the support of the Promotions Committee that set up our own booth during the Show. It was a great success. Our Spring Open House and RV Show was held during Memorial Day Weekend. IACT's next Open House and RV Show will be held Saturday, August 9th and Sunday, August 10th from 10am to 4pm at the Caravan Circle.

The Beautification Committee continues to beautify Indian Acres. As you enter IACT, you can see the many improvements which the Beautification Committee has done.

Most of us can see that one year can make a difference.

I welcome Jason Hayungs as the Director of Operations. Jason is a retired Marine Corps officer and brings with him leadership and management experience. He also has a B.S. in

Forestry from Southern Illinois University and an M.B.A. from Averett University. His duties are to coordinate, supervise and manage the daily operations at IACT and directly reports to the President.

The following is an operational overview of activities, actions and updates for the past year.

HOLIDAY ATTENDANCE REPORT

Labor Day Weekend 2013 (5,777)	17.2% increase over 2012
Memorial Day Weekend 2014 (6,563)	14.2% increase over 2013
4 th of July Weekend 2014 (8,273)	76.4% increase over 2013

Thanks go to all volunteers who do so much for IACT.

Also, I am pleased to announce that the Annual Membership Dues for 2014/2015 Camping Season will remain at \$1,080.00 per funstead. Every lot is assessed at the same rate for every Property Owner. All Property Owners must continue to pay his/her Annual Membership Dues in order to maintain and make the necessary needed improvements in Indian Acres.

Thanks to Paul H. Meeks, 1st Vice President/Treasurer, Jason Hayungs, Director of Operations, Janet Kois, Bookkeeper and all others who worked hard over the last few months on the Budget for 2014/2015. In order for us not to raise the dues, many changes have been made in the operations of IACT, Inc., which are spelled out in this report. The Budget for 2014/2015 Camping Season has been set at \$2,860,120.

At the Regular Board of Directors Meeting on Saturday, July 19, 2014 the following Resolutions were passed:

- **BE IT RESOLVED, That the Board of Directors approve the 2014/2015 Budget in the amount of \$2,860,120 as presented.
BE IT FINALLY RESOLVED, That this Resolution be approved as an Emergency.**
- **BE IT RESOLVED, That the Annual Membership Dues for the fiscal year 2014/2015 shall be set at \$1,080 per funstead.
BE IT FURTHER RESOLVED, That \$81.67 per funstead of the Annual Membership Dues shall be designated for the Reserve Fund, \$5.06 be designated for the Vehicle Replacement & Maintenance Fund, and \$172.40 be designated for PO River Water & Sewer Service to IACT Amenities.
BE IT FINALLY RESOLVED, That this Resolution be approved as an Emergency.**

ADMINISTRATION CHANGES FOR FISCAL YEAR 2014 and 2015

Administration/Site Control Departments Hours of Operations

Starting as early as September 1st, 2014, the Administration and Site Control Departments will consolidate into one location allowing better customer service to our Property Owners. With this change, the Administration Building will be **CLOSED** on Sundays and Mondays (including Site-Control). The new hours of operation will be Tuesday thru Saturday from 8:30am to 4:50pm. A drop off slot will still be located by the administration door for your

convenience, if you wish to leave your payment in this box (**Please Note:** We do not accept **CASH** in our drop-off slot).

Updating Automation

We are excited to report the Board of Directors has approved the installation of a new software system (JONAS) to better serve the Property Owners and reduce overall budget expenditures. We have enclosed a Property Owners information sheet and require all Property Owners to fill out and return to the Administration Office to ensure we have your most current information on file. As part of the new software, IACT will be able to communicate through e-mail.

Below are some Administrative Changes starting November 1, 2014:

1. **Membership cards:** (starting with 2014/2015 dues): Property Owners in good standing will receive a hard (plastic) membership card with photo. Photos will be taken by the Administration Office starting after Labor Day. We encourage Property Owners coming to the September 27th Annual Meeting of Property Owners to stop by the Administration Office and get your picture taken. (Children under the age of 13 will not have a photo on their membership card). New membership cards must be picked up in the Administration Office. Due to the cost of the cards and postage, IACT will not send through the mail. There will be a \$25.00 replacement fee for any lost membership card.
2. **Guest passes:** Ten (10) guest passes will be given to Property Owners in good standing. The guest passes will be re-usable by your guests and is the Property Owners' responsibility to get their guest passes back from their guest. Guest passes may be left at Security upon exiting IACT. Property Owners can retrieve any dropped off guest passes at Security. IACT is not responsible for lost/stolen/damaged guest passes. There will be a \$25.00 replacement fee for any lost/stolen/damaged guest pass. Due to the cost of the guest passes and postage, IACT will not send through the mail.

Each membership card and guest pass will have a bar code, which is associated and linked to the Property Owners account. These cards will be scanned at the Security gate and when utilizing IACT amenities.

Membership cards and guest passes will be DE-ACTIVATED if a Property Owner becomes delinquent.

3. **Billing/Payments:** The 2014/2015 dues statement will look different than in previous years. IACT will send the dues statement via email or regular mail to each Property Owner. IACT asks the Property Owner to tear off the top portion and return that with your payment if you choose to return via regular mail. Property Owners will have the option to pay, view and print their dues online through the new software system. Instructions will be provided when you receive your dues statement. Telephone payments may still be made, but an additional processing fee of \$2.95 will be added. Payment plans can still be made with a processing fee of \$20.00. If you would like to participate in the installment plan program, (4 equal installments of \$275.00) contact the Administrative Office.

Starting in October 2014, we encourage all Property Owners to visit the website for up-to-date information, activities, and news from IACT.

LOTS FOR SALE: Starting November 1, 2014 the referral list will be updated once a month and made available online.

IMPORTANT THINGS TO REMEMBER:

- Prior to selling your property and having a deed transferred, please be sure that the prospective buyer has applied and been approved for membership. We will not honor or accept a deed until all owners listed on the deed have been approved for membership. The application process can take up to two (2) weeks.
- If you have sold your lot to a new member, please give your guest passes to the new owners so they have access to the property until we have received the recorded deed and all other documents needed to complete the transfer and issue their membership cards.
- There are to be no more than six (6) owners listed on a deed.
- If you are a delinquent Property Owner, **you alone** will be permitted ingress & egress to your lot. If there is a circumstance where you need assistance to or on your lot, proper approval must be requested. Call in advance to make arrangements.
- Current Property Owners taking someone to their lot for any reason must use a guest pass.
- Prospective buyer or four (4) hour passes are not permitted on holiday weekends.

MAINTENANCE DEPARTMENT UPDATE

- Cleaned the Beach area and built path through Glen 11-B allowing golf cart access to the Beach parking area.
- Repaired electrical breaks and other electric problems.
- Removed walls in the Clubhouse, expanding the pool room area.
- Completed remodeling the Security Guardhouse with new windows and countertop.
- Installed new lights in all Comfort Stations.
- Repaired underground electrical breaks in Glens 3, 5, 10, 13, and 14-A and multiple electric connects/disconnects.
- Installed over 600 feet of culvert pipe throughout the property.

During the fall and winter season, the Maintenance Department's main focus of effort will be improving our roads and easements in the Glens.

CUSTODIAL DEPARTMENT UPDATE

The Custodial Department is responsible for the cleaning of thirty-nine (39) Comfort Stations; 68 male and 68 female sides on a daily basis, the Clubhouse, Recreation Center, Administration Building, Security Department, Trapp Farm and the Tee Pee. They also painted many of the Comfort Stations inside and outside as well as painted/stained picnic tables and benches at the Tee Pee, Recreation Center and at the Pool Side Grill. They also cleaned debris around the chapel area and all comfort stations to make the area safe around those locations.

SECURITY DEPARTMENT UPDATE

PROCEDURES for the CARAVAN CIRCLE-In reference to the Caravan Circle, you must now go through Site Control during business hours to reserve and/or use the Caravan Circle. If you arrive after business hours, the Security Department will assist you. However, you must go to Site Control to complete the process when they reopen. Remember that the Caravan Circle is not available for camping on holiday weekends or special events. The Monday before the holiday weekend or special event until the next Monday, the Caravan Circle is not available.

NO ONE UNDER THE AGE OF THIRTEEN (13) MAY OPERATE A GOLF CART AT INDIAN ACRES. ADULT SUPERVISION IS REQUIRED FOR ANYONE TWELVE (12) AND UNDER.

PASSES-Remember, you need to keep your pass with you at all times. We know this may be an inconvenience for you; however, it helps the IACT Security Staff protect you and your family from unauthorized people coming on property that are not owners/guests.

Security is enforcing the checking of all Property Owners passes for all Board of Directors Meetings. Security is also checking all Property Owners and guest passes for Clubhouse events. The Captain of Security has been making reports on issues involving the Campground at the monthly meetings of the Board of Directors.

EMERGENCY BROADCASTS & NUMBERS- We encourage Property Owners to use cell phones when possible. If 911 is utilized, **PLEASE** notify the dispatch office immediately, so that we will have an officer waiting to escort the emergency vehicle to the proper location without delay. Also, the non-emergency phone number to Spotsylvania Dispatch is 540-582-7115 and the IACT Security phone number is 540-582-5532 and 540-582-5446.

SHELTER DURING SEVERE WEATHER-When a severe alert is announced by the National Weather Service, such as tornados, hurricanes and severe thunderstorms with winds in excess of 60 miles per hour, the Clubhouse will be open to Property Owners. If the severe weather alert is announced during normal operating hours (8:30am to 5:00pm), Administrative Staff or Recreation Staff will open the Clubhouse for Property Owners. If the severe weather alert is announced between the hours of 5:00pm and 8:30am, the Clubhouse will be opened for Property Owners by the IACT Security Department. The Security Dispatcher should put the gate arm down and go to the Clubhouse for shelter if severe weather actually occurs. The decision to open the Clubhouse and when to close the Clubhouse will be made by the IACT staff member in charge at IACT at the time the severe weather alert is announced.

SHELTER FOR PETS-Shelter for Property Owner Pets will be in the lower level of the Clubhouse. Pets will only be allowed in the foyer area at the bottom of the steps. Please bring a crate and or a muzzle for safety.

ANIMALS- All household pets shall be kept under control at all times. The Security Department has had several reports of dogs running loose on property. A reminder, Virginia State Law requires a dog to be on a leash at all times and under control. In addition, the Spotsylvania Animal Control will investigate any injury because of an animal

bite from a dog, cat, or any other animal. Remember, no animals are to be taken into a Comfort Station due to Health Department regulations.

BOATS- If you are going to use a boat on the lake at IACT, remember, that you cannot use a gas-powered boat. We have to keep in compliance with the Chesapeake Bay Act.

JET SKIS-Are not allowed on IACT lakes.

LIFE JACKETS: While not required, we recommend that you don't forget to wear your lifejackets when you are out on the lake for your safety. For IACT sponsored events, **LIFE JACKETS are required.**

GATES-Property Owners and guests need to be aware that both automatic gates (entering & exiting property) only permit one (1) vehicle at a time to go through.

RECREATION DEPARTMENT UPDATE

Umbrellas were purchased for the pool for this past summer season. A no smoking policy inside the pool area was also adopted this summer.

Barrel trains will be available for checkout during non-holiday weekends from the Recreation Department. Property owners are required to sign a liability waiver in order to check out the barrels. The rules, regulations, and liability waivers will be located in the Recreation Department. Barrel trains **will not** be available for checkout during the week.

SUMMARY

It has been a very busy year for the staff in supporting you. We look forward to the completion of this year and the coming year as well. Thank you for your support of the staff over the past year.



Paul A. Marshall, President
Indian Acres Club of Thornburg, Inc.



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PROPERTY OWNER UPDATED INFORMATION SHEET as of 08/01/2014

Please fill out the following information and return to the Administration office

GLEN _____ LOT # _____

Owner's Name

_____ Email address _____ Phone _____

_____ Email address _____ Phone _____

_____ Email address _____ Phone _____

If additional names/address/phone #'s are needed please attach separate sheet

Mailing Address _____

_____ YES, e-mail my statement to _____

(please check if you would like your bill in October to be emailed instead of mailed, saving IACT postage)

Please list children/dependents for cards-proper documents required (See IACT By-Laws Article III, Section I, Paragraph 3 to rules)

Name	Date of Birth	Relationship to owner
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

In order to help us obtain the amount of cards we will need, please fill out the following information

_____ Yes, I want all 10 of my GUEST cards

_____ No, I will not need any GUEST cards OR I only need _____ GUEST cards.

_____ Additional GUEST cards needed (\$25.00 per card)



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P. O. Box 120 Thornburg VA 22565-0120

BULK RATE
U.S. POSTAGE
PAID

Spotsylvania, Virginia
PERMIT No. 15

IMPORTANT NOTICE

ANNUAL MEETING OF PROPERTY OWNERS

Saturday, September 27, 2014

All Property Owners are required to show Indian Acres pass and Photo I.D.

Registration is from 9:00 a.m. until 10:45 a.m.

Proxy votes will be given out at Roll Call

Owners must pull their proxy if attending meeting



MAKE A DIFFERENCE.

BE AN ACTIVE MEMBER OF YOUR CAMPING COMMUNITY