

**CAMPER'S HOLIDAY ASSOCIATION
FORTY-SEVENTH ANNUAL MEMBERSHIP MEETING
FEBRUARY 18, 2016**

The meeting was opened at 10:01 am by President Norman States. The Pledge of Allegiance was said.

ROLL CALL: In attendance: Sallie Dunning, Sue Flanagan, Don Gelinas, Ron Gillespie via conference call, Len McClay, Billie Meylan, Hank Meylan, Norm States, and Dan Yarsevich. Quorum established.

ANNUAL MEMBERSHIP MEETING: We had 132 owners who either signed in or returned a proxy. Since we need a total of 151, a membership quorum was not established. Thanks to the Sign-In Committee: Linda DeCarlo, Gina McClay, Renie Shaw and Berna States.

PROOF OF NOTICE: The agenda was posted on 1-19-2016 and the 1st and 2nd Notices of the Annual Meeting and Election were mailed to all owners.

MINUTES: There are no corrections to the Forty-Sixth Annual Membership Meeting Minutes. The minutes have been approved as distributed to the membership.

MEMORIAL SERVICE: Thanks to Reverend Miller who conducted our service with prayers and expressions of sympathy. Camper's Holiday Members who have passed away since our last annual meeting are:

Elmer Black	Eleanor Graves	Robert LaMountain
Earl Drown	Gloria Hammer	Florence MacDonald
Richard Dunning	George Hammond	John MacDonald
Edna Epling	Wayne Harris	
Dave Fleischer	Arlene Juarez	

PRESENTATION OF COLORS: Thank you to Sallie Dunning for donating and raising the American flag in memory of Rich Dunning. Thanks to Garnet Geroux and Len McClay for raising the Canadian flag. Thank you to Russ Pribble who ensured our national anthems were heard by everyone.

PRESIDENT'S REPORT: Norman States

First, I want to thank each board member for the part they played in making 2015 a successful year. Each member has an important role in carrying out their responsibilities on the board. A special thanks to Sue, our secretary, who keeps all of us on track, and spends countless hours dealing with the important details, deadlines and paperwork that keeps the association running smoothly. Jim, our QPM manager, also plays a vital part in providing the expertise we need to be in compliance with all condo regulations and getting answers when needed from QPM resources.

Second, I want to thank all the volunteers who willingly step up to work on maintaining our CATV system, split fire wood, help clean, rake and load debris, and many other miscellaneous jobs needing done along the way. They work behind the scene to help make our park a great place to spend the winter months.

Third, we certainly appreciate our dedicated employees and the great job they do in completing the many responsibilities required to care for the condominium area and the campground. Their day to day commitment helps make the system work.

Reflecting back on all the projects completed in 2015, we now see many improvements on the infrastructure that are now almost up to standard. There are more improvements that need to be made and we will address each of them as time and funds permit, thereby increasing the value of each owner's property.

We continue to see an increase in the use of our campground from the time spent promoting our park at the Brooksville Family Motor Coach Rally and the Tampa RV SuperShow. The increase in RV groups, weekend campers, and winter guests has made a significant difference in our campground income. The income for 2015 was the highest on record for Camper's Holiday. Our plan is to maintain and continue growth in that area.

PROPERTY MANAGER'S REPORT: Jim Keller, LCAM

Our insurance renewed in January. Coverage was added that insures our Wi-Fi and Cable TV system from lightening or other perils.

Water conservation is still a very important issue. If you have not, or cannot do the tests, our maintenance team will do them for you. We also have FREE water saving devices available in the office. Each day that I am at CH I check the pond and lake levels and report them to our engineer. I also supply him with population statistics which he uses to determine what needs to be modified in our sewer system.

Robert Tankel is our collection attorney. There are currently only 2 properties with the attorney and both are lienied. We just took possession of D-46 and it is up for sale with bids due March 1.

I recommended to the Board that when the pool needs to be relined that they check into a membrane system called Reno-Sys. This system is a commercial vinyl membrane over a felt pad and has a 15-year warranty. It virtually eliminates water loss due to cracks in the pool. This system lasted 18 years in the Bartow City pool before replacement was necessary.

I have contacted Withlacoochee Electric replacing our street lights with LED lights. These lights are much brighter and cost a lot less to operate. They are currently not available but will be in the near future. I will check back with the engineering department in a couple of months.

A color printer, scanner, fax and copier was purchased for the office at a cost of \$69.00. The ink for this is very inexpensive; \$11.98 for a 10 pack and allows for much enhanced printing over black & white.

I have worked closely with the BOD trying to find cost effective methods of promoting our business, the campground. Our efforts have worked as the income from the campground increased drastically.

SECRETARY'S REPORT: Sue Flanagan

D-46 & D-47: We have sent out property information letters and bid sheets for both properties, which Camper's Holiday now owns due to foreclosures. Bids are due to Qualified Property Management by 4 PM on March 1.

QPM Contract: We negotiated the same rate for services provided by QPM. Although \$36,000 looks like a big amount on the budget, when you break it down by 12 months and by 300 units, it equates to a cost of \$10 per unit per month.

MOTION: I make a motion to ratify the Board of Directors decision to sign a new 3-year contract with QPM from Jan 1, 2016 to Dec 31, 2019 in order to save \$1,800 in 2016. Motion made by Sue, seconded by Hank and passed unanimously.

2015 Taxes and Audit: We need to have our taxes done and an audit review for 2015.

MOTION: I make a motion to have William Demers Co. complete our 2015 tax returns and conduct an audit review for 2015. Motion made by Sue, seconded by Don and passed unanimously.

Pooling Method for Condominium Reserves – Today we have Reserve accounts, required by the Condominium Act. They are segregated by category and can only be used for the purposes for which they were collected. We have Reserves for Buildings, Water & Sewer, Equipment, Roads, plus several others. In December 2002, the Division of Florida Land Sales, Condominiums, and Mobile Homes amended the administrative rules allowing association boards of directors to combine two or more reserve accounts into a 'pooled account'.

The primary impact allows the board of directors greater flexibility in dealing with the non-routine management and maintenance of association property.

Let's say we had extensive roof damage for whatever reason and the cost of replacing the roof is greater than the amount of funds in the building reserve account. The board would have only two options to deal with this crisis. Either go through the process of levying a special assessment to make up the shortfall or call a special meeting of the members to vote to divert funds (if available) from other reserve accounts for the cost of roof repair. Both of these options are time-consuming and expensive to the association to implement and would be required regardless of the amount of funds in other reserve accounts.

Consider the same scenario if the reserves are in a 'pooled account'. If the balance of funds in the pooled reserve account was sufficient to pay for the roof repairs, the board could simply pay for the costs of the repairs, regardless of the purpose for which the funds were originally reserved.

How do we convert segregated reserve accounts into a 'Pooled Account'? The board of directors can create the pooled account. However, the members would have to vote to approve the transfer of funds from the existing segregated accounts into the pooled account. This is necessary because these funds could be used for a purpose other than the purpose for which they were originally reserved. We may send out a vote for the transfer of funds in the near future.

Ron has created a Five Year Reserve Usage Plan spreadsheet and has been updating it with projected expenditures for 2016 and beyond.

MOTION: I make a motion that we approve the Five Year Reserve Usage Plan on an annual basis by March 31 each year and that any amendments be approved as they are needed throughout the year. Motion made by Sue, seconded by Dan and passed unanimously.

MOTION: I make a motion that we initiate the pooling method for Reserves effective January 1, 2016 if our CPA approves or March 1, 2016 if not. Motion made by Sue, seconded by Hank and passed unanimously.

NOTE: Per our CPA on 2-19-16, Camper's Holiday can initiate the pooling method for Reserves retroactive to 1-1-16. That will put two more months (approximately \$10,000) into our combined or pooled Reserves fund.

TREASURER'S REPORT: Billie Meylan

Financial Report as of 12-31-15

Current Assets	\$147,857.75
Reserves	\$172,965.36
Total	\$320,823.11

STANDARDS: Ron Gillespie

STATISTICS

ITEM	2015	TO DATE 2016
PERMITS	68	13
SALE INSPECTIONS	5	4

SURVEY ISSUE: The new owner of unit D29 had his lot surveyed at purchase. The survey showed the North property line to be about three feet further North than the in place park markers that are used to indicate property lines. This has not yet caused any issues for permitting, but may well in the future and has caused concern by the neighboring lot owner. A study is underway to try to find a no cost way to resolve the issue.

To date, the original survey company has been identified but it or its successor has not been located. The aim is to determine if the original survey was correct and what may have caused the recent survey to differ. Work is ongoing.

NORTH PROPERTY ISSUE: Each of the A-section property owners whose unit butts the North property line has purchased a small piece of land that is not part of Camper's Holiday (CH). The Rule Book clearly defines these additional properties and excludes them from the rules and regulations that apply to CH. Last year when a permit request involved a building straddling the North property line of CH, the issue was referred to County Zoning. It was determined from County Staff that from a Zoning perspective, the additional piece of land was considered as a part of the CH unit and not a separate piece of property. This has led to concern as to the status of the additional pieces and the matter is under review.

To date it has been confirmed that from a property tax perspective and deed perspective, the additional pieces are still separately identified. The review will continue into the fall, and all property owners on the North property line will have an opportunity to provide input before the issue is finalized.

FIVE YEAR RESERVE PLAN: Last year we did a first draft of a five-year Reserve usage plan as part of fulfilling our fiduciary responsibilities. With the pooling of the Reserves going forward, it is even more important to have a multiyear plan to manage the spending of Reserves. Consequently, we are updating the draft from last year and will approve it before end March this year and maintain it as an up to date plan to manage the Reserves. A copy of the current draft is attached.

ACTIVITIES: Sallie Dunning

Since November, 2015, we have had Thanksgiving Dinner, Christmas Dinner, New Year's Eve, Super Bowl Party, Valentines Dinner, 10 weeks of Soup & Sandwich, Bean Bag Baseball and \$130 in donations.

We started this season with \$1,910 in the Activities Fund. I took out \$500 for startup, which left me with \$1,410. I paid off the Bingo equipment balance of \$292. The new Bingo equipment is all paid for and belongs to Camper's Holiday now. With all the activities, we have had, I now have a balance of \$2,861.89.

Spring Fling is coming up. We have a few new categories. Be sure to watch for posters on that. What you have to sign up for is: FREE picnic, Gong Show (talent show), and Cribbage tournament.

I want to thank all my helpers. I couldn't do it without all of them.

Coming events:	Happy Days	Feb 24 th	6:30 – 9:30	\$5 pp	Sign up in blue book
	CPR Course	Feb 25 th	10 am	\$25 pp	Sign up in blue book
	Craft Show	Feb 27 th	9 – Noon		Sign up in blue book
	Strawberry Fest	Feb 28 th	2 pm		
	Ladies Tea	Mar 3 rd			
	Flea Mrkt/Bake Sale	Mar 5 th			
	Spring Fling	Mar 6 th – 13 th			
	Ice Cream/Awards	Mar 13 th	2 pm		
	Noodleman/comedian	Mar 22 nd	7 pm		Sign up in blue book
	Easter Brunch	Mar 26 th	10:30 – Noon		Sign up in blue book

MAINTENANCE: Dan Yarsevich

We have 2 pantries left to complete. This past summer, Maintenance made/performed numerous renovations in the Rec Hall. Electric issues in the stage area have been updated to code. There are numerous updates still needed and are on the near future work list.

We had the filtering medium replaced in 2015 on 2 filters in the well house. Our maintenance personnel were involved in this and will likely be performing this function in the future, saving substantial costs.

The pool bath is on the horizon for updated renovations. Dumpster issue – it would be a \$600/month increase to add another weekly pickup. The full dumpsters have recently been full due to construction debris. We have resorted to allowing construction debris drop off in the maintenance area. Tractor use requests and subsequent donations for the 2015 calendar year amounted to \$855. Tractor replacement is being discussed and researched.

Our lawn service for the common grounds reduced the amount of their contract by approximately \$3,000 for the year 2016. They also gave us a rebate for 2015.

MOTION: I make a motion to ratify the Board of Directors decision to renew Balough's Lawn Service contract for 2016. Motion made by Dan, seconded by Sue and passed unanimously.

The pool heater was recently replaced. It has titanium heat exchangers & high efficiency electric motor substantially reducing our cost factor here. The cost was covered by Pool Reserves funds.

MOTION: I make a motion to ratify the Board of Directors decision to have Symbiont Service replace the pool geothermal heater/cooler in the amount of \$14,500. Motion made by Dan, seconded by Hank and passed unanimously.

SPECIAL PROJECTS: Len McClay

Fencing: As a result of the breakdown of the old geothermal pool heater, we need to replace the protective fence around the pool filter system, generator & new heaters. This will require the fence to extend out an additional 5 feet past the pool fence now in place. We were able to negotiate a better price & quality of the fence by adding other work to be done at the same time. These areas were looked at several years ago as spots needing replacement. They are surrounding the Water Treatment Plant and 126 feet on the east side of the dog run. Cost will be covered by Reserve funds.

MOTION: I make a motion for installing fencing to cover the pool heater area, the water treatment plant area and a portion of the east side of the dog run & that we accept the bid from Tropic Fence to do this job for \$9,031.00. Motion made by Len, seconded by Don and passed unanimously.

Wi-Fi: is and will be a topic for debate until technology finds something to make everyone happy as each person defines it. Over the past month we have been continuing to work on providing better service for our members. There are many factors involved and we are trying to address these on an individual basis. I would like to go online with a password and user agreement for our system on March 1st. The user agreement is for the legal protection of the Association. The Password will be Birds123. This should help with the problem of EXTs. If you have any questions, I will do my best to answer your concerns.

MOTION: I make a motion to ratify the Board of Directors decision to add 9 new radios to improve coverage in weak areas. Motion made by Len, seconded by Sue and passed unanimously.

UTILITIES: Don Gelinas

We are looking at sealing the final manholes. The sewer is flowing.

CAMPGROUND, RV STORAGE & TREES: Hank Meylan

Trees: There has been 1 request for a tree removal on D-38. It is an unknown species with lots of rot. We will be planting more trees. Get to me or Norm States for a big savings.

Tree treatment: for tussock moths will be done by Global Pest during the first part of March. We will treat main common areas, i.e., campground, around gatehouse and Rec Hall, etc. Individual owners can have their trees treated at a cost of \$28 per tree. You should have received a Procedure/Payment form in your mailbox.

MOTION: I move that Camper's Holiday Association pay for the chemical treatment of worms on common grounds trees in the amount of approximately \$3,000. Motion made by Hank, seconded by Sue and passed unanimously.

RV Storage Area: Please put your lot number on your RV or trailer. We need to know who to notify in case of an emergency.

Campground: We met with the campers and they are happy for the most part. There are some complaints of pet owners not picking up after their pets. If they see this, they will report the owner to me and they will get a warning. If they continue, they could be fined.

Ron Gillespie did some research on surrounding campgrounds as to rates and deposits. We were the lowest with the exception of one and determined an increase in daily, weekly, and monthly rates at an approximate increase of a little over 9%. We also wanted to increase the deposit amount since we had several losses in revenue due to campers cancelling their reservation. We felt that a higher deposit amount would be beneficial to the business.

MOTION: I make a motion increase the Campground rates, daily from \$35 to \$38, weekly from \$198 to \$218, monthly from \$505 to \$550, the group rate from \$30 to \$33 and to provide a guaranteed reservation for one month or more with a deposit of \$250 to be used toward the first months rent. Motion made by Hank, seconded by Don and passed unanimously.

ADJOURNMENT OF ANNUAL MEETING: Motion made by Don and seconded by Len. Meeting adjourned at 12:10 PM.

**CAMPER'S HOLIDAY ASSOCIATION
FORTY-SEVENTH ANNUAL ORGANIZATIONAL MEETING
FEBRUARY 18, 2016**

The meeting was opened at 12:11 PM by President Norman States.

ROLL CALL: In attendance: Sallie Dunning, Sue Flanagan, Don Gelinas, Ron Gillespie via conference call, Len McClay, Billie Meylan, Hank Meylan, Norm States, and Dan Yarsevich. Quorum established.

An Election of Officers was held by secret ballot among the Board Members. Results are:

President	Norm States
1 st Vice President	Len McClay
2 nd Vice President	Dan Yarsevich

Board Member Assignments:

Secretary	Sue Flanagan	Treasurer	Billie Meylan
Activities	Sallie Dunning	Maintenance	Dan Yarsevich
Standards	Ron Gillespie	Campground, Trees,	
Special Projects	Len McClay	& RV Storage	Hank Meylan
Utilities	Don Gelinas		

ADJOURNMENT: Motion made by Sue and seconded by Don to adjourn the meeting and was adjourned at 12:20 PM.

Sue Flanagan

Sue Flanagan
Secretary

5 Year Reserve Usage Plan

AREA	ACTIVITY	VALUE JAN 2016	2016	2017	2018	2019	2020
BUILDINGS		\$78,791.65					
	Reserve Contribution		\$20,921.46	\$20,005.00	\$20,005.00	\$20,005.00	\$20,005.00
	Employee and material						
	Pole Barn Roof Repair/replace		\$3,500.00				
	Pool Bath - remodel/replace		\$75,000.00				
	Finish Rec Hall Siding		\$1,000.00				
	Rec Hall Reroof						
	Partition curtain		\$2,000.00				
	Security Camera		\$2,000.00				
	F Bath Doors		\$500.00				
	Total Cost for Year		\$84,000.00	\$0.00	\$0.00	\$0.00	\$0.00
	Reserve Value at Year end		\$15,713.11	\$35,718.11	\$55,723.11	\$75,728.11	\$95,733.11
WATER AND SEWER		-\$21,778.24					
	Reserve Contribution		\$9,088.56	\$9,088.00	\$9,088.00	\$9,088.00	\$9,088.00
	5 Manhole reseal		\$12,000.00				
	Manhole reseal						
	Fencing - WTP - DR- Pool		\$9,000.00				
	Pump Well #2						
	Water treatment plant roof		\$3,500.00				
	Total Cost for Year		\$24,500.00	\$0.00	\$0.00	\$0.00	\$0.00
	Reserve Value at Year end		-\$37,189.68	-\$28,101.68	-\$19,013.68	-\$9,925.68	-\$837.68
TRUCK		\$20,889.79					
	Reserve Contribution		\$1,518.36	\$1,518.00	\$1,518.00	\$1,518.00	\$1,518.00
	Ford 350- 2000				\$28,000.00		
	Total Cost for Year		\$0.00	\$0.00	\$28,000.00	\$0.00	\$0.00

	Reserve Value at Year End		\$22,408.15	\$23,926.15	-\$2,555.85	-\$1,037.85	\$480.15
EQUIPMENT		-\$20,139.60					
	Reserve Contribution		\$2,207.16	\$2,207.00	\$2,207.00	\$2,207.00	\$2,207.00
	Leaf trailer replacement						
	Mower Gravely			\$8,000.00			
	Total Cost for Year		\$0.00	\$8,000.00	\$0.00	\$0.00	\$0.00
	Reserve Value at Year end		-\$17,932.44	-\$23,725.44	-\$21,518.44	-\$19,311.44	-\$17,104.44
TRACTOR		\$4,839.07					
	Reserve Contribution		\$1,684.41	\$1,618.00	\$1,618.00	\$1,618.00	\$1,618.00
	MF 2005			\$20,000.00			
	Total Cost for Year		\$0.00	\$20,000.00	\$0.00	\$0.00	\$0.00
	Reserve Value at Year end		\$6,523.48	-\$11,858.52	-\$10,240.52	-\$8,622.52	-\$7,004.52
ROAD		\$22,605.32					
	Reserve Contribution		\$16,888.08	\$16,888.00	\$16,888.00	\$16,888.00	\$16,888.00
	Major road work						
	Total Cost for Year		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Reserve Value at Year end		\$39,493.40	\$56,381.40	\$73,269.40	\$90,157.40	\$107,045.40
AUDIT		\$16,050.05					
	Reserve Contribution		\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00
	Total Cost for Year	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Reserve Value at Year end		\$22,050.05	\$28,050.05	\$34,050.05	\$40,050.05	\$46,050.05
ELECTRIC GATE		\$4,788.00					
	Reserve Contribution		\$473.76	\$473.00	\$473.00	\$473.00	\$473.00
	Gate system update		\$3,000.00				
	Total Cost for Year		\$3,000.00	\$0.00	\$0.00	\$0.00	\$0.00
	Reserve Value at Year end		\$2,261.76	\$2,734.76	\$3,207.76	\$3,680.76	\$4,153.76
POOL		\$58,266.08					
	Reserve Contribution		\$5,866.80	\$5,866.00	\$5,866.00	\$5,866.00	\$5,866.00

	Geothermal Heater		\$14,500.00				
	Pool resurface					\$25,000.00	
	Total Cost for Year		\$14,500.00	\$0.00	\$0.00	\$25,000.00	\$0.00
	Reserve Value at Year end		\$49,632.88	\$55,498.88	\$61,364.88	\$42,230.88	\$48,096.88
CAMPGROUND		\$6,465.64					
	Reserve Contribution		\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
	Total Cost for Year		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Reserve Value at Year end		\$9,465.64	\$12,465.64	\$15,465.64	\$18,465.64	\$21,465.64
OTHER		\$0.00					
	Reserve Contribution		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Wi-Fi improvements						
	Shore erosion repair		\$1,000.00				
	Total Cost for Year		\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00
	Reserve Value at Year end		-\$1,000.00	-\$1,000.00	-\$1,000.00	-\$1,000.00	-\$1,000.00
RESERVE INTEREST		\$2,187.60	\$229.02				
TOTALS	Total Reserve Contribution		\$67,877.61	\$66,663.00	\$66,663.00	\$66,663.00	\$66,663.00
	Total Expenses		\$127,000.00	\$28,000.00	\$28,000.00	\$25,000.00	\$0.00
	Total Reserve Remaining	\$172,965.36	\$111,426.35	\$150,089.35	\$188,752.35	\$230,415.35	\$297,078.35