



OFFICERS (elected)

President:

Cindy Donovan

1ST VP (Activities):

Sylvia Marshall

2ND VP (Food):

3rd Vice President

(Wagon Master):

Position Open

Secretary:

Position Open

Treasurer:

Chuck Marshall

National Director:

Bob Tucker

CONTRIBUTORS

(Appointed)

Newsletter:

Lois Tucker

Membership/Roster:

Judy Overbeck

Photographer

Position Open

Chaplain:

Kay Dudding



PRESIDENT

Greetings

Glama was a great rally this year. Tri-State received its 50-year certificate and check, Fuzzy was awarded the highest honor from FMCA (you will more about this at Two Rivers), and a lot of great ideas resulting from discussions with other clubs.

As a result of a medical issue, Kay has relinquished her membership responsibilities to Judy Overbeck. Let's keep Kay in our prayers.

Connie Baynum has resigned as Tri-State's Secretary, effective June 30, 2024. We sure appreciate all of her hard work as well as her suggestions and ideas. Thank you, Connie!

While the FMCA job description for a secretary's responsibility includes membership, Tri-State has always had an appointed position titled Membership to better distribute the workload. Membership does provide the Secretary with all information necessary for reports to FMCA. A discussion with another large club secretary recently indicated that reporting updates to FMCA did not take more than ten minutes a month.

The July newsletter has been shortened to reduce work for Lois. A test to see how people like it and it will be discussed at Two Rivers. We really appreciate all of Lois' hard work, jokes, etc. Thank you, Lois.

We ALL need to volunteer and contribute to keep our chapter active and desirable. It isn't hard and doesn't take much time. Elections will be in September, please consider running for a position. Please contact Herb Ashby, Fuzzy Overbeck or Jerry Baynum if you are interested.

Hope to see you at Two Rivers or hear from you.

A meeting of the Tri-State Traveliers' board will be held on Saturday morning, July 13, 2024, at 9 AM. A membership meeting will follow at 10 AM.

Cindy Donovan, President



TREASURER'S CORNER

Income: \$1965.00 camping and rally fees, \$350.00 TST 50th birthday "gift" from FMCA for a total of \$2315.00
Expenses: \$54.00 for food at Glama.

Chuck Marshall, Treasurer



1ST VP (ACTIVITIES) CORNER

Two Rivers Campground July 10-13 Carrollton, Kentucky

Area of interest in and around the campground. Carrollton, Kentucky.

Point Park

Butler Turpin State Historic House: built in 1859, a Greek Revival House, contains objects from the Butler family, and home of major Thomas Langford Butler who is known for sounding the first call at the Battle of New Orleans, and aide to Andrew Jackson during the War of 1812

General Butler State Resort Park

Two other interesting towns to visit from the campground—Madison, Ind. And Vevay, Ind.

Madison, Indiana: Going Northwest @ 30 Miles, founded in 1809, bursting commerce city on the Ohio River -had an active steamboat port, Indiana's first railroad home, and Due to Madison's great location on the river, it was linked to the Underground Railroad

Interesting places:

Clifty Falls State Park: hiking trails from easy to rugged and lots of waterfalls and a fossil bed (collecting fossils is only permitted at collecting locations, otherwise it is prohibited)

LanierState Historic Site: home of frontier banker James Lanier and 1844 Greek Revival home.

Lanthier Winery and Distillery: Madison's oldest winery

The Historic District/Historic Center: area with many homes listed on the National Historic Registry

Lumber Mill Antique Mall

Schroeder Saddletree Factory Museum: America's only restored 19th century saddle tree factory and tours, demonstrations, and exhibits (made saddle frames, clothespins, etc.)

Judge Jeremiah Sullivan House: built in 1818, is considered Madison's first mansion and Federal style structure.

Vevay, Indiana: *Going Northeast @ 30 miles, The first Swiss settlers arrived in 1802, They came to cultivate grapes, Vevay has the reputation of being the first commercial winery in the US, Named after a town in Switzerland, and Annual Swiss Wine Festival is held on the last weekend in August.*

Switzerland County Historical Society: *two museums housing history of the area*

Giant Rubber Duckie

Sylvia Marshall, VP Activities

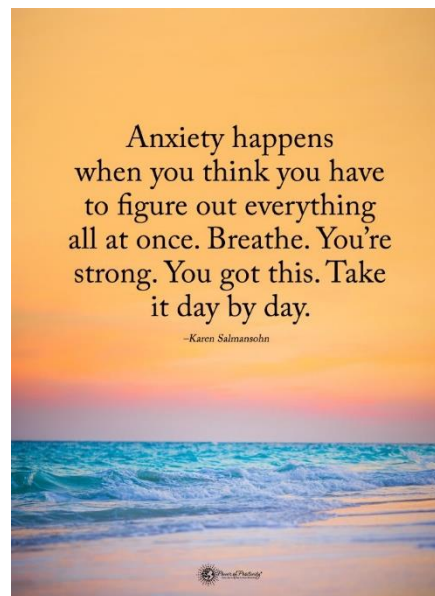


EDITOR'S CORNER

Summer is finally here, and it doesn't look like it is going to change.

That is not the only thing that is going to change this month. I have been requested to shorten the TST newsletter to one to three pages. I have tried but apparently failed at it. I am keeping my information short and sweet.

Lois Tucker, Editor



TRI-STATE TRAVELIERS 2025 NOMINATIONS

- *PRESIDENT KEVIN BETTS
- *1ST VP Activities__this is required /open
- 2ND VP Food_____Optional
- 3rdVP Wagon Master FUZZY OVERBECK
- *SECRETARY ____this is required/open
- *TREASURER CHUCK MARSHALL
- *NATIONAL DIRECTOR BOB TUCKER

The 2nd VP position is optional and the Secretary/Treasurer can be combined. These positions need to be filled by Septembers Election to comply with FMCA'S regulations.

Please step up to help your Chapter. The deadline is June 30th, 2024.

*These positions need to be filled to remain a Chapter.



Tri-State Travelers 2024 Rally/Event Schedule

<u>Jan - Feb</u>	Winter Dinner	<u>TST</u>
<u>Jan 17 - 21</u>	RV Super Show Tampa, FL	
<u>Feb 07 - 10</u>	Southeast Area Rally Lakeland, FL	Register on FMCA <u>FMCA</u>
<u>Mar 20 - 23</u>	FMCA's 108th Int'l Convention Tucson, AZ	Register on FMCA <u>FMCA</u>
<u>Apr 17 - 20</u>	Natural Springs Resort New Paris, OH	Reservations by April 15, 2024 <u>TST</u>
<u>May 15 - 19</u>	Sauder Village Must call 800-590-9755, Code ID 10204 PDQ Archbold, OH	Reservations As Soon As Possible <u>TST</u>
<u>Jun 05 - 09</u>	GLAMARAMA 2024 Darke County Fairgrounds Greenville, OH	Register on FMCA <u>GLAMA</u>
<u>Jun 19 - 23</u>	Gummins Ferry RV Park Salvisa, KY	Reservations by May 20, 2024 <u>TST</u>
<u>Jul 10 - 13</u>	Two Rivers Carrolton, KY	Reservations by July 1, 2024 <u>TST</u>
<u>Aug 05 - 11</u>	Artillery Ridge Campground 717-334-1288 610 Taneytown Road Still have sites, but not with original 13. Gettysburg, PA 17325	Reservations by Nov 1, 2023 <u>TST</u>
<u>Aug 14 - 17</u>	FMCA's 109th Int'l Convention Deschutes County Fair & Expo Redmond, Oregon	Register on FMCA <u>FMCA</u>
<u>Sept 11 - 14</u>	Lively Lady Campground Aberdeen, OH	Reservations by Sept 6, 2024 <u>TST</u>
<u>Oct 09 - 12</u>	Timbercrest RV Park Call 330-893-2720 to reserve your spot. Millersburg, OH	Reserve on your own 2024 <u>TST</u>
<u>Nov 06 - 09</u>	Follow The River RV Resort Florence, IN	Reservations by Nov 1, 2024 <u>TST</u>



National Director:

I have been asked to let our club see this urgent message.

Governing Board Message

Financial 2024 Update for the Governing Board

Keeping members of the Governing Board informed is very important. FMCA, like other organizations, in having to deal with inflation, increased fuel costs, and other expenses associated with living. This makes it extremely difficult for our members to attend conventions, area rallies and chapter gatherings. These are revenue-generating activities that help sustain FMCA.

The 2023 – 2024 fiscal year has been a very unusual financial year for FMCA. We estimated that this year we will withdraw over 2 million dollars out of our investments. Please see the information throughout this letter explaining each of the withdrawals and their purposes.

When the Governing Board approved the 2024 budget, we had anticipated a positive fund balance of approximately \$2,000. FMCA's negative financial position is caused by the process of collecting less revenue and increasing expenses in some areas. The same process has been used for many, many years which makes it extremely difficult to understand the current budget and correctly project future budgets. This letter is my attempt to explain to the Governing Board what has happened in 2024.

Withdrawals

1. The fiscal 2024 budget began on October 1, 2023. Two weeks into October I received a call from the FMCA Treasurer, Barbara Smith, stating that FMCA needed to transfer \$668,530 from the investment accounts, to pay for the, salaries, Gillette convention and other operating miscellaneous expenses. The money needed was not in the budget.
2. The next withdrawal from investments was made February 2024, \$340,000 to pay for salaries and other costs which was not in the budget.

The reason for this withdrawal was we had projected revenue from T-Mobile which did not occur until April.

3. Then we had another large withdrawal in April from investments of \$504,961 to pay for the FMCA salaries, Tucson convention and other operating miscellaneous cost.
4. The fourth withdrawal, in my opinion, will exceed \$500,000 to pay for the salaries, Redmond convention, and other operating miscellaneous cost.

Explanation for the Withdrawals

The CEO is given a budget that clearly defines expenses and anticipated revenue. Staying within expenses, as proposed by the Finance Committee, Executive Board, and approved by the Governing Board, while ensuring that the projected revenue is being received, is critical to balancing the budget. The expenses were not reduced when we recognized that our revenue was not going to meet expectations. We make a profit from the event, but when overhead is assigned, this creates a shortfall. From what I can tell, these same procedures have been followed for seven or more years.

Shortfalls in the approved 2024 Budget

1. It appears that our membership loss for this budget year is going to be about 6,000 members ($\$50 \times 6000 = \$300,000$), which was not taken into account when the Fiscal 2024 budget was constructed.
2. Another outstanding problem we have is the overhead that is assigned for each of the national conventions which is usually \$400,000 to \$500,000 for each event. All our events in the last few years, except Lincoln, have made a profit, prior to deducting the overhead amount. Overhead, per our CEO, includes the following items: credit card fees, employee salaries, employee benefits-insurance, employee 401k, professional services, office supplies, payroll service charges, payroll taxes and printing. Also 25% of the building expenses in Cincinnati are charged to each department. The Events Department has done a good job of keeping costs down for the event, which results in a profit, until the overhead is assigned. This process again has been happening for years and years.

Magazine Losses

Our magazine in 2023 sustained a loss of \$600,00. For 2024, there is projected loss of over \$600,000 loss and 2025 looks to be the same. Through April 2024, we are already.

\$428,405 below our budget prediction. This loss is due to reduced advertising and cost of publishing the magazine. Next month, postage will increase by 10%. This cost continues to have such a negative impact on our finances in FMCA. I encourage the Governing Board to consider moving to a newsletter, like the areas and chapters use to keep their members informed. An organization of our size would have cancelled this magazine years ago because of the financial loss. Although the magazine is a valuable benefit, it is not financially feasible to continue publishing in its current form.

FMCAssist

FMCAssist continues to be a huge expense but is considered to be one of our best recruiting tools. This benefit is very important for members who do not have SkyMed, MedJet, or MASA. This year (expiring in September) we pay \$.67 per membership, per month. The increase in cost will have a negative impact on our reserves. I will discuss more in the 2025 budget letter that you will receive in the next few weeks.

Tucson Update:

Good rally! We realized a loss of revenue of \$247,000 (with overhead added in). This loss is significantly lower than in the past because FMCA Convention Committee made a positive impact on that outcome. Reducing golf cart rental, reducing the number of FMCA staff attending, and using more volunteers to fill key positions, helped to offset some of the convention costs.

Redmond Update:

1. We budgeted 700 members to attend and have exceeded that number. This will help lower our costs for the convention. The Convention committee is working very hard to keep costs down.
2. There will be a Governing Board meeting to approve the 2025 budget, P&Ps and Constitution Bylaws. Please consider attending the convention. We still need additional Governing Board members to have a quorum to hold our business meeting.

President's Actions regarding finances:

When the CEO and FMCA Treasurer met with me and the Senior Vice President, Paul Mitchell, at the beginning of the Tucson Convention to share with us the financial situation we were in, I immediately requested the following steps to be taken:

1. Freeze all non-essential expenses.
2. Suspend National Officers per diem through September 30, 2024.
3. Request that our CEO, upon his return to FMCA, cut \$250,000 from salaries at FMCA. As of the date of this letter, approximately \$175,000 has been cut. That equates to six full-time and one part-time employees.
4. Reduce the publication of our magazine to one every other month. This \$70,000 savings is for postage and the costs to produce the magazine. And as you just read, postage is going up in July 2024.
5. Require cross training in many FMCA departments. This will assist when we have employees leave or a reduction of staff so that our services continue to our membership.
6. Monitor our budget expenditure. I am communicating with our CEO to ensure we are cutting costs where possible and seeking advice on further cuts.

Good News!

We are projecting a positive income in our Tech Connect program for 2024. This is the first in a very long time for FMCA. The Executive Board voted to charge all members using credit cards for FMCA purchases (merchandise, rallies, etc.) a 3.5% surcharge. Up until now, this cost of \$250,000 a year has been absorbed by FMCA. With our financial shortfalls, the Executive Board voted to charge the members for using a credit card for purchases as soon as the software program change is completed in our system. We will continue to accept personal checks without a surcharge.

Required Funds:

We must remember that we have certain monies that are earmarked in FMCA. We have pre-paid dues that will be repaid to our members to cover overhead and future costs. That figure is 2.8 million dollars. To offset the

reduction in membership, we have taken steps to reduce the cost that occurs monthly in FMCA. We have reduced costs by publishing the magazine every other month (and were able to add an extra 12 pages), FMCA salaries, and closely monitoring expenses to take control of our finances. The Executive Board has worked very hard to ensure we continue to grow in FMCA.

In Summary:

I know I have given you a lot of information; however, I feel you need to know the financial decisions that need to be made at Redmond, Oregon. In the near future you will receive another letter for the 2025 budget.

See you in Redmond.

Gary Milner, President

FMCA's National Treasurer's Report July 2024

Growth is projected to average 2.2% this year, more than twice as fast as anticipated in September, according to the latest Bloomberg monthly survey of economists. Odds of a recession in the next 12 months dropped to 35%, the lowest since July 2022 and down from 55% in September. The RV industry has not yet bounced back. According to RVIA, retail registrations and manufacturing are at their lowest levels in 10 years.

In 8 weeks, our operating losses have almost doubled. Investments are \$5,969,174. We anticipate \$350k to \$400k operating losses from the Redmond rally. We can't continue to operate as usual. There are two options to stop the financial losses - either phase out FMC Assist or the current international conventions. I highly recommend moving forward with the small event idea before the close of the fiscal year to help supplement losses. Change the benefits used by the least percentage of members. TechConnect is trending up. The finance committee drafted a budget with an operating surplus.

Management controls on spending are well implemented. All unnecessary requests for funds are tabled until otherwise instructed.

Results

Total revenue through May 24, 2024, was \$4,981,842. Total expenses through May 24, 2024, were \$5,388,032. Operating loss for the duration was \$(406,190). Marketing initiative expense approved by the governing board \$(45,519) Our change in net assets was a loss of \$(24,532)

Report by Barbara Smith, FMCA National Treasurer

Bob Tucker, National Director



MEMBERSHIP'S CORNER

Please let [us](#) know if your birthdays or anniversaries are incorrect, or they are missing this month. *Judy Overbeck* has been sick and in the hospital. So, instead of bothering her, we are trying to put all the Birthdays and Anniversaries in for this month. Mr. & Mrs. Sheffer, please send me your Birthdays and Anniversary. Thank you.

Birthdays	July Birthdays Continued
07/03 Bill Betz	07/26 Tim Massie
07/03 Bill Settles	07/28 Estelle Bush
07/07 Debbie Adams	
07/11 Linda Lewis	July Anniversaries
07/11 Cindy Czaz	07/02 George & Della Dixon
07/14 Della Dixon	07/11 Sheffer's Anniversary
07/14 Sara Leiken	07/11 Mike & Cassie Women
07/19 Debbie Honeyman	07/20 DJ & Kris Jackson
07/22 Pam Massie	07/20 Ron & Stephanie Binz

**We have no new members this month.
Members are friends also!**

Judy Overbeck, Membership/Roster

