

## 2024 FMCA Governing Board meeting – Redmond, OR

During our training on Tuesday, we were told that we would receive a new budget at the meeting because it was being revised to show that administrative costs were lower. FMCA had reduced staff by 10 people which caused a savings of salaries of about \$500,000. In addition, a \$10 fee was now being added to area registrations and a flood at headquarters had cost \$50,000 so far.

FMCAssist was discussed. Only 73 people have used it this past year with \$550,000 being paid out in claims. CHUBB had been charging \$.67 per F# per month and the new quote was \$1.90. There is a new company willing to work with us with a rate of \$1.10. It was explained that members who had paid dues for the future would not be paying this increase so members paying for the year would be absorbing the increase cost. It was asked if members could pay for FMCAssist if they wanted to, but we were told it was not possible, we were charged for every member.

August 14, 2024:

We had a morning quorum of 63%. The standing rules were approved with a motion to exclude #6 (No secondary amendments can be moved during the consideration of any primary amendment to a pending motion.) but this was defeated. The agenda was approved.

Treasurer's Report:

Our deferred dues are \$2.6M but we need to maintain a reserve fund in investments, but we barely have enough money for this. We can no longer rely on investments; we have been taking money out of there for the past few years. We are expecting a \$610,000 loss. October 2023-May 2024 our expenses are greater than income, so we are running on an operating loss. It was explained that a part of every member's due goes towards the conventions even though a small percentage actually attend.

We have been having issues for 15 years with operating income, so this is not a new issue. It was explained that RV shipments are a good indicator of FMCA's success or failure. Production of RVs has been decreasing since 2021. Dues are our largest source of revenue, so the number of members is the most important factor of FMCA's success.

Deferred dues are renewals which are actually a liability, we don't actually have that money to use until the month they're actually for.

Magazine income is dwindling which is following a national trend. Every other month has helped with expenses. We would only save about \$1,000 if we went quarterly. Going digital might save some money. Also considering going to a FMCA newsletter like the areas do.

Convention income has fluctuated over the last 16 years. The summer events are the biggest loss, other than Gillette. Another thought is to have 3-5 smaller events to help with expenses.

Commissions Income is money we received from vendors. Discontinuing FMCAssist might bring in a partner that would be willing to give us a small amount of money for the service, this wouldn't be cheap for our members.

We need to withdraw money from investments to pay bills. The purpose of investments is to cover liabilities of deferred dues and to cover costs if FMCA had to be closed.

Employee costs have been going down.

\$400,000 was moved for overhead for Redmond.

There was a recommendation to re-invest surplus.

The Finance Committee has recommended (1) earmarking 50% of the association's net operating earnings to each of the reserve funds in the investment portfolio as outlined in Policy & Procedure #2035, Reserve Funds, (2) To set aside \$255,000 for the purpose of education for FMCA's 2025 fiscal year proposed budget, (3) To accept the recommendation from the Wage Review Board for the 2025 budget for salaries in the amount of \$2,090,639 (this number was actually reduced because of staff reduction), (4) to accept the 2025 fiscal year proposed budget with a surplus of (\$164,818 originally) but raised to (\$531,293 with dues increase).

We were told that according to P & P #1017 deferred dues are refundable.

Standing Rules report – given by Claire Porter

They reviewed 32 new chapter by-laws

By-law amendment proposal #1 – Change “Area VP” to “Area President” → passed

Proposal #2 – The word “Senior” VP of FMCA is no longer needed with Proposal #1  
→ passed

Proposal #3 – Procedure for filling vacancy in the Areas → passed

Proposal #4 – Change date for receiving proposed Bylaws amendments from  
Jan. 1 to March 1 and Governing Board members received  
Info no later than 60 days vs. 120 days prior to meeting  
→ passed

Proposal #5 – update Strategic plan to include Pathfinders → passed

Proposal #6 – update Bylaws wording in mission statement → passed

Proposal #7 – change method to fill vacancy of Area President → passed

Policy & Procedure Amendments 1 & 2 went through changes because of the budget: Members can only renew dues up to three years. Dues for one year are now \$100, two years \$190, three years \$280. P & P Amendment #3 – Changes of which committees are president appointed and which are elected. Discussion about Area being dissolved if no president is elected, was 30 days, proposal to change to 120 days and then returned to committee.

Convention Committee Report:

More volunteers have been used to minimize costs

Looking to have smaller area events

Possibly have one convention per year, looking for something central

Have it in same place every year if they offer discount

FMCA staff is looking for ways to cut costs

Only Nebraska actually lost money

Will make decisions within the next six months

Looking at location in Missouri but concern not enough members will attend, Perry has always been well attended.

Education Committee:

University articles go on the website

RV Basics is hoping to introduce RV Basics 2 at Perry

After lunch credentials report was 61.5% (164 out of 267 delegates)

Government & Legislative Affairs Committee:

Kentucky license plate issue

DEF update

Texas Class B license

California Air Resources Board

Strategic Plan – feels RVIA addresses problems on dealer side, but no organization does this for consumers, FMCA doesn't have resources to do this

Long-Range Planning:

Encourage chapter growth, 84% of our members aren't in chapter which means they have no representation.

Each chapter should have someone in every chapter to work on chapter growth, encourage each area to have a chapter developer

→ adopted by Executive Committee

Member Services Committee:

Recommendation to approve Kleen Tank, Briter Products solar, Element 3 Health (renamed Groupers), and Blaupunkt e-Bike proposals. Also recommended and approved were Briter batteries, RV Roof Coatings, and Soft Start Up.

Recruitment & Retention Committee:

Working on creating new chapters, special interest chapters, QR codes, RV Curious on FB and other social media platforms

President's Report:

Discussion about finances, membership loss, FMCA magazine, Pathfinders, Cincinnati's flood, Share The Love Program, T-Mobile QR scanning

Renaming of FMCA research done by the Identity Committee and presented by BrandXcellence, final amendment was to dba Family RV Association. Questions were raised about why we are making changes that cost us money, it was explained that market is leaning towards towables.

All Informational Items were accepted

Unfinished Business – none

New Business:

FMCAssist and Budget

FMCAssist – there were 73 claims as of 5/31/2024 and 118 as of 7/31/2024

It was explained that administrative costs include paying drivers, helicopter cost, etc.

Policy includes all members since it's a group policy

ARCH will offer premium of \$1.10/F# - premium forecasted of \$752,242

There is talk to reduce staff to 20 by end of fiscal year

Suggestion to eliminate magazine and go to newsletter

TechConnect was underestimated in 2024 so adjustment was made to 2025 to make it more realistic

Amendment to amend 2025 fiscal year proposed budget to include FMCAssist at \$1.10/family unit per

Month with an increase in dues as required to support the increase → motion passed

Motion to increase dues to \$100/year → motion passed

Motion that refunds on pre-paid dues only be made if request is in writing. No refunds going forward

→ must go through P & P

Motion to stop giving a coupon for new membership and renewing family coupons → motion passed

Motion to adopt budget as amended → motion passed

Motion to remove the \$10 extra for new members was referred back to P & P

Respectfully submitted by Gillian Raye