

Unicoi Springs Camp Resort
Board of Directors Annual Owners Meeting Minutes
September 17, 2022
Clubhouse 10:00am

Board Members Present:

Randy Frame

Thurman Carpenter

Becky Manley

Yvette Dunford

Jeff Nunnally

Dominic Orlando

Absent: Rich Wistrom

Call To Order: Randy Frame (please turn off all cell phones, hold questions till end and this is a closed meeting for owners only)

Prayer: Rex McPherson

Pledge: All Owners

Mixon, Mixon, Brown & Tench 2021 Audit Report / By Becky Manley

**We Are Debit Free

**We Are Pleased And Happy To Report That We Have A Clean Audit Report

**We Ended 2021 With A Black Budget

** We Have About 1.2 Million In Cash And Cd's / Property and Equipment Is At 1.1 Million (historical value including depreciation, it is fair market value which is closer to 4.2 - 4.5 million)

**If You Are An Owner Here You Have Made A Wise Investment.

**Capital Improvements Increased Only \$60,000.00 We Were Very Conservative During This Covid Years

**2017 – 2021 We Have Made Over \$400,000.00 In Improvements and Capital Purchases.

**If Was Vary Nice TO Be Met With Smiles And Nice Comments From hem On The State Of The Park For 2021 Year Ending

Becky Manley: Treasurer Report For September 17, 2022

- I. Reviewed And Audited Check Ledgers And Cash Summary For July 31, 2022
- II. Reviewed Payable Receipts.
- III. The Bank Balance In Investments Account Is \$522,400.34 As Of August 31, 2022. We Transferred The Normal Monthly \$60,000.00 Into Operations And \$40,000.00 Into The Payroll Account.
- IV. The Balance In The Payroll Account Is \$29,291.88
- V. The Bank Balance In The Operations Account Is \$69,431.42
- VI. Pinnacle Bank (formerly Southern Bank and Trust) A Balance Of \$157,922.99
- VII. Rabun County Bank With A Balance Of \$79,876.44 This Is The Camper/Vehicle Replacement Fund.
- VIII. The Bank Balance In The Bathhouse Fund Is \$103,532.00
- IX. The Bank Balance In The Road Improvement Fund Is \$71,482.00
- X. (3) \$100,000.00 CDs (2) Matured And In Savings (1) Maturing And Will Be Closed

Last Year In Our Yearly Audit We Had 6.4 Months Of Operating Expense Monies And This Year We Have Flat Hard Line 7 Months. If Another Dime Come Into This Resort We Could Be Fully Operational For 7 Months. They Are Amazed At This, And The Good Stewards The Board Has Board With The Financial Health Of This Resort. We Have Done Our Level Best And It Is Not Because We know That We Will Sit Before You Once A Year And Answer For Our Services. And Please Know This Is A Service There Is A Lot Of Time That Goes Into This And It Is A Labor Of Love.

I Have Been Honored To Serve As Your Treasurer For The Past 3 Years But I Have Been Blessed To Be Supported By My Amazing Finance Committee. It Is Chaired By Nancy Sterns And Johnny Simmons, We Don't Always Agree But We Keep Hammering Till We Work It Out.

Randy Frame:

We Do Want To Thank All Of The Individuals Committees And Volunteers In This Resort. This Park Operates On The Basis Of Volunteering As A Means Of Keeping Cost Down And Events And Projects Up, So Thank You All, Past Present And Future.

With That Said I Would Like To Introduce The Present Sitting Board:

*Dominic Orlando – Stepped Up When Terry Phillips Had To Resigns For Medical Reasons

*Becky Manley – Treasurer

*Thurman Carpenter – Vice President (finishing up 6 years)

*Yvette Dunford – Secretary

*Jeff Nunnally – Director And Working In Many Areas

*Rich Wistorm – Stepped Up When Avery Smith Had To Resign For Personal Reasons.

*Randy Frame – I Have Been Honored Serve As President This Year. This Have Been One The Most Active Boards I Have Ever Served On Anywhere At Anytime. I Am Proud To Say That This Board Has Gotten It Done From Day One. I Am Not Sure That All Of You Realize The Hours That Have Been Given By Them, Some Of Them Have Put As Many If Not More Than A Full Time Job. And For Everyone Up Here There Is A Spouse Supporting Them In Their Dedication To This Park.

Randy Frame:

LIST OF 2022 YTD ACCOMPLISHMENTS (see attachment #1)

Future Projects (see attachment #2)

Kathy Carpenter:

Covenants Report(see attachment #3)

Jessica McPherson (for Rex McPherson):

Chapel Committee Report (see attachment #4)

Yvette Dunford

**Activity Committee **

Thanks To All Volunteers Who Have Stepped Up And Helped With New Events And Activities. Which A Special Thanks To Committee Chair Pam Wells. Looking Forward To Another Great Year. Thank You All And Come See Concert on The Lawn This Evening.

Randy Frame

Recognize Leaving Board Members

This Year We Had 2 Positions To Be Vacated And One Of This Is Becky Manley Who Has Served The Past 3 Years As Treasurer, She Does An Excellent Job At That Position And Is A Very Forward Thinker Who Will Speak Her Mind And When She Make Her Mind She Stands By It And Has Always Work Fully With The Board On All Things And The Decisions Made. Becky We Want To Present You With This Plaque And Thank You For Your Service.

Becky: First Of All I Want To Thank God For Bringing Me Here, This was Not The Campground I Chose And If Anyone is Ever Interested In Learning The Story I Always Love To Tell It. Thank You To My Husband, Who Has Spent Many Nights In The Board Room Asleep In The Chair While I Was Working Late Into The Night. I Also Have To Once Again Thank Nancy Sterns And Johnny Simmons Who Have Accompanied Me On This Journey. It Has Been A Privilege To Serve You And To Work With This With This Board Has Just Been Wonderful And Believe Me When I Tell You This Board Is Unified In The Best Interest Of This Park. I Feel I Owe A Debt To The People Who Served Before Us And Had The Vision To Bring The Wonderful Place To US. I Never Would Have Thought I Would Love To Camp And Had Never Done So A Day Before We Came Here. Unicoi Springs Changed My Life And Once Again Feel I Owe A Debt More Over Than Just My Maintenance Fees. Last But Not Least I Want To Than Thurman Carpenter Who 3 Years Ago Said He Was Done And I Begged Him To Run With Me, Which He Did And We Have Sat Next To Each Other Almost Every Meeting Since Then. Yesterday We Hugged And Said We Loved Each Other And Thank You For Your Service These Past 6 years And Your Friendship For A Lifetime. As you Know I Ran Unopposed Again This Years So I Look Forward To Another 3 Great Years, Thank You Very Much.

Randy Frame:

Next We Would Like To Thank Thurman Carpenter For His 6 Years Of Continued Service On The Board. He Has Serviced As Vice-President And Helped To Keep Me In Check And All While Being True TO God And Himself. Thurman You Will BE Truly Miss And We Would Like To Present You With The Plaque As A Small Token Of Your Time And Service.

Thurman: I Have Enjoyed My Time On The Board And What To Thank The Owners For Allowing ME To Serve. I Hope That The Decisions We Have Made Over The Past Years Are Seen A Good Ones For The Betterment Of The Park. I Want To Thank Everyone Who Had Come Up To Me And Shown Suck Kindness And Support, We Can Always Use Good Support From The Owners. We Have To Make Tough Decisions And We Have To Make Them For The Park As A Whole Not Just 1 Or 2 Or Any Certain Group

We Have To Make Them For Over 2,000 Over and Think About What Is Best For All And The Physical State Of The Park. Once Again Thank You For Allowing Me To Serve And I Think I AM Ready For A Break And Maybe Travel Some.

New Business: Randy Frame

***Motion 1** To Approve Minute From August 19 ,2022 Meeting Minutes

Made By: Jeff Nunnally / **Second By:** Dominic Orlando / **Yea 6 / Nays 0 / Abstain 0**

***Motion 2** Effective Immediately Rental Cancellation Policy Shall Read: No Reservation Can Be Canceled In Part, Any Cancellation Shall Be In Full And Will Need To Be Re-Made For The Days Needed. If At This Time There Is A Wait List You Will Be Added To It And Called Back In That Order. (this is to stop the abuse of the system and calling to make reservations that one knows they are not going to keep just to be able to reserve weeks ahead of others and then calling back and canceling all but 2 or 3 days when time gets closer and it falls into reservation window. Not Only is this cheating the ones who try to make reservation in real time but it is costing the park \$60.00 plus a night in revenue for reserved days that were never even intended to be used when booked)

Made By: Becky Manley / **Second By:** Jeff Nunnally / **Yea 6 / Nays 0 / Abstain 0**

Raffle Drawing For 2023 Dues Coupons: tickets were drawn out of tub by 4 different owners

Ticket #699421 For \$50.00 Winner

Ticket #699422 For \$75.00 Winner

Ticket #699528 For \$100.00 Winner (ticket #699424 For \$100.00 was given back as same owner had the previous 2)

Open Floor For Questions:

*Reminder- We Will Deal With And Limit You To Two Questions Per Owner, With Three Questions Per Subject. You Have Two Minutes To Ask Your Question, If At That Time You Have A Second Question You Can Ask It Once It Has Circled Back Around. All Question Should Be Ask To The Board, All General Discussion Among Owners Can Be Done Outside After the Meeting

Question: Is There A Way Of Keeping Tracking Fines For Empty Campers

Answer: Becky / Fines Are Not Divided Out By A Certain Category But Are Issued And Collected By The Office

Question: Is There A Central Location Where One Can Go And See What Areas Need Volunteer Help In

Answer: Randy / There Are A Couple Of Ways You Can See Activities On The Official Board Facebook Page, Or Email, Or By Contacting A Board Member Directly Either Before you Come Or Once You Get Here. You Will Need To Sign A Waiver Before You Can Help In And Maintenance Work

Question: When Will The Auction For The Collected Deeds Be Held And The Back Cost

Answer: Randy/We Do Have All The Associated Fines And Fees Listed But Do Not Know The Time Frame. The Attorney Is Working With A Firm In Gainesville The Legal Aspect Of Handling The Deeds In A Lump Sum And Not Having To Present To The Judge Every Single One Separately. We Still have To Post In The Newspaper Ahead Of Time And Then And Only Then Can It Go To Courthouse Stairs. At This Time They Will Go Up For Bid But All Fees, Fines, And Legal Will Have To Be Paid Which In All Cases Is More Than You Can Buy Directly from The Office. So Once No Bids Are Made, Then And Only Then Can They Be Turned Back Over. The Simplest And Most Cost Effective Thing Is That If You Don't Want Your Deed Or Want to Sell It Just Turn It Back Into The Office. ((this is moreover and issue with folks who have passed on and no one is handling their estate or no way to reach anyone)

Question: Is There A Way To Do Background Checks For Owners And See About Sex Offenders, We Have Checked And Many Campgrounds In Surrounding States Do Require Some Sort Of Check Before Buying In.

Answer: Randy / We Have Considered This Already And There Are A Lot Of Issues A An "Owner" Park That Have To Be Researched And Answered By Legal Team. How Do We Check On Guest, Owners, Retroactive But We Do Have It In Note To Speak To Attorney About.

Question: A Sex Offender Has To Be Registered, And Easy To Track That Way

Answer: Thurman / The One That Was In Here Was Registered And Followed all The Rules With The Sheriff.

Randy / We As A Park Do The Best We Can To Try And Keep Everyone Safe But You Just Never Know and Even If We Did Full Background On Owners We Can Not Check Every Guest That Comes Through That Gate.

Question: Are All The Old Camper and Golf Carts That Are In Storage Being Paid For And Do They Have Current Deeds

Answer: Randy / Most Everything Is Current And The Stranger Thing Is That Is Folks Pass On And Their Estate Just Pays The Bills Till Things Can BE Settled In Court.

Yvette / I Just Received The List Last Week Which Consisted Of 9 Units Of Which (1) Was 7 Months Past Due and When Office Called Them That Day They Paid It In Full The Others Are Within A Couple Of Months. Remember You Have To Be Current On All Monies Owed To Be Able To Make Reservations And/Or Camp.

Question: Rental Cabin Vs Rental Cabins, Why Not All Of One OR The Other?

Answer: Kathy / The County Will Not Allow Us To Put Anymore Cabins In. With That Said They Are Really Park Model Campers, They Still Have The Wheels And Tires Up Under Them But Are Wired And Plumbed Straight

Question: What Are The Plans For Replacing The Wooden Decks, And How Are Choices Made On The Trees That Will Be Cut Down

Answer: Randy / The Number 1 Factor Is Safety And/Or Damage That A Tree Is Or Can Cause. If You Are A Site And You Feel That It Is Un-Safe Please Go To The Office And Fill Out Form And We Will Check It Out. Budgeting Would Be The Second Order With Time OF The Year Playing In Also. We Can Unless It Is A Safety Or Money Issue We Will Try To Get Out Of Primetime Camping Season Before Shutting A Site Or Area Down.

Question: When Site Are Re-done IS The Size And Amount Of Slide On Newer Campers Thought Out

Answer: Randy / Yes We Do The Absolute Best We Can With The Size Area We Have To Work With.

Question: What Do We Have For Handicapped Besides The 1 Cabin

Answer: Thurman / Camper Must Be Special Ordered And Custom Built To Be Handicapped Accessible . They Have To Be Special Built With Wider Doors And Different Layout And Very Expensive To Order. We Just Update One Of The Cabins This Winter And Have Good Reviews On The Changes.

No More Question By Owners

Randy Frame: Announcement Of New Board Members

2 Spots Available This Year, We Had 2 Applications Requested And We Had 2 Applications Turned In. They Were Both Approved By The Office, The Board Approved And The 2 Will Step In Today. Becky Manley Will Be Entering Into Her Second Term And Danny Candler Will Be Our Other New Member.

The Unicoi Springs Board Of Directors Facebook Page Is For Owners Only And Will Be Purged Several Times A Year. This Is A Site For Real Time Information With No Room For Drama.

With That Said We All Look Forward To Serving Next Year And Are Expecting Thing To Continue Moving Forward At The Same Forward Thinking, Passion And Love Of The Park That This Past Year Has Brought. Thank You For Coming Out Today And Bringing Forward All Your Questions. We Are Available By Email At uscrbod@gmail.com And Once Again If You Have A Question Or Concern The Best Way To Get Answers Is To Ask And Not Air It Out On Social Media. Most Of What You Read On There Is Not Fact And Has Been Taken Out Of Context By Angry Owner Who Has Not Gotten There Way. If It Does Not Come From One Of Us Then Ask We Will Tell You The Truth Not Just What You Want To Hear Or Keep Harping On The Same Dead Issue.

We Thank You

Motion 3: to Adjourn

Made By: Jeff Nunnally / **Second By:** Dominic Orlando / **Yea** 6 / **Nay** 0 / **Abstain** 0

Yvette Dunford

Secretary
Unicoi Springs Camp Resort

2022 Accomplishments

The 140 section of the campground was completed and some sites were extended as well as upgrades to the deck railing.

The hardwood floors in the clubhouse were refinished in the downstairs area as well as upstairs.

The old worn furniture in the clubhouse was replaced with new and very comfortable reclining sofas as well as 2 bar height sofa tables and stools.

We purchased 4 padded stools for the pool players to use Replaced the roof on the Holey Board pavilion.

Maintenance approached us about the ongoing problems with their backhoe. After looking for a while, we found a great deal and after we had it checked out by a mechanic, we purchased the backhoe from a gentleman in middle Georgia.

115 padded chairs were donated to be used in the Clubhouse and the Activity Building

Extensive renovation was done to the 3 rental cabins. We refinished the hardwood floors and replaced all furniture. Included in the renovation was new sleeper sofas, new recliners, new mattresses, bedspreads, blankets and pillows, new pictures, new shower curtains, new light fixtures inside and out, and new ceiling fans. We also added new kitchen tables and chairs. Special attention was given to ensure our handicap Cabin was indeed handicapped.

2022 Accomplishments

The office also received a much needed makeover. The walls were painted. Countertops were milled from a saw mill in Cleveland and installed at the customer counter, as well as the work surface for the girls behind the counter. The office was updated with new shelving so as to allow additional space for store items, and a designated space for incoming packages. We even added a new ice cream vendor. In July of this year, we purchased and installed a Point Of Sale system and have gotten positive reviews of that system. That system will also be an integral part of things that we have in the works currently. We have alleviated the bear problem at the dumpster area. With the help of volunteers, we built a cover over the entire area along with new concrete and lockable gates. We will be able to close off 2 of the dumpsters during the off season.

Replaced the ice machine with a bigger unit so as not to run out of ice. Renegotiated from 7# bag to 10# bag and for no increase in price.

Put the USCR insurance contract up for bid with 3 different companies and were able to save \$17k per year, and we increased our coverage on the clubhouse and added Liability insurance on the 2 swimming pools that had been previously overlooked.

The culvert in front of the chapel had been in need of repair for a while. We had an outside contractor come in and tear out the asphalt and the old rusted out culvert and a new culvert was added with Rip Rap on both sides.

We also cleaned out 2 additional culverts in area 1 and put Rip Rap in to prevent washing out in heavy rain.

2022 Accomplishments

New pool furniture was purchased and distributed between the two pools.

We installed water and power to the tennis court area and have moved the blowups and slides we use on holidays, to that area to keep the traffic flowing in front of the clubhouse.

We replaced the old fountain in the lake with a new lighted fountain. This was necessary for the health of the lake and the fish. Owners liked the fountain so well, that efforts were immediately made by

owners and volunteers to raise money for a second fountain. That money was raised and the second fountain has been installed.

We are working to install a generator that will run the office, security building, and clubhouse bathrooms during power outages.

Work has begun on Bathhouse #1. Footprint will stay the same but everything inside will be replaced and painted.

We currently have a contract with a technology company that is working on an on-line reservation system. We hope to have that up and in operation by the first of the year.

Work has begun on Bathhouse #5. Footprint will stay the same but everything inside will be replaced and painted.

We are continually working on the wifi with Interstate Wifi to better serve the owners.

Attachment 2

2022 Accomplishments

Future Projects

Clubhouse roof needs replacing and we are currently getting quotes.

Clubhouse fascia and soffit need replacing. Getting quotes on that.

The entrance and roads in the park need resurfacing. We have been getting bids on these projects.

I wanted to talk about Covenants today which is a document that governs our Resort and we have spent four years updating and working on a revision of the Covenants. We have spent thousands of hours on this endeavor.

I would also like to recognize the Covenants Committee. Betty Bennett, Johnny Simmons, David Stover, Rich Wistrom and myself. Note that three of us have been with these changes for the entire full four years. Johnny Simmons, David Stover and myself. I would also like to give a shout out to Vicki Petty who spent hundreds of hours, too, for three years.

There are Covenants, By-Laws and Rules and Regulations for our Resort. But, Covenants is the main authority of maintaining the Resort. The Bylaws lay out the duties and the Rules and Regulations tell how to work out duties.

Our Covenants were developed in 1983 by a firm of lawyers for a Declarant who built the Resort. When finished the Declarant turned over the Resort to the Unicoi Springs Camp Resort Association.

We have not updated the Covenants since the 1980's and so they are of course out of date.

Some of the things we have done is talk with attorneys and we've contacted old Dead Deeds Owners and have currently gotten 507 deeds back in the name of the Resort. We have 18 deeds returned that we have not done a review at the Courthouse yet

which will give the Resort an additional 18 deeds. There are still 338 accounts that have owed money to the Resort over five years.

We are now working with an attorney's firm in Clarkesville to get these 300 plus deeds back in the name of the Resort by selling them on the Courthouse steps. The attorney has sent out letters asking that the Deeds be returned, and the next step will be to publish in the newspaper and then offer them for sale on the courthouse steps.

Does everyone know that we must have 2,000 returned "yes" to the changes to change the documents? That is one of the reasons we had to work the Dead Deeds to get them back so that the Board can vote the ones owned by the Resort. Note that we have said in the past that each Director would get 1/7th of resort owned deedsto vote. The attorney has informed us that the Board will vote according to the majority of the Board Members decision to change the Covenants. Which means if four or more vote yes, then all of those deeds owned by the Resort will be yes.

We have just this past couple of weeks gone over the Covenants again and will have the most up to date Draft of Amended Covenants placed on the Unicoi Springs website library soon. We are meeting with the Board in the next couple of weeks to discuss some of the issues in the Covenants. There is currently a 2019 revision but there have been a few changes to that document. We have an email address for getting your questions

concerning Covenants to the Committee. This is: covenants@unicoisprings.com. This email address is not currently working but have asked ITT to fix the problem so should be ready to use soon.

We want to have Town Hall Meetings and one of the things I would like to do today is ask you, the Owners, when we should have these meetings. We have had some during holiday weekends because so many Owners are here those weekends but that has not worked out well due to so many activities for the holiday weekends. So, when, do you think we should have the town hall meetings?

When the new 2022 Revision Is available on the website library, please read the document. It has the current, the recommended and reason for change in the document to help explain. Note that we have tried not to use many numbers/figures in the document because we do not know how long it will be that these Covenants are in effect in the future. Such as currently, we have a \$50 maximum fine is listed in the Covenants for each infraction. Some events have warranted more than \$50 but that is the maximum. When you read the document and have questions, please feel free to send us an email and we will try to get back with you timely.

We cannot predict at this time how long it will be before the Covenants come up for a vote. We do plan to purchase a software package that will allow for voting online. We will also

offer paper ballots to those who wish to use paper. By using the software, we can tell how many have returned their vote and could possibly contact those who do not vote timely to advise how important it is that they vote.

Why is it important that you vote? There are many things that we are currently doing at the Resort that is not in the Covenants. Note that they are 40 years old!!!! A few Examples not covered: moving campers into storage; golf carts; rental units, on/off fees. Plus, the document is full of thing about the Declarant and we know longer have a Declarant/Builder. Are you aware that the current Covenants says: you will take all your belongings with you when you leave the Resort grounds. We've not been enforcing that regulations and aren't you glad? The current Covenants also say Reservations for a 30 days period. We want to change reservation time tables to calendar month, rather than 30 day period, because the Office Staff could never keep up with a 30 days period for each Owner and when every owners' 30 days period ends and begins.

Does anyone have questions about Covenants?