

**MINUTES OF THE FOURTH ANNUAL GENERAL MEETING OF THURNHAM HALL, HELD ON SUNDAY 5TH DECEMBER 1999 AT THE CARLETON INN, MORECAMBE**

The meeting opened at 10.30 am.

In attendance were:	Fred Fogg	Director
	Paula Beatson	Accountant
	Philip Broomhead	FNTC
	John Hughes	Solicitor
	John Jackson	Committee Representative
	Pamela Francis	Committee Representative
	Paul Baker	Committee Representative

Mr Fogg welcomed everyone who attended and introduced the people seated at the top table. He explained the system of microphones and the roving microphone which would be stewarded by Ian Summers to speakers from the floor.

Before proceeding to the Agenda, Philip Broomhead reported that one of the members had written in to complain that he had not received the notice of the meeting in accordance with standing orders and asked for the meeting to be cancelled. Mr Broomhead responded that the constitution allows for an accidental omission of this nature and that the meeting would proceed as planned.

- 1. Election of Chairman:** There was only one nomination - that of Fred Evans - and this was duly proposed, seconded and approved unanimously. Mr Evans duly took the Chair and, after welcoming everyone, he proceeded to the Agenda.
- 2. Apologies for Absence:** There were no apologies for absence.
- 3. Correspondence:** Save as referred to above, no other correspondence had been received.
- 4. Minutes of the last AGM:** The adoption of the minutes as a true and correct record was proposed by Ian Summers and seconded by Jeannie Stirling.
- 5. Matters Arising:** There were no matters arising.
- 6. Report of the Developer:** Mr Fogg said he would try to go quickly through what had been achieved by the Development Company. One of the main achievements was the completion and opening of the Leisure Centre which had to be slightly later than expected. Ten new apartments had been completed

within the grounds and, as projected in last year's minutes, Suffolk and Gage suites had been upgraded. A closed circuit television (CCTV) system had been installed. The car parking area had been tarmac-ed, but not the road. Gas-fired central heating had been installed in the Lonne and Townley apartments. Washers and dryers had been installed under the Leisure Centre and the Reception area had been given a new look.

Projects for the coming year included the building of a further 19 apartments. Planning permission had recently been granted and the construction work was under way. The taking down of the barns had created a vast difference when construction started on the new buildings and a new roadway - thanks to a friendly neighbouring farmer who had exchanged a piece of land. A golf buggy had been acquired to ease movement around the site. A copse of trees had been incorporated into the scheme for a road to bypass the new buildings. The apartments are due for completion at the end of the year 2000. The builder anticipates that 10 will be completed March/April and the remaining 9 in August. This gives some apartments for use for overnight stays by owners.

There are plans to change the restaurant which is now very busy. Fred reported that on one day there had been 78 sittings for carvery meals and 24 a la carte meals. The kitchen is slightly too small for this volume and staff were dragging food across to the library. A new bar is to be built in the chapel, the work starting next week and to be completed by Christmas, though it will not be used until the existing bar is closed in the New Year. The kitchen is to be extended by approximately 1 metre into the bar area, closing the door into the Dalton Suite, putting a new floor and windows and making an overspill area for the restaurant, making two restaurants. With the amount of meals produced and three chefs working extremely hard, this is a valuable form of revenue for the resort.

Continuous assessments of apartments are carried out to maintain standards. As a result Dower II was considered to be too small as a 2-bedroom apartment. All of the owners were asked if they would exchange to one of the new 2-bedroom apartments.

The Developers had prepared a further planning application to extend the Leisure Centre to go in some time this year. Lack of space is a problem for the Sales and Administration staff and also the owners. An extension on the end of the Leisure Centre would release the present Administration office to become a larger gym and an aerobics room and this could take place in the next 18 months.

Outline planning application has gone in for a further 10 apartments, which would bring the total to 60. Mr Fogg said he would discuss this after concluding his speech. It looked likely that the local authority would allow a further 10 units on the site. The Developers had looked carefully at the justification for expansion and come to the conclusion that it was in the best interests of the ownership, as it would enable them to get 3000 members and thus keep the maintenance fees

as low as possible. He would ask for comments at the end. Another 10 units would make the resort more viable and keep management costs to a manageable level.

Mr Fogg reported that they had just acquired another resort on the south coast in Eastbourne. They were also negotiating for a resort on the east coast and the plan for the future was to have 5 resorts in the UK in the next 5 years. A club system would give owners of this resort the ability to interexchange with the others, and to use and also exchange with RCI. The systems are complicated enough but points clubs run in Europe, America and South Africa. RCI have introduced their own club which would be of benefit to Thurnham Hall members. The points system will take into account that Thurnham is one of the top 5% of resorts in the UK. Mr Fogg gave an example of how the points system might work. He said you could exchange your week for a week in, say, Tenerife for 4000 points and you could get 2000 points back to use the following year. The club system will come to fruition in the next 6 months. The allocation of points should be sufficient for this.

Over the past 12 months some problems had been experienced by owners. Lack of overnight stays at the hall was one of them. As the ownership gets bigger the demand increases and not everyone is happy with the allocation of apartments at the moment. They have been full almost all the year. He had instructed Mandy to allocate all the unsold weeks to be used as overnight stays. Realistically, people staying overnight spend more money in the restaurant and bar than someone staying for a week. This is therefore a profit centre to utilise as much as possible.

With regard to marketing strategy, we use marketeers and some owners have expressed misgivings about the gift. They were trying to get rid of this marketing, telephone selling and the gift of free accommodation. They did not try to hide anything as this was a clean operation. They were trying to eliminate certain areas which they felt were not quite right with the marketing.

**7. Report of the Management Committee:** Paul Baker, making his first report, said he found it very difficult. He expressed pleasure in seeing so many owners present. There were so many things he wanted to say and he began by saying that 1999 will see Thurnham Hall and its owners leave this century on an all-time high. He expressed the opinion that the Developers had done a wonderful job, many promises had been kept and you could see the improvements. March saw the opening of a first-class Leisure Centre which has been a great success. Pamela Francis would report on that separately.

June had seen the completion of 10 new apartments and it was not surprising, in view of their quality, that Malcolm Wood, Director of RCI, had come to open them himself on 5th September. Paul congratulated the Developers on an excellent job. With the opening of the new Leisure Centre and the new apartments,

revenue for the restaurant and bars had increased by 35%, so much so that one now has to make a booking. The new chef is excellent. There are now over 1500 owners and their guests coming to the Hall each year and a changeover period of two days has proved to be a tremendous success. There is less pressure on the staff and there are more staff. Paul wished to thank the staff for all their hard work. Enormous credit was due to them. As a result, RCI have put Thurnham Hall in the top 5% of resorts in the whole of Europe. We get a monthly report from RCI and Thurnham Hall is constantly getting higher scores every month than any other resort in Europe. The Management Committee makes known what the Developers and the Management Committee have done.

Utilisation of Thurnham Hall is very high and staff morale is high. Our standards are well above the rest of Europe and Thurnham Hall has again been awarded Gold Crown status for 2000 for the highest quality resort and service to its guests. We look forward to many more such awards in the future.

The grounds of the resort have been landscaped. This is a full-time job and control and running has been handed over to a contractor. This is beneficial because, instead of one person, six come at once and clear leaves and mow lawns. It is also cheaper this way. We must thank John Mills who assumed sole responsibility for the gardens on an entirely voluntary basis. (This was greeted with warm applause.) Mr Mills responded by saying it could not have been done without help from the builder.

Paul then concluded his report by thanking the Developers, Paula, and all staff. He thanked the members of the Management Committee for giving up their time to act on behalf of the owners by attending committee meetings.

**8. Financial Report:** Paula began by saying that public speaking was the part of her job which she hated and would 'fumble through things' as last year. This year she was acting as Resort Manager and Financial Accountant but her report was purely on a financial level.

The format of the accounts is, as last year, in the form of extracts from the full audited accounts and are much clearer for those who are not accustomed to reading financial statements. This was a decision made by the Management Committee. Full financial accounts can run to between 16 and 25 pages and are daunting and would incur considerable costs in printing and postage. A full set would be available to any member requesting it.

She felt they were quite self-explanatory but there were a couple of points to which she wished to refer. The income from the bar and restaurant had increased by some 35% and they are busier than they have ever been. People who use the Leisure Centre stay around for food and drinks. Pamela would report separately on the Leisure Centre.

The biggest item of expenditure is wages. Bearing in mind that the resort has increased by one-third, and that there are now two changeover days requiring increased Reception cover, there arose a need for more cleaners and double the amount of night security. The Leisure Centre, now open from 8 am to 9 pm every day, needs qualified trained staff. However, the cost per employee is lower than last year with a 1998 figure of £8721 and the 1999 figure of £7307. Last year there were 21 full-time and 6 part-time staff: this year there were 32 full-time and 25 part-time. The resort is renowned for its high quality of service, based not only on the quality of the resort and its services but of the resort's staff efficiency and level of hospitality. Our staff are a credit to us. We always read the check-out questionnaires which are always full of praise - 'You deserve the best because you are the best' being one such remark.

The Developers' contribution - Fred Fogg subsidises the running of the resort until it is self-funding when all the apartments are sold. He bridges the gap between the running costs of the resort and what is received in maintenance fees. As more weeks are sold, more fees come in, thus reducing the Developers' contribution. This process will continue during 2000 and 2001. Fred has been careful when deciding on apartment numbers to ensure that the resort will become self-funding without an increase in maintenance fees. Costs do not rise proportionately to the number of apartments as there are economies of scale.

Paula explained that the Sinking Fund is a deposit account held on behalf of the owners to be used for refurbishment costs which will be required each year. She drew attention to the fact that Fred had funded refurbishments to the value of £48,000 - a cost which should be borne by the management company - and no money was taken from the fund. Part of Fred Fogg's contribution is for repairs and renewals, such as new bathrooms. The balance is income from owners and 10% goes into the Sinking Fund.

**9. Questions from the floor with reference to the Developers' Report:**

Q. Jean Mills: When you spoke of Dower III, I think you meant Dower II because Dower III is a studio

Mrs Johnston: Is there any sign of a play area for children? It is lacking when it's a fine day.

A. The manager of the Leisure Centre is continually pushing about this. This coming year a play area for young children will be put in or around the Leisure Centre, and as you may already know we have special activities for children on Saturday mornings - children or grandchildren of owners - and it has gone down very well.

Q. Mike Morris: Are there any plans posted in the hall for the changes to the bar and restaurant so we can see what those changes will be, particularly with the door to the Dalton Suite?

A. There aren't any plans up. Changes to the door to the Dalton Suite - to have a restaurant there and to have a door constantly opening and closing is not wise. So I'm sorry that the owners in the Dalton Suite will have to go by either the front door or the back door.

Q. Ralph Burnett: When the new bar is open, what arrangements will there be for bar snacks at lunchtime? It will be difficult to get them over from the kitchen to that side.

A. We already take food from the kitchens to the library on a regular basis and food does go through the hall. Snacks and basket food will still be available. In the evenings the library will be an overspill for the bar. Food can be brought from the kitchen to the back entrance of the chapel rather than going through the main hall. The back entrance to the chapel is going to be the main entrance to the bar itself, the route that our poor waiters and waitresses will have to go.

Q. Keith Sedgwick: Where will the 10 new apartments be?

A. We have already had preliminary discussions with the planners. There is an area - a small copse of trees below the latest buildings. We are not allowed to build on the east side of the property - we've just acquired the field. Right at the very bottom of the development within a circle of trees. It's an outline planning at the moment.

Q. Hal Britten: Despite an excellent event on Friday night, the toilet facilities were grossly inadequate for that number of people. Are there any plans to improve this?

A. There are no plans. Such large functions are few and far between. The problem with a Grade I listed building is that it is difficult to build on to, or knock down, any part of the existing structure. I will discuss this with the architects and planners and investigate it further. However, the hall is small.

Q. Owen Oliver: An addendum to what has been said - Our gold crown rating could be at risk. I attended the Yorkshire Show at Harewood House earlier in the year and, with the number of people there, at 6.15 pm all toilets were in perfect order. We're talking about thousands and thousands of people.

A. We have someone here from RCI. I don't know if we get points on something like toilets. I don't believe there is a problem with the toilets - there is a lack of them. Our lady from RCI is shaking her head.

Q. Clifford Hill: How many apartments have been sold to date?

A. We now have 31 apartments. There are probably around 200 weeks to sell within those 21 apartments last year and they were selling faster than we could build. Every apartment will have between 20 and 40 weeks sold.

#### 10. Questions on the Management Committee Report:

Q. Frank Hilton: A small point - can the owners be informed of the names of the various managers and new titles. You ring up now and you get an electronic woman and 'press button 1 etc.' It is nice to know who these people are, such as the Resort Manager, the Restaurant Manager, and committee members.

A. When the Minutes are sent out we can add to these a list of committee members with telephone numbers and addresses.

A. We are looking at having photos of key members of staff displayed around and you can put names to faces. Newsletters will include this information and details of changes to key members of staff.

Q. Mrs Johnston: Are members informed when a Management meeting is taking place and are we allowed to come along to it?

A. You voted us on to represent the owners - we represent everybody and have these meetings on your behalf. They are in small rooms, they are not public but nothing is hidden or kept secret. We do produce minutes from these meetings but it's for your benefit. It's very difficult to have people come along who say 'we want to get involved'. That's why we're here and why you voted us on. If you have any particular points, just write to us. You speak to me afterwards, either here or back at the hall. (Chairman: Normally it is only committee members who attend. Anyone who wants a copy of the minutes should contact Paul.)

#### 11. Questions on the Financial Report:

Q. Neville Chant: You mentioned the Sinking Fund. Last year great emphasis was put on the fact that it would be kept separate from Management Fees and indeed would be payable at a different time of year. This year we have a combined invoice, all payable by the end of this month. Does that represent a change of policy?

A. Absolutely not. At the last Management meeting it was noted that last year there seemed to be some confusion about sending two cheques for different amounts and the whole amount either payable to the management company or to the Sinking Fund. We decided it would be easier to combine the amounts on one invoice this year. I will collate those cheques and pay over to the Sinking Fund in one amount the moneys that are due to that account.

Q. Brian Watson: When do you expect the accounts to be in balance. How many units will you have to build and sell to remedy this half-a-million pounds loss.

A. Brian and I correspond frequently and meet about the running costs of the resort. As mentioned before, with a target of 60 apartments, the maintenance fees will be sufficient to run the resort and it should break even. It will be up to the management company to decide on cost centres and how to maximise revenue.

Q: (voice from the back) Can you tell us when that is actually likely to happen?

A. It is very difficult to predict how many weeks we are going to sell in any one year. I would assume we have around 1500 weeks to sell and that could take us in the region of two years if we get the 60 apartments. This assumes planning permission for the apartments we have left. We have to look at how efficient the cost centres are going to be. We have seen such a vast difference from last year to this year in the amount of money people are spending in the bars and restaurant. You are also going to hear very shortly about the Leisure Centre which is also a potential profit centre. Over the next 12 months I personally believe we will get those ten apartments and from that point onwards the planning of the finances is very important. We will have to be very vigilant to ensure we get enough sales to produce more owners.

Q. John Woodward: Regarding item 11 on your financial statement - maintenance fees - can you just explain to me how the membership fees due to founder members was overstated?

A. Fred Fogg, as Developer, is actually liable for maintenance fees on unsold weeks. What we do at the end of each year is look how many of those weeks are there. Last year there was an error made on those weeks.

Q. Jackie Drake: Because of some unfortunate circumstances at the moment, I need to sell my week, plus the 3 RCI weeks banked. Can you please tell me how to go about this? Do you have a policy for buying back weeks?

A. Our main emphasis is to sell new timeshare weeks and to be able to fund the development of the resort that has to be a profit centre for us. At this particular time we are saying to owners who want to sell their weeks that we will not resell weeks. If we know someone who wants to buy one we will help, but we are advising people that they should go to one of the resale companies to see what they could get for that week. We can foresee in a couple of years when the weeks are all sold out, there will be a resale side of the business when we are fully developed out. If at this particular time I sell a week of timeshare for an



owner I gain no profit from it to invest into the development. My advice is to speak to one of our employees, or if you want to have a chat with me afterwards I'll give you his name, and he will best advise you as to where to go.

Q (voice from the back) Are the apartments going up in value each year?

A. This question should have been put to the Developer. Speak to Fred afterwards.

## 12. Leisure Centre Report:

Pam began her report by apologising for having a slight cold but she had prepared a 'script', quoted in full below.

"The 21st February 1999 saw the long awaited official opening of the Leisure Centre by Olympic swimmer Sharon Davies. For those able to attend the opening ceremony, it was a day to remember.

During the first 3 months, use of the Centre was minimal, causing a severe drop in staff morale, leading to the eventual resignation of three valuable staff members.

My colleagues and I, as Committee members, were increasingly concerned by these events and discussions took place to introduce leisure club membership to non-owners. Subsequently, a resolution was passed that 250 social members would have use of the centre Monday to Friday 8 am to 6 pm.

To date we have 117 social members and we are currently working with an increased usage of 70 visitors per day. This has had a negligible effect on owners' enjoyment of the centre, as the largest concentration of owners' usage is in the evenings and at weekends.

The beneficial consequences, with the increase in usage, are:

1. Improved staff morale and motivation. (Made evident by the many varied programmes, classes and health evenings introduced by Ann Boardman, the Leisure Centre Manager, and her staff. We offer them our congratulations.
2. Income generating both directly into the club and subsidiary sales in the Bar and Restaurant.
3. Improved public relations and community spirit.
4. Timeshare sales opportunities.

With a full quota of 250 social members there will be a projected annual income of £80,000 to £120,000, thus helping us in our endeavour to keep owners' maintenance fees at their current level and laying foundations for the future success of Thurnham Hall Country Club."

**13. Questions from the floor in respect of the Leisure Centre Report:**

Q. Reg Wincer: We have noticed on occasion that children are still using the Jacuzzi. I have spoken to the parents who are under the impression that the Jacuzzi can be used by these children provided the parents are with them. I believe this should be brought to the notice of the planning committee.

A. You are absolutely. There is a limitation - children under 10 years old are not allowed in the Jacuzzi. There are certain regulations we have to comply with regarding the ratio of members of staff to the numbers of people using the Leisure Centre. We have to make sure we are not breaking any rules by not having poolside staff 24 hours a day or whenever it is open. The staff are very vigilant and have a word with the parent if they see a child in there who should not be there. There are notices around in the Leisure Centre but I will speak to Ann about this.

Q. Cliff Holliday: There is a fault on one of the machines in gym where the pins holding weights are loose. I reported it 3 weeks ago to a member of staff. Has anything been done about it? Could we have book for writing down faults, as staff are often busy and could forget to report it.

A. The Leisure Centre staff are required by the regulations to carry out checks on all the equipment and around the pool every day. If a machine is out of order, a notice is put on it.

**14. Vote of thanks to the retiring member and the election of one other member to the Management Committee:**

Chairman: John Jackson has served for three years, for which we offer him our thanks. (Applause) There has been only one application (nomination) for a new member - John Jackson. (More applause. Re-elected unopposed.)

**15. Any other relevant business:**

Q. Neville Chant: Just a point of order, with regard to the complaint about the short notice of the meeting. I don't have a problem with that but I do with the advance notice of nominations for the committee, for which I certainly had two days' notice. Written nominations were required by Monday 11th October. I received notice on Saturday 9th and significantly the letter is not dated anywhere. That smacks of sharp practice, as if we didn't want any nominations

to reach you by the due date. I'm sure that's not the case but I think we should be careful to avoid any such suspicion in the future.

A. (Paula) I was trying to get a big mailing out at the same time and, there were delays with the postal authorities - I apologise - it was my error. We would have accepted nominations up to a week ago.

A. (Philip) You have 11 or 12 months to get your nominations in for the next meeting and that will be in the minutes. Everyone will have the opportunity to put themselves forward if they so wish.

#### 16. Report from RCI:

Collette Morris began her report by saying 'I've said hello again to lots of people I've met over the years at AGMs.' She offered her congratulations on behalf of RCI for retaining Gold Crown status which is an achievement. When she received the monthly comment cards, there were so many comments congratulating staff every month.

With regard to the toilets, this would not be seen as a problem.. Things which affect Gold Crown status - it is members who make the award, not RCI. Collette continued 'We make the inspection. We carried out 600 exchanges and we issue a questionnaire with a scale of 0 (poor) to 5 (excellent) about check-in and check-out. The scores are exceptionally high for hospitality, maintenance, housekeeping etc. Thurnham is even more valuable as exchange currency. I would ask you to deposit early and request early but be flexible. Only a quarter are depositing space one year in advance - you can deposit up to two years in advance. I look forward to working with you on the exciting prospects ahead. I will take general questions from the floor, but if you have particular questions, please see me at the end of the meeting'

#### 17. Questions from the floor for the representative from RCI:

Q. John Kitson: Is there any possibility of promoting full time into red time to increase trading power?

A. Demand for a top quality resort is reflected in its trading power. Fred Fogg tried to make Thurnham all red. This could, however, create unrealistic expectations and it would not benefit the owners if you owned a week in January and thought it was red time. We are quite happy with what we have got at the moment. You couldn't have more trading power than you have now which is so valuable.

Q. Hal Britten: Could you turn the negatives round on your brochures so that we can see properly. (Laughter and applause).

Q. Joan Hubbersty: We spent a week in Tenerife 2 months ago and the RCI rep who was there, trying to sell us timeshare in Tenerife actually, was very negative about Thurnham, said RCI were very concerned about it because they now had a Sinking Fund which they were not happy with and we would have a great deal of problems exchanging. Coming here today and hearing that we are the 'up' is totally confusing.

A. It's scary, isn't it. It was not an RCI rep - we don't have an RCI representative at any resort. We have no financial interest in any resort. It will have been a sales person. When you request an exchange, there are only certain resorts which go on the computer - there are some we would not want you to go to - and Thurnham is there right at the top. I can assure you that Thurnham Hall, as a UK resort and a Gold Crown resort, enjoys tremendous exchange power. We would certainly take it up with the resort concerned as tactics like that don't do the industry any good at all.

Q. John Reeves: I have an apartment at Thurnham Hall and another on a points system at a nice resort. I have put them in to RCI over the last 10 years and never has anyone discussed what sort of resort or apartment it was or what I could get for it. No information was given and I have only ever got one week for one week (never a two-for-one) and that was America. Some of the apartments I've had in America have been marvellous and one or two have been horrendous. Can you explain this?

A. When you are at a resort, if you are unhappy for whatever reason, you should bring it up with the resort you are at. And then ring us and if at all possible we will try to move you. The trading power of your week is given at the time you deposit it. It is assigned a value, based on demand, type of resort, season - all that sort of thing. Let's say your week was allocated a trading value of 4000 points, you might be able to exchange it for two or three weeks elsewhere depending on several factors. Points will force RCI to disclose the value of your week. Points will mean full disclosure and that can only be an improvement. The July issue of the holiday magazine will explain to members what the points system is all about. And RCI is going to rate all the other resorts world-wide with a points value. Thurnham will have a very high value which will be very favourable compared with other resorts.

Q. Frank Hilton: Is RCI going to change fully to a points system and, if so, will the weeks already banked two years in advance be converted to points?

A. We have bought a points software system called CRI - in May of this year - and we are offering it to developers like Fred here to introduce it to their members directly. Resorts will have the choice of whether to join the points club, at which point the RCI space bank and the traditional week-for-week exchange will still exist, but then there will be a separate club for resorts who choose to sell points and go into that different club. You will get change from your points if you trade a

better apartment for a lower value apartment. The industry is going that way. South Africa is the leader in this. Many of the US industry is points based. There will be some resorts who choose not to go on to points and will continue to do fixed week exchanges as now.

Q. Mona Logan: Are you aware that RCI can cause problems? I deposited two weeks 1999/2000 in 1998 and we are still waiting. We haven't got our holidays sorted out yet.

A. Please see me afterwards and I will look into it. Space has to be there for us to give you. We only get space if it is deposited. Some areas, such as Italy for ski space, are notoriously difficult to get into. The UK also is difficult with massive demand.

Q. Arthur Culshaw: Is RCI and its resorts on the internet so that when we choose to look at where we want to go we can actually trawl through and look at the pictures?

A. An experiment is at present being tried in the US. A CD-ROM is available.

Q. Glen Taylor: The 'grapevine' is saying that all timeshare operations will transfer to the points system. Will we get some news about when this is likely to be? What will the transfer points system be? Will it cost us extra money?

A. News to members is only via the AGM. RCI is going to have an article about it in the July magazine. There will be costs. The fee structure like RCI membership will contain a component for a club fee which will allow you to do as many exchanges as you like.

Q. Tony Dixon: You can get the resort booked but you cannot get the flights.

A. Are you trying to get late availability flights or perhaps booking two years ahead when the flights haven't been arranged yet?

Q. We have been trying for next June and even for January and no flights. We've rung up RCI and still no joy.

A. I will look into it for you.

A. (Paula) I've just taken the microphone from Collette to tell you that Thurnham has opened its own travel club in Lancaster because of this difficulty. It is primarily for members because of this. We saw that our owners were having difficulty getting flights and Donna and Alex who were on Reception today will be at the hall all afternoon if you want to have a chat with them. They will sort out flights for you. In time it will become a normal travel agency.

Q. Dave Jones: Will the relevant points for each resort be published in the handbooks?

A. Yes, the directory will have all the information.

Q. Pamela Francis: I have found when reading through the brochures of the resorts which are available that there is no information which gives a rating to the resort. Because we are a Gold Crown resort, we like to go to Gold Crown resorts ourselves, there is nothing in the brochure which tells us about the quality of the resort. A star system or something that would rate it.

A. There is a separate Gold Crown listing which you have received and a new one is about to be published. It is updated at the end of a qualifying period and should be out about now, so you will receive a Gold Crown listing and you are entitled to request a Gold Crown resort when you make your exchange. This may make limits on the request you are making and therefore on your having an exchange. The information is available.

Q. Jack Gornall: I was in Italy earlier this year and there were problems at the resort. Basically there was nothing open so we used hotels and travelled by car for the two weeks. We rang RCI in England and also in Italy from the hotels and kept receipts for telephone calls and spoke on numerous occasions. I put it all in chronological order when I got back and RCI in fact have been first-class. They've given us back our administration fee, the two weeks back plus vouchers towards future bookings. So I would suggest that if you do have problems keep everything - list phone calls, where you made them, who you made them to, both in Italy and in England. And it turned out OK for us.

A. Thanks very much for saying that. I hope it won't happen too often but thanks for saying it.

#### 18. **Announcement of the date of the next AGM:**

The next Annual General Meeting will be held on 3rd December 2000.

The Chairman thanked everyone for attending and declared the meeting closed at 12.20 pm.