



2023 Summer President's Report

There have been several developments at and with Telemark since my last Report:

1) Our long awaited, and much needed **Private Onsite Waste Treatment System (POWTS)** has all its government approvals (they're actually getting a bit insistent) We've signed the necessary contractor agreements and expect to be online by July 1.

Last fall I explained that although we have money in the bank, our accountants proposed that we raise dues and assess members while borrowing against our savings to pay for the \$478K POWTS.

It may have been a great idea at the time, but our design and construction costs have gone up to over \$720,000. We raised dues and assessed us owners. But instead of borrowing against our reserves, we'll be using some of our cash reserves to pay construction expenses. We'll also increase our charge for the Birkie's involvement to at least \$96,000 instead of the original \$70,000.

2) **Telemark Pointe**, we broke ground last fall but the weather, our builder (Cecil Builders) and Bayfield County have not always been pulling in the same direction. As some may remember, Bill Papiak cut a few corners on occasion. As a result, the county wasn't always onboard with our plans vs. those on record. The County needed more septic information that couldn't be investigated until after the snow melted. Our builder reports that the State, County, and the builder are finally on the same page and that that we should be open for transient business by the end of July.

As described in the Summer Newsletter, Kate and her staff have been turning away transient rental requests from May to September for as much as a \$350/daily rental rate. Losing June and July will hurt but we don't have large mortgage payments until we take possession.

The two units are 1500 square feet. Each with 4 bedrooms. 2 bedrooms on the main level and 2 on the walkout level. 2 full bathrooms, one on each level. 1 of the bedrooms will look out on the lake, sharing the deck with the living room on the main level. 1 of the lower-level bedrooms will share the patio on the walkout level with a "great room". The great room will have two sleeper sofas and the living room will have one. This will provide sleeping accommodation for 14 people on each side. We plan to put a hot tub on each patio. Each unit will also have a laundry, just like the existing Pointe units.

We will also be installing **another dock** or expanding our dock system to accommodate the occupants of the new units.

52% occupancy (26.5 weeks per unit) is the minimum rental expectation and will ensure a positive cashflow.

3) You should also remember that Telemark entered into an agreement November 1st with **Grand Pacific Resorts (GPRS)** that was intended to help us to market and rent our new Pointe units and excess stock to an expanded transient audience.

GPRS expected to work with us owners to maximize our ownership experience at Telemark while making available to us its own collection of managed resorts. We were to have no membership fee and an exchange fee of only \$199.

Partnering with GPRS was expected to free up Telemark staff time and allow our GM, Kate O'Keefe, and our office staff to devote their attention to improving our guest experience at Telemark. It was expected to add the equivalent effort 1.2 additional staff.

To make a long story short, the GPRS experiment failed. Because they, despite visiting Telemark, never truly learned about our property and the differences between our units and where they're situated. Our owners were often frustrated and instead of one call to GPRS' call center, it often took 3 calls to reserve, bank, or exchange weeks.

One of the first mistakes made by GPRS was to allow a non-Birkie Week Telemark owner to flex into a

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Birkie Week. Our staff soon reversed that mistake, but it certainly didn't save staff time OR increase owner satisfaction.

By 12/31 we had terminated the Owner Services part of our Agreement.

We mutually agreed to terminate our entire agreement effective March 31, 2023. As our GM, Kate O'Keefe explained in the Termination letter, our systems didn't mesh (we feel that ours is better for us) our guests were confused, and our owners were frustrated. We found that we run a better operation on our own. GPRS could have held on until May 23, but were aware of the issues and let us out of the contract at the earliest date possible. Kate doesn't believe that we lost income but that we did spend too much employee time trying to make things work.

4) You may remember me noting last fall that the first **Interest for Years** (IFY) accounts turn over to the TIOA December 31, 2023. Several IFY owners have asked for an option to extend. As a result, the Board approved an Interest for Years extension purchasable in 3-year increments for those who bought in on the original plan.

The extension will cost 3.3 times dues as opposed to the initial IFY purchase which must be 5.5 times. IFY owners are subject to assessments but not dues increase. Closing costs of the extension are expected to be \$150.

5) You may also remember that last fall, Telemark entered into a non-exclusive agreement with **Interval International**, (II). This new alignment gives our owners a free, 2-year membership in Interval International worth \$198. **Interval International** has over 3,000 resorts in its exchange catalogue all over the world.

For any week you deposit with **Interval International** for exchange, you will also get an **Accommodations Certificate**. These Certificates can be used for accommodations without an additional deposit. A studio will cost \$259.00. A 1 bedroom \$309.00 and a 2-bedroom: \$359.00 with no additional exchange fees. There are many other benefits with II as our owners will learn in the coming months.

I have been an II member since 1988. I have found II exchanges to be both cheaper and more flexible than RCI exchanges. You will see in the article I've written for Timesharing Today that I've banked and exchanged Telemark units with II in the past, and that I plan to use II and my Accommodations Certificate in next year's Florida escape.

6) Last year I pointed out that we had an ongoing relationship with the **BIRKIE (American Birkebeiner Ski Federation or ABSF)** and growing potential for transient rentals based on our proximity to both the Birkie Start line and Birkie's Base Camp. In a recent Mount Telemark Village Update Ben Popp, ABSF Executive Director, wrote that their fundraising is progressing to the point that they are less than \$1,000,000 away from beginning construction of Base Camp "hopefully later this summer".

Last fall the Birkie completed a 5-kilometer paved loop for skiing, biking, hiking and inline skating. This summer they plan to build the next 5 miles of the "Trek Mountain Bike trail system".

In addition, the ABSF plans to have an observation tower atop Mt. Telemark "within the next month."

Remember, Telemark is the "preferred lodging provider of the American Birkebeiner." We are one of the "Gold ABSF Sponsors". We are their only lodging sponsor as listed on the Birkie.com website and all ABSF event registration materials. These events are expected to

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attract as many as 20,000 registrants annually.

Ski teams from all over are already scheduling training camps. The CXC U14 Dream Camp, the CXC Regional Elite Group, and a para camp are all coming to Telemark this summer.

6) We will soon have a new lodging “competitor”, Home Base. The **Home Base Lodging** website says its facility will open July 3. Home Base will likely impact other lodging entities further away, rather than Telemark, as we rent condos at a price competitive with the market and their units are quite basic.

It's a 10-unit bunkhouse expected to house frugal ski teams, and possibly families, in rooms sleeping 5 in two bunk beds per unit. Guests are expected to provide their own bed linens and towels. Units will be equipped with a table and 4 chairs, microwave, mini-fridge and an electric kettle. They will have wi-fi, but I see no mention of televisions or cable access.

Yet again, it's been a hard slog these past 12 months. It's been a hard slog these past 10 years! However, we've made progress slowly, but surely.

The Lodge went into foreclosure in 2013 and never operated again. That may have been the low point in many of our Telemark lives.

Please look at where we are now in comparison to 2013. The first thing that you'll likely tell me is that Maintenance Fees are up. You're right. In 2013 a C Unit cost \$428, a Pointe Unit 978. They are now \$573 (+34%) and \$1397 (+43%) respectively.

Now look at what this average annual increase of 3.4 to 4.3% has bought us. We have replaced furniture, (every sofa, mattress, and TV for example). We've replaced every roof, repainted every building, built playgrounds, reclaimed the 1603 unit, and developed the office. We've added docks, pontoons and kayaks to our fleet and vastly improved our cable and Wi-Fi access. We're replacing a 50-year-old sewage treatment plant and are continuing to expand our lodging footprint with modest dues increases and 2 assessments totaling less than \$300.

Please do look back, we're way ahead of where we were 10 years ago despite increased costs of *everything*, missed steps, and unpleasant surprises.

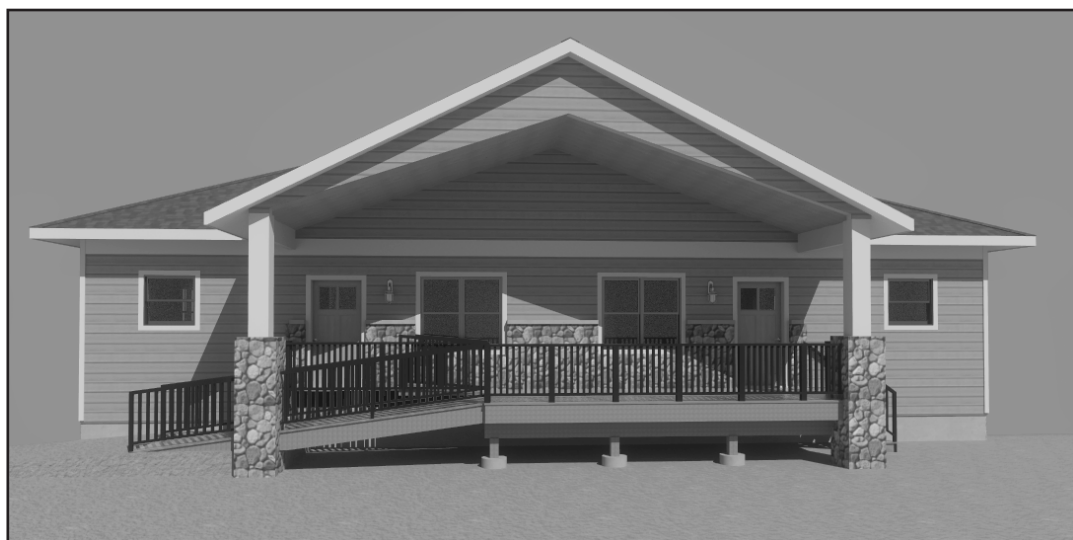
I'm happy to be a Telemark owner, and proud to be your President. As always, I welcome your comments and questions and strive to earn your trust.

Thank you,
Mike Kocon

General Manager's Report

The past year has been the year of change and exciting new beginnings! Our staff has grown in the last 6 months; 1 new maintenance personnel, 2 new housekeepers, and 1 new front desk member have all joined our team. Be prepared to see some new faces when you visit us next! Our short and sweet partnership with Grand Pacific Resorts was supposed to lighten the load on our small staff, but it unfortunately did not turn out the way we had hoped. We

believe our staff, regardless of its size, is the best at taking care of our owners and guests. Ultimately, the decision to drop our partnership was the best choice to continue to do so. It has taken some time to revert from that big change, and we appreciate your patience with us as we continue to move forward. On the topic of moving forward, we have since started building our new pair of units at Telemark Pointe and are very excited about their completion at the end of July! To give you a better idea of what they will look like when finished, our builder created this front-faced rendering of the exterior below.



We are looking forward to a very busy Summer and Fall and can't wait for you to stay with us to see all of the new changes!

Aloha Trading with RCI

—by Susan Wiik

Trading Telemark condo time for Hawaii condos through RCI is possible with some careful planning. I cannot give any advice about Hawaii trades for any other trading platform because I have never tried to use them. I will share the ways that I have been successful with making trades to Hawaii with RCI. My successful trades of Telemark condos for Hawaii condos include 2004 Sept. one unit 1 week Big Island; 2014 March one unit 1 week Big Island; 2016 Jan. one unit 1 week Kauai ; 2018 August three units for the same week Kauai; 2019 Oct. one unit for 2 consecutive weeks Kauai; 2023 Oct. one unit 1 week Maui.

We own 4 weeks at Telemark and we always use 2 of them internally so I have 2 weeks to deposit for trading. We also own the equivalent of one week in points (35,000) through Vacation Village condos in Florida. To be honest my ownership of more than one week does make Hawaii trading success more likely. However, I believe you can still be successful in getting a trade to Hawaii with one week or its equivalent. You need to plan ahead and deposit your week with RCI. The next year deposit your owned week again and then combine the 2 weeks you have on deposit. This will give you a combined number of trading power points which will help you get your Hawaii trade. Telemark has trading values running from 10 points for a Blue C unit to as much as 24 points for a Red Telemark Pointe unit. You will likely need 25-40 points in trading power to get a Hawaii condo so you need a strategy. There is one RCI fee for combining any number of deposited weeks so my advice is combine more than 2 weeks if possible. You will likely need 35-45 points to get a 2 BR condo in Hawaii. The good news is that if your trade only needs 36 points for example, you retain the surplus points with the same usage window as the original. This “excess” will be very useful to combine again with another deposited week and may just be the margin you need to get a desired trade. Another option that you have to get a Hawaii trade while owning one week is to purchase a surplus RCI week through Telemark for \$99 after July 1 of a given year. These are weeks that you purchase through our owners’ service staff and they are deposited with RCI. You can then combine that deposit with your owned week to search for a trade. Combining the weeks does cost a fee but it is much less than renting Hawaii condo space at market rate. You can also pay a fee with RCI to extend the usefulness of a deposit so you can combine it with another deposit that you know is coming at a future date. I use the same strategy to use my Vacation Village week of 35,000 points. I deposit the points in the year ahead and then combine it with the next 35,000 points. Rolling the points to the year ahead with RCI does not cost a fee. These 70,000 points gave me one of my August 2018 condo weeks.

If you already own more than one week, you can use the same strategy without needing to acquire additional weeks. My recommendation is that you deposit 2 or more weeks with RCI and pay a fee to combine them. Then start a search for the Hawaii condo you wish to acquire. I do have a Platinum RCI membership because then the advance searches do not incur another fee. I believe that is cost effective for me because of the number of searches I make. The Platinum membership has other benefits that you might like too. I usually search for 6-10 resorts in Hawaii as a whole or on a specific island. I chose a window of 2-3 weeks. If you are searching for off peak time, you have more likelihood of success. Off peak time in Hawaii is fall and early winter although I have been successful getting Hawaii trades in August. September is a less competitive time for trades given that many are tied to a school calendar.

Surprisingly I made the trade to the January 2016 Kauai condo by searching RCI on a whim in mid November 2015 for any place in Hawaii. I made a match immediately to a Jan. 4 week condo in Kauai. We made plans to spend New Year’s Eve at a Waikiki hotel and then to move to our Jan. 4 condo on Kauai. I’m certain this trade was accomplished with a Telemark unit of 14-16 points. I had similar success the following year and matched with even fewer Telemark points for an early Jan. condo week in Myrtle Beach, SC. I’ve learned that early January is a time when there is less competition for any vacation space.

Our 50th wedding anniversary was in August 2018. We had decided to do a Hawaii trip with both our daughters’ families. I started by depositing for several years prior to 2018 and combining those weeks to get point values needed for a Hawaii trade. I also purchased one surplus RCI week from the Telemark inventory and combined that with one of my owned weeks. I did the same planning with the Vacation Village points week. Then I started searches in both RCI platforms (which must operate as completely separate accounts) for 8-10 resorts on Kauai for dates including 2 weeks in August. Once I got a match of one unit to Pono Kai Resort on Kauai which met my requirements (a beach on site), I confirmed that match. I redid my searches then for only Pono Kai Resort for the one week I had matched for first. It worked! We eventually got two 2 BR condos and one 1 BR condo for family group at Pono Kai Resort for August 18-25, 2018. I applied the same strategy for trading for condos for our Ohana for October 2023. We matched to the Kuleana Club in Maui for us and our daughters’ families opted for VRBO lodging.

In conclusion I would add that I have also traded for RCI condos in Cape Cod, MA (August 2003), Orlando, FL (April

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2012), Anaheim, CA (March 2014), Orlando, FL (Nov. 2018 and Jan. 2020.) I have made other regional trades to Breezy Point Resort in Minnesota.

I wish you good luck in planning (the key word) for trading your Telemark condo time for a Hawaii condo. Telemark staff and RCI will help you too. It is definitely worth the effort!

Becoming Timeshare Snowbirds

—by Mike Kocon

My wife Dee and I always wanted to combine our Florida timeshare weeks to escape Minnesota's winter and become Florida snowbirds. Now that we've done so a few times, we decided to share our experiences.

After shorter 4- and 6-week vacations in 2020 and 2022, we used 2 Florida weeks of our own and exchanged weeks with Interval International (II), Resort Travel Exchange (RTX), Grand Pacific Exchange (GPX) and 7Across to string together 8 weeks of vacation January 29 to March 25.

Our first task was securing weeks. We have timeshare weeks in Florida at Christmas, Spring Training, and Spring Break. Now that our kids are grown and have families of their own, we'd rather "snowbird" in weeks that are less "family friendly." The benefit is that we can deposit one "family" week and often get a bonus week to exchange. We've done so with II, 7Across and RTX. We can also rent our "family" weeks to other owners through our Florida resort owner Facebook pages. We make more than our maintenance fees and use the profits to purchase II "getaway" or 7Across "bonus" weeks.

Once we had our reservations packing both clothing and our car was a bit of a challenge as we were leaving "the frozen north" headed for the "sunshine state." It can easily be a 90-degree difference and we needed to be prepared in case we broke down or at least to be warm pumping gas and stopping at hotels. "What to wear? What to pack? What to leave in the car?" We each had a small bag to bring into the 2 nights of road lodging and I worried about my golf clubs each night. Once we got to Florida, there was a bag of "road clothing" that stayed in the car until the trip home.

Before we left, I signed up for credit cards with Wyndham and Choice hotels. The cards have no annual fee and a generous "Rewards" bonus once I used the cards to pay our resort fees. Rather than mail my checks to Ocean Landings or Lehigh Resort Club, I simply paid them online with the cards and earned enough reward points to pay for our hotels on both ends of our trip. I paid the credit cards off every week but used them for gas and incidentals our entire trip. We have enough points left over to pay for next year's hotel nights with the addition of the 5 points awarded for every \$1 spent on gas.

Our first 2 weeks (3 & 4) were spent in Cocoa Beach in 1-bedroom weeks we own at Ocean Landings Resort. The resort is right on the ocean and has 2 pools. Dee was 3 weeks out from knee replacement surgery and could only look at the beach from our oceanfront unit. The sand was just too difficult to walk on. We spent a lot of quality pool time, however and had a good time shopping and seeing the sights at Cocoa Village. I also played 27 holes of mediocre golf at the Cocoa Beach Country Club. Dee had physical therapy twice each week.

We spent our third week at Summer Bay in Clermont (West-side of the Orlando metro) through an exchange with RTX. We'd never been there before but will stay there again. We had a terrific 1-bedroom unit right on the 64-acre lake. It's a full-service resort, 2 miles from my favorite Orlando area executive golf course. It has everything we wanted including poolside activities for the fast-recovering Dee who won a free "adult beverage" playing pool-side music bingo.

Summer Bay wasn't quite full service enough for a woman we met at the pool, however. She complained that the tap water never got as cold as the water back home in Minnesota. We're from Minnesota too. I'm willing to suffer with tepid tap water to avoid the over 4 feet of snow that fell in the Twin Cities while we were gone!

Week 4 was a 7Across exchange into the Villas at Fortune Place in Kissimmee. (East Orlando metro) The resort is laid back with very friendly staff, 2 pools, and huge units. We had a 3-bedroom unit that slept 8. Oddly enough the living room only had 2 side chairs and a couch. I guess 3-4 people can sit on the floor... We were close to Downtown Kissimmee; we had purchased a Sun Pass transponder in 2022 to save time and money on Florida's toll roads and were now closer to Cocoa Beach via the Florida Turnpike for Dee's physical therapy and to downtown Melbourne for shopping and dinner at Meg O'Malley's Irish pub.

I had Gator Bites as we watched the pig races at the Osceola County fair. I also found a couple reasonably priced golf courses at which to lose a few more balls.

We spent week 5 in a 1-bedroom unit at the Orlando Sheraton Vistana Resort through Interval International. It's Dee's favorite resort and she had healed enough to not only

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lounge but to be able to swim in the closest pool. It's centrally located and close to I-4 where, after struggling briefly with traffic, (it's often a parking lot between Disney exits) we were able to visit Winter Park for lunch and shopping.

We exchanged into Liki Tiki Village through GPX for week 6. We had a recently remodeled, 2 bedroom, 2 story unit overlooking the lagoon. We enjoyed the resort! The only thing I didn't care for was the "resort fee" of over \$150, charging for amenities that were free of charge at every other resort we stayed at. The resort is adjacent to Summer Bay so I was able to enjoy short-course golf yet another week with folks I'd met earlier. We drove to Plant City for a day at the Strawberry Festival where we saw Tommy James and the Shondells and discovered pineberries which look like faded strawberries and taste even better.

We had planned to spend our 7th and 8th weeks at units we own in Lehigh Resort Club to watch Minnesota Twins Spring Training games in nearby Fort Myers with our friends from Minnesota. When they had to cancel, I used the resort owners' Facebook group to rent out our units and used some Interval International weeks to exchange into Wyndham's Star Island resort. Even after exchange fees, it made for a nice profit which, of course, went into our vacation coffer. We had a ground floor unit allowing regular patio visits from friendly squirrels and a close-up view of the pond's 3-4-foot alligators.

On our 60-day sojourn we drove 6055 miles, burning 274 gallons of gas (22+ mpg) The least we spent on gas was

\$2.88.9, the most was \$3.42.9. We called ourselves "snowbirds" not vacationers and tried to live in Florida more like we do at home. We ate a couple meals out a week and made most of our own food in the full-size kitchens we enjoyed at every resort.

We plan to make the trip every year as long as we can. It's great to be warm in winter and let someone else do the shoveling.

I belong to a snowbird Facebook group and believe that most snowbirds pay \$3-4,000 a month for their accommodations. We paid a fair bit less as I explained earlier by depositing red Florida weeks to get bonus weeks through RTX, II and 7Across. This puts our cost per exchanged week at about \$350 X 6 and owned weeks at \$650 each. Even with the cash grab Liki Tiki "resort fee", and allowing for possible memory lapses, I believe that our total resort accommodations cost us less than \$4000. We stayed within budget, coming home with zero credit card debt. I think that we're in good shape to do this again.

We still have 4 RTX weeks, 4 7Across weeks, 2 II weeks and 92 RCI trading points to go with the Ocean Landings and Lehigh Resort weeks we own.

We'll vacation a couple weeks this summer at our lakeside Telemark Resort (Cable Wisconsin) timeshare unit and plan for 10 Florida weeks next winter.

By the way, we got 8.5 inches of snow within 10 days of returning home. Geez!

Telemark Northwoods Community Foundation

The Telemark Northwoods Community Foundation ("TNCF") is up and running! The TNCF Board has been meeting since January 2023 and long-range plans for a Community/Activity Center on the TIOA property are progressing. The Board consists of three TIOA Board members and four community members. Check out our new and developing website at <https://www.telemarkncf.org/>!

Our logo is designed, and an informational brochure, summarizing the objectives and goals of the Foundation, will be finalized soon for distribution! TNCF has also engaged a surveyor to help determine size and location of the building site for the Center. We are continuing conversations with the community about their desires the Center. TIOA owners are integral to the vision of this project, and we want to hear

from you! Please contact Suzy Scheller, TNCF Board President, at suzy.scheller@gmail.com with your input and wish list for amenities and offerings at the Center as well as any comments or questions. We are also identifying key donors. Please consider donating to the Foundation (instructions on the website) and/or identifying possible donors based on your rich knowledge of those who have visited the Telemark area over the years and share a love for Telemark. Also, watch for summer meetings planned by our local TNCF Board members for an opportunity to share your Telemark memories. Looking forward to continuing to partner with you to make the Center a reality!

*Suzy Scheller, President
Telemark Northwoods Community Foundation*

Here's an article from Yahoo Finance June 4, 2023

Dave Ramsey offers Bible-based financial advice on his radio show. Believe him at your own risk! Don't believe anything any timeshare exit scammer promises. They're liars.

- Dave Ramsey faces a \$150 million lawsuit from listeners over his promotion of a timeshare exit group.
- Reed Hein offered to get paying customers out of timeshare deals but often failed to do so.
- Lawyers say Ramsey was paid \$30 million to promote Reed Hein over a period of six years.

Christian radio host Dave Ramsey is facing a \$150 million lawsuit from 17 listeners who claim he played a role in defrauding them by promoting a timeshare exit company.

The lawsuit, filed in April against Ramsey and marketing company Happy Hour Media Group in the Washington Western District Court, argued that the radio host promoted Timeshare Exit Team to the financial detriment of his listeners.

The suit was first reported by Religion News Service.

Ramsey provides financial advice to millions of listeners on his radio show using teachings from the Bible. Listeners will call to ask for advice on managing their finances, with one couple in May seeking help on their debts of \$760,000.

The suit said Ramsey was paid millions to advertise Timeshare Exit Team, operated by Kirkland, Washington-based Reed Hein & Associates. Lawyers say Ramsey was paid \$450,000 a month by Reed Hein for his services, amounting to \$30 million in total.

Reed Hein promised to get customers out of timeshare agreements, but often failed to do so, per the suit.

In 2017, timeshare operators began launching successful legal action against the company. In 2021 Reed Hein was ordered to stop its deceptive practices, Washington State attorney general Bob Ferguson said, and pay \$2.6 million to be used for restitution for victims. The company later stopped trading.

Each of the 17 plaintiffs in the April lawsuit say they paid thousands for Timeshare Exit Team's services after listening to Ramsey's promotions. They say they were often advised to negotiate their own settlements with their timeshare companies, and usually found it impossible to contact Reed Hein.

Ramsey promoted Reed Hein between 2015 and 2021, and only ceased when the company stopped paying him, according to the suit. During that time, it's claimed he received thousands of letters from listeners who said they were unhappy with the company's services.

In the period Ramsey promoted Reed Hein, it's argued the company received \$70 million in fees from customers referred to it by the radio host.

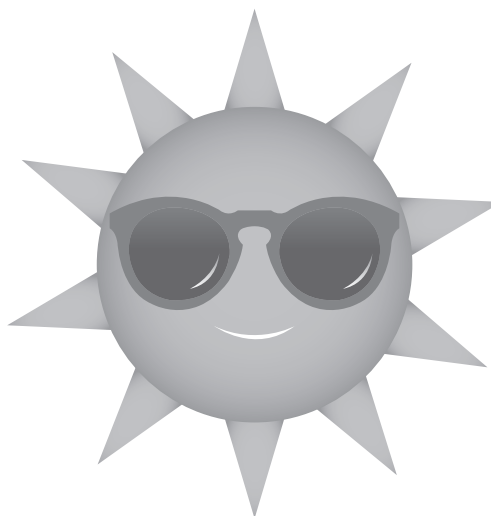
Lawyers argue that as complaints mounted, Ramsey became increasingly combative about his links to the company.

"Instead of acknowledging the deception, Ramsey recorded a nine-minute radio segment in which he lashed out at anyone he felt to be responsible for Reed Hein's woes," the lawsuit stated. Those parties included timeshare companies and the Washington State attorney general.

"Ramsey never returned any of the tens of millions of dollars Reed Hein and Happy Hour Media Group paid him from his own listeners' hard-earned money. Instead, Ramsey has chosen to profit from his listeners' money," lawyers say.

Ramsey and Happy Hour Media Group didn't immediately respond to requests for comment from Insider, made outside normal working hours. Religion News Service also failed to get responses from Ramsey or Happy Hour.

Read the original article on Business Insider





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CHANGE SERVICE REQUESTED

First
Class



Backside of the new building facing the lake;
The only thing missing is the upper decks!



Front exterior of the new Telemark Pointe Units!
Almost done siding!

Telemark Pointe Units Near Completion!