

**Common sense talk about the three strikes policy:
What is it and what does it mean?**

We've been getting a lot of questions about the Visitor Policy that the NMRA Board reaffirmed and publicized in February of 2015, limiting visitors to NMRA meetings to three visits during their lifetime.

This isn't really a new policy, since it was first adopted in 2007 and explained in the "President's Car" column in the November, 2007 issue of *Scale Rails* (now called the *NMRA Magazine*). Then, as now, the needs of our insurance provider played a large part in the adoption of this policy, but there are also issues of basic fairness, as well as tax issues in the United States.

Here's the policy: Visitors are allowed three visits to an NMRA meeting IN THEIR LIFETIME. If they don't join by their third visit, they cannot attend any more meetings.

A lot of the questions we've been getting are from members trying to over-think the policy, worrying about this or that exception and making up complicated what-ifs. The policy does not apply to members' spouses who come along to the meetings so that they can go to dinner afterwards. It does not apply to non-member caregivers who aren't modelers, but who provide a ride to a member who cannot drive himself. It does not apply to events that are organized for the general public, like mall shows, swap meets, beginner clinic series, and the like, nor does it apply to things like joint meetings with another non-NMRA group or to family picnics or outings.

The policy does apply to non-members who continually show up at meetings at make themselves at home, month after month, year after year. Allowing freeloaders to participate as if they were members is unfair because it takes advantage of our members who HAVE paid up. We members are all paying to keep the organization going – what are the freeloaders doing, besides getting a free ride on our backs?

Tolerating permanent freeloaders can give our insurance providers a reason to cancel an NMRA group's coverage if there's an incident, leaving individual officers and members responsible for paying the claim. The IRS has rules about giving benefits of membership to non-members, too – they say don't do it, and there are tax consequences if you do.

Now, if your Division and Region are already following the rules (which would be a really good idea if you want the protection of our NMRA Liability Insurance policy), this policy is not the big deal you might think it is. We all know that if someone comes and tries us out three times and still doesn't join, he or she is not going to join. So after the third turn-down, don't worry about it – just move on to the next prospect.

If you're still wondering whether your group is in compliance, just ask yourself: are you allowing people who aren't members to come to your meetings month after month, year after year, and participate as if they'd paid their dues? If the answer is no, then fine, just keep doing what you're doing. If the answer is yes, then you have some changes to make.

If you have additional questions about this policy or how to implement it, please feel free to contact an NMRA officer, director, or NMRA HQ. We'll get your question to the right person.

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