

# NAM BOARD MEETING

September 16-18, 2003

At the SKP Rally in Goshen, IN

## Directors:

Barbara Mozingo  
Frank Rhoades

Laura Pate  
Lois Rhoades

Dan Hopper  
Norma Hopper

## Guests:

Murna Lindsey  
and her father Jack  
George Bowen

Laura was unable to attend all of the meetings because of compelling personal matters.  
Guests Murna and Jack did not attend all of the meetings

## Corporate Housekeeping

### Secretary Report: Norma Hopper

1. Norma asked for help maintaining the official corporate records.

#### Corporate Secretary

Resolved: NAM is to create a new position of "Corporate Secretary" that is to be the repository of all official corporate records.

Further Resolved: Lois Rhoades is to be appointed to that position.

Moved: Barbara Mozingo

Seconded: Frank Rhoades

Passed: Lois accepted the position of Corporate Secretary as described.

### Finances: Laura Pate

1. Laura was unable to attend much of the meeting because of compelling personal reasons. Her financial report for 2003 NAM finances follows:

NAM Financial Report 1/1/01 – 8/31/03	
Income:	
Donations	
Individual	<u>76.00</u>
<b>TOTAL Income</b>	<b>\$76.00</b>
Expenses:	
Lodging (Escapee Rally in Goshen)	195.00
Office Equipment (new printer)	1,128.61
Office Supplies	59.34
Postage	63.22
Printing	
Newsletter	<u>92.40</u>
<b>TOTAL Expenses</b>	<b>\$1,538.57</b>
<b>NET Expenses</b>	<b>-\$1,462.57</b>

#### **Comments:**

- The NAM checking account balance as of 9/5/03 is \$4355.28.
- Expenses of \$710 have been incurred by Dan Hopper and not yet reimbursed. This amount includes internet fees for the NAM website.

2. Financial requests by the Chairman will be made to the Comptroller who will poll the members of the Board for approval before authorizing the expenditure.
3. Income sources must be clearly listed on deposit slips. This is important for Tax Exemption purposes.
4. Future Operating Expenses should be paid by either NAM credit card or check drawn on the NAM checking account rather than the Operating account. Helps with bookkeeping.
5. Un-Reimbursed Expenses: Dan has loaned NAM \$ 5,935.30 at 0% interest for the period 1999 through 2002 for which he has not been reimbursed. The Board discussed recognizing this amount as a loan to NAM and repaying it in annual installments of no less than \$600 until the debt is retired.

<b>Un-Reimbursed NAM Expenses of Dan Hopper</b>					
	<b><u>1999</u></b>	<b><u>2000</u></b>	<b><u>2001</u></b>	<b><u>2002</u></b>	<b><u>Totals</u></b>
Audio Tapes	\$10.35				\$10.35
Document Copies	\$217.82	\$33.82	\$60.50		\$312.14
Internet Expenses	\$1,058.22	\$446.90	\$768.19	\$639.30	\$2,912.61
Lodging	\$337.09		\$31.60	\$160.74	\$529.43
Mileage	\$487.10	\$84.36	\$153.50		\$724.96
Office Supplies	\$113.76	\$566.40		\$424.94	\$1,105.10
Parking	\$32.00		\$5.00		\$37.00
Postage	\$3.66	\$1.87			\$5.53
Telephone	\$298.18				\$298.18
<b>TOTAL</b>	<b>\$2,558.18</b>	<b>\$1,133.35</b>	<b>\$1,018.79</b>	<b>\$1,224.98</b>	<b>\$5,935.30</b>
<i>Note: This report does not include 2003 expenses which as of 8/31/03 total \$710.</i>					

6. Pending action: Resolved: The itemized un-reimbursed expenses of \$ 5,935.30 at 0% interest, submitted to the Board by Dan Hopper on this date is recognized as an outstanding debt to be repaid in annual installments of \$600 per annum. First payment due upon approval.

Unanimously Approved October 17, 2003

a. It is recommended that the Board approve the following proposed NAM Budgets for 2003-4.

<b>NAM Annual Income and Recurring Expenditures Report and Budget Proposal for 2003 and 2004</b>				
	<u>2001</u>	<u>2002</u>	<u>Proposed 2003</u>	<u>Proposed 2004</u>
Corporate Expense		\$25.00		
Document Copies	\$93.00			
Internet Expenses	\$768.00	\$665.00	\$315.00	\$1,035.00
Lodging	\$32.00	\$161.00	\$375.00	\$300.00
Milage	\$154.00			
Office Equipment			\$1,129.00	\$200.00
Office Supplies	\$439.00	\$816.00	\$300.00	\$600.00
Software for Office			\$130.00	\$580.00
Software for Internet			\$650.00	\$400.00
Postage	\$450.00	\$57.00	\$100.00	\$150.00
Printing: Newsletter	\$147.00	\$115.00	\$200.00	\$300.00
Incentives for Donors	\$568.00		\$100.00	\$100.00
2003 Unreimbursed Expenses			\$800.00	
<b>Total Operating Expenses</b>	<b>\$2,651.00</b>	<b>\$1,839.00</b>	<b>\$4,099.00</b>	<b>\$3,665.00</b>
Loan Payment: Dan Hopper	\$791.00	\$4,566.00	\$600.00	\$600.00
<b>TOTAL EXPENSES</b>	<b>\$3,442.00</b>	<b>\$6,405.00</b>	<b>\$4,699.00</b>	<b>\$3,665.00</b>
<b>Income</b>				
Uncategorized	\$1,369.00			
Donations - Individual	\$875.00	\$586.50		
Donations - Corporate	\$385.00	\$9,100.00		
<b>TOTAL INCOME</b>	<b>\$2,629.00</b>	<b>\$9,686.50</b>		

**Comments:**

*Please note that the **Total Operating Expenses** listed for 2001/2/3 include unreimbursed expenses of Dan Hopper. These expenses are part of the line item totals for 2001 and 2002, but are listed as a separate line item for 2003. The unreimbursed expenses for 2003 are primarily internet expenses and office supplies. These unreimbursed expenses when finalized and approved should be added to the Loan from Dan Hopper.*

Uncategorized Income 2001 is likely from Individual Donations, but not recorded as such.

Office Equipment 2003 - New Printer.

Loan Payment 2001 was payment of Unreimbursed Expenses of Dan Hopper from 1997.

Loan Payment 2002 was payment of Unreimbursed Expenses of Dan Hopper from 1998.

Office Supplies for 2001 & 2002 included some software updates.

(1) Resolved: The proposed budget for NAM for the years 2003-4 are approved as presented

Unanimously Approved October 17, 2003

(2) If there is no objection – I will ask Laura to categorize future NAM expenses according to the following criteria I’m not sure this requires a vote – but I think Laura would be more comfortable if we do each express our opinions on this one:

- Internet Expenses: Includes domain name registration, monthly ISP hosting and DSL internet access fees.
- Newsletter: Includes up to 4 newsletters per year (300 - 500 copies unless Board authorizes additional issues/copies).
- Office Supplies: Includes toner, document copies, paper.
- Postage: Costs associated with mailing documents and correspondence to board members, government officials, NAM members, etc.
- How should we categorize these “Software” expenses?
  - (a). to support Internet presence \_\_\_\_\_?
  - (b). to support Administrative duties (finance software, Word processing, database, spreadsheet, etc...) \_\_\_\_\_?

b. Barbara suggested that she may be able to get the required software at a significant discount. Dan asks that the requested amount be approved with the understanding that Barbara will be consulted prior to software purchases and the software will be obtained from the least expensive source.

Unanimously Approved October 17, 2003

### *Outstanding Business*

#### **NAM Web Site Report – Dan Hopper**

1. NAM now owns another internet name: natlassoc.org. This name was not available when we first set up our web site. The “org” suffix is normally reserved for non-profit organizations. The “com” suffix on our old web site is typically used on for-profit web sites. The fact that we own both names will prevent unscrupulous persons from using our good name and reputation for bad purposes. We will gradually migrate all of our web activity to the new site. Web space for the new name is temporarily being donated at no cost to NAM.
2. Web pages will be established on the web site for states identified as NAM Chapters.
3. Special (restricted) pages will be added to the web site for NAM officials that will contain special resources, etc., and a chat room for those officials, project status reports, etc...
4. A Discussion Forum for NAM Officials was recommended.

#### **NAM Complaint Form Coordination with Attorneys General – Barbara Mozingo**

1. It was recommended that coordination with the Ohio AG include coordination with Mr. Bob Hart.
  - a. We currently have 6 Ohio complaints pending use of the NAM complaint form.
2. Coordination with the National Association of Attorneys General (NAAG) was also recommended...
3. Barbara will post the status of this project when the web site is upgraded to include project reports.

## *New Business*

### **Printer Replacement**

The Board voted by consensus to replace Dan's printer that he has been using to publish the NAM newsletters and for other NAM business. Dan originally paid about \$3,500 for his printer. It will be donated to an organization on NAM's behalf and used for parts that will be donated to a school or other worthwhile organization at no cost. The replacement cost about \$1,300.

Moved: Barbara Mozingo  
Seconded: Norma Hopper  
Passed

### **Illinois Campground Scheme – Murna Lindsey**

Murna traveled from Rockford, IL for the purpose of attending this meeting, reporting on the problem in Illinois, and asking for NAM help.

1. Her report follows:

**National Association for Members  
Directors Meeting  
"Escapade Rally" Goshen Indiana  
September 14-19, 2003**

Hi, I'm Murna Lindsey from Rockford, Illinois. I was born and raised here in Elkhart County and I thank you for the opportunity to join you here. I appreciate all the help you have given me so far, through your emails and your newsletter.

I am very happy to be able to meet with all of you in person.

I have several issues I have been working on regarding our campground membership with Willow Creek Resort in Rockford, Illinois. I would like your help to determine just what to do with the information I have been collecting.

First, I needed to find other members. Using past newsletters that listed members and the city where they lived, I searched and made phone calls.

I have talked to many members, approx. 70 in the past few weeks, and they all have stories about the floods and the appearance of the park before and after the floods. Some lost their trailers and other personal property. Members have told me about their experiences with the owner/operator of the resort and most were very upset. Many have "paid-to-get-out". Most have hired attorneys to help them through the process. The cost varies with each member.

Some have paid \$1000, some have paid much more! Some memberships have been transferred to other resorts. Two resorts have been mentioned by name: Wagon Trails, in Ohio and Sunset Lake, in East Moline, IL.

At the last meeting we went to at the resort in August, a rep from Wagon Trails was making the offer for us a pay out \$3495 and become a member of Wagon Trails in Ohio and included in the deal was a membership for a year with their affiliate Coast-to-Coast Deluxe. After we didn't take the offer, another offer was made, before we left. Would we consider a buyout? Would we consider paying \$2000 to buy out of our contract? Would we consider \$1500? Or perhaps it would be worth \$1000 to get out of the contract .... as my husband considered it, I patted him gently on his arm and said, hold onto your checkbook honey! Thanks, but NO thanks!

Was that the right decision? Perhaps part of what the sales rep was saying was true. Would this be our last chance to buy out of our contract and was this the only way to get out of it? But we had a

bad feeling about the whole meeting. We wondered why another resort would be allowed to come in and take members away from their home park. Something just didn't sound right. If this rep was from Wagon Trails, how could he also make an offer to buy out of Willow Creek?

**My amateur investigation begins.** The Internet has been a great source of information.

Just by chance, I found the an article concerning a campground in Grimes, Iowa. The investigator for the Iowa attorney general gave me the address for your web site. I contacted Mr. Hopper and through his help and the helpful information on your web site I have made some progress in answering some of my questions, yet so much needs to be investigated.

I soon realized that I needed to get more focused.

I need to focus on finding the answers to these questions:

1. What is the purpose of my investigation?
2. What issues do I want to resolve?
3. What is the end result I'm looking for?
4. Do we just want to get out of the lifetime contract?
5. Do we expect any monetary recovery from this process?
6. Can we get the legislation changed to protect members?
7. Which issues are most important?

Yes, we'd like to get out of this membership contract. Yes, we'd like some dues refunded for the years the resort has not been operating. But just as important, is the fact that so many members are in the same boat. They want to get out of their contract and do not want to pay any more money, either to the resort or their attorneys, to do so. Many feel they have been "scammed".

I sent a packet to the Illinois Attorney General. I have sent letters to my state senator, state representatives, states attorney and county board members. I have a web page on America Online. I have received a reply from the attorney general's office suggesting that we take a settlement if offered by the resort. We are waiting to be contacted by the resort,

**So far I have learned:**

1. There may be 1000 members. I have contacted approximately 70 members so far. (I realize that I need more help to contact members.)
2. A local bank bought the property taxes on 1/2 of the property. (Does that matter? Should I pursue more information?)
3. The business is listed as a "not-for-profit" corporation. (Are they actually operating that way? Does that matter, really?)
4. The Health Dept. file is incomplete regarding inspections. (I have found that the county health department has no records of inspections, except a recent complaint concerning stagnant water, which has recently been resolved. Can I use this information?)

How do we or would we even be able to:

1. Shut down the business. Find legal means to stop them from operating.
2. Hold the owner responsible for refunding dues paid while the park is not in operation.
3. Stop the future sale of memberships until an investigation by the proper authorities concludes that the business is operating under the provisions of the Illinois Campground Act.

What should my next steps be?

1. Should I pursue a class action with an attorney?
2. Should I get the media involved?

3. Can I get myself in trouble with the resort and/or their attorneys?
4. How do I avoid that?

**Most importantly Just what are our rights as members?**

I know that campground memberships, in general, are an economical and practical way to enjoy the many benefits of the R.V. lifestyle.

The issues we face here in Rockford are also issues being faced by many members across the country.

Networking with associations like this one and various organizations nationwide is perhaps the best way to protect members rights, stop deceptive sales/marketing techniques and put the bad guys out of business. Though many states have passed legislation to ensure consumer rights, more provisions need to be included in that legislation. More needs to be focused on the members rights, perhaps standardize the contracts used for these memberships, place more responsibility on the owner/operator and review/inspect the operation periodically to ensure proper business practices are being followed. Thousands of dollars are usually involved in the purchase of these memberships and more regulation/standardization would ensure that the consumer gets what they pay for, rather than be enticed into a transaction that should have a huge sign reading "Buyer Beware!"

Thank you for your work as an association to inform, educate, and support members like my husband and myself.

Thank you for giving me this opportunity to speak with all of you.

End of report: *Murna*

2. Murna will research the problem with "Willow Creek Campground" in Bankruptcy Court when she returns to IL.
3. Murna will check with the IL Secretary of State to find out if an Illinois Committee/Chapter must incorporate in order to be active in that state. Does the NAM Corporate umbrella cover the Illinois Committee or will a new incorporation be needed?
4. Dan will contact Doug Napier to find out if he knows an attorney in Rockford, IL who might be interested in representing the former members of that campground in a class-action lawsuit.
5. Barbara Mozingo will meet with Murna in Rockford, IL, at a time and place agreed by Murna and Barbara.

### **Illinois Committee**

Resolved: NAM will establish a committee to represent NAM activities and interests in Illinois to be known as NAM (Illinois Chapter).

Moved: Barbara Mozingo

Seconded: Lois Rhoades

Passed

The NAM Chairman asked Murna Lindsey if she would accept the position of Senior NAM Representative in Illinois and accept the position as Chairperson/President of that committee.

Murna agreed

**Welcome Kit for New Volunteers** – Barbara Mozingo

1. Brochure (Should sound familiar)
  - a. Who we are?
  - b. How we got started?
  - c. What we want to do?
  - d. How ‘you’ (they) can help?
  - e. Minimum acceptable standards for Membership contract (TBD web site discussion?)
  - f. Target Standard (TBD web site discussion?)
  - g. How ‘you’ (they) can help guide/direct/manage/control NAM?
2. List of State Attorneys General contacts
3. Current Consumer Affairs document from the US Printing Office
4. 3 or 4 NAM complaint forms
5. “NAM” T-shirt/visor for volunteers that have been with NAM for a year or more?
  - a. Consensus demonstrated that the Board does not prefer this solution.
  - b. Dan requested that the Board authorize him to search for alternate gifts that could be presented to people who make donations to, or provide services for NAM.
    - (1) It was suggested that the proposed expense be submitted through normal channels when an item is selected as a candidate for this purpose.

**Fund Raising**

1. Barbara will check with her daughter Susan to see if she can help us find a grant(s) to help fund our activities.
2. We need new ideas for fund raising...

<b>Pending Actions:</b>	
Grants for NAM .....	Barbara Mozingo (and daughter Sue)
Web Site Update .....	Dan Hopper
Meeting in Illinois with Murna Lindsey, et.al. ....	Barbara Mozingo
Welcome Kit for New Volunteers.....	Barbara Mozingo
<del>Software Upgrades .....</del>	<del>Barbara Mozingo (and daughter Sue)</del>

This is the final approved minutes of the 2003 Annual Meeting of the Board of Directors of NAM. The meeting consisted of several sessions at Goshen, Indiana while attending an SKP Rally and follow-up discussions via email and telephone to finalize the financial aspects of the meeting.

The Chairman gratefully and respectfully acknowledges the dedication and hard work of Ms. Laura Pate in preparing and presenting the financial information and reports that are so vital to the operation of this organization and to the other officers of the BOD for their hard work, dedication and support.

Special notice is taken that Ms. Murna Lindsey traveled several hundred miles by car for the sole purpose of presenting information to NAM about an abusive collection tactic of a campground in her home state of Illinois, Willow Creek.

Respectfully prepared and submitted – October 17, 2003.

//S //

Dan Hoper, Chairman  
Board of Directors  
National Association for Members  
of Campground Resorts, Condominiums, and Timeshares.