

NAM
Board of Directors Meeting
Bloomington, Indiana
November 5-7, 2004

Attending Directors:	Barbara Bowen	Lois Rhoades	Dan Hopper
	Norma Hopper	Frank Rhoades	
Unable to attend:	Laura Pate	Murna Lindsay	George Bowen

Old Business

1. Dan started the meeting by reading the N.A.M. Statement of Purpose and went through last year's N.A.M. Board Meeting Minutes with Directors.
2. Barbara mentioned that she will give ideas for Welcome Kit to the New Volunteers.
3. Norma read the Secretary's Report. (1)
4. The Financial Report was prepared by Laura Pate and presented by Barbara Bowen. Dan was presented a reimbursement check for \$600 from the Comptroller. This money is partial payback for money that was loaned to N.A.M.
5. Additional information was requested concerning the NAM beginning 2004 balance and plan the 2005 budget the following day.) (2A)
6. Dan presented his reports on both the Newsletters and the Web Site. No objection to the reports. (Agenda Items 3 & 4)
7. Barbara stated that had not contacted any Attorneys General (AG) since last year. She will send each Board Member a copy of the history and plans for AG activity. (5)
8. Barbara reports that she will be contacting AG in states where complaints exist. Also, she stated she will be preparing an upcoming report of a Plan of Action. (6C1)
9. Dan gave an oral report on Resale Schemes. He stated that he receives 2 to 3 telephone complaints per week. He tells people to file a written complaints to the AG and to also go to the N.A.M. Website and complete the form for the Federal Trade Commission (FTC). (DAN TO DEFINE 6A & B in report.)
10. Dan presented the Willow Creek report that was prepared by Murna Lindsay, who was unable to come due to illness. (6C2)
11. Dan presented information concerning TAI bankruptcy; TAI Class-Action and FTC Letter. The N.A.M. contact with FTC has been passed onto Barbara to help in a study and research project. (Agenda items 6C3,4,5)

New Business

1. The date and place of next year's board meeting will be at Brown County State Park near Bloomington, IN, on April 22-23, 2005. Reservations have been made for 4 cabins. If we need to cancel reservations, it must be done 4 days in advance prior to meeting date. Dan made a call to Murna to confirm location and dates with her so she and husband will be able to attend. Dan also informed her of what had been discussed in the board meeting thus far.
2. Dan gave a Hardware and Software Requirements report. He asked each Board Member to make a list of the hardware and software they use and that there is a possibility we can get a good deal for each one at a discount price. Dan reported that his software and equipment needs to be upgraded. He will let the Board Members know what is planned to be purchased and get approval from the Board.
3. A revised N.A.M. financial Report was presented and a budget for 2005 was established as follows:

NAM 2005 Budget	
Incentive for Donors	\$150
Interest Expense and Bank Fees	\$15
Internet Expense	\$900
Lodging and Travel	\$750
Office Equipment	\$200
Office Supplies	\$300
Postage	\$150
Printing	\$300
Software	\$500
<u>Loan Payment to Dan</u>	<u>\$600</u>
Total Budget	\$3,865

4. Lois and Barbara will develop an evaluation plan for N.A.M.
5. Murna Lindsay was elected as member of the Board of Director's. (She is also the State Director for Illinois.) Barbara will work with Murna to develop a 'New Member Packet', etc.

Respectively submitted,

Norma Hopper

Note: George uses Microsoft Version & Norton anti-virus
Laura needs an anti-virus CD to boot from.

NAM Board Meeting

*Bloomington, Indiana
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Reports/Old Business

1. Secretary Report - Norma
2. Financial Report - Laura
 - A. Review Budget performance
3. Newsletters – Dan
4. Web Site– Dan
5. Attorneys General – Barb
6. Complaints received/resolved – Dan
 - A. Resale schemes
 - B. Perpetual Dues
 - C. Project Updates
 01. Attorneys General liaison – Barbara
 02. Willow Creek – Murna
 03. TAI bankruptcy – Dan
 04. TAI Class Action -Dan
 05. FTC letter – Dan

New Business

1. Date and place of next year's board meeting
2. Hardware and software requirements – ALL
 - A. Non-profit Registration/Database Update
 01. Guidestar
 02. Gifts in Kind
 03. CompUSA
3. Develop budget for 2005
 - A. Discuss a way to audit our finances for non-profit registration
4. Program to evaluate NAM performance
5. Election of Officers
6. Plan of action for 2005

Secretary's Report

Norma Hopper, Secretary

Three newsletters have been sent out this year. We used to send out several boxes per mailing but we send out 150-200 per mailing now. It appears that most of our people get their newsletters from the Internet now. We only get donations when people send us SASEs so donations have fallen.

We send out a complementary calculator to people who send us donations. We have 42 of them left.

I made a special effort to call about 100 Ohio members and remind them to send us SASEs and got a positive response. Some of the people I called had given up hope and thought we probably did too. I reassured them that we had not given up. We got envelopes from many of them. It's my impression that Mr. Napier hopes to finalize the class-action before long and hopefully will distribute the TAI money next year. I reminded them to make sure that Mr. Napier has their current address so he can contact them if he needs to.

We had a NAM picnic at Thomas A, Cloud Park in Dayton, Ohio on September 25th. About 10 people attended. We had a good time.

We get phone calls every week from members of camping clubs and timeshares who need guidance on their particular problems. Dan is always there to help them to the best of his ability.

I might mention that many of our members no longer camp, have health problems, spouse is deceased, or something else, and camping is no longer something they can do.

I enjoy calling members when I can. A lot of them do appreciate our work and that makes it all worthwhile.

Financial Report for 2003

Laura Pate, Comptroller

Actual	Budgetd	Available	Difference	Summary
Beginning Balance	5653.50			5653.50
INCOME				
From Operating Account	78.04			
Donations	435.84			
Other Income	0.00			
TOTAL 2003 INCOME	513.88			513.88
EXPENSES				
Incentives for Donors	0.00	100.00	100.00	
Interest Expense and Bank Fees	4.17	0.00	(4.17)	
Internet Expenses	219.03	315.00	95.97	
Lodging and Travel	550.68	375.00	(175.68)	
Office Equipment	1,128.61	1,129.00	0.39	
Office Supplies	59.34	300.00	240.66	
Postage	125.64	100.00	(25.64)	
Printing 171.60	200.00	28.40		
Software	266.08	780.00	513.92	
Loan Payment to Dan Hopper	600.00	600.00	0.00	
TOTAL 2003 EXPENSES	3,125.15	3,899.00	773.85	(3125.15)
2003 Income less Expenses	(2,611.27)	□	□	□
ENDING 2003 BALANCE				\$3042.23

Newsletters

Dan Hopper, Newsletter Publisher

We used to publish from 3-5 newsletters per year, 4-6 pages each, and 3-500 copies per issue. These were distributed at meetings and via stamped, self-addressed envelopes that people mailed to us.

We are now publishing 4 issues per year in accordance with instructions from the Board at last year's meeting. They have been limited to 4 pages each so far.

We have a local printer in Dayton, OH who supports our cause and prints our newsletters at his cost (3 cents per page) when we ask him. Since we require less than 200 copies of each newsletter I have now started writing, printing, collating, folding, and mailing them myself, (*I do the writing and printing, Norma does the other stuff.*) Instead of paying a printer, we are buying paper and toner.

Fewer people are sending us SASEs since it appears that more people are downloading them from our web site.

Several people who called to report a problem and ask for help related that they found out about us from friends who had printed out our newsletter from the Internet and given them a copy.

I believe it is important that we continue to produce a quarterly newsletter.

Web Sites

Dan Hopper, Webmaster

NAM owns two web domains (sites):

1. natlassoc.com (hosted by Earthlink)
2. natlassoc.org (hosted on donated web space)

The Earthlink site is very secure. They screen for viruses on the site and in all emails that pass through the POP3 email accounts associated with it (chmn@natlassoc.com, etc.)

The donated web space is nearly as efficient but they don't do quite as good of a job. (chmn@natlassoc.org). There seems to be some delay in updating and loading pages on this web site.

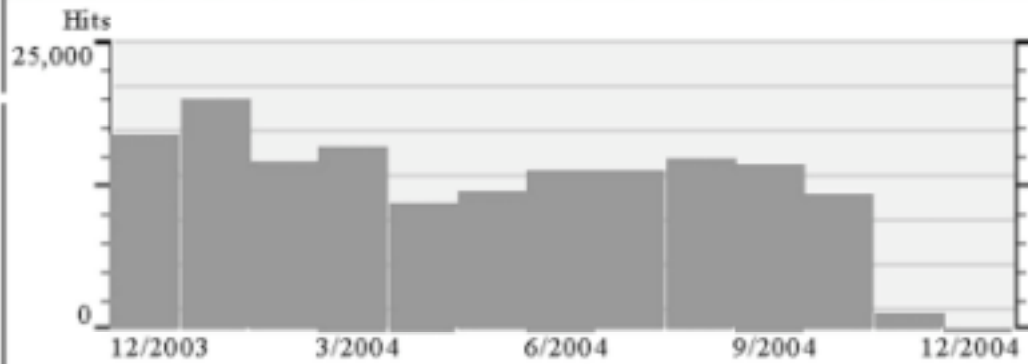
The most important change, in my opinion, has been the addition of a direct link to the Federal Trade Commission (FTC) database. People can file a complaint directly with the FTC from our web site.

We have also added links to the web site of every Attorney General's office via our web site. This seems to be a very good means to distribute information – but the web sites don't directly generate any revenue the way newsletters do.

Recommendations for changes or additions to the web sites are always welcome

Range Total:
159,252

Monthly Average: 13,271



Report for www.natlassoc.org

month:	#reqs:	#pages:
Aug 2003:	522:	111: █
Sep 2003:	9766:	1061: █
Oct 2003:	6013:	145: █
Nov 2003:	383:	54: █
Dec 2003:	76:	37: █
Jan 2004:	1454:	434: █
Feb 2004:	4163:	1913: █
Mar 2004:	26290:	4224: █
Apr 2004:	48590:	11153: █
May 2004:	38304:	11974: █
Jun 2004:	35585:	9425: █
Jul 2004:	62873:	23287: █
Aug 2004:	31098:	8625: █
Sep 2004:	4052:	1699: █

Busiest month: Jul 2004 (23,287 requests for pages).

Attorneys General Project

Barbara Bowen

Barbara will offer a plan for this project.

Complaints Received/Resolved

Dan Hopper

Resale Schemes/Perpetual Updates

- We are *not* attorneys and cannot give legal advice! We can, however, tell people what others have done or what we would do if WE were having the same problem they are having.
- Any promise to sell a campground membership or timeshare that demands money up front is a “scam”. If they are legitimate, they will take their fee from the proceeds of the sale. There are companies that advertise on the Internet who do provide that kind of service with no up-front fees. The one that comes to mind is “timeshares.com”
- People who are trying to recover money are directed to consult a good local attorney. People who are trying to stop the harassment are directed to our web site to file written complaints to the FTC and to the Attorneys General from affected states
- TELEPHONE COMPLAINTS TO ANY GOVERNMENT OFFICE, GENERALLY, DO NOT RESULT IN CONSTRUCTIVE ACTION. Some state Attorneys General Offices dismiss the telephone complaints by simply telling the complainant to someone else (often to NAM).
- I typically get 2-4 new complaints per week.

Willow Creek Report

Murna Lindsey, NAM Representative in Illinois
Chairperson, Willow Creek Committee
NAM Director Nominee

March 28, 2004

First WC Member's meeting held, approx. 130 people attended. I supplied several handouts and collected member's surveys. The meeting lasted 2 hours and was in an informal question and answer format. Donations were collected. Local news media responded to a press release that I issued, with 2 of 3 TV stations there for the entire meeting. Interviews with the press, by members, were held before and after the meeting. A WC member videotaped the meeting.

April – June 2004

Continued to collect member information. I created a website to keep members informed with updates posted as new information came in. This is the most efficient way to communicate with members; however, several members are not "online" and still need to be called if important information needs to be passed onto all members. The campground is now open and licensed to operate by the state of Illinois.

July 2004

Several, but not all, WC members receive letters. The letter informs members that a new partner is now involved with WC- Resort One. Mr. Jeff Hall is listed as the president/CEO of The Heartland Bayshore Resort, Howard, Ohio. Also included with the letter is a statement for annual dues for WC. They are requesting WC members to come out and receive a new I.D. card. Members are calling me to find out what they should do about paying their dues to WC and also about the affiliate, RPI.

July 31: At the request of the local newspaper, we had an impromptu meeting on the roadside at WC campground. 50 members attended and were interviewed and photographed for the newspaper article that was published Aug. 3rd.

August 2004

NAM sent a letter to Illinois Congressman Manzullo requesting an official inquiry into the status of our one-year-old case with the IL Attorney General's Office. The response I received from Cong. Manzullo's office was that the investigation was "on going" and further information was not available at this time. New investigator has been assigned.

September – October 2004

I received a response from the RPI Executive offices, Mr. Staten, by phone. The affiliate status has been reinstated for WC.

A court case has been filed against the owner of WC by Mr. Lee. Mr. Lee was interested in purchasing the campground and gave WC \$25000 earnest money. When Mr. Lee decided not to purchase, WC owner decided to *keep* the earnest money.

That case is scheduled for Dec. 1st. The attorney for Mr. Lee has tried several times to serve notice to the WC owner of the impending court action. All summonses have been returned "unserved". The local paper's court reporter and I are monitoring that case.

I continue to contact, and be contacted by, WC members and urge them to file a complaint with the IL Attorney General and the FTC. Next WC members meeting will be scheduled for spring '05.

Willow Creek Interim Financial Report 2004

Opening Balance	3/31/04	\$282.20	Donation Received
Debit/Check	4/14/04	<u>37.34</u>	Office Depot for Office supplies
Closing Balance	9/31/04	\$244.86	

TAI Bankruptcy

Dan Hopper

- Mr. Lam has filed a motion to close the TAI bankruptcy. There is almost \$20,000 that he plans to forward to Mr. Napier to be distributed to former TAI members.
- A law firm in Chicago that did some legal work for Mr. Lam (Re: Travel America) waited until now to file a claim for more than \$300,000 for fees and expenses. Mr. Lam and Mr. Napier are fighting that claim. They are expected to settle for half of the remaining money (about \$95,000). We'll have to wait to see how that works out.

TAI Class Action

Dan Hopper

From Mr. Napier:

I don't have a lot to report other than we have moved slightly closer to a final settlement document with Northeast and Northwest banks. They were suppose to finish it last week, but I haven't got it yet.

The bankruptcy is close to closing, but one member filed an objection. I need to contact them to see if they will withdraw their objection. I have a call into Allstate/Harbouton regarding settlement.

We did get a favorable ruling a couple of weeks ago against Western American National Bank. The court found personal jurisdiction over them. They have indicated that they will file an application for an interlocutory appeal, which the Supreme Court does NOT have to grant.

They also indicated they may wish to explore settlement.

I think I told you that the court (judge Danielson) dismissed Liberty Bank, which we are appealing. We are also looking into filing in Connecticut.

FTC Letter

Dan Hopper

A draft of a letter to the Federal Trade Commission was presented to the board. Each board member was given a copy. It is hoped that there will be suggestions and comments

My point of contact at the FTC is:

Ronnie Brooke, Staff Attorney
Consumer Sentinel Program Team
600 Pennsylvania Ave. N.W.
Washington, DC 20580

JBROOKE@ftc.gov

[This is a confidential email address. Do not pass it around. Use it judiciously.]