

*“Alone our voice is small. — Stand together and we will be heard.” Barbara Bowen, NAM  
 “Many voices make a platform on which all of us can stand” - Murna Lindsey, NAM*

## **Former ‘Big Turtle Campground’ (Ohio) Members Sued by County Tax Authority**

Several former members of this campground have contacted NAM concerning a ‘Summons’ they received from the court relating to their former membership. These memberships appear to be ones that purported to convey deeds for 1/400<sup>th</sup> or 1/1,250<sup>th</sup> ownership in a portion of the campground.

NAM contacted several attorneys and the attorney for the County Treasurer that initiated the court action to find out what the significance of these summons are.

We are convinced, following these conversations, that neither the County Treasurer nor the courts are trying to take your retirement money or your savings from you.

They appear to be interested, instead, in clearing the title to the Big Turtle campground so they can sell it and recover money that is owed to them from the proceeds of the sale.

So what should you do?

If ‘NAM’ got such a summons, we would simply send a letter to the Clerk of Courts stating that we do not claim any ownership interest in Big Turtle Campground nor any of its assets.

NAM cannot give you legal advice because we are not attorneys. If you feel you need authoritative legal advice — you must hire an attorney.

NAM

## **Membership Campground Tips**

Membership Camping is an increasingly popular way to take vacations or plan for retirement. Camping “Marketeters” often claim that membership in a campground/camping club is a way to save money. Others say this is nonsense.

Consider the risks and the benefits carefully before you sign any papers.

- Be realistic when you estimate the number of days per year you will use your membership. Most of us would like to camp more than we actually do.
- Don’t be misled by the sales hype of marketeters. There are valid reasons to join a campground/camping club, but for most people – it is not a way to save money.
- Get all promises in writing. Understand every aspect of the contract before you sign it even if it means taking the contract home to study it or to get help understanding it.
- Any legitimate company would encourage you to do this. If they try to discourage you – a red flag should go up immediately.
- Know when and how you can terminate the contract if, for any reason, you simply decide that you no longer wish to be a member.

Camping is an enjoyable recreation and a rewarding lifestyle. Don’t let the “Marketeters” ruin it for you.

*Happy Thanksgiving* from your friends at NAM

# Why I Like Camping

By Norma Hopper, NAM

I like to camp in our RV.

Where else can you go and know ahead of time that you will find good people who will respect you and your property, and at least pretend to listen to your ideas?

When Dan (my husband) and I first started camping in our RV we looked forward to spending our cold northern winters in sunny Florida, Texas, or Arizona. We looked forward to visiting our friends, relatives and scenic vistas around the country. We had worked hard for many years and it had become time, we thought, to enjoy our 'retirement years'.

Started out fine. Then we discovered that other folks, like us, were being coerced and abused by some of the people who ran membership campground schemes.

They targeted individuals who didn't have the knowledge or the means to fight back.

These victims really needed to band together and fight back. We decided to try to help them. That was more than 10 years ago. We're still working at it...

Together and with the help of many others, we set up and managed telephone help lines; published, addressed, folded, and mailed regular newsletters to a lot of people; organized, attended, or conducted numerous meetings around the country; testified at court hearings; met with government officials; and many other activities to try to help people who were not in a position to help themselves.

It isn't the kind of 'retirement' that we had planned – but we feel like we are doing something important.

We still camp in our RV and love doing it. Just don't get as many camping opportunities as we used to.

Dan says he doesn't have the talent to do the things that need done. He says that the courage and wisdom of dedicated friends are the glue and mortar that make something useful out of anything we've tried to do.

We will never forget our dear departed friends who helped as much as they could – as long as they could. These good men and women were mortal but their good works live on.

We will never forget the many friends who are still with us – who encourage and help us do this job we still think is so important. The job of helping others who are in distress.

Thank you all! You are the friends we will always cherish as "best" friends.

May God bless every one of you.

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WHERE DO FOREST RANGERS GO  
TO "GET AWAY FROM IT ALL?"

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How do they get deer to cross the road  
only at those yellow road signs?

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One day, a man came home and was greeted by his wife dressed in a very Sexy nightie. 'Tie me up,' she purred, 'and you can do anything you want.' So he tied her up and went golfing.

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The good Lord didn't create  
anything without a purpose,  
but mosquitoes come close.

## Solving the Membership Campground Problem

Should the membership camping industry police itself?

We continue to find and report problems with greedy campground operators. The camping industry has refused, so far, to police itself. This failure, if it continues, will taint the entire industry. We believe there is a place for good, honest, and fair campground operators.

People once hoped that Coast to Coast or RPI would set the needed standards. There is no evidence that either of these companies are interested in curbing the abuse of campers by their largest clients.

The National Association of RV Parks and Campgrounds (ARVC) also seems reluctant to consider standards of conduct for its members that would protect campers from coercive and abusive schemes of campground operators. We have to wonder if this amounts to an endorsement of such tactics?

### What are the alternatives?

We continue to recommend that, in addition to suing the offending operators, you need to report problems to the people who are supposed to protect you: state attorneys general, federal agencies such as the Federal Trade Commission, etc. How can they protect you if they don't know about your problem?

In the absence of self-regulation by the camping industry – the obvious solution is to demand that our legislators and law enforcement officials establish and enforce laws that put an end to the schemes of the few, but large segment, of this industry that is reeking so much havoc.

NAM will help you find the names, addresses, email addresses, etc., of attorneys, attorneys general, legislators, and others that can help you with your immediate problem or establish and enforce laws that can help curb.

Remember: If they don't know about the problem – they can't fix it.

Problems reported to us include:

- High-pressure, deceptive, and coercive sales practices.
- False allegations after the sale, that purchasers must pay dues "for life" or in the alternative, sell the membership so someone else who must pay dues for THEIR lifetime.
- Abusive and deceptive collection tactics for falsely alleged debts for "dues".
- Arbitrarily transferring campground memberships from one place to another without the permission of the member.
- Marketing the "advance payment of future dues" or "memberships at a discount rate" while contemplating bankruptcy without disclosing that bankruptcy is likely.

So what can you do about it?

FIGHT BACK! Don't be intimidated – get angry and fight back.

### " Fight the Campground Mafia!"

*Many voices make a platform  
on which all of us can stand." Murna Lindsey - NAM*

Complain to your attorney general in writing;

Complain to your congressmen in writing;  
file a complaint with NAM,

Complain to the FTC in writing...

You get the idea. If they don't get your complaint – they don't know that there is a problem.

Most important – it is cheaper to hire an attorney than to pay the scam artists.

They will always come back for more if they know you are an easy target.

~~Pass the word – don't give in – follow~~ through.

## The Lord and The RV Camper

A fellow was driving his RV along a California highway when suddenly the sky clouded above him and, in a booming voice, the Lord said, 'Because you have tried to be faithful to me in all ways, I will grant you one wish.'

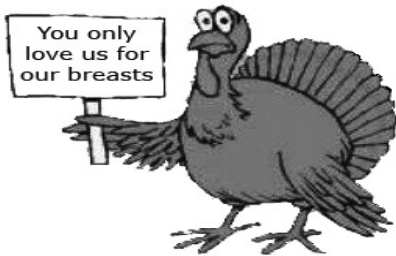
The fellow pulled over and said, 'Build a bridge to Hawaii so I can drive over anytime I want.'

The Lord said, 'Your request is materialistic, think of the enormous challenges for that kind of undertaking; the supports required reaching the bottom of the Pacific and the concrete and steel it would take! It will nearly exhaust several natural resources. I can do it, but it is hard for me to justify your desire for worldly things.'

Take a little more time and think of something that could possibly help mankind. The guy thought about it for a long time.

Finally, he said, 'Lord, I wish that I and all men could understand women. I want to know how she feels inside, what she's thinking when she gives me the silent treatment, why she cries, what she means when she says nothing's wrong, and how I can make my Woman truly happy.'

The Lord replied, 'You want two lanes or four on that bridge?'



## Your Donations Help



This "Thank You Gift" does not need batteries. Just shake it a few times and it will stay lit for several hours - then just shake it again.

Easily carried in your purse, pocket, or tool box. (Grandkids can hide it under their pillows if they are afraid of 'night goblins'.)

Please send a tax deductible donation to:

NAM  
4740 Silver Oak St.  
Dayton, OH 45424-4650

We will send you a receipt for your donation and one of these amazing, no-battery, "Forever Flashlights" as a **Thank-You gift**.

## What is NAM ?

NAM was organized to advocate for ALL people who use campground resorts, condominiums, and timeshares. We want to stabilize and improve the rights of members. Many of us, speaking with one voice can make things change for the better. NAM is that voice. We will work with government agencies, campground resort owners/ developers, and others to stabilize, improve, and enforce your rights.

There is no fee for our newsletters nor any service we provide. We do, however, depend on donations from people who believe in what we are doing. We are registered with the government as a nonprofit organization and your donations are tax deductible.

You can help. Join the NAM — Make a Difference. Send us the following information, it will not be provided to any non-government organization and will not be used for commercial purposes by anyone.

Note: NAM may "not" obligate you in any way to pay money for any purpose without your explicit consent.

### JOIN THE NATIONAL ASSOCIATION FOR MEMBERS (NAM) [FREE]

Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

email address: \_\_\_\_\_

Phone: ( \_\_\_\_\_ ) \_\_\_\_\_ - \_\_\_\_\_

I am interested in supporting the NAM. I want to:

- Receive the NAM newsletter.
- Reproduce/distribute my copy of the newsletter.
- Make a donation to support NAM activities.

I am enclosing a check for \$ \_\_\_\_\_

- Report on issues related to RV campers or timeshares

Please send your comments and suggestions to:

NAM Treasurer  
4740 Silver Oak Street  
Dayton, OH 45424-4650

Include 5 or 6 Self-addressed, Stamped, size #10 (Business Size) Envelopes if you want this free newsletter.

or

GET IN TOUCH WITH US:

INTERNET SITE: <http://www.natlassoc.org>

eMail: [chmn@natlassoc.org](mailto:chmn@natlassoc.org)

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