

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

**THE FEDERAL TRADE COMMISSION
(FTC)
WANTS TO HEAR FROM YOU**

If you have been cheated, coerced, or threatened unjustly concerning your campground membership or timeshare – the FTC wants to see your complaints!

If they get enough complaints they can and will put the weight of the Federal Government into an effort to shut down the scam artists and crooks and put them out of business and/or behind bars!

HOW TO FILE A COMPLAINT WITH THE FTC

1. Log onto our web site and file your complaint online at:

<http://www.natlassoc.org/forms/index.htm>

or

2. Complete the form on the back of this page and mail it to the FTC at the following address:

Mail the complaint form to:

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

TAI MEMBERS REUNION

September 25, 2004, 1:00 PM

You are invited to the annual TAI Members Reunion at **Thomas Cloud Park near Huber Heights, Ohio**. Bring a covered dish, pizza, KFC chicken or whatever you want to share and your eating utensils. We could probably use some folding chairs too.

DIRECTIONS:

From I-70 and SR 201 (Brandt Pike)
 – go South to the 8th stoplight – turn right.

From I-75 – go East on Needmore Rd. to SR 201
 – Turn left on SR 201 to the first stoplight – turn left.

Follow the signs to the shelter where all your old friends will be waiting.

**BAD ADVICE FROM
MOTORHOME MAGAZINE !**

This magazine appears to have given one of its readers very notably shallow and just plain wrong advice in its June '04 "Hot Line" column.

Their reader complained that a company called "Bullek Corp." (dba Diamond Caverns Resort, Green Mountain, The Oaks, Three Flags, Rondout Valley, Beaver Valley, and Hidden Cove) is demanding that he pay quarterly maintenance fees for the rest of his life – even after he notified them in writing that he did not intend to use their facilities. The reader had become physically disabled and would no longer be able to enjoy the camping experience as he once did so he wanted to forfeit his membership.

Their reply to him was that he needed to supply the following information to them:

1. Written description of his medical condition
2. Its impact on his financial well-being
3. A supporting letter from a physician
4. The impact of the illness on his ability to use it
5. A description of his current income, expenses and assets
6. Proof that he had attempted to sell his membership for a period of at least six months.

See BulleK Corp. – Motorhome Magazine . . . Page 3

SPECIAL NAM MEETING

November 6, 2004, 2:00 PM

Public Welcome

The annual meeting of the NAM **Board of Directors** will be held on at Clifty Falls State Park, Madison, IN.

All RV campers and Timeshare owners are welcome to attend and participate in the discussions.

Contact us for a reservation.
 Hope to see you there.

Dan Hopper, Chairman

National Association for Members
 of Campground Resorts, Condominiums, and Timeshares

Voice: (937) 236-2882

eMail: nam@natlassoc.org

web site: <http://www.natlassoc.org>

FTC COMPLAINT ABOUT MEMBERSHIP CAMPGROUNDS OR TIMESHARES

How does the offending company operate across state lines? _____
(Attach a separate page if needed)

Do they use the US Mail in their activities? Yes / No
Do they contact you by telephone? Yes / No

WHO ARE YOU?

First name _____ Last Name _____ Age _____

Street _____

City _____ State / Province _____

Zip or Postal Code _____ Country US or Canada?

E-Mail Address: _____

Home Phone: Area Code (_____) Phone Nr _____ - _____ xxx-xxxx

Work Phone: Area Code (_____) Phone Nr _____ - _____ xxx-xxxx

TELL THE FTC ABOUT YOUR COMPLAINT

The more information you supply - the more likely they can take action.

Subject of the complaint: "Direct Marketing - Telemarketing/Mail Order"

Name of offending company: _____

Street _____

City _____ State / Province _____

Zip or Postal Code? _____ Country? US / Canada?

Company Web Site: _____

Company E-Mail Address: _____

Company Phone: Area Code (_____) Phone Nr _____ - _____ xxx-xxxx

How did the company initially contact you? Mail - Phone - Email - In person - Print - TV/Radio - Other

How much did the company ask you to pay? _____

How much did you actually pay? _____

How did you pay the company? Cash - Personal Check - Money Order - Credit Card - Promissory Note

Automatic Withdrawal from your checking/savings account - Other _____

Did you file a dispute with the Credit Bureau? Yes / No More than 45 days ago? Yes / No

First name of representative/sales person? _____ Last Name? _____

Date the company last contacted you? _____ (mm/dd/yyyy)

Explain your problem (Be brief - attach a separate page if necessary): _____

BULLEK CORP. – MOTORHOME MAGAZINE
DUES SCHEME – AGAIN

The company's Director of Membership Services, Ms. Annette Wockenfuss, stated in a letter to the magazine that they would "consider" his request to terminate the membership if he would either :

- Sell the membership to someone else (who would apparently take on the lifelong burden of maintenance fees) or
- Supply the following information:
 1. Proof of their efforts to sell their membership (newspaper ads, etc.)
 2. More specific information about his physical disability
 3. Specific information about any physical disability of 'his wife'!

Even then - they only offered to put the unwanted membership on "hold" for 6 months while the company "considers" the request. The company, she said, still expects the reader to continue to pay maintenance fees while they consider the request.

NAM responded to Motorhome Magazine and stated in part:

"Please consider that you may have performed a great disservice to (the reader who asked for your help) and your other readers who will take your response and that of the BulEk Corp. as gospel. Several Attorneys General, trial attorneys and the Federal Trade Commission (FTC), we believe, would take issue with the conclusions presented in your Hot Line article.

We have worked with Attorneys General in several states, including Florida and Kentucky, concerning the alleged "never ending (lifetime) obligation" to pay maintenance fees (dues) to a camping club. The campground's expectation that the camper will make such payments for the rest of their lives or alternatively trick someone else into such an obligation is never made clear at the time of sale."

The magazine has not responded to NAM or anyone else that we know of...

NAM is preparing a package for review by the Federal Trade Commission (FTC) concerning this and several similar cases. This kind of tactic is abusive, unfair, and quite likely illegal. We have suggested to the reader that his money would be better spent for a good attorney than for never-ending maintenance fees for a membership that he will not use. It would also be unfair for him to trick someone else into such a lifelong financial commitment.

WILLOW CREEK (WC) SCAM UPDATE

*Murna Lindsey,
NAM Illinois Representative*

Since my investigation began in June 2003 I have found 400+ members. Most want nothing to do with the campground, but are still being threatened and harassed by people associated with WC.

The most recent harassment came in the form a letter introducing a "new partner" with WC, Resort One and Mr. Jeff Hall. It informed us about a "program offer" for members who come out to pick up their "ID Cards". History, and our instincts, tells us that this is simply another attempt to get money from members. Another "scheme" designed to get members confused and deceived into thinking that there is a "bright future" planned for the resort.

Whatever the future plans the new "partner" may or may not have, most members just want "out" of their lifetime contract/relationship with the resort and its owners.

Members have filed complaints with the Illinois Attorney General and the United States Federal Trade Commission [FTC].

The A.G.'s office indicates that their investigation is "on going" and through letters to our local congressman and senators we are hoping to focus the spotlight on our issues.

Our next "members only" meeting will be held in the near future. At that time we hope to have more information as to what steps members need to take to permanently and legally stop the harassment and intimidation.

For More information online:

<http://www.hometown.aol.com/ml7675>
and

[http://www.natlassoc.org/bad/willowcreek/
index.htm](http://www.natlassoc.org/bad/willowcreek/index.htm)

TAI CLASS ACTION REPORT

- Liberty Bank is disputing our case against them. A ruling is expected soon on their motion to dismiss.
- Western America has a motion pending on September 10.
- The TAI Bankruptcy is nearing completion.
- Settlement with NWNB/NENB is not yet complete.

We will report the status on these in our next newsletter.

ALL SEASONS ORLANDO (CLERMONT, FL) RESORT FOR SALE?

The former owner of the All Seasons/Travel America resort in Clermont, Florida filed a bankruptcy court motion to sell the campground in a "Closed Sale" to an undisclosed company for an amount that appears to be below the market value of the property. The US Trustee and one of the creditors filed an objection to the proposed sale and demanded additional information about it.

What about the members?

Members remain concerned about their fate but are unable to reach consensus about what they should do. This is no surprise since the bankruptcy is in Ohio but the foreclosure and the park are in Florida.

YOU ARE IMPORTANT...

You know a
campground or timeshare rip-off scheme
when you see it.

Many people don't.

Because we care – you are not alone,
because YOU care, others are not alone...

Be alert!
Pass the word...

Help make the world we live in a better place.

WHAT IS THE NATIONAL ASSOCIATION FOR MEMBERS (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.

GET IN TOUCH WITH US:

INTERNET SITE: <http://www.natlassoc.org>
eMail Address: chmn@natlassoc.com (or '.org')
Voice Nr: (937) 236-2882

GET THE NEWSLETTER: (There is no cost to you.)

Send us 5 or 6 Self-addressed, Stamped, size #10 (Business Size) Envelopes to:

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

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

We also want your comments and suggestions.

Please send them to us at:

NAM
4740 Silver Oak Street
Dayton, OH 45424-4650

— Please —
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