

*"Alone and 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*

## TAI CLASS-ACTION UPDATE

We are making progress in the Iowa class action lawsuit.

The Allstate settlement has been concluded, the money has been received by class counsel and the net proceeds placed into the trust account for the TAI members.

There was a minor glitch in the Northwest/Northeast National Bank settlement that required new notice to be posted (many thanks to NAM for its help in posting new notice), but a hearing is scheduled for May 26th to hopefully finalize that settlement. As a side note, Western American National Bank filed suit against Northeast and Northwest banks the day before the last settlement hearing. It was an obvious attempt to derail the settlement and create unnecessary confusion. The petition is poorly written and is of little consequence to the class members claims.

(See Class Update - Page 2)

## SAD NEWS ABOUT THE "NEW" THOUSAND TRAILS

*by Janet R. Wilder*

About a year ago, Thousand Trails, a publicly traded corporation, was sold to Kohlberg & Company, an investment group, who purchased up all of the outstanding publicly traded stock and made it a privately held company. Within a few months of their purchasing Thousand Trails (Thousand Trails, NACO, Leisure Time Resorts and RPI), Kohlberg sold all of the land to what is now called Equity LifeStyle Properties Inc, the company that owns, among other things, the Encore RV parks. Some undeveloped land was irrevocably sold but the campgrounds were leased-back by Kohlberg for a 15 year term. The lease can be renewed for two additional 5 year periods at Kohlberg's option. At the end of the lease Equity LifeStyle will possess the physical property. Nothing has been shared with the membership as to what happens to their ability to camp, transfer their memberships or will it to their children at that time.

(See TTN News - Page 3)

*Many of the nicest people I've ever known  
 - I met at a campground.*

*Norma Hopper*

## A Message

### FROM THE NEW NAM PRESIDENT

NAM was organized in 1996 and incorporated in 1997. Since that time Dan Hopper, and his wife Norma have worked diligently producing and mailing the printed newsletter and maintained the web site and helping people who have been abused by unscrupulous campground operators and timeshare schemes. They have attended numerous court hearings to collect data to share with the public and with government agencies to help combat fraud in these industries. Dan has served in various official capacities and until our recent board meeting, as President of the organization. Dan asked the Board to elect someone else to be President and take over more of the management and administrative responsibilities so that he could spend more time helping people. I was elected to that position. Thank you Dan and Norma for your work to keep the association going.

(See President's Message - Page 2)

### AND FROM THE "OLD" PRESIDENT

Thank you Barbara for picking up the gauntlet.

There is still much work for us to do. Your interest, enthusiasm, and your work are a blessing to us each. I pledge to help you and the work of NAM as much as I can.

*Dan Hopper*

### "THE BIRTH OF A CHAPTER"

*Murna Lindsey*

Illinois Chapter, National Association for Members

My husband and I have a lifetime campground membership that was causing us a great deal of frustration (our "home base", Willow Creek Resort in Rockford, Illinois). We hadn't realized what we were getting into when we joined. I worked for 18 months trying to resolve problems and complaints that we had with it.

I found the NAM website on the internet and realized that my husband and I were not alone in our frustration! I found out that many people from across the country had the same kinds of problems.

(See NAM Helped Me - Page 4)

## CLASS UPDATE

The Iowa Supreme Court recently issued a ruling on the Florida Asset Financing (FAF) appeal. Class counsel appealed the district court's dismissal of FAF for lack of personal jurisdiction. The Iowa Supreme Court declined to adopt a widely held doctrine that permits one class representative to sue multiple defendants where the defendants are all part of a common scheme. This was a classic example of how that doctrine would work, but the Court opted against that policy for Iowa consumers and favored a more strict and narrow approach. This will hurt Iowa consumers, although it will certainly aid the court in keeping its dockets less full. The one good thing that came from that ruling is the Supreme Court reversed the district court's dismissal WITH prejudice, which does leave open the option of suing FAF in Florida.

The primary targets left in this battle are Western American National Bank and Cavalary Investments (whom Iowa has jurisdiction over), Liberty Bank, and Travel America. We are also monitoring the bankruptcy of 900 Capital to see if there will be any recovery of our \$6.5 million judgment against it.

*Douglas H. Napier*

NAPIER, WOLF & NAPIER  
607 Eighth Street, Suite One  
Fort Madison, IA 52627  
(319) 372-2934

"Hate evil, love good; maintain justice in the courts."  
Amos 5:15

## THINGS YOUR COUNTY PROSECUTOR NEEDS TO KNOW

You went to a sales meeting to join a camping club. They told you what the "Initiation Fee" would be for a membership limited to a certain period of time and that you would have to pay an annual "Maintenance Fee". They also told you that you could avoid any future initiation fees if you would pay an additional few thousand dollars. They called it a "Lifetime Membership".

They told you that: "If you fail to pay the annual dues - you would not be allowed to use the camping facilities." To you, this meant that you could terminate your membership by simply stopping the annual dues payments.

Years later, you found that you either could no longer go camping or for reasons of your own - you did not want to be a member. Your annual dues were up to date. You either called or mailed them a letter stating that they should cancel your membership and that you would no longer be paying annual dues.

So far - so good.

Then they started harassing you and demanding additional money. They told you that you had a "Lifetime Membership" and that you had to continue paying annual dues "UNTIL YOU DIE!" That's not what they said at the sales meeting.

They threatened to ruin your good name, your credit rating. They threatened to sue you and take your car, your RV, your bank account, etc., if you do not pay all of your life.

Ask your county prosecutor: "Why aren't these crooks in JAIL?" You live in his/her jurisdiction and you are being victimized. What is that office going to do to protect you from this kind of "Extortion"?

## PRESIDENT'S MESSAGE

It is time to lighten their load and share the work. At our board meeting we came up with a plan of action to do just that. Dan and Norma will still publish and distribute the newsletter, the web site, and respond to the direct needs of persons who contact NAM.

Murna Lindsey is our first Chapter President and will coordinate with other chapters as they develop. Chapter members will attend hearings in their area, be the NAM presence with state agencies, and write articles to be included in the newsletter and on-line.

As president I will try to establish regular funding for the association to support the on-line site, the newsletter and the cost of getting the information from and to the courts.

You can e-mail me at NAMbarb@earthlink.net with any suggestions about the work of NAM.

For more information about starting a NAM chapter please write to Murna at ML57@aol.com. You can also call me on my cell phone at 218-340-4890

*Barbara (Mozingo) Bowen, President*  
National Association for Members of  
Campground Resorts, Condominiums, and Timeshares (NAM)

## TTN News

There are two campgrounds, one in California and one in Florida, that Kohlberg purchased after the land deal that are not included in the lease-back program, but there is no assurance that they will not negotiate another lease for these. Besides these two properties, the only thing Kohlberg owns is the membership roster.

With the change in ownership has come a radical change in commitment to the member. Since Kohlberg does not own any of the physical property, including buildings, electrical lines, water lines, etc., there is absolutely no incentive for improvements. There are very few 50 amp hookups in the preserves and most of those that are available cost an additional daily fee or are reserved for long-term lease programs. Most of the preserves have sub-standard electrical systems and low voltage is so endemic to TTN that the company owned convenience stores on many of the preserves sell Autoformers to boost the voltage. A recent situation in a Texas preserve is an example of Kohlberg's business philosophy:

This property had a bridge over a culvert that was necessary to cross to enter and leave the preserve. The bridge was rapidly deteriorating and needed to be repaired. Kohlberg knew of the problem before the summer of 2004. The preserve is closed in the summer as it's too hot in that area to attract campers. It would have been a perfect time to repair the bridge, but Kohlberg was waiting until Equity LifeStyles took over the ownership of the land and it became their responsibility.

They dumped some dirt on the side of the bridge, opened the preserve and required campers to drive across the culvert. In November, heavy rains washed out the dirt access and campers were trapped in the preserve for several days. To their credit, as soon as Equity LifeStyles became the official land owners, they released the funds to

repair the bridge and it is now complete. Kohlberg showed their true nature to the campers by placing their profits before the safety of their members. If there would have been an emergency while the bridge was out, there would have been no way for an ambulance or fire truck to enter the preserve. True, they could not predict the rain, but they had knowledge of what would happen should the dirt road wash out and did nothing about it.

Kohlberg has been reinterpreting member contracts to their benefit and the detriment of the members since taking over the company. Since Kohlberg, through its ownership of Thousand Trails, also owns RPI, the RPI "home resort" rules have been secretly altered to punish NACO members who did not purchase the Leisure Time Resort upgrade. A complaint to the Good Sam Club Action Line about this practice was ignored by Kohlberg. Though they responded to a filing with the Dallas Area Better Business Bureau, their response did not address the complaint. Instead, Kohlberg complained that the member was a "high user" of their campgrounds, something that was well within the member's contract with Thousand Trails.

By its own business plan, Kohlberg's Thousand Trails will not last fifteen years, yet it continues to aggressively market the system to new members with no explanation as to what will happen to their membership at that time. It is strongly suggested that potential members think carefully about purchasing a membership that is supposed to last longer than the company selling it will own the property. When the land is gone, most members looking to "protect their investment" will be vulnerable to whatever the next owner of the membership roster wants to sell them.

Janet Wilder has been a member of Thousand Trails since 1990 and is NAM's advisor for Thousand Trails related questions.

*Mrs. Wilder is a long standing associate of NAM and has been our liaison with TTN for most of that time. She is known on the internet as the "Road Princess" and refers to herself, her husband, and her puppy as "residentially challenged" since they live and travel full-time in their RV. We at NAM note and respect her compassion for and eagerness to help others. We were distressed to learn of the accident last April when their motor home was totaled in an accident in Kentucky and were relieved to learn that all three of them survived without serious injury. – Dan*

Another NOTE FROM THE EDITOR: It's my wife Norma's anniversary today. I asked her to marry me on the first Sunday in June, 45 years ago, and she said "yes". It "happened" to be June 5th. HER anniversary is always on June 5<sup>th</sup> each year. Mine, on the other hand, is the first Sunday in June. That's how we get to celebrate 2 wedding anniversaries every year. Sometimes we get to celebrate our anniversaries for several days. It works for her. She gets an anniversary present on her anniversary and on my anniversary I get to give her another anniversary present. The rest of the year I get the company of a pretty darn good lady. BTW This year we only get one day to celebrate, June 5<sup>th</sup> is on the first Sunday in June.

Dan

## NAM HELPED ME

I needed to meet with others who had learned how to deal with campground owners/operators who treated their members unfairly.

In October of 2003, I met with the NAM Board of Directors for the first time. During the previous few months, I had been in contact through emails and phone conversations but had never met any NAM board members. I was just planning to tell my story and wait to hear what NAM was going to offer. I was excited to meet them face-to-face. After all, NAM had been working on all of the same issues for almost 8 years!

We met informally at an Escapee Rally in Goshen, Indiana. I introduced myself and told my story. They graciously acknowledged the background work I had done and appreciated my enthusiasm and offered me a lot of helpful information and advice.

I left that meeting with a feeling of pride of accomplishment, assured that I was doing all the right things. Knowing that I had NAM supporting me and guiding me meant I was going to be able to help other Willow Creek members. Those members were also frustrated, confused and angry that their rights were being ignored by the resort owners/operators and some cases the courts.

The board later expanded their organization and I was elected to be the President of the Illinois Chapter of NAM.

NAM would like to have representatives in every state where members are being abused or cheated.

You can start a chapter in your state.  
I'd be glad to help you get started.

For more background information, visit my webpage: [www.hometown.aol.com/ml7675](http://www.hometown.aol.com/ml7675)

Or contact me by email: [ml7675@aol.com](mailto:ml7675@aol.com)

### 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](mailto:chmn@natlassoc.com) or  
[chmn@natlassoc.org](mailto:chmn@natlassoc.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: ( \_\_\_\_\_ ) \_\_\_\_\_ - \_\_\_\_\_

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Reproduce/distribute my copy of the newsletter.

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

Report on issues related to  
RV campers or timeshare owners.

We also want your comments and suggestions.

Please send them to us at:

NAM  
4740 Silver Oak Street  
Dayton, OH 45424-4650

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