

"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

Merry Christmas and Happy New Year

To our Jewish friends: "Happy Hanukkah". To everyone else "Happy Holidays".

May the God of us all bless you and keep you in the years ahead. May he protect and nurture your words, thoughts and deeds as you try to make each day better for those around you.

From Barbara, George, Dan, Norma, Murna, Ron, Lois, Frank, John, Jackie, and all of us here at NAM.

WHY I JOINED A CAMPING CLUB

I joined a camping club expecting that I would find their campgrounds to be better maintained than the average public facility. I expected more organized recreational activities. I expected that a club with multiple campgrounds would provide a way to stay in occasional touch with friends I made as I traveled and still provide a way for me to meet new ones. This has been a happy time in my life - mostly.

Camping clubs are NOT a way to save money, no matter what the salesperson says. Some people I trust insist that they have found a way to save money with this kind of membership but all of these are full-timers who spend at least 6 months out of the year on the road.

I have always known that the time would come when I would no longer be able to go camping as much, that I would have to get rid of the membership.

I still go camping - just not as much. I joined Passport America (there are others) and I get a discount at participating campgrounds. Where else but at a campground can you meet so many good honest and friendly people.

See you down the road.

Dan

A PROMISE IS A PROMISE

We promised, back in 1996, that we would do all we could to help people who were being bullied and cheated by Thousand Adventures (TAI). We stuck it out for about 10 years, so far, and we're doing all we can.

We quickly learned that the TAI schemes were only the tip of the iceberg. Several other companies were doing the same kind of high-pressure tricks to get money from their victims.

They succeeded in their efforts by convincing us each that we were alone in any effort to resist their pressure. It would be easier, they would say, to pay, each year, than to hire an attorney.

I remember little Jackie Bryant crying at a campground when they attacked her and her husband Gill. I asked her what was wrong. "Why are you crying?"

"I'm not crying", she said. "I'm MAD!"

(See page 2 - Keeping Our Promise)

KEEPING OUR PROMISES

Jackie, myself, and several others organized a meeting of over 300 people who were also upset with the tactics of that company and decided to do something about it.

We hired an attorney in Florida (Mr. Zussman) to protect us in the TAI Florida bankruptcy and Mr. Napier, in Iowa, to go after the parent company, its subsidiaries, and associates.

The owner has since spent time in jail and his lieutenants have spread to the four winds...

We set up telephone "Hot Lines" and soon started getting calls from victims of other companies: 5 Star in Mississippi, All Seasons (ASR) of California, President's Travel Club a subsidiary of ASR, and several others. "What can I do?" people would ask. We tell them what others have done, successfully, to stop the harassment.

We formed partnerships and liaisons with Attorneys General in several states, with the US Federal Trade Commission, the US Department of Justice, individual attorneys, and others to work on individual cases and on efforts to identify and stop these kinds of abuse.

I'm still amazed at the amount of sacrifice individuals will make to help others in need of support; what others will do to let their neighbors know that they are not lone in the face of this kind of adversity.

I am also sad that some people are too easily intimidated into forking over their life savings, their limited and sometimes fixed income. I'm sad that some have had to choose between buying the medicine they need or paying the abusive scam artists "dues money" every year - until they die - for a campground membership that they can no longer afford to use.

We promised we would do what we can - We're not done yet...

Dan Hopper
for
NAM

MERRY CHRISTMAS, HAPPY NEW YEAR

FROM

DOUG NAPIER, ATTORNEY FOR THE TAI CLASS ACTION

IT'S BEEN A LONG HARD PULL. IT APPEARS THAT NAM HASN'T GIVEN UP AND NEITHER HAVE I.

I PRAY THAT YOU WILL HAVE A MERRY CHRISTMAS AND A HAPPY AND PROSPEROUS NEW YEAR.

I HOPE TO HAVE AN IMPORTANT UPDATE TO THE CLASS-ACTION LAWSUIT BY NEXT APRIL WHEN THEIR NEXT NEWSLETTER COMES OUT.

Douglas H. Napier
NAPIER, WOLF & NAPIER
607 Eighth Street
Suite One
Fort Madison, IA 52627



We at NAM believe that every campground member is entitled to the following rights. We believe that these rights can be enforced, in court if necessary, by any reasonably competent attorney. We are in the process of coordinating complaints against several camping clubs for violating laws and federal rules upon which these rights are based.

We believe that campground members:

- Are entitled to the use of campground facilities in accordance with the terms of their membership contract as long as their dues/maintenance fees are current.
- Should expect the campground owner and the operator to live up to all the terms of the membership contract.
- May terminate the membership agreement and dues obligation at will by notifying the owner or operator of their intentions to do so.

This assumes that you do not intend to use the campground facilities in the future.

Note: The contract may specify the method to be used to cancel the membership.

- NO ONE has the right to force you to pay annual dues "for the rest of your life" for a campground membership! Such a notion is absurd!
- The only reasonable penalty for non-payment of dues is denial of use of the camping facilities.
- Are NOT required to sell the membership to someone else in order to escape annual dues payments.

We will be happy to provide information and work with you and your attorney if you find yourself in court defending yourself against a company that tries to abuse these rights.

Anyone who tells you that you must pay dues or maintenance fees 'until you die' or else sell your membership to someone who will, is in our opinion, a liar and a criminal. We think they should be put in jail. So should any employer who allows such statements to be made.

Be Fair !

As long as the campground operator has reason to believe you will be using the facilities - they must maintain the facilities for your use. They have a right to expect you will pay your dues.

1. If your dues are current, and you notify them (preferably in writing) that you will no longer use their facilities and you will not be paying future dues - they have no valid reason to maintain the facilities for YOUR use nor to expect future dues payments from you.
2. If you do not pay your dues when due - it might reasonably be expected that you are simply late. They might feel an obligation to maintain the facilities for your use for no more than one additional dues cycle UNLESS your contract stipulates that non-payment of dues will result in cancellation of your membership or right to use the facilities.

www.natlassoc.org

937-236-2882

A REALLY SPECIAL CHRISTMAS...

I'VE BEEN MARRIED TO THE SAME WOMAN FOR 46 YEARS. NOT COMPLAINING, MIND YOU. JUST NOTING THAT AFTER ALL THESE YEARS - I STILL DON'T KNOW WHAT TO GET HER FOR CHRISTMAS. THIS YEAR I'M GOING TO GET IT RIGHT. I'M GETTING HER THINGS SHE ASKS FOR.

JUST THE OTHER DAY SHE WAS COMPLAINING THAT THE BROOM SHE USES TO SWEEP THE GALLY IN OUR RV IS WORN OUT (AH - HA). LATER THAT SAME DAY SHE COMPLAINED THAT SOAP AND WATER JUST DOESN'T GET THE BUGS OFF THE FRONT OF OUR RV. (DOESN'T THAT SOUND TO YOU LIKE A HINT FOR A BIG JUG OF PROTECT-ALL?) LAST MONTH SHE COMPLAINED THAT THE SKILLET SHE USES TO FIX BREAKFAST ALWAYS STICKS. (HMMMMMMM... A NEW SKILLET?)

NO MORE "WRONG COLOR JEWELRY", "TOO BIG BLOUSE SIZE", OR "UNDERBRITCHES THAT LOOK LIKE THEY'RE MADE OUT OF BURLAP".

THIS YEAR - I'M GETTING HER WHAT SHE WANTS!

DAN

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.org (or '.com)
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

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