

*"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*

Washington AG Helps Victims

The following letter is from the Office of the Attorney General of Washington State to NAM.

Re: Annual Dues Maintenance Fees on Camping Resort Memberships

Dear Mr. Hopper:

This correspondence is intended to respond to your letter which was addressed to several states' Attorneys General, including the Washington State Attorney General's Office.

(See Washington State AG Responds Page 2)

Why I Like Camping

By Norma Hopper

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.

(See Note From Norma Page 2)

Five Star RV Park Destroyed by Katrina

Still demanding "Maintenance" Fees

If someone representing Five Star contacts you demanding money – you should immediately get in touch with attorney Jim Thompson in Gulfport, MS. He is a dedicated and competent advocate for victims of their "Lifetime Membership" scheme.

Mr. Thompson can be reached at:

James F. Thompson, Esq.
 1904 22nd Ave.
 Gulfport, MS 39501
 (800) 275-0637
 (288) 864-0232

(See Five Star

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Congratulations to Kay Peterson

ESCAPEES (SKPs) CO-FOUNDER

By BARBARA BOWEN, NAM PRESIDENT

One of the founders and a driving force behind the SKP 'Continuing Assistance for Retired Escapees' program (CARE), Mrs. Kay Peterson, has been awarded the Senior Citizen of the Year Award by the Polk County, TX, Chamber of Commerce. CARE is an innovative and very worthwhile program that provides services and care for retired or ailing members at a very reasonable fee.

To learn more about the Escapees and CARE log on to <www.escapees.com> and click on "Wannabees".

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Note From Norma

The schemers targeted individuals who didn't seem to 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 build.

We will never forget our dear departed friends John Kowal and Sheldon Baird, who are survived by their lovely wives, Jackie and Marjorie. These good men 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 the job we think is important. The job of helping others who are in distress.

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

God bless you all.

Norma Hopper, NAM

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Washington State AG Responds

[Quote] This office is aware of the problem surrounding cancellation of camping resort memberships and in particular problems associated with cancellation of billing for annual dues payments. Should camping resorts members who reside in Washington find that they are still being billed after they have come current on their dues and sent written notice of cancellation, we would encourage them to file a written complaint with this office at the above address, or they may file online at this address:

<<http://www.atg.wa.gov/consumer/complain.shtml>>

We are confident we can assist in the resolution of these complaints.

Similarly, should members residing in states other than Washington encounter this problem with a resort located in Washington; we would encourage those members to file a complaint with us as well.

Thank you for contacting this office.

Sincerely,
Sean Beary, Resource Manager
Washington State Attorney General's Office
Consumer Protection Division
900 Fourth Ave. #2000
Seattle, WA 98164-1012

NEXT NAM BOARD MEETING

The next NAM board meeting, originally planned for April, must be postponed due to unavoidable schedule conflicts.

We plan to announce the date, place, and time of the next Board meeting in our June newsletter and on the NAM web site at:
<www.natlassoc.org>

These are open meetings.
Everyone is welcome to attend.

My Membership Campground Problem

By William Duplisea

Would you join a camping club if they told you at the sales meeting that you would have to pay money to them, every year until you die, and that you would not be permitted to resign from membership? This happened to Mr. Duplisea and many others. The campgrounds expectation of perpetual dues/maintenance fees is deliberately concealed from the customer until after the sale. [Ed.]

Many people these days have found themselves saddled with lifetime, even up to 3-generation, membership contracts that provide no [apparent] option to cancel the membership. This is not a trivial commitment! Yes, it is true that when joining, we should first read the fine print carefully, but in many cases the fine print is very fine and buried deep, if it is even presented. Okay, maybe we should have an attorney examine the contract. But who does that, and why should we have to? All we want to do is go camping!

Some campground chains have gone bankrupt, their officials convicted for fraud, but still harass people, former members, for dues payments!

I'm one of those people.

I am disturbed to read letters in the RV magazines from those who wish or need to drop their campground memberships. [Motorhome Magazine, June, 2004-Ed.] and find themselves harassed and threatened with lawsuits unless they pay large sums of money to get the campground off their backs. It is more disturbing when these publications cower to these campgrounds and advise people to gather paperwork, get medical history, doctors' records and otherwise jump

through hoops. This promotes this sort of activity rather than supporting the distressed member. What's to say that's the end of it? Full circle in other words.

This should not be necessary! Unfortunately, some people panic and pay up out of fear without challenging the legality of these demands, thus encouraging continuation of a questionable practice.

If all membership campgrounds were up front and honest — fortunately most are, and clearly presented all rules and requirements of membership, prospective members would be assured that they would be free to discontinue their memberships when it becomes necessary. That will eventually happen to each of us. We should be able to do so without anxiety, harassment and expense.

I feel that it is the responsibility of the RV magazines to place the interests and peace of mind of their subscribers first, helping them to avoid anxiety, hassle and expense, rather than catering to such oppressive and unwarranted demands. I also feel that membership campground chains have an obligation to require that their member campgrounds adhere to a binding code of ethics that would prohibit this practice.

Sincerely, Bill

[If you find yourself in this position contact the National Association of Members [NAM]: <<http://www.natlassoc.org>> or email: chmn@natlassoc.org, (937) 236-2882.

We will help you find attorneys and government agencies that are interested in helping you.]

TAI CLASS ACTION STATUS REPORT

We have essentially four defendants left:

1. The **Western America National Bank (WANB)** settlement is slowly moving forward. I am hoping that this settlement will be complete by May or June.
2. **Cavalry Investments** recognize that they are on the hook. They've indicated I will have information I need from them later this week. From there we will evaluate their exposure and see if a settlement can be reached.
3. The Iowa Supreme Court has agreed to hear our **Liberty Bank** appeal on an interlocutory basis. This is good for us.
4. **Travel America**, is AWOL and apparently doing all of its business under the names of affiliated companies or DBA's.

I think we are getting much closer to the time where we can make distribution to the members.

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

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FIVE STAR

The Five Star campground at Gulfport, MS, was destroyed by hurricane Katrina and has moved their corporate headquarters to Leesburg, Alabama. The campground is not open for business.

It has been reported to us that they are attempting to collect maintenance fees for memberships in that campground even though members cannot use the park.

— Please —
**Reproduce and Distribute
Copies of this Newsletter**

This newsletter is provided for information and educational purposes by the National Association for Members.

Tribute to Mr. John Kowal Friend, Inspiration, Advisor

John began helping NAM in 1998. He had been a victim of the TAI scheme and wanted to help others who had a similar problem.

He was resolute - with a keen sense of what was right. I think I heard his wife Jackie once call him "stubborn". All I know is that no one could make John do something he didn't think was right. If you asked what was on his mind, you better be ready to find out.

I'm sad to report that my friend (and NAM's friend) died last Saturday of heart failure. He had been struggling against that ailment for quite a while. He is survived by his wife Jackie, four sons and their families.

Send cards or email to Jackie, care of NAM at our address, I'll make sure she gets them promptly.

Dan Hopper, NAM

JOIN THE 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 Address: chmn@natlassoc.org
Voice Nr: (937) 236-2882